

Take your sales to the max





Introduction to Advantage Max



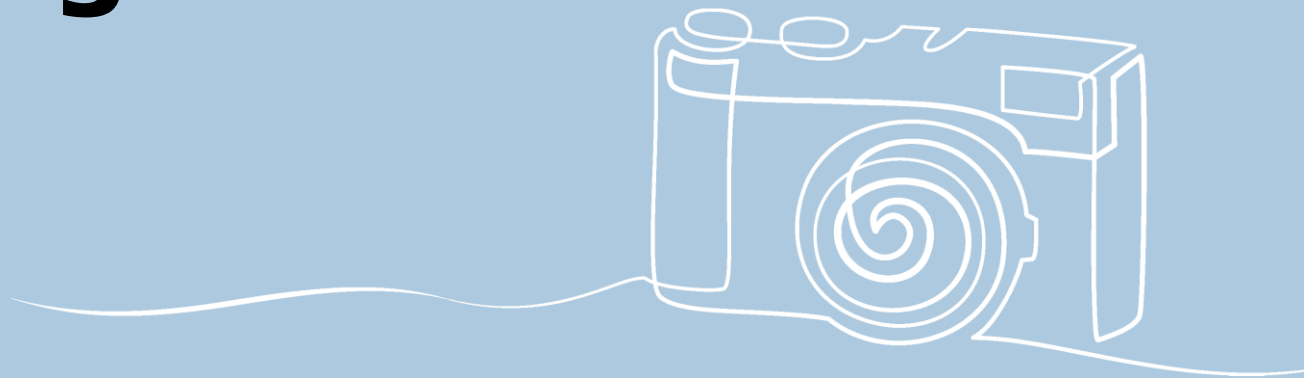
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Agenda

-  Snapshot of Foresters Advantage Max*
-  Why Foresters Financial™?
-  Opportunities to grow your business
-  Getting started!

Snapshot of Advantage Max



**Foresters
Financial™
offers two
participating
whole life
products!**



Advantage Max



Advantage Plus



Advantage Max

- **Focus:** Prioritize the **cash value accumulation** in years 10+
- **Purpose:**
 - Individual retirement strategy
 - Business continuation protection for family-owned businesses focused on an exit strategy during their lifetime
 - Juveniles
- **Dividend option to leverage:** Paid-up Additional Insurance
- **NEW e-App platform:** AppPro



Advantage Plus

- **Focus:** Prioritize the **death benefit** for the lowest guaranteed premium
- **Purpose:**
 - Addressing tax problems at death
 - Business continuation protection for family-owned businesses focused on an exit strategy in case of an unexpected death
- **Dividend option to leverage:** Enhanced Insurance
- **e-App:** InsuranceAssist

Start building a foundation of protection, opportunity and flexibility!



**Guaranteed
premiums**



**Guaranteed
death benefit
amount**

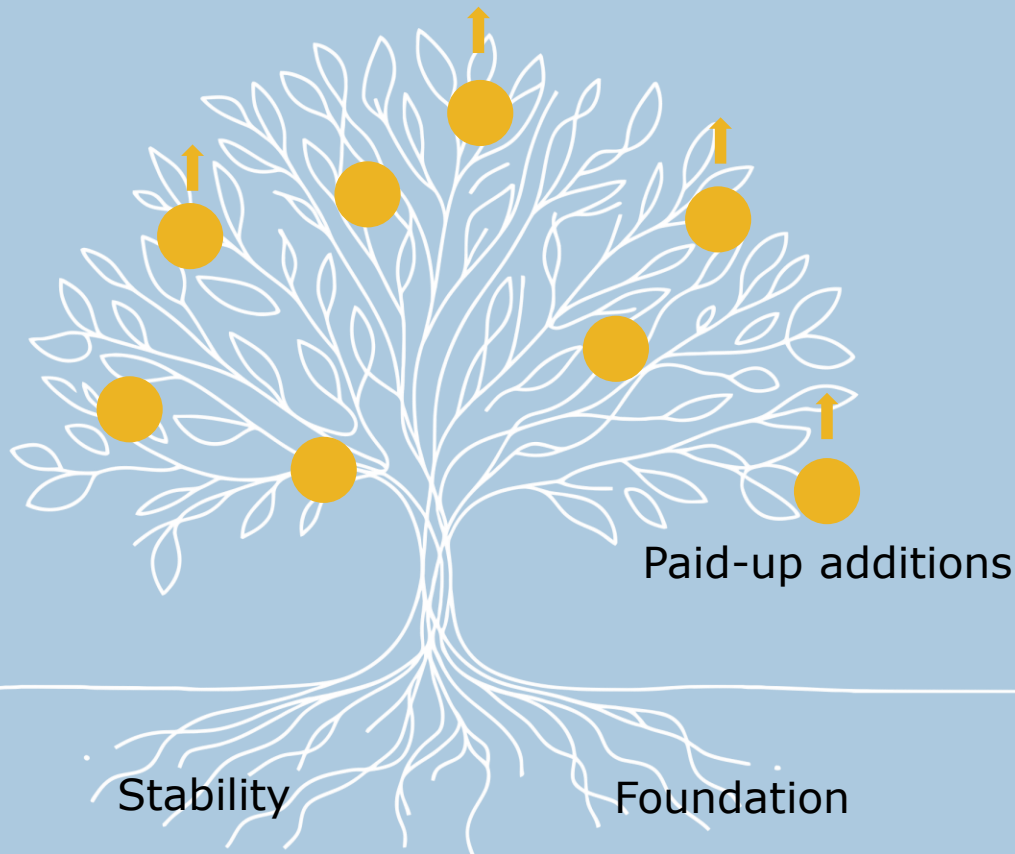


**Guaranteed
cash value**



**Guaranteed
loan
provisions**

**Beyond building a
foundation of
guaranteed benefits,
they're able to
benefit from
Foresters financial
performance.**



* Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

What plan options are available?

