Break out of the crowd

Sell Foresters.
Grow faster.
Win big.

Foresters Financial

Let's transform your sales experience

"Proudly protecting the financial futures of Canadian families since 1874."

MICHAEL AZIZ
Chief Distribution Officer,
Canadian Sales

It's all about empowering you to succeed. With Foresters Financial™, you can tap into a diverse portfolio of competitive products, ongoing sales support and more opportunities to make a meaningful difference.

As of November 2024, 31% of adults are reporting that they don't have enough life insurance coverage. That is a huge market of nearly 8.46 million potential customers.[1] When you're working with Foresters, you can help more Canadians.

Healthy clients can take advantage of the competitive rates and powerful built-in features of our comprehensive products. And, for those who want a faster, no medical,[2] simplified issue application process, Canada Protection Plan® from Foresters Financial makes getting insured simpler than ever.

This is your opportunity to expand your reach and stand out in ways you won't find with other carriers.

Trust in a secure future

When people buy life insurance, they want an insurer that is strong and well-positioned for the future. With Foresters, you can give them that—and more.

Foresters origins date back to 1874 when The Independent Order of Foresters (IOF) was founded as a fraternal benefit society—a member-based insurance provider for everyday families.

Since then, we've grown into an international financial services provider with over two million members in the US, Canada and the UK.

In 2020, Foresters acquired Canada Protection Plan, merging Foresters strong financial foundation and purpose-driven mission with Canada Protection Plan's expertise in simplified life insurance. This no medical, simplified issue coverage is now available through Canada Protection Plan from Foresters Financial.

With an impressive $19.6 billion in assets and a robust surplus of $2.3 billion[3,4], Foresters stands tall as a pillar of financial strength and stability. For 25 consecutive years, we've earned an "A" (Excellent) rating from the independent rating agency A.M. Best[5] for our excellent balance sheet strength and consistent operating performance.[3]

As of December 31, 2025, The Independent Order of Foresters Life Insurance Capital Adequacy Test (LICAT) ratio was 188.2%.

In 2025, Foresters paid $1.0 billion in insurance claims and benefits, and paid out a total of $16.2 million in dividends[6] to eligible policyholders. Foresters dividend scale interest rate in 2025 is 6.25%.

Our purpose—enriching family and community well-being—means we are continually redefining our model to help you bring financial security and overall well-being to everyday families and family-owned businesses.

Assets of

$19.6 billion[3,4]

Surplus of

$2.3 billion[3,4]

LICAT as of December 31, 2025 was

188.2%

In 2025, Foresters paid

$1.0 billion[3]

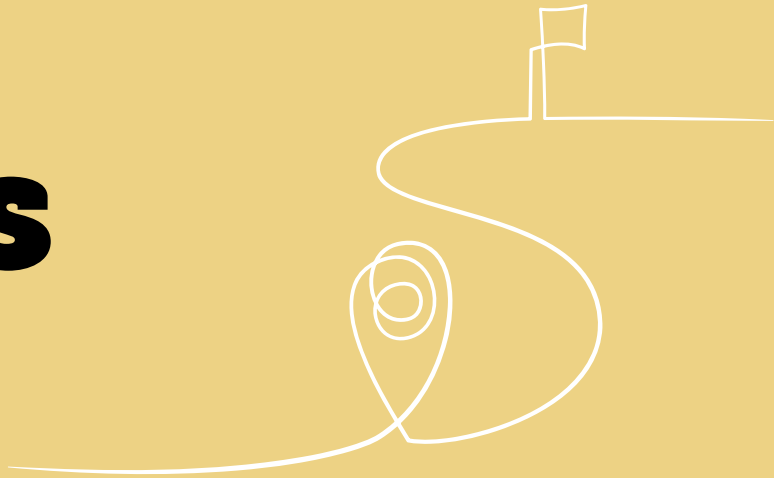
in insurance claims and benefits paid

Foresters Dividend Scale Interest Rate

6.25%

May 1, 2026 to April 30, 2027

Your success begins here



Go digital

With our e-application platforms, you can swiftly complete, validate and e-sign policies anytime, anywhere. Intelligent prompts and built-in logic help minimize errors, keeping your workflow smooth, professional and client-focused.

ezbiz, your Foresters resource centre

Log in to ezbiz with your respective advisor code and find all the Foresters-related information you need at any time: Get access to illustration tools and e-application platforms, find product guides, download marketing assets or complete CE accredited training videos.

