

# Protect yourself & your loved ones



## Our Protection Plans at a glance

- Financial security for you and your loved ones.
- A range of benefits to protect yourself or spouse against unfortunate events, such as death, serious illness, or permanent disability.
- Choice of Personal Insurance or Mortgage Protection, depending on your needs.
- Speak to a Financial Adviser who will be able to make recommendations based on your circumstances.
- Our compassionate Claims team is always ready to assist you in making a claim.



# Important questions to ask yourself

In a world of uncertainties, our cover gives you peace of mind for the future, so you can enjoy the present. One of our dedicated Financial Advisers is on hand to help guide you through your options.

**It's important to ask yourself a few key questions, to help you decide what cover is best for you and your circumstances.**

## **Does anyone depend on your income?**

Do you have a partner, children or ageing parents? Consider their financial needs in case you're not able to provide for them.

## **Do you have any financial obligations?**

Do you have any regular payments or outstanding debts like a mortgage, car loan, student loan, or credit card debt? Who would make these payments if you were unable to?

## **What are your long-term financial goals?**

Consider your long-term financial goals like contributing to your child's education, wedding, or other milestones. So, even if the worst should happen, you know that you will have financial peace of mind that you have contributed towards their future.

## **How much do you want to cover?**

Ask yourself what costs you'd need the payout to go towards if you had treatment for a serious health condition and couldn't work anymore. Or what your loved ones would use this towards, if you were no longer here.

## **What type of protection is right for you?**

There are different types of protection cover depending on what you would like to protect. Consider the features, benefits, and costs of each option.



# What cover do we offer?

We offer the choice of Personal Insurance or Mortgage Protection. Both allow you to cover yourself for Critical Illness benefit, Life benefit and/or our Combined benefit.

## Personal Insurance

|   | Life benefit  | Critical Illness benefit   | Combined Life and Critical Illness benefit  |
|---|---|--|---|
| <b>What is covered?</b>                           | <ul style="list-style-type: none"> <li>✓ Death</li> <li>✓ Terminal illness</li> </ul>   | <ul style="list-style-type: none"> <li>✓ Critical illness</li> <li>✓ Total permanent disability</li> </ul> | <ul style="list-style-type: none"> <li>✓ Death</li> <li>✓ Terminal illness</li> <li>✓ Critical illness</li> <li>✓ Total permanent disability</li> </ul> |
| <b>Minimum cover period</b>                       |   | 5 years  |   |
| <b>Maximum age that cover is available to</b>     | 85  | 65   | 65  |
| <b>Option to increase or decrease cover?</b>      |   | ✓ Yes, if your circumstances change  |   |
| <b>How you receive claim pay-out</b>              |   | <ul style="list-style-type: none"> <li>✓ Lump sum, or</li> <li>✓ Annual income, paid monthly</li> </ul>    |   |
| <b>Waiver of Premiums</b>                         | This is an optional extra, you can add to cover your premiums after 6 months of incapacity  |  |   |
| <b>Does the Plan have guaranteed insurability</b> | ✓ Yes, you can increase the amount of your cover on certain special events, without having to provide additional medical evidence, in accordance with our Terms & Conditions. |  |   |
| <b>Option of joint cover?</b>                     |   | ✗ No, only single cover available  |   |
| <b>Option of decreasing cover?</b>                |   | ✗ No, only level cover available   |   |

## Mortgage Protection

|   | Life benefit  | Critical Illness benefit   | Combined Life and Critical Illness benefit  |
|---|---|--|---|
| <b>What is covered?</b>                           | <ul style="list-style-type: none"> <li>✓ Death</li> <li>✓ Terminal illness</li> </ul>   | <ul style="list-style-type: none"> <li>✓ Critical illness</li> <li>✓ Total permanent disability</li> </ul> | <ul style="list-style-type: none"> <li>✓ Death</li> <li>✓ Terminal illness</li> <li>✓ Critical illness</li> <li>✓ Total permanent disability</li> </ul> |
| <b>Minimum cover period</b>                       |   | 5 years  |   |
| <b>Maximum age that cover is available to</b>     | 85  | 65   | 65  |
| <b>Option to increase or decrease cover?</b>      |   | ✓ Yes, if your circumstances change  |   |
| <b>How you receive claim pay-out</b>              |   | ✓ Lump sum   |   |
| <b>Waiver of Premiums</b>                         | This is an optional extra where we will pay your premiums if you are unable to carry out your job due to illness or injury for more than 6 months.                            |  |   |
| <b>Does the Plan have guaranteed insurability</b> | ✓ Yes, you can increase the amount of your cover on certain special events, without having to provide additional medical evidence, in accordance with our Terms & Conditions. |  |   |
| <b>Option of joint cover?</b>                     |   | ✓ Yes, choice of single or joint cover   |   |
| <b>Option of decreasing cover?</b>                |   | ✓ Yes, option of level or decreasing cover   |   |

