

# Your life, your way

Advantage Max<sup>1</sup> is a life insurance product designed to provide financial protection for your whole life.

Coverage	Benefit amount	Planned premium
<b>Dividend option</b>		
Paid-Up Additional Insurance Enhanced Insurance Dividends on Deposit	Cash Payment Premium Reduction	
<b>Premium Payment Period</b>		
10-Pay 20-Pay	Pay to age 100	
<b>Optional Riders</b>		
Accidental Death Benefit		
Term 10, Spousal Term 10, Term 20, Spousal Term 20, Term 30 or Spousal Term 30 Rider		
Owner Waiver of Premium Rider	Waives premium	
Children's Term Insurance Rider		
Waiver of Premium Rider	Waives premium	
Additional Purchase Option Rider		
<b>Total planned premium</b>		

## Built-in features for no additional premium

<b>Quit Smoking Incentive Plan (Single life only)</b>
Smokers receive Non-Smoker premiums for the first two certificate years. Rates continue after two years if the insured meets Foresters definition of a Non-Smoker.
<b>Charity Benefit provision<sup>2</sup></b>
Foresters pays (up to a maximum of \$100,000) an additional 1% of the basic insurance amount to the owner's designated registered charitable organization in the name of the insured.
<b>Children's Insurance Benefit</b>
\$3,000 of convertible term insurance on each insured child.
<b>Teladoc Medical Experts<sup>3</sup></b>
The insured and their family may access Teladoc Health Experts, which provides personalized advice and recommendations on medical issues from leading experts.
<b>Juvenile Guaranteed Insurability Benefit</b>
Offers an opportunity to purchase additional coverage on the life of the insured on specific option dates, without having to provide additional evidence of insurability.

Complimentary member benefits <sup>4</sup>	Benefit amount
<b>Offering more ways to live well</b>	
<b>LawAssure<sup>5</sup></b>	
Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable
<b>Foresters Go<sup>TM 6</sup></b>	
Rewards members for healthy living activities and for giving back to their local communities.	Invaluable
<b>Foresters Member Discounts<sup>TM 7</sup></b>	
Gives members deals on everyday essentials.	Invaluable
<b>Competitive Scholarships<sup>8</sup></b>	
Up to 420 scholarships in Canada and the United States of up to \$2,000 each year for eligible members and their families.	Up to \$8,000 per child
<b>Supporting your community</b>	
<b>Foresters Care<sup>TM</sup></b>	
Helps members give back to their communities.	\$200 twice per year
<b>Community Volunteer grants</b>	
Provides members with financial grants to organize volunteer activities within their communities.	Up to \$1,500 per grant (maximum 2 per year)
<b>Helping your children move forward</b>	
<b>Orphan Benefits<sup>9</sup></b>	
\$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child
<b>Orphan Scholarships<sup>9</sup></b>	
Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents. Annual scholarship amounts range from \$1,500 – \$6,000.	\$24,000 maximum per child



# Get more with membership

Foresters Financial™ helps members achieve their financial goals while making a difference in their communities.

Scan the QR code to get the full list of member benefits that support you, your family and your community.

**Activate your MyForesters account and start using your benefits right away!**

## For more information, contact<sup>10</sup>:

Name \_\_\_\_\_

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

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

This worksheet is provided for information purposes only; it does not form part of the Advantage Max contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

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

<sup>2</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>3</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 certificate.

<sup>4</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>5</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 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>6</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>7</sup> Discounts are administered by BenefitHub Technology Canada Limited

<sup>8</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/scholarships> for further details.

<sup>9</sup> Applicable to an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

<sup>10</sup> Contact information and details are for an independent producer who may be contracted with multiple insurance companies, and who may not be an employee of the Independent Order of Foresters.