

Product Summary

www.foresters.com
InsideSalesCanada@foresters.com

Product Name	U/W	Riders	Premium Paying Period	Issue Ages	Minimum Face Amount	Annual Policy Fee	Multiple Policy Discount	Premium Guaranteed ³	CSV	Application Type
Term products (renewable & convertible)										
Term 10¹	Standard Preferred	CTR/ADB WPB/T10	10 year renewable to age 85	18-75 ANB	\$100,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI
Term 20¹	Standard Preferred	CTR/ADB WPB/T10/T20	20 year renewable to age 85	18-65 ANB	\$100,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI
Term 30¹	Standard Preferred	CTR/ADB/WPB T10/T20/T30	30 year renewable to age 85	18-55 ANB	\$50,000 \$250,000	\$50.00	N/A N/A	Yes Yes	No No	Life/CI
E-Z Term¹	Simplified	N/A	10 year renewable to age 75	18-65 ALB	Min. \$25,000 Max \$250,000	\$35.00	N/A	No	No	E-Z Term
Critical illness products										
LifeCare¹	Standard	ROP/WPB Child CI	T10 and T75	18-65 ANB	Min. \$25,000 Max \$2,000,000	\$75.00	\$25.00	Yes	No	Life/CI
Health Security Plus¹	Simplified	ROP/WPB INDEXING	10 year renewable to age 75	20-55 ANB	Min. \$10,000 Max \$100,000	\$0.00	N/A	No	No	Health Security Plus

¹ Underwritten by Foresters Life Insurance Company.

² Underwritten by The Independent Order of Foresters.

³ Premium amount may change if an attached rider expires, is added after the issue date or the premium for an attached rider changes.

⁴ Basic Coverage Guaranteed.

⁵ Issue Ages 76-85 available by special quote only.

⁶ Basic Insurance Amount.

⁷ Basic Insurance Amount if dividend option is Enhanced Insurance.

⁸ Basic Insurance Amount if adding a term rider.

⁹ Enhanced Insurance Option available Ages 0-70.

ADB - Accidental Death Benefit

ALB - Age Last Birthday

ANB - Age Nearest Birthday

APO - Additional Purchase Option Rider

AWP - Applicant Waiver of Premium Rider

Child CI - LifeCare Juvenile Rider

CTR - Children's Term Rider

GIR - Guaranteed Insurability Rider

OWP - Owner Waiver of Premium

ROP - Return of Premium Rider

RPU - Reduced Paid-Up

T10 - Term 10 Rider

T20 - Term 20 Rider

T30 - Term 30 Rider

WPB - Waiver of Premium (Disability) Benefit

WPR - Waiver of Premium Rider

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Permanent products (conversion products)										
Advantage Plus²	Standard	T10/T20/T30 ADB/APO/CTR WPR/AWP/GIR	10 Pay & 20 Pay	0-75 ANB ⁹	\$10,000 ⁶	\$50.00	N/A	Yes	Yes ⁴	Life/CI
			To age 100	0-85 ANB ⁵	\$15,000 ⁷ \$15,000 ⁸					
Non-Par Whole Life¹	Standard Preferred	T10/T20/T30 ADB/CTR/WPB	20 Pay	18-65 ANB	\$50,000	\$50.00	N/A	Yes	Yes	Life/CI
			To age 100	18-80 ANB	\$250,000					
Simplified Non-Par Whole Life¹	Simplified	ADB/CTR/WPB	To age 100	18-70 ANB	\$10,000	\$50.00	N/A	Yes	Yes	Simplified Non-Par Whole Life
Child Non-Par Whole Life¹	Simplified	OWP	20 Pay	0-17 ANB	\$10,000	\$50.00	N/A	Yes	Yes	Child Non-Par Whole Life
Annuity plus deferred annuity										
Annuity Plus²	None	N/A	N/A	Non Reg'd 0-90 Reg'd 16-68	Min. \$50 for DIA and \$1,000 for GIAs	\$0.00	N/A	N/A	Yes	Annuity Plus Application
Annuity TFSA²				Min Age 18						TFSA App

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