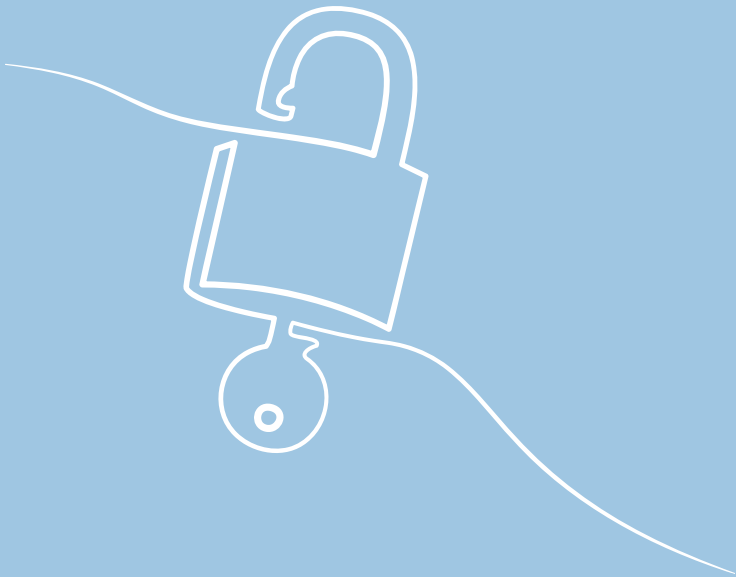


CRITICAL ILLNESS INSURANCE

# Redefining critical illness insurance to unlock new opportunities

Unbundled coverage. Focused protection. Affordable peace of mind.



Canada   
Protection Plan®  
From Foresters Financial™

# Cardiac and cancer coverage, even with a pre-existing condition

Offer your clients the choice to unbundle or bundle cardiac and life-threatening cancer<sup>1</sup> conditions, making our critical illness insurance (CI) more accessible.

Our innovative approach means clients with a pre-existing cardiac or cancer-related illness can now qualify for CI insurance to cover conditions they do not have, opening up your potential client base like never before.

- Clients diagnosed with heart disease or diabetes can now get cancer coverage
- Clients living with cancer can now get cardiac coverage
- Clients can now choose to get both cardiac and cancer coverage
- Clients only pay for the coverage they choose, making their premiums more affordable

## Our CI plans cover eight of the most common critical illnesses

Many critical illness insurers lump major conditions such as cancer, heart attack and stroke under one policy. This could make a client ineligible for critical illness insurance if they have suffered from any one of these conditions in the past.

| Cardiac Protect<br>CI covers                                                                                                                                                                  | Cancer Protect<br>CI covers                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>– Heart attack</li><li>– Heart valve replacement or repair</li><li>– Aortic surgery</li><li>– Stroke</li><li>– Coronary artery bypass surgery</li></ul> | <ul style="list-style-type: none"><li>– Cancer</li><li>– Aplastic anemia<sup>2</sup></li><li>– Benign brain tumour<sup>2</sup></li></ul> |

## More choice in plans makes selling easier

With Canada Protection Plan from Foresters Financial™, your clients have more choice with four critical illness insurance plans to provide the choice, coverage and affordable protection.

