

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 following form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters Advantage Plus: ICC11-WL-US01 or WL-XX01-2011
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

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

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Advantage Plus

Whole Life Insurance



Foresters getting more out of life

Foresters 

Foresters membership— real value

For over 135 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**

* Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

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.

Foresters Advantage Plus provides lifetime protection (up to age 121), as long as you pay your premiums when due. And, because it's participating life insurance, Foresters Advantage Plus may pay dividends that can be used to purchase paid-up additions, left to accumulate with interest, can be used to 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. You can also purchase additional coverage that will pay your premiums while you are totally disabled. Ask your life insurance representative for the details and conditions.

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 fully underwritten Foresters Advantage Plus plans, you can add to that basic coverage as your coverage needs change over time with the 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 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.

Extend your promise

- **Paid-up Additions Rider**, available on fully underwritten plans, 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 (Child 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 the insured is 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 natural disasters, such as tsunamis, hurricanes, and tornadoes.

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