A–Z LIFE COVERAGE

Product and underwriting guide



Canada Protection Plan®
From Foresters Financial™

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Product overview

Who are your potential clients?

Declined, rated or postponed

Foresters Financial™ does not ask if your client has ever been declined, rated or postponed. Your clients could qualify for our best no medical[1] plan for up to $500,000 of coverage.

For those who do not want to go through traditional underwriting

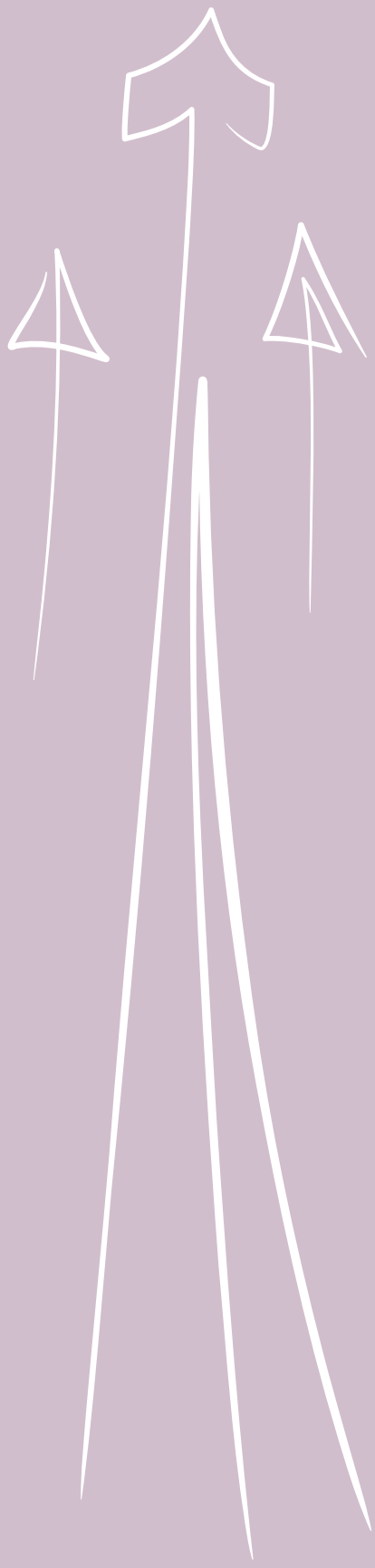
Your client may be healthy but would like to avoid traditional underwriting. They can apply quickly for coverage, with NO medical exams required.

Final expenses

Your client may be looking to cover the cost of a funeral or to ensure that any outstanding debts are paid for. We can offer these clients a very affordable solution to cover their final expenses.

People with serious illnesses

Your client may be uninsurable due to serious illness or other risk factors. We can offer your client coverage up to $50,000, with no medical required.



Product overview

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Base plan	Best suited for people who have	Issue ages	Minimum	Maximum
Guaranteed Acceptance Life[2]	Who have very serious health conditions, or wish to apply without answering Eligiblity Questions. Guaranteed insurability regardless of health conditions. Face amounts up to $50,000. Death benefit is based on 100% of the face amount in effect if death occurs after two years, or at any time if cause of death is accidental.	18–60 61–75	$10,000 $5,000	$50,000 $50,000
Deferred Life[3]	Serious health conditions. Face amounts up to $75,000. Death benefit is based on 100% of the face amount in effect if death occurs after two years, or at any time if cause of death is accidental.	18–60 61–80	$10,000 $5,000	$75,000 $75,000
Deferred Elite[4]	Less serious health conditions. Face amounts up to $350,000. Death benefit is based on 100% of the face amount in effect if death occurs after two years, or at any time if cause of death is accidental. Where death occurs during the second year and is due to non-accidental means, death benefit is based on 50% of the face amount in effect.	18–60 61–80	$10,000 $5,000	$350,000[6] $350,000[6]
Simplified Elite[5]	Relatively good health and/or engages in extreme sports. Face amounts up to $500,000. Death benefit is based on 100% of the face amount in effect.	18–60 61–80	$10,000 $5,000	$500,000[6] $350,000[6]
Preferred[5]	Good health, and who want a fast and simple application process. Face amounts up to $1 million. No Medical required for up to $500,000 and issue age up to 70. Death benefit is based on 100% of the face amount in effect. This product is fully underwritten.	18–80	$50,000	$1 Million[6]
Preferred Elite[5]	Good health, and who want a fast and simple application process at our lowest rates. Face amounts up to $1 million. Death benefit is based on 100% of the face amount in effect. This product is fully underwritten.	18–80	$500,000	$1 Million[6]

