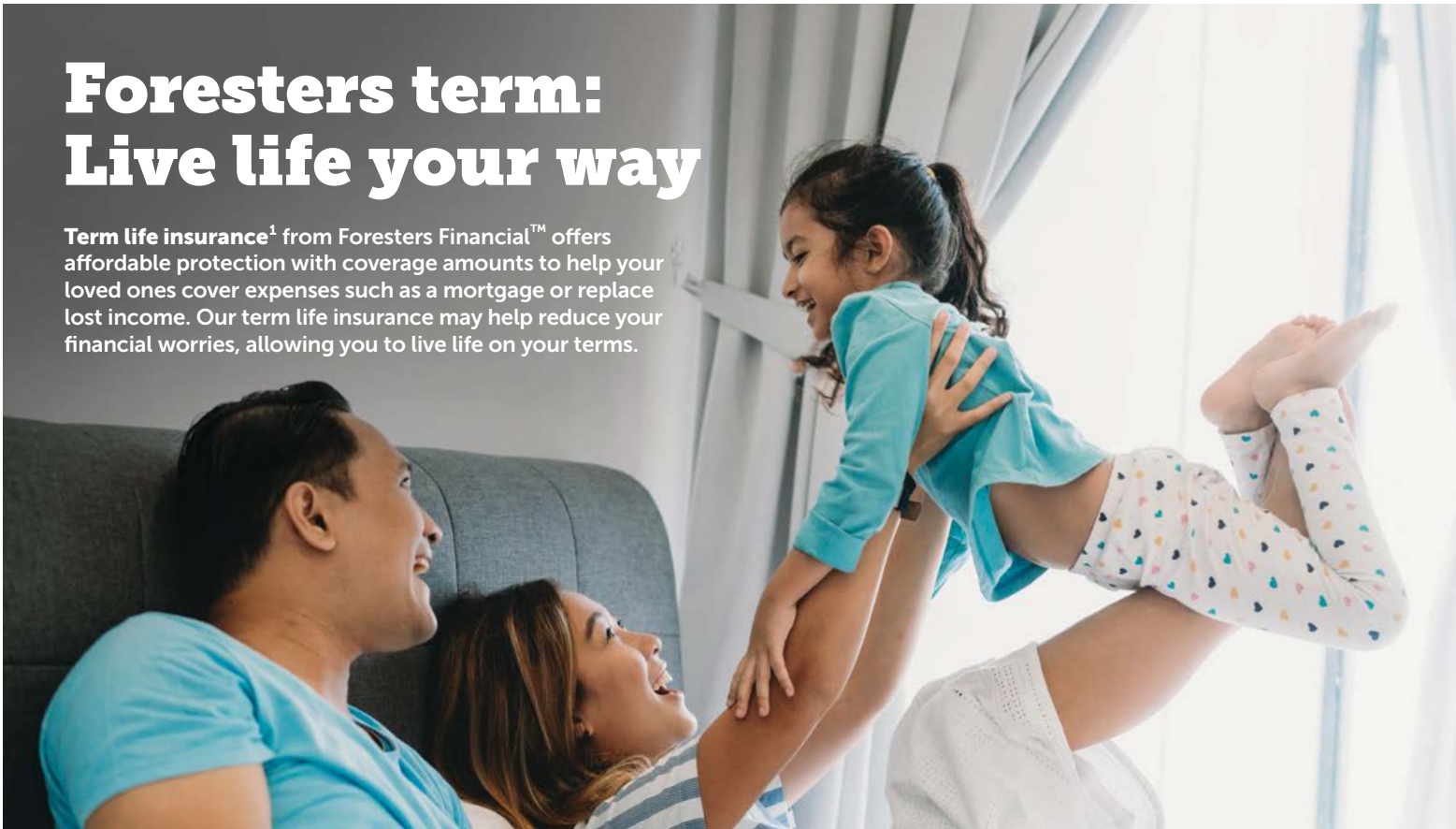


# Foresters term: Live life your way

Term life insurance<sup>1</sup> from Foresters Financial™ offers affordable protection with coverage amounts to help your loved ones cover expenses such as a mortgage or replace lost income. Our term life insurance may help reduce your financial worries, allowing you to live life on your terms.



## Make a Difference

We all strive for a purpose greater than ourselves. That's why Foresters term life insurance comes with a built-in Charity Benefit provision, so you can make a difference in the world. In addition to the death benefit, when a claim is paid to the beneficiaries, we will donate 1% (up to a maximum of \$100,000) to the eligible designated charitable organization you choose.<sup>2</sup>

## Complimentary Member Benefits<sup>3</sup>

Foresters offers unique member benefits that can help you enjoy life to the fullest. Each year, Foresters offers our members and their families the chance to attend many fun events as well as opportunities to organize worthy volunteer projects close to home. Foresters members also have access to Lifelong Learning,<sup>4</sup> which offers a diverse range of over 200 online courses.

