

Foresters Prepared II Accidental Death Term Insurance

Product Guide

This guide is for information purposes only and is intended to answer your questions and provide ideas to help you sell Foresters Prepared II Accidental Death Term Insurance. Check Foresters Financial™ producer website ezbiz for other tools to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Products and features may not be available in all jurisdictions, availability may be modified from time to time, and certain restrictions may apply. Consult ezbiz for more detailed product information and up to date availability.

Foresters, its employees and life and/or health insurance representatives do not provide, on Foresters behalf, legal, tax, or estate planning advice. The information here reflects our understanding of current laws and regulations. Prospective purchasers should contact their own legal, tax, or estate planning advisors on their specific situations.

This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the applicable certificate and rider wording.

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Product Description

Foresters Prepared II Accidental Death Term Insurance (Prepared II) is a term insurance product that offers fixed period, level term insurance with guaranteed premium and accidental death benefit amounts. It is available on a simplified issue basis; insurability depends on answers to health and lifestyle questions and other application questions.

Product Specifications

Issue Ages

- 18-70
- Age last birthday
- No backdating to save age

Note for CA, NJ, and SC, issue ages for the Proposed Insured are 18-64. In CA, issue ages for the Proposed Owner must also be 18-64. This is applicable for any issue age referenced in this guide.

Minimum and Maximum Face Amounts

Issue Age	Minimum	Maximum
18-70 ¹	\$50,000	\$500,000

The total combined coverage of accidental death coverage with Foresters cannot exceed \$500,000. As an example, if the Proposed Insured has an existing \$300,000 Accidental Death Rider on an inforce Foresters certificate, the maximum coverage available under Prepared II would be \$200,000.

Underwriting Classifications

- Male and Female
- No distinction by issue age, or by tobacco and non-tobacco
- No substandard, temporary, or permanent flat extras

Premium Modes, Modal Factors, Minimum Premium, and Certificate Fees

Premium Mode	Modal Factor	Minimum Premium	Certificate Fee
Monthly (PAC)	0.0875	\$10	\$5.25
Quarterly	0.26	\$30	\$15.60
Semi-Annual	0.51	\$60	\$30.60
Annual	1.00	\$120	\$60.00

Premium Period and Coverage Expiry

- Level premium to age 80
- The certificate expires on the anniversary on which the insured is age 80

Death Benefit Payout

The death benefit is payable upon proof of the insured's accidental death. Accidental death means that the death:

1. is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect, and
2. occurs within 180 days of the accidental injury.

Premium Banding and Base Premium Rates (per \$1,000 of death benefit)

Issue Age ¹	Male	Female
18 – 50	\$1.27	\$0.65
51 – 60	\$1.35	\$0.85
61 – 65	\$1.95	\$1.39
66 – 70*	\$2.69	\$1.99

How to calculate modal premium:

1. Find the rate per thousand in the premium rate table
2. Multiply by the face amount (divide face amount by a thousand)
3. Add the annual certificate fee
4. Multiply by the modal factor for the premium amount

1035 Exchanges and Replacements

- 1035 exchanges are not allowed
- Replacements may be allowed, subject to state replacement regulations and Foresters approval

Illustrations, Cash Values, Dividends, and Loans

Prepared II is a non-illustrated product, does not have cash values, and loans are not available. Dividends are not expected or anticipated to be paid by Foresters under any Prepared II certificate.

Nonforfeiture Options, Lapses, and Grace Period

In the event a premium is not paid, there are no nonforfeiture options available. A certificate will be pending lapse and enter a 31-day grace period if there is a non-payment of premium when the premium is due. The grace period allows additional time for the payment of sufficient premium to keep the insurance contract in force. If a sufficient amount is not paid within that grace period, the insurance contract will lapse. A notification will be sent to the owner and any assignee at least 31 days prior to lapse.

Conversion

There is no conversion option on Prepared II.

Other Forms

In all cases, an Accidental Death Term Insurance Outline of Coverage must be left with the owner at the point-of-sale. Be sure to use the applicable state specific version of this form. Please note that some states require you to fill information such as the face amount and/or premium.

