

Meet Jose

He wants permanent protection he can pay off before retirement.

- 45-year-old male non-smoker.
- Married with two young daughters.
- Very financially conservative and values companies that keep their promises.



CASE STUDY | ADVANTAGE PLUS

His challenge

Wants permanent protection to cover final expenses but doesn't want to still be paying premiums after he retires.

His solution

- He chooses Advantage Plus¹ Participating Whole Life Insurance from Foresters FinancialTM.
- 20 Pay, Enhanced Insurance Option with \$100,000 coverage:
 - Monthly premium = \$191.29
 - Enhanced Insurance Option (\$70,760 Basic with \$29,240 Enhanced) provides cost-effective permanent coverage.
- No premiums after age 65 and access to cash value. Total Cash Value including non-guaranteed values will have grown to over \$80,000 by the time Jose is 75.
- Advisor shows the illustration at the reduced dividend² scale to reassure Jose that his expectations will most likely be met.
- Built in Children's Insurance Benefit provides each of his daughters with \$3,000 of term insurance up to age 25, which may be converted to \$10,000 of permanent insurance without evidence of insurability.
- In addition to the full death benefit amount, Foresters Charitable Benefit provision³ will pay an additional \$707.60 to a designated registered charitable organization.

Find out more.

Contact your local Regional Vice President.



Plus, access to Foresters unique member benefits⁴

At Foresters, we offer your clients life insurance with a larger purpose: to enrich family and community well-being! Members have access to a unique member benefits program helping them feel empowered to live richer, fuller lives.

When they are ready for post-secondary education, Jose's daughters may be eligible to apply for a Competitive Scholarship⁵ to help ease the financial burden of higher education.

Other member benefits include Foresters GoTM, LawAssure,⁶ Lifelong Learning,⁷ Community Grants, volunteer opportunities and many more.

How to use the Reduced Dividend Scale to your advantage

Advantage Plus is a participating product, which means it has the potential to earn dividends. These can be used purchase additional paid-up insurance and build additional cash value.

The Dividend Interest Rate is the earned rate of the portfolio that supports applicable Foresters participating life products. The rate may reflect smoothing techniques to dampen volatility in the interest rate.

The assumed rate used on the sales illustration is the current Foresters Dividend Interest Rate. It is important for advisors to look at participating whole life illustrations at both the current and the reduced dividend interest rate scale. In periods of low interest rates, it may be best to review future projections at the reduced scales to help manage client expectations.

45-year-old male, Standard Non-smoker, 20 Pay with Enhanced Insurance Option							
Company	Face Amount	Cash Values at Reduced Dividend Scale			Death Benefit at Reduced Dividend Scale		
	Initial	Year 20	Year 30	Year 40	Year 20	Year 30	Year 40
Foresters	\$100,000	\$43,712	\$80,624	\$121,676	\$100,000	\$116,346	\$145,819
Company A	\$81,524	\$44,773	\$76,103	\$115,438	\$82,138	\$108,490	\$137,689
Company B	\$99,034	\$44,890	\$71,291	\$106,995	\$99,034	\$101,879	\$128,399

Based on insurers' illustration software as of November 2021.

Selling features of Advantage Plus

- 10-Pay, 20-Pay and Pay to Age 100 premium paying periods.
- Guaranteed premiums, death benefit amount and cash values.
- Five dividend options including Enhanced Insurance.
- No paramedical or lab work required for coverage up to \$500,000 for ages up to 45.⁸
- Valuable built-in features including Quit Smoking Incentive Plan, Children's Insurance Benefit and Charity Benefit provision.

Convenient InsuranceAssist e-App

- Quickly complete a secure online application for Advantage Plus.
- Both face-to-face and non face-to-face options.
- Coverage up to \$5,000,000.
- e-signature and the option to deliver the insurance contract electronically or on paper.
- Easily add term riders, Accidental Death Benefit, Waiver of Premium, or Child Term Rider.
- Decrease costly delays due to errors on the application

Visit our advisor portal, [Bluesky](#), to download marketing material including client brochures, worksheets, presentations and more.

¹ Underwritten by The Independent Order of Foresters.

² Dividends are not guaranteed. Past dividends are not an indicator of future performance.

³ The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

⁴ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

⁵ This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en-ca/foresters-difference/scholarships> for further details.

⁶ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Not available in Quebec, the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

⁷ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

⁸ Insurability depends on answers to medical and other application questions and underwriting searches and review.

Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

Foresters Financial, Foresters, Helping Is Who We Are, Foresters Care, Foresters Go and the Foresters Go logo are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, ON, Canada M3C 1T9) and its subsidiaries. NC259

For advisor use only. Not for use with the public.