Single life



```
graph LR; SL[Single life] --> SL10[10-Pay and 20-Pay: Ages 0 to 75]; SL --> SL100[Pay to 100: Ages 0 to 85]; JLD[Joint last-to-die] --> JLD10[10-Pay and 20-Pay: Ages 18 to 75]; JLD --> JLD100[Pay to 100: Ages 18 to 85];
```

10-Pay and 20-Pay:

Ages 0 to 75 (Enhanced Insurance dividend option maximum age is 70)
(Juvenile rate for ages 0-17)

Pay to 100:

Ages 0 to 85
(Juvenile rate for ages 0-17)

Joint last-to-die

10-Pay and 20-Pay:

Ages 18 to 75 (Enhanced Insurance dividend option maximum age is 70)

Pay to 100:

Ages 18 to 85

What are the death benefit limits?

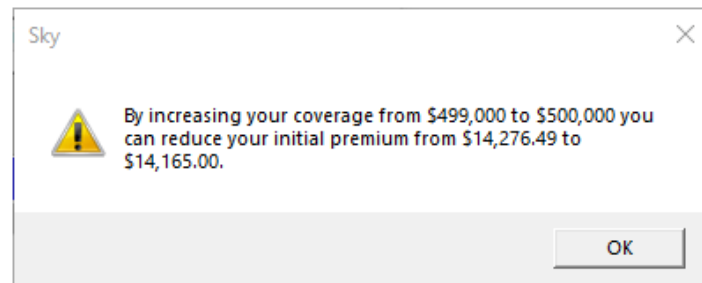
- Basic Insurance Amount limits:
 - Product minimum: \$50,000
 - Maximum illustrated amount: \$10,000,000
 - **Larger amounts up to \$20,000,000 may be available by special quote** (both e-Application and paper application)
- **Pro tip:** Accelerated underwriting is available for your healthier clients with no exams, lab work or Attending Physician Statement (APS) records required for coverage up to:
 - \$1,000,000 for ages up to 50
 - \$500,000 for ages 51 to 55

How can banding help your clients?

Basic Insurance Amount rate bands:

Band	Advantage Max
1	\$50,000 - \$99,999
2	\$100,000 - \$249,999
3	\$250,000 - \$499,999
4	\$500,000 - \$999,999
5	\$1,000,000+

- **Pro Tip:** Foresters Illustrator alerts you when a lower premium is available resulting from band change



Opportunity to earn dividends

6.25%

dividend scale rate*



* Dividends are not guaranteed. Past dividends are not an indicator of future performance.

Loans*

- Loans are secured by the certificate's cash value and do not affect the cash value growth. Interest is charged at a variable rate, currently 5.75%
- The certificate will terminate if the loan amount and accrued loan interest exceeds the cash value
- At death, the death benefit payable is reduced by any outstanding loan amount (including accrued interest)

* Loans can be taken if the certificate is in effect and has sufficient cash surrender value. The minimum and maximum amounts available for loan are calculated based on the terms of the certificate. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at a rate determined annually by Foresters. On every certificate anniversary, Owners are required to pay the loan interest accrued since the last certificate anniversary. If interest is not paid when due, a new certificate loan will be issued on the same terms and conditions as the existing certificate loan. Death benefit payable is net of the outstanding certificate loan amount including any accrued interest. If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. You should consider consulting your tax advisor for details on your specific situation.

Withdrawals*

- A certificate can be partially surrendered by surrendering Paid-up Additions. The death benefit supported by the Paid-up Additions will be reduced accordingly.
- Funds from a certificate can't be returned; this means the growth of the certificate over time will be negatively affected and the distribution may be subject to tax

* Portion of the paid-up additional insurance, if any, subject to the terms and conditions of the insurance contract. Withdrawals will reduce the death benefit and cash value of the insurance contract and may affect how long the insurance contract is in effect. Each withdrawal may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation.

Customizing the coverage

■ Built-in value added features

- Children's Insurance Benefit
- Quit Smoking Incentive Plan
- Charity Benefit provision*
- Teladoc Medical Experts**

* When a claim is paid to the beneficiaries, Foresters will pay (up to \$100,000) the eligible designated charitable organization in the name of the insured. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

** This Program is provided solely by Teladoc Health Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

■ Optional riders

- Additional Purchase Option
- Term 10, 20 or 30 Rider
- Spousal Term 10, 20 or 30 Rider
- Accidental Death Rider
- Guaranteed Insurability Rider
- Waiver of Premium Rider
- Applicant Waiver of Premium Rider
- Children's Term Life Insurance Rider

Why Foresters?

Strength and security



**Proudly
Canadian**

"A"

(Excellent)

**A.M. Best Financial
Strength rating for 24
consecutive years***

Assets of

\$16.9

Billion (CAD)**

Surplus of

\$2.0

Billion (CAD)**

LICAT ratio

182.4%

as of December 31, 2024

* The A.M. Best rating assigned on September 6, 2024, reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](https://www.ambest.com) for our latest rating.