Go paperless with e-delivery

Your clients can get their insurance contracts emailed directly to them quickly and safely. All documents are immediately accessible when they are delivered.

Give clients insightful illustrations

Spark impactful conversations with our innovative illustration tools featuring needs analysis and interactive sales concepts to guide clients toward the right coverage and bring your solutions to life.

Sign anywhere with e-signatures

Give your clients the convenience of signing forms at home with secure e-signatures from DocuSign, OneSpan or Adobe Sign.[7]

Our no medical, simplified issue solutions

No medical, simplified issue is coverage that doesn't require a medical exam, blood tests or collection of fluids. Clients love it because it's easy. Advisors love it because it's fast.

Our Canada Protection Plan from Foresters Financial product line is designed to meet the needs of even your most hard-to-insure clients.

Client-friendly

- No blood tests
- No fluids
- No medical exams
- No financial underwriting
- Payments start in the second month (monthly plans only)

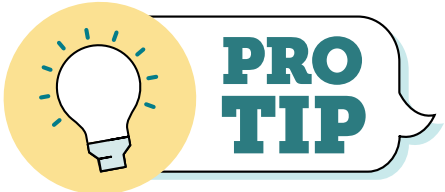
Quick

- Quick processing

Canada Protection Plan® simplified issue.

A–Z Life Coverage[9] | Whole life products

	Guaranteed Acceptance Life	Deferred Life	Deferred Elite Life	Simplified Elite Life	Preferred Life	Preferred Elite Life
Issue ages	18–75	18–80	18–80	18–80	18–80	18–80
Issue limits	Ages 18–60: Minimum: $10,000 Maximum: $50,000	Ages 18–60: Minimum: $10,000 Maximum: $75,000	Ages 18–60: Minimum: $10,000 Maximum: $350,000	Ages 18–60: Minimum: $10,000 Maximum: $500,000	Minimum: $50,000 Maximum: $1 Million	Minimum: $500,000 Maximum: $1 Million
	Ages 61–75: Minimum: $5,000 Maximum: $50,000	Ages 61–80: Minimum: $5,000 Maximum: $50,000	Ages 61–80: Minimum: $5,000 Maximum: $350,000	Ages 61–80: Minimum: $5,000 Maximum: $350,000		
Premium payment periods	Life Pay		▪ Life Pay ▪ 20 Pay			
Minimum premiums	Minimum annual premium $150.00/Minimum monthly PAC premium $15.00					
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.					
Conversion privilege	N/A					
Built-in benefits	▪ **Terminal Illness Benefit:** If the Insured is diagnosed with a terminal illness with a life expectancy of two years or less, the owner will be paid an accelerated death benefit equal to 75% of the sum insured to a maximum of $250,000. Full premiums continue to be due and payable. At death, the coverage amount paid will be reduced by the accelerated death benefit paid. ▪ **Transportation Benefit:** If the Insured dies more than 200 kilometers from their principal residence, this benefit will pay $2 per kilometer, to a maximum of $2000, to transport the body or remains back to their principal residence.					
Term riders	None	None	Maximum of two riders. 10, 20 or 25 year term periods. Not available on 20 Pay plans.			
Optional riders	Accidental Death Benefit		▪ Accidental Death Benefit ▪ Child Term Benefit	▪ Accidental Death Benefit ▪ Child Term Benefit ▪ Hospital Cash Benefit		
Illustrations	eAccess Illustrator					
Application	▪ eAccess e-app ▪ Application for Life Insurance (paper or PDF)					



Turn rejection into opportunity!
Even if other insurers have said no, your clients may still qualify for coverage with us.

A–Z Life Coverage | Term products

Deferred Elite				
	10 Year Term	**20 Year Term**	**25 Year Term**	**Decreasing 25 Year Term**
Issue ages	18–70	18–60	18–55	18–60
Issue limits	Minimum: $25,000 Maximum: $350,000			
Minimum premiums	Minimum annual premium $150.00/Minimum monthly PAC premium $15.00			
Renewable without evidence of insurability	Renewable to age 80			Not renewable
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.			
Conversion privilege	Convertible to age 70			Not convertible
Term riders	Maximum of two riders. 10, 20 or 25 year term periods.			
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit			
Illustrations	eAccess Illustrator			
Application	▪ eAccess e-app ▪ Application for Life Insurance (paper or PDF)			

