## **ADVANTAGE PLUS II** Participating Whole Life Insurance

Advantage Plus II from Foresters Financial™ is designed to be an all-in-one insurance coverage to help you meet your financial goals, protect your loved ones and contribute to your overall wellness.

Life Insurance		Benefit amount	Planned premium	
Base coverage				
Advantage Plus II Participating Whole Life Insurance	20-Pay			
	Pay to age 100			
Charity Benefit Provision <sup>1</sup>				
When a claim is paid to your beneficiaries, Foresters pays an additional 1% (up to a maximum of \$100,000) to the eligible charitable organization designated by the owner in the name of the insured. <sup>2</sup>				
Common Carrier Accidental Death Rider <sup>1</sup>				
Family Health Benefit Rider <sup>1</sup>				
Optional Riders				
Children's Term Rider				
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.				
Accidental Death Ride	r			
Provides a maximum be in case of accidental de accidental bodily injury.	eath due to			
Waiver of Premium Ric	der			
Waives the premium required on the premium due date after the insured is totally disabled for 6 consecutive months and unable to work (while the rider is in effect).		Waives premium while disabled		
Total planned premium *Includes optional riders, if applicable.				

Complementary member benefits³	Benefit amount		
Offering more ways to live well			
LawAssure <sup>4</sup>			
Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable		
Foresters Go <sup>™ 5</sup>			
Rewards members for healthy living activities and for giving back to their local communities.	Invaluable		
Foresters Member Discounts <sup>™ 6</sup>			
Gives members deals on everyday essentials.	Invaluable		
Competitive Scholarships <sup>7</sup>			
Up to 285 scholarships in the United States of up to \$2,000 each year for eligible members and their families.	Up to \$8,000 per child		
Supporting your community			
Foresters Care <sup>™</sup>			
Helps members make a difference in their communities.	\$200 twice per year		
Community Volunteer grants			
Provides members with financial grants to organize volunteer activities within their communities.	Up to \$1,500 per grant (maximum 2 per year)		
Helping your children move forwa	rd		
Orphan Benefits			
\$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		
Orphan Scholarships			
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.			



## Get more with membership

Foresters Financial helps members achieve their financial goals while making a difference in their communities.

Scan the QR code to get the full list of member benefits that support you, your family and your community.

Activate your MyForesters account and start using your benefits right away!

## You can reach me at:

Name
Contact information
License number
The listed individual is licensed to sell Foresters products but is not an employee of Foresters Financial.

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N800

This worksheet is provided for information purposes only; it does not form part of the Foresters Advantage Plus II Participating 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 Participating 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.

Foresters Advantage Plus II: WL-CA01-2019; Accidental Death Rider: WL-ADR-CA01-2019; Children's Term Rider: WL-CTR-US01-2019; Common Carrier Accidental Death Rider: WL-CCADR-CA01-2019; Family Health Benefit Rider: WL-FHB-US01-2011; Flexible Payment Paid-up Additions Rider: WL-FPUAR-US01-2019; Guaranteed Insurability Rider: WL-GIR-US01-2019; Single Payment Paid-up Additions Rider: WL-SPUAR-US01-2019; Term Rider: WL-TR-US01-2019; Waiver of Premium Rider: WL-WPR-CA01-2019

- <sup>1</sup> Automatically included with no additional rider monthly deduction.
- <sup>2</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>3</sup> 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>4</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.
- <sup>5</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.
- <sup>6</sup> Discounts are administered by BenefitHub Technology Canada Limited.
- <sup>7</sup> This program 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.
  Only for use in CA

