

Advantage Plus¹

Participating Whole Life Insurance

Description	A participating whole life insurance product that offers lifetime death benefit protection (to age 121), guaranteed cash values and lifetime guaranteed premium.	Face Amounts	Non-Medical² available up to \$250,000 Medical as low as \$100,000 for ages 16-70									
Death Benefit	Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders).		Non-Medical Issue Age 0-15 \$25,000-\$150,000 16-55 \$25,000-\$250,000 56-75 \$25,000-\$150,000 Medical Band 1 Issue Age 0-15 \$150,001-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999 Medical-Band 2 All Issue Ages – \$500,000+									
Life Insurance Options	20-Pay Paid-up at 100											
Benefit Period	Endowment at age 121											
Built-in Benefits (at no additional cost)	Common Carrier Accidental Death Rider (automatically included) can provide an additional death benefit if the insured dies of accidental injuries that occurred while riding as a fare-paying passenger on a common carrier, such as a bus or a train.	Certificate Fees	* For Issue Ages 71-85: Preferred, Preferred Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000. \$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually, \$72/annually									
	Family Health Benefit Rider (automatically included) can pay a benefit that can be used to pay some family health expenses that may occur as a result of some natural disasters such as hurricanes, tornadoes and earthquakes.											
Premiums	<ul style="list-style-type: none"> Available as a 20-Pay or Paid-up at 100 First Premium on PAC (FPOP) is available Cash on Delivery (COD) is only available where the coverage amount applied for (face amount) and/or the Proposed Insured's age exceeds the limits of the Temporary Insurance Agreement (TIA). 	Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00									
Minimum Premiums	\$25/monthly (PAC), \$75/quarterly, \$150/semi-annually, \$300/annually (Not including Paid-up Additions Rider payments)	Underwriting Classes	Non-Medical	Medical								
Issue Ages (age nearest birthday)	<table border="1"> <thead> <tr> <th></th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>20-Pay</td> <td>0-75</td> <td>0-75</td> </tr> <tr> <td>Paid-up at 100</td> <td>0-75</td> <td>0-85</td> </tr> </tbody> </table>			Non-Medical	Medical	20-Pay	0-75	0-75	Paid-up at 100	0-75	0-85	Non-Tobacco Tobacco Juvenile (issue ages 0–15)
	Non-Medical	Medical										
20-Pay	0-75	0-75										
Paid-up at 100	0-75	0-85										
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period. Available dividend options are: <ul style="list-style-type: none"> Paid-up Additions (PUA), default option On deposit with interest (minimum 3.5% guaranteed) To reduce premiums Paid in cash 	Optional Riders	Paid-up Additions (PUA) Rider 10-Year Term Rider 20-Year Term Rider Accidental Death Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only) Children's Term Rider									
		Cash Values	Cash values are guaranteed and vary based on gender and tobacco status.									
		Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest)									
		Partial Surrenders	Can be partially surrendered by surrendering Paid-up Additions. (\$500 minimum)									

Sales Focus

- Non-Medical underwriting up to \$250,000
- Medical underwriting as low as \$100,000 for ages 16-70
- Term Riders for additional low-cost coverage (20-year on Paid-up at 100 only available on non-med and medically underwritten plans)
- PUA Rider provides additional coverage and cash value

¹ Foresters Advantage Plus insurance and its optional riders may not be available or approved in all states, are subject to the terms and conditions of the applicable contract and state variations may apply. Foresters Advantage Plus is a product that requires an illustration.

² Insurability depends on answers to questions in the application and on the outcome of the underwriting review, based on underwriting requirements and guidelines

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