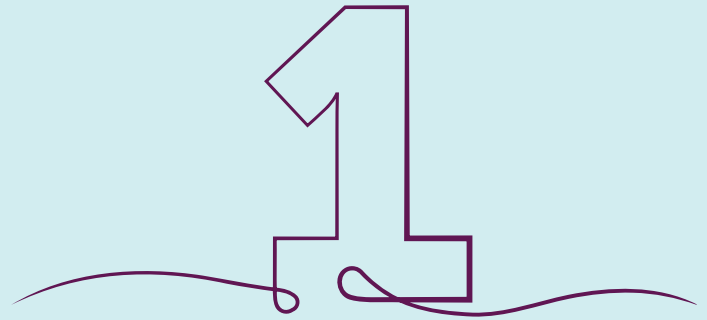
# Your protection cover - your way

## Discuss your needs with your Financial Adviser

At Foresters we have our own Financial Advisers who will help to recommend the right type of cover for you and your circumstances.

To see which cover is best for you, your Financial Adviser will arrange a meeting with you to ask a set of questions around your circumstances.

Your Financial Adviser will be with you every step of the way to answer any questions you may have.



## Finding the right type of cover

Your adviser will then recommend which benefit(s) will suit your needs...

- **Life benefit**
- **Critical Illness benefit**
- **Combined life and critical benefit**

and how you should be covered...

- **Personal Insurance**  
Lifestyle Protection Option (LPO)
- **Mortgage Protection**  
Mortgage Protection Options (MPO)

and how much this could cost you each month.

## Next steps and beyond

Once you've applied for your Protection Plan, your Financial Adviser will arrange your telephone interview, get ready to...

### ✓ Attend your telephone interview

You don't need to complete a lengthy form, instead you will have a telephone interview with a qualified nurse who will gather your medical history, health and lifestyle. (More on page 9).

### ✓ Access your member benefits

You also become a member and have access to exclusive member benefits. Including a document preparation service, grants, discounts and more! Find out more on page 12.

*Member benefits are not regulated by the Prudential Regulation Authority or the Financial Conduct Authority and may change in the future.*



# Key Features

**Key Features of the Personal Insurance and Mortgage Protection, our Plans are designed to cover yours and your family's financial needs, giving you peace of mind should the worst happen.**

## Its aims...

The Plan aims to do the following:

- ✓ To pay the sum assured if you die within the period of the insurance if you have chosen the Life benefit.
- ✓ To pay the sum assured if you suffer a serious illness within the period of the insurance if you have chosen the Critical Illness benefit.
- ✓ To pay the sum assured if you either die or suffer a serious illness within the period of the insurance if you have chosen the Combined Life and Critical Illness benefit.
- ✓ To provide you with the flexibility to alter the cover level and range of benefits as your protection needs change.
- ✓ To cover the full list of serious illnesses, shown under "Which serious illnesses are covered?" on page 6.

## Your commitment...

You must do the following or your Plan will not payout:

- ✓ Pay the regular monthly premium by Direct Debit.
- ✓ Provide all the information we ask for when applying for your Plan and claiming benefits.
- ✓ Inform us of any changes to the information you have provided, between completing your application form and your Plan starting. This includes your health, family history, occupation, travel or residence, hazardous pastimes, alcohol consumption, starting smoking, and use of drugs (e.g. cocaine or heroin).
- ✓ Notify us about any subsequent changes in the information given in your application, such as changes to your address.

