



# Foresters non-participating whole life insurance

**Advisor Guide**

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# Participating whole life insurance

This guide is intended to answer your questions and provide ideas to help you sell Foresters Financial™ non-participating whole life insurance.<sup>1</sup> It is for information purposes only and is not to be provided in whole or in part to any customers.

You must ensure that you correctly represent, to a customer or prospect, the product features based on the wording of the applicable policy and riders. You can view a sample policy at [foresters.com/en-ca/for-advisors/sample-contracts.aspx](https://foresters.com/en-ca/for-advisors/sample-contracts.aspx), or contact your Foresters Regional Vice President or our Inside Sales Support Team at [InsideSalesCanada@foresters.com](mailto:InsideSalesCanada@foresters.com). This document is intended for advisor use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable policy and rider wording.

This guide includes some of our current administrative rules. These rules are not contractual and are subject to change.

Foresters, its employees and life insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax or estate planning advisors on their specific situations.

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## Foresters non-participating whole life insurance at a glance

Foresters non-participating whole life insurance provides lifetime protection with cash value accumulation and valuable built-in features. Premiums, values and coverage amounts are guaranteed provided the policy remains in effect and no material change is made to the policy. Guaranteed Cash Values and Reduced Paid-Up Values start by the 11<sup>th</sup> policy year. Non-par whole life insurance is available under three different plans:

Non-Par Whole Life, a fully underwritten product with preferred underwriting, Simplified Non-Par Whole Life, a simplified issue product with no medical exams required, and Child Non-Par Whole Life, a simplified product available to juveniles. In addition to offering lifetime protection, non-participating whole life insurance also offers a variety of features and riders that address a broad range of personal protection needs.

	Non-Par Whole Life	Simplified Non-Par Whole Life	Simplified Non-Par Whole Life
<b>Issue ages</b> (age nearest birthday)	<b>Pay to 100</b> 18 to 80  <b>20-Pay</b> 18 to 65	<b>Pay to 100</b> 18 to 70	<b>20-Pay</b> – 0 to 17
<b>Issue limits</b>	– Minimum: \$50,000 – Maximum: \$5,000,000	– Minimum: \$10,000 – Maximum: \$100,000	– Minimum: \$10,000 – Maximum: \$100,000
<b>Preferred underwriting</b> (Preferred Plus and Preferred classes are available at amounts of \$500,001 or more)	<b>Non-Smokers:</b> – Preferred Plus – Preferred – Standard  <b>Smokers:</b> – Preferred – Standard	Preferred underwriting not available.  Simplified Issue: Approval for a Simplified or Child Non-Par Whole Life policy is based upon the answers to the questions on the application and a MIB check. No medical exams or fluid tests are required.	
<b>Premium payment frequency options</b>	<b>At policy issue date:</b> – Monthly (PAD) - first premium on PAD available – Annual (Direct Bill)		<b>After policy has been issued:</b> – Monthly, Quarterly, Semi-Annual, or Annual (PAC) – Quarterly, Semi-Annual, or Annual (Direct Bill)
<b>Joint coverage</b> (max two lives)	Joint First-to-Die Joint Last-to-Die	Joint First-to-Die Joint Last-to-Die	Not available
<b>Modal factors and policy fees</b>	<b>Frequency</b> Monthly Quarterly Semi-Annual Annual	<b>Modal factor</b> 0.09 0.26 0.52 1.00	<b>Guaranteed Policy Fee</b> \$4.50 \$13.00 \$26.00 \$50.00
<b>Complimentary coverage</b>	– Bereavement Assistance – Survivor privilege (JFTD)	– Bereavement Assistance – Survivor privilege (JFTD)	– Bereavement Assistance – Guaranteed Insurability Benefit – Waiver of Premium on Accidental Death of Owner
<b>Living Benefits</b> (non-contractual)	Expert Medical Opinion Program <sup>2</sup>	Expert Medical Opinion Program <sup>2</sup>	
<b>Term riders</b>	– Term 10 / Spousal T10 – Term 20 / Spousal T20 – Term 30 / Spousal T30		
<b>Other riders</b>	– Children’s Term Rider – Accidental Death Benefit – Disability Waiver of Premium	– Children’s Term Rider – Accidental Death Benefit – Disability Waiver of Premium	Owner Waiver of Premium
<b>Application</b>	Application for life and critical illness insurance	Simplified Non-Par Whole Life Application	Child Non-Par Whole Life Application

<sup>2</sup> This Program is provided solely by Advance Medical 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.

