

Health Security Plus¹ covers the insured person in the event of a specified critical illness or accident. This is a 10 year term plan, renewable to age 75. Benefits are payable as a one-time, lump sum benefit if the insured person is diagnosed with one of the covered illnesses or has undergone a covered procedure i.e. Heart Attack; Life Threatening Cancer; Stroke; Paralysis; Kidney Failure; Major Organ Failure on a transplant waiting list, as defined and specified in the policy.

ADJUSTABLE PREMIUMS

We reserve the right, upon thirty-one days written notice prior to any anniversary date, to change at any time, and from time to time, premium rates. When such change is made, it shall be no more than 25%.

INDEXING OPTION

This optional rider will automatically increase the face amount, beginning with the second policy year, by 5% of the original face amount per year to a maximum of 150% of the original face amount. The additional premium for the increase in coverage is calculated using the premium rates based on the original issue age and amount of insurance. Upon receiving written instructions from the policyholder, the indexing rider may be cancelled. Once cancelled, the indexing feature cannot be restarted.

RETURN OF PREMIUM AT DEATH

Should the insured not survive the occurrence of a critical illness for a period as defined in the policy, or should the insured die of another cause, a benefit will be paid equal to the total of all premiums paid without interest, excluding waiver premium.

ISSUE AMOUNTS:

\$10,000 - \$100,000

ISSUE AGES

20-55 (age nearest birthday)

ANNUAL POLICY FEE

\$0

DISABILITY WAIVER

Rates for males and female are 10% and 15% of the base rates, respectively. Issue ages 18-55 and the benefit expires at age 65.

RETURN OF PREMIUM AT EXPIRY

If this rider is purchased, a benefit will be paid equal to the total of all premiums paid (excluding waiver of premium) without interest, upon expiry of coverage i.e. if the insured does not make a claim before age 75.

MODAL FACTORS

Semi Annual = 0.52
PAC = 0.09

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