## Innovative e-app

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



# No medical critical illness quick reference guide

| Impairment                                   | Cardiac Protect CI | Cancer Protect CI | Impairment                                                | Cardiac Protect CI | Cancer Protect CI |
|----------------------------------------------|--------------------|-------------------|-----------------------------------------------------------|--------------------|-------------------|
| Acquired Immunodeficiency Syndrome (AIDS)    | –                  | –                 | Heavy Chain Disease                                       | ✓                  |                   |
| Alzheimers Disease                           | ✓                  | ✓                 | High Blood Pressure <sup>3</sup>                          | ✓                  | ✓                 |
| Aneurysm                                     | –                  | ✓                 | High Cholesterol <sup>4</sup>                             | ✓                  | ✓                 |
| Angina Pectoris                              | –                  | ✓                 | Human Immunodeficiency Virus (HIV)                        | –                  | –                 |
| Angioplasty                                  | –                  | ✓                 | Kawasaki Disease                                          |                    | ✓                 |
| Aortic Aneurysm                              | –                  | ✓                 | Leukemia—all types                                        | ✓                  | –                 |
| Aortic Sclerosis                             | –                  | ✓                 | Lupus                                                     | –                  | ✓                 |
| Arrhythmias                                  | –                  | ✓                 | Meningioma                                                | ✓                  | –                 |
| Arteriosclerosis                             | –                  | –                 | Mitral Valve Prolapse                                     | –                  | ✓                 |
| Arteriovenous Malformation (AVM)             | –                  | ✓                 | Monoclonal Gammopathy of Undetermined Significance (MGUS) | ✓                  | –                 |
| Atrial Fibrillation/Atrial Flutter           | –                  | ✓                 | Multiple Myeloma                                          | ✓                  | –                 |
| Atrial Septal Defect (ASD)                   | –                  | ✓                 | Multiple Sclerosis                                        | ✓                  | ✓                 |
| Bariatric Surgery                            | ✓                  | ✓                 | Myelodysplastic Syndromes                                 | ✓                  | –                 |
| Basal Cell Carcinoma                         | ✓                  | ✓                 | Pacemaker                                                 | –                  | ✓                 |
| Benign Brain Tumor                           | ✓                  | –                 | Parkinson's Disease                                       | ✓                  | ✓                 |
| Bypass Surgery                               | –                  | ✓                 | Paroxysmal Nocturnal Hemoglobinuria                       | –                  | ✓                 |
| Cancer                                       | ✓                  | –                 | Peripheral Artery Disease (PAD)                           | –                  | ✓                 |
| Carcinoma In Situ                            | ✓                  | –                 | Peripheral Vascular Disease (PVD)                         | –                  | ✓                 |
| Cardiac Syndrome X                           | –                  | ✓                 | Plasmacytoma                                              | ✓                  | –                 |
| Cardiomyopathy                               | –                  | ✓                 | Polycystic Kidney Disease (PKD)                           | ✓                  | ✓                 |
| Chronic Myeloproliferative Neoplasms (MPN)   | ✓                  | –                 | Polycythemia Vera                                         | –                  | –                 |
| Chronic Obstructive Pulmonary Disease (COPD) | ✓                  | ✓                 | Pregnancy <sup>5</sup>                                    | ✓                  | ✓                 |
| Coarctation of Aorta                         | –                  | ✓                 | Polycythemia Vera                                         | ✓                  | –                 |
| Colitis (including Ulcerative)               | ✓                  | –                 | Primary Myelofibrosis                                     | ✓                  | –                 |
| Congenital Heart Disease                     | –                  | ✓                 | Pure Red Cell Aplasia (PRCA) or Red Cell Aplasia          | ✓                  | –                 |
| Congestive Heart Failure (CHF)               | –                  | ✓                 | Sickle Cell Anemia                                        | –                  | ✓                 |
| Coronary Artery Disease (CAD)                | –                  | ✓                 | Smouldering or Indolent Myeloma                           | ✓                  | –                 |
| Coronary Bypass Graft                        | –                  | ✓                 | Squamous Cell Carcinoma (SCC)                             | ✓                  | –                 |
| Crohn's Disease                              | ✓                  | –                 | Stent Insertion                                           | –                  | ✓                 |
| Diabetes Type I and 2                        | –                  | ✓                 | Stroke (CVA)                                              | –                  | ✓                 |
| Dysplastic Nevus Syndrome                    | ✓                  | –                 | Telomere diseases                                         | ✓                  |                   |
| Essential Thrombocythemia                    | –                  | –                 | Thrombophilia (Blood Clotting Disorders)                  | –                  | ✓                 |
| Fibromuscular Dysplasia                      |                    | ✓                 | Transient Ischemic Attack (TIA)                           | –                  | ✓                 |
| Graft vs. Host Disease (GVHD)                | ✓                  | –                 | Valvular Heart Disease or Surgery                         | –                  | ✓                 |
| Heart Attack (Myocardial Infarction)         | –                  | ✓                 | Ventricular Septal Defect (VSD)                           | –                  | ✓                 |
| Heart Murmur                                 | –                  | ✓                 |                                                           |                    |                   |