## When coverage is issued

### The illustration

The non-participating whole life illustration you develop for the applicant at the point of sale must show the same premium and coverage amounts, as well as other plan features that would materially affect illustrated values.

### Backdating

Non-participating whole life policies may be backdated up to six months from the date of underwriting approval, subject to plan issue age limits.

### The initial premium

Insurance under the policy does not become effective until the initial premium is received. The initial premium will be accepted with the application that qualifies for Temporary Insurance coverage or after the policy is issued.

To bind Temporary Insurance, premiums submitted with an application for insurance should always be based on the Standard Class that corresponds to the smoking habit of the insured person. Alternatively, the applicant can request that we draw the initial premium from his or her bank account through Pre-authorized debit.

### When insurance begins

Insurance coverage under a policy begins on the latest of:

- a. The Issue Date;
- b. The date the owner receives the policy or, if he or she resides in Quebec, the date we approve the application without modification;
- c. The date we receive all signed amendments, addendums and exclusions required to settle the policy; and
- d. The date the first premium is received and is honoured when presented for payment.

## Built-in policy benefits – Non-Par whole life and Simplified Non-Par whole life

These benefits are built in to every Non-Par Whole Life and Simplified Non-Par Whole Life policy and are offered at no additional charge. Expert Medical Opinion Program

### Bereavement Assistance

When a death benefit is payable under the base plan, we will reimburse up to \$1,000 in counselling expenses to the beneficiaries subject to the following conditions:

- a. The counsellor is licensed by an appropriate federal or provincial licensing authority or has a professional accreditation or certification we consider satisfactory.
- b. The beneficiaries submit receipts for counselling expenses to us within 12 months of the date the insured person died. If the death benefit under this policy is payable to an estate or trust, receipts for counselling

- expenses should be submitted by the executor, administrator or liquidator of the estate, or the trustee.
- c. Eligible counselling expenses will be reimbursed upon remittance of receipts up to a maximum of \$1,000, without regard to the number of beneficiaries. If we receive receipts from more than one beneficiary and the sum of the receipts exceeds \$1,000, we reserve the right to determine how the benefit will be divided among those beneficiaries at our sole discretion.



## Built-in policy benefits – Child Non-Par whole life

These benefits are built in to every Child Non-Par Whole Life policy and are offered at no additional charge.

### Guaranteed Insurability Benefit

This benefit provides the right to purchase new permanent insurance on the life of the insured person without evidence of insurability on certain option dates.

Additional insurance may be purchased on regular option dates, within 90 days of the policy anniversary on which the insured person's attained age is 25, 28 or 31. Additional insurance may also be purchased on special option dates, within 90 days after any of the following events occur:

- the insured person legally marries;
- a living child is born to the insured person;
- the insured person legally adopts a child prior to the child's 18<sup>th</sup> birthday;
- the insured person purchases a home which he or she intends to use as his or her primary residence; or
- the insured person graduates from an accredited post-secondary educational institution.

If the insured purchases insurance with respect to a special option date, then the next available regular option date will be cancelled. However, if all future regular option dates have been cancelled, the insured can still request insurance with respect to any subsequent special option dates that occur while the Guaranteed Insurability Benefit is in effect.



### **Waiver of Premium on Accidental Death of Owner**

We will waive the monthly premiums upon the death of the owner when the death occurs:

- a. Solely as a direct result of an accident that occurs while the policy is in effect;
- b. Within three hundred and sixty-five (365) days of that accident; and
- c. Prior to the policy anniversary nearest the nearest the 25<sup>th</sup> birthday of the insured person under the principal insurance plan.

We will waive the monthly premiums starting with the first monthly premium due after the date that insured owner dies as a result of an accident. If any such premium has been paid, we will refund it to the insured owner's estate. If the premium payment frequency is not monthly, we will change it to a monthly premium payment frequency.

