



MORE benefits.

Your clients are eligible to enjoy a valuable package of complimentary member benefits.

When your client receives their policy, all complimentary benefits will be outlined. These are just a few of the many benefits that are available! ¹

LawAssure	An online document preparation service ² for customizable wills, powers of attorney and healthcare directives
Community Volunteer	Apply for grants up to \$2,000 to organize volunteer and fun family activities in your local community
Orphan Benefits	Monthly payment of up to \$900 per child in the event of the death of both parents
Lifelong Learning	Take courses from a huge, member-only library of online courses for personal and professional development ³
Competitive Scholarship Program	Member families can apply for tuition scholarships to help with the rising cost of post-secondary education

¹ Member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available. Call for additional details or check out: cpp.ca/advisors.

² LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Not available in Quebec, the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

³ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

MORE versatile classifications

mean easier approvals. COMPARE!

- Occasional cigar smoker classified as non-smoker
- Marijuana use up to six (6) times a week – classified as non-smoker
- Coverage available for cancer, coronary artery disease, travel and mental health history.
- Renewable and convertible options on most Term plans
- High face amounts up to \$1 million
- No questions asked about being declined, rated or postponed
- Non-residents with a work or study permit can be covered up to \$250,000

Enjoy a complete end-to-end online experience



- From eApp to ePolicy – available on any device, non-face-to-face and with eSignature
- Approvals in as little as 3 days

MORE flexible coverage plans.

- ✓ Payments start in the **SECOND MONTH**[□]
- ✓ **NO MEDICAL** up to \$500,000 in coverage
- ✓ **PREFERRED PLANS** up to \$1 million in coverage

Most Term plans are renewable and convertible.

MORE affordable and client-friendly products.

We are your “GO-TO” source to meet your client’s needs.

- Great choice of plans
- Higher coverage amounts
- Our reputable claims experience
- Rates that are among the lowest in the country
- Competitive commissions
- Child rider coverage up to \$15,000

[□] Applicable on monthly payment plans only.

Reach MORE clients with MORE advantages.

- Payments start in the second month[□]
- Coverage up to \$500,000 for No Medical plans
- Coverage up to \$1 million for Preferred plans
- Guaranteed Acceptance Life with \$50,000 in coverage
- Easy to qualify and easy to apply
- Saving you even more time with e-access. Ideal for non-face to face sales with e-signature option
- Canada Protection Plan says “YES” for your hard to insure clients when everyone else might be saying “no”
- No declined, rated or postponed questions
- Rates among the lowest in the country



There’s MORE to grow your business, with Canada Protection Plan.

877-796-9090

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Toronto, Ontario M3C 3G8

sales@cpp.ca | cpp.ca/advisors



CANADA PROTECTION PLAN and the logo are trademarks of Canada Protection Plan Inc., a Foresters Financial Company, No Medical and Simplified Issue Life and Critical Illness Insurance Underwritten by Foresters Life Insurance Company.

Grow your business

with a leader in
No Medical & Simplified Issue Life Insurance



Simply
Peace of Mind

A Foresters Financial™ Company

MORE choice.

And payments start in the second month. [□]

Canada Protection Plan has always provided you with great options. We offer you MORE:

No Medical & Simplified Issue products provide coverage up to \$500,000.
Preferred plans provide up to \$1 million in coverage!

MORE coverage.

Our line of products include up to \$1 million in coverage!

PLAN TYPE	BEST SUITED FOR PEOPLE WHO HAVE
Guaranteed Acceptance Life	Guaranteed insurability regardless of health conditions. Coverage up to \$50,000. The full coverage amount is payable if death occurs after two years or at any time if cause of death is accidental. NO MEDICAL REQUIRED
Deferred Life	Serious health conditions. Coverage up to \$75,000. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time. NO MEDICAL REQUIRED
Deferred Elite	Less serious health conditions. Coverage up to \$350,000. If death occurs during the second year and is due to non-accidental means, 50% of the coverage amount is payable. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time. NO MEDICAL REQUIRED
Simplified Elite	Relatively good health or engages in extreme sports. Coverage up to \$500,000. The full coverage amount is payable at any time. NO MEDICAL REQUIRED
Preferred	Good health for those who want a fast and simple application process. Coverage up to \$1 million. No Medical required for up to \$500,000 and issue age up to 70. The full coverage amount is payable at any time.
Preferred Elite	Good health for those who want a fast and simple application process at our lowest rates. Coverage up to \$1 million. The full coverage amount is payable at any time.

Direct access to underwriters

Our team of in-house underwriters are dedicated to providing you with expert assistance. Call 877-796-9090 or email underwriting@cpp.ca.

Support you can trust

As an industry leader backed by the strength of Foresters Life Insurance Company, your client can trust our coverage. Plus, our full suite of marketing materials supports your sales efforts, while our Regional Sales Directors and Inside Sales Team are here to help you grow your business.

Call 877-796-9090 or email sales@cpp.ca.