Simplified Elite				
	10 Year Term	**20 Year Term**	**25 Year Term**	**Decreasing 25 Year Term**
Issue ages	18–70	18–60	18–55	18–60
Issue limits	Ages 18–60 Minimum: $25,000 Maximum: $500,000	Minimum: $25,000 Maximum: $500,000		
	Ages 61–70 Minimum: $25,000 Maximum: $350,000			
Minimum premiums	Minimum annual premium: $150.00/Minimum monthly PAC premium: $15.00.			
Renewable without evidence of insurability	Renewable to age 80			Not renewable
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.			
Conversion privilege	Convertible to age 70			Not convertible
Term riders	Maximum of two riders. 10, 20 or 25 year term periods.			
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit ▪ Hospital Cash Benefit			
Illustrations	eAccess Illustrator			
Application	▪ eAccess e-app ▪ Application for Life Insurance (paper or PDF)			

Preferred				
	10 Year Term	**20 Year Term**	**25 Year Term**	**Decreasing 25 Year Term**
Issue ages	18–70	18–60	18–55	18–60
Issue limits	Minimum: $50,000 Maximum: $1 Million			
Minimum premiums	Minimum annual premium: $150.00/Minimum monthly PAC premium: $15.00.			
Renewable without evidence of insurability	Renewable to age 80			Not renewable
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.			
Conversion privilege	Convertible to age 70			Not convertible
Term riders	Maximum of two riders. 10, 20 or 25 year term periods.			
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit ▪ Hospital Cash Benefit			
Illustrations	eAccess Illustrator			
Application	▪ eAccess e-app ▪ Application for Life Insurance (paper or PDF)			

Preferred Elite				
	10 Year Term	**20 Year Term**	**25 Year Term**	**Decreasing 25 Year Term**
Issue ages	18–70	18–60	18–55	18–60
Issue limits	Minimum: $500,000 Maximum: $1 Million			
Minimum premiums	Minimum annual premium: $150.00/Minimum monthly PAC premium: $15.00.			
Renewable without evidence of insurability	Renewable to age 80			Not renewable
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.			
Conversion privilege	Convertible to age 70			Not convertible
Term riders	Maximum of two riders. 10, 20 or 25 year term periods.			
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit ▪ Hospital Cash Benefit			
Illustrations	eAccess Illustrator			
Application	▪ eAccess e-app ▪ Application for Life Insurance (paper or PDF)			

Coverage available for all health categories, including hard-to-insure clients.

Express Elite Term Coverage

	20 Year Term	30 Year Term
Issue ages	18–60	18–50
Issue limits	18–50 Minimum: $100,000 Maximum: $750,000	 Minimum: $100,000 Maximum: $750,000
	51–60 Minimum: $100,000 Maximum: $500,000	
Minimum premiums	Minimum annual premium: $150.00 Minimum monthly PAC premium: $15.00.	
Renewable without evidence of insurability	Renewable to age 80	Renewable to age 80
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.	
Conversion privilege	Convertible to age 70	
Term riders	None	20 Year Term Rider
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit ▪ Hospital Cash Benefit ▪ Critical Illness Rider	
Illustrations	eAccess Illustrator	
Application	▪ eAccess e-app ▪ Application for Express Elite Term Insurance (paper or PDF)	

Occasionally check in with your term clients and remind them of their conversion option! They can lock in permanent coverage without additional medical underwriting.

Critical illness insurance (CI)

	Cardiac Protect CI	Cancer Protect CI	Cardiac AND Cancer Protect CI	Cardiac OR Cancer Protect CI
Issue ages	18–65: Term to age 75			18–55: Term 20 18–65: Term to age 75
Issue limits	Minimum: $10,000 Maximum: $50,000		Minimum: $10,000 per event Maximum: $50,000 per event	Term 20 Minimum: $25,000 Maximum: $100,000
				Term 75 Minimum: $10,000 Maximum: $100,000
Minimum premiums	Minimum annual premium: $150.00/Minimum monthly PAC premium: $15.00.			
Renewable without evidence of insurability	Non-renewable			Term 20: Renewable to age 75 Term 75: Non-renewable
Defined covered illnesses	▪ Heart Attack ▪ Stroke ▪ Aortic Surgery ▪ Coronary Artery Bypass Surgery ▪ Heart Valve Replacement or Repair	▪ Life-threatening Cancer[8] ▪ Aplastic Anemia ▪ Benign Brain Tumor	Coverage for both Cancer and Cardiac listed conditions	Coverage for both Cancer and Cardiac listed conditions
Policy fees	$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to $40.00 policy fee.			
Conversion privilege	Not convertible			
Other riders	▪ Accidental Death Benefit ▪ Child Term Benefit			
Illustrations	eAccess Illustrator			
Application	▪ eAccess e-app ▪ Application for Critical Illness Insurance (paper or PDF)			

With our unbundled CI coverage, you can offer clients with heart disease protection for cancer and those with a history of cancer coverage for cardiac conditions. Clients rated for build or family history elsewhere may apply up to $24,999 with us.

