

Presents

# Waiver of Monthly Deductions Rider



## Waiver of Monthly Deductions Rider

- **Optional on the following products:**
  - SMART UL
  
- **Issue ages (Age nearest birthday)**
  - 16-55
  
- **Waiting Period**
  - Six months waiting period before the benefit begins
  
- **Expiry date**
  - Certificate anniversary on which the insured is age 65

Underwritten by The Independent Order of Foresters  
Foresters product and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations and state variations.

## Waiver of Monthly Deductions Rider

- **Rider pays the monthly deduction, in effect at that time, to the account value of the certificate when insured becomes totally disabled**
  - **Total disability begins prior to certificate anniversary on which insured is age 60 and insured is continuously totally disabled after rider expiry, benefit continues until earlier of**
    - a) **The date insured no longer totally disabled**
    - b) **The day the certificate is no longer in effect**
  - **Total disability begins on or after the certificate anniversary on which insured is age 60 and the insured is continuously disabled after the rider expiry, benefit continues until the earlier of**
    - a) **Date when insured is no longer totally disabled**
    - b) **Insured age 65**
    - c) **The day certificate is no longer in effect**

# Disclaimer

- **This presentation cannot be used for the purpose of avoiding penalties that may be imposed on a taxpayer. Neither Foresters nor its Representatives engage in rendering legal, business, estate tax, accounting or tax advice. The information in this presentation is intended as a general overview. Please advise your clients to consult their individual tax or legal advisors regarding their specific situation. This report is not intended to provide advice regarding the sale or purchase of specific investments, financial or insurance products. Treasury Department Circular 230.**
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- **The information contained in this presentation is for information 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](mailto:USLearning@foresters.com)