



Foresters
Financial



Highlights & SWEET SPOTS

All Canada Protection Plan and Foresters Financial™ insureds are eligible for complimentary Foresters member benefits¹.

AZ Life Insurance

- True no-medical² experience up to \$500,000 - in line with highest face amounts in the industry
- WL (non-par), T10, T20, T25, Decreasing T25
- No declined, postponed, rated questions
- Great rates vs competitors & rated cases

EE Express Elite

- True no-medical² experience up to \$750,000 (\$500,000 over age 50) for healthy clients
- Renewable and convertible Term 20 or T30
- Automatically eligible for CI Rider
- Competitive rates vs traditional

CI Critical Illness

- 4 no-medical², simplified issue CI plans
- Up to 8 covered conditions - representing over 93% of all CI claims
- 6-8 eligibility questions to apply
- Very affordable premiums
- No 24/24 Pre-ex Clause
- Unbundle cardiac and cancer conditions for increased client eligibility
- Cardiac AND Cancer Protect CI plan - covers a second event (with reduced premiums)

Foresters Advantage Plus³ Par Whole Life

- Large cases up to \$25 million
- Quit Smoking Incentive (2 years at Non-Smoker rates)
- Teladoc Medical Experts⁴
- Industry leading death benefit-to-premium cost effectiveness
- Charity Benefit provision⁵
- Children's Insurance Benefit
- Juvenile Guaranteed Insurability Benefit
- 5 dividend options

Foresters Term 10, 20, 30⁶

- Some of the lowest term rates in the industry
- Exchange Privilege in years 2-5
- Conversion options to age 71
- Charity Benefit provision
- Child Term Rider – Can be added before children are born
- Built-in Bereavement Assistance of \$1,000

Hard to insure individuals seeking a true no-medical experience.

- History of cancer, cardiac, diabetes
- Previously declined or rated
- Hazardous sports or occupations



Healthy individuals and families seeking fast, simple coverage.

- Mortgage payment protection
- Group coverage top-ups
- Available to work permit holders



Individuals seeking affordable and convenient CI coverage.

- Cancer or cardiac survivors or have a family history of cancer or heart conditions
- Previously declined or rated
- Mortgage payment or lifestyle protection
- Group coverage top-ups
- Available to work permit holders



Middle-income families looking to maximize coverage over premium who prefer more guarantees than generally available in UL products.

- Built-in Quit Smoking Incentive Plan provides very competitive rates for smokers (especially with 10 and 20-Pay options)
- Children's Insurance Benefit for parents with uninsurable children
- Competitive estate planning cases with death benefits over \$5 million.



Middle-income families looking to secure insurability now.

- Flexibility to convert to a permanent product later
- Competitive rates for Joint First-to-die coverage
- Usage of marijuana in any form without tobacco may still qualify for non-smoker rates



Business Boosters



Foresters
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Completely digital and non-face-to-face application process available

- E-app
- E-signature
- E-delivery
- Other digital selling tools available



Not-for-profit structure means profits are reinvested to help members and communities

Driven to share, not shareholder driven!



Financial strength and stability

Over 165% LICAT ratio as of December 31, 2022⁷



Quick issue



Marketing materials with advisor personalization available



No-medical² experience with no fluids
(excluding Preferred /Preferred Elite)



Payments start in the 2nd month
Applicable to monthly payments plans only



Extremely competitive rates in simplified issue market



No financial underwriting



Usage of marijuana up to 6X per week is non-smoker rates



Direct access to underwriters



Quit Smoking Incentive⁸



Children's Insurance Benefit⁸



Charity Benefit Provision

- Canada Protection Plan Foresters Financial
 Canada Protection Plan AND Foresters Financial

WFG support line: 1-844-934-6060

¹Foresters 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. ²Insurability depends on answers to medical and other application questions and underwriting searches and review. ³Underwritten by The Independent Order of Foresters. ⁴This 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. ⁵When a claim is paid to the beneficiaries, 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. ⁶Underwritten by Foresters Life Insurance Company. ⁷Foresters Life Insurance Capital Adequacy Test ("LICAT") as of December 31, 2022 as reported in the Foresters Financial 2022 Report to Members. The LICAT ratio is a capital adequacy measure used to monitor that insurers maintain adequate capital to meet their financial obligations. It was established by the Office of the Superintendent of Financial Institutions ("OSFI") in Canada. ⁸Quit Smoking Incentive and the Children's Insurance Benefit are only available on Advantage Plus.

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