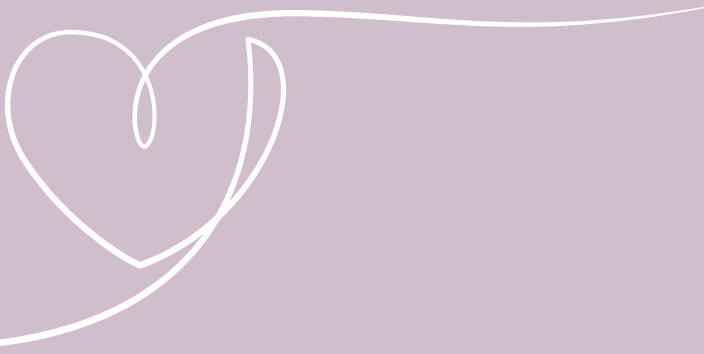


**ADVANTAGE PLUS** Participating Whole Life Insurance

# This is your whole life



**Foresters**   
Financial

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

You want to leave a lasting legacy and help ensure your loved ones are financially protected, no matter what the future holds. You also want the confidence of knowing your plans are backed by a dependable, long-term solution.

Advantage Plus<sup>1</sup> is a **participating whole life insurance product** from Foresters Financial™ designed to provide **affordable lifetime death benefit protection**, a cornerstone of sound estate planning. With **guaranteed death benefit amounts, premium amounts and cash value accumulation**, you can help ensure your loved ones receive the financial support they need when it matters most.

Whether you're planning for tomorrow or protecting what matters today, **Advantage Plus** offers a dependable foundation for your financial legacy.

## Cost-effective coverage to help secure your legacy

- Guaranteed death benefit amount
- Affordable coverage for tax-efficient<sup>2</sup> estate planning
- Opportunity to earn dividends<sup>3</sup>
- Flexible options and valuable built-in features
- Enriching member benefits<sup>4</sup>



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

## Customize to meet your family's unique needs

- 10-Pay, 20-Pay and Pay-to-100 premium payment plans
- Coverage amounts ranging from **\$25,000 to \$20,000,000**
- Optional riders to enhance your protection
- 5 dividend options including the cost-effective Enhanced Insurance Option

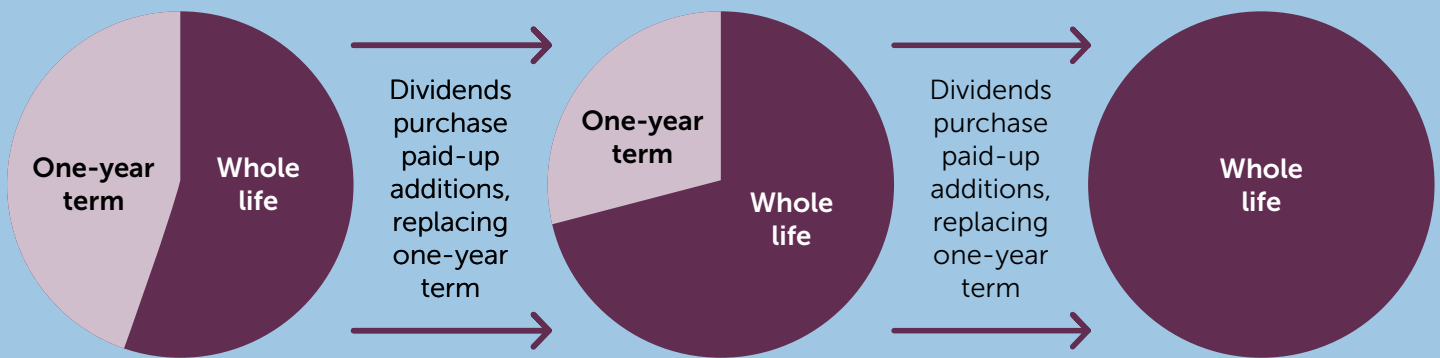
February 10, 2025  
to April 30, 2026

# 6.25%

dividend scale  
interest rate

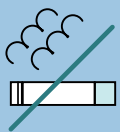
# How does Enhanced insurance work?

Many Canadians select the Enhance Insurance Dividend Option because it is generally the most affordable option. Coverage starts with permanent insurance plus one-year term insurance, keeping premiums lower. Each year, dividends pay for the term portion and any extra buys paid-up additions that can also earn dividends. Over time, the term insurance is fully replaced by these additions.



## Amazing built-in features

Advantage Plus 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.



### 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.



### Teladoc Medical Experts<sup>5</sup>

Personalized expert advice and recommendations from leading medical experts.



### 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 get more out of 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 member benefits that help you save money, improve your health and support your community.



## LawAssure<sup>7</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.



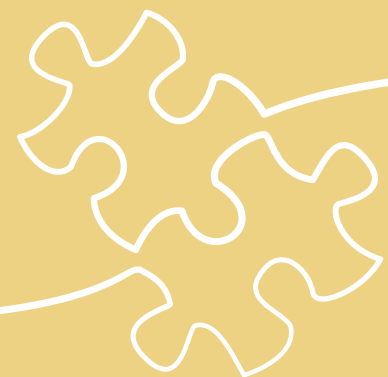
## Foresters Go<sup>TM 8</sup>

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>10</sup>

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



# Take a closer look

## Meet Rosemary<sup>11</sup>

54-year-old female, divorced with two adult children, standard smoker. She bought a cottage 23 years ago for \$130,000. The current value of the cottage has increased to \$750,000. She intends to pass on the cottage to her children but worries about the tax bill they will have to pay. She has not updated her will in over 20 years.

### Her advisor's recommendation

Purchase Advantage Plus with \$350,000 of permanent coverage. Select a premium payment period of 20 years and the cost-effective Enhanced Insurance Dividend Option. Rosemary names her children as the beneficiaries. The insurance certificate is issued, and Rosemary becomes a Foresters member.

#### AGE

54	With the Quit Smoking Incentive Plan, Rosemary will save \$3,084.62 in premiums over the next two years. Registers on the MyForesters website to access her member benefits. Immediately creates a will using LawAssure.
56	Applies for a \$200 Foresters Care to help purchase warm clothes for the local homeless shelter. Rosemary has quit smoking and meets Foresters requirements for non-smoker. In total, over the 20 year premium paying period, she has saved a total of \$30,846.20 in premiums!
58	Uses her own Foresters Go rewards points to purchase a new e-reader.
61	Works with other Foresters volunteers to assemble backpacks for local school children using a Community Volunteer grant.
65	Premium payment period ends.
69	Her granddaughter applies for a Foresters Competitive Scholarship.
72	Moves to be closer to her children and contacts Teladoc to help her find a new family doctor in her area.
83	Passes away and her beneficiaries receive the tax-free death benefit amount that has grown to \$509,420. An additional \$2,252 is donated to Rosemary's favourite charity and her estate receives a charitable tax receipt.



# Ready to get more out of 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>12</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. NC380

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

<sup>2</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>3</sup> Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

<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> 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>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> 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>8</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

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

<sup>10</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>11</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 Financial, will not be liable for any consequences resulting from use of, or reliance on, this information.

<sup>12</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.

**Foresters**  
Financial

**Helping is who we are.™**

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