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## 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 Plus certificate can provide are described under Coverage Features in this illustration. Ask your advisor for more information about how participating whole life insurance works.

|  |   |                                      |
|--|---|--------------------------------------|
| Principal insurance plan                                       | Advantage Plus 20-Pay Whole Life                                |                                      |
| Dividend Option  | Paid-Up Additional Insurance Option                             |                                      |
| Insured  | Mr. Test  |                                      |
|  | Male 56 Non-smoker  |                                      |
| Basic Insurance Amount   | \$25,000  | Initial annual premium<br>\$1,035.75 |
| Charity Benefit  | \$250.00 At no additional premium, see details in summary below |                                      |
| Premiums   |   |                                      |
| Total initial annual premium including \$50 certificate fee    |   | \$1,085.75                           |
| Total initial monthly premium including \$4.50 certificate fee |   | \$97.72                              |

The annual premium is shown for comparison purposes and is based on the assumption that premiums are paid annually. The monthly premium is the annual premium multiplied by 0.09. Paying monthly will result in a higher annualized premium than if premium is paid annually, as shown in the premium columns of this illustration.

### Application Requirements

Mr. Test      \$10,000 rate band      Non-Medical

### Key Certificate Values

| Policy Year | Attained Age | Guaranteed Values  |                       |                      |                                      | Non-guaranteed Values based on current dividend scale |                              |               |
|-------------|--------------|--------------------|-----------------------|----------------------|--------------------------------------|---|------------------------------|---------------|
|             |              | Guaranteed Premium | Guaranteed Cash Value | Guaranteed Insurance | Guaranteed Reduced Paid-Up Insurance | Total Cash Value                                      | Paid-Up Additional Insurance | Death Benefit |
| 1           | 57           | \$1,172.64         | \$0                   | \$25,000             | \$0                                  | \$147   | \$317                        | \$25,317      |
| 2           | 58           | \$1,172.64         | \$0                   | \$25,000             | \$0                                  | \$326   | \$682                        | \$25,682      |
| 3           | 59           | \$1,172.64         | \$0                   | \$25,000             | \$0                                  | \$532   | \$1,080                      | \$26,080      |
| 4           | 60           | \$1,172.64         | \$0                   | \$25,000             | \$0                                  | \$767   | \$1,513                      | \$26,513      |
| 5           | 61           | \$1,172.64         | \$0                   | \$25,000             | \$0                                  | \$1,033   | \$1,983                      | \$26,983      |
| 6           | 62           | \$1,172.64         | \$264                 | \$25,000             | \$493                                | \$1,586   | \$2,469                      | \$27,469      |
| 7           | 63           | \$1,172.64         | \$492                 | \$25,000             | \$894                                | \$2,157   | \$3,028                      | \$28,028      |
| 8           | 64           | \$1,172.64         | \$740                 | \$25,000             | \$1,311                              | \$2,801   | \$3,651                      | \$28,651      |
| 9           | 65           | \$1,172.64         | \$1,052               | \$25,000             | \$1,817                              | \$3,564   | \$4,339                      | \$29,339      |
| 10          | 66           | \$1,172.64         | \$1,575               | \$25,000             | \$2,653                              | \$4,598   | \$5,094                      | \$30,094      |
| 11          | 67           | \$1,172.64         | \$1,981               | \$25,000             | \$3,258                              | \$5,587   | \$5,932                      | \$30,932      |
| 12          | 68           | \$1,172.64         | \$2,433               | \$25,000             | \$3,909                              | \$6,689   | \$6,839                      | \$31,839      |
| 13          | 69           | \$1,172.64         | \$2,948               | \$25,000             | \$4,630                              | \$7,922   | \$7,813                      | \$32,813      |
| 14          | 70           | \$1,172.64         | \$3,524               | \$25,000             | \$5,414                              | \$9,285   | \$8,851                      | \$33,851      |
| 15          | 71           | \$1,172.64         | \$4,617               | \$25,000             | \$6,943                              | \$11,224  | \$9,936                      | \$34,936      |
| 16          | 72           | \$1,172.64         | \$8,173               | \$25,000             | \$12,037                             | \$15,652  | \$11,016                     | \$36,016      |
| 17          | 73           | \$1,172.64         | \$10,049              | \$25,000             | \$14,502                             | \$18,526  | \$12,233                     | \$37,233      |
| 18          | 74           | \$1,172.64         | \$12,078              | \$25,000             | \$17,088                             | \$21,605  | \$13,480                     | \$38,480      |
| 19          | 75           | \$1,172.64         | \$14,172              | \$25,000             | \$19,666                             | \$24,792  | \$14,737                     | \$39,737      |
| 20          | 76           | \$1,172.64         | \$16,295              | \$25,000             | Paid-Up                              | \$28,041  | \$15,993                     | \$40,993      |
| 21          | 77           | \$0.00             | \$16,980              | \$25,000             | Paid-Up                              | \$29,882  | \$17,242                     | \$42,242      |
| 22          | 78           | \$0.00             | \$17,709              | \$25,000             | Paid-Up                              | \$31,798  | \$18,484                     | \$43,484      |
| 23          | 79           | \$0.00             | \$18,416              | \$25,000             | Paid-Up                              | \$33,724  | \$19,720                     | \$44,720      |
| 24          | 80           | \$0.00             | \$19,137              | \$25,000             | Paid-Up                              | \$35,699  | \$20,949                     | \$45,949      |
| 25          | 81           | \$0.00             | \$19,620              | \$25,000             | Paid-Up                              | \$37,473  | \$22,171                     | \$47,171      |
| 26          | 82           | \$0.00             | \$19,695              | \$25,000             | Paid-Up                              | \$38,888  | \$23,410                     | \$48,410      |
| 27          | 83           | \$0.00             | \$19,770              | \$25,000             | Paid-Up                              | \$40,340  | \$24,663                     | \$49,663      |
| 28          | 84           | \$0.00             | \$19,868              | \$25,000             | Paid-Up                              | \$41,861  | \$25,944                     | \$50,944      |
| 29          | 85           | \$0.00             | \$20,163              | \$25,000             | Paid-Up                              | \$43,624  | \$27,257                     | \$52,257      |
| 30          | 86           | \$0.00             | \$20,446              | \$25,000             | Paid-Up                              | \$45,420  | \$28,602                     | \$53,602      |
| 31          | 87           | \$0.00             | \$20,720              | \$25,000             | Paid-Up                              | \$47,248  | \$29,980                     | \$54,980      |

