

**ADVANTAGE MAX** Participating Whole Life Insurance

# Live your life to the max



**Foresters**   
Financial

# Give yourself the maximum advantage in life

You want to provide reliable financial protection with flexible options for your loved ones.  
But you also want to build wealth for a secure financial future for yourself.  
**You can help achieve both with Advantage Max<sup>1</sup> from Foresters Financial<sup>TM</sup>.**

Advantage Max is a participating whole life insurance product. What does this mean?  
You get **lifetime life insurance protection with guaranteed premiums** and death benefit amounts. And, as a participating product, you have the opportunity to earn dividends<sup>2</sup> to help **build cash value you can potentially borrow from<sup>3</sup> tax free.<sup>4</sup>**

## Life insurance designed to help you get more out of life!

- Guaranteed death benefit amount, cash value, non-forfeiture values and loan provisions
- Opportunity to earn dividends!
- Cash value growth to help build financial security!
- Flexible options and valuable built-in features!
- Amazing complimentary member benefits!<sup>5</sup>



All backed by a proudly Canadian company, which has helped families for over 150 years.

## Maximum flexibility to meet your unique needs

- 10-Pay, 20-Pay and Pay to 100 premium payment plans
- Coverage from \$50,000 to \$20,000,000
- Affordable juvenile and joint last-to-die options
- Enhance your protection with optional riders
- Option to purchase more paid-up insurance to help maximize cash value growth!

February 10, 2025  
to April 30, 2026

**6.25%**  
dividend scale  
interest rate

# Amazing built-in features

Advantage Max comes with many valuable built-in features that go above and beyond for no additional premium.



## Quit Smoking Incentive Plan

Lower non-smoking rates for smokers in the first two years. Quit smoking and those low rates become permanent.



## Teladoc Medical Experts<sup>7</sup>

Personalized expert advice and recommendations from leading medical experts.



## Charity Benefit Provision<sup>6</sup>

Foresters will donate 1% (up to \$100,000) of the basic insurance amount to the registered charity you choose. Donations may be eligible for a charitable tax receipt from the charity.



## Children's Insurance Benefit

Your children automatically receive \$3,000 of complimentary term life insurance coverage. At age 25, they can convert the \$3,000 to permanent insurance with the option to purchase an additional \$7,000 of coverage without evidence of insurability.



## Juvenile Guaranteed Insurability Benefit

Additional coverage can be purchased for juveniles on specific dates without evidence of insurability.



# Foresters helps you maximize your life

For over 150 years, Foresters has set out to provide everyday Canadian families with access to affordable life insurance. Purchasing life insurance from Foresters gives you immediate access to complimentary member benefits that help you save money, improve your health and support your community.



## LawAssure<sup>8</sup>

Create wills, powers of attorney and healthcare directives from the comfort of your home.



## Foresters Member Discounts<sup>TM 9</sup>

Save money on everything from everyday essentials to top brands and exciting experiences.



## Foresters Go<sup>TM 10</sup>

More than your average wellness app. It's a fun way to earn valuable Reward Points for healthy living, giving back and having fun.



## Competitive Scholarships<sup>11</sup>

Foresters awards hundreds of Competitive Scholarships worth \$2,500 every year to support young leaders.

## Foresters helps you build stronger communities



## Community Volunteer Grants

Twice a year, you can apply for a \$1,500 grant to arrange volunteer activities so you can help causes that matter to you.



## Foresters Moments<sup>TM</sup>

Share valuable moments and make a difference with friends, family and other Foresters members.

# Show me how it could work

## Meet Ajay<sup>12</sup>

He's a 38-year-old non-smoker, married with one daughter and works as an electrician. He currently has a mortgage of \$400,000. He is looking for a solid plan to protect his family and an opportunity to build a supplemental retirement stream as he is already contributing the maximum to his RRSP and TFSA.