Excluded Risks

The excluded risks are applicable to the base plan and some optional riders. State variations will apply; make sure to review the Outline of Coverage for the owner's state to see the exclusions applicable in that state. Foresters will not provide benefits for death or total disability that results directly or indirectly from any of the following:

- Attempted suicide or intentionally self-inflicted injuries, while sane or insane.
- Voluntary participation in a riot or civil commotion.
- Committing or attempting to commit a felony.
- Involvement in an illegal occupation.
- War or act of war, whether declared or undeclared.
- Exposure to abnormal hazards because of service in the armed forces of any country or association of countries, whether war is declared or not and whether on active duty or not.
- Aviation, of any form, unless as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Mountaineering, climbing, scuba diving or driving or riding in an air, land or water vehicle in a race, speed or endurance contest.
- Sky diving, gliding, parachuting, BASE jumping, ultra-lighting, parasailing or bungee jumping.
- Disease or infirmity, of mind or body, or medical or surgical treatment therefore.
- Virus, disease or infection, regardless of how contracted, other than septic infection occurring through and at the time of accidental cut or wound.
- Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm, even if the proximate or precipitating cause is an injury.
- The intentional administration, injection, or taking of a drug, hypnotic or narcotic, unless administered on the advice of a physician or, in the case of a legal, non-prescribed drug, as recommended by the drug manufacturer.
- Injury sustained in a motorized vehicle accident if the insured was the operator of the motorized vehicle and one or more of the following exists:
 - A test or report completed by or at the direction of a medical professional, coroner, law enforcement, government agency or representative, based on a sampling obtained from the body of the insured within 24 hours of the accident, indicates the presence of either or both of the following:
 1. A narcotic in the body of the insured, regardless of the measurement or quantity.
 2. A concentration of alcohol in the insured's blood in excess of the quantity specified in the applicable legislation as an offense for the operation of that type of motorized vehicle.
 - A medical professional, coroner, law enforcement or government report indicates that, as a result of testing, it was determined that the insured was operating the motorized vehicle while impaired, intoxicated or under the influence of alcohol or an intoxicant, above the legal limit, or a narcotic.

A narcotic does not include a prescribed or legal, non-prescribed drug that was consumed by the insured as recommended by the drug manufacturer and, if a prescribed drug, as instructed by the licensed physician who prescribed, and pharmacy that dispensed, that drug, including restrictions related to the operation of a motorized vehicle.

Excluded Occupations

There are some occupations that given the nature of the work, will not qualify for either the base product, the Waiver of Premium Rider (Accident Only), or the Disability Income Rider (Accident Only). Please refer to the chart below:

Industry and/or Occupation	Job Title	Base Product and Waiver of Premium Rider (Accident Only)	Disability Income Rider (Accident Only)
Athletes	Horse Breaker, jockey	Decline	Decline
	Professional Athletes	Decline	Decline
Construction	Blaster, explosives worker	Decline	Decline
	Roofer	Eligible	Decline
	Sandblaster	Eligible	Decline
	Steeplejack	Decline	Decline
	Structural Steel Worker	Decline	Decline
	Tunnel Worker	Eligible	Decline
	Crane Driver	Eligible	Decline
Chemical	Caustic Material Handler	Eligible	Decline
	Still and Tank Cleaner	Eligible	Decline
Entertainment	Circus/Carnival Acrobat/Aerialist	Decline	Decline
	Wild Animal Handler (Trainer)	Decline	Decline
	Stunt Person	Decline	Decline
Firefighters	All	Eligible	Decline
Fishing	Deep Sea Fishing	Eligible	Decline
	Divers	Decline	Decline
General Employment Status	Self-employed (work 50% or less outside their home)	Eligible	Decline
	Part-time (work less than 30 hrs/week)		
	Seasonal (work less than 26 weeks/year)		
	Retired or Unemployed		
Homemakers	All	Eligible	Decline
Law Enforcement	Jailer/Prison Guard/ Narcotics/Vice/Undercover Police	Eligible	Decline
Lumber	Raftsmen, rigger	Decline	Decline
	Shearer, tree feller	Eligible	Decline
Metal	Furnace room worker	Eligible	Decline
Missionaries	All	Decline	Decline
Oil & Gas	Refinery worker	Eligible	Decline
	Tanker driver	Eligible	Decline
	Pipeline onshore	Eligible	Decline
	Offshore worker/rig	Decline	Decline
Public Utilities	Linesman	Decline	Decline
	Tree Trimmer (Tree Surgeon)	Eligible	Decline
Railroad	Track Worker	Eligible	Decline
Search & Rescue	All	Decline	Decline
Students	All	Eligible	Decline
Underground Mining	Underground Miner	Decline	Decline

Riders

Subject to state variations and approvals, riders may be added for an additional premium.

