

# Advantage Plus II Whole Life

Coverage designed for your client's whole life.



## Accessible

Ages 0-75 for non-medical<sup>1</sup>  
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 options<sup>2</sup>



## Fast

e-App<sup>3</sup> 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 loans<sup>4</sup>
- A 10- or 20-year Term Rider (with conversion privilege) to meet short-term obligations<sup>5</sup>
- A Single or Flexible Paid-up Additions Rider to allocate additional premium payments to enhance the death benefit and cash value amounts<sup>5</sup>
- Charity Benefit Provision<sup>6</sup>: 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:

- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email
- Non-med point-of-sale decisions by email in under 10 minutes

## Amazing member benefits

Foresters offers members a suite of complimentary living benefits.<sup>7</sup>

### Competitive Scholarship<sup>8</sup>

Member families can apply for \$2,500 per year in tuition scholarships for up to four years.

### LawAssure<sup>9</sup>

Members can create a will, power of attorney, and healthcare directive online at no extra cost.

### Community Volunteers

Grants up to \$2,000 to organize volunteer activities in local communities.

## Strength and security

A growing member-driven organization since 1874, you and your clients can count on Foresters.

# "A"

## Excellent

A.M. Best Financial Strength rating for 22 consecutive years<sup>10</sup>

Assets of

# \$14.8 billion<sup>11</sup>

Liabilities of

# \$13.3 billion<sup>11</sup>

Surplus of

# \$1.6 billion<sup>11</sup>

## Set yourself apart with Advantage Plus II from Foresters.<sup>5</sup>

Foresters Financial, Foresters, Helping Is Who We Are, Foresters Care, Foresters Go and the Foresters Go logo are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, ON, Canada M3C 1T9) and its subsidiaries. AT228

<sup>1</sup> Insurability depends on the answers to medical and other application questions and underwriting searches and review.

<sup>2</sup> Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

<sup>3</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable 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) (refer to ezbiz for more details).

<sup>4</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their financial, estate, tax or legal advisor regarding their situation.

<sup>5</sup> 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. Underwritten by The Independent Order of Foresters.

<sup>6</sup> When a claim is paid to the beneficiaries, Foresters will pay the eligible designated charitable organization in the name of the insured. 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>7</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>8</sup> This program is administered by International Scholarship and Tuition Services, Inc. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

<sup>9</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>10</sup> The A.M. Best ratings assigned on August 4, 2022 reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See [ambest.com](http://ambest.com) for our latest rating.

<sup>11</sup> All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2021 and converted into USD using the Bloomberg spot exchange rate of 1.2637. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters.

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