Base Plan or Rider (available as Deferred Elite, Simplified Elite, Preferred and Preferred Elite)	**Issue**	**Minimum**	**Maximum**
10 Year Term	18–70	$25,000[7]	Maximum depends on age and plan–see above
20 Year Term	18–60	$25,000[7]	
25 Year Term	18–55	$25,000[7]	
25 Year Decreasing Term	18–60	$25,000[7]	
Rider Only	**Issue**	**Minimum**	**Maximum**
Accidental Death Benefit	18–65	Lesser of one times face amount and $10,000	Lesser of five times face amount and $250,000
Child Term Benefit	18–60 (parent)	$5,000, $10,000 or $15,000	
Hospital Cash Benefit	18–65	$25/day, $50/day or $100/day	

Certificate change requirements

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Change	Requirements
Add a new rider (Accidental Death Benefit and Hospital Cash Benefit)	For all ages and amounts: – Application for Change to an existing Life Insurance Certificate
Child Term Benefit Changes (the child of the Insured must be between the ages of 30 days and under 18) – Add a Child Term Benefit – Add a child to an in force Child Term Benefit – Increase Child Term Benefit	For all ages and amounts: – Application for Change to an existing Life Insurance Certificate – Child Term Benefit (CTB) questionnaire
Child Term Benefit Conversion	Child Term Conversion Application Form: – The conversion must take place at any time after the Insured Child's twentieth (20th) birthday, but no later than the Insured Child's twenty-first (21st) birthday
Reinstatement: – Lapsed within the last 3 months – Lapsed for more than 3 months	 – Reinstatement Request—Short Application – Reinstatement Request—Long Application
Change to Non-Smoker	For all ages and amounts: Application for Change to Non Smoker Rates: – The insured must have stopped using any substance or product containing tobacco, nicotine (excluding 12 cigars per year), for the previous twelve (12) consecutive months. Applicants who have used marijuana, other than through oral ingesting, more than six (6) times per week will not be considered for non-smoker rates. For Preferred Elite Rates: – The insured must have stopped using any substances containing tobacco, nicotine, including cigars or marijuana in any form for the previous twenty-four (24) consecutive months. Application for Change to an existing Life Insurance Certificate.
Reducing Face Amount	Application for Change to an existing Life Insurance Certificate.
Term Policy or Term Rider Conversion (subject to Plan minimum and Issue Ages limits) — Not applicable on 25 Year Decreasing Term	Term Conversion Application Form: – No sooner than 60 days prior to the 2nd certificate anniversary. The conversion must occur prior to the Certificate Anniversary nearest the Insured's seventieth (70th) birthday.

Age and amount requirements

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Preferred and Preferred Elite plans only

It is the Advisor's responsibility to order the routine age and amount requirements based on the table.
In determining eligibility for insurance, Foresters Financial reserves the right to consider risk characteristics other than those mentioned in the questions in the application.

Application and Amount
The total of all Foresters Simplified/No Medical Life Insurance pending and/or issued in the last 12 months is to be taken into consideration for the purpose of determining the Age and Amount Requirements as listed.

Attending Physician's Statement (APS) Guidelines
We reserve the right to request an APS.

Diagnostic Testing
This excludes any genetic testing results.

Preferred*	18–70	71–80
$50,000 to $500,000	– Non-medical	– Paramedical – Blood chemistry profile/urinalysis
$500,000 to $1,000,000	– Paramedical – Blood chemistry profile/urinalysis	– Paramedical – Blood chemistry profile/urinalysis

Preferred Elite	18–70	71–80
$500,000 to $1,000,000	– Paramedical – Blood chemistry profile/urinalysis	– Paramedical – Blood chemistry profile/urinalysis

*For Preferred Elite a paramedical and blood chemical profile are required in all cases.