## Risk factors...

The Plan carries the following risks:

- ✓ If you stop paying your monthly premium your cover will end.
- ✓ Certain causes excluded. See the 'What is not covered' sections for each benefit on pages 6 & 7.
- ✓ The Plan has no cash-in value at any time and we will not pay out if you reach the end of your cover without making a valid claim.
- ✓ We may not pay a claim if the information we receive when you apply for your Plan is incomplete or incorrect.
- ✓ In some circumstances, decreasing cover may not be enough to pay off your mortgage in full. For example, if your mortgage payments have not been adjusted to take into account interest rate changes, or if your mortgage interest rate averages over 12% during the term you have chosen for cover.
- ✓ Payments of benefits under the Plan may affect your entitlement for means-tested state benefits. Your entitlement to state Incapacity Benefit or Employment and Support Allowance or Universal Credit will not be affected. However, state benefit rules may change.
- ✓ For Critical Illness cover, we may review premium payments if the predicted cost of providing benefits is higher than expected. If this happens your premiums may increase.
- ✓ The present tax treatment of the benefits provided by this Plan may change.
- ✓ You should review your cover regularly to ensure it continues to meet your needs.

# What benefits do we offer?

## Life benefit

### What is Life benefit?

Our Life benefit cover is designed to payout on death or terminal illnesses. If we payout for either of these events this benefit will end. This benefit is designed to reassure yourself and your loved ones that if the worst was to happen, they would be financially covered.

### What is covered?

- ✓ If you die.
- ✓ If you're diagnosed as terminally ill, more than 12 months before your life cover ends.
- ✓ If you're diagnosed with an illness which, in the opinion of a specialist consultant and with the agreement of our Chief Medical Officer, is likely to lead to your death within 12 months.

### What is not covered?

- ✗ If you die after the expiry date for your Plan.
- ✗ If you're diagnosed as terminally ill, in the 12 months immediately prior to the expiry of the Plan.

## Critical Illness benefit

### What is Critical Illness benefit?

Our Critical Illness benefit cover is designed to payout, during your cover term, if you're diagnosed as having a serious illness.

In order to payout, the diagnosis must meet our Plan definition either for total permanent disability or for one of the serious illnesses covered, must also be verified by a consultant at a hospital in the UK, who is a specialist in an area of medicine appropriate to the cause of your claim. If we payout for either of these events this benefit will end.

### What is covered?

- ✓ If you are diagnosed as having a serious illness (from our defined list) and you survive for at least 30 days.
- ✓ If you are diagnosed with a total permanent disability and survive for at least six months.

### What is not covered?

- ✗ If the cause of the claim results from alcohol or drug abuse, HIV/AIDS (except where specifically included under our Plan definition), self-inflicted injury or war and civil commotion.
- ✗ If you die, or if your cover ceases, within 30 days of the diagnosis of critical illness or within six months of the diagnosis of total permanent disability.

### How do we measure total permanent disability?

Total permanent disability is the loss of physical ability. This is measured by being unable to perform at least three of the below activities of daily living. If you cannot perform these tasks by yourself, even with the use of special equipment, having taken appropriate medication, and without the help or supervision of another person, you will be eligible.

- **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
- **Getting dressed and undressed:** the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- **Feeding yourself:** the ability to feed yourself when food has been prepared and made available.
- **Maintaining personal hygiene:** the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- **Getting between rooms:** the ability to get from room to room on a level floor.
- **Getting in and out of bed:** the ability to get out of bed, into an upright chair or wheelchair and back again.

## Which serious illnesses are included?

The complete list of conditions we cover is set out below. These headings are only a guide to what is covered. The full definitions of the illnesses covered and the circumstances in which you can claim are given in the Terms and Conditions.

These definitions typically use medical terms to describe the illnesses but in some cases the cover may be limited. For example, some types of cancer are not covered and to make a claim for some illnesses, you need to have permanent symptoms.