The premium values shown throughout this illustration assume that all premiums are paid when due, monthly or annually as applicable. All other values are shown as of the end of the certificate year. Any illustrated changes to premium are due to a reduction in premiums when riders expire or increase in premiums when riders renew.

**Key Certificate Values**

| Policy Year | Attained Age | Guaranteed Values  |                       |                      |                                      | Non-guaranteed Values based on current dividend scale |                              |               |
|-------------|--------------|--------------------|-----------------------|----------------------|--------------------------------------|---|------------------------------|---------------|
|             |              | Guaranteed Premium | Guaranteed Cash Value | Guaranteed Insurance | Guaranteed Reduced Paid-Up Insurance | Total Cash Value                                      | Paid-Up Additional Insurance | Death Benefit |
| 32          | 88           | \$0.00             | \$20,983              | \$25,000             | Paid-Up                              | \$49,102  | \$31,391                     | \$56,391      |
| 33          | 89           | \$0.00             | \$21,238              | \$25,000             | Paid-Up                              | \$50,978  | \$32,838                     | \$57,838      |
| 34          | 90           | \$0.00             | \$21,485              | \$25,000             | Paid-Up                              | \$52,872  | \$34,320                     | \$59,320      |
| 35          | 91           | \$0.00             | \$21,724              | \$25,000             | Paid-Up                              | \$54,772  | \$35,837                     | \$60,837      |
| 36          | 92           | \$0.00             | \$21,960              | \$25,000             | Paid-Up                              | \$56,691  | \$37,388                     | \$62,388      |
| 37          | 93           | \$0.00             | \$22,195              | \$25,000             | Paid-Up                              | \$58,634  | \$38,961                     | \$63,961      |
| 38          | 94           | \$0.00             | \$22,435              | \$25,000             | Paid-Up                              | \$60,597  | \$40,547                     | \$65,547      |
| 39          | 95           | \$0.00             | \$22,690              | \$25,000             | Paid-Up                              | \$62,588  | \$42,142                     | \$67,142      |
| 40          | 96           | \$0.00             | \$22,976              | \$25,000             | Paid-Up                              | \$64,637  | \$43,747                     | \$68,747      |
| 41          | 97           | \$0.00             | \$23,323              | \$25,000             | Paid-Up                              | \$66,808  | \$45,359                     | \$70,359      |
| 42          | 98           | \$0.00             | \$23,783              | \$25,000             | Paid-Up                              | \$69,234  | \$46,978                     | \$71,978      |
| 43          | 99           | \$0.00             | \$24,461              | \$25,000             | Paid-Up                              | \$72,234  | \$48,594                     | \$73,594      |
| 44          | 100          | \$0.00             | \$25,000              | \$25,000             | Paid-Up                              | \$75,208  | \$50,208                     | \$75,208      |