Preferred Elite underwriting criteria

	Preferred Elite Non-smoker		Preferred Elite Smoker	
Tobacco	No tobacco in the last 24 months (includes no nicotine products, marijuana and no smoking cessation products, vaping and electronic cigarettes)		Chewing tobacco, cigarettes, pipes, cigars, marijuana in any form	
Blood Pressure Equal to or less than:	Age 18 to 45	140/90	Age 18 to 45	140/90
	Age 46 to 80	150/90	Age 46 to 80	150/90
Cholesterol Equal to or less than:	Age 18 to 45	220/5.5 C or 5.7/5.5 IU	Age 18 to 45	220/5.5 C or 5.7/5.5 IU
	Age 46 to 80	240/6.0 C or 6.2/6.0 IU	Age 46 to 80	240/6.0 C or 6.2/6.0 IU
Family history	Maximum one diagnosis or death from Heart Disease, Cancer or Stroke occurring in any parent or sibling prior to the age of 60.		Maximum one diagnosis or death from Heart Disease, Cancer or Stroke occurring in any parent or sibling prior to the age of 60.	

Preferred Elite build table (Maximum weights for height)

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	126	130	135	140	147	152	157	163	168	173	178	183
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	190	196	201	206	212	219	225	232	238	244	251	258

Underwriting guidelines — definitions

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Authorized Service Providers

Laboratories	Paramedical
– ExamOne	– ExamOne – Dynacare

Foreign Travel

Any planned travel in the next 12 months that is less than 12 consecutive weeks is insurable for all plans except Preferred Elite.

Medical Records Verification

Medical records will be requested for a minimum of 10 percent of the following A-Z products issued (Deferred Life; Deferred Elite, Simplified Elite and Preferred) after approval and issue, to verify medical history.

Plan F Codes

MIB Plan F Codes are codes from other carriers that are associated to an individual who has an active certificate with Foresters Financial. Medical Information Bureau (MIB) will provide us Plan F codes, should they exist, for a period of two years after a certificate has been issued and medical records will be further reviewed if required.

Children

Eligibility for Child Term Benefit

Each natural or adopted child of the Life Insured that is:

- at least 30 days old but less than 18 years old and is specifically designated in the insurance application, and
- at least 30 days old but less than 18 years old and is born or adopted after the effective date of this rider.

A child born to or legally adopted by an insured person while this rider is in effect is automatically covered from the age of thirty (30) days upon written request advising us, while the child is alive, of the child's name and date of birth. The premium for this rider does not change when additional children are insured.

Actual Age

When completing the questions on the Application Form, the Applicant's actual age is used.

Replacements

Please complete replacement forms for internal and external replacements at the time of application.

Backdating

No backdating is allowed for Guaranteed Acceptance Life, Deferred Life and Deferred Elite.

Backdating of issue date for Simplified Elite, Preferred and Preferred Elite is up to 6 months from the date of underwriting approval. Additional premiums will be required at issue to cover the premiums payable over the backdated period.

We are unable to backdate if the person is older than the maximum issue age. (For example, we cannot backdate an 81-year-old to age 80 if the maximum issue age is 80.)

Underwriting guidelines — definitions

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Smoking Status For All Plans Except Preferred Elite

Smoker definition: Applicants who within the last 12 months

a. used tobacco or nicotine in any form (excluding 12 cigars or less) or

b. vaped or used an electronic cigarette in any form or

c. used, more than 6 times per week, marijuana in any form (excluding CBD oil or edibles)

Smoking Status for Preferred Elite

Applicants who have used by any means, (including electronic vaporizer or "vaping") a substance or a product containing tobacco, nicotine including cigars or marijuana in the previous 24 months.

Insurance Age

All products use age nearest birthday for determining premiums.

Permanent Residents

- Applicants must be Canadian Citizens or Landed Immigrants
- Applicants who have applied for Canadian Residency Status but have not yet received their Landed Papers will not be considered for insurance
- Applicants with a valid work or study permit will be considered for face amount up to a maximum of $250,000

Validity of Documents (Preferred and Preferred Elite Plans)

Time Frame for Requirements

- A paramedical can be used for underwriting purposes for a period up to 6 months, however the certificate must have been issued and the first premium received within that time
- A paramedical older than 60 days will require a Declaration of Good Health (DOGH) on delivery
- Lab results (Blood Chemistry Profile/ Urinalysis) can be used for underwriting purposes for a period up to 6 months

