

Advantage Plus

Whole Life
Insurance

For Retirement Savings



Meet Sean

- A soon to be married, 41-year-old executive
- Wants to retire at age 65

His dilemma

- He has term coverage but wants the added protection of a permanent policy. He'd also like to accumulate savings for his retirement

His solution¹

He purchases Advantage Plus² 20-pay with Flexible Payment Paid-up Additions Rider which provides:

- Guaranteed death benefit amount and guaranteed cash values
- Flexibility in scheduling when and how much money he puts into the Paid-up Additions Rider
- Tax-deferred cash value build up
- Potential dividends³ to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- Cash value can be accessed through dividend withdrawals or loans⁴ to help with things like unexpected expenses, if needed

Plus, he will have access to Foresters FinancialTM unique member benefits⁵

Community Volunteer Activities

Each year, thousands of Foresters members volunteer in their communities with Foresters. From building playgrounds, assembling care packages for sick children to refreshing a park or a library, Sean can create fond memories with his family while helping his local community!

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

Find out more.

Contact Foresters
Sales Support at

866-466-7166 option 1

¹ 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.

² 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.

³ Dividends are expected, they are not guaranteed. Past dividends are not an indicator of future dividend performance.

⁴ Can be taken if the certificate is in effect and has a positive cash surrender value. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the certificate will terminate.

⁵ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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