

CRITICAL ILLNESS INSURANCE

# A safety net during life's critical moments

Affordable coverage even if you've had a previous critical illness.



Canada   
Protection Plan®  
From Foresters Financial™

# Get peace of mind when you need it most

Serious illnesses can happen at any age. A diagnosis like cancer, heart attack, or stroke can turn life upside down. Recovery takes time and workplace benefits or employment insurance may not be enough to cover the full cost.

**Critical illness insurance offers a tax-free<sup>1</sup> lump sum payment if you're diagnosed with a covered condition.**

This money can help pay for medical expenses, travel for treatment or replace lost income—giving you and your loved ones financial breathing room when you need it most.

Most critical illness insurance plans group major conditions such as cancer, heart attack and stroke all under one policy. This means you may be ineligible for coverage if you had any one of these conditions in the past.

With Canada Protection Plan<sup>®</sup> from Foresters Financial<sup>™</sup>, you have more flexibility. You can choose coverage for life-threatening cancer<sup>2</sup> and cardiac coverage separately or opt for comprehensive protection that includes multiple conditions.

**This tailored approach helps ensure you get the coverage that fits your health history and your needs.**

Our critical illness insurance does not require medical tests or exams<sup>3</sup> and provides:

- Fast approval—often less than a day
- Coverage for cancer survivors
- Up to \$100,000 of protection
- You may be eligible to apply, even with a pre-existing condition
- Coverage up to age 75
- Payments start in the second month—applicable on monthly payment plans



# Four affordable options

1

## Cardiac Protect CI

Receive one tax-free payment up to \$50,000 in the event of a heart attack, stroke, aortic surgery, coronary artery bypass surgery or heart valve replacement or repair.

3

## Cancer Protect CI

Receive one tax-free payment up to \$50,000 in the event of life-threatening cancer, aplastic anemia or benign brain tumour.

2

## Cardiac and Cancer Protect CI

Get coverage for both. Receive two tax-free payments of up to \$50,000, one for each plan. If you claim on one plan, the other plan remains intact, making you eligible for a total of two claim payments. We provide flexible coverage, plus a reduced premium after the first claim on this plan.

4

## Cardiac or Cancer Protect CI

Get coverage for either. Receive one tax-free payment up to \$100,000 in the event of the first illness.

## Enriching member benefits

When your coverage starts, you can get access to a suite of member benefits!<sup>4</sup>  
Here are just a few of the benefits available:



### LawAssure<sup>5</sup>

An online document preparation service for customizable wills, powers of attorney and healthcare directives.



### Community Volunteer grants

Apply for grants up to \$1,500 to organize volunteer and fun family activities in your local community.



### Foresters Go<sup>TM 6</sup>

A wellness app where members can earn rewards for big and little healthy choices and giving back.



### Competitive Scholarship<sup>7</sup>

Member families can apply for tuition scholarships to help with the rising cost of post-secondary education.



### Orphan Benefit

\$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.



### Foresters Member Discounts<sup>TM 8</sup>

Members can access deals on everyday necessities, electronics and other online shopping opportunities.

# Coverage with more choices for every life


Buying life insurance can be one of the most important financial decisions you can make to protect your family. That's why our affordable simplified issue product suite makes the process easy every step of the way.

## Speak with your advisor

Name \_\_\_\_\_

Contact  
information \_\_\_\_\_



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<sup>1</sup> Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their tax, estate or legal advisor regarding their situation

<sup>2</sup> Life-threatening cancer is contractually defined, must be diagnosed by a specialist, and is subject to limitations and exclusions. Please speak with your advisor for further information

<sup>3</sup> Insurability depends on the answers to medical and other application questions and underwriting searches and review.

<sup>4</sup> 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.

<sup>5</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure not available in the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

<sup>6</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>7</sup> This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en-ca/member-benefits/scholarship-new-applicants> for further details.

<sup>8</sup> Discounts are administered by BenefitHub Technology Canada Limited.