

Meet Lisa

She wants temporary protection while her daughter is in university.

- 45-year-old female non-smoker.
- Single mother with an 18-year-old daughter.
- Daughter is entering university and plans to become a doctor.



CASE STUDY | FORESTERS TERM

Her challenge

- Lisa is providing financial support while her daughter is in university.
- Wants to make sure that her daughter's education costs are covered if something were to happen to Lisa.

Her solution

- She chooses Term 10 Life Insurance¹ from Foresters Financial™.
- \$400,000 of coverage with her daughter as the beneficiary:
 - **Foresters monthly premium for female standard non-smoker = \$26.10**
- Streamlined application process with no initial paramedical or lab work required.²
- In addition to the full death benefit amount, **built-in Charitable Benefit provision³ will pay an additional \$4,000** to a designated charity selected by Lisa.
- Built in Bereavement Assistance of up to \$1,000 for counselling expenses to help Lisa's daughter deal with her loss.
- After the first 2 years, **Lisa may exchange her Term 10 for a longer term without evidence of insurability.**

Find out more.

Contact your local Regional Vice President.



Plus, access to Foresters unique member benefits

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 program⁴ helping them feel empowered to live richer, fuller lives.**

Lisa's daughter may be eligible to apply for a Competitive Scholarship⁵ of up to \$2,500 per year to help ease the financial burden of higher education.

Other member benefits include Foresters Go™⁶, LawAssure,⁷ Community Grants, volunteer opportunities and many more.

Helping cope with grief

Grief can leave a lasting impact on both a person's emotional and physical health. Studies have shown that grief can lead to a weakened immune system and increased risk of heart attack.⁸

Foresters term life insurance come with **built-in Bereavement Assistance for no additional premium.**

Beneficiaries may be reimbursed up to \$1,000 for counseling services to help them deal with their loss.

Counseling may help beneficiaries better deal with their grief and reduce the negative impact on their body.

On average, normal grief can last anywhere from 6 months to 2 years or more.⁹



Selling features of Foresters Term

- Competitively priced with some of the lowest rates in the industry.
- 3 terms available: 10, 20 or 30 years.
- Guaranteed death benefit amount and level premiums for the duration of the term.
- No initial paramedical or lab work required for face amounts to \$1 million up to age 50 and \$500,000 for ages 51-55.
- Preferred underwriting for coverage of more than \$1,000,000.
- Convertible to whole life coverage until age nearest 71 without evidence of insurability.
- Affordable Joint First-to-die option.
- Built in Charity Benefit provision pays an additional 1% of the face amount, up to \$100,000, to a registered charitable organization as designated by the owner.
- Bereavement Assistance of up to \$1,000 for counselling expenses to help beneficiaries deal with their loss.
- Optional riders that can be added for extra protection.
- Easy-to-use e-app with e-signature and the option to deliver the insurance contract electronically or on paper.

Visit our advisor portal, [Bluesky](#), to download marketing material including client brochures, worksheets, presentations and more.

This case study is for illustrative purposes only and do not constitute financial advice, nor guarantee any outcomes. The depicted individuals, circumstances, and financial figures are fictional, and the information provided is subject to change without notice. Foresters and Canada Protection Plan (CPP) will not be liable for any consequences resulting from use of, or reliance on, this information.

¹ Underwritten by The Independent Order of Foresters.

² Insurability depends on answers to medical and other application questions and underwriting searches and review.

³ When a claim is paid to the beneficiaries, Foresters will pay (up to \$100,000) the eligible designated charitable organization in the name of the insured. The designated charitable organization must be registered as a charity with the Canada Revenue Agency. The Charity Benefit will only be paid if an eligible beneficiary for the benefit has been designated, prior to, and is in effect on, the date of the death of the insured.

⁴ 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.

⁵ 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/foresters-difference/scholarships> for further details.

⁶ Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

⁷ 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.

⁸ Source: [verywellmind.com, What Does Grieving Do to Your Body?](https://www.verywellmind.com/physical-symptoms-of-grief-4065135), <https://www.verywellmind.com/physical-symptoms-of-grief-4065135>

⁹ Source: [Talkspace.com, How Long Does Grief Last?](https://www.talkspace.com/blog/how-long-does-grief-last) <https://www.talkspace.com/blog/how-long-does-grief-last>

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