

# For today and every day

## Base coverage<sup>5</sup>

		Benefit Amount	Planned Premium
<b>Advantage Plus II Participating Whole Life Insurance</b>	20-Pay		
	Pay to age 100		
<b>Charity Benefit Provision</b> Foresters pays (up to a maximum of \$100,000) an additional 1% of the face amount to the owner's designated registered charitable organization in the name of the insured. <sup>1</sup> Automatically included in the contract with no additional premium.			
<b>Common Carrier Accidental Death Rider</b> Pays up to double the death benefit if the insured dies within 180 days of, and due to, an accidental bodily injury that occurred while on a common carrier as a fare-paying passenger, up to a maximum of \$300,000. Automatically included with no additional premium.			
<b>Family Health Benefit Rider</b> Provides hospital and ambulance benefits up to a maximum of \$650 per person, to a limit of \$5,000 per family, if injured as a result of a hurricane, tornado, earthquake, tsunami, volcanic eruption, lightning strike, or typhoon. Automatically included with no additional premium.			
<b>Accelerated Death Benefit Rider<sup>6</sup></b> Provides an option to accelerate a portion of the eligible death benefit and receive a payment. This rider can be issued with one or more of the eligible illnesses – Critical Illness, Chronic Illness or Terminal Illness. Automatically included with no additional premium			

## Optional Benefits

<b>Term Riders</b> 10-year term or 20-year term		
<b>Paid-up Additions Rider</b> Add the flexibility to purchase additional insurance in the future. <ul style="list-style-type: none"> <li>Flexible payments (medical only)</li> <li>Single payment (medical and non-medical)</li> </ul>		
<b>Children's Term Rider</b> Provides level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild, of the insured.		
<b>Accidental Death Rider</b> Provides a maximum benefit of \$300,000 in case of accidental death due to accidental bodily injury.		
<b>Waiver of Premium Rider</b> Waives the premium required on the premium due date after the insured is totally disabled for 6 months and unable to work (while the rider is in effect).	Waives premium while disabled	
<b>Guaranteed Insurability Rider</b> Offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability.		
<b>Total Planned Premium</b>		

## Plus: Complimentary Member Benefits<sup>2</sup>

### For you and your family

	Benefit Amount	Complimentary for members
<b>Terminal Illness Loan</b> 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. <sup>7</sup>	\$250,000 maximum	
<b>Competitive Scholarships<sup>4</sup></b> Eligible members and their family can apply for up to \$8,000 in support over four years.	\$8,000 maximum per child	
<b>Orphan Scholarships<sup>8</sup></b> 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. Annual scholarship amounts range from \$1,500-\$6,000.	\$24,000 maximum per child	
<b>Orphan Benefits<sup>8</sup></b> \$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	
<b>Community Grants</b> The Foresters Community Grant program provides members with financial grants to organize volunteer and fun family activities within their communities.	Up to \$2,000 per grant (Maximum 3 per year)	
<b>Community Volunteer Activities</b> Make a meaningful and lasting impact in your community, whether from building playgrounds to assembling care packages.	Invaluable	
<b>LawAssure<sup>3</sup></b> Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable	
<b>Foresters Care™</b> Helps members make a difference in their communities with a one-time grant of \$200.	\$200 per year	
<b>Lifelong Learning<sup>9</sup></b> An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.	Invaluable	
<b>Diabetes<sup>10</sup></b> Helps members living with diabetes cut costs and get the essentials they need, with home delivery of discounted Accu-Chek products.	Invaluable	

### Prepared for:

Name \_\_\_\_\_

Prepared by \_\_\_\_\_

Date \_\_\_\_\_

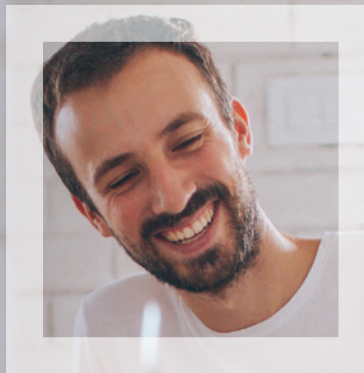
Contact info \_\_\_\_\_

License number \_\_\_\_\_

# For Your Whole Life

## Foresters Advantage Plus II

Designed to be an all-in-one insurance solution, **Advantage Plus II** 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 II provides opportunities to make a difference in the world. With the Charity Benefit provision<sup>1</sup>, Foresters allows you to support a meaningful charitable cause of your choosing.

## Complimentary Member Benefits<sup>2</sup>

Foresters offers unique member benefits that can help you enjoy life to the fullest. Each year, our members and their families have the chance to attend fun events, as well as opportunities to organize volunteer projects close to home. Foresters members also have access to LawAssure<sup>3</sup> for access to create important documents such as wills and powers of attorney.

Member benefits are also designed to make families' lives easier. Our Competitive Scholarship Program<sup>4</sup> awards up to \$8,000 to members' children and grandchildren to help cover the cost of university, college, or trade school.

**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.**

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This worksheet is provided for information purposes only; it does not form part of the Foresters Advantage Plus II Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Life insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Advantage Plus II and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Advantage Plus II Whole Life Insurance contract for your state for these terms and conditions. Foresters Advantage Plus II and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Advantage Plus II: ICC19-WL-US01 or WL-XX01-2019 or in NY, Whole Life: WL-NY01-2019; Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014; Accidental Death Rider: ICC19-WL-ADR-US01 or WL-ADR-XX01-2011; Children's Term Rider: ICC19-WL-CTR-US01 or WL-CTR-XX01-2019; Common Carrier Accidental Death Rider: ICC19-WL-CCADR-US01 or WL-CCADR-XX01-2019; Family Health Benefit Rider: WL-FHB-XX01-2011; Flexible Payment Paid-up Additions Rider: ICC19-WL-FPUAR-US01 or WL-FPUAR-XX01-2019; Guaranteed Insurability Rider: ICC19-WL-GIR-US01 or WL-GIR-XX01-2019; Single Payment Paid-up Additions Rider: ICC19-WL-SPUAR-US01 or WL-SPUAR-XX01-2019; Term Rider: ICC19-WL-TR-US01 or WL-TR-XX01-2019; Waiver of Premium Rider: ICC19-WL-WPR-US01 or WL-WPR-XX01-2019 or in NY, Total Disability Waiver of Premium Rider: WPR-NY01-2019

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features not available in Louisiana.

<sup>4</sup> Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for eligibility criteria.

<sup>5</sup> Each rider mentioned requires additional premium unless otherwise noted.

<sup>6</sup> 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 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. For New York certificates: **This is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness).

<sup>7</sup> Not available as a member benefit in the states of Illinois or New York.

<sup>8</sup> 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.

<sup>9</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>10</sup> ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

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