

Advantage Plus II Whole Life

Foresters Advantage Plus II Whole Life is a life insurance solution designed to help meet your financial needs and take care of your loved ones.

- **Death benefit amount, premium amounts, and cash values are guaranteed for your lifetime.**
- Advantage Plus II is a participating product, which means it has the **potential for dividends**¹. These can purchase additional paid-up insurance and build additional cash value, be left on deposit to accumulate with interest, reduce premiums, or be paid in cash.

As part of our purpose, Foresters Financial™ offers members a wide range of unique and complimentary benefits including Competitive Scholarships, Legal *Link*, Community Grants and inspiring volunteer activities.²

Benefits that can be part of our members' lives today and every day.

Two simple steps towards your financial stability and overall wellness

STEP 1:

Make sure you get your long-term financial house in order. A whole life policy is a sophisticated tool that can help take care of real financial concerns.

STEP 2:

Live your healthiest and most fulfilling life possible. Foresters offers Member Benefits that may allow you to spend more time with your family while giving back to the community.

You have the remarkable opportunity right now to try and live a longer and more fulfilling life

Research suggests that remaining active and keeping stress under control can have a big impact on your longevity.³ Giving back to others may also have significant health benefits.⁴

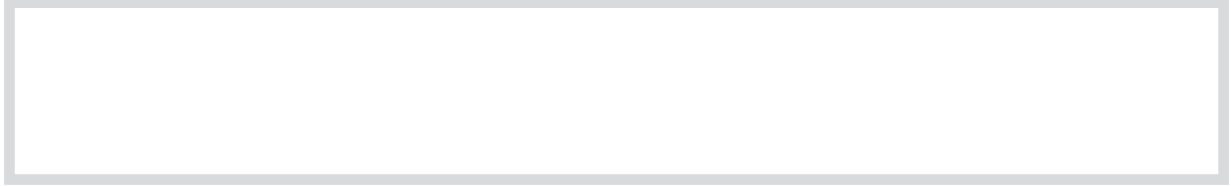
Many of us have hectic lifestyles with barely enough time to deal with the day-to-day. So how do you live with less stress and more opportunities to remain active and give back? Foresters Financial can help with solutions that encompass your whole life.

Great products get recognized

An industry partner recently ranked Foresters Financial as a top 10 life insurance provider for participating whole life products.¹¹

Ready for Foresters to help you get the most out of your whole life? Visit foresters.com or call us toll-free at 800-828-1540. Or contact your trusted life insurance agent.

Compliments of:



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¹ Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

² Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#ref> for eligibility criteria. Legal Link is provided by a third party.

³ Source: Science News Daily, <https://www.sciencedaily.com/releases/2017/07/170720113710.htm>. See also "The Population Health Benefits of a Healthy Lifestyle: Life Expectancy Increased and Disability Delayed, Health Affairs, August 2017: <https://www.healthaffairs.org/doi/pdf/10.1377/hlthaff.2016.1569>

⁴ Source: Huffington Post, https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html. See also BMC Public Health, "Is volunteering a public health intervention?: A systematic review and meta-analysis of the health and survival of volunteers", August 2013: <https://bmcpublichealth.biomedcentral.com/articles/10.1186/1471-2458-13-773/>

⁵ Source: Huffington Post, https://www.huffingtonpost.com/hilary-young/benefits-of-volunteering_b_4151540.html

⁶ Source: MarketWatch, <https://www.marketwatch.com/story/yes-its-true-older-people-depend-on-social-security-2018-03-26>

⁷ Loans can be taken if the certificate is in effect and has a positive cash surrender value. Interest is charged daily at current Foresters US variable loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). If the loan amount exceeds the cash value plus the present value of PUAs and dividends on deposit amount the certificate will terminate.

⁸ Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor.

⁹ Source: CNBC, <https://www.cnn.com/2018/05/21/consumer-debt-is-set-to-reach-4-trillion-by-the-end-of-2018.html>

¹⁰ Foresters will pay the eligible designated charitable organization in the name of the insured. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

¹¹ Source: Insurance and Estates Strategies LLC, <https://www.insuranceandestates.com/top-10-best-dividend-paying-wholelife-insurance-companies/#Foresters>. This article was written by Insurance and Estates Strategies LLC, a Foresters Financial Distribution partner. Insurance and Estates Strategies LLC was not compensated by Foresters for the writing of this article, and Foresters Financial does not necessarily endorse its conclusions. Ranking is accurate as of October 5, 2018.

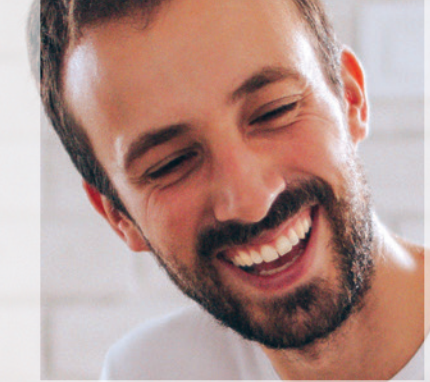
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Financial

Helping is who we are.
Visit foresters.com to see how we can help you.

