

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 activities².

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 Benefits² 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 longevity³**. Giving back to others may also have significant health benefits⁴.

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**





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 most of their 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.



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,⁹ 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.¹⁰

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/scholarships> for further details.

³ Source: <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.clevelandclinic.org/why-giving-is-good-for-your-health/>

⁵ Source: <https://health.umms.org/2022/03/14/benefits-of-volunteering> and see also <https://health.clevelandclinic.org/why-giving-is-good-for-your-health/>

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: Average Consumer Debt Levels Increase in 2022, <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>

¹⁰ 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.

Only for use in CA

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Foresters
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.