- **Aorta graft surgery:** *for disease*
- **Benign brain tumour:** *resulting in permanent symptoms*
- **Blindness:** *permanent and irreversible*
- **Cancer:** *excluding less advanced cases*
- **Coma:** *with associated permanent symptoms*
- **Coronary artery bypass grafts:** *with surgery to divide the breastbone*
- **Deafness:** *permanent and irreversible*
- **Dementia including Alzheimer's disease before age 60:** *resulting in permanent symptoms*
- **Heart attack:** *of specified severity*
- **Heart valve replacement or repair:** *with surgery to divide the breastbone*
- **HIV infection:** *caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation<sup>1</sup>*
- **Kidney failure:** *requiring permanent dialysis*
- **Loss of hand or foot:** *permanent physical severance*
- **Loss of speech:** *total permanent and irreversible*
- **Major organ transplant:** *from another donor*
- **Motor neurone disease:** *resulting in permanent symptoms*
- **Multiple sclerosis:** *with persisting symptoms*
- **Paralysis of limb:** *total and irreversible*
- **Parkinson's disease before age 60:** *resulting in permanent symptoms*
- **Stroke:** *resulting in permanent symptoms*
- **Third degree burns:** *covering 20% of the body's surface area*
- **Traumatic brain injury:** *resulting in permanent symptoms*

<sup>1</sup>The eligible occupations for HIV caught at work are:

- The emergency services: police, fire, ambulance
- The medical profession, including administrators, cleaners, dentists, doctors, nurses and porters
- The armed forces

## Combined Life and Critical Illness benefit

### What is Combined Life and Critical Illness benefit?

This cover combines our Life benefit and Critical Illness benefit, to give you full cover should the worst happen.

If we payout for any one of these events this benefit will end. If you would like your Plan to payout for each of these benefits, you can apply Life benefit and Critical Illness benefit separately.

In order to payout on a diagnosis, your illness or injury must meet our Plan definition either for terminal illness, total permanent disability or for one of the critical illnesses covered and must also be verified by a consultant at a hospital in the UK, who is a specialist in an area of medicine appropriate to the cause of your claim. See "What serious illnesses are included?" on page 6.

### What is covered?

- ✓ If you die.
- ✓ If you are diagnosed with a terminal illness, more than 12 months before your cover ends.
- ✓ If you are diagnosed as having a serious illness (from our defined list) and you survive for at least 30 days.
- ✓ If you are diagnosed with a total permanent disability and survive for at least six months.

### What is not covered?

- ✗ If you die after the expiry date for your Plan.
- ✗ If you're diagnosed as terminally ill, in the 12 months immediately prior to the expiry of the Plan.
- ✗ If the cause of the claim results from alcohol or drug abuse, HIV/AIDS (except where specifically included under our Plan definition), self-inflicted injury or war and civil commotion.
- ✗ If your cover period ends within 30 days of the diagnosis of critical illness or within six months of the diagnosis of total permanent disability.

# Which cover is right for you?

With our Personal Insurance and Mortgage Protection, you can prepare for the unexpected and provide financial security for you and your family. Your financial adviser will recommend which Plan is best for you and your circumstances.



## Personal Insurance

### Lifestyle Protection Options (LPO)

- ✓ You have dependents (e.g. children) and want peace of mind they will be financially protected.
- ✓ Guaranteed insurability
- ✓ Claim as a lump sum or monthly instalments (which are increased with RPI).
- ✓ Level term cover.
- ✓ Choice of single, or life of another.



## Mortgage Protection

### Mortgage Protection Options (MPO)

- ✓ You have bought a house or have a loan and would like to protect your family from the burden of financial payments should you not be able to make them.
- ✓ Guaranteed insurability
- ✓ Claim as lump sum.
- ✓ Choice of level and decreasing term cover.
- ✓ Choice of single, or joint.

# What options do you have?

## How much should your Plan cover you for?

Your financial adviser will recommend how much your Plan covers based on your circumstances. This is the amount you or your loved ones will receive if a claim is made. This amount should be enough to maintain a similar standard of living for your loved ones.

See 'Would you like level or decreasing cover?' on page 9, for if you would like your cover to stay the same or decrease over time.

## How long should you be covered for?

This will also be recommended to you by your financial adviser, this is known as the cover term.

The minimum term is five years. You must be aged under 60 (80 for Life benefit) at the start of your Plan.

## How would you like the Plan payout?

You can decide how your Plan will payout in the event of a claim. This decision is made on application when setting up your Plan and cannot be changed once the Plan is in force.

