

Additional Benefits Include:

Orphan Benefits

The Orphan Scholarship Benefit provides the children with a renewable scholarship of up to \$6,000 per year for higher learning for up to four years to cover tuition and maintenance.

The Orphan Benefit is a monthly payment for orphans, which pays \$900 per month per child to the legal guardian for children under 18 upon the death of both parents. Available to those members with fully paid-up certificates OR a certificate with face value greater than or equal to \$10,000 OR an annuity or life insurance certificate with a minimum of \$1,000 paid in the previous 12 months.

Critical Illness

A \$2,000 lump sum payment per membership (per family) is provided upon diagnosis of certain critical illnesses for any one immediate family member. Available to those members with fully paid-up certificates OR a certificate with face value greater than or equal to \$10,000 OR an annuity or life insurance certificate with a minimum of \$1,000 paid in the previous 12 months.

Terminal Illness Loan

An interest-free loan may be provided for an insured member who becomes terminally ill. The total loan can be up to 75% of the total amount of the Foresters life insurance on that insured. The maximum loan amount is \$250,000. This loan will be repaid from the insurance proceeds payable upon the insured's death.

Foresters Competitive Scholarships

Each year, the Foresters Competitive Scholarship Program offers up to 350 scholarships including five Ken Peterson Awards for Community Service for higher learning worth up to \$8,000 each. Students of any age with a minimum GPA of 2.8 or 70% and have performed a minimum of 40 hours of community service in the 24 months leading up to the application deadline may apply. Eligible Foresters members and their family can receive scholarships that recognize volunteering and community service in addition to good grades.

Community Involvement

Foresters provides you and your family with opportunities to make a difference through meaningful activities that promote family time and children's health. Activities include building playgrounds and supporting local children's hospitals through Children's Miracle Network. Foresters also awards members grants for projects of any size that respond to a real need and have a positive impact in their community.

Family Events

As a Foresters member, you can spend time with your family at sporting events, theme parks and more, at little or no cost. Family events are organized by Foresters from time to time and participation is by invitation. Each year, over 40,000 Foresters members and guests participate in Foresters family events in Canada, the US and UK.

Foresters member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or canceled at any time without notice. Definitions may vary for individual benefits.

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Options

The following riders may be added onto certain policies.

ACCIDENTAL DEATH BENEFIT

Increases the amount of coverage by 1, 3 or 5 times the face value of your insurance policy to a maximum of \$250,000 in the event of your accidental death. You may apply for this benefit if you are from age 25 to 65. The rider expires at age 70.

CHILD TERM RIDER

You may purchase \$5,000 of insurance per child at a flat rate of either \$17.00 or \$20.00. The parent must be from 20 years to 60 years of age at the time of issue. The coverage expires on the child's 21st birthday or 25th birthday if the child is a full-time student. The child must be between 30 days old and less than 18 years old at the time of issue.

HOSPITAL CASH RIDER

You may purchase this as additional coverage (excluding Term 10 and Deferred coverage) to a policy or as a separate policy. This insures you in the event of your hospitalization if you are confined for more than 24 hours for a Daily Benefit of \$25.00, \$50.00 or \$100.00. You must be 25 to 65 years of age at the time of issue. The coverage expires at age 70.

JOINT FIRST-TO-DIE OPTION

This option is available only if both you and your spouse qualify for Simplified Term or Simplified Term Plus insurance. It provides coverage to both of you and is paid out when the first spouse dies.

Canada Protection Plan is dedicated to providing compassionate, easy-to-understand quality service for you and your loved ones.

Talk with your advisor today to find out how Canada Protection Plan can help you get the insurance you need!



Worried about the future?
Having trouble getting life insurance?
Don't want to take a medical test?

Apply for non-medical life insurance!



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www.cpp.ca

It's not always easy to think ahead to difficult times, but having life insurance can give you comfort in knowing that when you die, loved ones need not worry about finances.

Who is Canada Protection Plan?

Canada Protection Plan is the leading supplier of non-medical life insurance in Canada. We offer insurance plans that are among the most secure in Canada. As a 100% independently owned Canadian company, we design insurance products to meet the needs of Canadians. We recognize that some people have more health challenges than others but still need life insurance.

We offer a wide range of life insurance plans that are easy to understand and easy to apply for. Our customer service representatives are friendly and compassionate.

Plus, choosing a Canada Protection Plan policy could save you 30% or more on your premiums compared to other similar products.

Why consider insurance?

You can ensure that your loved ones will be protected through tough economic times in the event of your death. Insurance can help cover practical costs so that your loved ones aren't left with a financial burden or can simply provide a financial benefit to help after you are gone.

Advantages:

- » Tax-free benefit
- » Pay off debts
- » Funeral expenses
- » Estate costs
- » Living expenses

What is non-medical life insurance?

Canada Protection Plan offers the broadest choice and highest coverage amounts in Canada for non-medical life insurance. Non-medical life insurance does not require medical testing, doctors' reports or medical reports before your application is approved — all you have to do is answer a few questions to qualify.

Who should consider this type of insurance?

- » Anyone who has been declined for insurance requiring medical tests
- » Anyone who has poor medical history and would likely not qualify for traditional insurance
- » Anyone with average to good medical history
- » Non-smokers and smokers
- » Those who do not want to go through medical testing or are uncomfortable with needles
- » Anyone wanting fast and immediate coverage

Which type of non-medical insurance do I need?

We offer a range of non-medical life insurance products to meet different needs. Whether it is *Term insurance* to cover a certain period of time or *Permanent insurance* that lasts for life, there is something for you.

