

Application for life and critical illness insurance

Use this application to apply for:

- Term 10 Life insurance
- Term 20 Life insurance
- Term 30 Life insurance
- Live Well Plus Critical Illness insurance
- Advantage Plus and Advantage Max Participating Whole Life insurance
- Non-Par Whole Life insurance

Making an informed decision

If you want more information about the insurance coverage you are considering, you can view a sample certificate or policy at **foresters.com/en-ca/for-advisors/sample-contracts**. Your insurance advisor can answer any questions you may have.

The Independent Order of Foresters
Foresters Life Insurance Company
789 Don Mills Road, Toronto, ON, Canada M3C 1T9
800 828 1540

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries.

How to use this application

You can use this application to apply for up to 4 certificates or policies provided that:

- You are applying for certificates or policies on no more than two lives (excluding the children insured under a Children's Term rider or a Juvenile Critical Illness insurance rider);
- The individuals to be insured are family members living in the same household;
- There are no more than two certificate or policy owners listed on the application; and
- Every certificate or policy has the same premium payor.

If you are applying for more than one certificate or policy with this application

You must complete **Section 1.6** and a separate **Section 2** for each additional certificate or policy. To designate a different beneficiary for a certificate or policy or for a term rider, please complete a separate beneficiary designation Section 1.7 and attach it to this application.

When you will need more than one application form

When the individuals to be insured are not family members living in the same household. When applying for a certificate or policy that has a different Owner than the Owners specified in this application, or any certificate or policy that has a different premium payor.

Attach an illustration for each certificate or policy applied for

An illustration is required for Advantage Plus or Advantage Max Life Insurance. The illustration may be signed on delivery, but an unsigned illustration must be submitted with the application to ensure accurate processing. Submitting an illustration for term and critical illness insurance, while not required, will also facilitate more accurate processing. As the illustration is not part of any certificate or policy that may be issued, it cannot be accepted as a substitute for completing any part of this application.

Proof of valid e-signature

If the application is e-signed but not submitted through an approved Foresters e-application service, you will need to include proof satisfactory to Foresters (like a certificate of completion or evidence summary) from the e-signature vendor with your application submission.

Applications received in good order receive priority service

To ensure priority service:

- Complete the application in full, including any applicable supplementary forms, and ensure all questions are answered.
- Submit applicable disclosure forms if replacing existing life insurance.
- Cheques are payable to **Foresters**.
- If making a lump sum premium payment of \$100,000 or more for a permanent life insurance certificate or policy, complete a Politically Exposed Person Questionnaire form 105817 CAN.
- Print legibly in dark ink. Do not use ditto marks. Do not make erasures or use liquid paper. If you stroke out an error, it must be initialed by each person signing the application.
- To sign as an Insured, the applicant must be at least 16 years old, or at least 18 in Quebec.
- Detach the Important Notices page from the application and leave it with the Owner.

Application for Life Insurance & Critical Illness Insurance
1.1 Insured 1 – Personal details

First name	Middle name	Last name	Sex at birth: ☐ Male ☐ Female
Date of birth (mmm/dd/yyyy)	Country of birth	Province/State of birth	
Social insurance number ¹			
Street address			
City	Province	Postal code	Foresters Member? ☐ Yes ☐ No, applying for membership
Primary telephone	Alternate telephone	Email address ²	
Status: ☐ CDN citizen ☐ Permanent resident ☐ Work/Student permit, (provide copy of your visa or work/student permit)			
If permanent resident or work/student permit, how long have you lived in Canada? ☐ Years ☐ Months			
Employment details			
<i>If self-employed, or business owner, specify nature of business and duties. If not working, indicate reason, duration, and last occupation.</i>			
Occupation and duties:			
Name of employer:			
Length of employment:			
What is your annual earned income from employment, including self-employment?	\$		
What is your annual income from other sources?	\$		
Provide details of the source of these funds (RRIFs, Trusts, Dividends, etc...):			
If you are not self-supporting, what is your household annual earned income?	\$		
If you are not self-supporting, how much life insurance does the main provider of the household have?	\$		
What is the gross amount of your personal assets?	\$		
What is the amount of your outstanding debts?	\$		
In the last 5 years, have you declared or been petitioned into personal or corporate bankruptcy?	☐ Yes ☐ No		
If yes, specify date discharged (mmm/dd/yyyy):			
Provide details/circumstances of bankruptcy:			

1. SIN required only if the Insured will be an Owner or if the Owner is applying for permanent life insurance.

2. Please complete if you would like electronic delivery of your insurance contract and related documents and/or for the purposes described in the Agreements section of this Application.

1.2 Insured 2 – Personal details

Type: ☐ Joint certificate ☐ Spousal rider ☐ Separate certificate

First name	Middle name	Last name	Sex at birth: ☐ Male ☐ Female
Date of birth (mmm/dd/yyyy)	Country of birth	Province/State of birth	
Social insurance number ¹		Same address as: ☐ Insured 1	
Street address (do not complete street address, city, province & postal code if address the same as Insured 1)			
City	Province	Postal code	Foresters Member? ☐ Yes ☐ No, applying for membership
Primary telephone	Alternate telephone	Email address ²	
Status: ☐ CDN citizen ☐ Permanent resident ☐ Work/Student permit, (provide copy of your visa or work/student permit)			
If permanent resident or work/student permit, how long have you lived in Canada? ☐ Years ☐ Months			

Insured 2 – Employment details

If self-employed, or business owner, specify nature of business and duties. If not working, indicate reason, duration, and last occupation.

Occupation and duties:	
Name of employer:	
Length of employment:	
What is your annual earned income from employment, including self-employment?	\$
What is your annual income from other sources?	\$
Provide details of the source of these funds (RRIFs, Trusts, Dividends, etc...):	
If you are not self-supporting, what is your household annual earned income?	\$
If you are not self-supporting, how much life insurance does the main provider of the household have?	\$
What is the gross amount of your personal assets?	\$
What is the amount of your outstanding debts?	\$
In the last 5 years, have you declared or been petitioned into personal or corporate bankruptcy?	☐ Yes ☐ No
If yes, specify date discharged (mmm/dd/yyyy):	
Provide details/circumstances of bankruptcy:	

1. SIN required only if the Insured will be an Owner or if the Owner is applying for permanent life insurance.

2. Please complete if you would like electronic delivery of your insurance contract and related documents and/or for the purposes described in the Agreements section of this Application.

1.3 Owner 1 (An Owner must be at least 16 years old except must be at least 18 in Quebec)

Owner is: ☐ Insured 1 (skip to Contingent Owner) ☐ Insured 2 (skip to Contingent Owner)
☐ Other individual or entity – complete this section 1.3 below³

Full legal name of individual (first, middle, last) or corporation/entity Sex at birth: ☐ Male
☐ Female

Social insurance number¹ Same address as:
☐ Insured 1
☐ Insured 2

Address (do not complete address, city, province & postal code if the same as Insured 1 or 2) Date of birth (mmm/dd/yyyy)

City Province Postal code

Primary telephone Alternate telephone Relationship to Insured

Occupation Email address²

If Trust, name of trustee If Trust, date of trust agreement

Contingent Owner for Owner 1: (Optional)

Full legal name (first, middle, last) or corporation/entity Date of birth (mmm/dd/yyyy) Relationship to Owner

Owner 1 verification

To comply with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, the identity of Owners must be verified and the involvement of any third parties determined in section 1.5. For a document to be acceptable for identification purposes, it must have a photo, a unique identifier number and must have been issued by a provincial, territorial or federal government.

Document presented to verify identity: ☐ Driver's licence ☐ Passport ☐ Other, specify:

Document number Jurisdiction of issue Expiry date (mmm/dd/yyyy)

Tax information (complete only if applying for permanent life insurance)

To comply with the Canada-U.S. Enhanced Tax Information Exchange Agreement, Canadian financial institutions are required by law to report information to the Canada Revenue Agency (CRA) on certain financial accounts held in Canada by U.S. persons. You have an obligation to notify us of any change in tax residency status.

Are you a U.S. resident for U.S. tax purposes or a U.S. citizen? ☐ Yes ☐ No

If yes, provide your U.S. Tax Identification Number (TIN).

To comply with part XIX of Canada's Income Tax Act, Canadian financial institutions are required by law to report information to the CRA on certain financial accounts in Canada held by tax residents of jurisdictions other than Canada or the US.

Are you a resident for tax purposes of any jurisdiction other than Canada and the US? ☐ Yes ☐ No

If 'yes', provide all of your jurisdictions of tax residence and each respective Taxpayer Identification Number (TIN):

Jurisdiction of tax residence: TIN:

If you do not have a TIN for any jurisdiction of tax residence then please choose one of the following codes for each such jurisdiction:
☐ A: You have applied for a TIN but have not yet received it
☐ B: That jurisdiction of tax residence does not issue TINs to its residents
☐ C: Other (please specify reason):

3. If the Owner is a Corporation/Entity, the signature must be accompanied by either the company name and title of the signing officer OR a company seal and complete the Identity Verification Corporations and Other Entities (IVCOE) form 105994 CAN and provide a document that verifies the existence of the entity e.g. articles of incorporation.

