

Simplify sales with A-Z Life Coverage

No exams, no delays—just easy approvals from start to finish



Canada 
Protection Plan®
From Foresters Financial™

Options for your hard-to-insure and healthy clients

No medical¹, simplified issue coverage up to \$1 million!

Guaranteed Acceptance Life² (No medical required)

Guaranteed insurability regardless of health conditions. Coverage up to \$50,000. The full coverage amount is payable if death occurs after two years or at any time if cause of death is accidental.

Deferred Life³ (No medical required)

Ideal for people with serious health conditions. Coverage up to \$75,000. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time.

Deferred Elite⁴ (No medical required)

Ideal for people with less serious health conditions. Coverage up to \$350,000. If death occurs during the second year and is due to non-accidental means, 50% of the coverage amount is payable. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time.

Simplified Elite⁵ (No medical required)

Ideal for people in relatively good health or engaging in extreme sports. Coverage up to \$500,000. The full coverage amount is payable at any time.

Preferred⁵

Ideal for people in good health and for those who want a fast and simple application process. Coverage up to \$1 million. No medical required for up to \$500,000 and issue ages up to 70. The full coverage amount is payable at any time.

Preferred Elite⁵

Ideal for people in good health and for those who want a fast and simple application process at our lowest rates. Coverage up to \$1 million. The full coverage amount is payable at any time.

Innovative e-app

Our easy-to-use **eAccess e-app** makes submitting an online application seem effortless.



No Medical Quick Reference Guide

Plans	Guaranteed Acceptance Life	Deferred Life	Deferred Elite	Simplified Elite
Medical conditions	Max \$50,000	Max \$75,000	Max \$350,000	Max \$500,000
Alcoholism	✓	✓	✓	✓
Angina	✓	✓	✓	✓
Bipolar Disorder/Psychosis/Schizophrenia	✓	✓	✓	-
Blood Disorders	✓	✓	✓	✓
Cancer	✓	✓	✓	✓
Chronic Kidney Disease	✓	✓	✓	✓
Chronic Obstructive Pulmonary Disease (COPD)	✓	✓	✓	-
Coronary Artery Disease (Stent Insertion)	✓	✓	✓	✓
Crohn's Disease	-	-	-	✓
Diabetes	✓	✓	✓	✓
Drug Addiction or Abuse	✓	✓	✓	✓
Epilepsy	✓	✓	✓	✓
Heart Attack/Stroke	✓	✓	✓	✓
Hepatitis A and B	✓	✓	✓	✓
Hepatitis C	✓	✓	✓	✓
High Blood Pressure/Hypertension	✓	✓	✓	✓
Liver Disease/Cirrhosis	✓	✓	-	-
Lupus	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓
Pacemakers	✓	✓	✓	✓
Parkinson's	✓	-	-	-
Transient Ischemic Attack (TIA)	✓	✓	✓	✓
Non-medical conditions	✓	✓	✓	✓
Criminal history	✓	✓	✓	✓
Decline for life insurance	✓	✓	✓	✓
Driving violations	✓	✓	✓	✓
Foreign travel	✓	✓	✓	✓
Hazardous sports	✓	✓	✓	✓
Valid work permit/Study permit (Maximum coverage of \$250,000)	✓	✓	✓	✓

Plans at a glance

Plan, issue ages and amounts	Renewal period	Convertible	Accidental Death Benefit	Child Term Benefit	Hospital Cash Benefit	Terminal Illness Benefit	Transportation Benefit
Life plans							
Guaranteed Acceptance Life 18–60 \$10,000–\$50,000 61–75 \$5,000–\$50,000	n/a	n/a	✓	–	–	✓	✓
Deferred Life 18–60 \$10,000–\$75,000 61–80 \$5,000–\$50,000	n/a	n/a	✓	–	–	✓	✓
Deferred Elite Life⁶ 18–60 \$10,000–\$350,000 61–80 \$5,000–\$350,000	n/a	n/a	✓	✓	–	✓	✓
Simplified Elite Life⁶ 18–60 \$10,000–\$500,000 61–80 \$5,000–\$350,000	n/a	n/a	✓	✓	✓	✓	✓
Preferred Life⁶ 18–80 \$50,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Preferred Elite Life⁶ 18–80 \$500,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Term plans							
Deferred Elite 10 Year Term 18–70 \$25,000–\$350,000	To age 80	To age 70	✓	✓	–	–	–
Deferred Elite 20 Year Term 18–60 \$25,000–\$350,000	To age 80	To age 70	✓	✓	–	–	–
Deferred Elite 25 Year Term 18–55 \$25,000–\$350,000	To age 80	To age 70	✓	✓	–	–	–
Deferred Elite Decreasing 25 Year Term⁷ 18–60 \$25,000–\$350,000	Not renewable	Not renewable	✓	✓	–	–	–
Simplified Elite 10 Year Term 18–60 \$25,000–\$500,000 61–70 \$25,000–\$350,000	To age 80	To age 70	✓	✓	✓	–	–
Simplified Elite 20 Year Term 18–60 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓	–	–
Simplified Elite 25 Year Term 18–55 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓	–	–
Simplified Elite Decreasing 25 Year Term⁷ 18–60 \$25,000–\$500,000	Not renewable	Not renewable	✓	✓	✓	–	–
Preferred 10 Year Term 18–70 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–
Preferred 20 Year Term 18–60 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–
Preferred 25 Year Term 18–55 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–