We will not waive premiums under this provision if the death of the owner results, either directly or indirectly, from any of the following:

- a. A natural cause, illness, disease, bodily or mental infirmity, or medical or surgical treatment;
- b. An injury where there is no visible contusion or wound on the exterior of the body, except in the case of drowning or internal injuries revealed by an autopsy;
- c. Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane;

- d. The commission or attempted commission by the owner of a criminal offence, whether or not the owner is charged with an offence, or for provocation of an assault;
- e. An event related to the operation of heavy machinery, motor vehicle or other conveyance while the concentration of alcohol in the blood exceeds 80 milligrams of alcohol per 100 milliliters of blood;
- f. An event, illness or treatment related to the excessive or repeated or persistent use of alcohol;
- g. An event, illness or treatment related to the voluntary ingestion of an illegal drug, or to the use, inhalation or ingestion of an illicit substance;
- h. An event related to the administration, injection or taking of a drug, hypnotic or narcotic, unless administered on the advice of, and at the frequency and dosage prescribed by, a physician or, in the case of a legal non-prescribed drug, as recommended by the drug manufacturer;
- i. Poisoning or inhalation of gas or fumes, whether voluntary or involuntary;
- j. Travel in an aircraft other than as a fare-paying passenger on a fully licensed passenger carrying aircraft on a regularly scheduled flight. Descent from an aircraft in flight will be deemed to be part of such a flight; or
- k. War or act of war, whether declared or not, or service as a combatant or non-combatant in the military, naval or air force of any country

## Bereavement Assistance

When a death benefit is payable under the base plan, we will reimburse up to \$1,000 in counselling expenses to the beneficiaries subject to the following conditions:

- a. The counsellor is licensed by an appropriate federal or provincial licensing authority or has a professional accreditation or certification we consider satisfactory.
- b. The beneficiaries submit receipts for counselling expenses to us within 12 months of the date the insured person died. If the death benefit under this policy is payable to an estate or trust, receipts for counselling expenses should be submitted by the executor, administrator or liquidator of the estate, or the trustee.
- c. Eligible counselling expenses will be reimbursed upon remittance of receipts up to a maximum of \$1,000, without regard to the number of beneficiaries. If we receive receipts from more than one beneficiary and the sum of the receipts exceeds \$1,000, we reserve the right to determine how the benefit will be divided among those beneficiaries at our sole discretion.

## Expert Medical Opinion Program

Available on Non-Par Whole Life and Simplified Non-Par Whole Life plans, Advance Medical's Expert Medical Opinion Program provides an authoritative second opinion on medical issues from some of the world's leading experts.

The insured person may be eligible, at no additional cost, to access Advance Medical's program. The insured person's spouse or domestic partner and the insured's dependent children up to age 18 may also be eligible.

The insured accesses the service via the toll-free number listed in the Advance Medical certificate included in the issue package.

The insured person will be connected with one of Advance Medical's Physician Case Managers. The Physician Case Manager will assess the specific situation, and may, after receiving proper consent, gather the medical records and other data needed to engage the Advance Medical experts.

These experts will create a report that may confirm or revise a diagnosis, and suggest next steps. This program is provided solely by Advance Medical, Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This program is not a policy benefit and accordingly Foresters is not responsible for this program and has no liability in relation to the expert medical opinion or any of the services provided, or functions performed, under the program.

## Premium payments

### Rate bands

Premiums are based on rate bands that may provide a rate reduction over the previous band. Insurance Amount premium rate bands are:

Non-Par Whole Life	Simplified and Child Non-Par Whole Life
\$50,000 - \$99,999	\$10,000 - \$49,999
\$100,000 - \$249,999	\$50,000 - \$100,000
\$250,000 - \$499,999	
\$500,000 - \$999,999	
\$1,000,000+	

### Our premium guarantee

Premium amounts are guaranteed provided the policy remains in effect and the owner does not request a material change to the policy. We may offer different guaranteed rates if:

- The owner requests a change to the insurance class applicable to an insured person and we approve it.
- The insured person's insurance class is Smoker when the policy is issued, and the requirements to change the Insurance Class to Non-Smoker are not met.
- The owner requests a reduction to the policy's Insurance Amount that changes the applicable rate band as described above.