### His advisor's recommendation

Purchase Advantage Max with \$150,000 of permanent coverage and a \$300,000 Term 20 rider that could potentially be used to help pay off the mortgage if something happens to Ajay. Selects a premium payment period of 20 years and dividends will be used to purchase paid-up additional insurance. The insurance certificate is issued and Ajay becomes a Foresters member.

#### AGE

38	Registers on the MyForesters website to access his member benefits. Immediately creates a will using LawAssure.
39	Applies for a \$200 Foresters Care to help his local food bank.
41	Uses his on Foresters Go rewards points to purchase a smart watch.
44	Works with other Foresters volunteers to assemble backpacks for local school children using a Community Volunteer grant.
48	Ajay's daughter applies for a Foresters Competitive Scholarship.
55	Converts the \$3,000 Children's Insurance Benefit to whole life and purchases an additional \$7,000 for his daughter without providing evidence of insurability.
56	Ajay requests that any declared dividends be used to pay the premiums. He uses the money he was paying for premiums to help pay off his mortgage faster.
58	Premium paying period ends and Term 20 rider is not renewed. Any declared dividends now go to purchase paid-up additional insurance.
65	Ajay is ready to retire. Arranges annual loans of \$8,000 from the certificate's cash value to supplement his retirement income.
66	In retirement, Ajay continues to take part in Foresters activities to stay involved in the community and make new friends.
81	Ajay passes away and his beneficiaries receive \$378,077, the death amount minus any outstanding certificate loans. <sup>13</sup> An additional \$1,500 is donated to Ajay's favourite charity and his estate receives a charitable tax receipt.

In short,  
Ajay has  
lived life to  
the **MAX.**

# Ready to maximize your life?

Foresters life insurance products are sold through independent advisors right across Canada. Chances are, you're already working with one. They are professionally trained to help meet your specific life insurance needs and get you started on the path to becoming a Foresters member.

**Don't have an advisor?** Visit our website at [foresters.com](https://foresters.com) for information on how to find one in your area.

## For more information, contact:<sup>14</sup>

Name \_\_\_\_\_

Contact information \_\_\_\_\_

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<sup>1</sup> Underwritten by The Independent Order of Foresters.

<sup>2</sup> Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

<sup>3</sup> Loans can be taken if the certificate is in effect and has sufficient cash surrender value. The minimum and maximum amounts available for loan are calculated based on the terms of the certificate. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at the contractual loan rates. On every certificate anniversary, Owners are required to pay the loan interest accrued since the last certificate anniversary. If interest is not paid when due, a new certificate loan will be issued on the same terms and conditions as the existing certificate loan. Death benefit payable is net of the outstanding certificate loan amount(s) including any accrued interest. If, at any time, the loan amount(s) exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. You should consider consulting your tax advisor for details on your specific situation.

<sup>4</sup> Foresters and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Clients and prospective purchasers should consult their financial, estate, tax or legal advisor regarding their situation.

<sup>5</sup> 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.

<sup>6</sup> 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 registered as a charity with

the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

<sup>7</sup> This Program is provided solely by Teladoc Health Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

<sup>8</sup> 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 not available in the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

<sup>9</sup> Discounts are administered by BenefitHub Technology Canada Limited.

<sup>10</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>11</sup> 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-ca/member-benefits/scholarship-new-applicants> for further details.

<sup>12</sup> This case study is for illustrative purposes only and does not constitute financial advice, nor guarantee any outcomes. The depicted individuals, circumstances, and financial figures are fictional, and the information provided is subject to change without notice. The Independent Order of Foresters and Canada Protection Plan Inc. will not be liable for any consequences resulting from use of, or reliance on, this information.

<sup>13</sup> The case study assumes dividends paid at the current 6.25% dividend scale interest rate at each certificate anniversary while certificate loans are projected at the current certificate loan interest rate of 5.75%.

<sup>14</sup> Contact information and details are for an independent advisor who may be contracted with multiple insurance companies, and who may not be an employee of the Independent Order of Foresters.