

Waiver of Premium Rider



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Waiver of Premium Rider



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

Waiver of Premium Rider Description

- The rider waives the total premium due on the certificate in the event of the insured being totally disabled while the rider is in effect after the insured has been totally disabled for a continuous 6 month period
 - The rider expiry date is the certificate anniversary on which the insured is age 65
 - The required premium for the rider will remain level for the life of the rider
 - The rider can be added post issue
 - This rider can be added to insureds who have substandard rated cases on fully underwritten cases

Waiver of Premium Rider Eligibility For Your Term

- Issue age (age nearest birthday)

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

- Waiving Premium

- Insures against total disability from one's own occupation for 24 months and total disability from any occupation after that

- Total disability prior to age 60, premium will continue to be waived until the earlier of:
 - Date when insured is no longer totally disabled
 - Date certificate is no longer in effect
- Total disability on or after age 60, premium will continue to be waived until the earlier of:
 - Date when insured is no longer totally disabled
 - Certificate anniversary on which the insured is age 65
 - Date certificate is no longer in effect

Waiver of Premium Rider Eligibility For Advantage Plus II



- Issue age (age nearest birthday)
 - Ages 16-55
- Waiving Premium
 - Insures against total disability from one's own occupation for 24 months and total disability from any occupation after that
 - Total disability prior to age 60, premium will continue to be waived until the earlier of:
 - Date when insured is no longer totally disabled
 - Date certificate is no longer in effect
 - Total disability on or after age 60, premium will continue to be waived until the earlier of:
 - Date when insured is no longer totally disabled
 - Certificate anniversary on which the insured is age 65
 - Date certificate is no longer in effect

Disclaimer

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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 please let us know at USLearning@foresters.com

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