

Foresters Financial™ Non-Par Whole Life¹ offers stability and affordable protection for your family's needs. As the name suggests, it is life insurance for your whole life, as long as the premiums are paid on time.

Base Coverage

Plan type	Single life	Joint First-to-die	Joint Last-to-die
Premium period	20 pay		Pay to 100
Coverage			

Built-in policy benefits

	Benefit Amount	Planned Premium
Bereavement Assistance Beneficiaries may be reimbursed up to \$1,000 for counseling services to help them deal with their loss.	Up to \$1,000	No additional premium
Quit Smoking Incentive Plan Insureds who smoke will receive Non-Smoker premiums for the first two policy years. Non-Smoker rates will continue after two years if the insured meets Foresters requirements and definition of a Non-Smoker.	Invaluable	No additional premium
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.	Invaluable	No additional premium

Optional benefits

Accidental Death Rider Provides a maximum benefit of \$300,000 in case of death due to accidental bodily injury.		
Children's Term Insurance Rider Provides term life insurance for each eligible child of the insured. Includes a valuable conversion privilege allowing each insured child to convert to up to \$250,000 of permanent insurance without evidence of insurability.		
Term 10, Term 20 or Term 30 Rider Provides renewable and convertible term insurance on the insured person and/or that person's spouse.		
Disability Waiver of Premium Waives the premium up to rider expiry if the insured is totally disabled for at least 6 months and unable to work.	Waives monthly	
Total Planned Premium Premium subject to underwriting		
Expert Medical Opinion Program³ The insured and their family may access Advance Medical's Expert Medical Opinion Program which provides an authoritative second opinion on medical issues from some of the world's leading experts.	Invaluable	No additional premium

Plus: Complimentary Member Benefits²

For you and your family

	Benefit Amount	Planned Premium
Terminal Illness loan An interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on a terminally ill insured person.	\$250,000 maximum	Complimentary for members
Competitive Scholarships⁴ Available every year to eligible members and their family who can qualify for up to \$8,000 in support.	\$8,000 maximum per child	Complimentary for members
Orphan Scholarships⁵ Per year per child, renewable for up to 4 years of post-secondary education upon the death of both parents, a single parent or one of two parents.	\$24,000 maximum per child	Complimentary for members
Orphan benefits⁵ \$900 per month per orphan child under age 18, provided to the legal guardian upon the death of both parents or a single parent.	\$194,400 maximum per child	Complimentary for members
Foresters Community Grants The Foresters Community Grants program provides members with financial grants to organize volunteer and fun family activities within their communities.	Up to \$2,000 per grant (max. 5 per year)	Complimentary for members
Make an IMPACT Helps members make a difference in their communities with a one-time grant of \$200.	\$200 per year	Complimentary for members
Everyday Money & LawAssure⁶ Toll-free access to two services. Accredited counsellors can help with every day money issues, such as budgets and debt. Secure online service helps prepare and store important documents including wills, powers of attorney and healthcare directives.	Invaluable	Complimentary for members
Lifelong Learning⁷ An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.	Invaluable	Complimentary for members

Prepared for:

Name _____
 Prepared by _____
 Date _____
 Contact info _____

For more information about Foresters Financial go to foresters.com or call us toll-free at 800-267-8777

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This worksheet is provided for information purposes only; it does not form part of the Foresters Non-Par Whole Life insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Non-Par Whole Life insurance contract for these terms and conditions. Contracts are issued by Foresters Life Insurance Company.

¹ Underwritten by Foresters Life Insurance Company.

² Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. For details about membership and its benefits, visit foresters.com

³ 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.

⁴ 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.

⁵ 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. Foresters may, at its sole discretion on the basis of documentary evidence submitted in support of the benefit application, deem the child an orphan for the purpose of this member benefit. Both parents or a single parent who is the sole provider for the maintenance and support of his/her children must be alive at the time of application of membership.

⁶ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. LawAssure is not available in Quebec and the Canadian territories.

⁷ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.