



# Foresters getting more out of life

## Advantage Plus Participating Whole Life Insurance

Foresters Advantage Plus provides protection for your lifetime (up to age 121), guaranteed cash value and may also pay dividends, that can be left to accumulate with guaranteed interest.

If you become a member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more.

Your life insurance representative will use this worksheet to show you how life insurance coverage and Foresters benefits of membership can combine to offer real benefits in times of need.

## Real benefits when you need them

As a Foresters™ member, you get so much more than a standard life insurance product. You can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You may also be eligible for other valuable member benefits<sup>1</sup> that enhance your insurance coverage.

Although your situation may be quite different, let's look at an example of how member benefits can supplement the insurance coverage you're purchasing.

In this example, a married couple have three children, ages 1, 3 and 5. If the couple were to die, their beneficiaries would receive their life insurance death benefit. In addition:

- Foresters Orphan Scholarships could provide up to \$72,000 in scholarships (\$6,000 for each child for 4 years)
- Foresters Orphan benefits could pay up to \$486,000 toward the care of the children (\$900 a month for each child until they turn 18)

That's an additional \$558,000 in benefits – just for being a Foresters member!

Together, your Foresters life insurance and benefits of membership can help you and your family get more out of life – the protection you and your family need and a unique package of benefits you can enjoy.

Visit us to learn more about your membership at [foresters.com](https://foresters.com).

<sup>1</sup> 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; its subsidiaries are licensed to use this mark.

**Prepared for:**

Name \_\_\_\_\_

Date \_\_\_\_\_

Prepared by \_\_\_\_\_

Contact info \_\_\_\_\_

Base coverage		Benefit Amount	Planned Premium
Foresters Advantage Plus Participating Whole Life Insurance	20-Pay		
	Pay to age 100		
Family Health Benefit Rider Provides hospital and ambulance benefits up to a maximum of \$650 per person to a limit of \$5,000 per family, if injured as a result of: hurricane, tsunami, earthquake, volcanic eruption, being struck by lightning, tornado, typhoon.			
Common Carrier Accidental Death Rider Pays up to double the death benefit if the insured dies within 180 days of an accidental injury that occurred on a common carrier as a fare-paying passenger, to a maximum of \$300,000.			

Optional benefits		Benefit Amount	Planned Premium
Disability Income Rider (Accident Only)* Provides a monthly income for up to 2 years (for 2 separate incidents) if the insured becomes totally disabled within 180 days of the injury (90-day elimination period).		\$ _____ /month	
Term Rider Additional coverage up to \$250,000, minus certain face amounts of other coverage. 10-year term 20-year term			
Paid-up Additions Rider Add the flexibility to purchase additional insurance in the future. Available only on medically underwritten certificates. Flexible, regular payments Single payment			
Children's Term Rider Provides up to \$25,000 of level term life insurance for each eligible child of the insured, whether born, adopted or under legal guardianship, or a stepchild of the insured.			
Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.			
Waiver of Premium Rider Waives the premium up to rider expiry if the insured is totally disabled for at least 6 months and unable to work. If this disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous.		Waives monthly premium	
Guaranteed Insurability Rider Offers an opportunity to purchase additional coverage on the life of the insured (maximum of \$50,000) on each option date, without additional evidence of insurability.			

<b>Total Planned Premium</b> *Premium subject to increase
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**Plus:**

**Complimentary Member Benefits<sup>1</sup>**

For you and your family	Benefit Amount	Planned Premium
<b>Terminal Illness loan<sup>2</sup></b> An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
<b>Competitive Scholarships<sup>3</sup></b> Up to 350 renewable scholarships are available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
<b>Orphan Scholarships</b> Per year per child, renewable for up to 4 years of full-time postsecondary education upon the death of: both parents, up to \$6,000; a single parent, up to \$3,000; one of two parents, up to \$1,500.	\$24,000 maximum per child	Complimentary for members
<b>Orphan benefits</b> \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents.	\$194,400 maximum per child	Complimentary for members
<b>Family events</b> Spend time with your family at sporting events, theme parks and more, at little to no cost.	Invaluable	Complimentary for members (or nominal fee)
<b>Inspiring community activities</b> Make a meaningful and lasting impact in your community. Support family well-being through our national partnerships.	Invaluable	Complimentary for members
<b>Everyday Money &amp; Legal Link</b> Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Access complimentary or discounted legal services in many areas.	Invaluable	Complimentary for members

This worksheet is provided for information purposes only; it does not form part of the Foresters Advantage Plus 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 contract for your state for these terms and conditions. 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

<sup>2</sup> Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

<sup>3</sup> This program is administered by International Scholarship and Tuition Services, Inc.

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