A–Z LIFE COVERAGE No Medical[1] and Simplified Life Insurance

Financial protection your way

Support that's there as life changes

Life insurance[2]

	Benefit amount	Planned premium
Base coverage		
Permanent Insurance Plan		
☐ Guaranteed Acceptance Life ☐ Deferred Life ☐ Deferred Elite Life ☐ Simplified Elite Life ☐ Preferred Life ☐ Preferred Elite Life		
Premium Payment Method		
☐ Pay to Age 100 ☐ 20 Pay[3]		
Term Insurance Plan		
☐ Deferred Elite Term ☐ Simplified Elite Term ☐ Preferred Term ☐ Preferred Elite Term		
Term Period		
☐ 10 year ☐ 20 year ☐ 25 year ☐ 25 year decreasing		
Terminal Illness Benefit[4]		
Pays up to 75% of the death benefit to a maximum of $250,000 to the certificate owner upon diagnosis of a terminal illness.		
Transportation Benefit[4]		
Can assist with the cost of transporting the body of the insured if they die more than 200 kilometers from their principal residence.		
Total planned premium *Premium subject to underwriting		

Enriching member benefits[5]

Helping your children move forward

Orphan Benefits
$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.
Benefit amount:
$194,400 maximum per child

Orphan Scholarships
Per year per child, renewable for up to four years of post-secondary education upon the death of both parents, a single parent or one of two parents. Annual scholarship amounts range from $1,500–$6,000.
Benefit amount:
$24,000 maximum per child

Competitive Scholarships[6]
Benefit amount: Up to $10,000 per child

Invaluable ways to live well

LawAssure[7]

Foresters Member Discounts™ [8]

Supporting your community

Foresters Care™
Benefit amount: $200 twice per year

Community Volunteer grants
Benefit amount: Up to $1,500 per grant (maximum two per year)

Get more with membership

Foresters Financial™ helps members achieve their financial goals while making a difference in their communities.

Scan the QR code to learn more about member benefits.

For more information, contact[9]:

Name

Contact information

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This worksheet is provided for information purposes only; it does not form part of the A-Z Life Insurance Coverage contract and is not intended to amend, alter or change any of the terms and conditions of the contract.

[1] Insurability depends on answers to medical and other application questions and underwriting searches and review.
[2] Underwritten by The Independent Order of Foresters.
[3] Not available with Guaranteed Acceptance Life and Deferred Life.
[4] Not available with Term Insurance Plans.
[5] Foresters 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.
[6] 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/member-benefits/scholarships for further details.
[7] 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 is 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.
[8] Discounts are administered by BenefitHub Technology Canada Limited.
[9] Contact information and details are for an independent producer who may be contracted with multiple insurance companies, and who may not be an employee of The Independent Order of Foresters.

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