

## Prepared Accidental Death Term Insurance<sup>1</sup>

<b>Description</b>	Foresters Prepared Accidental Death Term Insurance is a simple and low cost way to help your clients protect their family from financial hardship in the event of an accidental death.	<b>Issue Face Amount Limits</b>	\$50,000 - \$300,000 Note: The total accidental death term insurance coverage from all in force Foresters accidental death coverage cannot exceed \$300,000.
<b>Payable Death Benefit</b>	Paid to beneficiary if insured dies within 180 days from an accidental bodily injury.	<b>Certificate Fees (commissionable)</b>	\$5.50/monthly, \$16.50/quarterly \$32/semi-annually, \$60/annually
<b>Guarantees</b>	Non-cancelable – the certificate, excluding riders, cannot be canceled by Foresters™ if premiums are paid as due. The premium rate is guaranteed to remain level and unchanged for the life of the certificate.	<b>Modal Factors</b>	Monthly: 0.091667, Quarterly: 0.275000 Semi-annually: 0.533333, Annually: 1.00
<b>Premiums</b>	Payable to age 75 Rates vary by age band and gender	<b>Underwriting Classes</b>	Simplified Issue (non-medical basis) Sub-standard is not available
<b>Minimum Premiums</b>	\$10/monthly, \$30/quarterly \$60/semi-annually, \$120/annually	<b>Optional Riders</b>	Disability Income Rider (Accident Only) Waiver of Premium Rider (Accident Only) Return of Premium Rider <sup>2</sup>
<b>Issue Ages (age last birthday)</b>	18 - 60	<b>Expiry Date</b>	Certificate anniversary on which the insured is age 75 Note: The certificate may end before the certificate expiry date.

## Sales Focus

- Simplified Issue up to \$300,000
- Only a few health and lifestyle questions, no exams, no fluids, no APS, no routine Personal Health Interviews (PHIs)
- Non-cancelable

<sup>1</sup> Foresters Prepared Accidental Death Term Insurance may not be available or approved in all states, is subject to the terms and conditions of the applicable contract and state variations may apply.

<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.

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