

Advantage Plus

Whole Life
Insurance

For Juvenile Coverage



Meet Barbara

- A 60-year-old grandmother
- Middle household income
- Family has a history of hereditary health issues

Her dilemma

- She's concerned her grandchildren may develop health issues and wants to protect them from uninsurability

Her solution¹

She purchases Advantage Plus² 20-Pay with Guaranteed Insurability Rider (GIR):

- Guaranteed premium and death benefit amount
- Protection for her grandchildren in the event they develop a medical condition that makes them uninsurable
- GIR allows additional coverage to be purchased on the insured without evidence of insurability on specified option dates, plus additional options for marriage or birth/adoption of children
- Potential dividends³ to help grow cash value along with death benefit if applied to purchase Paid-up Additions
- A living benefit of an ABR⁴ included at no additional premium
 - Provides coverage for one or more of chronic, critical, terminal illness

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

Foresters Competitive Scholarships

Provide her grandchildren 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 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.

⁵ 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.