Medical impairments

Appendix 1

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
A				
AIDS/HIV Positive or any AIDS related disease	AIDS: Acquired Immunodeficiency Syndrome HIV: Human Immunodeficiency Virus	– HIV positive – AIDS	Guaranteed Acceptance Life	Section A Question 9
Alcoholic hepatitis	Inflammation of the liver caused by excessive alcohol use.	Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition?	Deferred Life	Section B Question 5A
Alcoholism	The compulsive and uncontrolled consumption of alcohol, which leads to health issues.	Have you been in a hospital or facility for drug or alcohol treatment? – Within the last 12 months – Within the last 5 years – Over 5 years – Within the last 5 years, have you had treatment for or received, or been advised to receive, medical advice or counseling for, or to cease or reduce, the use of alcohol or drugs?	– Guaranteed Acceptance Life – Deferred Elite – Simplified Elite – Deferred Elite	– Section A Question 13C – Section C Question 6C – Section C, Question 5
ALS (Lou Gehrig's Disease)	Also known as Lou Gehrig's disease, it is a rapidly progressive and fatal condition that attacks the nerve cells responsible for muscle movement and the brain. This condition is not curable and will lead to respiratory failure within three to five years.		Guaranteed Acceptance Life	Section A Question 11B
Alzheimer's Disease	The most common form of dementia. The symptoms include difficulty with thinking and judgment (cognitive skills), language and memory.		Guaranteed Acceptance Life	Section A Question 11B

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Aneurysm	Abnormal dilation of a portion of an artery. Common locations: aorta, brain, intestines, leg, thorax, spleen. Brain (cerebral) aneurysm is a common disorder resulting from the widening or ballooning of part of a brain artery. It can be congenital or caused by pre-existing conditions (atherosclerosis) and, rarely, a head injury. Rupture of the aneurysm is life-threatening.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? – Under age 40 – Within last 2 years – Within last 3 years – Over 4 years	– Guaranteed Acceptance Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section C Question 4A
Angina	A symptom of coronary artery disease. Due to atherosclerosis, the heart is not getting enough blood causing chest pain or discomfort. Angina is NOT a heart attack.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? – Under age 40 – Within last 2 years – In combination with diabetes – Within last 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section B Question 7 – Section C Question 4A
Anxiety	A group of disorders characterized by worry and/or fear that does not go away and can get worse over time.	– Within the last 60 days, have you been admitted to a hospital for more than 48 consecutive hours? – Have you been in a hospital or other facility for more than 24 consecutive hours for this condition? – Within the last 12 months – Other than above	– Guaranteed Acceptance Life – Deferred Life – Simplified Elite	– Section A Question 5 – Section B Question 3
Arteriosclerosis	A formation of fatty material or plaque on the wall of the arteries which make them narrow and prevent a normal blood flow.		See Coronary Artery Disease (CAD) or Stroke	

Medical impairments

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Arrhythmia and heart murmur	Any disorder of the heart including but not limited to, artrial or ventricular, tachycardia, fibrillation, or flutter.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? – Within last 2 years – Within last 3 years – Over 3 years	– Deferred Life – Deferred Elite – Simplified Elite	– Section B Question 1A – Section C Question 4A
Autism	Autism Spectrum Disorder is a serious neuro developmental disorder that impairs a child's ability to communicate and interact with others. It also includes restricted repetitive behaviors, interests, and activities. It includes, but is not limited to, Autism, Asperger's syndrome, and Rett syndrome.	Over age 18 only Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.	– Deferred Life	– Section B Question 8
B				
Basal Cell Carcinoma	A slow-growing type of non-melanoma skin cancer. This is the most common form of skin cancer. Most of these cancers are the result of regular exposure to the sun and ultraviolet radiation	Excluded from cancer questions	– Simplified Elite – Potentially Preferred	
Bipolar Disorder/Manic Depression	A category of mood disorders characterized by mood swings. The patient will alternate states of abnormally high energy levels and episodes of depression. The other term is manic depression.	– Within the last 60 days have you been admitted to a hospital for more than 48 consecutive hours (excluding Pregnancy)? – Within the last 12 months, have you been in a hospital or other facility for more than 24 consecutive hours for a mental health condition such as, but not limited to, depression, anxiety or psychosis? – Within the last 5 years, have you had treatment for, or have you had, bipolar disorder, schizophrenia, manic-depression, or psychosis?	– Guaranteed Acceptance – Deferred Life – Deferred Elite	– Section A Question 5 – Section B Question 3 – Section C Question 1

