

This is your whole life



Foresters 
Financial

Helping is who we are.TM

Visit foresters.com to see how we can help you.

**A financial tool
with your family's
well-being in mind**



Advantage Plus II Whole Life

Foresters Advantage Plus II Whole Life is a life insurance solution designed to help meet your financial needs and take care of your loved ones.

- **Death benefit amount, premium amounts, and cash values are guaranteed for your lifetime.**
- Advantage Plus II is a participating product, which means it has the **potential for dividends**¹. These can purchase additional paid-up insurance and build additional cash value, be left on deposit to accumulate with interest, reduce premiums, or be paid in cash.

As part of our purpose, Foresters Financial™ offers members a wide range of unique and complimentary benefits including Competitive Scholarships, Community Grants and inspiring volunteer activities.²

Benefits that can be part of our members' lives today and every day.

Two simple steps towards your financial stability and overall wellness

STEP 1:

Make sure you get your long-term financial house in order. A whole life policy is a sophisticated tool that can help take care of real financial concerns.

STEP 2:

Live your healthiest and most fulfilling life possible. Foresters offers **Member Benefits** that may allow you to spend more time with your family while giving back to the community.

You have the remarkable opportunity right now to try and live a longer and more fulfilling life

Research suggests that **remaining active and keeping stress under control can have a big impact on your longevity**.³ Giving back to others may also have significant health benefits.⁴

Many of us have hectic lifestyles with barely enough time to deal with the day-to-day. So how do you live with less stress and more opportunities to remain active and give back? **Foresters Financial can help with solutions that encompass your whole life.**



Life insurance for your whole life

Work

Your job is important but it shouldn't be everything

During your working years, your job will take up a fair bit of your time. Yet it's so crucial to **take time away from the stresses of work to spend more time with loved ones** and do things to make yourself more well rounded.

Give yourself a boost by giving back to others. **Volunteering has been shown to lower stress levels, increase personal satisfaction and can even contribute to greater life expectancy.⁵**

■ Live today

Member Benefits²

Fun events, from movie screenings to sporting events, so you can connect with your friends and family.

Community Events

Community Grants to help our members be more active in their communities.

Cash Accumulation

Foresters Advantage Plus II Whole Life insurance builds cash value over time, which can help to reduce worries you may have about money.



Retirement

You deserve to enjoy your golden years

Retirement can be amazing. You're free to spend more time with your loved ones and do the things that are important to you. **It's the reward you've earned after working hard for so many years.**

To fully enjoy your golden years, being financially prepared is a must. As it stands, many Americans rely on Social Security for income in retirement.⁶

■ **Total wellness**

Retirement Supplement

Advantage Plus II can play an important role in your retirement planning. You can borrow⁷ against the accumulated cash value in a tax⁸ efficient manner to help cover expenses or supplement Social Security.

Social Activities

Foresters organizes a number of social events, giving members the possibility of connecting with one another.



Illness

You never expect to get ill

Nobody wants to get sick. The reality, however, is that each year millions of Americans are diagnosed with a life-changing condition.⁹

If you happen to find yourself in this situation, **it can be comforting to know that you may be able to afford the necessary treatment** without having to ask family members to shoulder the cost.

After all, you should be focused on your recovery, not stressed about whether or not you can pay the bills.

■ **Be prepared**

For Critical, Chronic and Terminal Illness

Advantage Plus II comes with an Accelerated Death Benefit Rider. This built-in feature provides an option to accelerate a portion of the eligible death benefit and receive a payment if you are diagnosed with a covered illness, which may include one or more of a critical, chronic or terminal illness. This can be used to help cover expenses including those associated with treatment, or to provide supplemental funds in case you cannot work. Importantly, if your certificate's dividends are being used to purchase additional paid up insurance, you are potentially increasing the death benefit, which can then be accelerated if you suffer a covered illness.¹⁰



Remembered

A legacy is the greatest gift you can leave

Your legacy encompasses everything you leave to the world. It can be your unique personality, or a spirit of generosity. One important way to leave a legacy is in the form of life insurance. With increasing levels of consumer debt¹¹ life insurance can help to lessen the burden on your loved ones.

You also have the opportunity to define your legacy by helping others. By dedicating money to an important cause, you leave your mark on the world in the most compassionate way possible.

■ **Leave your mark**

Death Benefit

The Advantage Plus II death benefit amount can help provide financial security for your beneficiaries. With this part of your legacy, you can make life easier for those you care about most.

Charity Benefit Provision

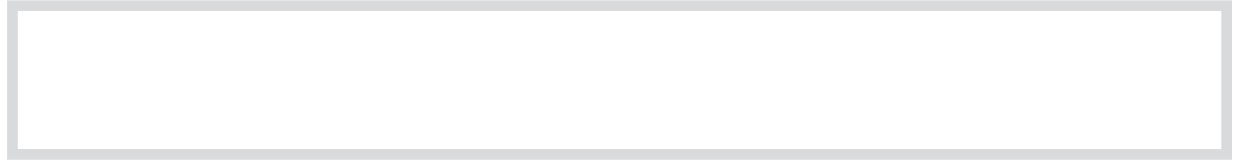
Advantage Plus II comes with a built-in Charity Benefit provision for no additional premium. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) of the face value of your certificate, to an eligible designated registered charitable organization of your choosing.¹²

Great products get recognized

An industry partner recently ranked Foresters Financial as a top 10 life insurance provider for participating whole life products.¹³

Ready for Foresters to help you get the most out of your whole life? Visit **foresters.com** or call us toll-free at **800-828-1540**. Or contact your trusted life insurance agent.

Compliments of:



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¹ Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

² 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. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#gref> for eligibility criteria.

³ Source: Science News Daily, <https://www.sciencedaily.com/releases/2017/07/170720113710.htm>. See also "The Population Health Benefits of a Healthy Lifestyle: Life Expectancy Increased and Disability Delayed, Health Affairs, August 2017: <https://www.healthaffairs.org/doi/pdf/10.1377/hlthaff.2016.1569>

⁴ Source: Huffington Post, https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html. See also BMC Public Health, "Is volunteering a public health intervention?: A systematic review and meta-analysis of the health and survival of volunteers", August 2013: <https://bmcpublichealth.biomedcentral.com/articles/10.1186/1471-2458-13-773/>

⁵ Source: Huffington Post, https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html

⁶ Source: MarketWatch, <https://www.marketwatch.com/story/yes-its-true-older-people-depend-on-social-security-2018-03-26>

⁷ Loans can be taken if the certificate is in effect and has a positive cash surrender value. 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). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the certificate will terminate.

⁸ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor.

⁹ Source: <https://www.cancer.gov/about-cancer/understanding/statistics>, <https://www.cdc.gov/heartdisease/facts.htm>, <http://www.strokecenter.org/patients/about-stroke/stroke-statistics/>, and <https://www.alz.org/media/Documents/alzheimers-facts-and-figures-2019-r.pdf>

¹⁰ 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).

¹¹ Source: CNBC, <https://www.cnbc.com/2018/05/21/consumer-debt-is-set-to-reach-4-trillion-by-the-end-of-2018.html>

¹² 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.

¹³ Source: Insurance and Estates Strategies LLC, <https://www.insuranceandestates.com/top-10-best-dividend-paying-wholelife-insurance-companies/#Foresters>. This article was written by Insurance and Estates Strategies LLC, a Foresters Financial Distribution partner. Insurance and Estates Strategies LLC was not compensated by Foresters for the writing of this article, and Foresters Financial does not necessarily endorse its conclusions. Ranking is accurate as of October 5, 2018.

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