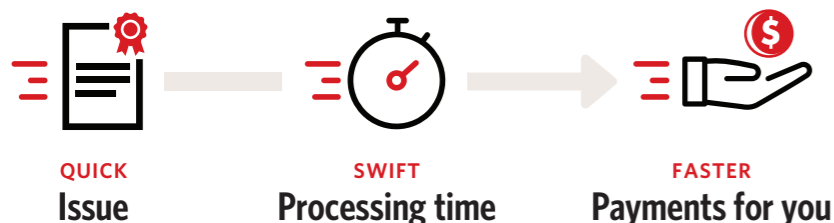




## STREAMLINED PROCESS so you can spend more time prospecting.

- Get free access to our online selling platform
- Quick eApp, easy upsell with automatic qualification
- **go.eaccess.ca**  
Enjoy a complete **end-to-end** online experience. From eApp to ePolicy - available on any device, non-face-to-face and with eSignature



## MORE ADVANTAGES Good for you and your clients.

- Approvals in as little as 3 days
- Payments start in the second month<sup>1</sup>
- Coverage up to \$100,000
- No Medical required
- Guaranteed coverage up to age 75
- No family history needed for standard plans
- No 24 /24 on pre-existing medical conditions, as stipulated by other providers<sup>2</sup>
- Complimentary member benefits<sup>3</sup>. From an online document preparation service<sup>4</sup> for creating customizable wills and powers of attorney to competitive scholarships<sup>5</sup> and more

## MORE LIBERAL CLASSIFICATIONS mean easier approvals.

- Smoking marijuana up to six times a week - classified as a non-smoker
- Cigar smokers - classified as a non-smoker
- Lenient height/weight classifications make more prospects eligible
- Flexible unbundling of cardiac and cancer illnesses makes coverage simple

<sup>1</sup>Applicable on monthly payment plans. <sup>2</sup>While Canada Protection Plan does not include a 24/24 pre-existing clause, some companies do. These companies can deny claims if the client had a pre-existing condition within 24 months prior to coverage that results in a claim related to the pre-existing condition within 24 months after the coverage is in effect. For example, if a client is investigated for stomach pain 15 months prior to receiving a CI contract with this clause, and is diagnosed with stomach cancer 18 months after, their claim may be denied. <sup>3</sup>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. <sup>4</sup>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 not available in 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. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. <sup>5</sup>This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en-ca/member-benefits/scholarship-new-applicants> for further details.

Canada Protection Plan is a leader in the No Medical & Simplified Issue Insurance industry. Our affordable Critical Illness Insurance plans give you even more options to protect your clients.

- ✓ **In-house underwriters that provide you with quick and expert advice**
- ✓ **Helpful and dedicated sales support**
- ✓ **We make it easy for your clients to apply, and easy for you to sell!**
- ✓ **Multi policy discount for your clients - They can bundle and save when purchasing both Life and Critical Illness Insurance**

There's **MORE** to grow your business,  
with Canada Protection Plan

**877-796-9090**

789 Don Mills Road,  
Toronto, ON, Canada M3C 1T9

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.

422435 CAN (04/24)

# Critical Illness Insurance

Financial protection for your clients.  
Business-building for you.



# Canada Protection Plan has the leading-edge CI plans your clients need.

We are living longer, which also means that critical illness is on the rise.

**641** Canadians diagnosed with cancer each day

**233,900** new cancer cases in a year

About **1 in 10** Adults living with diagnosed heart disease

**MID-40's** the likelihood to be diagnosed with either Cancer or Cardiac Illness sharply increases

Sources: Canadian Cancer Society, 2022 | Government of Canada | Canadian Institute of Actuaries

## When facing critical illnesses, we all need protection.

Canada Protection Plan can help you provide the coverage your clients need.

## Coverage for 8 critical illness conditions. 1 revolutionary approach.

Our CI plans cover the **8 conditions** that represent most insurance claims.

Many Critical Illness Insurers lump major conditions such as cancer, heart attack and stroke under one policy. This could make a client ineligible for Critical Illness Insurance if they have suffered from any one of these conditions in the past.

### CARDIAC PROTECT CI COVERS:

- Heart Attack
- Heart Valve Replacement or Repair
- Aortic Surgery
- Stroke
- Coronary Artery Bypass Surgery

### CANCER PROTECT CI COVERS:

- Cancer
- Aplastic Anemia
- Benign Brain Tumour

Canada Protection Plan “unbundles” cardiac and cancer conditions, making our CI Insurance more accessible.

Clients now have the flexibility to choose the Critical Illness coverage they need, at a much more affordable rate.

Our innovative approach means clients with a pre-existing cardiac or cancer-related illness can now qualify for CI Insurance to cover the condition they do not have, opening up your potential client base like never before.