Our affordable comprehensive solutions

Foresters comprehensive products offer affordable coverage tailored to the individual. Because it's based on a detailed health and lifestyle assessment, clients with good health can qualify for lower premiums and higher coverage amounts.

Client-friendly

- No initial paramedical or lab work ordering required for life insurance up to $1,000,000 for ages up to 50, and $500,000 from ages 51–55
- Preferred underwriting for amounts of $1,000,001 or more for Foresters Term[9]
- Up to $20 million in coverage

Added value

- Built-in benefits that add value, not cost
- Affordable permanent coverage even for rated clients

Designed for maximum value

Our comprehensive products come with a wide variety of built-in features for no additional premium

Charity Benefit Provision[11]

Foresters will contribute 1% of the basic insurance amount, up to $100,000, to a registered charity chosen by the insured. Available on Advantage Plus,[9] Advantage Max[9] and Foresters Term.

Children's Insurance Benefit

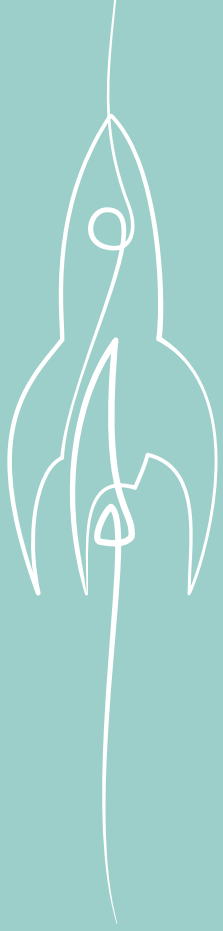
Insured children get up to $3,000 in term insurance coverage up to age 25. Coverage can be converted to $10,000 of permanent insurance at certain times without evidence of insurability. Available on Advantage Plus and Advantage Max.

Quit Smoking Incentive Plan (Single life only)

Smokers can qualify for Non-Smoking rates for two years. After that point, if they've quit smoking, those lower rates continue. Available on Advantage Plus and Advantage Max.

Juvenile Guaranteed Insurability Benefit

If the insured is younger than 18, they can purchase more insurance on specific dates without evidence of insurability. Available on Advantage Plus and Advantage Max.



Bereavement Assistance

Up to $1,000 for counseling services to help beneficiaries with their loss. Receipt are required for reimbursement. Available on Foresters Term.

Survivor Privilege

If one insured under a Joint First-to-Die policy passes away, the survivor can convert coverage within 60 days without proof of insurability. Temporary coverage is provided for 60 days or until a new policy is issued. Available on Foresters Term.

Non-Life-Threatening Illness Benefit

Clients can get 15% of their benefit, up to $50,000, if they are diagnosed with a covered non-life-threatening illness. Available on Live Well and Live Well Plus.

Return of Premium at Death

If the insured dies while the policy is active, eligible premiums are refunded—without interest and less any payments made under the Live Well Plus Juvenile Critical Illness rider. We will not pay the eligible premium if a non-life-threatening illness benefit has been paid. Available on Live Well[10] and Live Well Plus.[10]

Teladoc Medical Experts[11] (non-contractual)

The insured and their family may access Teladoc Health Experts, which provides personalized advice and recommendations on medical issues from leading experts. Available on Foresters Term, Advantage Plus, Advantage Max, Live Well and Live Well Plus.

