

Strong Foundation Term Insurance

Expand your market. Help more people. It's a win-win.



Client-friendly process

No medical or
para-medical exams
No blood tests or fluid collection
No tele-med interviews



Accessible

Ages 18 to 80
Non-med diabetes
tables 7 to 12
Non face-to-face
application



Flexible

Coverage from \$50,000
to \$500,000¹
Five level-term durations:
10, 15, 20, 25, 30
Riders to help customize
coverage



Fast

e-App² POS decisions
in under 10 minutes
Quick processing
e-Delivery available

Groundbreaking accessibility

Reach more clients with industry-leading non-med³ underwriting for people living with Type 1 and Type 2 diabetes:

- Standard non-med, including 6 tables, with up to \$500,000 in coverage
- Substandard non-med tables 7 to 12, with up to \$300,000 in coverage

Plus, offer other unique features:

- Relaxed standard non-med underwriting for Chronic Obstructive Pulmonary Disease
- Standard non-tobacco available for clients who use cigars, pipes, chewing tobacco, nicotine patches and other substitutes
- Option to convert to new permanent coverage without evidence of insurability during the conversion period
- Charity Benefit Provision⁴: When a claim is paid, Foresters FinancialTM donates an additional 1% (up to \$100,000) of the face amount to an eligible charity in the insured's name

Make it happen

Use e-App for streamlined processing:

- Touch-to-Sign for Apple iPad - sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad - sign by email
- Point-of-Sale decisions by email in under 10 minutes

Amazing member benefits

Foresters offers members a suite of complimentary living benefits.⁵

LawAssure⁶

Members can create a will, power of attorney and healthcare directive online at no extra cost.

Community Volunteer grant

Grants up to \$1,500 to organize member volunteer activities in local communities.

Strength and security

A growing member-driven organization since 1874, you and your clients can count on Foresters.

"A"

Excellent

A.M. Best Financial Strength rating for 24 consecutive years⁷

Assets of

\$12.9 billion⁸

Liabilities of

\$11.4 billion⁸

Surplus of

\$1.5 billion⁸

Set yourself apart with Strong Foundation from Foresters.

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N803

¹ Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

² e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

³ Insurability depends on the answers to medical and other application questions and underwriting searches and review.

⁴ The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.

⁵ Foresters 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.

⁶ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

⁷ The A.M. Best rating assigned on September 6, 2024 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](https://www.ambest.com) for our latest rating.

⁸ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2024 and converted into USD using the Bloomberg spot exchange rate of 1.4384. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in-force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. For producer use only. Not for use with the public.

505539 05/25