

Compliments of:

This brochure is provided for informational purposes only; it does not form part of the Foresters Prepared Accidental Death Term Insurance contract and is not intended to amend, alter, or change any of the terms and conditions of the contract. Refer to the Foresters Prepared Accidental Death Term Insurance contract for your state for these terms and conditions. Contracts are issued by The Independent Order of Foresters, a fraternal benefit society.

Foresters Prepared Accidental Death Term Insurance and its riders may not be available or approved in all states, and state variations may apply. Foresters Prepared Accidental Death Term Insurance and its optional riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Prepared: ADTERM-XX01-2010
Waiver of Premium Rider (Accident Only): ADTERM-WP-XX01-2010
Disability Income Rider (Accident Only): ADTERM-DIR-XX01-2010
Return of Premium Rider: ADTERM-ROP-XX01-2010



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*The value of your
Foresters membership*

*Simple, affordable
protection*



For over 135 years, Foresters™ has put its prosperity and financial strength to work for those who matter most – our members. We do this through affordable life insurance and annuity products, and the benefits of membership.

As a Foresters eligible member, you can access complimentary benefits*, including opportunities to develop your personal skills, attend fun family events and make a difference in your community.

You may also have access to a variety of complimentary life, health and education benefits* that go beyond life insurance to help you and your family get more out of life. Current member benefits can provide valuable assistance to you in times of need.

For details on membership, visit our website at:
www.foresters.com/membership

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.

*These non-contractual benefits, provided at no extra cost, may be changed or canceled at any time. Please be sure to read the eligibility requirements and limitations, available at www.foresters.com/membership or contact your life insurance representative. The terminal illness member benefit is not available for Foresters Prepared Accidental Death Term Insurance.

Foresters Prepared
Accidental Death Term Insurance



When you're prepared, your family is protected

You can't predict when an accident will happen. In fact, someone is killed by an accident every five minutes in America. Accidents are the leading cause of death in America for people up to the age of 41.* But, you can be prepared.

Foresters Prepared Accidental Death Term Insurance can help protect your family from financial hardship should a tragic accident¹ strike. Foresters Prepared offers simple and affordable protection of up to \$300,000.

See the back cover for important information about Foresters Prepared Accidental Death Term Insurance.

* Source: National Safety Council, September 2007.

Build customized coverage

Foresters Prepared Accidental Death Term Insurance offers several optional riders at extra cost to greatly enhance your benefits.

Your inability to earn an income can have a severe impact on you and your family's lifestyle. Foresters Prepared Accidental Death Term Insurance offers disability income protection. The optional **Disability Income Rider (Accident Only)** can provide you with a regular monthly income stream, so total disability due to an accident¹ doesn't have to mean financial disaster. In addition, the optional **Waiver of Premium Rider (Accident Only)** can protect your valuable insurance coverage during total disability due to accident¹.

If you choose the **Return of Premium Rider**², you may get back all of the eligible premiums you've paid, if you outlive the term of your certificate.

Applying is simple

Applying for Foresters Prepared Accidental Death Term Insurance is simple and convenient. You could be eligible for up to \$300,000 in coverage – with no medical examination required. Insurability depends on your answers to a few medical and lifestyle questions and our underwriting review³. What better reason is there to apply today?

Ask your life insurance representative how Foresters Prepared can work for you.

¹ Accident means an accidental bodily injury that is the direct result of an accident, independent of an illness, disease, condition or bodily infirmity.

² In some states the Return of Premium Rider is a mandatory rider and will automatically be included at an additional cost on all Prepared contracts issued in those states.

³ Based on underwriting requirements and guidelines.