Foresters Term | Life insurance

	Term 10	**Term 20**	**Term 30**
Issue ages (age nearest birthday)	18–75	18–65	18–55
Issue limits (larger amounts available by special quote)	Minimum: $100,000 Maximum: $5,000,000	Minimum: $100,000 Maximum: $5,000,000	Minimum: $50,000 Maximum: $5,000,000
Joint coverage (max two lives)	Joint Last-to-die		
Renews automatically at renewal premium rates until age 85	Every 10 years	Every 20 years	5-year terms after the initial 30 year term
Preferred underwriting (Preferred Plus and Preferred classes are available at amounts of $1,000,001 or more)	Non-Smokers: Preferred Plus Preferred Standard	Smokers: Preferred Standard	
Joint coverage (max two lives)	Joint First-to-die		
Modal factors and policy fees	Frequency Monthly Annual	Modal factor 0.09 1.00	Guaranteed Policy Fee $4.50 $50.00
Conversion privilege	Term insurance policies may be converted without evidence of insurability to any permanent insurance plan offered by Foresters for conversion at that time, prior to the policy anniversary nearest the insured person's 71st birthday. A Joint First-to-die policy may be converted prior to the policy anniversary nearest the oldest insured person's 71st birthday.		
Exchange privilege	This privilege allows the policy owner, between the second and fifth policy anniversaries, to exchange a term insurance policy in its entirety for a term insurance policy with a longer term if offered by Foresters at the time of exchange.		
Built-in benefits (contractual)	▪ Charity Benefit provision ▪ Bereavement Assistance ▪ Survivor Privilege (JFTD)		
Built-in benefits (non-contractual)	▪ Teladoc Medical Experts		
Term riders	Spousal T10	Term 10, Spousal T10, Spousal T20	Term 10, Spousal T10, Term 20, Spousal T20, Spousal T30
Other riders	▪ Children's Term Life Insurance Rider ▪ Accidental Death Rider ▪ Waiver of Premium Rider		
Application	▪ Application for life and critical illness insurance (paper or PDF) ▪ InsuranceAssist e-App		

Why not ask prospective clients if they'd like their life insurance to amplify their charitable giving? It's a great way to introduce the Charity Benefit provision built into Foresters Term for no additional premium.

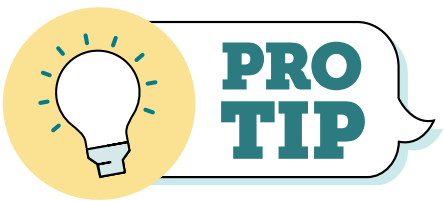
Advantage Max | Participating whole life

Issue ages (age nearest birthday)	Pay to 100 ▪ 0 to 17 (Juvenile) ▪ 18 to 85		20-Pay and 10-Pay ▪ All dividend options: 0 to 17 (Juvenile) ▪ Enhanced Insurance: 18 to 70 ▪ Other dividend options: 18 to 75
Issue limits (larger amounts available by special quote)	▪ $50,000 Basic Insurance Amount ▪ The maximum amount that can be illustrated is $10,000,000 excluding term riders.		
Joint coverage (max two lives)	Joint Last-to-die		
Dividend options	▪ Enhanced Insurance Dividend Option ▪ Paid-Up Additional Insurance (PUA) Option ▪ Premium Reduction Option ▪ Dividend on Deposit Option ▪ Cash Payment Option		
Loans	Can be taken if the certificate is in effect and has positive cash surrender values. Interest is charged daily at the contractual loan rate. Death benefit payable is net of the outstanding certificate loan amount(s) (including accrued interest). Certificate loans may be taxable.		
Modal factors and policy fees	Frequency Monthly Quarterly Semi-Annual Annual	Modal factor 0.09 0.26 0.52 1.00	Guaranteed Policy Fee $4.50 $13.00 $26.00 $50.00
Built-in benefits (contractual)	▪ Quit Smoking Incentive Plan ▪ Charity Benefit provision ▪ Children's Insurance Benefit ▪ Juvenile Guaranteed Insurability Benefit		
Built-in benefits (non-contractual)	▪ Teladoc Medical Experts		
Term riders	Term 10, Spousal T10, Term 20, Spousal T20, Term 30, Spousal T30		
Other riders	▪ Children's Term Life Insurance Rider ▪ Accidental Death Rider ▪ Guaranteed Insurability Rider ▪ Waiver of Premium Rider ▪ Applicant Waiver of Premium Rider ▪ Additional Purchase Option Rider		
Application	▪ Application for life and critical illness insurance (paper or PDF) ▪ AppPro e-App		

Many clients hesitate to discuss life insurance for their children. Features like the Children's Insurance Benefit and Juvenile Guaranteed Insurability Benefit help start the conversation and highlight the lasting value of early coverage.

