



The Critical Insurance Coverage You Need

Health Security Plus and LifeCare from Foresters Financial

If you're recovering from a major illness, it's not an ideal time to be worrying about money. You're stressed, thinking about your health and probably not able to work. Unfortunately, many people lack insurance coverage for this type of situation. The good news is that critical illness coverage can be obtained. It can improve your peace of mind and provide financial relief if you find yourself recovering from a serious medical problem.

Critical Illnesses: What Are They?

Critical illnesses are medical events that change the course of your life. They are serious diseases and episodes that often require lengthy hospital stays and prolonged recoveries. Common critical illnesses include heart attacks, strokes and life-threatening cancer.

Critical illnesses are tough on the body, and often on the mind, too. They can also be quite costly. Depending on coverage you may have through your employer or the government, you may not be insured for certain drugs that are needed to treat your illness. Chances are you'll have to take time off work while you recover. During this recovery period, you may experience a significant loss of income.

Protect Yourself and Your Family

You've worked hard to get where you are. Whether you are in the working world or maintain your home, you may benefit from critical illness coverage in case something happens. The last thing you want is for an unexpected health event to throw your finances into turmoil.

Critical Illness Solutions

Foresters Financial™ is pleased to offer two critical illness solutions: Health Security Plus and LifeCare.

Health Security Plus¹

Health Security Plus pays you a lump sum, tax-free benefit in the event that you are diagnosed with one of the following covered critical illnesses:

- Heart attack
- Life-threatening cancer
- Stroke
- Kidney failure
- Paralysis
- Major organ failure that requires you to be placed on a transplant waiting list

Health Security Plus also includes a Return of Premium on death feature, which pays a death benefit equal to all premiums paid (excluding waiver premium) in the event the insured does not survive the occurrence of a critical illness for a period as defined in the policy, or if the insured dies of another cause. You may also purchase additional coverage for the return of all the premiums you've paid if you don't make a claim prior to the policy expiring.

Applying for Health Security Plus is easy. All you have to do is answer five medical questions. It's really that simple.

LifeCare

Foresters also offers two term plans for those looking to insure against the risk of a critical illness: LifeCare T10¹ and LifeCare T75.¹ LifeCare also includes a Return of Premium on death feature, which pays a death benefit equal to all premiums paid (excluding riders and ratings) in the event the insured does not survive the occurrence of a critical illness for a period as defined in the policy, or if the insured dies of another cause.

With LifeCare, you may be eligible to access to Advance Medical's Expert Medical Opinion Program⁵ at no additional cost. The program may provide you and your family with an authoritative second opinion on medical issues from some of the world's leading experts.

■ LifeCare T10

With LifeCare T10, you are covered in the event you are diagnosed with one of 21 covered illnesses and procedures (all the illnesses covered by Health Security Plus, as well as 15 others). Premium amounts are guaranteed and you are paid a lump-sum payment as a benefit if you are diagnosed with a covered illness, or undergo a covered procedure.

LifeCare T10 is a 10-year term plan that can be renewed up to the anniversary closest to the insured's 75th birthday. LifeCare T10 is convertible to LifeCare T75 anytime after the 6th policy anniversary and before age 65.

With a Return of Premium Rider, if you haven't made a claim at your policy expiry on the policy anniversary closest to your 75th birthday and your policy has been in force for at least 20 years, 80% of your premiums will be refunded.²

■ LifeCare T75

LifeCare T75 covers the same critical illnesses and procedures as LifeCare T10. Like LifeCare T10, it pays a lump sum benefit in the event that you are diagnosed with a covered critical illness or undergo a covered procedure. Premium amounts are level and guaranteed throughout the term of your policy. LifeCare T75 has a term that expires on the policy anniversary closest to your 75th birthday.

With a Return of Premium Rider, if you haven't made a claim at your policy expiry on the policy anniversary closest to your 75th birthday and your policy has been in force for at least 20 years, 80% of your premiums will be refunded.²

Product Details	Health Security Plus	LifeCare T10/T75
Underwriting	Simplified	Standard
Face amounts	\$10,000-\$100,000	\$25,000-\$2,000,000
Number of covered illnesses	6	21

Take Advantage of Health Security Plus or LifeCare

Health Security Plus or LifeCare can assist with improving your peace of mind and financial security. Simply contact your Foresters advisor to discuss your critical illness coverage needs. You'll be glad you did.

The added value of Foresters membership

At Foresters, our products are just the starting point. We believe in doing more – for you, your family, and your community. As a member,³ you may be eligible to access complimentary member benefits⁴ that can help protect your family and strengthen your community.

These include fun family events and volunteer opportunities, competitive scholarships, terminal illness loan and orphan benefits to help children financially if they lose one or both parents.

Your financial representative can provide more information on Foresters Health Security Plus or LifeCare products as well as details on our complete package of valuable member benefits.

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

¹ Underwritten by Foresters Life Insurance Company

² Based on the LifeCare contract, the Return of Premium schedule is, 40% at the end of year 10, 60% at the end of year 15 and 80% at the end of year 20 and beyond.

³ The Foresters member is primary insured under the Health Security Plus or LifeCare certificate.

⁴ Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

⁵ The Expert Medical Opinion 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.

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