** Consolidated financial results prepared in Canadian dollars as of December 31, 2024. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity policies in force and provides additional assurances to our members for our long-term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

Beyond life insurance

As a Foresters member, the insured can give back to their communities through helpful grants and live their best lives with their loved ones. These are real benefits, with no catch! Your clients will love them.



**Scan the QR code to
discover all our
member benefits**

* Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

Foresters unique value proposition brings it all together



Opportunities to build your business



The door's open. The potential is there. Time to act.



- Diversify your product offerings with Advantage Max and help protect more families now while growing your business!
- We'll touch on two potential markets today:
 - Retirement planning with life insurance
 - Helping meet the needs of juveniles through every stage of life

Meet Martin

Retirement planning with life insurance

- Martin is a 35-year-old non-smoker, married with one daughter and works as a Construction Site Manager
- Understands his family obligations will evolve in unexpected ways
- He is looking for a solid plan that:
 - Protects his family's short- and long-term obligations
 - Builds a supplemental retirement stream that can help boost his overall retirement savings



After the needs analysis was completed, Martin's advisor is ready to run an Advantage Max illustration as outlined:



- Assuming a medically underwritten Standard Non-Smoker
- Paying \$6,000 annually in premiums for 20 years, which provides Martin with peace of mind knowing his premiums are guaranteed
- Protection that may potentially last the remainder of his life with a larger amount of coverage in the earlier years to cover short-term obligations via a term rider
- A vehicle that may potentially provide supplemental income for 20 years starting at age 65

To help you understand how to present an illustration to your client and potentially close more sales let's take a closer look at Martin's illustration

* The depicted individuals, circumstances, and financial figures are fictional, and the information provided is subject to change without notice. Foresters and Canada Protection Plan (CPP) will not be liable for any consequences resulting from use of, or reliance on, this information.



Illustration for Life Insurance

Prepared For: Martin
Presented By:
Email:

Illustration Assumptions

This illustration is for information purposes only. It is provided only to show you how the coverage might work based on the assumptions shown below. The benefits an Advantage Max certificate can provide are described under **Coverage Features** in this illustration. Ask your advisor for more information about how participating whole life insurance works. The insurance class and Rating class illustrated is subject to Foresters' Underwriting review and approval.

Principal insurance plan	Advantage Max 20-Pay Whole Life
Dividend Option	Paid-Up Additional Insurance Option
Insured	Martin
	Male 35 Non-smoker
	Marginal Tax Rate: 36.00%

Basic Insurance Amount	\$217,452	\$5,682.02
Charity Benefit	\$2,174.52 At no additional premium, see details in summary below	
Term insurance		
Insurance class	Male 35 Non-Smoker	
Term 20 Rider	\$400,000	\$268.00
	Rider illustrated to year 20	
Total guaranteed life insurance	\$617,452	\$5,950.02

Premiums		
Total initial annual premium including \$50 certificate fee		\$6,000.02

Application Requirements		
Martin	\$500,001 rate band	No medicals or fluids

Take the time to help Martin understand the values displayed on the Key Certificate Value pages.

* The benefits and values shown are neither guaranteed nor estimated for the future except for those items clearly labeled as guaranteed. The benefits and values assume that the non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur as the assumptions on which they are based are subject to change. The actual results may be more or less favorable and are expected to vary from those shown.

Key Certificate Values								
		Guaranteed Values				Non-guaranteed Values based on current dividend scale		
Year	Attained Age	Guaranteed Premium	Guaranteed Cash Value	Guaranteed Insurance	Guaranteed Reduced Paid-Up Insurance	Total Cash Value	Paid-Up Additional Insurance	Death Benefit
1	36	\$6,000.02	\$0	\$617,452	\$0	\$623	\$2,600	\$620,052
2	37	\$6,000.02	Total premiums: \$120,000.40			\$1,297	\$5,247	\$622,699
3	38	\$6,000.02				\$2,020	\$7,920	\$625,372
4	39	\$6,000.02				\$2,794	\$10,621	\$628,073
5	40	\$6,000.02				\$4,710	\$13,350	\$630,802
6	41	\$6,000.02	\$2,609	\$617,452	\$9,318	\$7,230	\$16,501	\$633,953
7	42	\$6,000.02	\$6,089	\$617,452	\$21,076	\$11,928	\$20,212	\$637,664
8	43	\$6,000.02	\$10,655	\$617,452	\$35,753	\$18,146	\$25,134	\$642,586
9	44	\$6,000.02	\$16,309	\$617,452	\$53,054	\$26,017	\$31,582	\$649,034
10	45	\$6,000.02	\$22,832	\$617,452	\$72,017	\$35,470	\$39,860	\$657,312
11	46	\$6,000.02	\$30,661	\$617,452	\$93,783	\$46,402	\$48,148	\$665,600
12	47	\$6,000.02	\$39,359	\$617,452	\$116,760	\$58,388	\$56,452	\$673,904
13	48	\$6,000.02	\$49,362	\$617,452	\$142,043	\$72,219	\$65,775	\$683,227
14	49	\$6,000.02	\$60,669	\$617,452	\$169,376	\$88,138	\$76,688	\$694,140
15	50	\$6,000.02	\$73,281	\$617,452	\$198,524	\$106,277	\$89,388	\$706,840
16	51	\$6,000.02	\$79,153	\$617,452	\$208,115	\$118,706	\$103,998	\$721,450
17	52	\$6,000.02	\$84,493	\$617,452	\$215,657	\$131,313	\$119,505	\$736,957
18	53	\$6,000.02	\$87,053	\$617,452	\$215,740	\$141,867	\$135,841	\$753,293
19	54	\$6,000.02	\$89,673	\$617,452	\$215,825	\$153,090	\$152,630	\$770,082
20	55	\$6,000.02	\$92,353	\$617,452	Paid-Up	\$165,020	\$169,891	\$787,343
21	56	\$0.00	\$95,092	\$217,452	Paid-Up	\$177,525	\$187,261	\$404,713
29	64	\$0.00	\$118,942	\$217,452	Paid-Up	\$304,865	\$339,442	\$556,894

