

Your life, your way

A-Z Life Coverage is a life insurance product designed to provide a true no-medical¹ and simplified experience for hard to insure individuals.

Base coverage	Benefit amount	Planned premium
Permanent Insurance Plan		
Guaranteed Acceptance Life Deferred Life Deferred Elite Life	Simplified Elite Life Preferred Life Preferred Elite Life	
Premium Payment Period		
Pay to Age 100	20 Pay ²	
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 Benefit³		
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 Benefit³		
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		

Complimentary member benefits⁴	Benefit amount
Offering more ways to live well	
LawAssure⁵	
Secure online service helps create important documents including wills, powers of attorney and healthcare directives.	Invaluable
Foresters Go^{TM 6}	
Rewards members for healthy living activities and for giving back to their local communities.	Invaluable
Foresters Member Discounts^{TM 7}	
Gives members deals on everyday essentials.	Invaluable
Competitive Scholarships⁸	
Up to 420 scholarships in Canada and the United States of up to \$2,000 each year for eligible members and their families.	Up to \$8,000 per child
Supporting your community	
Foresters CareTM	
Helps members give back to their communities.	\$200 twice per year
Community Volunteer grants	
Provides members with financial grants to organize volunteer activities within their communities.	Up to \$1,500 per grant (maximum 2 per year)
Helping your children move forward	
Orphan Benefits⁹	
\$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child
Orphan Scholarships⁹	
Per year per child, renewable for up to 4 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.	\$24,000 maximum per child



Get more with membership

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

Scan the QR code to get the full list of member benefits that support you, your family and your community.

Activate your MyForesters account and start using your benefits right away!

For more information, contact¹⁰:

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 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 Not available with Guaranteed Acceptance Life and Deferred Life.

³ Not available with Term Insurance Plans.

⁴ 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.

⁵ 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 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.

⁶ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

⁷ Discounts are administered by BenefitHub Technology Canada Limited

⁸ 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/scholarships> for further details.

⁹ Applicable to an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

¹⁰ 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.