

For Your Whole Life

Foresters Advantage Plus

Designed to be an all-in-one insurance solution, **Advantage Plus¹** can help you meet your financial goals, protect your loved ones and contribute to your overall wellness. It can be there for you at each stage of your life, whether you're working or enjoying retirement.



Make a Difference

We all strive for a purpose greater than ourselves. That's why Advantage Plus provides opportunities to make a difference in the world. With the Charity Benefit provision,² Foresters Financial™ allows you to support a meaningful charitable cause of your choosing.

Complimentary Member Benefits³

It's important to live a healthy and fulfilling life. For this reason, Foresters offers complimentary member benefits that may allow you to spend more time with family. Foresters members also have access to Lifelong Learning,⁴ which offers a diverse range of over 200 online courses.

Member benefits are also meant to support families and their communities. With our Competitive Scholarship⁵ program, members' children and grandchildren may be eligible to receive up to \$10,000 in funding to pursue post-secondary education.

Community volunteering is at the heart of our values. Each year, we help thousands of members organize and participate in activities like building new playgrounds or volunteering.

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

This worksheet is provided for information purposes only; it does not form part of the Foresters Advantage Plus Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

- 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 Description of member benefits that you may receive assumes you are a Foresters member. 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 Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
- 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 www.foresters.com/en-ca/member-benefits/scholarship-new-applicants for further details.
- ⁶ Each rider mentioned requires additional premium unless otherwise noted.

- ⁷ This Program is provided solely by Teladoc Health, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.
- ⁸ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.
- ⁹ 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.
- ¹⁰ Foresters Renew is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members may apply subject to the eligibility criteria.
- ¹¹ 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 licensed lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.
- ¹² 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 fee by their credit card provider.

For today and every day

Base coverage

		Benefit Amount	Planned Premium
Advantage Plus Participating Whole Life Insurance	10-Pay		
	20-Pay		
	Pay to age 100		
Charity Benefit Provision Foresters pays (up to a maximum of \$100,000) an additional 1% of the basic insurance amount to the owner's designated registered charitable organization in the name of the insured.			
Children's Insurance Benefit Built-in convertible term insurance on each insured child.		\$3,000 per child	
Quit Smoking Incentive Plan Smokers will receive Non-Smoker premiums for the first two policy years. Non-Smoker rates will continue after two years if the insured meets Foresters definition of a Non-Smoker.			
Juvenile Guaranteed Insurability Benefit Offers an opportunity to purchase additional coverage on the life of the insured on specific option dates, without having to provide additional evidence of insurability.			

Optional Benefits⁶

Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
Term 10, Term 20 or Term 30 Rider Provides the option to purchase renewable and convertible term insurance separately on the insured person and/or that person's spouse.		
Owner Waiver of Premium Rider Waives the premium up to rider expiry if the insured owner dies or is totally disabled for at least 6 consecutive months and unable to work.	Waives premium	
Children's Term Insurance Rider Provides term life insurance for each eligible child of the insured.		
Waiver of Premium Rider Waives the premium up to rider expiry if the insured is totally disabled for at least 6 consecutive months and unable to work.	Waives premium	
Additional Purchase Option Rider Adds the option to purchase additional paid-up insurance.		
Total Planned Premium Premium subject to underwriting		
Teladoc Medical Experts⁷ The insured and their family may access Teladoc Health Experts, which provides personalized advice and recommendations on medical issues from leading experts.		Automatically included with no additional premium.

Plus: Complimentary Member Benefits³

For you and your family

	Benefit Amount	Complimentary for members
Foresters Go™⁸ The Foresters Go app rewards members for healthy living and giving back in their community.	Invaluable	
Terminal Illness Loan An interest-free loan of up to 75% of the face amount of the Foresters life insurance coverage on a terminally ill insured person up to a maximum of \$250,000.	\$250,000 maximum	
Competitive Scholarship⁹ Eligible members and their family can apply for up to \$10,000 in support over four years.	\$10,000 maximum per child	
Orphan Scholarships⁹ Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents.	\$24,000 maximum per child	
Orphan Benefits⁹ \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	
Community Volunteer Provides members with financial grants to organize volunteer activities within their communities.	Up to \$2,000 per grant (Maximum 3 per year)	
Foresters Moments™ With Foresters Moments grants, members can create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.	Up to \$35 per person attending an approved activity (maximum 2 per year)	
Foresters Care™ Helps members make a difference in their communities with a twice-a-year grant of \$200.	\$200 twice per year	
Foresters Renew™¹⁰ Grants of up to \$1,000 for courses to upskill and help members reach their career goals.	Up to \$1,000	
LawAssure¹¹ Secure online service helps prepare and store important documents including wills, powers of attorney and healthcare directives.	Invaluable	
Lifelong Learning⁴ An easy-to-use learning library offering a diverse range of over 200 online courses.	Invaluable	
MemberDeals¹² Member discounts website with deals on online shopping, theme parks and more.	Invaluable	

Prepared for:

Name _____
 Prepared by _____
 Date _____
 Contact info _____

For more information
 about Foresters Financial
 go to **foresters.com** or call
 us toll-free at **800-828-1540**