Advantage Plus | Participating whole life

Issue ages (age nearest birthday)	Pay to 100 ▪ 0 to 17 (Juvenile) ▪ 18 to 85		20-Pay and 10-Pay ▪ All dividend options: 0 to 17 (Juvenile) ▪ Enhanced Insurance: 18 to 70 ▪ Other dividend options: 18 to 75
Issue limits (larger amounts available by special quote)	▪ $25,000 Basic Insurance Amount ▪ The maximum amount that can be illustrated is $10,000,000 excluding term riders.		
Joint coverage (max two lives)	Joint Last-to-die		
Dividend options	▪ Enhanced Insurance Dividend Option ▪ Paid-Up Additional Insurance (PUA) Option ▪ Premium Reduction Option ▪ Dividend on Deposit Option ▪ Cash Payment Option		
Modal factors and policy fees	Frequency Monthly Quarterly Semi-Annual Annual	Modal factor 0.09 0.26 0.52 1.00	Guaranteed Policy Fee $4.50 $13.00 $26.00 $50.00
Built-in benefits (contractual)	▪ Quit Smoking Incentive Plan ▪ Charity Benefit provision ▪ Children's Insurance Benefit ▪ Juvenile Guaranteed Insurability Benefit		
Built-in benefits (non-contractual)	▪ Teladoc Medical Experts		
Term riders	Term 10, Spousal T10, Term 20, Spousal T20, Term 30, Spousal T30		
Other riders	▪ Children's Term Life Insurance Rider ▪ Accidental Death Rider ▪ Guaranteed Insurability Rider ▪ Waiver of Premium Rider ▪ Applicant Waiver of Premium Rider ▪ Additional Purchase Option Rider		
Application	▪ Application for life and critical illness insurance (paper or PDF) ▪ AppPro e-App		



Statistics Canada's 2024 Canadian Community Health Survey reports that about 3.6 million Canadian adults are smokers, including 2.7 million daily smokers. That represents roughly 11% of the population.[13] Offer them an additional reason to quit smoking with the Quit Smoking Incentive Plan. It's a built-in motivator to kick the habit and save money while securing protection.

Unlock your Par expertise

Advisors contracted to Foresters Financial™ get exclusive access to our Par Excellence Academy on ezbiz. Learn the essentials of participating whole life in a simple, advisor-focused format!

Get clear explanations of how the Par fund works

Discover sales strategies to strengthen client conversations

Enhance your approach with ready-to-use tools and examples

You gain access to an exclusive offering with training, practical sales tools and a certificate of completion. It's everything you need to elevate your Par conversations.

Go to ezbiz today to get started!

Live Well | Simplified critical illness insurance

Coverage options and issue ages (age nearest birthday)	Plan Live Well Term 10 Live Well Term 20 Live Well Term to Age 80		Issue Ages 18–55 18–55 18–55
Issue limits	$25,000 to $100,000		
Modal factors and policy fees	Frequency Monthly PAC: Quarterly: Semi-annual: Annual:	Modal factor 0.90 0.27 0.54 1.00	Guaranteed Policy Fee $0 $0 $0 $0
Defined covered illnesses	▪ Cancer (life-threatening) ▪ Coronary artery bypass surgery		▪ Heart attack ▪ Stroke
Built-in benefits (contractual)	▪ Return of Premium at Death ▪ Non-Life-Threatening Illness Benefit		
Built-in benefits (non-contractual)	▪ Teladoc Medical Experts		
Riders	▪ Return of Premium on Surrender or Expiry ▪ Disability Waiver of Premium		
Application	Live Well application (paper or PDF)		

Call your client after they receive their insurance contract to make sure they register to MyForesters and get all the value you've provided.

Live Well Plus | Critical illness insurance

Coverage options and issue ages (age nearest birthday)	Plan Live Well Plus Term 10 Live Well Plus Term 20 Live Well Plus Term to Age 80		Issue Ages 18–65 18–55 18–65
Issue limits	$25,000 to $2,000,000		
Modal factors and policy fees	Frequency Monthly PAC: Quarterly: Semi-annual: Annual:	Modal factor 0.90 0.27 0.54 1.00	Guaranteed Policy Fee $0 $0 $0 $0
Defined covered illnesses	▪ Aortic Surgery ▪ Aplastic Anemia ▪ Bacterial Meningitis ▪ Benign Brain Tumour ▪ Blindness ▪ Cancer (life-threatening) ▪ Coma ▪ Coronary Artery Bypass Surgery ▪ Deafness ▪ Dementia, including Alzheimer's Disease ▪ Heart Attack ▪ Heart Valve Replacement or Repair ▪ Kidney Failure		▪ Loss of Independent Existence ▪ Loss of Limbs ▪ Loss of Speech ▪ Major Organ Failure on Waiting List ▪ Major Organ Transplant ▪ Motor Neuron Disease ▪ Multiple Sclerosis ▪ Occupational HIV Infection ▪ Paralysis ▪ Parkinson's Disease ▪ Severe Burns ▪ Stroke
Built-in benefits (contractual)	▪ Return of Premium at Death ▪ Non-Life-Threatening Illness Benefit		
Built-in benefits (non-contractual)	▪ Teladoc Medical Experts		
Riders	▪ Return of Premium on Surrender or Expiry ▪ Disability Waiver of Premium ▪ Juvenile Critical Illness (convertible)		
Application	▪ Application for life and critical illness insurance (paper or PDF) ▪ InsuranceAssist e-App		