The premium values shown throughout this illustration assume that all premiums are paid when due, monthly or annually as applicable. All other values are shown as of the end of the certificate year. Any illustrated changes to premium are due to a reduction in premiums when riders expire or increase in premiums when riders renew.

Example of Dividend Variability

| Policy Year | Attained Age | Guaranteed Values     |                      | Primary Scenario<br>Non-guaranteed Values based on current dividend scale |               | Alternate Scenario<br>Non-guaranteed Values based on current dividend scale less 10% |               |
|-------------|--------------|-----------------------|----------------------|---|---------------|--|---------------|
|             |              | Guaranteed Cash Value | Guaranteed Insurance | Total Cash Value  | Death Benefit | Total Cash Value   | Death Benefit |
| 1           | 57           | \$0                   | \$25,000             | \$147   | \$25,317      | \$133  | \$25,285      |
| 2           | 58           | \$0                   | \$25,000             | \$326   | \$25,682      | \$294  | \$25,614      |
| 3           | 59           | \$0                   | \$25,000             | \$532   | \$26,080      | \$479  | \$25,972      |
| 4           | 60           | \$0                   | \$25,000             | \$767   | \$26,513      | \$690  | \$26,362      |
| 5           | 61           | \$0                   | \$25,000             | \$1,033   | \$26,983      | \$930  | \$26,784      |
| 6           | 62           | \$264                 | \$25,000             | \$1,586   | \$27,469      | \$1,454  | \$27,222      |
| 7           | 63           | \$492                 | \$25,000             | \$2,157   | \$28,028      | \$1,990  | \$27,725      |
| 8           | 64           | \$740                 | \$25,000             | \$2,801   | \$28,651      | \$2,595  | \$28,286      |
| 9           | 65           | \$1,052               | \$25,000             | \$3,564   | \$29,339      | \$3,313  | \$28,905      |
| 10          | 66           | \$1,575               | \$25,000             | \$4,598   | \$30,094      | \$4,296  | \$29,585      |
| 11          | 67           | \$1,981               | \$25,000             | \$5,587   | \$30,932      | \$5,227  | \$30,339      |
| 12          | 68           | \$2,433               | \$25,000             | \$6,689   | \$31,839      | \$6,263  | \$31,155      |
| 13          | 69           | \$2,948               | \$25,000             | \$7,922   | \$32,813      | \$7,424  | \$32,031      |
| 14          | 70           | \$3,524               | \$25,000             | \$9,285   | \$33,851      | \$8,708  | \$32,966      |
| 15          | 71           | \$4,617               | \$25,000             | \$11,224  | \$34,936      | \$10,563   | \$33,942      |
| 16          | 72           | \$8,173               | \$25,000             | \$15,652  | \$36,016      | \$14,905   | \$34,914      |
| 17          | 73           | \$10,049              | \$25,000             | \$18,526  | \$37,233      | \$17,678   | \$36,010      |
| 18          | 74           | \$12,078              | \$25,000             | \$21,605  | \$38,480      | \$20,653   | \$37,132      |
| 19          | 75           | \$14,172              | \$25,000             | \$24,792  | \$39,737      | \$23,730   | \$38,263      |
| 20          | 76           | \$16,295              | \$25,000             | \$28,041  | \$40,993      | \$26,867   | \$39,394      |
| 21          | 77           | \$16,980              | \$25,000             | \$29,882  | \$42,242      | \$28,592   | \$40,518      |
| 22          | 78           | \$17,709              | \$25,000             | \$31,798  | \$43,484      | \$30,389   | \$41,636      |
| 23          | 79           | \$18,416              | \$25,000             | \$33,724  | \$44,720      | \$32,193   | \$42,748      |
| 24          | 80           | \$19,137              | \$25,000             | \$35,699  | \$45,949      | \$34,042   | \$43,854      |
| 25          | 81           | \$19,620              | \$25,000             | \$37,473  | \$47,171      | \$35,688   | \$44,954      |
| 26          | 82           | \$19,695              | \$25,000             | \$38,888  | \$48,410      | \$36,969   | \$46,069      |
| 27          | 83           | \$19,770              | \$25,000             | \$40,340  | \$49,663      | \$38,283   | \$47,196      |
| 28          | 84           | \$19,868              | \$25,000             | \$41,861  | \$50,944      | \$39,661   | \$48,350      |
| 29          | 85           | \$20,163              | \$25,000             | \$43,624  | \$52,257      | \$41,278   | \$49,531      |
| 30          | 86           | \$20,446              | \$25,000             | \$45,420  | \$53,602      | \$42,923   | \$50,742      |