# Our premiums are often lower than fully underwritten CI rates!

|                   | Cardiac Protect CI                                                                                                         | Cancer Protect CI                                      | Cardiac and Cancer Protect CI                                                                                                                      | Cardiac or Cancer Protect CI |           |
|-------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------|
| Term              | T75                                                                                                                        | T75                                                    | T75                                                                                                                                                | T20                          | T75       |
| Issue ages        | 18–65                                                                                                                      | 18–65                                                  | 18–65                                                                                                                                              | 18–55                        | 18–65     |
| Minimum           | \$10,000                                                                                                                   | \$10,000                                               | \$10,000 per event                                                                                                                                 | \$25,000                     | \$10,000  |
| Maximum           | \$50,000                                                                                                                   | \$50,000                                               | \$50,000 per event                                                                                                                                 | \$100,000                    | \$100,000 |
| Claim             | One tax-free payment                                                                                                       | One tax-free payment                                   | Two tax-free payments                                                                                                                              | One tax-free payment         |           |
| Optional benefits | Accidental Death Benefit and Return of Premium on Death                                                                    |                                                        |                                                                                                                                                    |                              |           |
|                   | – Heart attack<br>– Stroke<br>– Aortic surgery,<br>– Coronary artery bypass surgery<br>– Heart valve replacement or repair | – Cancer<br>– Aplastic anemia<br>– Benign brain tumour | One event each is covered. After the first claim/event, your client receives continued protection for the unclaimed/second event at a reduced rate | Covers first event only      |           |

## Simplify your business

- Shorter applications mean a fast and easy process for affordable critical illness insurance.
- Policies can potentially be issued within a few hours through ePolicy delivery, or in just a few days through paper policies.
- Payments start in the second month for monthly payment plans.
- Save more of your time with eAccess and our non-face-to-face eSignature option.

# Case studies

After a life-changing medical diagnosis or emergency, recovery can be long and challenging. Now more than ever, Canadians need reliable protection to reduce the financial impact of a critical illness, so they can focus on their health.



## Meet Julie\*

- Female, age 35, non-smoker, diagnosed with basal cell carcinoma six months ago. Otherwise healthy.
- **Declined** for CI insurance elsewhere and **approved** for all plans at preferred rates with us.
- She chose Cardiac and Cancer Protect CI, T75 with a face amount of \$50,000, at a rate of \$42.12 per month.
- Two years later at age 37, she was diagnosed with cancer.
- We paid her a lump-sum benefit of \$50,000 for her cancer claim.
- She was still covered for cardiac conditions for \$50,000.
- Her premiums dropped to \$16.20 because she then was only paying for cardiac coverage. What's more, her new premiums were based on her issue age of 35, not her attained age of 37.



## Meet Phillip\*

- Male, age 40, non-smoker, diagnosed with colon cancer three years ago.
- Underwent surgery and chemotherapy.
- In remission for 2.5 years.
- **Declined** for CI insurance elsewhere.
- **Approved** by us for Cardiac Protect CI, T75, \$50,000 at preferred rate of \$27.36 per month.

\* These case studies are for illustrative purposes only and do not constitute financial advice, nor guarantee any outcomes. The depicted individuals, circumstances, and financial figures are fictional, and the information provided is subject to change without notice. Foresters Financial will not be liable for any consequences resulting from use of, or reliance on, this information.

# Benefits they can use right away

Your clients are eligible to enjoy a suite of enriching member benefits<sup>6</sup> when their coverage begins. Here are some of the available benefits:

## LawAssure<sup>7</sup>

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

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

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

## Orphan Benefit

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

## Competitive Scholarship<sup>9</sup>

Member families can apply for tuition scholarships to help with the rising cost of post-secondary education. Hundreds are awarded each year.

**We're here to help every step of the way**

**877-796-9090**

[sales@foresters.com](mailto:sales@foresters.com)

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



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<sup>1</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>2</sup> Cancer Protect CI covers two more conditions, in addition to typical cancer coverage currently available in Canada.

<sup>3</sup> High blood pressure, controlled with medication, readings no greater than systolic 140 or diastolic 90.

<sup>4</sup> Total Cholesterol values no greater than 240mg/dL or 6.2mmol/L.

<sup>5</sup> Without complications such as hypertension, proteinuria, pre-eclampsia or eclampsia, gestational diabetes, or infection.

<sup>6</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>7</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>8</sup> Discounts are administered by BenefitHub Technology Canada Limited.

<sup>9</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.