Canada Protection Plan™ Products at a Glance | A-Z Life Coverage

CANADA PROTECTION PLAN PRODUCTS	ISSUE AGES AND AMOUNTS	RENEWAL PERIOD	CONVERTIBLE	ACCIDENTAL DEATH BENEFIT	CHILD TERM BENEFIT	HOSPITAL CASH BENEFIT	TERMINAL ILLNESS BENEFIT	TRANSPORTATION BENEFIT
Life Products								
Guaranteed Acceptance Life	18-60 \$10,000–\$50,000 61-75 \$5,000–\$50,000	n/a	n/a	✓			✓	✓
Deferred Life	18-60 \$10,000–\$75,000 61-80 \$5,000–\$50,000	n/a	n/a	✓			✓	✓
Deferred Elite Life *	18-60 \$10,000–\$350,000 61-80 \$5,000–\$350,000	n/a	n/a	✓	✓		✓	✓
Simplified Elite Life *	18-60 \$10,000–\$500,000 61-80 \$5,000–\$350,000	n/a	n/a	✓	✓	✓	✓	✓
Preferred Life *	18-80 \$50,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Preferred Elite Life *	18-80 \$500,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Term Products								
Deferred Elite 10 Year Term	18-70 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 20 Year Term	18-60 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 25 Year Term	18-55 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite Decreasing 25 Year Term **	18-60 \$25,000–\$350,000	Not renewable	Not convertible	✓	✓			
Simplified Elite 10 Year Term	18-60 \$25,000–\$500,000 61-70 \$25,000–\$350,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 20 Year Term	18-60 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 25 Year Term	18-55 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite Decreasing 25 Year Term **	18-60 \$25,000–\$500,000	Not renewable	Not convertible	✓	✓	✓		
Preferred 10 Year Term	18-70 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 20 Year Term	18-60 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 25 Year Term	18-55 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Decreasing 25 Year Term **	18-60 \$50,000–\$1 Million	Not renewable	Not convertible	✓	✓	✓		
Preferred Elite 10 Year Term	18-70 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 20 Year Term	18-60 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 25 Year Term	18-55 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite Decreasing 25 Year Term **	18-60 \$500,000–\$1 Million	Not renewable	Not convertible	✓	✓	✓		

Term Riders	A maximum of 2 term riders may be added to eligible base plans. Term riders are not available with Guaranteed Acceptance Life, Deferred Life or any 20 pay plans. Riders can only be added if the base is longer than rider term period (not equal)
Terminal Illness Benefit (free)	75% of death benefit to a maximum of \$250,000
Transportation Benefit (free)	Up to \$2,000 (\$2.00 per kilometer)
Accidental Death Benefit	Issue ages 18–65; Maximum is lesser of 5 times coverage and \$250,000; Minimum is lesser of one times coverage and \$10,000
Child Term Benefit	\$5,000 or \$10,000 or \$15,000 per child. Parent issue ages 18-60. Children issue ages: 30 days - 17 years; convertible
Hospital Cash Benefit	Daily Benefit of \$25.00, \$50.00 or \$100.00; Issue ages 18-65
Policy Fees	All products – \$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to \$40.00 policy fee

NOTES:

- For Guaranteed Acceptance Life, the death benefit is limited to a return of premiums if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- For Deferred Life, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- For Deferred Elite products, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the 1st year. The death benefit will be 50% of the face amount if death occurs by other than accidental means in the 2nd year. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

For Simplified Elite, Preferred and Preferred Elite, full coverage amount is payable any time when death occurs.

* 20-pay is available. ** For all 25 Year Decreasing Term, the coverage amount decreases over 25 years to 50% of the initial face amount.

Ask about our generous FYC!

No Medical Quick Reference Guide

Refer to Life Insurance Application to determine client eligibility.

PRODUCTS	GUARANTEED ACCEPTANCE LIFE	DEFERRED LIFE	DEFERRED ELITE	SIMPLIFIED ELITE
Medical Conditions	(Max \$50,000)	(Max \$75,000) *	(Max \$350,000) *	(Max \$500,000) *
Alcoholism	✓	✓	✓	✓
Angina	✓	✓	✓	✓
Bipolar Disorder/Psychosis/Schizophrenia	✓	✓	✓	
Blood Disorders	✓	✓	✓	✓
Cancer	✓	✓	✓	✓
Chronic Kidney Disease	✓	✓		
Chronic Obstructive Pulmonary Disease (COPD)	✓	✓	✓	
Coronary Artery Disease (Stent Insertion)	✓	✓	✓	✓
Crohn's Disease	✓			
Diabetes	✓	✓	✓	✓
Drug Addiction or Abuse	✓	✓	✓	✓
Epilepsy	✓	✓	✓	✓
Heart Attack/Stroke	✓	✓	✓	✓
Hepatitis A & B	✓	✓	✓	✓
Hepatitis C	✓	✓		
High Blood Pressure/Hypertension	✓	✓	✓	✓
Liver Disease/Cirrhosis	✓	✓		
Lupus	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓
Pacemakers	✓	✓		
Parkinson's	✓			
Transient Ischemic Attack (TIA)	✓	✓	✓	✓
Non-Medical Conditions				
Criminal History	✓	✓	✓	✓
Decline for Life Insurance	✓	✓	✓	✓
Driving Violations	✓	✓	✓	✓
Foreign Travel	✓	✓	✓	✓
Hazardous Sports	✓	✓	✓	✓
Valid Work Permit/Study Permit (Maximum coverage of \$250,000)	✓	✓	✓	✓

* Please refer to Life Insurance Application to determine client eligibility as your client may not qualify for the coverage applied for due to applicant's age, severity and history of the medical/health condition. For further clarification or questions, please contact our Underwriting Department at underwriting@cpp.ca or your Regional Sales Director at sales@cpp.ca.