1.4 Owner 2 (An Owner must be at least 16 years old except must be at least 18 in Quebec)

Owner is: ☐ Insured 1 (skip to Contingent Owner) ☐ Insured 2 (skip to Contingent Owner)
☐ Other individual or entity – complete this section below³

Full legal name of individual (first, middle, last) or corporation/entity Sex at birth: ☐ Male
☐ Female

Social insurance number¹ Same address as: ☐ Insured 1 ☐ Insured 2
☐ Owner 1

Address (do not complete address, city, province & postal code if the same as Insured 1 or 2 or Owner 1) Date of birth (mmm/dd/yyyy)

City Province Postal code

Primary telephone Alternate telephone Relationship to Insured

Occupation Email address²

If Trust, name of trustee If Trust, date of trust agreement

Contingent Owner for Owner 2: (Optional)

Full legal name (first, middle, last) or corporation/entity Date of birth (mmm/dd/yyyy) Relationship to Owner

Owner 2 verification

To comply with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, the identity of Owners must be verified and the involvement of any third parties determined in section 1.5. For a document to be acceptable for identification purposes, it must have a photo, a unique identifier number and must have been issued by a provincial, territorial or federal government.

Document presented to verify identity: ☐ Driver's licence ☐ Passport ☐ Other, specify:

Document number Jurisdiction of issue Expiry date (mmm/dd/yyyy)

Tax information (complete only if applying for permanent life insurance)

To comply with the Canada-U.S. Enhanced Tax Information Exchange Agreement, Canadian financial institutions are required by law to report information to the Canada Revenue Agency (CRA) on certain financial accounts held in Canada by U.S. persons. You have an obligation to notify us of any change in tax residency status.

Are you a U.S. resident for U.S. tax purposes or a U.S. citizen? ☐ Yes ☐ No

If yes, provide your U.S. Tax Identification Number (TIN).

To comply with part XIX of Canada's Income Tax Act, Canadian financial institutions are required by law to report information to the CRA on certain financial accounts in Canada held by tax residents of jurisdictions other than Canada or the US.

Are you a resident for tax purposes of any jurisdiction other than Canada and the US? ☐ Yes ☐ No

If 'yes', provide all of your jurisdictions of tax residence and each respective Taxpayer Identification Number (TIN):

Jurisdiction of tax residence: TIN:

☐ A: You have applied for a TIN but have not yet received it
☐ B: That jurisdiction of tax residence does not issue TINs to its residents
☐ C: Other (please specify reason):

3. If the Owner is a Corporation/Entity, the signature must be accompanied by either the company name and title of the signing officer OR a company seal and complete the Identity Verification Corporations and Other Entities (IVCOE) form 105994 CAN and provide a document that verifies the existence of the entity e.g. articles of incorporation.

1.5 Third Party determination

A third party is a person or entity who may have an interest in, or control of the policy either directly or indirectly (for example: a Power of Attorney with control of a policy owner's financial affairs).

Is a third party involved with this application for insurance, or will a third party pay the insurance premiums or have the use of, or access to, the cash value of any certificate applied for? If the answer is yes, provide the following information:

☐ Yes ☐ No

Full legal name of third party (first, middle, last), or corporation/entity

Date of birth (mmm/dd/yyyy)

Gender: ☐ Male
☐ Female

Type of third party

Relationship to Owner(s)

Detailed occupation or nature of business

Street address

City

Province

Postal code

Phone Number

Registration number if a corporation

Jurisdiction of incorporation

If unable to provide the information above about a third party, provide details as to why:

If there are several third parties to be disclosed, complete a separate Third Party Determination form 105815 CAN for each one.

1.6 Multiple certificates or policies

You must complete this section if you are applying for more than one certificate or policy with this application. You must also complete a separate Section 2 for each certificate or policy applied for. As an illustration is not part of any certificate or policy that may be issued, it cannot be accepted as a substitute for completing any part of this application.

	Base insurance plan	Base plan amount	Insured under the base plan	Certificate Owner
Certificate A	Whole Life : ☐ Advantage Plus ☐ Advantage Max ☐ Non Par WL Term : ☐ T10 ☐ T20 ☐ T30 Live Well Plus : ☐ T10 ☐ T20 ☐ T80	\$	☐ Insured 1 ☐ Insured 2	☐ Owner 1 ☐ Owner 2
Certificate B	Whole Life : ☐ Advantage Plus ☐ Advantage Max ☐ Non Par WL Term : ☐ T10 ☐ T20 ☐ T30 Live Well Plus : ☐ T10 ☐ T20 ☐ T80	\$	☐ Insured 1 ☐ Insured 2	☐ Owner 1 ☐ Owner 2
Certificate C	Whole Life : ☐ Advantage Plus ☐ Advantage Max ☐ Non Par WL Term : ☐ T10 ☐ T20 ☐ T30 Live Well Plus : ☐ T10 ☐ T20 ☐ T80	\$	☐ Insured 1 ☐ Insured 2	☐ Owner 1 ☐ Owner 2
Certificate D	Whole Life : ☐ Advantage Plus ☐ Advantage Max ☐ Non Par WL Term : ☐ T10 ☐ T20 ☐ T30 Live Well Plus : ☐ T10 ☐ T20 ☐ T80	\$	☐ Insured 1 ☐ Insured 2	☐ Owner 1 ☐ Owner 2

1.7 Beneficiaries

Revocable/Irrevocable designations: All beneficiaries are revocable unless otherwise stated. However, in Quebec the designation of a legally married spouse of the Owner is irrevocable unless expressly stated to be revocable. Do not name a minor as an irrevocable beneficiary. Once an irrevocable beneficiary has been named, his or her written consent is required for changes as described in 3 below; a minor cannot give that consent. For Live Well Plus, a beneficiary designation is only for the Return of Premium on Death Benefit. A critical illness benefit payable is paid to the Owner.

1. List the beneficiary relationship to the Insured (except in Quebec). In Quebec, list the beneficiary relationship to the Owner.
2. Primary and Contingent Beneficiary Designations must total 100% respectively.
3. If "irrevocable" is selected as the beneficiary type, certain transactions cannot be done without the consent of each irrevocable beneficiary. The changes, requiring that consent, include revoking that beneficiary or changing their share and may also include surrendering the insurance contract or changing the ownership.
4. A trustee should be named to receive funds on the minor's behalf (except in Quebec). In Quebec, the proceeds payable to a minor will be paid to the parent(s)/legal guardian.

Primary Beneficiaries – Certificate A:

- ☐ For a **joint last-to-die certificate**: Check this circle only if you want the estate as the beneficiary of the joint proposed insured who dies last and do not identify beneficiaries in the chart below. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle.
- ☐ For a **joint first-to-die certificate**: Check this circle only if you want the proposed insured to be the beneficiary who survives the other proposed insured. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle. If your certificate will be governed by Quebec law and your spouse is one of the proposed insureds, the designation may be **irrevocable** unless you check this: ☐ **Revocable**

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

If Beneficiary is a minor

Name	Trustee name	Relationship of Trustee to Owner
1.		
2.	☐ Same as Minor 1	
3.	☐ Same as Minor 1 ☐ Same as Minor 2	
4.	☐ Same as Minor 1 ☐ Same as Minor 2	

Contingent Beneficiaries – Certificate A:

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

Primary Beneficiaries – Certificate B:

- ☐ For a **joint last-to-die certificate**: Check this circle only if you want the estate as the beneficiary of the joint proposed insured who dies last and do not identify beneficiaries in the chart below. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle.
- ☐ For a **joint first-to-die certificate**: Check this circle only if you want the proposed insured to be the beneficiary who survives the other proposed insured. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle. If your certificate will be governed by Quebec law and your spouse is one of the proposed insureds, the designation may be irrevocable unless you check this: ☐ **Revocable**

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

If Beneficiary is a minor

Name	Trustee name	Relationship of Trustee to Owner
1.		
2.	☐ Same as Minor 1	
3.	☐ Same as Minor 1 ☐ Same as Minor 2	
4.	☐ Same as Minor 1 ☐ Same as Minor 2	

Contingent Beneficiaries – Certificate B:

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

Primary Beneficiaries – Certificate C:

- ☐ For a **joint last-to-die certificate**: Check this circle only if you want the estate as the beneficiary of the joint proposed insured who dies last and do not identify beneficiaries in the chart below. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle.
- ☐ For a **joint first-to-die certificate**: Check this circle only if you want the proposed insured to be the beneficiary who survives the other proposed insured. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle. If your certificate will be governed by Quebec law and your spouse is one of the proposed insureds, the designation may be irrevocable unless you check this: ☐ **Revocable**

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

If Beneficiary is a minor

Name	Trustee name	Relationship of Trustee to Owner
1.		
2.	☐ Same as Minor 1	
3.	☐ Same as Minor 1 ☐ Same as Minor 2	
4.	☐ Same as Minor 1 ☐ Same as Minor 2	

Contingent Beneficiaries – Certificate C:

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

Primary Beneficiaries – Certificate D:

- ☐ For a **joint last-to-die certificate**: Check this circle only if you want the estate as the beneficiary of the joint proposed insured who dies last and do not identify beneficiaries in the chart below. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle.
- ☐ For a **joint first-to-die certificate**: Check this circle only if you want the proposed insured to be the beneficiary who survives the other proposed insured. If you check this circle and you name a beneficiary below, then the beneficiaries named below will override the checking of this circle. If your certificate will be governed by Quebec law and your spouse is one of the proposed insureds, the designation may be irrevocable unless you check this: ☐ **Revocable**

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

If Beneficiary is a minor

Name	Trustee name	Relationship of Trustee to Owner
1.		
2.	☐ Same as Minor 1	
3.	☐ Same as Minor 1 ☐ Same as Minor 2	
4.	☐ Same as Minor 1 ☐ Same as Minor 2	

Contingent Beneficiaries – Certificate D:

Insured	Name	Relationship	Date of birth	Share %	Beneficiary
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable
☐ Insured 1 ☐ Insured 2					☐ Revocable ☐ Irrevocable

1.8 Charity Benefit beneficiary designation (For Term, Advantage Plus & Advantage Max only)

Each Term, Advantage Plus & Advantage Max life insurance certificate applied for will, if issued, include a Charity Benefit. The Owner(s) can designate an eligible beneficiary for that benefit now or at any time prior to the Insured's death. If an eligible beneficiary is not designated prior to the Insured's death, no Charity Benefit will be paid. Eligible beneficiary means an organization registered as a charity with the Canada Revenue Agency.

