

Advantage Plus

Participating Whole
Life Insurance

Coverage that grows with you

If you've ever looked at purchasing whole life insurance, there's a good chance you've heard about Paid-up Additions. There's also a good chance that you've asked yourself "what exactly is a Paid-up Addition?"

The Basics

Paid-up Additions, PUA or PUAs for short, are essentially an amount of insurance that is fully paid for when issued and therefore doesn't require any further premium to be paid (hence the term "paid-up").

With PUAs, the premium is used to purchase a specific amount of life insurance based upon the age of the insured at the time it is purchased. The life insurance is permanent and doesn't require any other premium and is "paid-up". PUAs can be a helpful tool to enhance your financial well being.

How Do I Purchase PUAs?

There are typically two ways that you can purchase PUAs.

The most common way is through dividends.¹ Some whole life products, like Foresters Advantage Plus whole life, are participating, meaning they are eligible to receive dividends, if and when the company declares them. You can choose to have the dividend applied as a payment to purchase PUAs.

The second way is through adding a Paid-up Additions Rider (PUAR). Foresters Financial™ offers two types of PUAR; either as a single payment or as a flexible payment. The PUAR is available on Foresters Advantage Plus whole life.

Do PUAs have Cash Values?

Yes. Every time you make a payment to purchase PUAs, you contribute to a better financial future as you add to the cash value of your life insurance. You can access that cash value in two ways. First, you can take a loan against the cash value. A loan would accrue interest, and the death benefit amount and/or cash surrender value would be reduced by any outstanding loan balance (including interest) if there is a death claim or if the life insurance is surrendered.

The second option is to surrender PUAs for their cash value. Any surrender of PUAs would reduce the death benefit amount and cash surrender value accordingly.

**If you have more questions about
PUAs, call**

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Foresters Advantage Plus: ICC17-WL-US01 or WL-XX01-2017, Flexible Paid-Up Additions Rider: ICC17-WL-FPUAR-US01 or WL-FPUAR-XX01-2017, Single Paid-Up Additions Rider: ICC17-WL-SPUAR-US01 or WL-SPUAR-XX01-2017

¹ Dividends are not guaranteed. Past dividends are not an indicator of future dividend performance.

Not a bank deposit. Not FDIC insured. Not guaranteed by any bank or credit union. Not insured by any federal government agency.

Foresters
Financial

Helping is who we are.

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