

# Advantage Plus II

## Participating Whole Life Insurance<sup>1</sup>

Death Benefit	Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders).	Face Amounts	<b>Non-Medical Issue Age</b> 0-15 \$25,000-\$150,000 16-55 \$25,000-\$400,000 56-75 \$25,000-\$150,000										
Life Insurance Options	20-Pay or Paid-up at 100		<b>Medical Band 1 Issue Age</b> 0-15 \$50,000-\$499,999 16-70 \$100,000-\$499,999 71-75* \$50,000-\$499,999 76-85* \$25,000-\$499,999										
Benefit Period	Endowment at age 121		<b>Medical Band 2</b> All Issue Ages \$500,000+  For Issue Ages 16-17: Juvenile underwriting class applies.  * For Issue Ages 71-85: Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least \$100,000.										
Built-in Benefits (at no additional premium)	Common Carrier Accidental Death Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.  Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.  Accelerated Death Benefit Rider <sup>2</sup> may allow you to receive a payment of a percentage of the accelerated death benefit if the Insured is diagnosed with a covered illness which may include certain critical, chronic, and terminal illnesses.	Certificate Fees	\$6.30/monthly (PAC), \$18.72/quarterly, \$36.72/semi-annually, \$72/annually										
Charity Benefit Provision	The Charity Benefit is a contractual provision that provides an additional benefit equal to 1% (to a maximum of \$100,000) of the face amount at time of death of the insured. The benefit is payable to an eligible charity named as the beneficiary for the benefit.	Modal Factors	Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00										
Premiums	<ul style="list-style-type: none"> <li>Available as a 20-Pay or Paid-up at 100</li> <li>First Premium on PAC (FPOP) is available</li> <li>Cash on Delivery (COD) is only available where the coverage amount applied for (face amount) and/or the Proposed Insured's age exceeds the limits of the Temporary Insurance Agreement (TIA).</li> </ul>	Underwriting Classes	<b>Non-Medical</b> Non-Tobacco Tobacco Juvenile (issue ages 0-17)	<b>Medical</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Non-Tobacco Plus Non-Tobacco Tobacco Plus Tobacco Juvenile (issue ages 0-17)									
Minimum Premiums	Monthly: \$25 (\$17 for Juveniles) Quarterly: \$75 (\$51 for Juveniles) Semi-Annual: \$150 (\$102 for Juveniles) Annual: \$300 (\$204 for Juveniles)  (Excludes Paid-up Additions Rider payments)	Optional Riders	Paid-up Additions (PUA) Rider (underwritten to table F) 10-Year Term Rider 20-Year Term Rider Accidental Death Rider Guaranteed Insurability Rider Waiver of Premium Rider Children's Term Rider										
Issue Ages (age nearest birthday)	<table border="0"> <tr> <td></td> <td><b>Non-Medical<sup>3</sup></b></td> <td><b>Medical</b></td> </tr> <tr> <td><b>20-Pay</b></td> <td>0-75</td> <td>0-75</td> </tr> <tr> <td><b>Paid-up at 100</b></td> <td>0-75</td> <td>0-85</td> </tr> </table>		<b>Non-Medical<sup>3</sup></b>	<b>Medical</b>	<b>20-Pay</b>	0-75	0-75	<b>Paid-up at 100</b>	0-75	0-85	Cash Values	Cash values are guaranteed and vary based on gender and tobacco status.	
	<b>Non-Medical<sup>3</sup></b>	<b>Medical</b>											
<b>20-Pay</b>	0-75	0-75											
<b>Paid-up at 100</b>	0-75	0-85											
Dividends	Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.  Available dividend options are: <ul style="list-style-type: none"> <li>Paid-up Additions (PUA)</li> <li>On deposit with interest (minimum 0.5% guaranteed)</li> <li>To reduce premiums</li> <li>Paid in cash</li> </ul>	Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the current Foresters US variable loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Loans are non-direct recognition.										
		Partial Surrenders	Paid-up Additions can be surrendered for their cash value (\$500 minimum).										

## Sales Focus

- Non-Medical underwriting up to \$400,000
- Medical underwriting as low as \$100,000 for ages 16-70
- PUA Rider provides additional coverage and cash value
- Term Riders for additional low-cost coverage

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<sup>1</sup> Foresters Advantage Plus II Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Advantage Plus II Product Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

<sup>2</sup> ABR is not available in CA. 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. (If applicable) **This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.** Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

<sup>3</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.

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