

# Product Summary

foresters.com  
sales@ccp.ca

Product Name	U/W	Riders	Premium Paying Period	Issue Ages	Minimum Face Amount	Annual Policy Fee	Premium Guaranteed <sup>3</sup>	CSV	Application Type
<b>Term products (renewable &amp; convertible)</b>									
<b>Term 10<sup>1</sup></b>	Standard Preferred	CTR/ADB WPB/T10	10 year renewable to age 85	18-75 ANB	\$100,000 \$500,001	\$50.00	Yes Yes	No No	Life/CI
<b>Term 20<sup>1</sup></b>	Standard Preferred	CTR/ADB WPB/T10/T20	20 year renewable to age 85	18-65 ANB	\$100,000 \$500,001	\$50.00	Yes Yes	No No	Life/CI
<b>Term 30<sup>1</sup></b>	Standard Preferred	CTR/ADB/WPB T10/T20/T30	30 year renewable to age 85	18-55 ANB	\$50,000 \$500,001	\$50.00	Yes Yes	No No	Life/CI
<b>Critical illness products</b>									
<b>Live Well<sup>1</sup></b>	Simplified	ROP/WPB	Term 10, Term 20, Term to Age 80	18-55 ANB	Min. \$25,000 Max 100,000	\$0.00	Yes	No	Live Well
<b>Live Well Plus<sup>1</sup></b>	Standard	ROP/WPB Child CI	Term 10, Term to Age 80	18-65 ANB	Min. 25,000 Max \$2,000,000	\$0.00	Yes	No	Life/CI
			Term 20	18-55 ANB					

<sup>1</sup> Underwritten by Foresters Life Insurance Company.

<sup>2</sup> Underwritten by The Independent Order of Foresters.

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

<sup>4</sup> Enhanced Insurance Option available Ages 0-70.

<sup>5</sup> Issue Ages 76-85 available by special quote only.

<sup>6</sup> Basic Insurance Amount.

<sup>7</sup> Basic Coverage Guaranteed.

ADB - Accidental Death Benefit

ANB - Age Nearest Birthday

APO - Additional Purchase Option Rider

AWP - Applicant Waiver of Premium Rider

Child CI - Juvenile Rider

CTR - Children's Term Rider

GIR - Guaranteed Insurability Rider

ROP - Return of Premium on Surrender  
or Expiry Rider

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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<b>Permanent products (conversion products)</b>									
<b>Advantage Plus<sup>2</sup></b>	Standard	T10/T20/T30 ADB/APO/CTR WPR/AWP/GIR	10 Pay & 20 Pay	0-75 ANB <sup>4</sup>	\$25,000 <sup>6</sup>	\$50.00	Yes	Yes <sup>7</sup>	Life/CI
			To age 100	0-85 ANB <sup>5</sup>					
<b>Non-Par Whole Life<sup>1</sup></b>	Standard Preferred	T10/T20/T30 ADB/CTR/WPB	20 Pay	18-65 ANB	\$50,000 \$250,000	\$50.00	Yes	Yes	Life/CI
			To age 100	18-80 ANB					
<b>Annuities</b>									
<b>Annuity Plus<sup>2</sup></b>	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	Yes	Annuity Plus Application
<b>Annuity TFSA<sup>2</sup></b>				Min Age 18					TFSA App

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