

Prepared II Accidental Death Term Insurance

Expand your market. Help clients prepare for the unexpected.



Accessible

Ages 18-70
Non face-to-face
application



Flexible

Up to \$500,000
in coverage on a
simplified issue basis¹



Fast

e-App² POS decisions
in under 10 minutes
e-Delivery available

Peace of mind for the unexpected

Simple and affordable coverage to protect a family from financial hardship caused by a tragic accident that offers:

- A quick application process- no medical exams, blood or home office specimen required
- Accidental³ 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 injury⁴

Make it happen

Use e-App for streamlined processing:

- Touch-to-Sign for Apple iPad... Sign by finger or stylus
- ClickWrap on a laptop/desktop or Apple iPad... Sign by email

Amazing member benefits

Foresters offers members a suite of complimentary living benefits.⁵

Competitive Scholarship⁶

Member families can apply for \$2,500 per year in tuition scholarships for up to four years.

Community Volunteers

Grants up to \$2,000 to organize volunteer activities in local communities.

Lifelong Learning⁷

Learn at their own pace with an easy-to-use learning library that offers over 200 online courses covering a diverse range of topics.

Strength and security

A growing member-driven organization since 1874, you and your clients can count on Foresters.

"A"

Excellent

A.M. Best Financial Strength rating for 23 consecutive years⁸

Assets of

12.2 billion⁹

Liabilities of

10.6 billion⁹

Surplus of

1.5 billion⁹

Set yourself apart with Prepared II from Foresters.¹⁰

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¹ Insurability depends on the answers to the application questions.

² e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (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).

³ Subject to the terms and excluded risks of the certificate.

⁴ Accidental death and "injury" are defined in, and payment is subject to the terms of, the Prepared insurance contract.

⁵ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

⁶ This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en/member-benefits/scholarship-new-applicants> for further details.

⁷ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

⁸ The A.M. Best ratings assigned on August 17, 2023 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 for our latest rating.

⁹ All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2022 and converted into USD using the Bloomberg spot exchange rate of 1.3554. The surplus 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.

¹⁰ Foresters products and riders 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 applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

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Foresters
Financial

Helping is who we are.™

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