

Canada Protection Plan

A leading provider of No Medical and Simplified Issue life insurance since 1992



CANADIAN

Owned and operated



Up to
\$750,000
Of No Medical
Coverage



Up to
\$1 MILLION
of Simplified Issue
Coverage



1 DAY

How quickly we
can issue a policy



25,000

Licensed Life
Insurance Advisors
sell our products



98 %

Percentage of claims
we pay out each year

Our Mission

We provide Canadians with insurance that protects your loved ones against unexpected events at a competitive price. No matter your age, health, history or lifestyle—we have you covered.

- ✓ Cancer
- ✓ Diabetes
- ✓ High Blood Pressure
- ✓ Heart Disease and Stroke
- ✓ MS
- ✓ Parkinson's
- ✓ Mental Health Disorders
- ✓ Addictions
- ✓ Marijuana or Cigars
- ✓ Foreign Travel
- ✓ Hazardous Sports or Occupations
- ✓ And more

We have a range of term and permanent solutions to help protect your family and business, build your legacy and cover final expenses with a tax-free¹, lump-sum benefit in the event of your death.

Outstanding Service, Delivered Your Way

Whether you prefer face to face, phone or online communication, we have the expertise and the technology to deliver! Ask about our quick and convenient e-application.

Our Values

Compassion: We care about our policyholders, our distributors, our employees and our communities. We make every effort to do the right thing for each of our constituents.

Community-Focused: We believe that our success obligates us to give back to our communities. Canada Protection Plan is a generous contributor and involved with many charitable causes.

Affordable: Our rates are competitive and often lower when compared to similar plans and benefits.

Secure: All policies are underwritten by financially sound Canadian Life Insurance Companies and protected by Assuris, the organization that protects Canadian policyholders if their life insurance company should fail.

Competitive: We always aim to offer competitive product options, features and rates.

Backed By the Strength of Foresters Financial

All Canada Protection Plan policies are underwritten by Foresters Life Insurance Company, a subsidiary of The Independent Order of Foresters. More than three million clients and members in Canada, the United States and the United Kingdom use Foresters Financial™ as their financial services provider.

The Independent Order of Foresters has received an “A” (Excellent) rating from A.M. Best for 20 straight years.²

Foresters Member Benefits

When you purchase coverage through Canada Protection Plan, you may also gain access to a wide range of complimentary member benefits³ from Foresters, including:

LawAssure:⁴ Secure online service helps prepare wills, powers of attorney and healthcare directives.

Lifelong Learning:⁵ An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.

MemberDeals:⁶ Member discounts website with deals on gift cards, online shopping, theme parks and more.

Competitive Scholarship:⁷ Eligible members and their family can apply for up to \$10,000 in support, \$2,500 per year for up to 4 years.

Foresters Community Grants: Provides members with financial grants to organize volunteer and fun family activities within their communities.

Terminal Illness Loan: In the event that you are diagnosed with a terminal illness, you may be eligible for an interest-free loan, up to 75 percent of the total amount of your life insurance benefit, with a maximum loan amount of \$250,000.

Orphan Scholarships: Provides the children of deceased members with a renewable higher learning scholarship of up to \$6,000 per year for up to four years.⁸

Orphan Benefits: A monthly payment of up to \$900 per month per child in the event of the death of both you and your spouse.⁸

For a full list of Foresters member benefits, visit **Foresters.com** to learn more.



Foresters
Financial

www.cpp.ca

* Financial highlights for the year ended December 31, 2018 (All amounts are in Canadian dollars, unless otherwise stated)

1. Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, legal or tax advice. Prospective purchasers should consult their tax or legal advisor.
2. The A.M. Best rating assigned on August 5, 2020 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non IOF issued products. 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. See ambest.com for our latest rating.
3. 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.
4. LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Not available in Quebec, 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.
5. Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
6. Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion/foreign exchange fee by their credit card provider.
7. 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.
8. 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.