Acceptance and Deferred Life may be for you if you have been declined for insurance requiring medical tests, you have a poor medical history or you're uncomfortable with medical and blood tests.

Terminal Illness Benefit is included with Acceptance Life, Deferred Life, and Deferred Term policies after two years of issue.

Non-Medical Term Insurance

Term insurance is temporary insurance that allows you to purchase only for the number of years you wish to be protected. There are three types of policies available all available as a 10, 20 or 100 year term: *Deferred Term*; *Simplified Term*; and *Simplified Term Plus*. Qualifying for Simplified Term Plus means you may have lower premiums.

- » Canada Protection Plan's Simplified Term and Simplified Term Plus policies give you the option to automatically renew as long as premiums are paid. To renew a Deferred Term policy, you must reapply to qualify.
- » Amount and duration of insurance selected often corresponds with the length of a mortgage period, short term loan or the term period for which you think your family will need extra protection. For example, the number of years your children will be living with you or be dependent upon you.
- » **Deferred Term** – you may be eligible for deferred insurance if you have been declined for life insurance within the last two years and have some medical concerns. There are a few simple questions that you must answer to qualify.
- » **Terminal Illness Benefit** included with Term 100 policies – 50% of the death benefit to a maximum of \$50,000 upon diagnosis of a terminal illness (after 2 years from issue date for deferred policies).
- » **Transportation Benefit** included with Term 100 policies – we will pay the cost to transport the insured's body back to their principal residence if death occurs over 200 km away not exceeding \$2 per km to a maximum of \$2,000 CDN.

DEFERRED TERM		
TERM 10	TERM 20	TERM 100
» Coverage begins after 2 years	» Coverage begins after 2 years	» Coverage begins after 2 years
» Age 20-70	» Age 20-70	» Age 20-70
» \$50,000-\$100,000	» \$50,000-\$100,000	» \$25,000-\$100,000
» Non-Renewable	» Non-Renewable	» Terminal Illness Benefit » Transportation Benefit
SIMPLIFIED TERM		
TERM 10	TERM 20	TERM 100
» Age 20-70	» Age 20-70	» Age 20-70
» Renewable to age 80	» \$50,000-\$150,000 » Renewable to age 90	» \$25,000-\$150,000 » Level for Life » Terminal Illness Benefit » Transportation Benefit
SIMPLIFIED TERM PLUS		
TERM 10	TERM 20	TERM 100
» Age 20-70	» Age 20-70	» Age 20-70
» \$50,000-\$150,000	» \$50,000-\$150,000	» \$25,000-\$150,000
» Renewable to age 80	» Renewable to age 90	» Level for Life » Terminal Illness Benefit » Transportation Benefit

Non-Medical Permanent Life Insurance

Permanent Life insurance does not expire as long as premiums are paid, therefore you can be confident your loved ones will be provided for if death occurs. There are four plans available: *Acceptance Life*; *Deferred Life*; *Simplified Life*; and *Simplified Life Plus*. Qualifying for Simplified Life Plus means you can have a higher death benefit amount which will last the rest of your life, as long as the premiums are paid.

- » Permanent Life usually costs more than Term insurance.
- » Premiums will never change or increase.
- » Canada Protection Plan's permanent life products are available as a Life Pay or 20 Pay policy. If you select Life Pay, you pay level premiums throughout the rest of your life. If you select 20 Pay, you pay the total premium owing by the 20th year of the policy.
- » **Acceptance Life** – if you are between 40 and 80 years of age and have been declined for life insurance, you may be eligible. You answer only two simple questions to qualify. Coverage begins after the first two years from the time your policy is issued, and your premium is returned with 3% simple interest if death occurs within two years following the issue of your policy.
- » **Deferred Life** – if you have been declined for life insurance in the past two years, you may qualify for Deferred Life permanent insurance. Coverage begins after the first two years from the time your policy is issued, and your premium is returned with 3% simple interest if death occurs within two years following the issue of your policy.
- » **Terminal Illness Benefit** included with life policies – 25% of the death benefit upon diagnosis of a terminal illness (after 2 years from the issue date for acceptance and deferred policies)
- » **Transportation Benefit** included with life policies – we will pay the cost to transport the insured's body back to their principal residence if death occurs over 200 km away not exceeding \$2 per km to a maximum of \$2,000 CDN.

ACCEPTANCE LIFE*	
» Coverage begins after 2 years	» Terminal Illness Benefit
» Age 40-80	» Transportation Benefit
» \$2,500-\$50,000	
DEFERRED LIFE	
» Coverage begins after 2 years	» Terminal Illness Benefit
» Age 25-80	» Transportation Benefit
» \$1,000-\$50,000	
SIMPLIFIED LIFE	
» Age 25-80	» Terminal Illness Benefit
» \$1,000-\$50,000	» Transportation Benefit
SIMPLIFIED LIFE PLUS	
» Age 25-80	» Terminal Illness Benefit
» \$50,001-\$75,000	» Transportation Benefit

* Coverage for Acceptance Life is based on the following tiers: 40-69 years of age = \$50,000, 70-74 years of age = \$40,000, and 75-80 years of age = \$30,000.

Combined Coverage

You may qualify for combined coverage which would give you a higher amount of insurance. Combine a Life and a Term policy for a greater total of insurance protection.

Example	\$75,000	Canada Protection Plan Life
Simplified PLUS	\$150,000	Canada Protection Plan Term
products:		
	Total: \$225,000	coverage