The premium includes a policy fee which is guaranteed not to change unless the owner requests a change to the premium payment frequency.

### Grace period for paying premiums

Other than the first premium, we allow a grace period of 31 days after the premium due date for payment of each premium. If a premium remains unpaid at the end of a grace period and the surrender value of this policy is greater than zero, then an automatic premium loan will be initiated by us. If the premium remains unpaid at the end of the grace period and the surrender value equals zero, then the policy automatically ends and is no longer in effect.

If the insured person dies during the grace period and before the premium is paid, we will deduct the overdue premium from the death benefit payable.

### Automatic premium loan

A premium that remains unpaid at the end of the 31st day of the grace period will automatically be paid through a loan against the policy if, on that day, the surrender value is greater than zero.

If the surrender value is less than the overdue premium then we will apply the remaining surrender value as premium. This premium will be prorated over the month to continue the policy for part of the month. If the premium is still unpaid after this period the policy ends and is no longer in effect.

If the premium payment frequency is not monthly, we will change it to monthly while the premium is paid through an automatic premium loan.

An automatic premium loan is subject to the same loan interest and repayment terms and conditions as a requested cash loan.

### **Reinstating a policy after it has ended**

If a policy ends due to non-payment of premium, or ends due to insufficient surrender value, it can be reinstated by paying the overdue premiums within 30 days of the date the policy ends, if each insured person is still living when we receive this payment. Subsequently, the policy may be reinstated within two years after the policy ends. The owner must submit evidence of insurability for each insured person, and pay unpaid premiums to the reinstatement date, with interest at a rate we determine. We may also require the owner to repay some or all of the debt that was outstanding when the policy went into default.

A policy cannot be reinstated if it was surrendered.

### **Joint Lives**

Non-Par Whole Life and Simplified Non-Par Whole Life are available on a Joint First-to-Die or Joint Last-to-Die basis, on a maximum of two lives.

Based on the gender, age and insurance class of the two individual insureds, we will determine a Joint Equivalent Single Age for the joint policy.

### **Survivor privilege**

On a Joint First-to-Die policy, the surviving insured person may purchase, without evidence of insurability, a new permanent policy on their life.

The privilege must be exercised prior to the insured person's 71<sup>st</sup> birthday and within 60 days of the death of the designated insured person.

### **Access to a policy's value**

An owner can access the policy's value by requesting a policy loan. The surrender value also becomes available when the owner cancels the policy, but will be reduced by outstanding policy loans. Any of these transactions may add to the policy owner's taxable income for the year in which the funds are drawn.

### **Surrenders**

A policy can be fully surrendered for its surrender value, which includes the guaranteed cash value, plus the unused premium minus outstanding debt.

### **Loans**

A loan may be obtained using the policy as collateral. The policy must be in effect and have a positive cash surrender value at the time of the loan. The maximum loan available is 90% of the policy's surrender value reduced by outstanding debt.

We determine the applicable loan interest rate annually.

### **Taxation**

Under current tax legislation, the cash accumulation in a non-participating whole life insurance policy is exempt from accrual taxation within the limits prescribed by the Income Tax Act, for so long as it remains in the policy. A policy owner may be required to pay income taxes if he or she cancels the policy or transfers its ownership to another person, reduces its face amount, withdraws or borrows money from its cash value, or changes its insurance class to Non-Smoker. Other transactions may also have tax consequences.

### **Policy changes**

#### **Quit Smoking Incentive Plan (Non-Par Whole Life, Single Life basis only)**

If the insured person is classified as a Smoker, we will charge Non-Smoker premiums for the first two policy years. Non-Smoker premiums will continue if at any time before the second policy anniversary the owner submits evidence we consider satisfactory as to the smoking habit of the insured person. The insured person must meet our definition of a non-smoker at the time of the request.