Highlight the living benefits! If the insured is diagnosed with a covered non-life-threatening illness, they could receive the lesser of 15% of the benefit amount and $50,000.

Annuities

	Annuity Plus[9]	**Annuity Plus TFSA**[9]
Issue ages (age nearest birthday)	Non-registered: 0–90 Registered: 16–68	18–90
Plan types	▪ Non-registered ▪ Registered retirement savings plan ▪ Locked-in registered retirement savings plan	▪ Tax-free savings account
Investment options	▪ Daily Interest Account (DIA) ▪ Six Guaranteed Interest Account (GIA) options: One, two, three, four, five and 10 year	
Minimum and maximum contribution	▪ Minimum: $1,000 for GIAs, $50 for DIA ▪ Maximum: $250,000 without prior approval	▪ Minimum contribution: $1,000 for GIAs, $50 for DIA ▪ Annual contribution limit: $6,000
Administration fees	$0	
Market value adjustment	May be charged if members withdraw or transfer.	

Annuity interest rates

Term	**Band one $1,000–$9,999**	**Band two $10,000–$24,999**	**Band three $25,000–$49,999**	**Band four $50,000–$249,999**
Daily interest	0.25%			
One year	2.65%	2.85%	2.95%	3.05%
Two year	2.75%	2.95%	3.05%	3.15%
Three year	2.85%	3.05%	3.15%	3.25%
Four year	2.95%	3.15%	3.25%	3.35%
Five year	3.05%	3.25%	3.35%	3.45%
10 year	3.30%	3.50%	3.60%	3.70%

Be their first advisor in Canada—and their lasting one

We recognize that international students and Canadian work permit holders offer a unique opportunity for advisors. Many need life insurance and expert guidance. By offering tailored guidance, you can meet a growing need, boost your sales and build long-term client loyalty from day one.

No medical, simplified issue products		
	Student visa	**Work permit**
Life insurance	Up to $250,000	Up to $250,000
Critical illness	Up to $100,000 for ages 18 and over	Up to $100,000 for ages 18 and over
Comprehensive products		
Life insurance	Up to $250,000 for juvenile, high school and undergraduate students	Up to $1,000,000 for skilled professions (doctors, nurses, lawyers, engineers)
	Up to $500,000 for students in a postgraduate or professional program	Up to $500,000 for other professions not listed above or unskilled laborers

Beyond life insurance

Real benefits for real lives

Most insurance contracts get tucked away until tragedy strikes but Foresters flips the script. When your clients buy coverage, they don't just get protection. They join a thriving, purpose-driven community. Let your clients know that they can go beyond life insurance with benefits[14] that make a real difference in their lives and communities.

LawAssure[15]

Create a will, power of attorney and healthcare directives online at no extra cost.

Foresters Member Discounts™ [16]

Save on products from top brands and exciting experiences through one easy-to-use online site.

Competitive Scholarships[17]

Hundreds of tuition scholarships, up to $2,500 each, are awarded yearly to member families.

Orphan Benefit and Scholarships

Income support up to $900 per month, per child under 18 years old who lose their parent(s). Up to $6,000 in scholarships per year, per child (up to four years) for post-secondary schooling for orphaned children.

Community Volunteer and Foresters Care™

Organize volunteer activities in local communities with two yearly grants of up to $1,500 with Community Volunteer. Or help support immediate needs with two yearly grants of up to $200 with Foresters Care.

Discover all of our member benefits now!