Certificate Loans

Loan Amount: \$15,626				Loan Start Year: 30, Ending in year 49				
Loan Repayment Type: Repayment Never Made								
Attained Year	Age	After Tax			Adjusted Cost Basis	Taxable Portion of Policy Loans	Total Cash Value Net of Policy Loans	Total Death Benefit Net of Policy Loans
		Loan Amount	Policy Loans	Loan Balance				
30	65	\$15,626	\$15,626	\$16,525	\$63,915	\$0	\$307,759	\$560,713
31	66	\$15,626	\$15,626	\$33,999	\$45,114	\$0	\$310,506	\$563,873
32	67	\$15,626	\$15,626	\$52,479	\$25,927	\$0	\$313,067	\$566,339
33	68	\$15,626	\$15,626	\$72,021	\$6,312	\$0	\$315,391	\$568,074
34	69	\$15,626	\$12,273	\$92,686	\$0	\$9,314	\$317,430	\$569,038
35	70	\$15,626	\$10,001	\$114,540	\$0	\$15,626	\$319,120	\$569,187
36	71	\$15,626	\$10,001	\$137,651	\$0	\$15,626	\$320,398	\$568,474
37	72	\$15,626	\$10,001	\$162,090	\$0	\$15,626	\$321,322	\$567,044
38	73	\$15,626	\$10,001	\$187,935	\$0	\$15,626	\$321,875	\$564,905
39	74	\$15,626	\$10,001	\$215,266	\$0	\$15,626	\$321,979	\$561,992
40	75	\$15,626	\$10,001	\$244,168	\$0	\$15,626	\$321,551	\$558,235
41	76	\$15,626	\$10,001	\$274,732	\$0	\$15,626	\$320,512	\$553,559
42	77	\$15,626	\$10,001	\$307,054	\$0	\$15,626	\$318,764	\$547,883
43	78	\$15,626	\$10,001	\$341,234	\$0	\$15,626	\$316,223	\$541,124
44	79	\$15,626	\$10,001	\$377,379	\$0	\$15,626	\$312,786	\$533,189
45	80	\$15,626	\$10,001	\$415,603	\$0	\$15,626	\$308,353	\$523,981
46	81	\$15,626	\$10,001	\$456,025	\$0	\$15,626	\$302,816	\$513,395
47	82	\$15,626	\$10,001	\$498,771	\$0	\$15,626	\$296,122	\$501,369
48	83	\$15,626	\$10,001	\$543,974	\$0	\$15,626	\$288,191	\$487,830
49	84	\$15,626	\$10,001	\$591,777	\$0	\$15,626	\$278,093	\$472,695
50	85	\$0	\$0	\$625,805	\$0	\$0	\$282,482	\$472,353
51	86	\$0	\$0	\$661,788	\$0	\$0	\$285,681	\$470,863

Martin could be in a position to take up to \$312,520 in loans as supplemental retirement income.

- Assuming a marginal tax rate of 36%, that would be a net of \$224,792

Meet the Khan family

**Helping meet the needs of juveniles
through every stage of life**

Meet the Khan family – planning with love

- The grandparent's vision: To help Rohan, their newborn grandson, get a head start in building a foundation of protection and cash value, so they can provide him with the flexibility they never had
- What they want:
 - A plan offering guarantees and an opportunity to benefit from Foresters financial performance
 - A feature allowing their grandson to increase coverage at key ages regardless of his future health or lifestyle choices
- Feels comfortable paying \$3,000 annually



Based on the discussion with their advisor, the advisor is ready to run a Foresters Advantage Max participating whole life illustration as outlined:

- Assuming Rohan is a newborn and the Khans are paying \$3,000 annually in premiums for 20 years
- The coverage comes with a Juvenile Guaranteed Insurability Benefit at no additional cost (not available on substandard rated cases), which means Rohan can purchase additional life insurance coverage at life milestones, like marriage or childbirth, without ever worrying about medical exams or underwriting requirements
- Accelerate long-term growth with declared dividends purchasing paid-up additions



Three pillars of the foundation being built



Accumulation

The gift of opportunity



Insurability

The gift of additional coverage



Legacy

The gift of death benefit protection



Accumulation

It's more than just protection – it's financial flexibility. By the time they're in their 20s or 30s, they could have accumulated thousands of dollars in built-up cash value, all because they started early.

