

Advantage Plus II Whole Life Insurance

The power to compete:
Helping you stand out in a crowded field

Product sweet spot

- Age 30-60
- Individuals looking for life insurance protection and cash-value growth
- Non-Medical¹ advantage: Up to \$400,000 in coverage (issue ages 16-55) with no fluid collection or saliva swab, no paramed examination, no routine health interviews, and no life event or mortgage requirements

1 Key product features

- Customizable lifetime protection designed to meet the needs of the middle market
- Participating whole life insurance providing the added value of potential dividends²
- Guaranteed cash value accumulation for steady growth
- Non-direct recognition loans; meaning dividends credited are not adjusted due to outstanding loans
- Ability to accelerate death benefits in the event of chronic, critical, or terminal illness³
- Charity Benefit provision: When a claim is paid to the beneficiaries, Foresters Financial™ will pay an additional 1% of the base face amount (up to a maximum of \$100,000) to a designated registered charitable organization⁴, so clients can support their favorite cause.

2 Accelerated processing with e-App⁵

- Touch-to-sign for Apple iPads...sign by finger or stylus
- ClickWrap for laptop/desktop or iPads
- Point-of-sale (POS) decisions by e-mail in less than 10 minutes for non-medical applications
- Non face-to-face process
- Ability for Payer, Owner and Proposed Insured to be different

3 Helping clients live today

As part of our purpose, Foresters offers members a wide range of unique and complimentary benefits⁶ that can be used today, such as:



Competitive Scholarships⁷

Each year, the Foresters Competitive Scholarship program provides almost \$2 million dollars in tuition scholarships for higher learning in the U.S. and Canada. Eligible members and their families may apply.



Foresters Community Grants program

The Foresters Community Grants program provides members with financial grants to organize volunteer activities or fun family events in their area. These events have a positive impact on communities – and Foresters provides the tools and financial resources to help them happen.



LawAssure⁸

It's important to take time to make sure your clients are prepared for the unexpected. That's why Foresters offers an on-line document preparation service allowing members the ability to create wills, powers of attorney and prepare healthcare directives.

Set yourself apart from the competition with Advantage Plus II⁹.

4 Strength and stability your clients can count on

Foresters is an International Life Insurance and Financial Service Carrier serving the U.S., Canada and U.K. since 1874 with:

- "A" (Excellent) A.M. Best Financial Strength rating for the 20th consecutive year¹⁰
- Assets of \$14.2 billion¹¹
- Liabilities of \$12.6 billion¹¹
- Surplus of \$1.6 billion¹¹

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. AT184

¹ Insurability depends on the 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 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).

⁴ 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.

⁵ e-App is available through the iPipeline iGO e-App platform using Internet Explorer (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). Some e-App features are not available in NY (refer to ezbiz for more details). Apple, iPad, and all other brands are registered trademarks of their respective owners.

⁶ Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁷ 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.

⁸ 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.

⁹ Advantage Plus II and its riders are underwritten by The Independent Order of Foresters and 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 Foresters Advantage Plus II Product Guide and insurance contract for your state for these terms and conditions.

¹⁰ The A.M. Best ratings assigned on August 5, 2020 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 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, 2019 and converted into USD using the Bloomberg spot exchange rate of 1.2990. The surplus comprising assets of \$14.2 billion and liabilities of \$12.6 billion 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. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

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