Waiver of Premium Rider (Accident Only)

Available On	Life Insured	
Issue Ages	18-55	
Description	This rider, while in effect, will waive the total premium required on a premium due date if the insured is totally disabled on that date. To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months.	
Definition of Total Disability and Qualification	<p>Total disability must:</p> <ul style="list-style-type: none"> • Be due to an injury that occurs while the rider is in effect. • Begin while the rider is in effect and within 180 days of that injury. • Be continuous for at least six months. <p>On the 1st injury, total disability is applicable to the insured's inability to work at own occupation. On the 2nd injury, total disability is applicable to the insured's inability to work at any occupation.</p>	
Waiving Premium	If total disability begins prior to the certificate anniversary on which the insured is age 60 and is continuous after that anniversary, then the maximum date that premiums can be waived for that total disability is the certificate anniversary on which the insured is age 80 (certificate expiry date).	If total disability begins on or after the certificate anniversary on which the insured is age 60 and is continuous after that anniversary, then the maximum date that premiums can be waived for that total disability is the certificate anniversary on which the insured is age 65 (rider expiry date).
Expiry Date	The rider is noncancellable and guaranteed renewable to age 65 (rider expiry date). As long as the total premium is paid when due, as described in the certificate, Foresters cannot cancel the coverage provided by the rider before that age. The total premium, up to the rider expiry date, includes the required premium for the rider. The rider may end before the rider expiry date.	

Disability Income Rider (Accident Only)

Available On	Life Insured	
Issue Ages	18-60	
Description	This rider, while in effect, provides a monthly benefit for up to two years (for two separate and independent injuries) if the insured becomes totally disabled.	
Definition of Total Disability and Qualification	<p>Total disability must:</p> <ul style="list-style-type: none"> • Be due to an injury that occurs while the rider is in effect. • Begin while the rider is in effect and within 180 days of that injury. • Be immediately preceded by a week during which the insured is actively employed for at least 30 hours. • Be continuous throughout the entire waiting period. <p>On the 1st injury, total disability is applicable to the insured's inability to work at own occupation. On the 2nd injury, total disability is applicable to the insured's inability to work at any occupation.</p>	
Waiting Period	The waiting period is 90 days from onset of total disability (not from the date of injury). Benefits will not be paid during the waiting period.	
Benefit Payout	<p>If the insured is totally disabled, solely due to and within 180 days of an injury that occurs while this rider is in effect, DIR can provide a monthly benefit for up to two years. As described in the rider, the insured must be:</p> <ul style="list-style-type: none"> • Actively employed when total disability begins, • Continuously totally disabled during the waiting period, and • Under the care of a physician while totally disabled. 	
Minimum and Maximum Benefit Amounts	Minimum monthly benefit amount is \$300/month.	<p>Maximum monthly benefit amount is equal to the lesser of:</p> <ul style="list-style-type: none"> • \$2,000 (based upon all Foresters inforce DI coverage on the Proposed Insured) or, • 60% of monthly earned income at time of application (based upon all inforce DI coverage on the Proposed Insured with any insurer at the time of application).
Expiry Date	The rider is noncancellable and guaranteed renewable to age 65 (rider expiry date). As long as the total premium is paid when due, as described in the certificate, Foresters cannot cancel the coverage provided by the rider before that age. The total premium, up to the rider expiry date, includes the required premium for the rider.	