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Key Certificate Values								
Guaranteed Values						Non-guaranteed Values based on current dividend scale		
Year	Attained Age	Guaranteed Premium	Guaranteed Cash Value	Guaranteed Insurance	Guaranteed Reduced Paid-Up Insurance	Total Cash Value	Paid-Up Additional Insurance	Death Benefit
1	1	\$3,000.00	\$0	\$243,399	\$0	\$399	\$3,925	\$247,324
2	2	\$3,000.00	\$0	\$243,399	\$0	\$824	\$7,863	\$251,262
3	3	\$3,000.00	\$0	\$243,399	\$0	\$1,278	\$11,813	\$255,212
4	4	\$3,000.00	\$0	\$243,399	\$0	\$1,763	\$15,775	\$259,174
5	5	\$3,000.00	\$487	\$243,399	\$4,215	\$2,767	\$19,748	\$263,147
6	6	\$3,000.00	\$1,217	\$243,399	\$10,194	\$4,054	\$23,768	\$267,167
7	7	\$3,000.00	\$2,677	\$243,399	\$21,695	\$6,186	\$28,432	\$271,831
8	8	\$3,000.00	\$4,868	\$243,399	\$38,150	\$9,255	\$34,384	\$277,783
9	9	\$3,000.00	\$7,302	\$243,399	\$55,343	\$12,870	\$42,204	\$285,603
10	10	\$3,000.00	\$10,466	\$243,399	\$76,714	\$17,567	\$52,044	\$295,443
11	11	\$3,000.00	\$13,874	\$243,399	\$98,346	\$22,604	\$61,886	\$305,285
12	12	\$3,000.00	\$18,012	\$243,399	\$123,485	\$28,475	\$71,740	\$315,139
13	13	\$3,000.00	\$22,636	\$243,399	\$150,136	\$35,110	\$82,736	\$326,135
14	14	\$3,000.00	\$27,747	\$243,399	\$178,108	\$42,650	\$95,657	\$339,056
15	15	\$3,000.00	\$31,642	\$243,399	\$196,643	\$49,450	\$110,673	\$354,072
16	16	\$3,000.00	\$32,615	\$243,399	\$196,360	\$53,754	\$127,261	\$370,660
17	17	\$3,000.00	\$32,633	\$243,399	\$196,341	\$58,550	\$144,287	\$387,686
18	18	\$3,000.00	\$32,633	\$243,399	\$196,341	\$63,419	\$161,892	\$405,291
19	19	\$3,000.00	\$32,633	\$243,399	\$196,341	\$68,575	\$179,975	\$423,374
20	20	\$3,000.00	\$32,633	\$243,399	\$196,341	\$74,045	\$198,541	\$441,940
21	21	\$3,000.00	\$32,633	\$243,399	\$196,341	\$80,029	\$217,223	\$460,622
22	22	\$0.00	\$38,944	\$243,399	Paid-Up	\$86,056	\$236,034	\$479,433
23	23	\$0.00	\$38,944	\$243,399	Paid-Up	\$92,668	\$255,122	\$498,521
24	24	\$0.00	\$38,944	\$243,399	Paid-Up	\$99,694	\$274,752	\$518,151
25	25	\$0.00	\$38,944	\$243,399	Paid-Up	\$107,160	\$294,913	\$538,312
26	26	\$0.00	\$44,055	\$243,399	Paid-Up	\$115,252	\$315,253	\$558,652
27	27	\$0.00	\$44,055	\$243,399	Paid-Up	\$123,511	\$335,787	\$579,186
28	28	\$0.00	\$44,055	\$243,399	Paid-Up	\$132,439	\$356,531	\$599,930
29	29	\$0.00	\$44,055	\$243,399	Paid-Up	\$141,821	\$377,502	\$620,901
30	30	\$0.00	\$44,055	\$243,399	Paid-Up	\$151,692	\$398,714	\$642,113
31	31	\$0.00	\$44,055	\$243,399	Paid-Up	\$162,076	\$420,183	\$663,582

May help cover a portion of post-secondary education.

May help cover the cost of marriage.

May help with the costs associated with starting or expanding a family.



Accumulation

It's more than just protection – it's financial flexibility. By the time they're in their 20s or 30s, they could have accumulated thousands of dollars in built-up cash value, all because they started early.