This example demonstrates how sensitive the Total Cash Value and Death Benefit can be to changes in the dividend scale. It is not intended as a best or worst case scenario. The dividend scale can be affected by a number of factors, as described under Important information about this illustration.

Example of Dividend Variability

| Policy Year | Attained Age | Guaranteed Values     |                      | Primary Scenario<br>Non-guaranteed Values based on current dividend scale |               | Alternate Scenario<br>Non-guaranteed Values based on current dividend scale less 10% |               |
|-------------|--------------|-----------------------|----------------------|---|---------------|--|---------------|
|             |              | Guaranteed Cash Value | Guaranteed Insurance | Total Cash Value  | Death Benefit | Total Cash Value   | Death Benefit |
| 31          | 87           | \$20,720              | \$25,000             | \$47,248  | \$54,980      | \$44,595   | \$51,982      |
| 32          | 88           | \$20,983              | \$25,000             | \$49,102  | \$56,391      | \$46,290   | \$53,252      |
| 33          | 89           | \$21,238              | \$25,000             | \$50,978  | \$57,838      | \$48,004   | \$54,554      |
| 34          | 90           | \$21,485              | \$25,000             | \$52,872  | \$59,320      | \$49,734   | \$55,888      |
| 35          | 91           | \$21,724              | \$25,000             | \$54,772  | \$60,837      | \$51,467   | \$57,253      |
| 36          | 92           | \$21,960              | \$25,000             | \$56,691  | \$62,388      | \$53,217   | \$58,649      |
| 37          | 93           | \$22,195              | \$25,000             | \$58,634  | \$63,961      | \$54,990   | \$60,065      |
| 38          | 94           | \$22,435              | \$25,000             | \$60,597  | \$65,547      | \$56,781   | \$61,493      |
| 39          | 95           | \$22,690              | \$25,000             | \$62,588  | \$67,142      | \$58,598   | \$62,928      |
| 40          | 96           | \$22,976              | \$25,000             | \$64,637  | \$68,747      | \$60,471   | \$64,372      |
| 41          | 97           | \$23,323              | \$25,000             | \$66,808  | \$70,359      | \$62,460   | \$65,823      |
| 42          | 98           | \$23,783              | \$25,000             | \$69,234  | \$71,978      | \$64,689   | \$67,280      |
| 43          | 99           | \$24,461              | \$25,000             | \$72,234  | \$73,594      | \$67,456   | \$68,735      |
| 44          | 100          | \$25,000              | \$25,000             | \$75,208  | \$75,208      | \$70,187   | \$70,187      |

This example demonstrates how sensitive the Total Cash Value and Death Benefit can be to changes in the dividend scale. It is not intended as a best or worst case scenario. The dividend scale can be affected by a number of factors, as described under Important information about this illustration.

