



# This is your whole life

**Foresters**   
Financial

**Helping is who we are.**™

Visit [foresters.com](https://foresters.com) to see how we can help you.

**A financial tool  
with your family's  
well-being in mind**



# Advantage Plus Whole Life

Foresters Advantage Plus Whole Life<sup>1</sup> is a life insurance solution designed to help meet your financial needs and take care of your loved ones.

- **Death benefit amount, premium amounts, and cash values are guaranteed for your lifetime.**
- Advantage Plus is a participating product, which means it has the **potential for dividends**.<sup>2</sup> These can purchase additional paid-up insurance and build additional cash value, be left on deposit to accumulate with interest, reduce premiums, or be paid in cash.

As part of our purpose, Foresters Financial<sup>TM</sup> offers members a wide range of unique and complimentary benefits including Competitive Scholarships, Community Grants and inspiring volunteer activities.<sup>3</sup>

Benefits that can be part of our members' lives today and every day.

**Two simple steps towards your financial stability and overall wellness**

## STEP 1:

Make sure you get your long-term financial house in order. A whole life policy is a sophisticated tool that can help take care of real financial concerns.

## STEP 2:

Live your healthiest and most fulfilling life possible. Foresters offers **Member Benefits** that may allow you to spend more time with your family while giving back to the community.

**You have the remarkable opportunity right now to try and live a longer and more fulfilling life**

Research suggests that **remaining active and keeping stress under control can have a big impact on your longevity**.<sup>4</sup> **Giving back to others may also have significant health benefits**.<sup>5</sup>

Many of us have hectic lifestyles with barely enough time to deal with the day-to-day. So how do you live with less stress and more opportunities to remain active and give back? **Foresters Financial can help with solutions that encompass your whole life.**

**Life insurance for  
your whole life**





# Work

## **Your job is important but it shouldn't be everything**

During your working years, your job will take up a fair bit of your time. Yet it's so crucial to **take time away from the stresses of work to spend more time with loved ones** and do things to make yourself more well rounded.

Give yourself a boost by giving back to others. **Volunteering has been shown to lower stress levels, increase personal satisfaction and can even contribute to greater life expectancy.<sup>6</sup>**

## ■ **Live today**

### **Member Benefits<sup>3</sup>**

Benefits can include fun events, from movie screenings to sporting events, so you can connect with your friends and family. And Community Grants help our members be more active in their communities.

### **Cash Accumulation**

Foresters Advantage Plus Whole Life insurance builds cash value over time, which can help to reduce worries you may have about money.

### **Quit Smoking Incentive Plan**

Smokers automatically receive lower smoker rates for the first two years of the certificate. And if they quit within that time, those lower rates continue.



# Retirement

## **You deserve to enjoy your golden years**

Retirement can be amazing. You're free to spend more time with your loved ones and do the things that are important to you. **It's the reward you've earned after working hard for so many years.**

To fully enjoy your golden years, being financially prepared is a must. As it stands, many Canadians rely solely on the Canada Pension Plan (CPP) for income in retirement.

## ■ **Total wellness**

### **Retirement Supplement**

Advantage Plus can play an important role in your retirement planning. You can borrow<sup>7</sup> against the accumulated cash value in a tax-efficient<sup>8</sup> manner to help cover expenses or supplement Canada Pension Plan (CPP) payments.

### **Social Activities**

Foresters organizes a number of social events, giving members the possibility of connecting with one another.



# Remembered

## **A legacy is the greatest gift you can leave**

Your legacy encompasses everything you leave to the world. It can be your unique personality, or a spirit of generosity. One important way to leave a legacy is in the form of life insurance. With increasing levels of consumer debt,<sup>9</sup> life insurance can help to lessen the burden on your loved ones.

**You also have the opportunity to define your legacy by helping others.** By dedicating money to an important cause, you leave your mark on the world in the most compassionate way possible.

## ■ **Leave your mark**

### **Death Benefit**

The guaranteed Advantage Plus death benefit amount can help provide financial security for your beneficiaries. With this part of your legacy, you can make life easier for those you care about most.

### **Charity Benefit Provision**

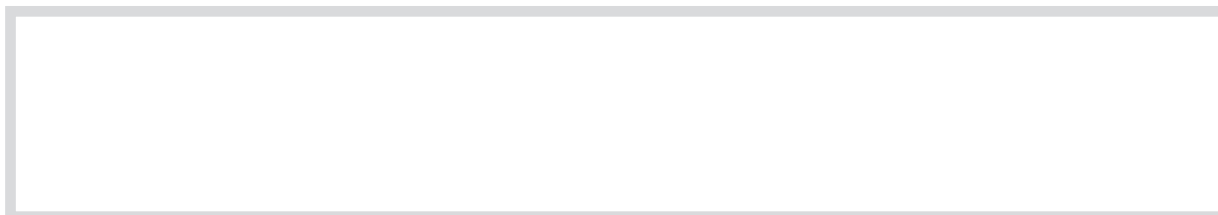
Advantage Plus comes with a built-in Charity Benefit provision for no additional premium. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) of the Basic Insurance Amount of your certificate, to an eligible designated registered charitable organization of your choosing.<sup>10</sup>

# Get the most out of your whole life

Advantage Plus is an all-in-one insurance solution designed to meet your financial goals, protect your loved ones and contribute to your overall wellness.

Ready for Foresters to help you get the most out of your whole life? Visit **foresters.com** or call us toll-free at **800-828-1540**. Or contact your trusted life insurance advisor.

Compliments of:



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

<sup>2</sup> Dividends are not guaranteed.

<sup>3</sup> Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, Foresters Life Insurance Company, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#gref> for eligibility criteria.

<sup>4</sup> Source: Science News Daily, <https://www.sciencedaily.com/releases/2017/07/170720113710.htm> See also "The Population Health Benefits of a Healthy Lifestyle: Life Expectancy Increased and Disability Delayed, Health Affairs, August 2017: <https://www.healthaffairs.org/doi/pdf/10.1377/hlthaff.2016.1569>

<sup>5</sup> Source: Huffington Post, [https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering\\_b\\_4151540.html](https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html) . See also BMC Public Health, "Is volunteering a public health intervention?: A systematic review and meta-analysis of the health and survival of volunteers", August 2013: <https://bmcpublihealth.biomedcentral.com/articles/10.1186/1471-2458-13-773/>

<sup>6</sup> Source: Huffington Post, [https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering\\_b\\_4151540.html](https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html)

<sup>7</sup> Loans can be taken if the certificate is in effect and has a positive cash surrender value, will reduce the death benefit and cash values and may affect how long the certificate is in force. Interest is charged daily at the contractual loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the certificate will terminate.

<sup>8</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor.

<sup>9</sup> Source: CBC, <https://www.cbc.ca/news/business/household-debt-canada-1.4823706>

<sup>10</sup> Foresters will pay the eligible designated charitable organization in the name of the insured. 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.

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