

This is your whole life



150
YEARS
Foresters 
Financial

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



Advantage Plus II Whole Life

Foresters Advantage Plus II Whole Life 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 II is a participating product, which means it has the **potential for dividends**¹. 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™ offers members a wide range of unique and complimentary benefits, including Competitive Scholarships, Community Grants and inspiring volunteer activities.²

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**² 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**.³ Giving back to others may also have significant health benefits.⁴

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 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.⁵**

■ Live today

Foresters Moments™

Cherish meaningful interaction with other members while enjoying an activity together.

Community Events

Community Grants to help our members be more active in their communities.

Cash Accumulation

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



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 Americans rely on Social Security for income in retirement.⁶

■ **Total wellness**

Retirement Supplement

Advantage Plus II can play an important role in your retirement planning. You can borrow against the accumulated cash value in a tax⁷ efficient manner to help cover expenses or supplement Social Security.⁸

Social Activities

With Foresters Member Benefits, you can organize social events to spend time with your family, connect with other members or give back to your local community.



Illness

You never expect to get ill

Nobody wants to get sick. The reality, however, is that each year millions of Americans are diagnosed with a life-changing condition.⁹

If you happen to find yourself in this situation, **it can be comforting to know that you may be able to afford the necessary treatment without having to ask family members to shoulder the cost.**

After all, you should be focused on your recovery, not stressed about whether or not you can pay the bills.

■ Be prepared

For Critical, Chronic and Terminal Illness

Advantage Plus II comes with an Accelerated Death Benefit Rider. This built-in feature provides an option to accelerate a portion of the eligible death benefit and receive a payment if you are diagnosed with a covered illness, which may include one or more of a critical, chronic or terminal illness. This can be used to help cover expenses, including those associated with treatment or to provide supplemental funds in case you cannot work. Importantly, if your certificate's dividends are being used to purchase additional paid-up insurance, you are potentially increasing the death benefit, which can then be accelerated if you suffer a covered illness.¹⁰

If you become terminally ill, you may be eligible to receive a Terminal Illness Loan.¹¹ With this member benefit, Foresters may extend you an interest-free loan of up to 75% of the face value of your certificate.

Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.



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,¹² 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 Advantage Plus II 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 II 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 face value of your certificate, to an eligible designated registered charitable organization of your choosing.¹³

Compliments of:

Name	_____
Date	_____
Contact info	_____
License number	_____

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¹ Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

² Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial 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. Competitive Scholarship 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 <https://www.foresters.com/en/member-benefits/scholarship-new-applicants> for further details.

³ <https://www.cnn.com/2023/08/03/8-habits-that-may-add-20-years-to-your-life-according-to-a-new-study.html>

⁴ Source: <https://health.umms.org/2022/03/14/benefits-of-volunteering/>. See also: <https://health.clevelandclinic.org/why-giving-is-good-for-your-health/>

⁵ Source: <https://health.umms.org/2022/03/14/benefits-of-volunteering/>

⁶ Source: <https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security>

⁷ Loans can be taken if the certificate is in effect and has a positive cash surrender value. Loans 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) (note loan amount includes accrued interest). If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. You should consider consulting your tax advisor for details on your specific situation.

⁸ Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.

⁹ Source: <https://www.alz.org/media/documents/alzheimers-facts-and-figures.pdf>

¹⁰ The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be significantly less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event.

¹¹ Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

¹² Source: Experian Study: Average U.S. Consumer Debt and Statistics, <https://www.experian.com/blogs/ask-experian/research/consumer-debt-study/#:~:text=household%20credit%20categories,-,Overall%20Debt%20Levels%20Increase,period%20from%202020%20to%202021.&text=How%20much%20debt%20grew%20in,different%20types%20of%20consumer%20debt.>

¹³ The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

Not for use in CA and NV.