



Advantage Series Whole Life Fact Sheet

The Advantage Series from Foresters™ is participating whole life insurance that offers a stable foundation of guaranteed values and tax-preferred growth. The Advantage Series also gives the insured the opportunity to participate in dividends as part of Foresters pool of participating insurance certificates. The initial death benefit is guaranteed for life as long as the no-lapse guarantee requirements are met.

The **Advantage Series** features:

- guaranteed premiums
- guaranteed cash values
- non-forfeiture options
- flexibility to customize coverage to meet expanding needs
- flexibility to tailor to budget as circumstances change
- tax-preferred savings accumulation vehicle
- additional potential for growth through dividends

Four coverage options

Advantage (Base) plan provides the highest cash values and a complete range of dividend options.

Option	Premiums	Cash Values	Type of Coverage
Advantage (Base Plan)	Highest	Highest	100% Participating Whole Life Insurance
Advantage 1	Moderate	Moderate	Blended Whole Life Insurance (50% Whole Life/ 50% Term)
Advantage 2	Medium	Medium	Blended Whole Life Insurance (33% Whole Life/ 67% Term)
Advantage 3	Lowest	Lowest	Blended Whole Life Insurance (25% Whole Life/75% Term)

Dividend growth

Any **Advantage Series** plan is eligible to earn dividends when declared by Foresters. Dividends can be used to purchase additional life insurance protection (paid-up additions), which is a combination of one-year term insurance and accumulated paid-up insurance. Dividends can also be left to accumulate in the certificate, be used to pay premiums, or as collateral for a loan.

Feature	Benefit
Variety of coverage options Advantage (Base Plan), Advantage 1, Advantage 2, Advantage 3	Accommodates varying protection needs, accumulation goals, even within budgetary limitations.
Dividend participation Not guaranteed – dividends subject to financial results.	Paid a share of the distributed profits of Foresters when a dividend is declared.
Advantage (Base Plan) dividend options <ul style="list-style-type: none"> <input type="checkbox"/> Paid-up additions <input type="checkbox"/> Cash <input type="checkbox"/> Dividends on deposit <input type="checkbox"/> Reduce premiums 	Customize the certificate to meet personal goals/needs. Paid-up additions help with inflation-proofing by generating higher death benefit and cash values.
Guaranteed Cash Values As per set schedule	Accumulate within tax-preferred plan. Can be used to take out a loan, or as cash if canceling certificate.
Available Certificate Loans Using cash values as collateral for a loan	Convenient when in need of additional funds.
A Variety of Optional Riders <ul style="list-style-type: none"> <input type="checkbox"/> Accidental Death Benefit Rider <input type="checkbox"/> Child Term Rider <input type="checkbox"/> Family Provider Rider <input type="checkbox"/> Guaranteed Insurability Benefit Rider <input type="checkbox"/> Rider for Waiver of Premium for Disability Benefit <input type="checkbox"/> Rider for Waiver of Premium Benefit on the Death or Total Disability of Applicant 	Personalize insurance coverage to meet unique needs. Can ensure continuation of coverage in special circumstances.
Premium Payment Basis Monthly, quarterly, semi-annual, annual	Flexibility and ease of budgeting.

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