

# Foresters Advantage Max

Participating whole life insurance

6.25% dividend  
scale interest rate

Competitive cash values

Joint last-to-die

Coverage up to \$25,000,000

Valuable built-in features  
for no extra premium



**Foresters**   
Financial



# Taking PAR to the MAX!

Advantage Max<sup>1</sup> from Foresters Financial<sup>TM</sup> is a new participating whole life insurance product designed to give your clients maximum protection with maximum cash value growth.



6.25% dividend scale interest rate (DSIR) backed by Foresters reliable dividend history.<sup>2</sup>



No initial paramedical or lab work for coverage up to \$1,000,000 for ages up to 50 and \$500,000 for ages 51-55.<sup>3</sup>



Easy-to-use illustration software with built-in needs analysis and sales concepts.



Available on our new e-app with e-sign and e-delivery.

**Diversify your product offerings with Advantage Max and help protect more families now!**

Advantage Max combines the peace of mind of permanent life insurance with tax-deferred cash value growth and access to potentially tax-free loans for debt repayments, retirement income or business opportunities.<sup>4</sup>

# Product details

Advantage Max offers a wide selection of product options to help you cover a variety of insurance needs.

<b>Guaranteed</b>	Premium, death benefit amount, cash value, non-forfeiture values, loan provisions			
<b>Premium Payment Plans</b>	10-Pay, 20-Pay and Pay to 100			
<b>Issue Ages</b>	<b>20-Pay and 10-Pay</b> <ul style="list-style-type: none"> <li>All dividend options: 0 to 17 (Juvenile)</li> <li>Enhanced Insurance: 18 to 70</li> <li>Other dividend options: 18 to 75</li> </ul>		<b>Pay to 100</b> <ul style="list-style-type: none"> <li>0 to 17 (Juvenile)</li> <li>18 to 85</li> </ul>	
<b>Issue Limits</b>	<ul style="list-style-type: none"> <li>\$50,000 basic insurance amount.</li> <li>The maximum amount that can be illustrated is \$10,000,000 excluding term riders.</li> <li>Larger amounts are available by special quote.</li> </ul>			
<b>Premiums</b>	<b>Five Premium Bands (applicable to Basic Insurance Amount):</b> <ul style="list-style-type: none"> <li>\$50,000 - \$99,999</li> <li>\$100,000 - \$249,999</li> <li>\$250,000 - \$499,999</li> <li>\$500,000 - \$999,999</li> <li>\$1,000,000+</li> </ul>			
<b>Joint coverage (max two lives)</b>	<ul style="list-style-type: none"> <li>Joint Last-to-die</li> </ul>			
<b>Certificate Fee</b>	Monthly (PAC)	Quarterly	Semi-Annual	Annual
	\$4.50	\$13.00	\$26.00	\$50
<b>Modal Factors</b>	Monthly (PAC)	Quarterly	Semi-Annual	Annual
	0.09	0.26	0.52	1.00
<b>Cash Values</b>	Guaranteed cash value amounts based on and vary based on sex at birth and tobacco/non-tobacco status.			
<b>Dividends</b>	<ul style="list-style-type: none"> <li>Enhanced Insurance Dividend Option</li> <li>Paid-Up Additional Insurance (PUA) Option</li> <li>Premium Reduction Option</li> <li>Dividend on Deposit Option</li> <li>Cash Payment Option</li> </ul>			
<b>Loans</b>	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the contractual loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Certificate loans may be taxable.			

# Customize coverage with optional riders

Optional riders let you customize coverage for insurance plans that meet the unique needs of your clients.

<b>Additional Purchase Option</b>	<ul style="list-style-type: none"><li>• Opportunity to purchase paid-up additional insurance on the life of the insured.</li><li>• Maximum lifetime payment amount is \$2,500,000.</li></ul>
<b>Term 10, Spousal Term 10 Term 20, Spousal Term 20 Term 30, Spousal Term 30</b>	<ul style="list-style-type: none"><li>• Provides renewable and convertible term insurance on the insured person or their spouse.</li><li>• Preferred underwriting applies for amounts of \$1,000,001 or more.</li><li>• Maximum face amount \$5,000,000.</li></ul>
<b>Children's Term Life Insurance</b>	<ul style="list-style-type: none"><li>• Provides term insurance protection for the insured person's children between the ages of 15 days and 25 years.</li><li>• Maximum face amount is \$30,000.</li><li>• Valuable conversion privilege of up to 10 times the amount of term insurance in effect under this rider or \$250,000, whichever is less.</li></ul>
<b>Accidental Death</b>	<ul style="list-style-type: none"><li>• Additional coverage in the event of accidental death.</li><li>• Maximum of \$300,000 with all carriers.</li><li>• Available for both insureds on a Joint Last-to-die certificate</li></ul>
<b>Guaranteed Insurability</b>	<ul style="list-style-type: none"><li>• Option to purchase new coverage without evidence of insurability.</li></ul>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"><li>• Automatically waives the monthly premium in the event of the total disability of the person insured under this rider.</li></ul>