Plan, issue ages and amounts	Renewal period	Convertible	Accidental Death Benefit	Child Term Benefit	Hospital Cash Benefit	Terminal Illness Benefit	Transportation Benefit
Term plans continued							
Preferred Decreasing 25 Year Term⁷ 18–60 \$50,000–\$1 Million	Not renewable	Not renewable	✓	✓	✓	–	–
Preferred Elite 10 Year Term 18–70 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–
Preferred Elite 20 Year Term 18–60 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–
Preferred Elite 25 Year Term 18–55 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓	–	–
Preferred Elite Decreasing 25 Year Term⁷ 18–60 \$500,000–\$1 Million	Not renewable	Not renewable	✓	✓	✓	–	–
Additional features							
Term riders	A maximum of two term riders may be added to eligible base plans. Term riders are not available with Guaranteed Acceptance Life, Deferred Life or any 20-pay plans. Riders can only be added if the base is longer than rider term period (not equal)						
Terminal Illness Benefit (free)	75% of death benefit to a maximum of \$250,000						
Transportation Benefit (free)	Up to \$2,000 (\$2.00 per kilometer)						
Accidental Death Benefit	Issue ages 18–65; Maximum is lesser of five times coverage and \$250,000; Minimum is lesser of one times coverage and \$10,000						
Child Term Benefit	\$5,000 or \$10,000 or \$15,000 per child. Parent issue ages 18–60. Children issue ages: 30 days–17 years; convertible						
Hospital Cash Benefit	Daily benefit of \$25.00, \$50.00 or \$100.00; Issue ages 18–65						
Policy fees	All products—\$60.00. Additional policies issued at the same time may be eligible for multi-policy discount of \$40.00 per policy						

Simplify your business

Versatile classifications—Easier approvals

- Non-smokers classifications—occasional cigar smokers and up to six times a week marijuana users
- Coverage options for clients with cancer, coronary artery disease, travel and mental health history
- Renewable and convertible options on most Term plans
- No questions about past declines, ratings or postpones
- Non-residents with work or study permits—coverage up to \$250,000 available
- A complete end-to-end online experience
- No driving. No mailing. No hassle.
- e-app, e-policy with e-signature across most devices
- Approvals in as little as three days

Flexible and client-friendly coverage

- Payments start in the second month*
- No medical up to \$500,000
- Preferred plans up to \$1 million
- Guaranteed coverage up to \$50,000

Ways to meet your clients' unique needs

- Great choice of plans
- Higher coverage amounts
- Reputable claims experience
- Some of the lowest rates in Canada
- Competitive commissions

* Applicable on monthly payment plans only

Benefits they can use right away

Your clients are eligible to enjoy a suite of enriching member benefits⁸. Here are just some of the benefits available when their coverage begins:

LawAssure⁹

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

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 10}

Members can save on products from top brands and exciting experiences, giving them new ways to stretch their dollars.

Foresters Go^{TM 11}

By living healthier lives and volunteering to causes, members can earn Rewards Points redeemable for electronics, gift cards and so much more.

We're here to help every step of the way

877-796-9090

sales@foresters.com

Scan this QR code to learn more about how we can help simplify your business.



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

² For Guaranteed Acceptance Life, the death benefit is limited to a return of premiums if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

³ For Deferred Life, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

⁴ For Deferred Elite products, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the first year. The death benefit will be 50% of the face amount if death occurs by other than accidental means in the second year. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

⁵ For Simplified Elite, Preferred and Preferred Elite, full coverage amount is payable any time when death occurs.

⁶ 20-pay is available.

⁷ For all 25 Year Decreasing Term, the coverage amount decreases over 25 years to 50% of the initial face amount.

⁸ 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.

⁹ 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.

¹⁰ Discounts are administered by BenefitHub Technology Canada Limited.

¹¹ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.