

Live for today, prepare for the unexpected



To live well, it's important to plan for success and prepare for challenges. Your hard work and determination help you achieve your goals and thoughtful preparation will help protect your family in case of an unexpected accident.¹

We can't predict the future and accidents can happen. Unfortunately, accidents are the third leading cause of death overall in the United States. For people under 44, they are the number one cause of death.²

Foresters Prepared II Accidental Death³ Term Insurance

offers simple and affordable peace of mind. With Prepared II, you can help shield those you love from the financial hardships caused by a tragic accident.

Secure your family's financial future

With Prepared II, you can get affordable accidental death³ protection up to \$500,000. With several optional riders, you can enhance the benefit to meet your family's unique needs.

Disability Income Rider (Accident Only)

- May provide regular monthly income to help keep your family secure if an accident leaves you with a disability and unable to earn an income.

Waiver of Premium Rider (Accident Only)

- May ease the financial burden for your family by waiving your premiums during total disability after an accident.

Return of Premium Rider

- Outlive the term of your certificate and you could get back all the eligible premiums you've paid. Even if the certificate ends before the end of its term you could get back a portion of the eligible premiums you've paid.



Get more with membership

If you are insured with Prepared II, you also become a Foresters member and get access to a wide array of unique and complimentary member benefits that help enrich well-being for you, your family and your community.

- **Academic Scholarships**⁴ for members and their families
- **Community Grants** support volunteering and fun family activities
- **Lifelong Learning** renews the joy of continuing education online.
- **LawAssure** helps create important documents online for your family including wills, powers of attorney and healthcare directives
- **Diabetes** management essentials delivered at discounted member pricing

Visit **Foresters.com** to learn more or call us at **800-828-1540**.

Compliments of:

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Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial 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 cancelled without notice. Foresters Financial and its employees, agents and life insurance representatives do not provide, on Foresters behalf, legal, estate, health, medical or tax advice. Members should consult their physician or licensed healthcare professional for any questions or information about their medical care.

This brochure is provided for information purposes only; it does not form part of the Foresters Prepared II Accidental Death Term Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Prepared II and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Prepared II Accidental Death Term Insurance contract for your state for these terms and conditions. Foresters Prepared II and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Prepared II: ADTERM-XX01-2020

Waiver of Premium Rider (Accident Only): ADTERM-WPR-XX01-2020

Disability Income Rider (Accident Only): ADTERM-DIR-XX01-2020

Return of Premium Rider: ADTERM-ROP-XX01-2020

¹ Subject to the terms and excluded risks of the certificate.

² Source: Centers for Disease Control and Prevention (CDC), 2017 https://www.cdc.gov/nchs/data/nvsr/nvsr68/nvsr68_06-508.pdf

³ Accidental death is a death that (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 that injury.

⁴ Foresters Competitive Scholarships is a program administered by International Scholarship and Tuition Services, Inc. on behalf of Foresters Financial. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/foresters-competitive-scholarship-program#ref> for eligibility criteria.

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Helping is who we are.TM

Visit [foresters.com](https://www.foresters.com) to see how we can help you.