With Personal Insurance you can decide, between a lump sum in full, or an annual payment in monthly instalments. If you choose the monthly benefit option, we will pay an annual benefit in monthly instalments until the end of the term for that cover. The amount of your annual benefit will automatically increase each year to keep pace with inflation - giving you even further peace of mind.

For Mortgage Protection you only have the option for a lump sum in full.

## Would you like single, joint, or life of another?

With our Mortgage Protection Plan you have the choice to protect yourself, your spouse (life of another) or joint cover, depending on your circumstances.

Our Personal Insurance Plan offers cover for yourself and life of another with a spouse or civil partner.

If you choose a joint Plan it will only payout once for the benefit(s) you choose. This would be when the first of you become eligible to claim for that benefit.



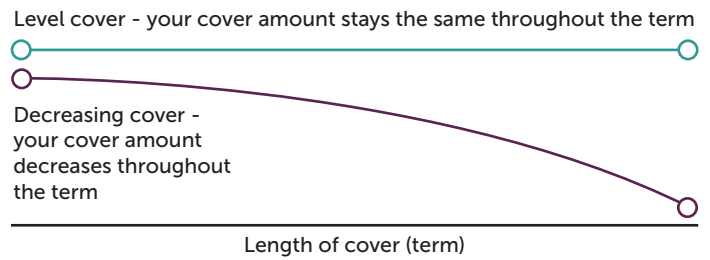
# Your options continued

## Would you like level or decreasing cover?

Decreasing cover means the amount you have chosen to protect decreases throughout the term of cover, this is based on the assumption that your debt will also decrease. Level cover is where your cover amount remains the same throughout the term.

Our Personal Insurance Plan offers level cover.

For Mortgage Protection you have the choice between level or decreasing cover.



If you choose level cover the amount of your benefit will remain the same throughout the term of your Plan. If you choose decreasing cover the amount of your benefit will reduce each year during the term of your Plan.

## Would you like to add Waiver Of Premium?

Waiver of Premium is an optional extra you can add to your Plan where we will pay your premiums if you are unable to work due to incapacity. If you are not in a high risk occupation you can choose to have Waiver Of Premium cover when you apply for your Plan.

This is an optional extra available for both Personal Insurance and Mortgage Protection.

If you choose this cover, we'll pay your premiums after six months of incapacity, and will continue to pay them until the first of these events:

- you recover and are no longer incapacitated,
- your 65<sup>th</sup> birthday,
- your cover ends,
- you die.

Please see "The extent of incapacity" on page 10 for our definitions of incapacity.

You are not covered for Waiver Of Premium if the cause of the claim results from alcohol or drug abuse, criminal acts, flying on a non-commercial basis, hazardous sports and pastimes, HIV/AIDS, living abroad (defined as outside of the United Kingdom, Australia, Canada, the European Union, New Zealand, Switzerland or the USA for more than 13 consecutive weeks in any 12 months), self-inflicted injury, unreasonable failure to follow medical advice, or war and civil commotion.

## How much will you pay each month?

Your Financial Adviser will be able to provide you with a standard premium for your circumstances, after you have completed your telephone interview your premium amount will be confirmed.

You will need to pay your premiums each month by Direct Debit, otherwise your Plan will close and you will not be able to claim.

## Completing your telephone interview

With our protection Plans you don't need to complete a lengthy application form. Instead, you will be contacted by a qualified nurse from our underwriting agency, who will call you to ask questions about your health, medical history and lifestyle. You should, of course, answer to the best of your knowledge and belief.

Your financial adviser will arrange your telephone appointment and will help you with the application process.

If your circumstances are considered to present a risk that's higher than the standard, you may have to pay a higher premium than initially presented by your financial adviser, or have in the most extreme cases have restricted cover.

For the vast majority of cases, the insurance will proceed at the standard rate and once we receive confirmation from the underwriting agency we will issue the Plan documents. For the few cases where the premiums are increased or the cover restricted, you will need to agree to the new terms.

# Additional information

## The extent of incapacity

Our definition of incapacity is any illness or injury which means you can no longer carry out your own occupation as a result, and are not following any other occupation.