How we gave back in 2025

$1.2 million
in funding for Foresters Competitive Scholarships was awarded

$3.9 million
was distributed through Foresters Community Grants to help members organize **6,525 volunteer activities** and fun family events

38,788
unique members engaged with our benefits

Get your clients to activate their membership!

Once your client's insurance contract is issued, they'll receive an email with registration details for MyForesters.com, our member-exclusive website. Here they'll be able to access all their member benefits, including LawAssure, Foresters Member Discounts, calendars of local community events, wellness tools and more. The registration process is very easy.

1. Visit MyForesters.com and click "Register Now"
2. Enter their full name, certificate number and date of birth
3. Choose a memorable—but secure—username and password

Built-in value that builds loyalty

Our unique combination of built-in product features and member benefits helps keep your client base healthy.

From quitting smoking with the Quit Smoking Incentive Program, staying active with Foresters Go and accessing expert medical advice through the Teladoc Medical Experts Program, to participating in meaningful volunteer opportunities, **we support your clients' well-being every step of the way**.

Physical activity and volunteering aren't just good for health—they're powerful tools to reduce stress, boost mental wellness and foster community connection. That's why Foresters encourages members to stay active and engaged.

Engaged members are also good for business.

Our internal data shows that members who use their member benefits are less likely to let their life insurance lapse. That means a healthier client base and a healthier business for you.

With Foresters, your clients get more than life insurance. They gain a partner in their well-being and you gain loyal, long-term relationships that help your business thrive.

Key contacts for success

A dedicated team of Foresters professionals is always just a call away

Call us at 1-877-796-9090

When you call Foresters, after selecting your preferred language, select option three and have your advisor code ready.

If it's not accessible, stay on the line to be connected to the next available representative.

Option one:

In-force Business

Option two:

New Business, Underwriting and Risk Assessment
Sub-menu:

- Status update on submitted business—Press one
- Pending requirements—Press two
- Risk assessment (Quick Quotes)—Press three
- For case-specific inquiries—casemanager@foresters.com

Option three:

Payment Services
For banking and draw date changes, change your method of payment or payment frequency and to request a withdrawal.

Option four:

Contracting
Contracting Paperwork—contracting@foresters.com

Correspondence—info@foresters.com

Option five:

Commissions

Option six:

Claims
To report a new claim or check on the status of a pending claim.

Option seven:

Sales Support
Get sales support for products, e-apps and ezbiz.
Or email sales@foresters.com

Option eight:

Contact information

Option nine:

Company directory

[1] Source: 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/

[2] Insurability depends on answers to medical and other application questions and underwriting searches and review.

[3] Consolidated financial results in Canadian dollars as of December 31, 2025. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

[4] This surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our me

[5] The A.M. Best ratings assigned on October 10, 2025 reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

[6] Dividends are not guaranteed. Past dividends are not an indicator of future performance.

[7] Foresters does not provide DocuSign, OneSpan or Adobe Sign subscriptions. DocuSign, OneSpan or Adobe Sign are third-party vendors that are not supported by Foresters as it relates to advisors use under their license. Questions regarding DocuSign, OneSpan or AdobeSign should be referred directly to their Customer Support.

[8] Life-threatening cancer is contractually defined, must be diagnosed by a specialist, and is subject to limitations and exclusions.

[9] Underwritten by the Independent Order of Foresters.

[10] Underwritten by Foresters Life Insurance Company.

[11] This feature provides a benefit that is payable, upon the death of the designated insured person, to the eligible beneficiary, if any, designated for the benefit. Eligible beneficiary means an organization registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary has been designated prior to, and is in effect on, the date of death of the insured.

An eligible beneficiary can be designated, or if designated can be changed, at any time prior to the date of death of the designated insured. The Charity Benefit will equal the lesser of 1% of the certificate's basic insurance amount, in effect on the date of death of the insured, and $100,000.

[12] This Program is provided solely by Teladoc Health Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

[13] Source: Smoke free Canada. Statistics Canada finds no decrease in smoking or vaping in 2024, 6 August 2025, https://smoke-free-canada.blogspot.com/2025/08/statistics-canada-finds-no-decrease-in.html

[14] Foresters Financial member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

[15] 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 lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

[16] Discounts are administered by BenefitHub Technology Canada Limited.

[17] 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/foresters-difference/scholarships for further details.

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Grow your business and make a real difference
for families and communities.

That's the Foresters difference.

Advanced products
Easy-to-use tech
Expert sales support
Community giving

Foresters Financial

Comprehensive and simplified issue plans plus rewarding member benefits