On a single-life basis only, subsequent Non-Smoker premiums will be based on the insured person's age on the policy's issue date and the rating class on the date the change is processed and may also require Foresters to make adjustments to maintain the policy's tax exempt status.

If these requirements are not met, Smoker premiums will be charged from the second policy anniversary.

#### **Changing the insurance class**

If the insured person's insurance class is smoker when the policy is issued, he or she may be eligible for a change to a non-smoker insurance class without evidence of insurability, as described under Quit Smoking Incentive Plan.

Otherwise, an owner can request at any time that we change an insured person's insurance class to a Non-Smoker class. The owner must submit evidence as to the smoking habit of the insured person and medical evidence we consider satisfactory. The insured person must meet our definition of a Non-Smoker at the time of the request.

A change of insurance class will result in a reduction of the policy's guaranteed values, and may also require Foresters to make adjustments to maintain the policy's tax exempt status.

For a term rider, an owner can also request that we change the insurance class to a Preferred or Preferred Plus class, subject to our administrative rules and the conditions listed above. We will consider such a request after the 1<sup>st</sup> policy anniversary and no more than once per year.

### **Reducing the insurance amount**

An owner can request that we reduce the insurance amount at any time. The minimum decrease allowed is \$10,000, and the remaining insurance amount must not be less than the minimum specified in our administrative rules, which are currently \$10,000 for Child and Simplified Non-Par Whole Life and \$50,000 for Non-Par Whole Life.

The premium rate is guaranteed based in part on the insurance class and the insurance amount applicable to each insured person under the policy. If the insurance amount is reduced at the owner's request, we may increase the applicable premium rate in accordance with Foresters administrative rules.

Reducing the insurance amount will result in a reduction of the guaranteed values. It may also require us to make adjustments to the policy to maintain the policy's tax exempt status.

### **Reduced Paid-up Insurance Privilege (RPU)**

If a policy owner is no longer able or willing to pay premiums, he or she may request that we reduce the insurance amount to an amount that will not require further premium payments.

We will process this request if the surrender value is sufficient to purchase the minimum amount of Reduced Paid-up insurance permitted under our administrative rules.

Once this Reduced Paid-up Insurance Privilege has been exercised, it cannot be changed. Every rider included in the policy will end.





## Build Tables

If your client fits within the applicable build table, they may be eligible for the product subject to their responses on the application. If the applicant falls outside the build chart, they are not eligible but may apply for one of our fully underwritten products.

### Simplified Non-Par Whole Life

Height Imperial	Height Metric (cm)	Maximum Weight Imperial (lbs)	Maximum Weight Metric (kg)	Minimum Weight Imperial (lbs)	Minimum Weight Metric (kg)
4'8"	142-143	179	81	76	34
4'9"	144-145	195	88	79	36
4'10"	146-148	197	89	82	37
4'11"	149-150	199	90	84	38
5'0"	151-153	202	91	87	39
5'1"	154-155	211	95	90	41
5'2"	156-158	216	97	93	42
5'3"	159-161	224	101	96	44
5'4"	162-163	232	105	99	45
5'5"	164-166	237	107	102	46
5'6"	167-168	245	111	106	48
5'7"	169-171	254	115	109	49
5'8"	172-173	259	117	112	51
5'9"	174-176	264	119	116	53
5'10"	177-178	274	124	119	54
5'11"	179-181	279	126	122	55
6'0"	182-183	286	129	125	57
6'1"	184-186	307	139	129	59
6'2"	187-189	311	141	133	60
6'3"	190-191	319	144	136	62
6'4"	192-194	324	146	140	64
6'5"	195-196	336	152	143	65
6'6"	197-199	341	154	147	67
6'7"	200-201	349	158	152	69
6'8"	202-204	359	162	156	71
6'9"	205-206	371	168	159	72

### Child Non-Par Whole Life

Height Imperial	Height Metric (cm)	Maximum Weight Imperial (lbs)	Maximum Weight Metric (kg)	Minimum Weight Imperial (lbs)	Minimum Weight Metric (kg)
18"	45-47	5	2	19	9
19"	48-50	5	2	19	9
20"	48-50	5	2	19	9
21"	53-55	6	3	22	10
22"	56-57	7	3	24	11
23"	58-60	8	4	26	12
24"	61-62	9	4	28	13
25"	63-65	10	5	30	14
26"	66-67	11	5	32	15
27"	68-70	12	5	34	15
28"	71-72	13	6	36	16
29"	73-75	14	6	38	17