Medical impairments

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
C				
Cancer	Cells of an organ or tissue become abnormal (malignant) and grow uncontrollably, forming a mass or tumor. Some tumors remain localized (they only grow at the site where they began); others become metastatic (they invade the tissues next to the site where they began and spread to other parts of the body).	– Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for metastatic cancer, a recurrence of cancer, or a second diagnosis of cancer (excluding basal cell carcinoma)? – Have you had or been told you have, or been investigated (with a positive or unknown result) or treated for, cancer (of any type excluding basal cell carcinoma) or a malignant tumour? – Within the past 12 months – Within 5 years – Over 5 years	– Guaranteed Acceptance Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 11A – Section B Question 2 – Section C Question 12 – Section D Question 6
Cardiomyopathy (Enlarged Heart)	The weakening of the heart muscle which takes place when the pumping of the heart gets weak. A person who suffers from cardiomyopathy is most likely suffering from heart failure.		Guaranteed Acceptance Life	Section A Question 11C
Cerebral Palsy	A group of permanent movement disorders that appear in early childhood derived from abnormal brain development.	Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.	Deferred Life	Section B Question 8
Chronic Kidney Disease	The slow/gradual loss of kidney function (to remove waste and excess water from the body).	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Under age 40 – Age 40 and over	– Guaranteed Acceptance Life – Deferred Life	– Section A Question 12 – Section B Question 4A

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Chronic Obstructive Pulmonary Disease (COPD) And Chronic Respiratory Disease (excluding Asthma)	One of the most common lung diseases, in which the lungs have become permanently damaged and the airways are always narrowed. There is NO cure for COPD. The two forms of COPD are chronic bronchitis and emphysema.	Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Requires the periodic use of oxygen or a steroid – Within the last 3 years have you had a chronic lung or respiratory condition such as, but not limited to, chronic obstructive pulmonary disease (COPD), emphysema or pulmonary fibrosis?	– Guaranteed Acceptance Life – Deferred Elite	– Section A Question 10 – Section C Question 7
Cirrhosis	The final stage of chronic liver damage (hepatitis C or longstanding alcohol abuse). Liver damage from cirrhosis cannot be reversed.	Within the last 5 years, have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?	Deferred Life	Section B Question 5A
Congenital Heart Disease	A problem with the structure and function of the heart that is present at birth, such as, but not limited to, atrial or ventricular septal defect and disorder of the valves.	Have you had treatment for, or have you had: Cardiac chest pain (angina), heart attack (myocardial infarction), cardiac disease, valvular disease or disorder, heart rhythm disorder, coronary artery disease, atherosclerosis or disorder of a blood vessel, an aneurysm anywhere in your body, stroke (CVA) or transient ischemic attack (TIA) or a pacemaker or defibrillator, or had heart bypass surgery, angioplasty, stent insertion or valve surgery – Within the last 2 years – Within the last 3 years – Other than above	– Deferred Life – Deferred Elite – Simplified Elite	– Section B Question 1A – Section C Question 4A

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Congestive Heart Failure	A chronic and irreversible condition in which the heart can no longer pump enough blood to all parts of the body. As a result, the person is likely to experience swelling (legs, ankles, foot, abdomen) and/ or experience a pulmonary edema (excess of fluid in the lungs).		Guaranteed Acceptance Life	Section A Question 11C
Coronary Artery Disease (CAD)	A narrowing of the blood vessels that supply blood and oxygen to the heart. This is caused by atherosclerosis. Coronary artery disease is not the same as Congestive heart failure. Angina and heart attack are coronary artery diseases (Angina is a symptom, not a disease, see first box. Both angina and heart attack are the result of CAD). Over the counter medication such as baby aspirin or low dose acetylsalicylic acid (ASA) or Hypertension (high blood pressure) and cholesterol medication are not considered treatments.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Under age 40 – Within last 2 years – In combination with diabetes – Within 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section B Question 7 – Section C Question 4A
Crohn's disease	A chronic, transmural (involves all the layers of the gut wall), inflammatory disease which usually affects the distal ileum and colon but may also occur in any part of the gastrointestinal tract from the mouth to the perianal area.		Simplified Elite	
Cystic Fibrosis	A serious, hereditary disorder which damages the lungs and the pancreas. It is life-threatening.		Guaranteed Acceptance Life	Section A Question 15
D				
Dementia	A degenerative, irreversible loss of brain function that affects memory, thinking, judgment, behavior and language. Alzheimer's disease is the most common type of dementia.		Guaranteed Acceptance Life	Section A Question 11B