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Key Certificate Values

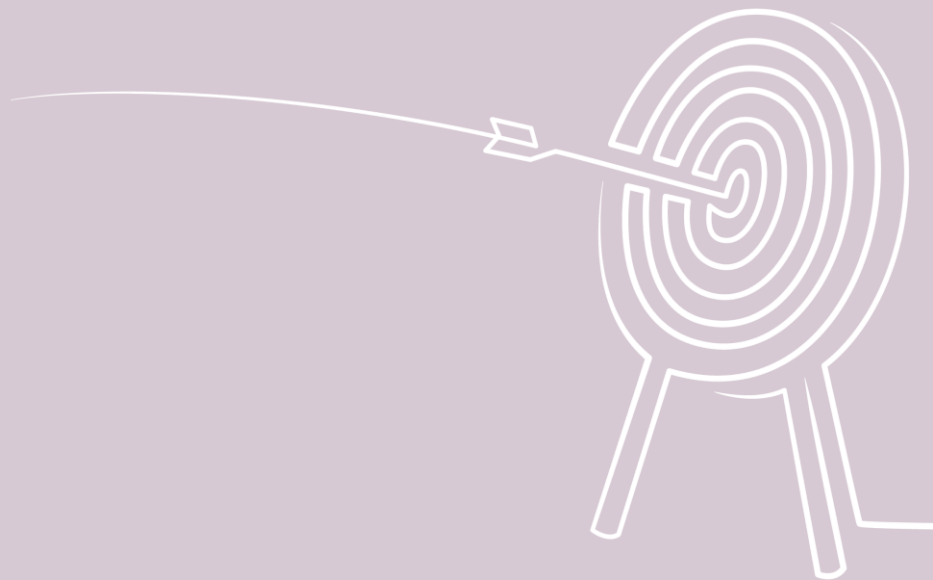
		Guaranteed Values				Non-guaranteed Values based on current dividend scale		
Year	Attained Age	Guaranteed Premium	Guaranteed Cash Value	Guaranteed Insurance	Guaranteed Reduced Paid-Up Insurance	Total Cash Value	Paid-Up Additional Insurance	Death Benefit
32	32	May help with a down payment on a starter home.				\$173,105	\$441,940	\$685,339
33	33					\$184,430	\$464,001	\$707,400
34	34					\$196,571	\$486,384	\$729,783
35	35					\$209,555	\$509,106	\$752,505
36	36					\$223,007	\$532,182	\$775,581
37	37	\$0.00	\$61,337	\$243,399	Paid-Up	\$237,155	\$555,631	\$799,030
38	38	\$0.00	\$63,284	\$243,399	Paid-Up	\$252,331	\$579,526	\$822,925
39	39	\$0.00	\$65,474	\$243,399	Paid-Up	\$268,633	\$604,080	\$847,479
40	40	\$0.00	\$67,422	\$243,399	Paid-Up	\$285,619	\$629,336	\$872,735
41	41	\$0.00	\$69,612	\$243,399	Paid-Up	\$303,816	\$655,281	\$898,680
42	42	\$0.00	\$71,803	\$243,399	Paid-Up	\$323,010	\$681,960	\$925,359
43	43	\$0.00	\$73,993	\$243,399	Paid-Up	\$343,250	\$709,390	\$952,789
44	44	May help start a business.				\$364,824	\$737,588	\$980,987
45	45					\$387,548	\$766,600	\$1,009,999
46	46	\$0.00	\$81,295	\$243,399	Paid-Up	\$411,462	\$796,446	\$1,039,845
47	47	\$0.00	\$83,729	\$243,399	Paid-Up	\$436,607	\$827,149	\$1,070,548
48	48	\$0.00	\$86,407	\$243,399	Paid-Up	\$463,294	\$858,728	\$1,102,127
49	49	\$0.00	\$89,084	\$243,399	Paid-Up	\$491,314	\$891,231	\$1,134,630
50	50	\$0.00	\$91,761	\$243,399	Paid-Up	\$520,730	\$924,680	\$1,168,079
51	51	\$0.00	\$94,682	\$243,399	Paid-Up	\$551,682	\$958,815	\$1,202,214
52	52	\$0.00	\$97,360	\$243,399	Paid-Up	\$583,719	\$993,665	\$1,237,064
53	53	\$0.00	\$100,280	\$243,399	Paid-Up	\$617,361	\$1,029,261	\$1,272,660
54	54	\$0.00	\$103,445	\$243,399	Paid-Up	\$652,639	\$1,065,632	\$1,309,031
55	55	\$0.00	\$106,365	\$243,399	Paid-Up	\$689,100	\$1,102,809	\$1,346,208
56	56	\$0.00	\$109,530	\$243,399	Paid-Up	\$727,262	\$1,140,822	\$1,384,221
57	57	\$0.00	\$112,694	\$243,399	Paid-Up	\$766,899	\$1,179,704	\$1,423,103
58	58	May help provide supplemental retirement income.				\$808,282	\$1,219,487	\$1,462,886
64	64					\$1,000,253	\$1,478,990	\$1,722,389
65	65					\$1,141,918	\$1,526,036	\$1,769,435



Insurability

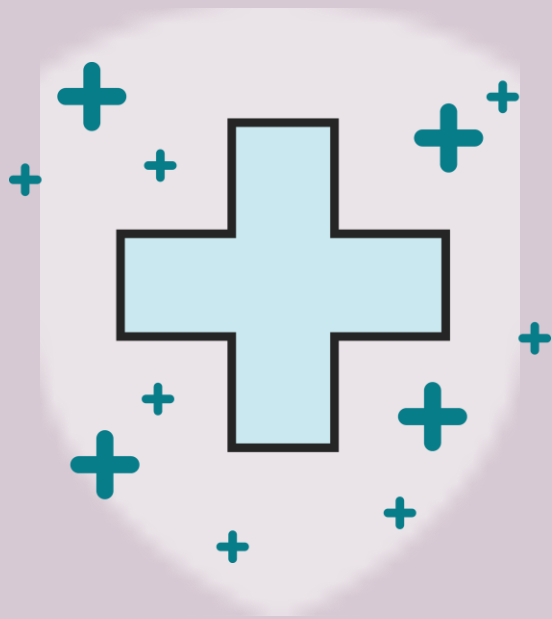
***Because their
future shouldn't
be left to chance!***

Advantage Max includes
a built-in Juvenile
Guaranteed Insurability
Benefit to help protect
what matters most!





Insurability



It's a game-changer for your younger clients!

This means Rohan can potentially buy additional life insurance coverage during life milestones, like marriage or childbirth, without worrying about medical exams or underwriting requirements.

This is the kind of flexibility that can help protect a growing family in an unpredictable world.



- At age 25, Rohan marries and exercises his GIB option for \$25,000

– ***Second new commission opportunity***



- At age 28, his family welcomes their first child and exercises his next option for \$25,000

– ***Third new commission opportunity***



- At age 30, his family welcomes their second child. He exercises his next option early for \$25,000

– ***Fourth new commission opportunity***





- At age 34, he exercises his next option for \$25,000 to help cover his mortgage obligation

– ***Fifth new commission opportunity***

Pro Tip: Think about each of these buying opportunities as windows to provide you a chance to discuss Term and CI top-ups for these major life events.