## Child Non-Par Whole Life continued

Height Imperial	Height Metric (cm)	Maximum Weight Imperial (lbs)	Maximum Weight Metric (kg)	Minimum Weight Imperial (lbs)	Minimum Weight Metric (kg)
30"	76-78	16	7	41	19
31"	79-80	17	8	43	20
32"	81-82	18	8	45	20
33"	83-85	19	9	47	21
34"	86-88	21	10	49	22
35"	89-90	22	10	51	23
36"	91-93	23	10	53	24
37"	94-95	24	11	56	25
38"	96-98	26	12	59	27
39"	99-100	28	13	62	28
40"	101-103	29	13	64	29
41"	104-105	30	14	67	30
42"	106-108	32	15	70	32
43"	109-111	34	15	73	33
44"	112-113	35	16	75	34
45"	114-116	37	17	79	36
46"	117-118	39	18	83	38
47"	119-121	41	19	87	39
4'0"	122-123	42	19	123	56
4'1"	124-126	44	20	127	58
4'2"	127-129	46	21	131	59
4'3"	130-131	49	22	136	62
4'4"	132-134	51	23	141	64
4'5"	135-136	54	24	142	64
4'6"	137-139	56	25	143	65
4'7"	140-141	59	27	147	67
4'8"	142-143	61	28	151	68
4'9"	144-145	64	29	154	70
4'10"	146-148	66	30	157	71
4'11"	149-150	69	31	161	73
5'0"	151-153	71	32	165	75
5'1"	154-155	77	35	169	77
5'2"	156-158	80	36	173	78
5'3"	159-161	86	39	179	81
5'4"	162-163	91	41	184	83
5'5"	164-166	94	43	189	86
5'6"	167-168	97	44	194	88
5'7"	169-171	101	46	199	90
5'8"	172-173	104	47	204	93
5'9"	174-176	107	49	210	95
5'10"	177-178	110	50	216	98
5'11"	179-181	114	52	221	100
6'0"	182-183	117	53	226	103
6'1"	184-186	121	55	231	105
6'2"	187-189	124	56	236	107
6'3"	190-191	128	58	241	109
6'4"	192-194	131	59	246	112

## Riders

In addition to offering lifetime protection, non-participating whole life insurance also offers a variety of features and riders that address a broad range of personal protection needs.

