

# Meet Tony

He wants affordable permanent protection.

- 36-year-old male construction worker.
- Married with 5-year-old son who is autistic.
- On a tight budget.



## CASE STUDY | ADVANTAGE PLUS

### His challenge

He wants permanent protection but can only afford \$75 a month.

### His solution

- He chooses Advantage Plus<sup>1</sup> Participating Whole Life Insurance from Foresters Financial<sup>™</sup>.
- Pay to Age 100, Enhanced Insurance Option:
  - Monthly premium = \$75
  - \$84,419 of coverage (\$41,273 Basic with \$43,146 Enhanced).
- In the future, the death benefit may be even higher than \$84,419 once the Paid Up Additions have grown to exceed the enhancement amount of \$43,146.
- No paramedical or lab work required for coverage.
- Built in Children's Insurance Benefit provides his son 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 provision<sup>2</sup> will pay an additional \$412.73 to a designated registered charitable organization.



### 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.

As a member, Tony will have access MemberDeals,<sup>4</sup> a discounts website that offers deals on everyday essentials, online shopping, theme parks, movies, electronics and more.

Other member benefits include Foresters Go<sup>™</sup>, LawAssure,<sup>5</sup> Lifelong Learning,<sup>6</sup> Community Grants of up to \$2,000 and many more.

### Find out more.

Contact your local Regional Vice President.

## How the Enhanced Dividend Option works

The Enhanced Insurance Option is generally the most affordable option for permanent protection. It provides enhanced life insurance through a combination of Paid-Up Additional insurance (PUA) and One-Year Term insurance (OYT). On each certificate anniversary, any dividends are used to purchase a combination of PUA insurance and OYT insurance. Over time, PUAs gradually replace the term insurance until the coverage is 100% whole life. Think of it like an automatic term conversion.

The following table reflects the projected year when the death benefit amount of other insurer's products are greater than Tony's Foresters certificate at both the current and a reduced dividend scale.

| <b>36-year-old male, Standard Non-Smoker, Life Pay, Enhanced Dividend Option with a monthly premium of \$75.00</b> |                              |                        |                        |
|--|------------------------------|------------------------|------------------------|
| Company  | Initial Death Benefit Amount | Crossover Year         |                        |
|  |                              | Current Dividend Scale | Reduced Dividend Scale |
| Foresters  | \$84,419                     | –                      | –                      |
| Company A  | \$75,032                     | 30                     | 38                     |
| Company B  | \$79,077                     | 31                     | 37                     |

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.<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> Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion/foreign exchange fee by their credit card provider.

<sup>5</sup> 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.

<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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