If you're not in an occupation at the start of your illness or injury, we will measure incapacity on your inability to perform at least three of the activities of daily living. You must not be able to perform these tasks by yourself, even with the use of special equipment and having taken appropriate medication, and without the help or supervision of another person.

The activities of daily living are described under 'How do we measure total permanent disability?' on page 6.

## Automatic RPI increases

If you choose Personal Insurance and to receive the payout in monthly instalments, these payments will automatically increase each year in line with the Retail Prices Index.

This is subject to a maximum increase of 10% each year. You do not need to do anything to qualify for these automatic increases and your premiums will not increase.

## Make changes to your cover

You should regularly review your cover to ensure it continues to meet your needs. In particular you should consider how your earnings and living costs have changed since your last review.

You can increase or reduce the level of benefits at any time. Increases can be made as long as your Plan has at least five years left. You may be asked to provide additional medical or other information at this time.

If you stop paying premiums, your cover will end and you will not get any money back.

## Cover increases without medical evidence

Both of our protection Plans have guaranteed insurability, which will be applied to your Plan if it is accepted on standard terms.

Guaranteed insurability enables you to increase the amount of your cover on certain special events such as marriage, childbirth or purchase of a property, without having to provide us with additional medical information.

There are also special events on which you can add or increase your cover when life cover you hold elsewhere expires.

These increases and additions are subject to maximum limits and conditions. See *the Terms and Conditions for full details*.

## Tax information

Under current tax law all of the benefits provided by your Plan will be paid free of Income and Capital Gains Tax.

If it is likely that your estate will be liable for Inheritance Tax if you die, you should consider writing your Plan in trust for your dependents. However, if you have joint life cover, the payout on death would normally be payable to the surviving Planholder. You should consult a solicitor for advice on legal matters.

Tax treatment depends on individual circumstances and may be subject to change in the future.

## We are covered by the FSCS

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the FSCS in the unlikely event that we cannot meet our obligations.

Compensation depends on the type of business and the circumstances of the claim but our insurance plans are covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at [fscs.org.uk](http://fscs.org.uk) or by phone on 0800 678 1100.

## How to make a claim

To make a claim, get in touch with our UK Claims team, who will guide you through every step of the process. Please inform us as soon as possible, or at least 8 weeks from first diagnosis. You will be asked by our team to provide relevant documentation.



**Call us on 0333 600 0333**

Monday to Friday 8:30am to 5:00pm

Once your claim has been made and we have received the relevant documentation we will get in touch about any next steps and keep you updated along the way.

## Giving you Peace of Mind after a claim

We offer a Peace of Mind service, staffed by experienced nurses who are on hand to provide expert help and guidance should the worst happen. Additionally partners and children receive up to six bereavement counselling sessions at no extra cost.

The Peace of Mind service is a non-contracted, non-regulated benefit and is not part of the Protection Plan Terms and Conditions, so it may be amended or withdrawn at any time. If you would like to take advantage of this service, please call MorganAsh on 0330 159 8178 after you have made your claim.

## If you change your mind

After we have approved your application we will send you a notice of your right to cancel. This gives you 30 days in which you can change your mind about taking out this Plan and have your premiums returned.

If you wish to cancel your Plan, simply complete the cancellation notice and return it to us. After the initial cancellation period, you can cancel your Plan at any time by writing to us.

## If you are unhappy with the service

If you are unhappy with any aspect of the service provided by us, please write to the Customer Relations Officer, Forester Life, Foresters House, 2 Cromwell Avenue, Bromley, BR2 9BF.

View the Forester Life customer complaints procedure at [foresters.com](https://www.foresters.com) or phone 0333 600 0333 for a copy.

If we do not deal with your complaint to your satisfaction, you can complain to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (telephone 0300 123 9123, email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)). Making a complaint will not prejudice your right to take legal action.

## Other information

Your Financial Adviser will be able to explain the benefits of our Personal Insurance or Mortgage Protection Plan in more detail.

Full details are set out in the Terms and Conditions which will be provided with your Plan Document. This will be sent to you after your application is accepted. A specimen copy is available on request.

For information about the financial planning service offered by Forester Life, and about your data protection rights, please refer to our 'Financial planning service' brochure.