Charitable organization name		Registration number
Street Address		
City	Province	Postal code

Certificate: ☐ A ☐ B ☐ C ☐ D

If applying for more than one certificate with this application, please complete a separate Section 2, Page 10 for each additional certificate.

2.1 Plan & benefit – Term Life		
Type	☐ Single life ☐ Joint first-to-die	
Amount of Insurance \$	☐ Term 10 ☐ Term 20 ☐ Term 30	
Term 10 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 20 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 30 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Accidental Death Benefit	☐ Insured 1 \$	☐ Insured 2 \$
Children's Term Rider	Amount for each child: \$	
Waiver of Premium	☐ Yes ☐ No	
2.2 Plan & benefit – Live Well Plus Critical Illness Insurance		
Amount of Insurance \$	☐ Live Well Plus T10 ☐ Live Well Plus T20 ☐ Live Well Plus T80	
Optional Riders	☐ Return of Premium on Surrender or Expiry Rider	☐ Disability Waiver of Premium Rider
	☐ Juvenile Critical Illness Rider \$	
2.3 Plan & benefit – Participating Whole Life		
Plan	☐ Advantage Plus ☐ Advantage Max	☐ Single life ☐ Joint last-to-die
Basic: \$	Enhanced: \$	Total: \$
Dividend options	☐ Enhanced Insurance – complete the Enhanced and Total amounts above ☐ Paid Up Additions ☐ Dividends on Deposit ☐ Premium Reduction ☐ Cash Payment	
Premium payment period	☐ Pay to 100 ☐ 20-pay ☐ 10-pay	
Term 10 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 20 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 30 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Additional Purchase Option (APO) (not available on 10-pay certificates)	An Additional Purchase Option rider may allow the owner to make a single payment or scheduled payments to purchase additional life insurance on the life of the proposed insured. ☐ Single payment: \$ ☐ Scheduled payments: \$ ☐ Monthly ☐ Annual Scheduled payments amount will be added to the total premium for the certificate to determine the amount of each billing, if direct bill or each deduction, if PAD or another automatic payment option is elected for payment of premium.	
Children's Term Rider	Amount for each child: \$	
Accidental Death Benefit	☐ Insured 1 \$	☐ Insured 2 \$
Guaranteed Insurability	☐ Yes ☐ No	
Waiver of Premium	☐ Insured 1: ☐ Yes ☐ No	☐ Insured 2: ☐ Yes ☐ No
Owner Waiver of Premium	☐ Yes ☐ No	
2.4 Plan & benefit – Non Par Whole Life		
Amount of Insurance \$	☐ Single life ☐ Joint first-to-die ☐ Joint last-to-die	☐ Life pay ☐ 20-pay
Term 10 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 20 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Term 30 Rider	☐ Insured 1 \$	☐ Insured 2 \$
Accidental Death Benefit	☐ Insured 1 \$	☐ Insured 2 \$
Children's Term Rider	Amount for each child: \$	
Waiver of Premium	☐ Yes ☐ No	

3.1 Purpose of insurance

What are the main purposes of this insurance? Select all that apply.

- | | | |
|--|--|---|
| ☐ Income replacement | ☐ Estate preservation | ☐ Loan protection |
| ☐ Buy-sell coverage | ☐ Key person insurance | ☐ Other, specify below: |

Details:

3.2. Insurance history

Ensure all disclosure requirements are completed if this application for life insurance is intended to replace existing insurance. Note that it is considered a replacement if you are replacing a Foresters certificate with another Foresters certificate.

Do you have individual life, accidental death, critical illness or disability insurance in force or pending with Foresters or another insurer? If yes, complete the following table:

Insured 1	Insured 2
☐ Yes ☐ No	☐ Yes ☐ No

Insurer	Status	Year issued	Type of insurance	Category	Insured	Amount
	☐ In-force ☐ Pending			☐ Personal ☐ Business	☐ Insured 1 ☐ Insured 2	\$
	☐ In-force ☐ Pending			☐ Personal ☐ Business	☐ Insured 1 ☐ Insured 2	\$
	☐ In-force ☐ Pending			☐ Personal ☐ Business	☐ Insured 1 ☐ Insured 2	\$
	☐ In-force ☐ Pending			☐ Personal ☐ Business	☐ Insured 1 ☐ Insured 2	\$

If you have pending life or critical illness insurance with other carriers, how much of the total insurance will be placed with those carriers?

Insured 1	Insured 2

Life insurance

\$	\$
----	----

Critical Illness insurance

\$	\$
----	----

Will you stop paying premiums, reduce the amount of coverage or discontinue existing life insurance coverage or an annuity if the insurance applied for in this application is issued?

☐ Yes ☐ No	☐ Yes ☐ No
--	--

If yes, specify details below, and complete the Comparison Disclosure Statement or Life Insurance Replacement Declaration required in your province.

Insured	Plan	Insurer	Amount
☐ Insured 1 ☐ Insured 2			\$
☐ Insured 1 ☐ Insured 2			\$
☐ Insured 1 ☐ Insured 2			\$

Have you ever had an application for life, critical illness or disability insurance declined, rated, or modified? If yes, specify the insurer, the date and final decision below.

Insured 1	☐ Declined ☐ Rated ☐ Modified	Reason:	Insurer: Type: Date:
Insured 2	☐ Declined ☐ Rated ☐ Modified	Reason:	Insurer: Type: Date:

Lifestyle questions			
		Insured 1	Insured 2
3.3 Foreign Residency & Travel	Do you expect, within the next 2 years, to change your residence from Canada or to travel outside of Canada or the United States, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand? If yes to this question, please provide details in Section 3.11 including the name of each country, total number of weeks per year spent in each country, and purpose of each trip.	☐ Yes ☐ No	☐ Yes ☐ No
3.4 Criminal Offences	Have you ever been charged or convicted of a criminal offence? If yes, identify and provide details for each charge and conviction in Section 3.11.	☐ Yes ☐ No	☐ Yes ☐ No
3.5 Medications, drugs and alcohol	In the last 10 years, have you used a narcotic or controlled drug except as prescribed to you by a physician? If yes, complete a Drug Usage questionnaire	☐ Yes ☐ No	☐ Yes ☐ No
	In the last 3 years, have you consumed alcoholic beverages? If yes, specify: How many times per week? How many drinks per occasion?	☐ Yes ☐ No	☐ Yes ☐ No
	Have you ever received or been offered or advised to receive treatment or counseling for, or to discontinue or reduce the use of, alcohol or drugs? If yes, complete the applicable Alcohol or Drug Usage Questionnaire.	☐ Yes ☐ No	☐ Yes ☐ No
3.6 Smoking & Tobacco Use	When was the last time you used tobacco or nicotine based products or smoking cessation aids? never? in the last 12 months? in the last 24 months? in the last 5 years? more than 5 years? Date of last use (mmm/yyyy):	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
	If you only smoke cigars, how many have you smoked in the last 12 months? not applicable? 4 or less? 5 to 12? more than 12?	☐ ☐ ☐ ☐	☐ ☐ ☐ ☐
	In the last 5 years have you used marijuana or hashish? If yes, please describe your usage: 1-3 times per week? 4-6 times per week? 7 times per week? (once per day)? 8 or more times per week?	☐ Yes ☐ No ☐ ☐ ☐ ☐	☐ Yes ☐ No ☐ ☐ ☐ ☐
3.7 Driving	Within the last ten years have you been charged or convicted of an alcohol or drug related driving offence, refusing a breathalyzer, had your driver's licence suspended or revoked or, excluding parking violations, had more than one driving offence?	☐ Yes ☐ No	☐ Yes ☐ No
	If yes to this question, provide month, year and details for each charge in Section 3.11. For speeding violations, provide number of kilometers over the limit. Provide driver's licence number and place of issue if not provided in Section 1.3.		
3.8 Aviation	In the last 2 years have you flown, or do you plan to fly, an aircraft as a pilot, student pilot or crew member? If yes, submit a completed Aviation Questionnaire.	☐ Yes ☐ No	☐ Yes ☐ No
3.9 Avocations	In the last 2 years have you engaged in, or do you plan to engage in, any of the following: Motorized racing, sky diving, scuba diving, hang gliding, mountain climbing, heli-skiing, CAT or back country skiing or snowboarding, or any other hazardous or extreme activity or sport?	☐ Yes ☐ No	☐ Yes ☐ No