Legacy

Purchasing life insurance at a young age means the potential to lock in affordable premiums for life. That's a powerful advantage.

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Key Certificate Values

		Guaranteed Values				Non-guaranteed Values based on current dividend scale		
Year	Attained Age	Guaranteed Premium	Guaranteed Cash Value	Guaranteed Insurance	Guaranteed Reduced Paid-Up Insurance	Total Cash Value	Paid-Up Additional Insurance	Death Benefit
1	1	\$3,000.00	\$0	\$243,399	\$0	\$399	\$3,925	\$247,324
2	2	\$3,000.00	\$0	\$243,399	\$0	\$824	\$7,863	\$251,262
3	3	\$3,000.00	\$0	\$243,399	\$0	\$1,278	\$11,813	\$255,212
4	4	\$3,000.00	\$0	\$243,399	\$0	\$1,763	\$15,775	\$259,174
5	5	\$3,000.00	\$487	\$243,399	\$4,215	\$2,767	\$19,748	\$263,147
6	6	\$3,000.00	\$1,217	\$243,399	\$10,194	\$4,054	\$23,768	\$267,167
7	7	\$3,000.00	\$2,677	\$243,399	\$21,695	\$6,186	\$28,432	\$271,831
8	8	\$3,000.00	\$4,868	\$243,399	\$38,150	\$9,255	\$34,384	\$277,783
9	9	\$3,000.00	\$7,302	\$243,399	\$55,343	\$12,870	\$42,204	\$285,603
10	10	\$3,000.00	\$10,466	\$243,399	\$76,714	\$17,567	\$52,044	\$295,443
11	11	\$3,000.00	\$13,874	\$243,399	\$98,346	\$22,604	\$61,886	\$305,285
12	12	\$3,000.00	\$18,012	\$243,399	\$123,485	\$28,475	\$71,740	\$315,139
13	13	\$3,000.00	\$22,636	\$243,399	\$150,136	\$35,110	\$82,736	\$326,135
14	14	\$3,000.00	\$27,747	\$243,399	\$178,108	\$42,650	\$95,657	\$339,056
15	15	\$3,000.00	\$31,642	\$243,399	\$196,643	\$49,450	\$110,673	\$354,072
16	16	\$3,000.00	\$32,615	\$243,399	\$196,360	\$53,754	\$127,261	\$370,660
17	17	\$3,000.00	\$33,832	\$243,399	\$197,411	\$58,560	\$144,287	\$387,686
18	18	\$3,000.00	\$34,806	\$243,399	\$196,933	\$63,419	\$161,892	\$405,291
19	19	\$3,000.00	\$35,780	\$243,399	\$196,354	\$68,575	\$179,975	\$423,374
20	20	\$3,000.00	\$36,753	\$243,399	Paid-Up	\$74,045	\$198,541	\$441,940
21	21	\$0.00	\$37,970	\$243,399	Paid-Up	\$80,029	\$217,223	\$460,622
22	22	\$0.00	\$38,944	\$243,399	Paid-Up	\$86,056	\$236,034	\$479,433
23	23	\$0.00	\$40,161	\$243,399	Paid-Up	\$92,668	\$255,122	\$498,521
24	24	\$0.00	\$41,378	\$243,399	Paid-Up	\$99,694	\$274,752	\$518,151
25	25	\$0.00	\$42,595	\$243,399	Paid-Up	\$107,160	\$294,913	\$538,312
26	26	\$0.00	\$44,055	\$243,399	Paid-Up	\$115,252	\$315,253	\$558,652
27	27	\$0.00	\$45,272	\$243,399	Paid-Up	\$123,511	\$335,787	\$579,186
28	28	\$0.00	\$46,733	\$243,399	Paid-Up	\$132,439	\$356,531	\$599,930
29	29	\$0.00	\$48,193	\$243,399	Paid-Up	\$141,821	\$377,502	\$620,901
30	30	\$0.00	\$49,653	\$243,399	Paid-Up	\$151,692	\$398,714	\$642,113
31	31	\$0.00	\$51,114	\$243,399	Paid-Up	\$162,076	\$420,183	\$663,582



