

# The Importance of an Accelerated Death Benefit Rider



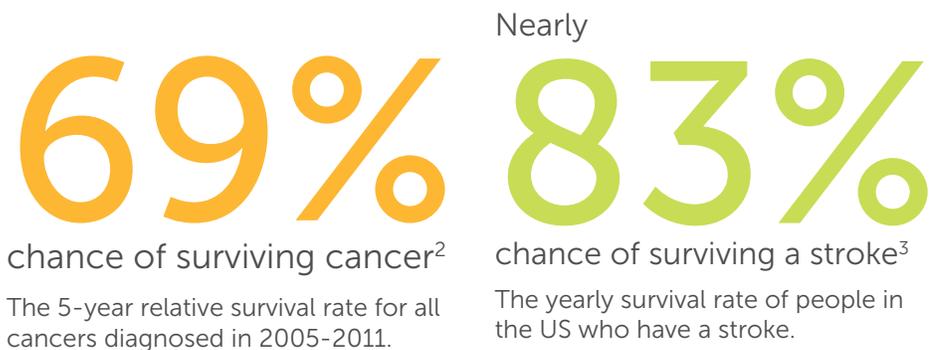
## Chronic, critical and terminal: The basics

You are likely to better understand the benefits of an Accelerated Death Benefit Rider<sup>1</sup> (ABR) if you know the basics of life-changing illnesses. For ABR purposes, there are three types. It's important to note, however, not all illnesses listed below may be covered by every ABR.

1. A chronic illness can usually be treated but not often cured, and prevents a person's ability to perform some of the activities of daily living or requires substantial supervision, or both, as further defined in the ABR. Some of the common chronic illnesses may include Parkinson's disease, advanced chronic obstructive pulmonary disease (COPD) and advanced chronic kidney disease.
2. A critical illness includes one or more life threatening illnesses or conditions such as Alzheimer's disease, kidney failure, cancer, heart attack or stroke, as further defined in the ABR.
3. A terminal illness is a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

## What are the chances of surviving?

Fortunately, the chances of surviving a major illness are improving. However, the costs associated with battling an illness can be detrimental to individuals that do not have the financial reserves to fund recovery. An ABR may be the resource you need to help maintain financial stability and get back on your feet quickly after recovery.



## Two ways you can reduce risk

### Health

- Exercising more
- Improving your diet
- Quitting smoking, if you smoke
- Reducing your alcohol intake, if you drink



### Financial

A life insurance policy with an ABR may reduce the financial burden placed on you in the event you become ill.

## Unleash the power of an ABR

An ABR puts your life insurance policy to work while you are still alive. It's a living benefit!

An ABR provides the option of receiving an accelerated death benefit payment if you are diagnosed with an eligible illness. You can use all or part of the payment to help pay for medical costs or anything else you choose.<sup>4</sup> There is no restriction on how the money can be used. This payment could help ease the financial burden facing your family at a very difficult time or help with recovery.

An ABR can be a powerful tool if you are concerned about developing a life-changing illness.

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<sup>1</sup> This is a rider that is attached to 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. Receipt of the accelerated death benefits may be taxable. ABR is not available in CA.

<sup>2</sup> Cancer Facts and Figures 2016 American Cancer Society  
<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2016/cancer-facts-and-figures-2016.pdf> page 2

<sup>3</sup> National Institute of Health,  
<https://www.nichd.nih.gov/health/topics/stroke/conditioninfo/pages/risk.aspx>

<sup>4</sup> 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. Payment will decrease certificate values and benefits. The longer the ABR is in effect, the greater the ABR payment may be accelerated under the rider.

<sup>5</sup> Chronic Disease Overview. Centers for Disease Control and Prevention.  
[https://www.cdc.gov/dhdsr/data\\_statistics/fact\\_sheets/fs\\_heartattack.htm](https://www.cdc.gov/dhdsr/data_statistics/fact_sheets/fs_heartattack.htm)

<sup>6</sup> Centers for Disease Control and Prevention  
[https://www.cdc.gov/dhdsr/data\\_statistics/fact\\_sheets/fs\\_heartattack.htm](https://www.cdc.gov/dhdsr/data_statistics/fact_sheets/fs_heartattack.htm)

<sup>7</sup> Cancer Facts and Figures 2017, American Cancer Society  
<https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2017.html>

<sup>8</sup> Alzheimer's Disease Facts and Figures 2016. Alzheimer's Association  
[https://www.alz.org/documents\\_custom/2016-facts-and-figures.pdf](https://www.alz.org/documents_custom/2016-facts-and-figures.pdf) page 23

<sup>9</sup> 2017 Heart and Stroke Statistical Update, American Heart Association

## What are the chances of getting ill?



Nearly half of all adults in the US—117 million people—had one or more chronic health conditions in 2012.<sup>5</sup>



Every year about 750,000 Americans have a heart attack. Of these, 550,000 are a first heart attack and 200,000 happen in people who have already had a heart attack.<sup>6</sup>



In 2017 there will be an estimated 1,688,780 new cancer cases in the US.<sup>7</sup>



7.1 million: the number of people aged 65 and older estimated to have Alzheimer's disease by 2025.<sup>8</sup>



Every 40 seconds an American suffers a stroke.<sup>9</sup>