

CASE STUDY
CRITICAL ILLNESS INSURANCE

Meet James

He's looking for affordable coverage with lenient eligibility requirements.

- 35-year-old male, non-smoker
- Married with one child
- Self-employed carpenter



His challenge

James has a family history of heart disease and cancer. His father had a heart attack at aged 65, and his mother was diagnosed with lung cancer at aged 62. This puts James in a higher risk class.

His solution

James is eligible for comprehensive coverage at preferred rates with Cardiac OR Cancer Protect¹ from Canada Protection Plan.

- ✓ T20 plan with coverage amount of \$100,000
- ✓ Return of premium on death
- ✓ Total annual premium of \$474, which James can pay with credit card

Learn more.

Contact your **Regional Vice President**
or sales@cpp.ca



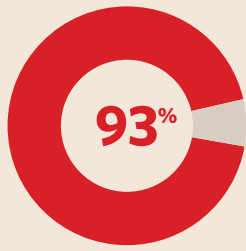
Plus, access to Foresters unique member benefits²

At Foresters, we offer your clients life insurance with a larger purpose: to enrich family and community well-being! Members have access to a unique member benefits program helping them feel empowered to live richer, fuller lives. With LawAssure,³ Jay has access to a complimentary online document preparation service to help prepare customizable wills, powers of attorney, and healthcare directives. Other member benefits include Competitive Scholarship,⁴ Community Grants, Lifelong Learning,⁵ volunteer opportunities and many more.



A Foresters Financial™ Company

Visit cpp.ca/advisors to download marketing material, including client brochures, sell sheets and more.



Cardiac OR Cancer Protect covers the top eight conditions that make up 93 percent of critical illness claims.⁶

Selling features of Cardiac OR Cancer Protect

- No medical exams, needles, fluids, nor Attending Physician's Statement are required to apply
- Covers eight conditions: Life-threatening cancer, aplastic anemia, benign brain tumour, heart attack, stroke, aortic surgery, coronary artery bypass surgery, heart valve replacement
- 1 tax-free payment covers first event only (cancer or cardiac illness) and policy terminates after first claim
- Coverage amounts
 - T20: \$25,000 - \$100,000 (renewable every 20 years up to age 75)
 - T75: \$10,000 - \$100,000
- Issue ages
 - T20: 18 to 55
 - T75: 18 to 65
- Optional benefits
 - Accidental death benefit (\$10,000 to \$250,000)
 - Return of premium on death
- Clients aged 18 to 55 who are eligible for Express Elite life insurance plans are automatically eligible for a T20 critical illness rider.
- No questions about previous decline history and no 24/24 pre-existing conditions clause

Start a conversation

You can start a discussion with clients like James by asking questions such as:

- If you were diagnosed with a critical illness and couldn't work, how long could you maintain your current lifestyle without an income?
- If your spouse had to reduce their hours or stop working entirely to take care of you, could your household afford to pay the bills?
- Do you have long-term disability insurance or critical illness insurance through your group plan at work? If so, would the amount they pay be enough to bridge the gap if you were unable to work?



Available on eAccess - go.eaccess.ca

Complete, sign, and submit all life and critical illness applications easily with our online eAccess platform. ePolicy delivery also available.

¹ Underwritten by Foresters Life Insurance Company

² 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.

³ 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.

⁴ 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 <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for further details.

⁵ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

⁶ Source: Critical Illness Morbidity Study published by the Canadian Institute of Actuaries in June 2019.



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