

# Why Consider Advantage Plus II Whole Life Insurance?

**Foresters**   
Financial

**Helping is who we are.™**

Visit [foresters.com](https://foresters.com) to see how we can help you.

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**How long do  
you envision  
living?**

Long enough to  
accomplish your  
dreams, see  
your family fulfill  
their dreams,  
maybe even  
start new ones?

# What's important to you?

## To protect those dreams, do you imagine having financial security that offers:

- Protection that remains with you for *WHEN* the unexpected happens.
- Potential to receive declared dividends.<sup>1</sup>
- More than just death benefit protection.
- Benefits that go beyond life insurance.

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

# Imagine where your life can go with Foresters Financial™



**Foresters Advantage Plus II offers you a path towards financial security and overall wellness .**

**Live  
today**

**Protect  
tomorrow**

**Build for  
the future**



**Live**

**More than just death benefit protection**



**Live  
today**

**Protect  
tomorrow**

**Build for  
the future**

With Foresters Moments™ members can create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.





**Live  
today**

**Protect  
tomorrow**

**Options for  
the future**

Help your family reach their goals for higher education by applying for a Foresters Competitive Scholarship<sup>1</sup> of up to \$2,500 per year. Students can reapply for up to four years.

Scholarships are available for you, your spouse, your children or grandchildren or a person under legal guardianship.

**BENJAMIN CHAMBERS**  
**2021 Foresters Competitive**  
**Scholarship Winner**

1. 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 [www.foresters.com/en/foresters-difference/scholarships](http://www.foresters.com/en/foresters-difference/scholarships) for eligibility criteria.





**Live  
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**Protect  
tomorrow**

**Build for  
the future**

Help make a difference in your community by applying for Community Volunteer grants. Each approved grant provides you with up to \$2,000 in funding to organize a meaningful project.

**SHERISSE WASHINGTON**  
Foresters member





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**You never expect to get ill. However, if you are diagnosed with a covered illness, be comforted knowing you may be able to afford the necessary treatment without your family shouldering the cost.**



Advantage Plus II comes with an Accelerated Death Benefit Rider.<sup>3</sup> This built-in feature provides an option to accelerate a portion of your eligible death benefit and receive a payout if you are diagnosed with a covered illness, which may include one or more of a chronic, critical or terminal illness.

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.



**Protect**

**Ensure your loved ones future**

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**Financial security for when the unexpected happens and your family needs it most. The protection stays with you until age 121 with a benefit amount that's guaranteed, so long as the required premium payments are met.**



In the event of death the life insurance payout, called a death benefit, provides your beneficiaries an amount that is generally tax-free.<sup>4</sup>

4. Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.



**Live  
today**

**Protect  
tomorrow**

**Build for  
the future**

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**Customize your coverage to provide financial security for both short- and long-term obligations.**

### **Long-term needs**

Create a foundation of permanent coverage to meet long-term obligations you don't foresee diminishing.



### **Short-term needs**

Layer a 10- or 20-year Term Rider to meet short-term obligations you foresee ending after a specific period of time.



### **Total coverage**

Total amount of protection necessary to meet your overall financial obligations.

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## Flexibility to choose between two distinct payment options at issue:

1

**20-Pay:** May be ideal if you want to pay higher annual premiums over a shorter period of time for the coverage and not have the financial obligation during retirement.

2

**Level pay to age 100:** May be ideal if you want to pay lower annual premiums over your lifetime for the coverage.

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**Peace of mind knowing that if your financial situation changes, you have the ability to keep coverage in force by:**



- ***An automatic premium loan***, which allows Foresters to pay the required premium amount through a loan against the cash surrender value. To be eligible for this provision, it must be selected on the application at issue.
- ***Making the certificate reduced paid-up***, which means Foresters uses your available cash surrender value as a new single premium payment to purchase the maximum face amount. No future premiums would be required.



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## Leave a mark by donating to a cause you care about with Foresters Charity Benefit provision, which is included at no additional premium.<sup>5</sup>



In addition to the death benefit, when a claim is paid to your beneficiaries, Foresters will donate 1% (up to a maximum of \$100,000) of the face value of your certificate in your name, to an eligible designated registered charitable organization chosen by you.

5. 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.

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**Make sure your family is prepared for the unexpected and knows your final wishes. Take the time to put your plan in place.**



Foresters offers you LawAssure<sup>6</sup>, one of our complimentary member benefits.<sup>7</sup> You'll have the ability to create customizable wills, powers of attorney and prepare healthcare directives using this online document preparation service.

6. 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.
7. Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.



**Build**

**Flexibility for an uncertain future**



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**As a participating life insurance product, Advantage Plus II has the potential to pay dividends. Foresters has consistently paid dividends for over 60 years.**



Four distinct options to apply your declared dividends:

- Purchasing paid-up additional insurance, which means buying additional permanent life insurance coverage with the single payment from the dividend.
- Leaving it with Foresters while earning a fixed interest rate.
- Reducing your future out-of-pocket required premium payments.
- Having it paid directly to you, the owner of the certificate.

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## As your life changes so will your life insurance needs. That's why Advantage Plus II offers you the ability to:



**Increase** your permanent death benefit amount by:

- Converting the Term Rider to permanent insurance without evidence of insurability during the conversion period.
- Leveraging the Paid-up Additions Rider to purchase additional permanent coverage based upon your age at the time of each purchase for medically underwritten cases.



**Decrease** your coverage by lowering the base death benefit amount, lowering or terminating the Term Rider or requesting the coverage become reduced paid-up.

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**The future is unpredictable. Access supplemental income when you need it for financial flexibility. Advantage Plus II offers a tax-deferred savings element in the form of cash value and the potential for tax-advantaged distributions.<sup>8</sup>**



**Guaranteed cash value**, meaning that the cash value accumulates on a guaranteed basis providing you stability for the future.

**Loans available on a non-direct recognition basis**, meaning Foresters will not penalize you for having any outstanding loans, as your full cash value will be used to calculate your dividends.

**Let's review  
a customized  
solution for  
your family.**



## Disclaimer

This presentation is provided for information purposes only; it does not form part of the Foresters Advantage Plus II Whole Life Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

Life insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Advantage Plus II Whole Life and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Advantage Plus II Whole Life Insurance contract for your state for these terms and conditions.

Foresters Advantage Plus II Whole Life and its riders are filed under the following form numbers listed below, where “XX” represents either “US” or your state’s postal abbreviation, as applicable.  
Foresters Advantage Plus II: ICC19-WL-US01 or WL-XX01-2019; Accelerated Death Benefit Rider (for Chronic, Critical and Terminal Illness): ICC14-TRAD-ABRCHCRTI-US01 or TRAD-ABRCHCRTI-XX01-2014; Accelerated Death Benefit Rider (for Critical and Terminal Illness): ICC14-TRAD-ABRCRTI-US01 or TRAD-ABRCRTI-XX01-2014; Accelerated Death Benefit Rider (for Terminal Illness): ICC14-TRAD-ABRTI-US01 or TRAD-ABRTI-XX01-2014; Flexible Paid-Up Additions Rider: ICC19-WL-FPUAR-US01 or WL-FPUAR-XX01-2019; Single Paid-Up Additions Rider: ICC19-WL-SPUAR-US01 or WL-SPUAR-XX01-2019; Term Rider: ICC19-WL-TR-US01 or WL-TR-XX01-2019.

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member’s dependents.



# Thank you

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