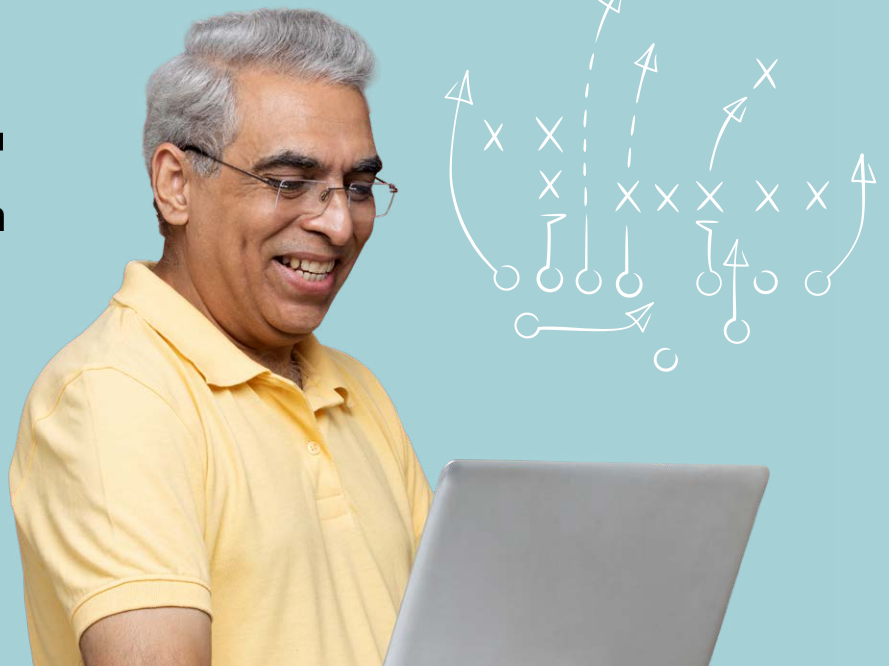


Meet Ravi

He wants tax-efficient wealth transfer strategies.¹

- 60-year-old male non-smoker.
- Married with grown children.
- Owns successful computer security consulting practice and plans to keep working for another 10 years.



CASE STUDY | ADVANTAGE PLUS

His challenge

- Wants to offset any transfer of ownership capital gains when he passes.
- Also interested in having access to cash value to supplement retirement.

His solution

- He chooses Advantage Plus² Participating Whole Life Insurance from Foresters Financial[™].
- 10 Pay, Paid Up Additional Insurance Option with annual premium of \$15,000 and initial death benefit amount of \$188,192.
- After 25 years, the certificate has a death benefit amount of \$401,095, which could be paid into Ravi's company on his death.
- Death benefit proceeds could then be distributed to his shareholders generally tax-free via a capital dividend.
- Cash value would be over \$260,000 by year 20 and that equity could support a collateral loan should Ravi want to supplement his retirement funds.
- In addition to the full death benefit amount, Foresters Charitable Benefit provision³ will pay an additional \$1,881.92 to a designated registered charitable organization.



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.

LawAssure⁵ is a complimentary online document preparation service that provides Foresters members access to customizable wills, powers of attorney, and healthcare directives from the comfort of their own homes.

Other member benefits include Foresters Go[™], Lifelong Learning,⁶ volunteer opportunities and many more.

Find out more.

Contact your local Regional Vice President.

How to use the Reduced Dividend Scale to your advantage

Advantage Plus 10 Pay and 20 Pay are very competitively priced for clients between the ages of 50 and 65. In this age group, many Canadians are looking for guaranteed lifetime protection and a means to pay up their policies as quickly as possible. Advantage Plus can help meet both of those

demands. It also offers attractive cash values and death benefit growth with an internal rate of return that is a market leader at both current and reduced dividend scales for males, females, non-smokers and smokers alike.

60-year-old male, Standard Non-Smoker, 10 Pay with Paid Up Additional Insurance Option and annual premium of \$15,000

Company	Face Amount	Cash Values			Death Benefits		
	Initial	Year 20	Year 30	Year 40	Year 20	Year 30	Year 40
Foresters	\$188,192	\$261,338	\$405,786	\$574,808	\$348,047	\$455,046	\$574,808
Company A	\$185,230	\$221,006	\$353,647	\$540,552	\$283,650	\$395,787	\$553,556
Company B	\$176,929	\$242,895	\$383,844	\$569,103	\$305,859	\$432,645	\$569,103

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 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 Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their tax, estate or legal advisor regarding their situation.

² Underwritten by The Independent Order of Foresters.

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 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.

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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