

# Meet Donna

She wants affordable permanent protection

- 44-year-old female smoker.
- Single mother of one.
- Works on the line at automobile parts manufacturer.



## CASE STUDY | ADVANTAGE PLUS

### Her challenge

- Wants additional permanent life insurance to complement her group life insurance that would cease when she stops working.
- Tried to quit smoking on a couple of occasions but the challenges of being a single parent and shift work make it difficult.

### Her solution

- She chooses Advantage Plus<sup>1</sup> Participating Whole Life Insurance from Foresters Financial™.
- 20 Pay, Enhanced Insurance Option with \$150,000 coverage:
  - Monthly premium = \$239.64
  - Enhanced Insurance Option (\$103,965 Basic with \$46,035 Enhanced) provides cost-effective permanent coverage.
- Quit Smoking Incentive Plan provides a reduction in premiums for the first two years giving Donna an added incentive to quit.
- Donna saves \$54.74 a month over the regular Smoker rate or \$1,313.76 in the first two years.
- In addition to the full death benefit amount, Foresters Charitable Benefit provision<sup>2</sup> will pay an additional \$1,039.65 to a designated registered charitable organization.

### Find out more.

Contact your local Regional Vice President.



### Plus, access to Foresters unique member benefits<sup>3</sup>

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.

Donna gains peace of mind knowing that her daughter has the additional financial protection of the Orphan Benefit<sup>4</sup> if the unthinkable were to happen to her. Up to \$900 per month per child to help the legal guardians care for her child.

Other member benefits include Foresters Go™, Competitive Scholarships,<sup>5</sup> Lifelong Learning,<sup>6</sup> volunteer opportunities and many more.

## How to save your smoker clients potentially thousands of dollars

If the insured person is classified as a Smoker, we will charge lower rates for the first two certificate years. Those lower rates continue if at any time before the second certificate anniversary, the owner submits evidence we consider satisfactory as to the smoking habit of the insured person. The insured person must meet our definition of a Non-Smoker at the time of the request.

It's a powerful incentive to stop smoking. And Foresters Smoker rates are still competitively priced if the insured person decides not to quit.

### 44-year-old female, Standard Smoker, 20 Pay with Enhanced Insurance Option

Company	Face Amount	First two years and continue if quit smoking	Third year if continue to smoke
Foresters	\$150,000	\$239.64	\$294.38
Company A	\$150,000	\$429.72	\$429.72
Company B	\$150,000	\$307.02	\$307.02

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.
- 5 dividend options including Enhanced Insurance.
- No paramedical or lab work required for coverage up to \$500,000 for ages up to 45.<sup>7</sup>
- 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.

<sup>1</sup> Underwritten by The Independent Order of Foresters.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

<sup>5</sup> 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.

<sup>6</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>7</sup> 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.

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