

A-Z LIFE COVERAGE No medical and simplified life insurance

Your coverage made simple

Protect the ones you love with stress-free life insurance



Canada 
Protection Plan[®]
From Foresters Financial[™]

Giving you more choice

Deep down, we all want the same thing—to take care of the people we love most.

Whether you are hard to insure, have health issues, are in good health or just want reliable coverage fast, A–Z Life Coverage offers a wide variety of plans to suit your specific needs.

High coverage amounts and low rates

When compared with similar plans and benefits, our rates are among the lowest in the country.

Plus, payments do not start until the second month on our monthly plans!

Coverage if you're hard to insure

We offer coverage up to \$500,000 for no medical¹ and simplified issue life insurance plans. We do not ask if you've been declined life insurance in the past, nor do you need to go for a medical exam. This means total convenience, enabling you to get protected no matter your health or if you need coverage quickly.

Coverage if you're in good health

We offer plans for up to \$1 million in coverage.

Getting covered is easier than ever

No matter your health, you'll always have choice and flexibility with Canada Protection Plan from Foresters Financial™. Whether you are 18 or 80, we have a plan for you.

You can save time and money when you bundle both life and critical illness insurance.

New to the country and have a work or study permit?

You can apply for up to \$250,000 in coverage.

Are you in relatively good health or do you like the rush of extreme sports?

You can apply for up to \$500,000 and, best of all, there are no medical exams required.

Frequently travel outside of Canada?

If you pass away while abroad, our Transportation Benefit provides up to an additional \$2,000 to return you back home.



Life insurance myths versus reality

Myth: It's too hard to qualify.

Reality: It actually can be quite easy! Even people with health conditions, high-risk jobs or past challenges are eligible for coverage.

Myth: Life insurance is too expensive.

Reality: Many people think life insurance costs way more than it actually does. We've got affordable rates that can fit almost any budget.

Myth: My work insurance is enough.

Reality: This is a common belief. Group benefits through your employer are great, but they usually don't follow you if you change jobs and often aren't enough to meet long-term needs.

Myth: I'll get life insurance later.

Reality: Life is unpredictable—and the longer you wait, the more expensive it can become to qualify.

Enriching member benefits

When covered, you may be eligible to enjoy a valuable package of member benefits.² Here are just a few of the benefits available:



LawAssure³

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^{TM 4}

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



Competitive Scholarship⁵

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^{TM 6}

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

Your loved ones deserve to be protected come claim time

Buying life insurance is one of the most important financial decisions that you can make for your family's well-being. That's why we're big believers in affordable coverage with more flexible choices.

All backed by the financial strength of an insurer that has been helping Canadian families for over 150 years. We'll still be around when the people you care about need us most.

For more information, contact:

Name _____

Contact information _____



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¹ Insurability depends on the answers to medical and other application questions and underwriting searches and review.

² 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. Call for additional details or check out: ezbizcanada.foresters.com/en-ca/advisors.

³ 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.

⁴ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

⁵ 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.

⁶ Discounts are administered by BenefitHub Technology Canada Limited.