## Coverage Features

Advantage Plus is a participating life insurance plan that provides lifetime protection with cash accumulation. Premiums and basic coverage amounts are guaranteed. Guaranteed cash values start by the sixth certificate year, and additional non-guaranteed values may be generated by dividends starting at the beginning of the second certificate year. Key features of this life insurance plan include:

### Death Benefit

The Death Benefit includes the Basic Insurance Amount, and, where applicable, term insurance on the life of the insured person under the principal insurance plan, Enhanced Insurance, other paid-up additional insurance, and accumulated dividends on deposit.

### Dividends

Participating Whole Life insurance provides the opportunity to earn dividends. A dividend is a portion of our earnings available for distribution annually to the certificate owners. Dividends are declared by the company, usually once a year. They are not guaranteed, and will vary depending on our future experience. The dividend scale can be affected by a number of factors such as our mortality experience, investment earnings, expenses and other variables.

The dividend option selected for this illustration is the Paid-Up Additional Insurance Option. If you choose this option, your dividends will be used to buy life insurance for the insured person in addition to the Basic Insurance Amount. This insurance is called paid-up because no further premiums are needed to keep this insurance in effect. Paid-up additional insurance is eligible to earn dividends and has a cash value. Since dividends are not guaranteed, the amount of this cash value is not guaranteed. Paid-up additional insurance can remain in effect for the lifetime of the certificate unless it is surrendered for its cash value.

### Cash Value

The Cash Value includes the Guaranteed Cash Value and, where applicable, the cash value of paid-up additional insurance or accumulated dividends on deposit. The cash values shown in this illustration are based on the dividend option you have selected, and on the assumption that all premiums are paid when due. All other values are shown as of the end of the certificate year.

You can access the Cash Value of your certificate either by surrendering paid-up additional insurance or by requesting a loan. The Cash Value also becomes available when you cancel the certificate, but will be reduced by any outstanding loans.

### Premiums

Once your coverage has been approved, premiums are guaranteed in your certificate. Premiums for the illustrated principal insurance plan are payable for 20 years. The total premium may change depending on the riders you choose to include in your certificate.

If you forget to make a premium payment, Advantage Plus' Automatic Premium Loan feature will pay your premium through a loan against the certificate if the available Cash Value is sufficient to cover that premium amount.

If you are no longer able or willing to pay premiums, you may request that we reduce the amount of insurance under your certificate to a Reduced Paid-Up amount that will be paid for by your available Cash Value without further premium payments. The Guaranteed Reduced Paid-Up Insurance amount shown in this illustration is the amount of reduced paid-up insurance you can purchase using your Guaranteed Cash Value, less any debt owing on the certificate.

For full terms and conditions of coverage, you may request a sample certificate from your advisor before a certificate is issued.

#### Adjusted Cost Basis (ACB)

Premiums paid for all life insurance coverages, plus any tax reported gains and less the NCPI.

#### Net Cost of Pure Insurance (NCPI)

Determined by referring to the standard mortality assumptions as defined in the Income Tax Act (Canada) and approximates the cost of the pure life insurance coverage under the policy for the year.

### Additional benefits we include for no additional premium

#### Charity Benefit

This feature provides a benefit that is payable, upon the death of the designated insured person, to the eligible beneficiary, if any, designated for the benefit. Eligible beneficiary means an organization registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary has been designated prior to, and is in effect on, the date of death of the designated insured. An eligible beneficiary can be designated, or if designated can be changed, at any time prior to the date of death of the designated insured. The Charity Benefit will equal the lesser of 1% percent of the certificate's basic insurance amount, in effect on the date of death of the designated insured, and \$100,000.

#### Expert Medical Opinion Program

The designated insured person and the designated insured person's spouse or domestic partner and the designated insured person's dependent children up to age 18 may be eligible, at no additional cost, to receive an expert medical opinion upon request to Advance Medical, Inc. This Program is provided solely by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of your certificate.

### Taxation

Under current tax legislation, the cash accumulation in a participating whole life insurance policy is exempt from accrual taxation within the limits prescribed by the Income Tax Act, for so long as it remains in the policy.