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This is your whole life



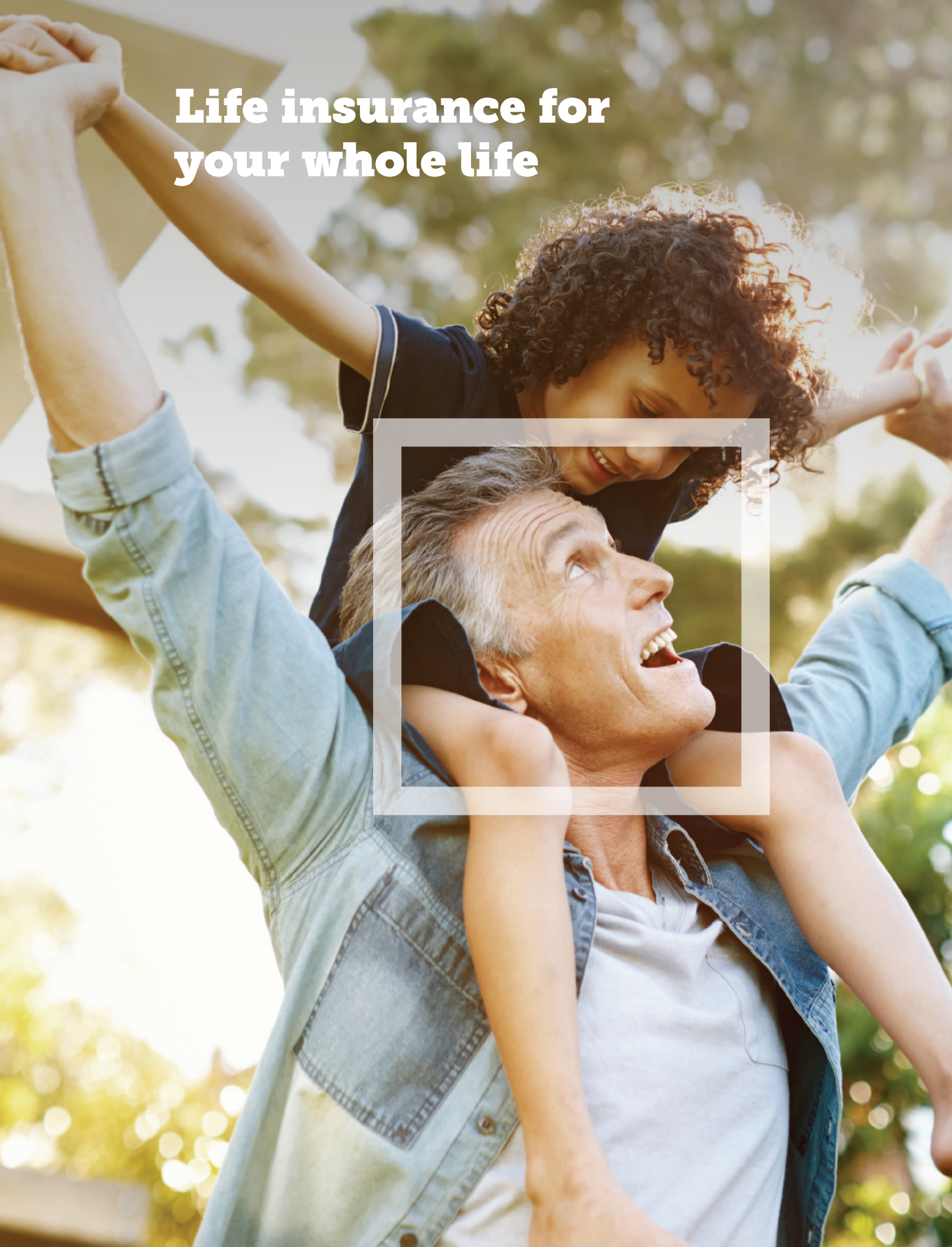
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A financial tool with your family's well-being in mind





Life insurance for your whole life



Life insurance for your whole life



Work

Your job is important but it shouldn't be everything

During your working years, your job will take up a fair bit of your time. Yet it's so crucial to **take time away from the stresses of work to spend more time with loved ones** and do things to make yourself more well rounded.

Give yourself a boost by giving back to others. **Volunteering has been shown to lower stress levels, increase personal satisfaction and can even contribute to greater life expectancy⁵**

Retirement

You deserve to enjoy your golden years

Retirement can be amazing. You're free to spend more time with your loved ones and do the things that are important to you. **It's the reward you've earned after working hard for so many years.**

To fully enjoy your golden years, being financially prepared is a must. As it stands, many Americans rely on Social Security for most of their income in retirement.

Remembered

A legacy is the greatest gift you can leave

Your legacy encompasses everything you leave to the world. It can be your unique personality, or a spirit of generosity. One important way to leave a legacy is in the form of life insurance. With increasing levels of consumer debt⁹ life insurance can help to lessen the burden on your loved ones.

You also have the opportunity to define your legacy by helping others. By dedicating money to an important cause, you leave your mark on the world in the most compassionate way possible.

■ Live today

Member Benefits²

Fun events, from movie screenings to sporting events, so you can connect with your friends and family.

Community Events

Community Grants to help our members be more active in their communities.

Cash Accumulation

Foresters Advantage Plus II Whole Life insurance builds cash value over time, which can help to reduce worries you may have about money.

■ Total wellness

Retirement Supplement

Advantage Plus II can play an important role in your retirement planning. You can borrow⁶ against the accumulated cash value in a tax⁷ efficient manner to help cover expenses or supplement Social Security.

Social Activities

Foresters organizes a number of social events, giving members the possibility of connecting with one another.

■ Leave your mark

Death Benefit

The Advantage Plus II death benefit amount can help provide financial security for your beneficiaries. With this part of your legacy, you can make life easier for those you care about most.

Charity Benefit Provision

Advantage Plus II comes with a built-in Charity Benefit provision for no additional premium. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) of the face value of your certificate, to an eligible designated registered charitable organization of your choosing.¹⁰