

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 Provision⁶: 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.⁷

Competitive Scholarship⁸

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

LawAssure⁹

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 23 consecutive years¹⁰

Assets of

\$12.2 billion¹¹

Liabilities of

\$10.6 billion¹¹

Surplus of

\$1.5 billion¹¹

Set yourself apart with Advantage Plus II from Foresters.⁵

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, 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. AT246

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 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).

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 requirements, 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/scholarship-new-applicants> 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.

¹⁰ The A.M. Best ratings assigned on August 17, 2023 reflect overall strength and claimspaying 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](https://www.ambest.com) for our latest rating.

¹¹ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2022 and converted into USD using the Bloomberg spot exchange rate of 1.3554. 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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