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Depression	A group of disorders affecting a person's emotional state. It is a disorder in which a person experiences long periods of extreme happiness, extreme sadness, or both.	– Within the last 60 days, have you been admitted to a hospital for more than 48 consecutive hours (excluding pregnancy)? – Have you been in a hospital or other facility for more than 24 consecutive hours for a mental health condition such as, but not limited to, depression, anxiety or psychosis? – Within the last 12 months – Other than above	– Guaranteed Acceptance Life – Deferred Life – Simplified Elite	– Section A Question 5 – Section B Question 3
Dialysis	The artificial process of removing wastes and excess of water from the body.		Guaranteed Acceptance Life	Section A Question 4
Diabetes Type 1 (On Insulin)	A chronic disease involving high levels of sugar (glucose) in the blood.	– Are you age 29 or under and have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for diabetes or your blood sugar level? – With 1 or more additional condition – Do you have diabetes that was diagnosed under age 30 and within the last 12 months have you taken insulin or been advised to take or prescribed insulin or medication for diabetes – Has insulin or another form of insulin been advised or prescribed as a new treatment or has dosage been increased in the last 6 months? – All others	– Deferred Life – Deferred Life – Deferred Elite – Deferred Elite – Simplified Elite	– Section B Question 6 – Section B Question 7 – Section C Question 9 – Section C Question 11 – Section D Question 7

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Diabetes Type 2 (Non-Insulin Dependent)	A chronic disease involving high levels of sugar (glucose) in the blood.	– Are you under age 30 and have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for diabetes or your blood sugar level? – With 1 or more additional condition – Do you have diabetes that was diagnosed under age 30 and within the last 12 months have you taken insulin or been advised to take or prescribed insulin or medication for diabetes – Has insulin or another form of insulin been advised or prescribed as a new treatment or has dosage been increased in the last 6 months? – All others	– Deferred Life – Deferred Life – Deferred Elite – Deferred Elite – Simplified Elite	– Section B Question 6 – Section B Question 7 – Section C Question 9 – Section C Question 11 – Section D Question 7
Down's Syndrome	Also known as trisomy 21; is a genetic disorder typically associated with physical growth delays and mild to moderate intellectual disability.	Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.	Deferred Life	Section B Question 8

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Drug Addiction or Abuse	The compulsive use of a substance despite its negative effects on someone's overall health. Voluntary counseling is not considered in this question.	Have you: a. used (except as prescribed by a medical professional) a narcotic or barbiturate or b. used (whether prescribed by a medical professional or not) heroin, a psychoactive drug, cocaine, crack, methadone, fentanyl or another similar agent or c. been in a hospital or facility for drug or alcohol treatment? – Past 12 months – Past 5 years – Within the last 5 years, have you been treated or received medical advice or counseling for, or been advised to seek treatment for, or to cease or reduce the use of alcohol or drugs? – Over 5 years	– Guaranteed Acceptance Life – Deferred Elite – Deferred Elite – Simplified Elite	– Section A Question 13 – Section C Question 6 – Section C Question 5
Drug use: heroin, narcotics, barbiturates, psychoactive drugs (excluding marijuana), cocaine or similar agents, been in a hospital or facility for drug or alcohol abuse		Drugs not prescribed by a doctor within 12 months: – Drugs used in the last 12 months – Drugs used during last 5 years – Drugs used over 5 years ago	– Guaranteed Acceptance Life – Deferred Elite – Simplified Elite	– Section A Question 13 – Section C Question 6
E				
Emphysema	One of the two forms of chronic obstructive pulmonary disease: a long-term, progressive and irreversible destruction of the lungs.		See COPD	
Epilepsy	A brain disorder characterized by repeated seizures (convulsions). The cause can be unknown or it may be due to a medical condition or injury. With proper treatment, few restrictions are to be expected.	After the age of 40, have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for a neurological condition?	Deferred Elite	Section C Question 10