Legacy

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Key Certificate Values

		Guaranteed Values				Non-guaranteed Values based on current dividend scale		
Year	Attained Age	Guaranteed Premium	Guaranteed Cash Value	Guaranteed Insurance	Guaranteed	Total Cash Value	Paid-Up Additional Insurance	Death Benefit
					Reduced Paid-Up Insurance			
62	62	\$0.00	\$129,488	\$243,399	Paid-Up	\$989,009	\$1,388,295	\$1,631,694
63	63	\$0.00	\$133,139	\$243,399	Paid-Up	\$1,038,436	\$1,433,088	\$1,676,487
64	64	\$0.00	\$136,547	\$243,399	Paid-Up	\$1,089,253	\$1,478,990	\$1,722,389
65	65	\$0.00	\$140,198	\$243,399	Paid-Up	\$1,141,918	\$1,526,036	\$1,769,435
66	66	\$0.00	\$143,849	\$243,399	Paid-Up	\$1,196,244	\$1,574,264	\$1,817,663
67	67	\$0.00	\$147,256	\$243,399	Paid-Up	\$1,251,965	\$1,623,713	\$1,867,112
68	68	\$0.00	\$150,907	\$243,399	Paid-Up	\$1,309,607	\$1,674,421	\$1,917,820
69	69	\$0.00	\$154,558	\$243,399	Paid-Up	\$1,368,912	\$1,726,430	\$1,969,829
70	70	\$0.00	\$158,209	\$243,399	Paid-Up	\$1,429,897	\$1,779,779	\$2,023,178
71	71	\$0.00	\$161,818	\$243,399	Paid-Up	\$1,492,554	\$1,834,511	\$2,077,910
72	72	\$0.00	\$165,246	\$243,399	Paid-Up	\$1,556,739	\$1,890,668	\$2,134,067
73	73	\$0.00	\$168,674	\$243,399	Paid-Up	\$1,622,666	\$1,948,293	\$2,191,692
74	74	\$0.00	\$172,104	\$243,399	Paid-Up	\$1,690,345	\$2,007,432	\$2,250,831
75	75	\$0.00	\$175,538	\$243,399	Paid-Up	\$1,759,787	\$2,068,130	\$2,311,529
76	76	\$0.00	\$178,978	\$243,399	Paid-Up	\$1,831,022	\$2,130,434	\$2,373,833
77	77	\$0.00	\$182,430	\$243,399	Paid-Up	\$1,904,083	\$2,194,390	\$2,437,789
78	78	\$0.00	\$185,902	\$243,399	Paid-Up	\$1,979,003	\$2,260,049	\$2,503,448
79	79	\$0.00	\$189,121	\$243,399	Paid-Up	\$2,055,535	\$2,327,461	\$2,570,860
80	80	\$0.00	\$192,285	\$243,399	Paid-Up	\$2,133,928	\$2,396,675	\$2,640,074
81	81	\$0.00	\$195,449	\$243,399	Paid-Up	\$2,214,238	\$2,467,746	\$2,711,145
82	82	\$0.00	\$198,370	\$243,399	Paid-Up	\$2,296,298	\$2,540,726	\$2,784,125
83	83	\$0.00	\$201,291	\$243,399	Paid-Up	\$2,380,406	\$2,615,670	\$2,859,069
84	84	\$0.00	\$204,212	\$243,399	Paid-Up	\$2,466,591	\$2,692,636	\$2,936,035
85	85	\$0.00	\$206,889	\$243,399	Paid-Up	\$2,554,641	\$2,771,680	\$3,015,079
86	86	\$0.00	\$209,567	\$243,399	Paid-Up	\$2,644,912	\$2,852,862	\$3,096,261
87	87	\$0.00	\$212,001	\$243,399	Paid-Up	\$2,737,169	\$2,936,243	\$3,179,642
88	88	\$0.00	\$214,435	\$243,399	Paid-Up	\$2,929,590	\$3,021,708	\$3,263,107
89	89	\$0.00	\$216,625	\$243,399	Paid-Up	\$3,036,895	\$3,109,482	\$3,352,881
90	90	\$0.00	\$218,572	\$243,399	Paid-Up	\$3,145,916	\$3,199,633	\$3,443,032
91	91	\$0.00	\$220,519	\$243,399	Paid-Up	\$3,256,546	\$3,292,228	\$3,535,627

But what happens if the Khans wait until Rohan's 10th birthday to purchase Advantage Max? Would there be a significant impact on Rohan's foundation?

Age	Issue age: 0 Initial DB: \$243,399		Issue age: 10 Initial DB: \$195,494		Difference	
	Cash Value	Death benefit	Cash Value	Death benefit	Cash Value	Death Benefit
15	\$49,450	\$354,072	\$2,664	\$208,407	-\$46,786	-\$145,665
30	\$151,692	\$642,113	\$79,188	\$349,087	-\$72,504	-\$293,026
45	\$387,548	\$1,009,999	\$223,409	\$593,013	-\$164,139	-\$416,986
60	\$895,396	\$1,545,287	\$532,629	\$926,869	-\$362,767	-\$618,418
75	\$1,759,787	\$2,311,529	\$1,079,179	\$1,420,238	-\$680,608	-\$891,291
90	\$3,145,916	\$3,443,032	\$1,955,241	\$2,140,721	-\$1,190,675	-\$1,302,311

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Getting started!



Bluesun: Canada Protection Plan
Express Elite and CI



Masterclass 1

Learn how to speak confidently about Advantage Max and go deeper into Martin's case study.



Masterclass 2

Learn how to successfully submit an Advantage Max e-Application in AppPro. Our pro tips will help provide you a smoother user experience.



Masterclass 3

Learn how Advantage Max may help meet the needs of juveniles through every stage of life by going deeper into Rohan's case study.



**Ready to help your clients
envision a future with
fewer worries?**

Let's talk!

**isales@foresters.com or contact
your Regional Vice President
today and start putting this
strategy into action!**

Thank you

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- Loans can be taken if the certificate is in effect and has sufficient cash surrender value. The minimum and maximum amounts available for loan are calculated based on the terms of the certificate. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at the contractual loan rates. On every certificate anniversary, Owners are required to pay the loan interest accrued since the last certificate anniversary. If interest is not paid when due, a new certificate loan will be issued on the same terms and conditions as the existing certificate loan. Death benefit payable is net of the outstanding certificate loan amount(s) including any accrued interest. If, at any time, the loan amount(s) exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. You should consider consulting your tax advisor for details on your specific situation.
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- Foresters products are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and variations.
- All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

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