

**FORESTERS TERM** Term Life Insurance

# Live life your way



**Foresters**   
Financial

# Not your ordinary life insurance company

Foresters believes you should have affordable options for protecting your home and family. We also know that life insurance should be a product that fits your life.

- Foresters Term life insurance<sup>1</sup> can be an affordable solution to help protect what matters most and reduce your financial stress.
- As part of Foresters Purpose, we offer members a wide range of unique and enriching benefits<sup>2</sup> that can help you live your best life.
- Foresters Term helps protect your family's future while giving you the chance to live your best life, starting today.



More than half of Canadians (53%) say they haven't purchased the coverage they need because they believe it is too expensive. A third say it is because they have other financial priorities.<sup>3</sup>

## Foresters Term is competitively priced, with coverage options to suit your budget

- Choose the term that's right for you: 10, 20 or even 30 years.
- Guaranteed death benefit amount and level premiums for the duration of the term.
- Preferred insurance classes for coverage of \$1,000,001 or more so if you are in good health and live a healthy lifestyle, you may be eligible to pay lower premiums.
- The flexibility to insure two lives under one Joint First-to-die certificate, which is less expensive than purchasing two separate policies.

# Dealing with life's daily demands can be a challenge

Modern life can be stressful. Between the demands of your work, family and home, it's easy to feel like there's never enough time or money to go around.

But if something happens to you, your home and family's future could be in jeopardy. It's understandable to hesitate to buy life insurance because you don't want to add another expense. But you shouldn't have to choose between today's budget and tomorrow's protection.

**That's where Foresters Financial™ can help.**



# Amazing built-in features

Foresters term coverage comes with many valuable built-in features that go above and beyond for no additional premium.



## Charity Benefit Provision<sup>4</sup>

Foresters will donate 1% (up to \$100,000) of the basic insurance amount to the registered charity you choose. Donations may be eligible for a charitable tax receipt from the charity.



## Exchange Option

Policy may be exchanged without evidence of insurability to a Foresters term insurance policy with a longer term.



## Bereavement Assistance

Beneficiaries may be reimbursed up to \$1,000 for counselling services to help them deal with their loss.



## Teladoc Medical Experts<sup>5</sup>

Personalized expert advice and recommendations from leading medical experts.



# Enjoy today to the fullest

Earning an income is important, but don't forget why you're working—to provide the means to live life to the fullest. That includes spending quality time with family or meeting new friends.

Or maybe, like many people, you find fulfilment by giving back. Whether it's through your time or a donation, supporting charitable causes doesn't just help your community—it's also been shown to improve your health and longevity.<sup>6</sup>

## Foresters helps you get more out of life

For over 150 years, Foresters has set out to provide everyday Canadian families with access to affordable life insurance. Purchasing life insurance from Foresters gives you access to member benefits that help you save money, improve your health and support your community.



### Competitive Scholarships<sup>7</sup>

Foresters awards hundreds of Competitive Scholarships worth \$2,500 every year to support young leaders.



### Foresters Go<sup>TM8</sup>

More than your average wellness app. It's a fun way to earn valuable Reward Points for healthy living, giving back and having fun.



### Foresters Member Discounts<sup>TM9</sup>

Save money on everything from everyday essentials to top brands and exciting experiences.



### Foresters Moments<sup>TM</sup>

Share valuable moments and make a difference with friends, family and other Foresters members.

# Ready to get more out of life?

Foresters life insurance products are sold through independent advisors right across Canada. Chances are, you're already working with one. They are professionally trained to help meet your specific life insurance needs and get you started on the path to becoming a Foresters member.

**Don't have an advisor?** Visit our website at [foresters.com](https://foresters.com) for information on how to find one in your area.

## For more information, contact<sup>10</sup>

Name \_\_\_\_\_

Contact  
information \_\_\_\_\_



foresters.com



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<sup>1</sup> Underwritten by The Independent Order of Foresters.

<sup>2</sup> Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. 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.

<sup>3</sup> LIMRA, Nearly One Third of Canadian Adults Report Living With a Life Insurance Coverage Gap, November 7, 2024 <https://www.limra.com/en/newsroom/industry-trends/2024/nearly-one-third-of-canadian-adults-report-living-with-a-life-insurance-coverage-gap/>

<sup>4</sup> Foresters will pay the eligible designated charitable organization in the name of the insured. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

<sup>5</sup> Teladoc Medical Experts is provided solely by Teladoc Health, subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the certificate.

<sup>6</sup> Source: Psychology today, Volunteering and Mental Health, July 11, 2025, <https://www.psychologytoday.com/us/blog/well-read/202507/volunteering-and-mental-health?msocid=197219bc54536a4a21940d7355526bf5>

<sup>7</sup> This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <http://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program> for further details.

<sup>8</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>9</sup> Discounts are administered by BenefitHub Technology Canada Limited.

<sup>10</sup> Contact information and details are for an independent advisor who may be contracted with multiple insurance companies, and who may not be an employee of the Independent Order of Foresters.