# Advantage Plus II

## Participating Whole Life Insurance[1]

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| **Death Benefit** | Face amount plus accumulated Paid-up Additions and dividends on deposit minus debt (exclusive of all other riders). |
| **Life Insurance Options** | 20-Pay or Paid-up at 100 |
| **Benefit Period** | Endowment at age 121 |
| **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.<br>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.<br>Accelerated Death Benefit Rider[2] 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. |
| **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. |
| **Premiums** | • Available as a 20-Pay or Paid-up at 100<br>• First Premium on PAC (FPOP) is available<br>• 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). |
| **Minimum Premiums** | Monthly: $25 ($17 for Juveniles)<br>Quarterly: $75 ($51 for Juveniles)<br>Semi-Annual: $150 ($102 for Juveniles)<br>Annual: $300 ($204 for Juveniles)<br>(Excludes Paid-up Additions Rider payments) |

| **Issue Ages (age nearest birthday)** | | **Non-Medical**[3] | **Medical** |
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| | **20-Pay** | 0-75 | 0-75 |
| | **Paid-up at 100** | 0-75 | 0-85 |

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| **Dividends** | Dividends are not guaranteed and vary by gender, band, smoker, preferred/standard, and premium-pay period.<br>Available dividend options are:<br>• Paid-up Additions (PUA)<br>• On deposit with interest (minimum 0.5% guaranteed)<br>• To reduce premiums<br>• Paid in cash |

| **Face Amounts** | | |
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| | **Issue Age** | **Non-Medical** |
| | 0-15 | $25,000-$150,000 |
| | 16-55 | $25,000-$400,000 |
| | 56-75 | $25,000-$150,000 |
| | **Issue Age** | **Medical Band 1** |
| | 0-75 | $50,000-$499,999 |
| | 76-85 | $25,000-$499,999 |
| | | **Medical Band 2** |
| | All Issue Ages | $500,000+ |
| | For Issue Ages 16-17: Juvenile underwriting class applies.<br>Preferred, Preferred Plus, Non-Tobacco Plus, and Tobacco Plus are only available if the Face Amount is at least $100,000. | |

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| **Certificate Fees** | $6.30/monthly (PAC), $18.72/quarterly, $36.72/semi-annually, $72/annually | |
| **Modal Factors** | Monthly: 0.0875, Quarterly: 0.26, Semi-annually: 0.51, Annually: 1.00 | |
| **Underwriting Classes** | **Non-Medical**<br>Non-Tobacco<br>Tobacco<br>Juvenile (issue ages 0–17) | **Medical**<br>Preferred Plus Non-Tobacco<br>Preferred Non-Tobacco<br>Non-Tobacco Plus<br>Non-Tobacco<br>Tobacco Plus<br>Tobacco<br>Juvenile (issue ages 0–17) |
| **Optional Riders** | Paid-up Additions (PUA) Rider (underwritten to table F)<br>10-Year Term Rider<br>20-Year Term Rider<br>Accidental Death Rider<br>Guaranteed Insurability Rider<br>Waiver of Premium Rider<br>Children's Term Rider | |
| **Cash Values** | Cash values are guaranteed and vary based on gender and tobacco status. | |
| **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 $50,000 for ages 0-75
- PUA Rider provides additional coverage and cash value
- Term Riders for additional low-cost coverage



[1] 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.

[2] The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. 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 and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For New York certificates: **This is a life insurance certificate 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** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness). For California certificates: **This is a life insurance certificate with a rider that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the rider. This certificate does not provide long-term care insurance subject to California long-term care insurance law. This certificate is not a California Partnership for Long-Term Care program policy. This certificate is not a Medicare supplement policy.**

[3] Insurability depends on answers to medical and other application questions and underwriting searches and review.



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