

# New lower term rates starting October 26!

New rates, new features and a new Application for life and critical illness insurance.

Foresters™ is very excited to announce that we will be introducing new rates for our term life insurance<sup>1</sup> portfolio on October 26, 2015.

We are reducing most of our term insurance rates for Term 10 and Term 20 at face amounts of \$250,000 or more. **In some cases, rates have been lowered as much as 10%!**

## Valuable product enhancements

And lower rates are not the only reason to get excited about selling Foresters term life insurance. We have also taken this opportunity to introduce some valuable new product features.

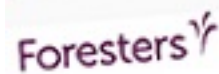
- Bereavement Assistance Benefit that will reimburse up to \$1,000 in counselling expenses to the beneficiaries when a death benefit is payable under a term insurance plan.
- Term 30 will now renew for 5-year terms after the initial 30-year term.
- A new Term 30 spousal rider with a Term 30 base plan.
- Term insurance policies can now be converted in part to a permanent life insurance policy and in part to a term rider<sup>2</sup>, without evidence of insurability.



**PLUS** in addition to low rates and flexible product features, insureds will be eligible to enjoy the valuable benefits of Foresters membership.<sup>3</sup>

## Application for life and critical illness insurance

This week we will be sending MGA offices



## Application for life and critical illness insurance

Use this application to apply for:

- Term 10
- Term 20
- Term 30
- LifeCare Critical Illness insurance
- Advantage Plus Participating Whole Life insurance
- Passport Universal Life insurance

Do not use the application to apply for EZ Term, Guaranteed Issue Whole Life, EasyLife, or Health Security Plus.

**Making an informed decision**  
If you want more information about the insurance coverage you are considering, you can view a sample policy at [www.foresters.com/CA-EN/Pages/Sample-Contracts.aspx](http://www.foresters.com/CA-EN/Pages/Sample-Contracts.aspx). Your insurance advisor can answer any questions you may have.

Please check if an Insured proposed in this application is a potential substandard risk who has previously been declined for insurance. If checked:

our new Application for life and critical illness insurance.

On October 26, 2015, please dispose of the old applications, 105849 CAN (01/15), and replace them with new applications, 105849 CAN (10/15).

The new application will also be available to download from our advisor portal, [Bluesky](#) on October 26, 2015.

## New Sky illustration software

On October 26, 2015 the latest version of our Sky illustration software will be available. The software will be updated with our new term rates as well as a number of enhancements to make it faster and easier to use.

When you launch Sky on October 26th, you will be prompted to download the latest version. Follow the simple instructions to install the software.



## Transition rules

### Applications pending up to and including October 30, 2015

An application for any new term insurance policy received no later than Friday, October 30, 2015, or that is still pending on that date, will be automatically processed using either the January 2014 rates or the new October 2015 rate, whichever rate is more favourable to the applicant.

Where an application is received up to October 30, 2015 and the policy owner chooses to backdate the policy to save age, the backdated policy will be issued using January 2014 rates. Backdating is not available for policy changes.

### Applications received after October 30, 2015

An application for any new term insurance policy received after Friday, October 30, 2015 will be processed using the new October 2015 rate.

Where an application is received after October 30, 2015 and the policy owner chooses to

backdate the policy to save age, the backdated policy will be issued using new rates. Backdating is not available for policy changes.



## Rewarding Excellence

DON'T FORGET each settled term insurance application brings you closer to qualifying for our 2016 Elite Conference in Los Cabos as well as our exclusive Ambassador Program.

Watch your inbox on **October 26, 2015** for more details about our term life insurance portfolio and a very special announcement!



Need more information?

Call Foresters Sales Support team at **800 267 8777, option 1**

For advisor use only.

412970 CAN (10/15)

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<sup>1</sup>Underwritten by Foresters Life Insurance Company.

<sup>2</sup>Please note that these changes do not apply to term riders on Advantage Plus participating whole life insurance.

<sup>3</sup>Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice.

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