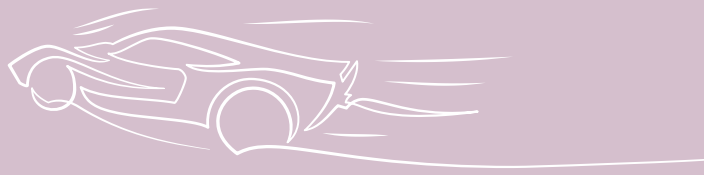
Highlights and sweetspots

	Highlights	Sweetspots
A-Z Life Insurance	▪ True no-medical[1] 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	▪ 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	▪ True no-medical[1] 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	▪ 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	▪ 4 no-medical[1], 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)	▪ 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
Participating Whole Life	▪ Large cases up to $25 million ▪ Quit Smoking Incentive provides very competitive rates for smokers (especially with 10 and 20-Pay options) ▪ Teladoc Medical Experts[2] offers expert second medical opinions ▪ Industry leading death benefit-to-premium cost effectiveness ▪ Charity Benefit provision[3] of up to $100,000 ▪ Children's Insurance Benefit with $3,000 of complimentary term issue ▪ 5 dividend options	**Advantage Plus:**[4] ▪ Middle-income families looking to maximize coverage who prefer more guarantees than generally available in universal life products ▪ Juvenile Guaranteed Insurability Benefit ▪ Competitive estate planning cases with death benefits over $5 million ▪ Couples interested in competitive Joint Last-to-die option **Advantage Max:**[4] ▪ Middle and upper-income families seeking competitive cash value growth and access to potentially tax-free loans[5] ▪ Opportunity to purchase paid-up additional insurance up to a maximum lifetime payment amount of $2,500,000 ▪ Access cash value via policy loans to supplement retirement income
Foresters Term 10, 20, 30[6]	▪ Some of the lowest term rates in the industry ▪ Exchange Privilege in years 2-5 ▪ Conversion options to age 71 ▪ Charity Benefit provision ▪ Child Term Rider – Can be added before children are born ▪ Built-in Bereavement Assistance of $1,000	▪ Middle-income families looking to secure insurability now ▪ Flexibility to convert to a permanent product later ▪ Competitive rates for Joint First-to-die coverage ▪ Usage of marijuana in any form without tobacco may still qualify for non-smoker rates

All insureds are eligible for enriching member benefits[7].

Canada Protection Plan® simplified issue.

Business boosters



Canada Protection Plan and Foresters Financial products

Completely digital and non-face-to-face application process available

Not-for-profit structure means profits are reinvested to help members and communities

Financial strength and stability
188.2% LICAT ratio as of December 31, 2025[8]

Quick issue

Canada Protection Plan products

No-medical[1] and simplified experience with no fluids
(excluding Preferred /Preferred Elite)

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 products

Quit Smoking Incentive[9]

Children's Insurance Benefit[9]

Charity Benefit Provision

Teladoc Medical Experts
personalized advice and recommendations on medical issues

WFG support line: 1-844-934-6060 | wfgsupport@foresters.com

[1] Insurability depends on answers to medical and other application questions and underwriting searches and review.
[2] This Program is provided solely by Teladoc Health Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.
[3] 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.
[4] Underwritten by The Independent Order of Foresters.
[5] 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.
[6] Underwritten by Foresters Life Insurance Company.
[7] 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.
[8] Foresters Life Insurance Capital Adequacy Test ("LICAT") as of December 31, 2025 as reported in the Foresters Financial 2025 Report to Members. The LICAT ratio is a capital adequacy measure used to monitor that insurers maintain adequate capital to meet their financial obligations. It was established by the Office of the Superintendent of Financial Institutions ("OSFI") in Canada.
[9] Quit Smoking Incentive and the Children's Insurance Benefit are only available on Advantage Plus and Advantage Max.

Canada Protection Plan and the logo are trademarks of Canada Protection Plan Inc. from Foresters Financial. No medical, simplified issue life and critical illness insurance underwritten by The Independent Order of Foresters or Foresters Life Insurance Company. Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew and Foresters Member Discounts are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. CP160.

For advisor use only. Not for use with the public.

Foresters Financial

422079 CAN (08/26)