



### 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! <sup>1</sup>

- LawAssure** | An online document preparation service<sup>2</sup> for customizable wills, powers of attorney and healthcare directives
- Community Volunteer** | Apply for grants up to \$1,500 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<sup>3</sup>
- Competitive Scholarship Program** | Member families can apply for tuition scholarships<sup>4</sup> to help with the rising cost of post-secondary education

<sup>1</sup> 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](http://cpp.ca/advisors).

<sup>2</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>3</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>4</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.

### 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**<sup>□</sup>
- ✓ **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

<sup>□</sup> 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 eAccess. 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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sales@cpp.ca | cpp.ca/advisors

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## Grow your business

with a leader in  
No Medical & Simplified Issue Life Insurance



A Foresters Financial™ Company

## MORE choice.

And payments start in the second month. <sup>□</sup>

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. <b>NO MEDICAL REQUIRED</b>
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. <b>NO MEDICAL REQUIRED</b>
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. <b>NO MEDICAL REQUIRED</b>
Simplified Elite	Relatively good health or engages in extreme sports. Coverage up to \$500,000. The full coverage amount is payable at any time. <b>NO MEDICAL REQUIRED</b>
Preferred	Good health for those who want a fast and simple application process. Coverage up to \$1 million. <b>No Medical required for up to \$500,000 and issue age up to 70.</b> 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](mailto:underwriting@cpp.ca).

### Support you can trust

As an industry leader backed by the strength of The independent Order of Foresters, your client can trust our coverage. Plus, our full suite of marketing materials supports your sales efforts, while our Regional Vice Presidents and Inside Sales Team are here to help you grow your business. Call 877-796-9090 or email [sales@cpp.ca](mailto: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
<b>Life Products</b>								
Guaranteed Acceptance Life	<b>18-60</b> \$10,000–\$50,000   <b>61-75</b> \$5,000–\$50,000	n/a	n/a	✓			✓	✓
Deferred Life	<b>18-60</b> \$10,000–\$75,000   <b>61-80</b> \$5,000–\$50,000	n/a	n/a	✓			✓	✓
Deferred Elite Life *	<b>18-60</b> \$10,000–\$350,000   <b>61-80</b> \$5,000–\$350,000	n/a	n/a	✓	✓		✓	✓
Simplified Elite Life *	<b>18-60</b> \$10,000–\$500,000   <b>61-80</b> \$5,000–\$350,000	n/a	n/a	✓	✓	✓	✓	✓
Preferred Life *	<b>18-80</b> \$50,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Preferred Elite Life *	<b>18-80</b> \$500,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
<b>Term Products</b>								
Deferred Elite 10 Year Term	<b>18-70</b> \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 20 Year Term	<b>18-60</b> \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 25 Year Term	<b>18-55</b> \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite Decreasing 25 Year Term **	<b>18-60</b> \$25,000–\$350,000	Not renewable	Not convertible	✓	✓			
Simplified Elite 10 Year Term	<b>18-60</b> \$25,000–\$500,000   <b>61-70</b> \$25,000–\$350,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 20 Year Term	<b>18-60</b> \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 25 Year Term	<b>18-55</b> \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite Decreasing 25 Year Term **	<b>18-60</b> \$25,000–\$500,000	Not renewable	Not convertible	✓	✓	✓		
Preferred 10 Year Term	<b>18-70</b> \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 20 Year Term	<b>18-60</b> \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 25 Year Term	<b>18-55</b> \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Decreasing 25 Year Term **	<b>18-60</b> \$50,000–\$1 Million	Not renewable	Not convertible	✓	✓	✓		
Preferred Elite 10 Year Term	<b>18-70</b> \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 20 Year Term	<b>18-60</b> \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 25 Year Term	<b>18-55</b> \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite Decreasing 25 Year Term **	<b>18-60</b> \$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 1<sup>st</sup> year. The death benefit will be 50% of the face amount if death occurs by other than accidental means in the 2<sup>nd</sup> 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)	✓	✓	✓	✓
<b>Non-Medical Conditions</b>				
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](mailto:underwriting@cpp.ca) or your Regional Vice President at [sales@cpp.ca](mailto:sales@cpp.ca).