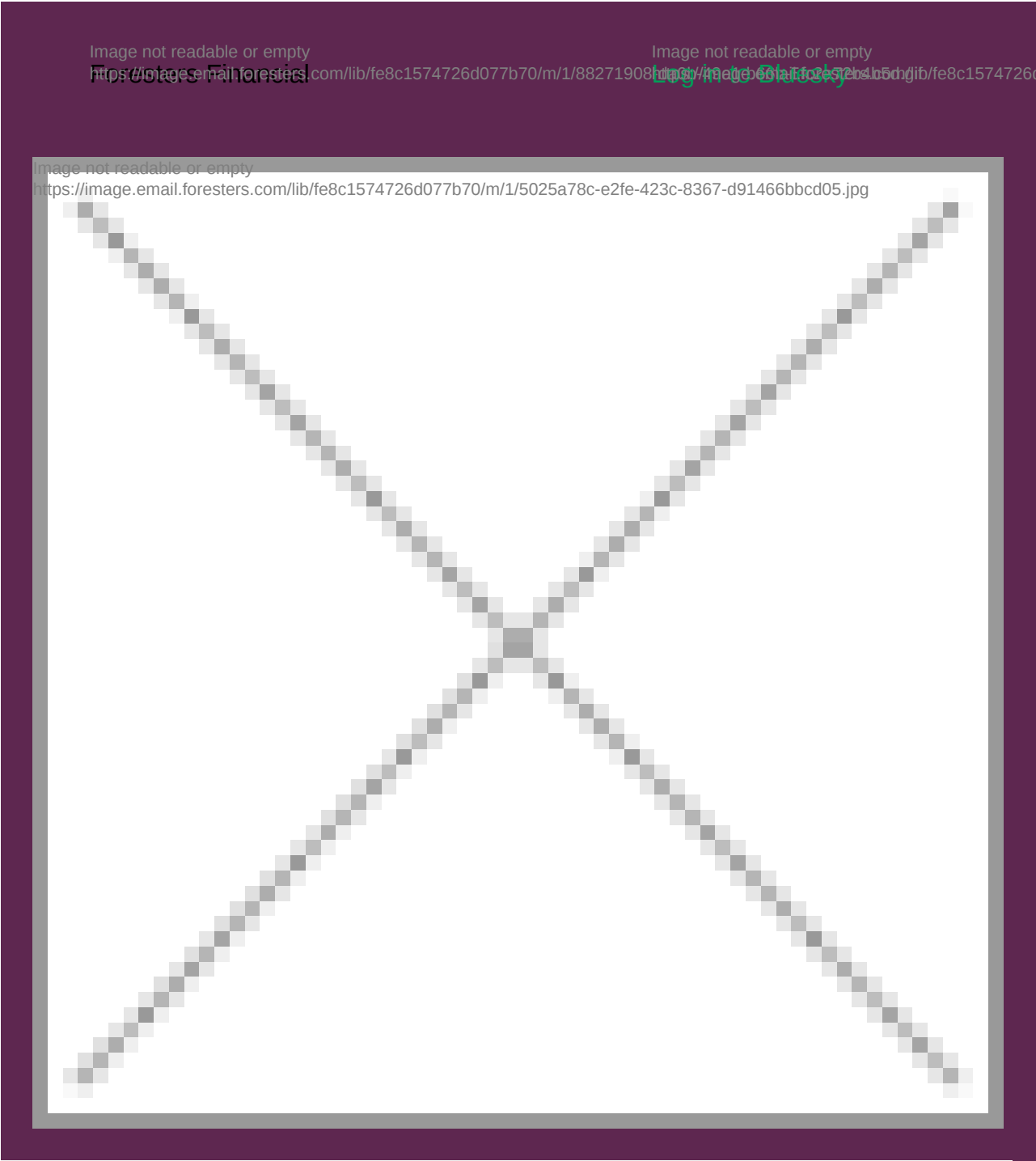


Refreshed Advantage Plus maintains competitiveness

Submitted by Victoria on March 9, 2021 - 11:21am



Refreshed Advantage Plus Whole Life launching on March 21, 2021

Foresters Financial¹ will be introducing a refreshed Advantage Plus¹ Participating Whole Life on March 21, 2021.

Our rates will remain some of the most competitive in the industry despite the current low interest rate environment. We're also making some key changes to bring more value to your clients while keeping the same guarantees and valuable built-in features.

What's changing

- ? Reduced ratio of Enhanced Insurance available for the Enhanced Dividend Option to provide higher cash value and quicker Death Benefit growth while maintaining the Enhanced Insurance Option Guarantee.
- ? New minimum Basic Insurance Amount of \$25,000 for all ages and dividend options.
- ? New premium bands with the first band now going up to \$100,000.
- ? Repriced Term Riders to align with the same competitive rates of our standalone Term² products.

Download Transition Rules

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What remains the same

Advantage Plus will continue to offer all the same guarantees, flexible options and valuable built-in features you've come to rely on, including:

?

Quit Smoking Incentive Plan

- ? Children's Insurance Benefit
- ? Juvenile Guaranteed Insurability Benefit
- ? Charity Benefit provision.³

PLUS, insureds may be eligible to enjoy the many benefits of Foresters membership.⁴ Benefits they can start using right away.