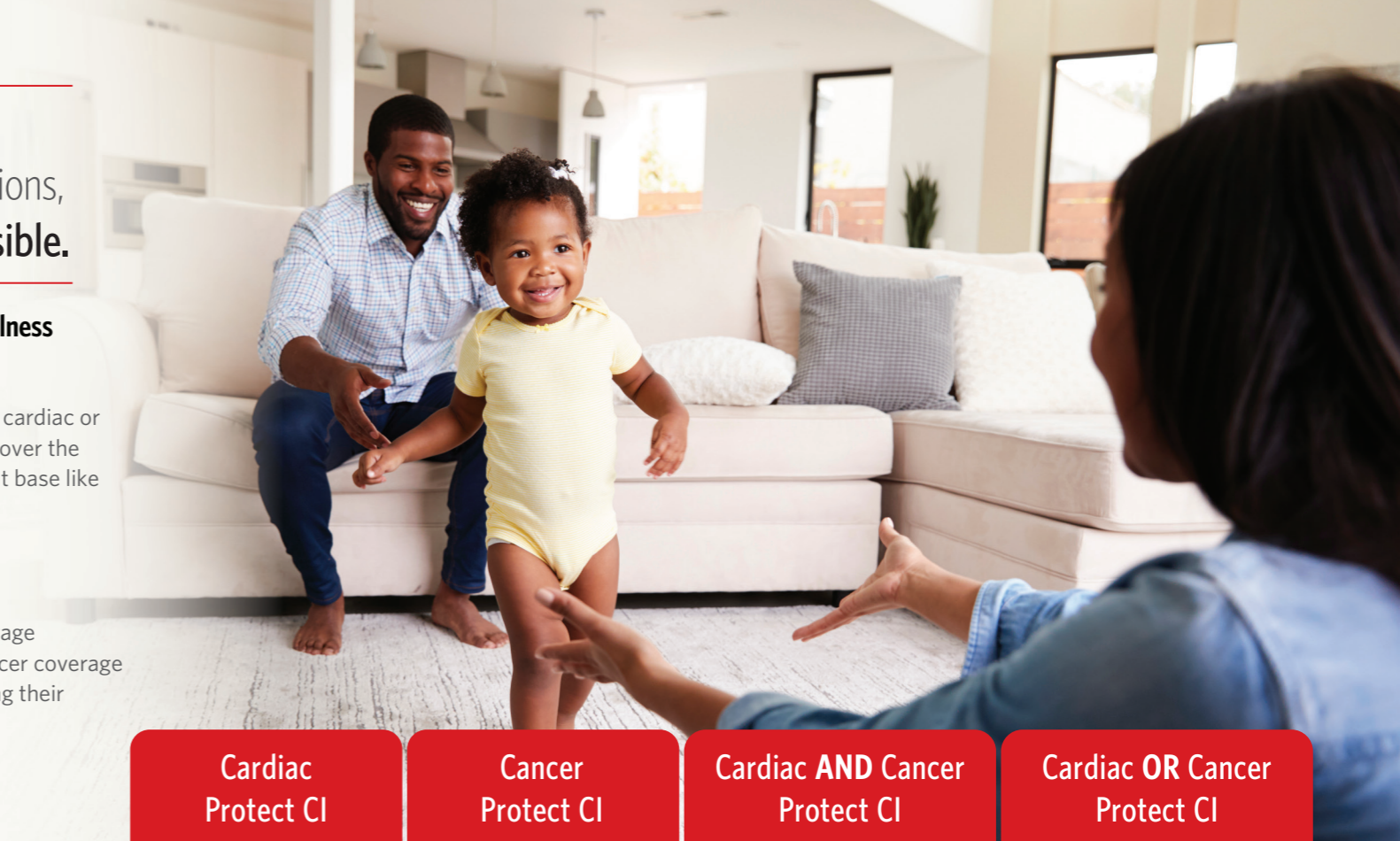
- Clients diagnosed with Heart Disease or Diabetes can now get Cancer coverage
- Clients living with Cancer can now get Cardiac coverage
- Clients can now choose to get both Cardiac and Cancer coverage
- Clients only pay for the coverage they choose, making their premiums more affordable

**NO MEDICAL REQUIRED**

## MORE CHOICE IN PLANS makes selling easier.

We have 4 Critical Illness Insurance plans to provide the choice, coverage and affordable protection your clients need.

+ Canada Protection Plan's Cancer Protect CI covers two more conditions, in addition to typical cancer coverage currently available in Canada.



	Cardiac Protect CI	Cancer Protect CI	Cardiac AND Cancer Protect CI	Cardiac OR Cancer Protect CI	
TERM	T 75	T 75	T 75	T 20	T 75
ISSUE AGES	18 - 65	18 - 65	18 - 65	18 - 55	18 - 65
MINIMUM	\$10,000	\$10,000	\$10,000 per event	\$25,000	\$10,000
MAXIMUM	\$50,000	\$50,000	\$50,000 per event	\$100,000	\$100,000
CLAIM	1 tax-free payment	1 tax-free payment	2 tax-free payments	1 tax-free payment	
OPTIONAL BENEFITS	Accidental Death Benefit & Return of Premium on Death				
	Heart Attack, Stroke, Aortic Surgery, Coronary Artery Bypass Surgery, Heart Valve Replacement or Repair	Cancer + Aplastic Anemia + Benign Brain Tumour	One event each is covered. After the first claim/event, your client receives continued protection for the unclaimed/second event at a reduced rate	Covers first event only	

**Our premiums are often lower than fully underwritten CI rates!**

NOTE: 30-day survival period on Cancer or Cardiac plans. Insured becomes eligible for benefit by surviving 30 days after diagnosis. | 90-day Moratorium Period on Cancer. Claimant is eligible to receive claim when symptom-free for 90 days.