Lifestyle questions continued

		Insured 1	Insured 2
3.10 Assisted living	Do you reside in a nursing home or nursing facility, assisted living residence, retirement home or senior living facility?	☐ Yes ☐ No	☐ Yes ☐ No
	Due to a chronic illness or disease, do you require the use of a wheelchair or are you bedridden?	☐ Yes ☐ No	☐ Yes ☐ No
	Require assistance with any of the following activities of daily living: taking medications, bathing, dressing, eating, or toileting?	☐ Yes ☐ No	☐ Yes ☐ No

3.11 Additional details

Question	Insured	Details
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	
	☐ Insured 1 ☐ Insured 2	

4.1 Insured is a minor

	Parent 1	Parent 2
What is the gross annual income earned by the minor's parents/legal guardian?	\$	\$
How much life and critical illness insurance do the minor's parents/legal guardian have? If none – indicate why not under details below.	\$	\$
How much life and critical illness insurance do the minor's siblings have? ☐ No siblings ☐ None – indicate in detail why this application is being made to insure this minor.	Life Insurance	Critical Illness
Sibling 1	\$	\$
Sibling 2	\$	\$
Sibling 3	\$	\$
Sibling 4	\$	\$
Sibling 5	\$	\$
Detail		

4.2 Business insurance

☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Other		
Nature of the business		Year established
Assets \$	Liabilities \$	Share of ownership Insured 1: % Insured 2: %
Net worth \$	Business fair market value \$	
Gross annual revenue \$	Net annual income \$	
Do other executives or partners in the business have life or critical illness insurance related to the business? If no, provide reason why below:		☐ Yes ☐ No
If yes to the previous question, provide details below:		
Name		
Title		
% of business owned	%	%
Life insurance in force	\$	\$
Life insurance pending	\$	\$
Critical Illness insurance in force	\$	\$
Critical Illness insurance pending	\$	\$
In the last 5 years, has the business declared or been petitioned into bankruptcy?		☐ Yes ☐ No
If yes, specify date discharged (mmm/dd/yyyy)		

5.1 Insured 1 - Vitals & physician information		
Height ft/in cm	Weight lbs kgs	Has your weight changed more than 10 lbs in the last 6 months? ☐ No ☐ Gain ☐ Loss Reason for weight change:
Do you have a regular physician?		☐ Yes ☐ No If yes, provide details below:
Physician's name		Phone number
Street address		
City	Province	Postal code
Reason and result of last visit to regular physician?		Date of last visit (mmm/dd/yyyy)
In the last 5 years, have you seen a physician who is not your regular physician? If yes, provide the same details as above for each additional physician in Section 5.6.		☐ Yes ☐ No
Insured 2 - Vitals & physician information		
Height ft/in cm	Weight lbs kgs	Has your weight changed more than 10 lbs in the last 6 months? ☐ No ☐ Gain ☐ Loss Reason for weight change:
Do you have a regular physician?		☐ Yes ☐ No If yes, provide details below:
Physician's name		Phone number
Street address		
City	Province	Postal code
Reason and result of last visit to regular physician?		Date of last visit (mmm/dd/yyyy)
In the last 5 years, have you seen a physician who is not your regular physician? If yes, provide the same details as above for each additional physician in Section 5.6.		☐ Yes ☐ No

"You" and "your" in each of sections 5.2 - 5.6 means Insured 1 and Insured 2, individually, identified in Section 1.1 and 1.2.

5.2 Family history (optional if a paramedical exam is required)					
Have either of your biological parents, brothers or sisters been diagnosed before age 65 with Alzheimer's disease, Cancer, Huntington's chorea, Diabetes, Parkinson's disease, Heart disease, Polycystic kidney disease, stroke, multiple sclerosis, motor neuron disease, or any other inherited disease, disorder or condition not listed in Section 5.2				Insured 1 ☐ Yes ☐ No ☐ Unknown	Insured 2 ☐ Yes ☐ No ☐ Unknown
Insured	Relationship	Disease, Disorder or Condition and Type	Age at onset	Age if living	Age at death
☐ Insured 1 ☐ Insured 2					
☐ Insured 1 ☐ Insured 2					
☐ Insured 1 ☐ Insured 2					
☐ Insured 1 ☐ Insured 2					
If unknown, specify a reason:					

5.3 Personal medical history (optional if a paramedical exam is required)

Do not provide any information about genetic testing or genetic test results.

Have you ever had, been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:	Insured 1	Insured 2
A Chronic Obstruction Pulmonary Disease (COPD), emphysema, cystic fibrosis, asthma, shortness of breath, a disease or disorder of the respiratory system or do you require the use of oxygen equipment?	☐ Yes ☐ No	☐ Yes ☐ No
B Diabetes, abnormal blood sugar or Hemoglobin A1c, or complications of diabetes such as retinopathy (complete or partial loss of sight in either eye), neuropathy (nerve pain, tingling or burning in any part of your extremity such as a hand, finger, foot, toe) or nephropathy (abnormal lab results related to the kidney(s) or chronic kidney disease of any stage)?	☐ Yes ☐ No	☐ Yes ☐ No
C Epilepsy, seizure, stroke, transient ischemic attack (TIA), developmental disorder, Huntington's disease, or a neurological disorder?	☐ Yes ☐ No	☐ Yes ☐ No
D Amyotrophic lateral sclerosis (Lou Gehrig's disease), muscular dystrophy, dementia, cognitive impairment, memory loss, Alzheimer's disease, paralysis, multiple sclerosis, Parkinson's disease, fibromyalgia, arthritis or a disease or disorder of the brain or nervous system?	☐ Yes ☐ No	☐ Yes ☐ No
E Anxiety, depression, manic depression, bipolar disorder, schizophrenia, or a mental health disorder?	☐ Yes ☐ No	☐ Yes ☐ No
F A heart attack, heart surgery, heart procedure, circulatory surgery, coronary artery disease, heart murmur, chest pain, irregular heartbeat, aneurysm, congestive heart failure (CHF), a disease or disorder of the arteries, or valves, high blood pressure, a peripheral vascular or arterial disease (PVD or PAD), or a disorder of the blood or lymphatic system?	☐ Yes ☐ No	☐ Yes ☐ No
G Blood in the urine, hepatitis, Crohn's disease, lupus, cirrhosis, or a disease or disorder of the liver, prostate, bladder, kidney, genito-urinary organs, connective tissue or digestive or immune system?	☐ Yes ☐ No	☐ Yes ☐ No
H Cancer (excluding basal cell carcinoma), tumour, gastrointestinal bleeding, unexplained weight loss or a disease or disorder of the pancreas or endocrine system?	☐ Yes ☐ No	☐ Yes ☐ No
I The Human Immunodeficiency Virus (HIV), acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC) or an immunological disorder?	☐ Yes ☐ No	☐ Yes ☐ No

5.4 Personal medical history continued (optional if a paramedical exam is required)

	Insured 1	Insured 2
A Have you ever been advised to have a test such as an ECG, CT scan, bone scan, MRI, colonoscopy, echocardiogram, angiogram, biopsy or endoscopy?	☐ Yes ☐ No	☐ Yes ☐ No
B Have you ever been advised to have a checkup, consultation, take medication, get treatment, surgery, hospitalization, lab test or diagnostic test that has not yet started or been completed, or the results of which are not yet known?	☐ Yes ☐ No	☐ Yes ☐ No
C Are you currently taking medication or under treatment?	☐ Yes ☐ No	☐ Yes ☐ No
D Are you in need of an organ transplant, on a waiting list for an organ transplant, or the recipient of an organ transplant (excluding corneal transplants)?	☐ Yes ☐ No	☐ Yes ☐ No
E Have you ever been diagnosed with a life threatening, critical or terminal illness or condition for which a physician has estimated that you have 24 months or less to live?	☐ Yes ☐ No	☐ Yes ☐ No

Complete Section 5.5 only if applying for Critical Illness coverage.

