

# Prepared II Accidental Death Term Insurance

The power to compete:  
Open doors, meet new clients



## Product availability

- Ages 18-70
- Up to \$500,000 in coverage. This product is on a simplified issue basis<sup>1</sup>
- Medical eligibility is accept or decline basis, based on answers to the qualifying application questions

## 1 Key product features

- A quick application process as no medical exam, blood profiles or home office specimen are required
- Accidental<sup>2</sup> death term coverage for an individual who may:
  - Currently be undecided on traditional life insurance and wants temporary protection
  - Not medically qualify for traditional life insurance and needs some level of protection
- “Pure” accidental death term insurance protection, meaning there is no savings element or cash value accumulation
- A level death benefit amount to age 80 payable for an accidental death that occurs within 180 days of the accidental bodily injury<sup>3</sup>
- Most certificates issued in under 2 business days

## 2 Accelerated processing with e-App<sup>4</sup>

- Touch-to-sign for Apple iPads...sign by finger or stylus
- ClickWrap for laptop/desktop or iPads
- Non face-to-face process

## 3 Up to 3 optional riders

- **Waiver of Premium Rider (Accident Only):** May provide the owner the ability to waive the base and other rider premiums while the life insured is totally disabled for at least 6 months, as a result of an accident
- **Disability Income Rider (Accident Only):** May provide for a payment of the disability income benefit for a maximum of 2 separate and distinct injuries resulting from an accident, for a maximum benefit period of 24 months per claim
- **Return of Premium Rider:** May provide for a payment of up to 100% of the eligible premiums in the form of a lump sum when the certificate expires or upon request, after the first 5 years, to terminate the insurance. The benefit amount is equal to the sum of the eligible premiums paid while this rider is in effect, multiplied by the applicable percentage.

## 4 Helping clients live today

As part of our purpose, Foresters Financial offers members a wide range of unique and complimentary benefits<sup>5</sup> that can be used today, such as:



### Competitive Scholarships<sup>6</sup>

Each year, the Foresters Competitive Scholarship program provides almost \$2 million dollars in tuition scholarships for higher learning in the US and Canada. Eligible members and their families, including grandchildren, may apply.



### LawAssure<sup>7</sup>

It's important to take time to make sure your clients are prepared for the unexpected. That's why Foresters offers an on-line document preparation service allowing members the ability to create wills, powers of attorney and prepare healthcare directives.

**Set yourself apart from the competition with Prepared II.**

## 5 Strength and stability your clients can count on

Foresters is an International Life Insurance and Financial Service Carrier serving the U.S., Canada and U.K. since 1874 with:

- "A" (Excellent) A.M. Best Financial Strength rating for the 20<sup>th</sup> consecutive year<sup>8</sup>
- Assets of \$14.2 billion<sup>9</sup>
- Liabilities of \$12.6 billion<sup>9</sup>
- Surplus of \$1.6 billion<sup>9</sup>

Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. N560

<sup>1</sup> Prepared II and its riders are underwritten by The Independent Order of Foresters and may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the Foresters Prepared II Product Guide and insurance contract for your state for these terms and conditions.

<sup>2</sup> Subject to the terms and excluded risks of the certificate.

<sup>3</sup> Accidental death" and "injury" are defined in, and payment is subject to the terms of, the Prepared insurance contract.

<sup>4</sup> e-App is available through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz for more details). Apple, iPad, and all other brands are registered trademarks of their respective owners.

<sup>5</sup> Foresters members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters, Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice.

<sup>6</sup> This program is administered by International Scholarship and Tuition Services, Inc. Available to eligible members. Please visit <https://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

<sup>7</sup> LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features not available in Louisiana.

<sup>8</sup> The A.M. Best ratings assigned on August 5, 2020 reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See [ambest.com](http://ambest.com) for our latest rating.

<sup>9</sup> All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2019 and converted into USD using the Bloomberg spot exchange rate of 1.2990. The surplus comprising assets of \$14.2 billion and liabilities of \$12.6 billion represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

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