

## Compliments of:

## Prepared Accidental Death Term Insurance

This brochure is provided for information purposes only; it does not form part of the Foresters Prepared insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Prepared Insurance contract for your state for these terms and conditions. Contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Prepared Accidental Death Term Insurance and its riders may not be available or approved in all states and state variations may apply. Foresters Prepared Accidental Death Term Insurance and its riders are filed under the form numbers listed below, where "XX" represents either "U.S." or your state's postal abbreviation, as applicable.

Foresters Prepared: ADTERM-XX01-2010  
Waiver of Premium Rider (Accident Only): ADTERM-WP-XX01-2010  
Disability Income Rider (Accident Only): ADTERM-DIR-XX01-2010  
Return of Premium Rider: ADTERM-ROP-XX01-2010

For more information about Foresters go to [foresters.com](http://foresters.com) or call us toll-free at 800 828 1540

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# Foresters simple affordable protection

Foresters 

## Foresters membership— real value

For over 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. Turn to us for affordable life insurance products and all the many benefits of membership.\*

If you become a Foresters member, you can enjoy a surprising package of complimentary benefits that can help you and your family do more. And, you can take advantage of opportunities to develop your personal skills, attend fun family events and make a difference in your community.

Visit us to learn more about your membership at: [foresters.com](http://foresters.com) or call 800 444 3043

\* Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled without notice.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9.



# Protection for the important things in your life

## Prepared Accidental Death Term Insurance

### When you're prepared, your family is protected

You can't predict when an accident will happen. In fact, someone is killed by an accident every five minutes in America. Accidents are the leading cause of death in America for people up to the age of 41.\* But, you can be prepared.

Foresters Prepared Accidental Death Term Insurance can help protect your family from financial hardship should a tragic accident<sup>1</sup> strike.

#### Protection when you need it

Prepared Accidental Death Term Insurance offers simple, affordable accidental death protection up to \$300,000.

\* Source: National Safety Council, September 2007.

<sup>1</sup> Accident means an accidental bodily injury that is the direct result of an accident, independent of an illness, disease, condition or bodily infirmity.

<sup>2</sup> In some states, the Return of Premium Rider is a mandatory rider and will automatically be included at an additional cost on all Prepared contracts issued in those states.

<sup>3</sup> Insurability depends on answers to questions in the application and on the outcome of the underwriting review based on underwriting requirements and guidelines.

See the back cover of this brochure for important information about Prepared and its riders.

#### Build customized coverage

Prepared Accidental Death Term Insurance offers several optional riders at extra cost to greatly enhance your benefits.

Becoming unable to earn an income can have a severe impact on you and your family. So, Prepared Accidental Death Term Insurance offers disability income protection. The optional **Disability Income Rider (Accident Only)** can provide you with regular monthly income, so total disability due to an accident doesn't have to mean financial disaster. In addition, the optional **Waiver of Premium Rider (Accident Only)** can protect your valuable insurance coverage during total disability due to an accident.

If you choose the **Return of Premium Rider**<sup>2</sup>, you may get back all of the eligible premiums you've paid, if you outlive the term of your certificate.

#### Applying is simple

Applying for Prepared is simple and convenient. Complete an easy-to-understand application and you could be eligible for insurance coverage.<sup>3</sup>

Helping to provide for both today's peace of mind and tomorrow's possibilities, Foresters Prepared gives you many good reasons to apply.

Ask your insurance representative how Foresters Prepared can work for you.