5.5 Critical Illness specific medical history (optional if a paramedical exam is required)

Have you ever had, been diagnosed with or tested positive, or received medical advice, treatment or medication, for:	Insured 1	Insured 2
A Vertigo, dizziness, optic neuritis, impaired hearing, loss of vision or any other disorder of the eyes, ear, nose or throat?	☐ Yes ☐ No	☐ Yes ☐ No
B Cyst, lump, polyp, leukemia, lymphoma or a growth or malignancy of any type?	☐ Yes ☐ No	☐ Yes ☐ No
C Dysplastic nevus syndrome, melanoma, basal cell carcinoma, atypical mole or a disease or disorder of the skin?	☐ Yes ☐ No	☐ Yes ☐ No
D Hyperthyroid, goiter, anemia or any other disease or disorder of the thyroid, adrenal or pituitary gland?	☐ Yes ☐ No	☐ Yes ☐ No

5.6 Personal medical history details

Additional details	Question	Insured	Details
Identify each condition, event, procedure, disease, disorder and illness for which you provided a "yes" answer in Sections 5.1 and Sections 5.3 through 5.5. Include dates, diagnoses, treatments, results and duration. Also provide the names and contact information for each medical professional.		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	
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		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	
		☐ Insured 1 ☐ Insured 2	

6.1 Children

Complete this section for each child proposed for insurance under a Children's term life insurance rider or Juvenile critical illness insurance rider. This section must be completed by a parent or guardian of each child named in Section 6.1. The parent or guardian must have full knowledge of each child's medical history and circumstances sufficient to answer all questions in Section 6 accurately.

Child 1 - Details

First name	Middle name	Last name
Date of birth (mmm/dd/yyyy)	Country of birth	Relationship to insured
Height ft/in cm	Weight lbs kgs	Sex at birth ☐ Male ☐ Female
Reason and result of last visit to physician, other medical advisor, clinic or hospital?		Date of last visit (mmm/dd/yyyy)

Child 2 - Details

First name	Middle name	Last name
Date of birth (mmm/dd/yyyy)	Country of birth	Relationship to insured
Height ft/in cm	Weight lbs kgs	Sex at birth ☐ Male ☐ Female
Reason and result of last visit to physician, other medical advisor, clinic or hospital?		Date of last visit (mmm/dd/yyyy)

Child 3 - Details

First name	Middle name	Last name
Date of birth (mmm/dd/yyyy)	Country of birth	Relationship to insured
Height ft/in cm	Weight lbs kgs	Sex at birth ☐ Male ☐ Female
Reason and result of last visit to physician, other medical advisor, clinic or hospital?		Date of last visit (mmm/dd/yyyy)

Child 4 - Details

First name	Middle name	Last name
Date of birth (mmm/dd/yyyy)	Country of birth	Relationship to insured
Height ft/in cm	Weight lbs kgs	Sex at birth ☐ Male ☐ Female
Reason and result of last visit to physician, other medical advisor, clinic or hospital?		Date of last visit (mmm/dd/yyyy)

Child 5 - Details

First name	Middle name	Last name
Date of birth (mmm/dd/yyyy)	Country of birth	Relationship to insured
Height ft/in cm	Weight lbs kgs	Sex at birth ☐ Male ☐ Female
Reason and result of last visit to physician, other medical advisor, clinic or hospital?		Date of last visit (mmm/dd/yyyy)

6.2 Children's medical history (answer question 6.2.i only if applying for Juvenile Critical Illness insurance rider)

"Child" means each child listed in section 6.1.

A Does a child reside at a different address than either Insured 1 or Insured 2? If yes, provide details below about whom the child lives with and how often each Insured sees the child.	☐ Yes ☐ No																				
B Has an insurance application on a child ever been declined, postponed or modified?	☐ Yes ☐ No																				
C Has a child had surgery or been hospitalized for more than 3 consecutive days at birth or later?	☐ Yes ☐ No																				
D Has a child been treated or tested for, or had a symptom or indication of autism, ADHD, asthma cancer, tumour or growth, cerebral palsy, cystic fibrosis, cystitis cystica, congenital abnormalities, heart disease, Down's syndrome, muscular dystrophy, infectious disease or another disease, disorder or condition?	☐ Yes ☐ No																				
E Does a child have a delay in physical or mental development, or an impairment, disease, disorder, condition, or injury that requires follow-up testing, medication, treatment or surgery?	☐ Yes ☐ No																				
F Is a child currently on medication, or been advised to have medication, treatment, blood work, specialist consultation, x-ray, ultrasound, EKG, CT or MRI scan, biopsy, scope or diagnostic test that has not yet started or been completed, or the results of which are not yet known?	☐ Yes ☐ No																				
G Was a child born prematurely (less than 36 weeks)? If yes, identify the child and specify birth weight in Section 6.3.	☐ Yes ☐ No																				
H In the last 2 years has a doctor or health practitioner advised that a child's height, weight or physical development were not meeting normal milestones, or advised that a child gain or lose weight? IF YES – Provide details: Height/Weight/ If there has been any weight loss in the last 12 months.	☐ Yes ☐ No																				
I Has a child's biological mother, father or, sibling(s) been diagnosed before age 60 with cancer, heart attack, coronary artery disease, stroke, cardiomyopathy, diabetes, polycystic kidney disease, Huntington's disease, Parkinson's disease or cystic fibrosis? If yes, please complete the following table:	☐ Yes ☐ No																				
<table border="1"><thead><tr><th>Relationship to child</th><th>Condition/Event/Disease (if cancer, be specific)</th><th>Onset age</th><th>Age if living</th><th>Age at death</th></tr></thead><tbody><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr></tbody></table>		Relationship to child	Condition/Event/Disease (if cancer, be specific)	Onset age	Age if living	Age at death															
Relationship to child	Condition/Event/Disease (if cancer, be specific)	Onset age	Age if living	Age at death																	

6.3. Children's medical history details (for any "yes" answers in section 6.2)

Question	Child's name	Details

7.1 Owner Waiver of Premium for Advantage Plus & Advantage Max			
☐ Owner 1 ☐ Owner 2		Height ft/in cm	Weight lbs kgs
		Owner 1	Owner 2
7.2 Is the Owner currently employed full time? If no, state number of work hours per week if part-time. Indicate reason for and duration of not working full time, and last occupation in Section 7.8. If self-employed, or business owner, specify nature of business and duties in Section 7.8.		☐ Yes ☐ No	☐ Yes ☐ No
7.3 In the last 5 years, has the Owner:			
A Consulted a physician; had an electrocardiogram, diagnostic test, or been in a clinic, hospital or medical office for observation or treatment?		☐ Yes ☐ No	☐ Yes ☐ No
B Been advised to have a diagnostic test, hospitalization or surgery that has not yet started or been completed, or the results of which are not yet known?		☐ Yes ☐ No	☐ Yes ☐ No
7.4 Has the Owner ever had, been diagnosed with or tested positive, or received medical advice, treatment or medication, for:			
A A heart attack, heart surgery, heart procedure, circulatory surgery, coronary artery disease, heart murmur, chest pain, irregular heartbeat, aneurysm, congestive heart failure (CHF), a disease or disorder of the arteries or valves, a peripheral vascular or arterial disease (PVD or PAD), neuropathy (nerve pain, tingling or burning in any part of your extremity such as a hand, finger, foot or toe), Chronic Obstruction Pulmonary Disease (COPD), asthma, emphysema, or a disease or disorder of the respiratory system?		☐ Yes ☐ No	☐ Yes ☐ No
B Cancer (excluding basal cell carcinoma), tumour, gastrointestinal bleeding, unexplained weight loss, stroke, or TIA (transient ischemic attack) or a disease or disorder of the pancreas or endocrine system?		☐ Yes ☐ No	☐ Yes ☐ No
C Diabetes, glandular or thyroid disorder, enlarged lymph node, epilepsy or anxiety, depression, manic depression, bipolar disorder, schizophrenia, or a mental health disorder?		☐ Yes ☐ No	☐ Yes ☐ No
D Kidney, urinary or reproductive system disease or disorder, liver or gastrointestinal disorder, hepatitis or hepatitis carrier state?		☐ Yes ☐ No	☐ Yes ☐ No
E Loss of vision, retinopathy (complete or partial loss of sight in either eye), back pain requiring treatment or medication, amputation, deformity, arthritis, or a musculo-skeletal disease or disorder?		☐ Yes ☐ No	☐ Yes ☐ No
7.5 Has the Owner ever had, been diagnosed with, or received treatment or medication, tested positive or been given medical advice for the Human Immunodeficiency Virus (HIV), acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC) or an immunological disorder?		☐ Yes ☐ No	☐ Yes ☐ No
7.6 Is the Owner currently taking treatment or medication? If yes, provide details in Section 7.8.		☐ Yes ☐ No	☐ Yes ☐ No
7.7 Has the Owner:			
A Ever had a request for life or disability insurance declined, postponed, rated or restricted?		☐ Yes ☐ No	☐ Yes ☐ No
B Within the last two years, flown, or plan to fly, or taken instruction as a pilot or engaged, or plan to engage, in racing, scuba or sky diving, hang gliding or a hazardous or extreme sport or activity?		☐ Yes ☐ No	☐ Yes ☐ No
C Within the last five years used a narcotic or controlled drug except as prescribed by a physician, marijuana, or been advised to receive treatment, medical advice or counseling for, or to discontinue or reduce the use of, alcohol or a drug?		☐ Yes ☐ No	☐ Yes ☐ No
D Ever been charged or convicted of an alcohol or drug related driving offence, refusing a breathalyzer, had a driver's licence suspended or revoked or, excluding parking violations, had more than one driving offence??		☐ Yes ☐ No	☐ Yes ☐ No
E Plans to travel for more than four consecutive weeks or change residency from Canada?		☐ Yes ☐ No	☐ Yes ☐ No
7.8 Further details (required for any "yes" answers in section 7.2, 7.3, 7.4, 7.6 & 7.7)			
Question	Owner	Details	
	☐ Owner 1 ☐ Owner 2		
	☐ Owner 1 ☐ Owner 2		
	☐ Owner 1 ☐ Owner 2		

8.1 Premium & issue instructions

If applying for multiple insurance certificates, we will apply the premium payment and certificate issue instructions to every certificate specified in Section 1.6 unless directed otherwise in Section 8.4. Important information for the advisor: Do not collect premium or release the Temporary Insurance Agreement if the total amount of either life insurance or critical illness insurance applied for exceeds \$1,000,000 per life insured. If applying for a product with preferred underwriting classes, the applicable premium at Standard rates must be submitted for the TIA payment precondition to be met. Other pre-conditions for temporary insurance are described in Section 9.2.

