

Advantage Plus

Whole Life
Insurance

For Mortgage Protection



Meet Ben

- 35-year-old married father of one
- Primary income earner
- He is 10 years into his 30-year mortgage

His dilemma

- His wants long-term protection but still requires short-term coverage for his mortgage

His solution¹

He purchases Advantage Plus² Paid-up at 100 with 20-Year Term Rider:

- Guaranteed death benefit amount and guaranteed cash values
- Base coverage provides long-term protection while 20-year term rider offers short-term mortgage protection
- Potential dividends³ to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- Premiums reduce after year 20 when the term rider expires
- 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

Foresters Competitive Scholarships

Provide his children the opportunity to apply for a post-secondary tuition scholarship.

- Worth up to \$8,000 over four years
- Applicable towards universities, community colleges, vocational or trade schools

Other member benefits include volunteer and fun family events, Legal *Link*, Emergency Assistance 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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