You may be required to pay income taxes if you cancel the certificate or transfer its ownership to another person, reduce its face amount, withdraw or borrow money from its Cash Value, change its Insurance Class to Non-smoker, or elect to receive dividends in cash. Other transactions may also have tax consequences.

The values in this illustration are based on our understanding of current tax legislation, which is subject to change. The comments in this illustration are of a general nature and are not intended to provide tax advice. We encourage you to discuss the taxation of a life insurance policy as it relates to your own situation with your own tax advisor.

### Important information about this illustration

An illustration is not intended to predict actual performance, it is provided only to show you how the coverage might work based on certain assumptions. Every effort has been made to ensure the accuracy of this illustration. However, Foresters is not liable for errors and omissions.

The values in this illustration have been calculated on the assumption that you will pay all your premiums when due, and that you will not withdraw funds or request any material changes to your coverage. The non-guaranteed values in this illustration are based on the assumption that the dividend scale will continue unchanged. In reality the dividend scale varies from year to year. Accordingly, actual certificate values are expected to vary from those illustrated, as dividends are not guaranteed and will vary depending on our future experience. The dividend scale can be affected by a number of factors such as our mortality experience, investment earnings, expenses and other variables. Even a small change to the dividend scale can materially increase or decrease non-guaranteed values. Please refer to the Example of Dividend Variability included in this illustration.

## Making an informed decision

This illustration provides a brief description of the coverage you are considering and is subject to the terms and conditions of the certificate. Some exclusions and limitations may apply to your coverage, particularly if you have elected riders such as the Waiver of Premium Benefit or Accidental Death Benefit. For full terms and conditions of coverage, you can view a sample certificate at [www.foresters.com/en-ca/for-advisors/sample-contracts](http://www.foresters.com/en-ca/for-advisors/sample-contracts). You may also request a sample certificate from your insurance advisor before a certificate is issued. Your advisor can answer any questions you may have.

### About Foresters Financial

Since 1874, Foresters Financial has been providing socially responsible financial services to individuals and families. Foresters is a purpose-driven organization that exists to enrich family and community well-being and offers insurance products to over three million members and clients in Canada, the US and the U.K.

Unique to fraternal life insurers, Foresters offers a suite of member benefits, redefining the conventional life insurance model and bringing improved financial security and overall wellness to everyday North American families.

Foresters recently merged with Canada Protection Plan to become a leading life insurance distributor in Canada. Foresters Financial is the trade name for The Independent Order of Foresters, the oldest non-denominational fraternal benefit society. For twenty straight years, The Independent Order of Foresters has received an "A" (Excellent) rating from A.M. Best.



**Applicant's declaration**

I have received a copy of this illustration and have reviewed it with my insurance advisor. I understand and agree that:

This illustration is not a contract or an offer to provide insurance. If a certificate is issued, its terms and conditions will take precedence over any information included in this illustration. The cost of my insurance will be set once my application has been underwritten by Foresters, and will be specified in my certificate.

An illustration is not intended to predict actual performance; it is provided only to show me how the coverage might work based on certain assumptions as described in this illustration. Dividends, Cash Values and other amounts shown in this illustration are not guaranteed except for those items clearly described as guaranteed. I understand that any non-guaranteed elements could be higher or lower than illustrated. I also understand that requesting any changes to my certificate or withdrawing money from the Cash Value would alter the values illustrated here, and may have tax consequences.

Premiums for the illustrated principle insurance plan are payable for 20 years. The total premium may change depending on the riders included in the certificate, and is payable as described in this illustration.

Some exclusions and limitations may apply to my coverage, particularly if I have elected riders such as a Waiver of Premium or Accidental Death Benefit. I understand that I may request a sample certificate from my advisor before my certificate is issued.

I will have ten days from the day I received my certificate to examine its provisions. If I am not satisfied, I can return it to Foresters and any premium I have paid will be refunded to me. I can also cancel my coverage at any time after that 10-day period.

This illustration is not valid unless all pages are included. The number of pages is indicated at the bottom of each page.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

I certify that this illustration has been presented to the proposed insured person and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

\_\_\_\_\_  
Advisor's signature

\_\_\_\_\_  
Date

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