Alternatively, you can telephone us on 0333 600 0333, email us at [service@foresters.co.uk](mailto:service@foresters.co.uk) or visit our website [foresters.com](https://www.foresters.com)

## Important information

All Forester Life Plans are subject to the law of England and Wales. We will always communicate with you using the English language.

Forester Life fulfils the required standards for meeting financial obligations. You may view our Solvency and Financial Condition Report on our website at [foresters.com/SFCR](https://www.foresters.com/SFCR)

Our Critical Illness benefit complies with the Association of British Insurers (ABI) Guide to Minimum Standards for Critical Illness Cover.

**Please let us know if there is anything in this brochure you don't understand, or you have any specific requirements.**

These Key Features are issued by Forester Life Limited, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF. Information is based on our current understanding of legislation, state benefits, and tax as at April 2024 which may change in the future.

## What does that mean? Let us help...

|                                 |   |
|---------------------------------|---|
| <b>Decreasing cover</b>         | <i>Your cover will decrease gradually over the term of your Plan. This is designed for repayment of mortgages or loans where the amount needed, if you were to make a claim, decreases over the years.</i>                              |
| <b>Guaranteed insurability</b>  | <i>This is where you are able to increase your cover on certain special events, without having to provide us with any additional medical information. Check the terms and conditions to see which events apply.</i>                     |
| <b>Incapacity</b>               | <i>An illness or injury which makes you unable to do your job or carry out day to day tasks without assistance from others, machines or medicine.</i>   |
| <b>Level cover</b>              | <i>This means your payout amount will stay the same during the term of your Plan, unless you make any changes to your cover.</i>  |
| <b>Life insured</b>             | <i>This is the person who is covered by the Plan. The life insured could be yourself if you are insuring your life, but if you are taking out insurance for another person they would be classed as the life that is insured by us.</i> |
| <b>Premium(s)</b>               | <i>This is how much you will pay each month to pay for your cover. These premiums will be based on your circumstances and the type of cover you apply for.</i>  |
| <b>Retail Price Index (RPI)</b> | <i>The gradual increase of prices of goods over a period of time and is a measure of inflation, which in turn is the rate at which prices for goods and services are rising.</i>  |
| <b>Sum assured</b>              | <i>Is the amount of which you are initially insured for.</i>  |
| <b>Waiver of Premiums</b>       | <i>This optional extra means that if you are ever unable to make your monthly payments due to incapacity, we will cover your payments until you are no longer incapacitated, your cover ends, you die or turn 65.</i>                   |

# Why protect yourself with Foresters Financial?



## Your Financial Adviser

Our Financial Advisers can help recommend what cover is right for you, through home visits or video calls.

They will be there to guide you through the application process, answer any questions you may have and ensure your cover is up to date through regular reviews.



## Over 2 million people trust us

Join over 2 million members and customers in the UK who trust us with their financial needs.

Helping families gain financial security, whilst giving back to our members and their communities since 1874.



## Giving back to members & communities

By protecting yourself with us you become a member, and will have access to a range of exclusive benefits.

With opportunities to help out in your community, and give back. Earn reward points for healthy living on our wellbeing app and enjoy a range of exclusive discounts.



## Write your will with us

You can protect your family further with free personalised online document preparation.

You can create a will, power of attorney, and healthcare directives from the comfort of your own home - with your member benefits.

## Member benefits

### By protecting yourself with us you have access to member benefits!

Once we have issued your Plan documents, you will have joined a mutual organisation that gives back to their members. You will have access to a range of exclusive benefits. Including a will writing service, a wellness app with rewards, and volunteer grants - just to name a few!

For more information speak to your Financial Adviser, or register your account to access your member benefits at [MyForesters.com](https://www.myforesters.com)



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*Description of member benefits that you may receive assumes you are a Foresters member. Members must be 18 years of age or older and must have an active Foresters Plan and maintain it in good standing. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Member benefits are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.*

## We're here to help



### Email us

[service@foresters.co.uk](mailto:service@foresters.co.uk)



### Financial Advice

Visit [foresters.com/advice](https://www.foresters.com/advice)



### Call us

0333 600 0333

Our Customer Services team is based in the UK and ready to help with any questions - Monday to Friday 8:30am to 5:00pm.