

## The 3 in 1 advantage

- 1 Affordable permanent protection
- 2 Cash-value growth
- 3 10 and 20-year Term Riders

Advantage Plus product enhancements  
launching August 26, 2017



### Choose Advantage Plus for your whole life sales

[Download Advantage Plus enhancement details](#)

[Download Payment Designation Form](#)

[Download Flex PUAR Factsheet](#)

[Download Single PUAR Factsheet](#)

Foresters Financial™ wants to provide you and your clients with coverage that's to their advantage, with the following product enhancements:

1. NEW: [Charity Benefit provision](#)
2. Changes to Juvenile coverage
  - Minimum premium now only \$17 per month for both medical and non-medical<sup>1</sup> cases
  - Minimum face amounts starting at \$50K for medical cases
3. Paid-up Additions Riders enhancements and PDF Agreements approved in all states
4. And as you have come to expect a large rider selection including an Accelerated Death Benefit Rider (ABR)<sup>2</sup> at no additional premium
  - Educate your clients on the power of a [Living Benefit](#)

### Prepare for August 26th

Grow your client portfolio. Sign up to one of our training webinars:

August 18th 12:00 to 12:40 pm ET, [Register Now](#)

August 21st 12:00 to 12:40 pm ET, [Register Now](#)

August 23rd 3:00-3:40 pm ET, [Register Now](#)

**Read** Advantage Plus transition rules

**Download** Updated Advantage Plus Product Details page (ICC version) required on or after August 26

**Pre-order** Required forms, consumer brochures and access state variations

## 📌 Important Life Application package notices

- For all New York sales you will be required to use the [Revised New York Life Application package 770413 NY \(08/17\)](#) for Your Term, Advantage Plus, SMART and Your Legacy. View [New York transition rules](#).
- Connecticut Life Application moves to the [Interstate Compact 770681 US \(08/17\)](#). View [Connecticut transition rules](#).

For more information, please call Foresters Financial Sales Support at **866-466-7166, option 1**

Foresters Advantage Plus and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters Advantage Plus Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

<sup>1</sup> Insurability depends on answers to health and lifestyle questions and an underwriting review.

<sup>2</sup> **This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.**

Receipt of the accelerated death benefits may affect eligibility for public assistance program and may be taxable. ABR not available in CA.

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