

Emergency funds if you become seriously ill



Affordable critical illness insurance to help you Live Well today

It's easy to think it'll never happen to you. But each year, millions of Canadians experience a medical event that changes the course of their lives.

A cancer diagnosis, a heart attack or stroke, organ failure – they can all lead to lengthy hospital stays and lost income.

Having the right critical illness insurance can make all the difference

Recovering from a major illness is hard on the body and on the mind. Money is the last thing you or your family should be worrying about.

Foresters Financial™ can help.

Our critical illness insurance may provide a lump-sum payment that can be used for any purpose such as helping to make up lost income or paying for household expenses. You can even use it to cover costs associated with your recovery, such as medications, physiotherapy or experimental treatments.

More affordable than you might think

Foresters offers two critical illness insurance plans — Live Well and Live Well Plus.

- **Live Well¹** covers four conditions and offers a simple application process with coverage up to \$100,000.
- **Life Well Plus¹** covers 25 conditions with coverage up to \$2,000,000.

Both plans are designed with affordability in mind. **There is no annual policy fee.** This can add up to significant savings over time.

Defined covered conditions

Live Well

- Life-threatening cancer
- Coronary artery bypass surgery
- Heart attack
- Stroke

Live Well Plus

All Live Well covered conditions, plus:

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Coma
- Deafness
- Dementia, including Alzheimer's disease
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease
- Severe burns

Flexibility and valuable built-in features

Live Well and Live Well Plus give you the flexibility to choose the term that best suits your needs and budget — 10 years, 20 years or up to age 80.

You can also customize your coverage with optional riders.

Our critical illness insurance also comes with valuable built-in features for no additional premium including:

- **Non-Life-Threatening Illness Benefit:** Receive 15% of your benefit, up to \$50,000, in the event of a non-life-threatening illness.
- **Return of Premium at Death:** Premiums will be refunded if the insured dies without receiving a benefit.

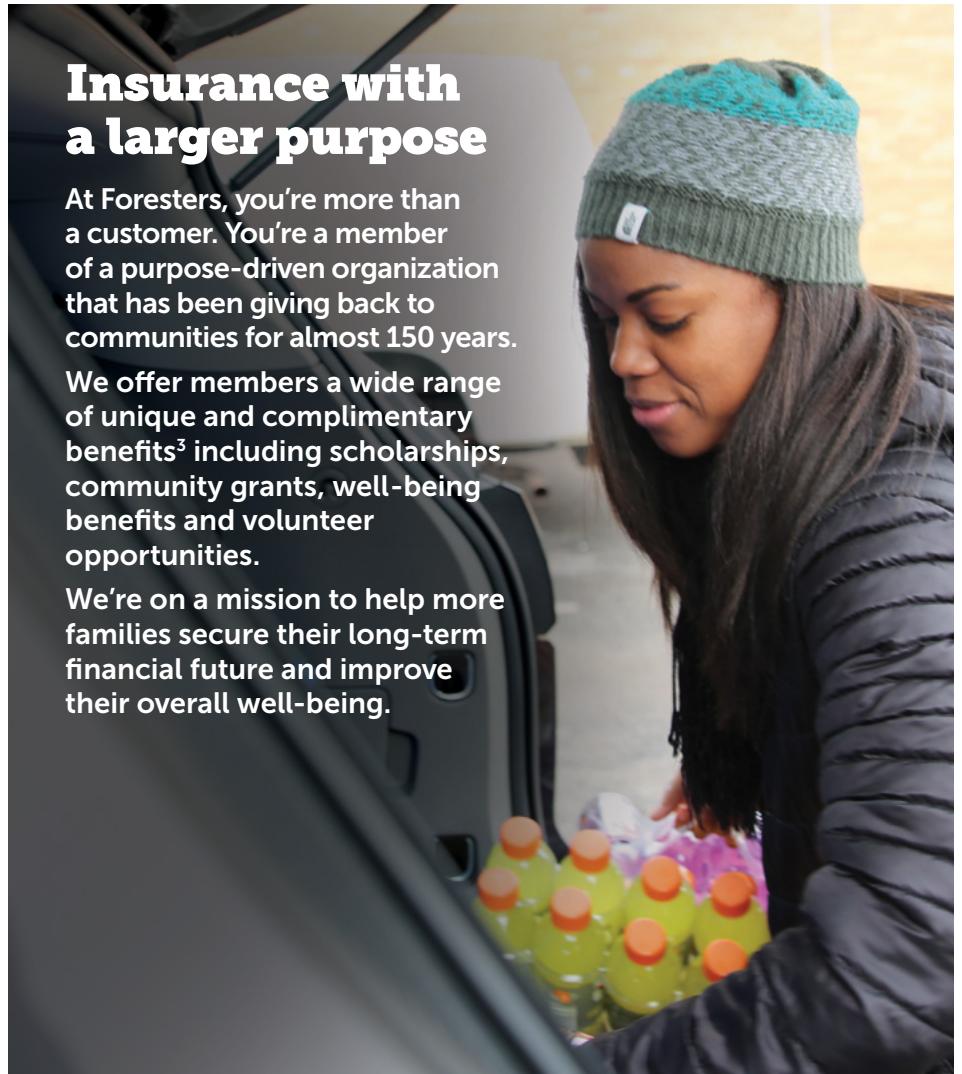
Plus you may have access to Advance Medical's Expert Medical Opinion Program,² which may provide you and your family with a second opinion on medical issues from some of the world's leading experts.

Insurance with a larger purpose

At Foresters, you're more than a customer. You're a member of a purpose-driven organization that has been giving back to communities for almost 150 years.

We offer members a wide range of unique and complimentary benefits³ including scholarships, community grants, well-being benefits and volunteer opportunities.

We're on a mission to help more families secure their long-term financial future and improve their overall well-being.



Interested in affordable critical illness insurance to help you Live Well today? Visit **foresters.com** or call us toll-free at **800-828-1540**. Or contact your preferred life insurance advisor.

Compliments of:

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¹ Underwritten by Foresters Life Insurance Company.

² This Program is provided solely by Advance Medical Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

³ Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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Helping is who we are.TM

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