

Meet Tanika*

She wants to help protect the mortgage on her new house in case anything happens to her

- 49-year-old female non-smoker.
- Married with 3 children.
- Owns successful accounting practice.
- In great shape as she has been vegan for the past 12 years and is a zealot when it comes to physical fitness.



CASE STUDY | ADVANTAGE PLUS

Her challenge

- Recently moved to a bigger home and took on a mortgage of \$1,100,000.
- Wants term protection to help cover the new mortgage, as well as some protection for final expenses, in the event the unexpected happens to her

Her solution

- She chooses Advantage Plus¹ Participating Whole Life Insurance from Foresters Financial™.
- 20 Pay, Paid Up Additional Insurance Option with \$125,000 of coverage and a \$1,100,000 Term 20 Rider to pay off the mortgage should anything unexpected happen to her.
- Tanika is eligible for Preferred Plus Non Smoker for the Term 20 Rider due to her good health.
- Total monthly premium = \$473.96
- In addition to the full death benefit amount, Foresters Charitable Benefit provision² will pay an additional \$1,250 to a designated registered charitable organization.

Find out more.

Contact your local Regional Vice President.



Plus, access to Foresters unique member benefits³

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.

Tanika can download the Foresters Go™ app and earn exciting rewards for healthy living, family activities and giving back in her community. It's a fun, flexible and convenient way to stay active, make healthier food choices and make a difference.

Other member benefits include LawAssure,⁴ Competitive Scholarships,⁵ Lifelong Learning,⁶ Community Grants of up to \$2,000 and many more.

Preferred Underwriting on Term Riders

Foresters preferred underwriting applies for amounts of 1,000,001 or more. Based on our underwriting criteria related to factors such as health, lifestyle, tobacco usage, family history and personal history, we determine which of the following Insurance Classes applies to the insured and use it to establish the premium on the Term Rider:

- Preferred Plus Non-Smoker
- Preferred Non-Smoker
- Standard Non-Smoker
- Preferred Smoker
- Standard Smoker

49-year-old female, Non-Smoker, 20 Pay, \$125,000 Paid Up Additional Insurance Option for with a \$1,100,000 Term 20 Rider			
Insurance Class	Monthly Premiums		
	Base Amount	Term 20 Rider	Total
Standard Non-Smoker	\$335.36	\$175.23	\$510.59
Preferred Non-Smoker	\$335.36	\$164.34	\$499.70
Preferred Plus Non-Smoker	\$335.36	\$138.60	\$473.96

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 initial paramedical or lab work required for life insurance up to \$1,000,000 for ages up to 50 and \$500,000 from ages 51-55.⁷
- 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 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.

³ 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.

⁴ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure not available in 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. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

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

⁷ 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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