Highlights and sweetspots

With Foresters Financial™, securing the right coverage for your clients is easy. Healthy clients can benefit from the competitive rates and built-in features of our comprehensive products. Or offer a faster, no-medical[1], simplified issue application process with Canada Protection Plan® from Foresters Financial. Plus, insureds are eligible for enriching member benefits[2].

Comprehensive products

Participating Whole Life

Highlights

- Excellent death benefit-to-premium cost effectiveness
- Children's Insurance Benefit with $3,000 of complimentary term insurance
- 5 dividend options
- 10 Pay, 20 Pay and Pay to Age 100 premium period options
- Juvenile Guaranteed Insurability Benefit

Sweetspots

Advantage Plus:[3]

- Families looking to maximize coverage who prefer more guarantees than generally available in universal life products
- Competitive estate planning cases with death benefits over $5 million
- Couples interested in competitive Joint Last-to-die option

Advantage Max:[3]

- Families seeking competitive cash value growth and access to potentially tax-free[4] loans[5]
- Additional Purchase Option rider of up to a maximum lifetime of $2,500,000

Foresters Term 10, 20, 30[8]

Highlights

- Some of the lowest term rates in the industry
- Exchange Privilege in years 2–5
- Conversion options to age 71
- Child Term Rider can be added before children are born

Sweetspots

- Families looking to secure insurability now
- Flexibility to convert to a permanent product later
- Competitive rates for Joint First-to-die coverage

Live Well Plus[8] CI

Highlights

- Term 10, Term 20, Term 80
- 25 covered conditions
- Juvenile Critical Illness Rider
- Built in Return of Premium on Death
- Return of Premium on Surrender (80%) or Expiry (100%)
- Non-Life-Threatening Illness Benefit (payable twice)
- T10 or T20 exchange privilege (to T80)

Sweetspots

- Families looking for competitive rates at smaller face amounts
- No policy fee provides more cross-sell opportunities
- Unique T80 option provides clients in their 50's and 60's with 25% more coverage length
- No paramedical or lab work required for ages up to 65 with coverage up to $100,000
- Available to study permit holders up to $25,000 for ages 18 and over

Business boosters



Quit Smoking Incentive[6]
Provides very competitive rates for smokers



Charity Benefit Provision[7]
Up to $100,000 to the insured's chosen charity



Large cases up to $20 million
Available with our term and whole life products

Canada Protection Plan® simplified issue

A–Z Life Insurance

Highlights

- True no-medical experience up to $500,000—in line with highest face amounts in the industry
- Whole life (non-par), T10, T20, T25, Decreasing T25
- No declined, postponed, rated questions
- Great rates vs competitors and rated cases

Sweetspots

- Hard-to-insure individuals seeking a true no-medical and simplified experience
- History of cancer, cardiac, diabetes
- Previously declined or rated
- Hazardous sports or occupations

Express Elite

Highlights

- True no-medical experience up to $750,000 ($500,000 over age 50) for healthy clients
- Renewable and convertible Term 20 or Term 30
- Automatically eligible for Critical Illness (CI) Rider
- Competitive rates vs traditional

Sweetspots

- Healthy individuals and families seeking fast, simple coverage
- Lenient foreign travel
- No financial underwriting
- Up to $250,000 available to work and study permit holders

Critical Illness (CI)

Highlights

- 4 no-medical, simplified issue CI plans
- Up to 8 covered conditions
- 6–8 eligibility questions to apply
- No 24/24 Pre-ex Clause
- Unbundle cardiac and cancer conditions for increased client eligibility
- Cardiac and Cancer Protect CI plan—covers a second event (with reduced premiums)

Sweetspots

- Individuals seeking affordable and convenient CI coverage
- Cancer or cardiac survivors or have a family history of cancer or heart conditions
- Previously declined or rated
- Mortgage payment or lifestyle protection
- Group coverage top-ups
- Available to study and work permit holders

Business boosters



Payments start in the 2nd month
Applicable to monthly payments plans only



No financial underwriting



Usage of marijuana up to 6X per week is non-smoker rates

Foresters Financial

[1] Insurability depends on answers to medical and other application questions and underwriting searches and review. [2] Foresters Financial 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. [3] Underwritten by The Independent Order of Foresters. [4] Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their tax, estate or legal advisor regarding their situation. [5] Loans can be taken if the certificate is in effect and has a positive cash surrender value. Loans will reduce the death benefit and cash values and may affect how long the certificate is in-force. Interest is charged daily at the contractual loan rates. Death benefit payable is net of the outstanding certificate loan amount(s) (note loan amount includes accrued interest). If, at any time, the loan amount exceeds the cash value at that time plus the present value of paid-up additional insurance then in-force and the amount of dividends on deposit at that time, then the certificate will terminate. Loans may be considered a reportable tax event. Your client should consider consulting their tax advisor for details on their specific situation. [6] Quit Smoking Incentive and the Children's Insurance Benefit are only available on Advantage Plus and Advantage Max. [7] This feature provides a benefit that is payable, upon the death of the designated insured person, to the eligible beneficiary, if any, designated for the benefit. Eligible beneficiary means an organization registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary has been designated prior to, and is in effect on, the date of death of the insured. An eligible beneficiary can be designated, or if designated can be changed, at any time prior to the date of death of the designated insured. The Charity Benefit will equal the lesser of 1% of the certificate's basic insurance amount, in effect on the date of death of the insured, and $100,000. [8] Underwritten by Foresters Life Insurance Company.

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