Member benefits are also designed to make families' lives easier. Our Competitive Scholarship<sup>5</sup> program awards up to \$10,000 to members' children and grandchildren to help cover the cost of university, college, or trade school. Within the last five years, more than 5,000 new and renewed scholarships have been awarded internationally, an investment of \$14 million.

**Foresters term life insurance can protect your loved ones and give you the chance to live life to the fullest.**

This document, written in [insert language], is for informational purposes only. The insurance contract(s) advertised and related materials are available only in English and French and shall be the controlling documents. Related materials includes but is not limited to the application for insurance, illustrations, required disclosure forms and notices.

This worksheet is provided for information purposes only; it does not form part of the Foresters term life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters term life insurance contract for these terms and conditions.

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

<sup>2</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>3</sup> Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

<sup>4</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>5</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 <https://www.foresters.com/en-ca/member-benefits/scholarship-new-applicants> for further details.

<sup>6</sup> Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

<sup>7</sup> Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

<sup>8</sup> Foresters Renew is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members may apply subject to the eligibility criteria.

<sup>9</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure not available in the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

<sup>10</sup> Discounts are administered by BenefitHub Technology Canada Limited.

## Foresters term

Term life insurance

# Affordable protection when it matters most

### Base coverage

Foresters term life insurance ( ____ /yrs)		Benefit Amount	Planned Premium
<b>Charity Benefit Provision</b> When a claim is paid to your beneficiaries, Foresters pays an additional 1% (up to a maximum of \$100,000) to the eligible charitable organization designated by the owner in the name of the insured. <sup>1</sup> Automatically included in the contract with no additional premium.			No additional premium
<b>Bereavement Assistance</b> Beneficiaries may be reimbursed up to \$1,000 for counselling services to help them deal with their loss.		\$1,000	No additional premium
<b>Conversion Option</b> Policy may be converted without evidence of insurability to Foresters permanent life insurance.			No additional premium
<b>Exchange Option</b> Policy may be exchanged without evidence of insurability to a Foresters term insurance policy with a longer term.			No additional premium

### Optional Benefits

<b>Accidental Death Rider</b> Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
<b>Children's Term Insurance Rider</b> Provides up to \$30,000 of level term life insurance for each eligible child of the insured.		
<b>Term 10, Term 20 or Term 30 Rider</b> Provides renewable and convertible term insurance on the insured person and/or their spouse.		
<b>Waiver of Premium Rider</b> Waives the premium up to rider expiry if the insured is totally disabled for at least 6 months and unable to work. If this disability begins before age 60, waiver continues even after the rider expires, if total disability is continuous.	Waives premium while disabled	
<b>Total Planned Premium</b> Premium subject to underwriting.		

### Prepared for:

Name \_\_\_\_\_

Prepared by \_\_\_\_\_

Date \_\_\_\_\_

Contact info \_\_\_\_\_

### Plus: Complimentary Member Benefits<sup>3</sup>

	Benefit Amount	Complimentary for members
<b>Foresters Go™<sup>6</sup></b> The Foresters Go app rewards members for healthy living and giving back in their community.	Invaluable	
<b>Terminal Illness Loan</b> An interest-free loan of up to 75% of the face amount of the Foresters life insurance coverage on a terminally ill insured person up to a maximum of \$250,000.	\$250,000 maximum	
<b>Competitive Scholarship<sup>5</sup></b> Eligible members and their family can apply for up to \$10,000 in support over four years.	\$10,000 maximum per child	
<b>Orphan Scholarships<sup>7</sup></b> Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents.	\$24,000 maximum per child	
<b>Orphan Benefits<sup>7</sup></b> \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	
<b>Community Volunteer</b> Provides members with financial grants to organize volunteer activities within their local communities.	Up to \$2,000 per grant (Maximum 2 per year)	
<b>Foresters Moments™</b> With Foresters Moments grants, members can create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.	Up to \$35 per person attending an approved activity (maximum 2 per year)	
<b>Foresters Care™</b> Helps members make a difference in their communities with a twice-a-year grant of \$200.	\$200 twice per year	
<b>Foresters Renew™<sup>8</sup></b> Grants of up to \$1,000 for courses to upskill and help members reach their career goals.	Up to \$750	
<b>LawAssure<sup>9</sup></b> Secure online service helps prepare and store important documents including wills, powers of attorney and healthcare directives.	Invaluable	
<b>Lifelong Learning<sup>4</sup></b> An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.	Invaluable	
<b>Foresters Member Discounts™<sup>10</sup></b> Member discounts website with deals on online shopping, theme parks and more.	Invaluable	

For more information  
about Foresters Financial  
go to **foresters.com**