

Advantage Plus II Whole Life

Coverage designed for your client's whole life.



Accessible

Ages 0-75 for non-medical¹

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 options²



Fast

e-App³ POS non-medical
decisions in under
10 minutes

Medical Accelerated
Underwriting decisions
within seven days

e-Delivery available

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 loans⁴
- A 10- or 20-year Term Rider (with conversion privilege) to meet short-term obligations⁵
- A Single or Flexible Paid-up Additions Rider to allocate additional premium payments to enhance the death benefit and cash value amounts⁵
- Charity Benefit Provision:⁶ 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! Your clients can choose between three e-Signature options to sign their e-Application:

- Text-to-Sign
- ClickWrap
- Touch-to-Sign

Amazing member benefits

Foresters offers members a suite of benefits⁷

Competitive Scholarship⁸

Member families can apply for \$2,000 per year in tuition scholarships for up to four years

LawAssure⁹

Members can create a will, power of attorney, living or pet trust and healthcare directive online

Community Volunteers

Grants up to \$1,500 to organize volunteer activities in local communities

Strength and security

Choosing Foresters means partnering with an organization that's still standing strong for over 150 years. Our foundation is built on trust, resilience, and a proven ability to deliver – today, tomorrow, and for generations to come.

Discover the strength behind the promise.



Set yourself apart with Advantage Plus II from Foresters⁵

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. N836

¹ Insurability depends on answers to medical and other application questions and underwriting searches and review.

² Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

³ e-App is available on the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) when data entering a Foresters non-medical or medical insurance application online (excluding Foresters PlanRight) and Microsoft Edge, Chrome or Safari for signing electronically by email, text or on the iPad using a finger or stylus. POS decision for non-medical products is not available Monday to Saturday from

2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

⁴ Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.

⁵ Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

⁶ 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.

⁷ Foresters member benefits are non-contractual, subject to benefit specific eligibility, definitions and limitations and may

be changed or cancelled without notice or are no longer available.

⁸ 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.

⁹ 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.

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Foresters
Financial

Helping is who we are.™

Visit [foresters.com](https://www.foresters.com) to see how we can help you.