Who will be paying the premiums for every certificate applied for?

Select all that apply: ☐ Insured 1 ☐ Insured 2 ☐ Owner 1 ☐ Owner 2 ☐ Other

If other, please specify:

If a premium payor is not an Owner or an Insured under the certificate, complete Section 1.5.

Initial premium:

- ☐ Issue as COD (collect premiums on delivery), or
☐ Draw initial premium by pre-authorized debit (PAD), or
☐ Initial premium submitted by cheque with this application (specify): \$

Certificate premium payment frequency and method: ☐ Monthly PAD ☐ Annual PAD ☐ Annual Billing

Subsequent premium preferred draft date (Term & Par Plans Only): ☐ No ☐ Yes, draft on: ___ day of each month (between 1 and 28)

PAD banking information: ☐ Bank information below ☐ Attached void cheque* ☐ Same as Foresters certificate:

Transit (Branch) number

Bank (Institution) number

Bank account number

Name of financial institution

Account type: ☐ Chequing
☐ Savings

Or Attach Void Cheque

Name / Nom P.O. Box / C.P. 000 City / Ville, Prov A0B 1C2		Cheque No. N° de chèque	001
Pay to the order of Payez à l'ordre de		Date	
		\$	
		/100 Dollars	
001	00002	003	000000000123
Cheque No. N° de chèque	Branch No. N° de la succursale	Institution No. N° de l'institution financière	Bank Account No. N° du compte

***First premium payment cheque can be used as the void cheque**

8.2 Language & mailing address

Issue each certificate and future communications:

☐ English ☐ Français

Send statements and future communications to (specify only one):

☐ Owner 1 ☐ Owner 2 ☐ Third party
☐ Other:

Mailing address (street name and number, apartment number)

City

Province

Postal code

Country

8.3 Issue Instructions

☐ Backdate to save age (up to 6 months from the date of underwriting approval for life insurance or 30 days for critical illness insurance)

Date (mmm/dd/yyyy):

☐ Special dating instructions:

If you are applying for joint coverage and an Insured is declined: ☐ Issue coverage on the approved single life (default) ☐ Close file

If underwriting decision is less favourable than as applied for: ☐ Issue with applied for amount ☐ Contact advisor (default)

Concurrent applications on the life of a family member or partner

- ☐ Issue my coverage as soon as it is approved (default)
☐ Hold issue until you approve coverage on the life of:

8.4 Further premium and issue instructions:

8.5 Pre-authorized Debit Plan Agreement ("Agreement")

For purposes of this Agreement: "Insurer" means, as applicable, each of The Independent Order of Foresters and Foresters Life Insurance Company; "Certificate means a certificate or policy issued by an Insurer and includes each rider that is attached to it.

The payor, by signing below, verifies that the payor is an account holder of the account identified on the attached VOID cheque or in Section 8.1 of this Application for Life and Critical Illness Insurance ("Application") and agrees that:

1. The Insurer issuing a Certificate is authorized to make deductions monthly under this Agreement from that account or another account later identified or substituted by the payor for premiums and/or other payments for each Certificate issued by that Insurer in response to this Application, such as for additional coverage or loan repayment(s);
2. The financial institution from which the deductions are to be made is authorized to treat each deduction by the Insurer as though the payor made it personally;
3. The Insurer reserves the right to determine when the first deduction, if any, will be made and the amount of that deduction for each Certificate issued by it and the subsequent deduction amounts may be variable.
4. This Agreement is effective immediately and will continue until terminated, which either the payor or the Insurer may do at any time by providing notice of at least 30 days to the other. Payor may obtain a sample cancellation form or further information on the right to cancel a PAD Plan Agreement at his/her financial institution or by visiting www.payments.ca;
5. Should funds not be available due to insufficient funds, the Insurer may, at its option, do further resubmits and/or draw from the payor's account on the next scheduled withdrawal date for the insufficient amount applicable to each Certificate while that Certificate is in effect;
6. The payor has certain recourse rights if any debit does not comply with this Agreement. For example, the payor has the right to receive reimbursement for any debit that is not authorized or is not consistent with this Agreement. To obtain more information on recourse rights, the payor may contact his or her financial institution or visit www.payments.ca; and
7. The payor may contact the Insurer at its address and phone number:
Attention: Certificate Owner Services, Foresters, 789 Don Mills Road, Toronto, ON M3C 1T9, 800-828-1540

The payor waives the right to receive pre-notification of: (i) the amount and date of the first deduction and any subsequent deductions; (ii) a change in the deduction amount for each Certificate in effect; and (iii) a change in amount requested by the payor by whatever means.

For electronic PAD agreements only: The payor and payee agree to reduce the period for providing the written confirmation of the PAD Agreement to three (3) calendar days before the first deduction.

The payor authorizes disclosure of payor and account information for identity verification and record keeping purposes and to administer payments, the certificate and benefits.

The bank account holder must sign this PAD Plan Agreement as his/her name appears on bank records for the account provided.

Deductions under this Agreement are: ☒ Personal ☐ Business related

Signature of account holder

Date (mmm/dd/yyyy)

X

Signature of joint account holder

Date (mmm/dd/yyyy)

X

9.1 Application for temporary insurance

'You' and 'your' in section 9.1 means Insured 1 and Insured 2, individually, identified in section 1.1 and 1.2	Insured 1	Insured 2
A Are you 66 years of age or over, or less than 15 days old?	☐ Yes ☐ No	☐ Yes ☐ No
B Has an application for insurance on your life ever been rated, declined or modified?	☐ Yes ☐ No	☐ Yes ☐ No
C Have you ever been treated for or had an indication, sign or symptom of cancer, tumour, stroke, heart disease, blood vessel disorder or disease, diabetes, loss of speech, loss of limb, severe burns, deafness, blindness, current or recurring kidney, liver or lung disorder, Alzheimer's, Huntington's or Parkinson's disease, or a disease or disorder of the nervous system?	☐ Yes ☐ No	☐ Yes ☐ No
D Have you ever had or been told you have acquired immune deficiency syndrome (AIDS), positive HIV test, or a disorder or disease of the immune system?	☐ Yes ☐ No	☐ Yes ☐ No
E Within the last 2 years, have you been hospitalized (except for childbirth)?	☐ Yes ☐ No	☐ Yes ☐ No
F Within the last 6 months, has a disorder, disease, injury or illness prevented you from performing your regular activities or caused you to be absent from work for more than 7 consecutive calendar days?	☐ Yes ☐ No	☐ Yes ☐ No
G Are you aware of a symptom, illness or complaint for which you have not yet sought medical advice, or for which treatment or a test is recommended, planned or pending, or testing with results of which you are unaware?	☐ Yes ☐ No	☐ Yes ☐ No

9.2 Pre-conditions for temporary insurance

Subject to the terms of the Temporary Insurance Agreement (TIA), form 106172 CAN, temporary insurance will be provided to an Insured if each of the following pre-conditions is met:

1. That Insured is older than 14 days and younger than 66 years on the date the TIA is signed by the advisor.
2. Each of the questions in Section 9.1 above is answered "no" in relation to that Insured, and the "no" answers are truthful.
3. At least 1/12th of the total annual premium for each certificate applied for is provided with this application either by cheque or pre-authorized debit that is honoured on presentation to the financial institution from which it is to be collected. That total annual premium amount must be based on standard rates, even if applying for a certificate with preferred underwriting classes.
4. Each Insured and Owner signed the Application.

If a Joint Certificate is being applied for, both Insureds must apply and qualify for coverage under the TIA for any coverage under the TIA to come into effect. If a spousal rider is being applied for, Insured 2 (insured under spousal rider) is only eligible to apply and qualify for coverage under the TIA if Insured 1 applies and qualifies for coverage under the TIA. If separate certificates are being applied for by Insured 1 and Insured 2, then they can each apply and qualify for coverage under the TIA independently of the other.

If one or more pre-condition is not met, no temporary insurance takes effect for that Insured even if the TIA was left with either an Insured or Owner and/or premium was provided, authorized to be deducted or collected.

10. Agreements & Authorizations

10.1 Agreement

"Application" means this Application for Life and Critical Illness Insurance. "I/me" means individually each person identified in this Application as an insured, owner or the parent/legal guardian signing this Application in relation to a minor child. "Insured" means each person identified as either Insured 1 or Insured 2 in this Application. "Insurer" means each of The Independent Order of Foresters and Foresters Life Insurance Company. "Owner" means each person identified as either Owner 1 or Owner 2 in this Application. "Certificate" means a certificate or policy issued by an Insurer and includes each rider that is attached to it.

