

Whole Life Insurance

Solid protection

At some point in each of our lives, we start to think about the financial security of our families if we were no longer around to provide for them. How would our families cope with the costs of living in the future if we were to die prematurely? That's where Foresters life insurance can help provide the resources to help protect your family.

Benefits of whole life insurance

- Provides lifetime (up to age 121) life insurance coverage
- Guaranteed level premiums for certain coverages
- Allows you to borrow and use the insurance as collateral for a loan (this can reduce the death benefit¹)
- Generally provides an income tax-free death benefit²

Applying is simple

Applying for Foresters Advantage Plus is simple and convenient. Complete an easy-to-understand application and you could be eligible for life insurance coverage.³

Remember, in most cases the younger and healthier you are the lower your insurance premiums. Helping to provide for both today's peace of mind and tomorrow's possibilities, Foresters Advantage Plus gives you many good reasons to apply.

Compliments of:

This brochure is provided for information purposes only; it does not form part of the Foresters Advantage Plus Whole Life participating life insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Refer to the Foresters Advantage Plus Whole Life contract for your state for these terms and conditions. Life insurance contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Advantage Plus and its riders may not be available or approved in all states, and state variations may apply. Foresters Advantage Plus and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Advantage Plus: ICC11-WL-US01 or WL-XX01-2011 or WL-XX01-2013
Accidental Death Rider: ICC11-WL-ADR-US01 or WL-ADR-XX01-2011
Term Rider: ICC12-WL-TR-US01 or WL-TR-XX01-2012
Single Paid-Up Additions Rider: ICC12-WL-SPUAR-US01 or WL-SPUAR-XX01-2012
Flexible Paid-Up Additions Rider: ICC12-WL-FPUAR-US01 or WL-FPUAR-XX01-2012
Children's Term Rider: ICC11-WL-CTR-US01 or WL-CTR-XX01-2011
Guaranteed Insurability Rider: ICC11-WL-GIR-US01 or WL-GIR-XX01-2011
Waiver of Premium Rider: ICC11-WL-WPR-US01 or WL-WPR-XX01-2011
Common Carrier Accidental Death Rider: ICC11-WL-CCADR-US01 or WL-CCADR-XX01-2011
Family Health Benefit Rider: WL-FHB-XX01-2011
Disability Income Rider (Accident Only): WL-DIR-XX01-2011
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

For more information about Foresters go to foresters.com or call us toll-free at 800 828 1540

The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

U.S. Mailing Address:
PO Box 179
Buffalo, NY 14201-0179

503402 US (11/14)

Advantage Plus

Whole Life Insurance



Foresters getting more out of life

Foresters

Foresters membership— real value

For over 140 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. Turn to us for affordable life insurance products and all the many benefits of membership.*

If you become a Foresters member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

Visit us to learn more about your membership at: foresters.com or call 800 444 3043

* Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled without notice. Third parties administer Legal Link, Everyday Money and Foresters Competitive Scholarships.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9.

The promise of life

Perhaps the most important promise you'll make in your life is to your loved ones. It's the promise that they can enjoy financial security, no matter what the future may bring. Foresters Advantage Plus can help you keep your promise.

Because Advantage Plus is participating life insurance, you may receive dividends that can be used to purchase paid-up additions, accumulate with interest, reduce premiums or be paid in cash.

Cash value can help you fulfil your promise

Foresters Advantage Plus has guaranteed cash value and may also pay dividends, which can be left on deposit to accumulate with guaranteed interest. You can also borrow against these cash values to help deal with temporary needs or emergencies and repay it later. Any outstanding loans, plus interest, will reduce your death benefit.

Protect your promise – even if disabled

While becoming totally disabled in an accident is hard on you and your family, it should not mean financial ruin. By purchasing disability income protection with your certificate, you can receive a monthly income for up to two years. This income can help you maintain your family's lifestyle, while you get back on your feet.

Prepare for the unexpected

The Accelerated Death Benefit Rider⁴ provides an option to accelerate a portion of the eligible death benefit and receive a payment⁵. Subject to eligibility criteria and state variations, this rider can be issued with one or more of the eligible illnesses - Critical Illness, Chronic Illness or Terminal Illness with no additional premium.

Ask your insurance representative how Foresters Advantage Plus can work for you.

See the back cover of this brochure for important information about Foresters Advantage Plus and its riders.



Protection for the important things in your life

Advantage Plus Whole Life Insurance

The flexibility to custom-build a plan to deliver on your promise

Everyone's life insurance needs are unique and based on the changing needs of our families during our lifetimes. With Foresters Advantage Plus, you have the flexibility to build a plan that delivers on your promise just the way you want.

Build your base coverage – Start with life insurance coverage that you anticipate you'll need to help ensure the financial security of your family if you happen to die prematurely. With medically underwritten Foresters Advantage Plus plans, you can add to that basic coverage as your coverage needs change over time with an optional Paid-up Additions Rider. For added flexibility, you can purchase your paid-up additions over time or with a one-time single payment.

Cover your short-term needs – If you have extra needs, such as covering a mortgage, you may be able to add economical, renewable term life insurance coverage for 10- or 20-year periods of time.

Access your cash value – When you need money, you have the ability to borrow against the cash value that has built up in the Foresters Advantage Plus plan at affordable interest rates, and pay it back later¹.

With Foresters Advantage Plus, you're in control, from building the coverage you want to adding optional coverage for the unexpected.

¹ Dividend withdrawals or loans will reduce the death benefit and cash values and may affect how long the insurance contract is in effect. For loans, interest is charged daily at the current Foresters U.S. variable loan rates.

² Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Prospective purchasers should consult their tax or legal advisor.

³ Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

⁴ This rider is not available for certificates issued with a base face amount of less than \$25,000. On certificates where the insured's issue age is higher than 75 or issued as sub-standard, Terminal illness, where available, will be the only eligible illness issued.

⁵ 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.

Extend your promise

- **Paid-up Additions Rider** can be purchased to increase your Foresters Advantage Plus coverage and build-up additional cash value.
- **Term Riders** are available to provide term life insurance coverage for your children (Children's Term Rider) or as a 10- or 20-year Term Rider to extend your own coverage.
- **Waiver of Premium Rider** can be purchased to waive your premium if you are totally disabled and unable to work for at least 6 months.
- **Accidental Death Rider** can be purchased to add a benefit in case of accidental death due to accidental bodily injury.
- **Disability Income Rider (Accident Only)** can be purchased to provide a monthly income for up to two years, if you become totally disabled in an accident.
- **Common Carrier Accidental Death Rider** is automatically included to provide an additional death benefit if you die of accidental injuries that occur while riding as a fare-paying passenger on a common carrier, such as a bus or a train.
- **Family Health Benefit Rider** is automatically included to pay a benefit you can use to help pay some family health expenses that may occur as a result of some natural disasters, such as earthquakes, hurricanes, and tornadoes.

Ask your life insurance representative for the details, limitations and conditions that may apply.