Advantage Plus II Whole Life

Coverage designed for your client’s whole life.

Accessible
Ages 0-75 for non-medical
Ages 0-85 for medical
Non-face-to-face application

Flexible
Non-medical up to $400,000 for ages 16-55
Medical Accelerated Underwriting up to $1,000,000 for ages 18-55
Choose between four dividend options

Fast
e-App POS non-medical decisions in under 10 minutes
Medical Accelerated Underwriting decisions within seven days
e-Delivery available

Foresters Financial
Meet middle market needs
Customizable participating whole life with protection to age 121 offering:

- A death benefit, premium, and cash values guaranteed to age 121
- A long-standing history of declared dividends. Flexibility to choose between four dividend options
- Tax-advantaged non-direct recognition loans; meaning dividends credited are not adjusted due to outstanding loans
- A 10- or 20-year Term Rider (with conversion privilege) to meet short-term obligations
- A Single or Flexible Paid-up Additions Rider to allocate additional premium payments to enhance the death benefit and cash value amounts
- Charity Benefit Provision: When a claim is paid, Foresters Financial donates an additional 1% of the face amount (up to $100,000) to an eligible charity in the insured’s name

Make it happen
Use e-App for streamlined processing:
- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email
- Non-med point-of-sale decisions by email in under 10 minutes

Amazing member benefits
Foresters offers members a suite of complimentary living benefits.

Competitive Scholarship
Member families can apply for $2,500 per year in tuition scholarships for up to four years.

LawAssure
Members can create a will, power of attorney, and healthcare directive online at no extra cost.

Community Volunteers
Grants up to $2,000 to organize volunteer activities in local communities.

Set yourself apart with Advantage Plus II from Foresters.