### Term 10, Term 20 or Term 30 Riders

<b>Base plan</b>	Non-Par Whole Life			
<b>Available on</b>	Insured and/or Insured person's spouse			
<b>Availability</b>	At issue			
<b>Description</b>	Provides renewable and convertible term insurance on the insured person and/or that person's spouse. Each insured will have the specified rider added upon underwriting approval.			
<b>Issue limits</b>	<b>Issue limits</b> <b>Minimum face amount</b> <b>Maximum face amount</b>	<b>Term 10</b> 18-75 \$100,000 \$5,000,000	<b>Term 20</b> 18-65 \$100,000 \$5,000,000	<b>Term 30</b> 18-55 \$50,000 \$5,000,000
<b>Preferred underwriting</b>	<p>Preferred underwriting applies for amounts of \$500,001 or more. Based on our underwriting criteria related to factors such as health, lifestyle, tobacco usage, family history and personal history, we determine which of the following Insurance Classes applies to every insured person and use it to establish the premium:</p> <ul style="list-style-type: none"> <li>– Preferred Plus Non-Smoker</li> <li>– Preferred Non-Smoker</li> <li>– Standard Non-Smoker</li> <li>– Preferred Smoker</li> <li>– Standard Smoker</li> </ul>			
<b>Renewability and expiry</b>	<p>Term rider renewal periods are the same as the initial period. The term rider expires at attained age 85, regardless of age at renewal, or the date the term rider is converted to a permanent plan. On a 20-Pay policy, only Term 10 and Term 20 term riders are available and will expire at the end of the base plan's premium paying period.</p>			
<b>Conversion privilege</b>	<p>Term insurance riders may be converted without evidence of insurability to any permanent insurance plan offered by Foresters for conversion at that time, prior to the anniversary nearest the insured person's seventy-first (71<sup>st</sup>) birthday.</p> <p>When a partial conversion is requested, the premium rates applicable to any remaining term coverage will be those of the applicable band. If the amount of the remaining coverage is below \$500,001, preferred rates will not be available.</p>			
<b>Exchange privilege</b>	<p>The Term insurance rider may be exchanged for a term insurance policy with a longer term if offered by Foresters at the time of exchange. This exchange privilege is available on or after the 2<sup>nd</sup> policy anniversary, without evidence of insurability. The new policy will be issued at attained age and then current rates.</p> <p>An exchange for a Term 20 policy must occur prior to the earlier of the 5<sup>th</sup> policy anniversary, and the policy anniversary nearest the insured person's 60<sup>th</sup> birthday (or the oldest insured person's 60<sup>th</sup> birthday if exchanging a Joint First-to-die policy).</p> <p>An exchange for a Term 30 policy must occur prior to the earlier of the 5<sup>th</sup> policy anniversary, and the policy anniversary nearest the insured person's 55<sup>th</sup> birthday (or the oldest insured person's 55<sup>th</sup> birthday if exchanging a Joint First-to-die policy).</p>			
<b>Survivor privilege</b>	<p>The insured spouse under spousal term rider may exercise the conversion privilege within 60 days of the date of death of insured person under the Non-Par Whole Life policy.</p>			

## Accidental Death Rider

<b>Base plan</b>	– Non-Par Whole Life – Simplified Non-Par Whole Life
<b>Description</b>	Provides additional coverage in the event of accidental death. Death must arise solely as a direct result of an accident that occurs while this rider is in effect.
<b>Available on</b>	Life Insured
<b>Availability</b>	At issue
<b>Issue ages</b>	18-60, Age Nearest Birthday (ANB)
<b>Issue amount</b>	\$50,000 minimum, up to 100% of the insurance amount. Maximum of \$300,000 with all carriers.
<b>Expiry date</b>	The policy anniversary nearest the insured's 70 <sup>th</sup> birthday.

## Waiver of Premium Rider

<b>Base plan</b>	– Non-Par Whole Life – Simplified Non-Par Whole Life
<b>Description</b>	This benefit will automatically waive the monthly premium in the event of the total disability of the person insured under this rider. There is a 6 month waiting period before benefits begin, during which time the premium must be paid. Once the waiver of premium benefit is approved, premiums paid during the 6 month waiting period will be refunded. Premiums are payable to the policy anniversary nearest the insured person's 60 <sup>th</sup> birthday, at which time coverage under this rider ends. For 20-pay, premiums are payable to the earlier of the 20 <sup>th</sup> policy anniversary and the policy anniversary nearest the insured person's 60 <sup>th</sup> birthday.
<b>Available on</b>	Life Insured
<b>Availability</b>	At issue
<b>Issue ages</b>	18 to 55 (ANB)
<b>Expiry date</b>	This protection continues until the policy anniversary nearest the insured person's 60 <sup>th</sup> birthday. If we are waiving the monthly premium at the policy anniversary nearest that insured person's 60 <sup>th</sup> birthday, we will continue to waive the premium under the terms of this rider while that insured person remains totally disabled and the policy remains in effect.

## Owner Waiver of Premium Rider

<b>Base plan</b>	Child Non-Par Whole Life
<b>Description</b>	This benefit will automatically waive the monthly premium in the event that the insured owner dies or becomes totally disabled before the insured person has reached the policy anniversary nearest his or her 25 <sup>th</sup> birthday. In that event, premiums for the policy will be waived while it remains in force and this rider is in effect.
<b>Available on</b>	Owner
<b>Availability</b>	At issue
<b>Issue ages</b>	<b>Owner Issue Age:</b> 18 to 55 (ANB)
<b>Expiry date</b>	Earlier of the policy anniversary nearest the insured owner's 60 <sup>th</sup> birthday or the policy anniversary nearest the insured person's 25 <sup>th</sup> birthday.

