

Annuity Plus Deferred Annuity Fact Sheet

Annuity Plus from Foresters™ is a deferred annuity product. It provides the annuitant with a flexible savings option for accumulating funds for a future income need, whether for retirement or other long-term goal. If established as a registered plan, Annuity Plus premiums and interest accumulate on a tax-deferred basis.

Foresters offers three different types of Annuity Plus plans:

- Non-Registered Savings Plans
- Registered Retirement Savings Plans (RRSP)
- Locked-in Registered Retirement Savings Plans

Any annuitant may have up to three Annuity Plus certificates, one for each plan listed above. Multiple Daily Interest and (up to six) Guaranteed Interest Accounts can be held within the same certificate.

For registered products, upon maturity of the certificate the annuitant must start receiving income in a form acceptable to Canada Revenue Agency such as our Single Premium Immediate Annuity. To continue with the tax-deferred status of an RRSP, the annuitant may also choose the Forester Retirement Income Fund.

Feature	Benefit
<p>Issue age Available to applicants between the ages of 0-90</p> <ul style="list-style-type: none"> • Non-registered: 0-90 • Registered: 16-68 	An excellent savings option at any age.
<p>Various plan types available</p> <ul style="list-style-type: none"> • Non-registered account • Registered retirement savings plan • Locked-in registered retirement savings plan 	Flexibility and choice of accounts. Choice of a savings plan depending on what best suits particular circumstances and future goals.
<p>Choice of Investment Options</p> <ul style="list-style-type: none"> • Daily Interest Account (DIA) • Guaranteed Interest Account (GIA) options: 1, 2, 3, 4, 5 and 10 year 	Well suited for short and long term investment needs – there is an account option for every situation.
<p>Tax deferred¹ growth Registered plan enables tax deferred growth.</p>	No income tax paid on accumulated earnings until withdrawal or payout at maturity.

¹ Foresters and its representatives and employees do not provide legal or tax advice. All prospective clients considering a financial product should consult with their legal and/or tax advisor to determine the tax impact of any planned purchase.

Feature	Benefit
Guarantee of principal	The certificate value can never fall below the principal amount contributed, less any amounts withdrawn.
Minimum and maximum lump sum premiums <ul style="list-style-type: none"> • \$1,000 minimum for GIAs • \$50 minimum for DIA • \$250,000 maximum contribution (without prior approval from Foresters Actuarial Department) 	Accommodates a wide variety of financial planning needs and budgets.
Interest rate banding Based on deposit amount and certificate value	Higher rate of interest as certificate value grows.
No administrative expenses or fees	The full amount contributed starts earning interest immediately.
Market Value Adjustment May be charged if annuitant withdraws or transfers funds from a GIA prior to maturity.	Funds can be accessed before maturity date.
Guaranteed death benefit When a qualified beneficiary is named, Annuity Plus offers a guaranteed death benefit that can never be lower than the principal invested, minus any funds withdrawn. Market Value Adjustment is not applied on any of the available account options at death.	Provides confidence in knowing that the beneficiary always receives the full value of the certificate. Bank offered products do not guarantee no market value adjustment at death.
Probate Protection Probate delays and expenses are avoided with named beneficiary.	Bank offered products only offer probate protection if registered as an RSP.

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