Return of Premium Rider

Available On	Life Insured
Issue Ages ¹	18-65
Description	This rider, while in effect, will pay the rider's benefit amount on the rider payment date if the insured is alive on that date.
Benefit Payout	<p>The rider's benefit amount is determined on the rider payment date and is equal to a percentage, up to 100%, of the eligible premiums paid.</p> <p>The rider's benefit amount is not payable if the insured dies on or before the rider payment date.</p> <p>Should the owner lapse or cancel the base certificate with a Return of Premium Rider benefit amount, the Return of Premium Rider benefit amount will be paid out to the owner.</p>
Eligible Premiums	<p>Eligible premiums mean premiums paid for:</p> <ul style="list-style-type: none"> • Base certificate & certificate fees • Waiver of Premium Rider (Accident Only) • Return of Premium Rider • Disability Income Rider (Accident Only) <p>Only a portion of eligible premiums may be returned if the Return of Premium Rider ends before the rider's expiry date. State variations may apply.</p>
Expiry Date	The rider is noncancellable and guaranteed renewable to age 80 (rider expiry date). As long as the total premium is paid when due, as described in the certificate, Foresters cannot cancel the coverage provided by the rider before that age. The total premium, up to the rider expiry date, includes the required premium for the rider. The rider may end before the rider expiry date.

Return of Premium Rider - Benefit Percentage of Eligible Premiums

Applicable to all states that offer Return of Premium Rider					
Certificate Anniversary	Issue Age 18 - 45	Issue Age 46 - 50	Issue Age 51 - 55	Issue Age 56 - 60	Issue Age ¹ 61 - 65
1 to 5	0%	0%	0%	0%	0%
6	3%	4%	5%	7%	7%
7	4%	6%	8%	12%	12%
8	5%	8%	11%	17%	17%
9	6%	10%	14%	22%	22%
10	7%	12%	17%	25%	25%
11	9%	15%	24%	40%	40%
12	11%	18%	31%	55%	55%
13	13%	20%	35%	67%	70%
14	15%	24%	43%	70%	85%
15	17%	25%	50%	75%	100%
16	19%	30%	55%	80%	100%
17	21%	35%	60%	85%	100%
18	22%	40%	65%	90%	100%
19	23%	45%	70%	95%	100%
20	25%	50%	75%	100%	--
21	30%	55%	80%	100%	--
22	35%	60%	85%	100%	--
23	40%	65%	90%	100%	--
24	45%	70%	95%	100%	--
25	50%	75%	100%	--	--
26	55%	80%	100%	--	--
27	60%	85%	100%	--	--
28	65%	90%	100%	--	--
29	70%	95%	100%	--	--
30	75%	100%	--	--	--
31	80%	100%	--	--	--
32	85%	100%	--	--	--
33	90%	100%	--	--	--
34	95%	100%	--	--	--
35 to 62	100%	--	--	--	--

Return of Premium Rider benefit percentages contained on this page are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there are any discrepancies between the benefit percentages on this page and the issued certificate, the issued certificate shall take precedence.

Key Contact Information

Quoting Software

Log into ezbiz to access links to mobile quick quotes.

Sales Support

We answer your call...with a live voice. Foresters Sales Support Team is your first, direct, live point-of-contact for all of your pre-sales needs! Our informed professionals pick up when you call, and provide the friendly assistance you need.

We are here for you! Call us at 1-866-466-7166 Option #1, Monday to Friday from 9:00 am to 6:00 pm EST. Our knowledgeable Foresters sales team is standing by to support your business with:

- A “live voice” to answer all of your Foresters questions
- Sales ideas and solutions
- Foresters product training
- Illustration software and website support
- Advanced marketing concepts, materials and education
- A Single Point-of-Contact with Foresters

Access to Your Business and Inquiries

Do you need to inquire about business you have recently submitted, or an existing inforce certificate? Visit our producer website ezbiz (foresters.com) for quick and easy 24 hour self-service options. Should you require additional assistance, please contact our Producer Support Line at 1-866-466- 7166 Option #2 between Monday to Friday 9:00 am to 6:00 pm ET (department hours may vary).

Marketing Support

Visit our producer website (foresters.com) for forms and marketing collateral. Here you will have the ability to download and/or order Foresters Sales Aids, which include: applications, product guides, consumer brochures, and advertising templates.

Up to a maximum of 50 forms can be ordered at a time. If you need to order more than the maximum allowed, please contact Sales Support to place your order.

Endnotes:

¹ for CA, NJ, and SC, the issue ages for the Proposed Insured are 18-64.

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