I, by signing this Application, agree that:

1. The statements and answers contained in this Application, and other evidence of insurability signed or provided by me, including but not limited to the Medical Declaration and Examination Report and any questionnaires, are true and complete and will be relied upon by each Insurer in deciding whether to issue a Certificate.
2. A Certificate issued, if any, by an Insurer will only come into effect according to the terms of that Certificate that may include factors such as the date the application was approved, the Certificate Issue Date, payment of the first premium and provided there is no change in insurability as described in the Certificate.
3. No advisor, medical examiner or any other person has authority to advise that any untrue or incomplete answer or information is acceptable and has no power, except for Foresters President or Executive Secretary, or successor positions, to make, modify or discharge a Certificate.
4. For each Certificate issued by The Independent Order of Foresters, its Instruments of Incorporation and Constitution now in force or subsequently amended shall form part of the entire contract.
5. If signing this Application with respect of a child, I confirm that I have full knowledge of the child's medical history sufficient to answer all questions accurately and that I have the authority to consent to the insurance applied for in this Application, and issued, if any, on that child's life.
6. The language of each Certificate issued as a result of this Application and all correspondence shall be the same as that of this Application unless otherwise requested in Section 8.2.
7. Temporary insurance, if applicable, is subject to the Temporary Insurance Agreement (TIA) and Receipt included with this application form 106184 CAN, including the pre-conditions regardless of whether a) the TIA was or was not left with the Insured or the Owner, and b) premium was or was not provided, by any method, with this application, or a premium was subsequently collected.
8. I, Owner, have received a copy of the Important Notices page, or if a proposed insured who is not an Owner I have reviewed the Notice Regarding MIB contained on the Important Notices page, however, if this is an electronic application and/or an electronic signature, I, as an Owner or proposed insured, understand that the Important Notices page will instead be available as part of the electronic process.

I further understand and agree that:

- A. Changes or corrections made to this Application, if any, by an Insurer are ratified by each Owner if the Certificate delivered to an Insured or Owner is not returned to the Insurer during the cancellation period. Such changes or corrections may be made directly on this Application or by an amendment to this Application.
- B. This Application and related documents may be completed, signed and/or submitted to each Insurer by voice and/or electronic means, including but not limited to, e-mail and facsimile transmission.
- C. Each Insurer may contact or send messages to me, including pre-recorded and text messages and calls or messages by use of an automatic telephone dialing system, using the phone number(s), including wireless or mobile number(s), either provided in this Application or number(s) that I later provide.
- D. If I have chosen to provide a current internet e-mail address or other electronic contact information in this Application or choose to provide such address or contact information in the future, the Insurer, its affiliates and subsidiaries may use that address or contact information to send messages, information or documents to me electronically relating, directly or indirectly, to this Application, an Insurer, Certificate, membership, event, benefit, claim, administration or other goods and services.
- E. The Insurer's employees, service providers, representatives, reinsurers and any of their service providers may be located outside Canada. As such, your Personal Information may be subject to the laws of other jurisdictions and may be disclosed in response to demands or requests from government authorities, courts, or law enforcement in those countries.

Consent for electronic delivery of the insurance contract and related documents.

In lieu of receiving paper, do you, the Owner signing below, consent to the electronic delivery of the insurance contract and related documents sent to the email address shown for you in this Application?

☐ Yes ☐ No

You can save or print the insurance contract and related documents. The number of pages to print can be as much as or more than 70 pages. A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by an Insurer. Payment can be made by cheque payable to Foresters Financial or by online banking.

10.2 Authorization

The following definitions apply for purposes of this Authorization: "Application", "I/me", "Insured", "Insurer", "Owner" and "Certificate" have the same meaning as defined in the Agreement subsection of this Application. "Authorized Person" means each Insurer, reinsurer, advisor, each person signing this Application or related form or participating in the Application process, insurance agency, managing general agency and market intermediary related to this Application or a Certificate and the respective parent, affiliates, subsidiaries and authorized representatives of each and those performing services on behalf of one or more of the preceding in relation to an Authorized Purpose or this Application, Certificate, benefit claim, membership or management of the respective business of each. "Authorized Child" means each person proposed for insurance in this Application who is under age 16 (18 in Quebec) and for whom I am signing this Application as the parent or legal guardian of that person. "Authorized Purpose" means: participating in an insurance application process; assessing or servicing or administering insurance coverage, each Certificate, claim or the benefits of membership; identity verification, auditing, data loss analysis, recordkeeping, compliance; tax reporting; informing of the benefits of membership; to assess and offer other products and services; any other purpose as required or permitted by law.

Your consent in relation to offering other products and services is optional. If you do not want to provide your consent for that purpose, check here ☐ or write to our Chief Privacy Officer at: Foresters, 789 Don Mills Rd., Toronto, ON M3C 1T9.

Do you, the undersigned, authorize the Insurer, at its discretion, to share the following information with your advisor about you and each Authorized Child if that information affects that Insurer's decision about whether to insure you or an Authorized Child and, if so, on what basis:

- That Insurer's findings about blood pressure, cholesterol level or physical build, and
- Information in this Application, supplementary questionnaire, paramedical interview or other evidence of insurability?

Insured 1	Insured 2	Owner 1	Owner 2
☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

I, by signing this Application, authorize on my own behalf and on behalf of each Authorized Child, the collection, use and disclosure of information about me and each Authorized Child as follows: For Authorized Purposes by and between Authorized Persons and to or from health professionals, physicians, hospitals, clinics, medically related facilities, employers, government agencies, provincial health care plans and motor vehicle departments, insurance entities, MIB, LLC., pharmacies, pharmacy benefit managers, benefit administrators, financial institutions, investigative or consumer reporting agencies, law enforcement agencies, insurers, reinsurers, beneficiaries and claimants; Each Insurer may make a brief report about me and each Authorized Child to MIB, LLC even if this application is cancelled or withdrawn and provide my medical information to the regular physician identified in section 5 of this Application and each Authorized Child's medical information to the regular physician identified in section 6 of this Application in the event that coverage is rated, restricted, offered or not.

Each person signing this authorization may, by written notice to an Insurer, revoke their authorization in relation to that Insurer. Revoking authorization, however, will not affect action(s) begun before receipt of notice or prevent that Insurer from using personal information to administer a Certificate, report to MIB, LLC., or to inform of or administer the benefits of membership.

10.3 I understand and agree that my signature below applies to, and is for the purposes of, this entire Application. The signer must be at least 16 years old, 18 in Quebec.

Signature of Insured 1	Signed in Province/Territory	Date (mmm/dd/yyyy)
X		
Signature of Insured 2	Signed in Province/Territory	Date (mmm/dd/yyyy)
X		
Signature of Owner 1	Signed in Province/Territory	Date (mmm/dd/yyyy)
X		
Signature of Owner 2	Signed in Province/Territory	Date (mmm/dd/yyyy)
X		
Signature of parent or legal guardian	Signed in Province/Territory	Date (mmm/dd/yyyy)
X		

11. Advisor's report

11.1 Advisor information

Advisor's name <i>(this advisor is considered the initial servicing advisor)</i>	Advisor code	Agency code	Split %
Advisor's name	Advisor code	Agency code	Split %
Advisor's name	Advisor code	Agency code	Split %

11.2 MGA Information

MGA name	MGA Code	Affix MGA stamp, if applicable
MGA office contact person	Contact phone #	
MGA office contact email		

11.3 Relationship to Insured & disclosure

1. How was this application completed? (please check one) ☐ With the Owner in person ☐ Telephone and/or Mail ☐ Video Conference (for example: Skype/Zoom) ☐ e-Application		
2. Is this certificate being purchased with the intent of transferring ownership in the certificate? ☐ Yes ☐ No If 'Yes', provide details:		
3. Do you know of any information not disclosed in this application that could impact the insurability of an Insured or information that is different or incomplete from that provided in the application? ☐ Yes ☐ No If "Yes", provide details:		
4. List the length of time you have known each Insured?	Insured 1 ☐ Less than 1 month ☐ Month(s) _____ ☐ Year(s) _____	Insured 2 ☐ Less than 1 month ☐ Month(s) _____ ☐ Year(s) _____
5. If you are related to an Insured, list the nature of your relationship.		

11.4 Requirements ordered

	Insured 1	Insured 2		Insured 1	Insured 2
Vitals	☐	☐	Medical exam	☐	☐
Urine HIV	☐	☐	Electrocardiogram	☐	☐
Blood profile	☐	☐	Treadmill ECG	☐	☐
Paramedical exam	☐	☐	Motor Vehicle Report	☐	☐
Name of paramedical provider			Order number		
Who should be contacted for an Inspection Report?			Best time to contact?		

11. Advisor's report continued

11.5 Additional comments

11.6 Advisor signature

I provided to the Insured the Important Notices page, however, if this is an electronic Application, the Important Notices will instead be available as part of the electronic process. Regardless of application method, I provided the Owner a statement of disclosure outlining the companies I represent, the fact that I receive compensation for the sale of life and health insurance company products, and that I may receive additional compensation in the form of bonuses, conference programs or other incentives. I have also disclosed any conflicts or potential conflicts of interest with respect to this transaction.