## Children's Term Life Insurance Rider

<b>Base plan</b>	<ul style="list-style-type: none"> <li>– Non-Par Whole Life</li> <li>– Simplified Non-Par Whole Life</li> </ul>	
<b>Description</b>	<p>This rider provides term insurance for each insured child.</p> <p>This rider provides term insurance protection for the insured person's children between the ages of 15 days and 25 years. The premium is guaranteed and payable for only 20 years. While this rider is in effect, coverage for an insured child remains in effect until that child's 25<sup>th</sup> birthday or until the coverage is converted.</p>	
<b>Available on</b>	Children of Life Insured	
<b>Availability</b>	<b>Pay to 100:</b> <ul style="list-style-type: none"> <li>– At issue</li> <li>– After issue</li> </ul>	<b>20-Pay</b> <ul style="list-style-type: none"> <li>– At issue</li> </ul>
<b>Issue amount</b>	<b>Minimum:</b> \$10,000	<b>Maximum:</b> \$30,000
<b>Convertibility</b>	<p>This rider includes a valuable conversion privilege, allowing each insured child to convert their coverage to a new permanent insurance plan without evidence of insurability, for an amount up to 10 times the amount of term insurance in effect under this rider or \$250,000, whichever is less. The conversion privilege must be exercised:</p> <ul style="list-style-type: none"> <li>– Any time after the insured child's 20<sup>th</sup> birthday but no later than the insured child's 25<sup>th</sup> birthday;</li> <li>– Within 60 days after the death of the insured person.</li> </ul>	
<b>Expiry date</b>	<p>This rider ends on the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>– The date the last child dies</li> <li>– The date the last child converts</li> <li>– The policy anniversary nearest the last child's 25<sup>th</sup> birthday</li> <li>– The date RPU is exercised</li> <li>– The date the policy is cancelled</li> <li>– The date the policy ends</li> </ul>	

## Advisor portal and software

### Bluesky

[Bluesky](#) is Foresters easy-to-use advisor portal. It puts all the information you need about your Foresters business at your fingertips. Bluesky also gives you quick access to administrative applications, forms, updates and marketing materials.

### Sky

Sky is Foresters easy-to-use illustration software. It allows you to easily run product illustrations and create personalized quotes that you can print and give to your clients. Sky gives you quick access to applications, forms and product information.

You can download Sky illustration software by logging onto Foresters advisor portal, [Bluesky](#). A link to the software can be found in the Reference section under the Illustrations tab.

### Foresters Advisor App

Foresters Advisor App puts all the information you need about Foresters products and services in the palm of your hand. This mobile app provides you with:

- The latest product information
- Easy-to-understand summaries of all Foresters Member Benefits<sup>5</sup>
- Helpful tools including an Underwriting Requirements Estimator and Insurability Checklist

Foresters Advisor App is available on both Apple and Android devices and can be downloaded from [iTunes](#) or [Google Play](#).

## Key contact information

### Sales support

We answer your call... with a live voice. Our informed professionals pick up when you call and provide the friendly assistance you need.

### We are here for you!

Call us toll free at 800-267-8777, Monday to Friday from 8:00 am to 5:00 pm EST. You may also fax us toll free at 866-271-6215 or email [InsideSalesCanada@foresters.com](mailto:InsideSalesCanada@foresters.com).

Our knowledgeable Foresters sales team is standing by to support your business with:

- A "live voice" to answer your Foresters questions
- Illustration software and website support
- Marketing concepts, materials and education
- A single point of contact with Foresters

### Marketing supplies

Visit our advisor portal, [Bluesky](#), for forms and marketing collateral. Here you will have the ability to download and/or order Foresters sales aids, which include: applications, product guides, consumer brochures and marketing guidelines.

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<sup>2</sup> Although dividends are expected, they are not guaranteed.

<sup>3</sup> The Expert Medical Opinion Program is provided solely by Advance Medical, Inc.,

<sup>4</sup> The death benefit will be reduced by any outstanding debt.

<sup>5</sup> Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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