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
F				
Fatty Liver - see Liver Diseases	The many diseases and disorders that cause the liver to malfunction or cease functioning entirely.	Within the last 5 years, have you had treatment for, or have you had liver disease such as but not limited to cirrhosis or hepatitis (excluding hepatitis A and B)		Section B Question 5A
H				
Heart Attack	A blood clot blocks a coronary artery, therefore prevents proper blood flow to a section of the heart. When that section dies, the person suffers from a heart attack. **Heart Attack is NOT a heart failure.** Over the counter medication such as baby aspirin or low dose acetylsalicylic acid (ASA) or Hypertension (high blood pressure) and cholesterol medication are not considered treatments.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Under age 40 – Within last 2 years – In combination with diabetes – Within the last 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section B Question 7 – Section C Question 4A
Heart Failure	A life-threatening condition characterized by the heart no longer being able to pump enough blood in the body.		Guaranteed Acceptance Life	Section A Question 11C
Heart Murmur	Additional abnormal noise heard during cardiac auscultation. There are several types.		See Arrhythmia	
Hepatitis B	An inflammation of the liver from the hepatitis B virus, which spreads through contact with the blood, semen and vaginal fluids of an individual already infected with the virus. Acute Hepatitis B will resolve over a few weeks or months. If the infection lasts over a period of 6 months, the individual will have then developed a chronic form of the disease.	If Hepatitis B carrier	– Simplified Elite – Potentially Preferred	
Hepatitis C	Inflammation of the liver from the Hepatitis C virus, which spreads by blood-to-blood contact. Hepatitis C is one of the most common forms of chronic liver disease.	Within the last 5 years, have you had treatment for, or have you had liver disease such as but not limited to cirrhosis or hepatitis (excluding hepatitis A and B)	Deferred Life	Section B Question 5A

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Hodgkin's Disease	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		See Cancer	
Huntington's Disease	A genetic, chronic and progressive disorder in which nerve cells degenerate. The symptoms include Dementia, slow movements and behavioral changes. No cure is available.		Guaranteed Acceptance Life	Section A Question 11B
Hypertension (high blood pressure)	A chronic medical condition in which the pressure of the blood circulating in the arteries is elevated enough to necessitate treatment.		– Simplified Elite – Potentially Preferred	
L				
Leukemia	A cancer that starts in the stem cells of the bone marrow, the soft material that fills the centre of the bones and makes blood cells. Acute leukemia starts suddenly, get worse quickly and need to be treated right away; chronic leukemia develops over months or years.		See Cancer	
Liver Diseases	The many diseases and disorders that cause the liver to malfunction or cease functioning entirely.	Within the last 5 years, have you had treatment for, or have you had liver disease such as but not limited to cirrhosis or hepatitis (excluding hepatitis A and B)	Deferred Life	Section B Question 5A
Lupus-Discoid lupus (DLE)	Appears to be a benign, non-systemic form of systemic lupus erythematosus (SLE). It is confined to skin, however, the skin changes may be disfiguring. Systemic lupus erythematosus (SLE) is an inflammatory disease of connective tissue caused by a severe disturbance of the immune system; some parts of the body cease to be recognized as such and are attacked by the immune system.		Simplified Elite	
Lymphoma	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		See Cancer	

Medical impairments

Appendix 1 (continued)

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
M				
Metastatic Cancer	When the cancer has spread to other parts of the body, it is called metastatic cancer. The liver, lungs, lymph nodes, and bones are common areas of spread or metastasis. Even when cancer spreads to a new location, it is still named after the area of the body where it started.		See Cancer	
Multiple Sclerosis	A chronic, progressive and debilitating disease that affects the central nervous system. The disruption of blocking of the messages from the brain to all parts of the body leads to a number of symptoms including a lack of coordination (movements), speech impediments, tremors, loss of bladder/bowel functions. No cure is available.	– After age 40, have you had treatment for, or had, Multiple Sclerosis. – Within the l2 months, have you had treatment for, or had, Multiple sclerosis	– Deferred Elite – Simplified Elite	– Section C Question 10 – Section D Question 1
Muscular Dystrophy	A group of disorders characterized by progressive muscle weakness and loss of muscle tissue.		Guaranteed Acceptance Life	Section A Question 11B
Myocardial Infarction (MI)	See Heart Attack.		See Heart Attack	
N				
Nursing Home	A place of residence for people who require continual nursing care and have significant difficulty coping with the required activities of daily living excluding assisted living residence, retirement homes or senior living facilities.	Are you a resident of a long-term care facility, nursing home, nursing facility or assisted living residence?	Guaranteed Acceptance Life	Section A Question 2
O				
Organ Transplants	A graft of an organ from a donor to replace the recipient's damaged or absent organ. **Heart valve replacement is not an organ transplant.**	Have you ever been advised to receive, or are you on a waiting list for, or are you the recipient of, an organ or bone marrow transplant (excluding corneal transplant)?	Guaranteed Acceptance Life	Section A Question 4