To the best of my knowledge and belief, the information provided in the application is current, correct and complete. I am not aware of any additional information that is material to the underwriting and acceptance of this insurance application that has not been disclosed in this application or advisor's report.

Reasonable effort was exercised by me to determine if the Owner is acting on behalf of a third party. If I suspect that an undisclosed third party is involved, I will immediately email details to compliance@foresters.com

Owner identity has been or will be verified as follows (please specify):

- ☐ This Application was completed in person. I have reviewed the Owner's authentic, valid, and current identification document on the date of my signature below (or the following date _____), and the identification details provided in this Application match that identification.
- ☐ This Application was not completed in person. I have reviewed the Owner's authentic, valid, and current identification document on the date of my signature below (or the following date _____), and the identification details provided in this Application match that identification.
- ☐ This Application was not completed in person and the Owner's identification was not verified.

Signature of Advisor

Date (mmm/dd/yyyy)

X

Important Notices

Notice Regarding MIB

Information regarding your insurability will be treated as confidential. The Independent Order of Foresters, Foresters Life Insurance Company or its reinsurers may, however, make a brief report thereon to MIB, LLC, which operates an information exchange on behalf of insurance companies that are members of MIB Group Inc. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 or go to its website at www.mib.com to request disclosure online. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400 Braintree, MA 02184-8734 or go to its website at Canadadisclosure@mib.com.

The Independent Order of Foresters, Foresters Life Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Your Personal Information and Your Privacy

Respecting your privacy is important to us at Foresters. We will maintain your Personal Information in a confidential file to be used at our offices to provide you with our products and services and information about your Foresters membership. Information in your file will be collected, used and disclosed, on a continuing basis, by Foresters, our employees, reinsurers, agents and representatives, service providers or professional consultants to determine your eligibility for our products and services; to assess or administer claims; to administer your certificate and address your questions; to tell you about, and provide, the benefits of membership; provide you with information about products, services or member benefits that may meet your needs; to help us continually improve our services and develop programs for our members; and as further described in the Authorization section of the Foresters Application for Life and Critical Illness Insurance signed by you. We will restrict access to your file to our employees, service providers, representatives, affiliates and reinsurers who need the information in the performance of their duties for us and to any person or organization to whom you gave consent. Foresters employees, service providers, representatives, reinsurers and any of their service providers may be located outside Canada. As such, your Personal Information may be subject to the laws of other jurisdictions and may be disclosed in response to demands or requests from government authorities, courts, or law enforcement in those countries. You are entitled to access your Personal Information contained in your file and, when applicable, to have it corrected. You may also ask us not to send you information about our products, services or member benefits. To do either of these, please write to Foresters Chief Privacy Officer at 789 Don Mills Road, Toronto, Ontario, M3C 1T9. To access our most recent Privacy Policy, please visit our website at www.foresters.com.

Advisor Disclosure Statement

The advisor identified in the Foresters Application for Life and Critical Illness Insurance is an independent licensed insurance advisor authorized by the insurer, being either or both of the Foresters Life Insurance Company and/or The Independent Order of Foresters, to take an application in relation to the product you applied for in that Application and that is offered by that insurer. If the insurer issues a certificate in response to the Application, the advisor will be entitled to receive compensation from that insurer that may include first year and/or annual service commission, bonuses, conference programs or other incentives.

Making an informed decision

If you want more information about the insurance coverage you are considering, you can view a sample certificate at foresters.com/en-ca/for-advisors/sample-contracts. Your insurance advisor can answer any questions you may have.

About Foresters Financial

Since 1874, Foresters Financial has been providing socially responsible financial services to individuals and families. Foresters Financial includes The Independent Order of Foresters, the oldest non-denominational fraternal benefit society. Foresters is a purpose-driven organization that exists to enrich family and community well-being and offers insurance products to over three million members and clients in Canada, the US and the U.K.

Temporary Insurance Agreement and Receipt

Definitions

Insured and Owner mean each person identified as an Insured and/or Owner, respectively, in Section 1 of the Application. Application means the Foresters Application for Life and Critical Illness Insurance signed by, or on behalf of, each Insured and Owner. TIA means this Temporary Insurance Agreement and Receipt. Insurer means each of The Independent Order of Foresters and Foresters Life Insurance Company. Covered Impairment means the definition or description of covered impairment in the applicable critical illness insurance policy applied for in the Application.

Pre-conditions for Temporary Insurance

Subject to the terms of this TIA, temporary insurance will be provided to an Insured if each of the following pre-conditions is met:

1. That Insured is older than 14 days and younger than 66 years on the date this TIA is signed by the advisor.
2. Each of the questions in the Application for temporary insurance section of the Application is answered "no" in relation to that Insured, and the "no" answers shown are truthful.
3. At least 1/12th of the total annual premium for each certificate applied for is provided with this Application either by cheque or pre-authorized debit that is honoured on presentation to the financial institution from which it is to be collected. That total annual premium amount must be based on standard rates, even if applying for a certificate with preferred underwriting classes.
4. Each Insured and Owner signed the Application.

If a Joint certificate or policy is being applied for, both Insureds must apply and qualify for coverage under the TIA for any coverage under the TIA to come into effect. If a spousal rider is being applied for, Insured 2 (insured under spousal rider) is only eligible to apply and qualify for coverage under the TIA if Insured 1 applies and qualifies for coverage under the TIA. If separate certificates are being applied for by Insured 1 and Insured 2, then they can each apply and qualify for coverage under the TIA independently of the other.

If one or more pre-condition is not met, no temporary insurance takes effect for that Insured even if the TIA was left with either an Insured or Owner and/or premium was provided, authorized to be deducted or collected by us.

When Temporary Insurance Begins and Ends

If each pre-condition is met, temporary insurance under this TIA will be in effect beginning on the date and time the last signature, required of the Insured(s) and Owner(s) in this Application, was applied and will end automatically, and no longer be in effect, on the earliest of the following, as shown in an Insurer's records:

- a. The 90th day from the date this temporary insurance begins;
- b. The date that insurance takes effect under the certificate applied for;
- c. The date a certificate, other than applied for, is offered by an Insurer;
- d. The date the application is withdrawn, cancelled, suspended or declined, whether orally or in writing;
- e. The later of the date an Insurer sends notice to an Insured or Owner, and the date shown on such notice, terminating this TIA; and
- f. The date the cheque submitted, or pre-authorized debit provided, with the Application is not honoured on presentation.

It is acknowledged that the sum of \$ _____ was provided or authorized when the Application was completed and signed.

Limitations and Exclusions

1. There is no temporary insurance for the death of an Insured if only critical illness insurance is applied for in the Application for that Insured.
2. There is no temporary insurance for a Covered Impairment of an Insured if critical illness insurance is not applied for in the Application for that Insured.
3. This TIA shall be void and each Insurer's liability is limited to are fund of the payment collected by that Insurer in relation to the Application where: (a) There is fraud, material misrepresentation or nondisclosure in the Application or in a document submitted as evidence of insurability such as, but not limited to, a paramedical report or questionnaire; or (b) the death or Covered Impairment results from any of the following: suicide or suicide attempt, respectively; self-inflicted injury; voluntary or involuntary ingestion or administration of a drug, whether prescribed or not; alcohol or an alcohol or drug related condition.
4. There is no temporary insurance for the following Covered Impairments: (a) cancer, (b) brain tumour, or (c) a Covered Impairment that an Insured is first diagnosed with while this TIA is in effect but that Insured does not survive 30 days from the date of that diagnosis.

Entire Agreement

This TIA contains the entire terms regarding temporary insurance. No person, including the advisor, is authorized to waive, amend or modify the terms of this TIA. No coverage will take effect except as stated in this Agreement.

Benefit Payment

Subject to the terms of this TIA:

1. If the Insured dies while this TIA is in effect and that Insured applied for life insurance in the Application, the Insurer that underwrites that life insurance applied for shall pay in the aggregate, under this TIA and all other temporary insurance in effect for that Insured with that Insurer as of that Insured's date of death, the lesser of \$1,000,000 and the amount of that life insurance applied for in the Application. However, in the case of Joint First-to-die coverage, that amount will only be payable on the death of the first Insured to die. In the case of Joint Last-to-die coverage, that amount will only be payable on the death of the last Insured to die. That amount payable shall be paid according to the beneficiary designation(s) in the Application.
2. If the Insured is first diagnosed with a Covered Impairment while this TIA is in effect and that Insured applied for critical illness insurance in the Application, the Insurer that underwrites that critical illness insurance shall pay in the aggregate, under this TIA and all other temporary insurance in effect for that Insured with that Insurer as of the date first diagnosed, the lesser of \$500,000 and the amount of that critical illness insurance applied for in the Application. That amount payable shall be paid in equal shares to each Owner.

Advisor name

Signature of Advisor

Date (mm/dd/yyyy)

X



The Independent Order of Foresters
Foresters Life Insurance Company
789 Don Mills Road, Toronto, ON, Canada M3C 1T9
800 828 1540

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries.