

# Accidental Death Rider

Foresters   
Financial

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# Accidental Death Rider



- Optional on the following Foresters Financial™ products:
  - Your Term
  - SMART UL
  - Advantage Plus II
  - PlanRight

# Accidental Death Rider Description



- Provides additional coverage on the insured for an accidental death due to, and occurring within 180 days of, an accidental bodily injury directly and independently from other causes while this rider is in effect

# Accidental Death Rider Eligibility For Your Term

- Issue age (age nearest birthday):

Plan	Non-Tobacco	Tobacco
10/15/20 year	18-60	18-60
25-year	18-60	18-55
30-year	18-55	18-50 (45 for Non-Medical)

- This rider may be added post issue
- This rider can be added to insureds who have substandard ratings on medically underwritten cases. The rider rating cannot be greater than two times standard rating

- Issue Amount:

- Minimum amount of \$10,000
- Maximum amount of 100% of the base certificate face amount subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates

- The rider expiry date will be the earlier of:

- The end of the initial term period
- The certificate anniversary on which the insured is age 70

# Accidental Death Rider Eligibility For SMART UL

- Issue age (age nearest birthday):
    - Ages 16-60
  - This rider may be added post issue
  - This rider can be added to insureds who have substandard ratings on medically underwritten cases. The rider rating cannot be greater than two times standard rating
- Issue Amount:
    - Minimum amount of \$25,000
    - Maximum amount of 100% of the base certificate face amount subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates
  - The rider expiry date will be the certificate anniversary on which the insured is age 70

# Accidental Death Rider Eligibility For Advantage Plus II

- Issue age (age nearest birthday):
    - Ages 16-60
  - This rider may be added post issue on Paid-up 100 plans only
  - This rider can be added to insureds who have substandard ratings on medically underwritten cases. The rider rating cannot be greater than two times standard rating
- Issue Amount:
    - Minimum amount of \$25,000
    - Maximum amount of 100% of the base certificate face amount subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates
  - The rider expiry date will be the certificate anniversary on which the insured is age 70

# Accidental Death Rider Eligibility For PlanRight



- Issue age (age last birthday):
    - Ages 50-80
  - This rider is only available at the time of issue on PlanRight Preferred
- Issue Amount:
    - Minimum amount of \$5,000
    - Maximum amount of 100% of the base certificate face amount subject to a maximum of \$300,000 of accidental death coverage across all Foresters certificates
  - The rider expiry date will be the certificate anniversary on which the insured is age 121

## Disclaimer

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# Thank you

## Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1
- If you're looking for a deeper dive on a particular module please let us know at [USLearning@foresters.com](mailto:USLearning@foresters.com)

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