

## Advantage Plus

Whole Life  
Insurance

# For End-of-Life Expenses



## Meet Doris

- A retired 65-year-old female
- On a fixed budget
- Hasn't done much financial planning and is starting to think about her future financial obligations

## Her dilemma

- She doesn't have a lot of savings or any life insurance available to help pay for her funeral costs and any other potential financial burdens that her family may have to deal with

## Her solution<sup>1</sup>

She purchases \$25,000 Advantage Plus<sup>2</sup> Paid-up at 100 which provides:

- A fixed monthly premium of \$104.43<sup>3</sup> that will not increase
- Guaranteed death benefit amount and guaranteed cash values
- Potential dividends<sup>4</sup> to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- Cash value can be accessed through dividend withdrawals to help supplement retirement income, if needed
- Ability to change the beneficiary<sup>5</sup>
- A living benefit of an ABR<sup>6</sup> included at no additional premium
  - Provides coverage for one or more of chronic, critical, terminal illness

*Plus, she will have access to Foresters Financial<sup>TM</sup> unique member benefits<sup>7</sup>*

## Legal Link

Access to complimentary and discounted legal services in their area with a variety of issues including:

- Wills
- Living Will/Health Care Proxy
- Power of Attorney
- Downsizing and home ownership

Other member benefits include Foresters Competitive Scholarships that may be available to grandchildren, Community Grants, volunteer and fun family events and many more.

Find out more.  
Contact Foresters  
Sales Support at

**866-466-7166 option 1**

<sup>1</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, tax or estate advice. This example is provided for illustration purposes and individual circumstances will be different. Prospective purchasers should consult their legal, tax or estate advisor.

<sup>2</sup> Foresters products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations.

<sup>3</sup> Assumes client's underwriting class is standard, non-smoker.

<sup>4</sup> Dividends are expected, they are not guaranteed. Past dividends are not an indicator of future dividend performance.

<sup>5</sup> Assumes the beneficiary is revocable.

<sup>6</sup> Accelerated Death Benefit Rider is subject to the terms of the applicable state rider, including definitions of chronic, critical and terminal illness. State variations and product limitations may apply.

<sup>7</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.