## Is Advantage Max right for your client?

**Seeking guarantees:** Ideal for those who value predictable premiums, guaranteed cash value growth and a guaranteed death benefit amount.

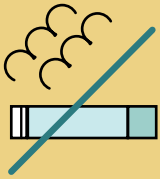
**Planning for long-term goals:** Useful for estate planning, leaving a legacy or funding future financial needs such as supplementing retirement income.

**Looking for stability and growth:** Dividends can enhance the contract's value over time, appealing to those seeking security and potential growth.

**Risk-averse:** A great option for those who want stability without exposure to market volatility.

# Amazing built-in features

Built-in features that go above and beyond for no additional premium.



## Quit Smoking Incentive Plan (Single life only.)

Smokers may qualify for non-smoking rates for two years. If they quit smoking after that point, their lower rates continue. This can mean significant savings, especially for 10-Pay, as 20% (two of 10 years) of the premiums are discounted even if the client decides not to quit.



## Children's Insurance Benefit

The insured's children get up to \$3,000 in term insurance coverage up to age 25. The coverage can be converted to \$10,000 of permanent insurance at certain times without evidence of insurability.



## Juvenile Guaranteed Insurability Benefit

If the insured is less than 18, they can purchase more insurance on specific dates without evidence of insurability.



## Charity Benefit provision<sup>5</sup>

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



## Teladoc Medical Experts<sup>6</sup> (non-contractual)

The insured and their family may access Teladoc Health Experts, which provides personalized advice and recommendations for medical issues from leading experts.

## Big savings for smokers

Our Quit Smoking Incentive Plan may help your smoker clients save thousands of dollars. For example, a 40-year-old male smoker with coverage of \$100,000 and the PUA dividend option would save \$1,228 in the first year. If they successfully quit, those savings add up to \$12,280 by age 85.

# Get the most out of the Foresters Illustrator

Quickly and easily run compelling illustrations with Foresters Illustrator, conveniently available on our ezbiz advisor portal. Run illustrations from your favourite browser or download the desktop version to your PC for when you're on the go.



## Built-in needs analysis

Build the right plan for clients with our powerful needs analysis tool.



## Money-saving tips

Useful prompts let you know when simple adjustments can help lower costs.



## Interactive sales concepts

Enter a client's information and create an easy-to-understand insurance plan that meets their needs.



## Add your details

Easily add your contact information to the illustration so your clients always have your details available.

## Go digital with our new AppPro e-App

Our easy-to-use AppPro e-App lets you complete an Advantage Max online application with your clients, whether you are meeting them face-to-face or remotely. Improve in-good-order submissions and get paid faster!

### Keep your application in good order:

A signed illustration is required with the submitted application.

# Member benefits your clients can use today

Every insured becomes a Foresters member with access to a suite of complimentary benefits<sup>7</sup> they can use starting at age 18. Members can log in to MyForesters to learn more.

## Our most popular member benefits are:



### LawAssure<sup>8</sup>

An online document preparation service that helps clients create wills, powers of attorney and healthcare directives from the comfort of their homes.



### Foresters Member Discounts<sup>TM9</sup>

With Foresters Member Discounts, your clients can save on products from top brands and exciting experiences, giving them new ways to stretch their dollars.



### Foresters Care<sup>TM</sup>

Your clients can apply for a \$200 grant twice a year to give back to their community. They can use their funds to start a food drive, clean up a local park and so much more.



<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> Insurability depends on the answers to medical and other application questions and underwriting searches and review.

<sup>4</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their tax, estate or legal advisor regarding their situation.

<sup>5</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>6</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>7</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>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.

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. NC341

For advisor use only. Not for use with the public.

506535 CAN 04/25