Medical impairments

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Appendix 1 (continued)

Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
P				
Parkinson's Disease	A disorder of the brain characterized by shaking (tremor), poverty of movement, and impaired postural reflexes.		Guaranteed Acceptance Life	Section A Question 11B
Peripheral Vascular (or Arterial) Disease (PVD/PAD)	The narrowing of the arteries (atherosclerosis) that supply any blood vessels located outside the heart. Legs are most commonly affected. Peripheral circulation is not to be confused with cardiac circulation.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Under age 40 – Within last 2 years – In combination with diabetes – Within last 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1B – Section B Question 7 – Section C Question 4B
R				
Rheumatoid Arthritis (RA)	It is an autoimmune, systemic, inflammatory disorder that primarily involves the joints (occurring equally on both sides of the body).		Simplified Elite	
S				
Schizophrenia or Schizoaffective disorder	A chronic, severe and debilitating mental disorder. The symptoms include delusions, hallucinations, incoherent speech and behaviors, catatonic (a state of stupor) behaviors.	– Within the last 60 days have you been admitted to a hospital for more than 48 consecutive hours (excluding pregnancy)? – Within the last 12 months, have you been in a hospital or other facility for more than 24 consecutive hours for a mental health condition such as, but not limited to, depression, anxiety or psychosis? – Within the last 5 years, have you had treatment for, or have you had, bipolar disorder, schizophrenia, manic-depression, or psychosis?	– Guaranteed Acceptance Life – Deferred Life – Deferred Elite	– Section A Question 5 – Section B Question 3 – Section C Question 1

Medical impairments

Appendix 1 (continued)

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Condition	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Sleep Apnea	A sleep disorder characterized by pauses in breathing.		– Simplified Elite – Potentially Preferred	
Stroke or Cerebrovascular Accident (CVA)	The interruption of the blood supply to any part of the brain.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? – Prior to age 40 – Within last 2 years – In combination with diabetes – Within 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section B Question 7 – Section C Question 4A
T				
Transient Ischemic Attack (TIA)		Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? – Prior to age 40 – Within last 2 years – Within 3 years – Other than above	– Guaranteed Acceptance Life – Deferred Life – Deferred Elite – Simplified Elite	– Section A Question 12 – Section B Question 1A – Section C Question 4A

Non-medical risks

Appendix 2

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Risks	Definition	Timeframe, factors and details	Product eligibility	Refer to app
Aviation	Been involved in the operation of an aircraft as a pilot (Scheduled commercial pilots excluded.)	– Within the past 2 years or plan to do so within the next year	– Simplified Elite	– Section D Question 3
Criminal History	Have been found guilty of a criminal offence or are there criminal charges pending.	Have you been convicted, incarcerated on probation or parole, or is a charge pending or are you awaiting sentencing for a criminal offence? – Within the past 24 months – Within the past 3 years – Within the last 5 years	– Guaranteed Acceptance Life – Deferred Elite – Simplified Elite	– Section A Question 14 – Section C Question 8 – Section D Question 5
Driving While Impaired	Driving under the influence or while impaired.	Driving under the influence or while impaired – Within the past 2 years	– Simplified Elite	– Section D Question 5
Foreign Travel	Travel, work or live outside North America.	– Travel outside North America, the Caribbean, Australia, the United Kingdom, New Zealand or the European Union countries for more than 12 consecutive weeks in the next 12 months?	– Simplified Elite	– Section D Question 9
Hazardous Sports	The applicant is currently involved or plans to be involved.	– Within the past 2 years or plan to do so within the next year E.g. skydiving, car racing, Scuba diving – Subject to details	– Simplified Elite	– Section D Question 3

Contact information

The first time you call Foresters, have your advisor code ready to be routed to your dedicated team.

If it's not accessible, stay on the line to be connected to the next available representative.

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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, 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 death benefit is calculated based on the face amount 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] Maximums shown are for combined coverage under all Life and Term policies of same Plan category.
[7] Minimum is $50,000 for a Preferred term plan or rider or a Preferred Elite term rider, and $500,000 for a Preferred Elite term plan.

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