

Disability Income Rider



Foresters 
Financial

Learning
Academy

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Disability Income Rider

- **Optional on the following products:**
 - Your Term
 - Advantage Plus
- **Definition of total disability**
 - 1st Injury: The insured has an inability to work at their own occupation
 - 2nd Injury: The insured has an inability to work at any occupation

- **Rider description:**

- Provides a monthly benefit for up to 24 months due to total disability if unable to work at insured's own occupation and up to 24 months for a second total disability independent of the first and unable to work at any occupation. Total disability must occur within 180 days of an accidental bodily injury

Disability Income Rider Eligibility and Benefit Amounts

▪ Your Term

- Issue age is based on an age nearest birthday

Plan	Issue Ages (Age Nearest)	
	Non-Tobacco	Tobacco
10-year	18-60	18-60
15-year	18-60	18-60
20-year	18-60	18-60
25-year	18-60	18-55
30-year	18-55	18-50 (45 for Non-Medical)

- The rider expiry date will be the earlier of:
 - o The end of the initial term period
 - o The certificate anniversary on which the insured is age 65

▪ Benefit Amounts

- 90 day waiting period
- At the time of application, the minimum monthly benefit amount is \$100, up to a maximum monthly amount that is the lesser of:
 - a) \$2,000 for non-medical, \$3,000 medical, or
 - b) 1.5% of Face Amount (based upon total Foresters Disability Rider Coverage), or
 - c) 60% of insured's earned income at time of certificate issue
- Benefit amount may be decreased after issue (subject to \$100 minimum), and cannot be increased

Disability Income Rider Eligibility and Benefit Amounts

▪ Advantage Plus

- Issue age is based on an age nearest birthday
 - o Ages 16-60
- The rider expiry date will be the certificate anniversary on which the insured is age 65

▪ Benefit Amounts

- 90 day waiting period
- At the time of application, the minimum monthly benefit amount is \$300, up to a maximum monthly amount that is the lesser of:
 - a) \$2,000 for non-medical, \$3,000 medical, or
 - b) 1.5% of Face Amount (based upon total Foresters Disability Rider Coverage), or
 - c) 60% of insured's earned income at time of certificate issue
- Benefit amount may be decreased after issue (subject to \$300 minimum), and cannot be increased

Making a Claim

- **Up to 2 independent claims**
 - Not to exceed 24 months per independent claim
- **Claim period is 24 months**
 - Not required to be consecutive for a given claim
 - Subject to continuous waiting period
- **Death Claims**
 - If the insured dies while this rider is in effect, Foresters will return 100% of the rider premiums paid minus the sum of benefits paid under this rider

Disclaimer

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All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

The information contained in this presentation is for informational purposes only. There are other tools available 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.

Thank you!

- **Any questions?**
- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1 Monday-Friday 8:30-7p.m. ET.
- If you're looking for a deeper dive on a particular module or additional training needs please let us know at USLearning@foresters.com