

# Every day, Americans are diagnosed with life-changing illnesses.

## Accelerated Death Benefit Rider: What You Need to Know



**Foresters Financial™ offers life insurance certificates with an Accelerated Death Benefit Rider<sup>1</sup> (ABR), which may provide funds when it matters most.**

### How an ABR Works

If you are diagnosed with a critical<sup>2</sup>, chronic<sup>3</sup>, or terminal<sup>4</sup> illness, you may decide to make a claim under the Accelerated Death Benefit Rider of your insurance certificate. When you make a claim, you would indicate the portion of the death benefit you wish to accelerate. Any money received under an ABR can be used as you see fit.

### A Chance to Survive and Thrive

Survival rates for many illnesses have been increasing steadily. Yet, between medical expenses and time off work, the costs associated with battling a serious health condition can be very high.

If you find yourself in this situation, an ABR may offer you the resources necessary to focus on what matters most: getting better.

### What You Need to Know Before You Accelerate

It's important to note that the amount you choose to accelerate will reduce the death benefit payable to your beneficiaries. Furthermore, you should be aware that if you make a claim related to a chronic or critical illness, any payment you receive may be substantially less than the amount you seek to accelerate. This discount is due to a number of factors, such as your age, the type of insurance you have, and how long your certificate has been active.

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## Live Well

Here are some ways you may be able to reduce the chances that you'll suffer from a critical, chronic or terminal illness:



**Exercise more:** regular exercise reduces the risk of chronic conditions such as heart disease<sup>6</sup>



**Improve your diet:** eating more fruits and vegetables may lower the risk of cancer<sup>7</sup>



**Quit smoking,** people who stop smoking are less likely to have a stroke<sup>8</sup>

## An ABR Example

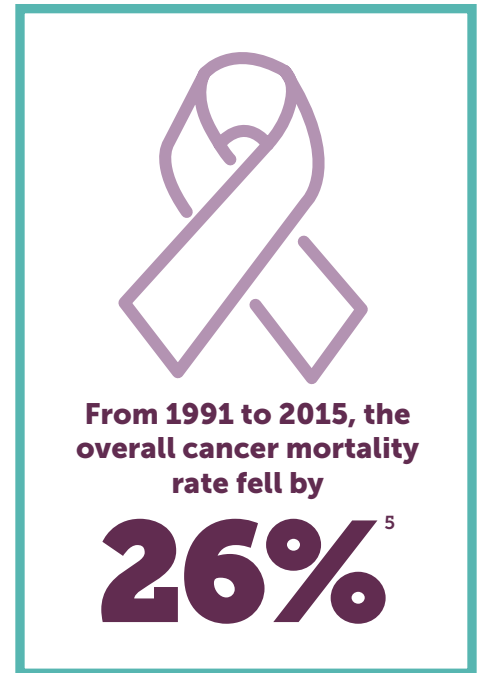
Let's assume at 45 years old, you purchase a 30-year term policy with a face value of \$200,000. After 10 years of your certificate being active, you are diagnosed with a critical illness and make a claim under the ABR. You decide to accelerate the maximum amount allowed, which is 95% of your certificate's face value.

<b>Acceleration Amount:</b>	<b>\$190,000.00</b>
Payment Percentage:	15.022%
Gross Payment Amount:	\$28,541.80
Minus: Administrative Fee	\$300.00
Minus: Overdue Premium	\$0
<b>Accelerated Death Benefit Payment:</b>	<b>\$28,241.80</b>

## What an ABR is Not

An ABR can be an important addition to a life insurance contract. Despite its benefits, however, an ABR should not be considered a substitute for long-term care or disability coverage.

## An Accelerated Death Benefit Rider can give you the peace of mind you crave.



**Ready for Foresters to provide the protection you need?  
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<sup>1</sup> ABR is currently not available in CA. The payment of the ABR benefit, due to diagnosis of an eligible illness, may be substantially less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment of an ABR benefit will decrease the certificate's face amount and death benefit.

(If applicable) **The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. The payment available is much less than the acceleration amount in the early years of the certificate and gradually increases over time. Payment will decrease certificate values and benefits. (If applicable) This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.** Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

<sup>2</sup> A chronic illness can usually be treated but not often cured, and prevents a person from performing some of the activities of daily living or requires substantial supervision, or both, as further defined in the ABR.

<sup>3</sup> A critical illness includes one or more life threatening illnesses or conditions as defined in the ABR.

<sup>4</sup> A terminal illness is a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

<sup>5</sup> <https://www.cancer.org/latest-news/facts-and-figures-2018-rate-of-deaths-from-cancer-continues-decline.html>

<sup>6</sup> <https://www.cdc.gov/chronicdisease/resources/infographic/physical-activity.htm>

<sup>7</sup> <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/cancer-prevention/art-20044816>

<sup>8</sup> [https://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/cessation/quitting/index.htm](https://www.cdc.gov/tobacco/data_statistics/fact_sheets/cessation/quitting/index.htm)

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