

Every day, Americans are diagnosed with chronic, critical or terminal illnesses.

Accelerated Death Benefit Rider: What You Need to Know

Foresters Financial™ offers life insurance certificates with an Accelerated Death Benefit Rider¹ (ABR), which may provide funds when it matters most.

How an ABR Works

If you are diagnosed with a chronic², critical³, or terminal⁴ illness, you may decide to make a claim under the Accelerated Death Benefit Rider of your insurance certificate. When you make a claim, you would indicate the portion of the death benefit you wish to accelerate. Any money received under an ABR can be used as you see fit.

A Chance to Survive and Thrive

Survival rates for many illnesses have been increasing steadily. Yet, between medical expenses and time off work, the costs associated with battling a serious health condition can be very high.

If you find yourself in this situation, an ABR may offer you the resources necessary to focus on what matters most: getting better.

What You Need to Know Before You Accelerate

It's important to note that the amount you choose to accelerate will reduce the death benefit payable to your beneficiaries. Furthermore, you should be aware that if you make a claim related to a chronic or critical illness, any payment you receive may be substantially less than the amount you seek to accelerate. This discount is due to a number of factors, such as your age, the type of insurance you have, and how long your certificate has been active.

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Live Well

Here are some ways you may be able to reduce the chances that you'll suffer from a chronic, critical, or terminal illness:



Exercise more: regular exercise reduces the risk of chronic conditions such as heart disease⁶



Improve your diet: eating more fruits and vegetables may lower the risk of cancer⁷



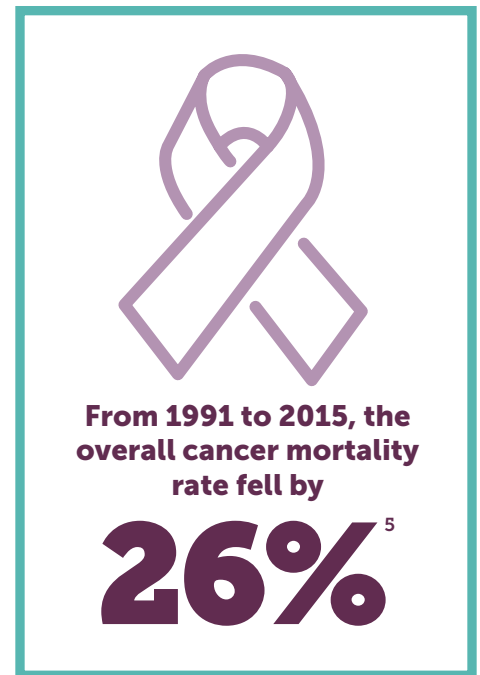
Quit smoking: people who stop smoking are less likely to have a stroke⁸

An ABR Example

Let's assume at 45 years old you purchase a 30-year term policy with a face value of \$200,000. After 10 years of your certificate being active, you are diagnosed with a critical illness and make a claim under the ABR. You decide to accelerate the maximum amount allowed, which is 95% of your certificate's face value.

Acceleration Amount:	\$190,000.00
Payment Percentage:	20.080%
Gross Payment Amount:	\$38,152.00
Minus: Administrative Fee	\$300.00
Minus: Overdue Premium	\$0
Accelerated Death Benefit Payment:	\$37,852.00

An Accelerated Death Benefit Rider can give you the peace of mind you crave.



**Ready for Foresters to provide the protection you need?
Visit foresters.com or call us toll-free at 800-828-1540.
Or contact your trusted life insurance agent.**

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¹ The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For New York certificates: **This is a life insurance certificate that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate** (The Accelerated Death Benefit Rider (For Terminal Illness) does not include acceleration for a chronic illness).

² Chronic illness is defined as being unable to perform, without substantial assistance from another person, at least two of the six activities of daily living for a period of at least 90 days, due to a loss of functional capacity, or as requiring substantial supervision by another person to protect the insured from threats to health and safety due to the insured's severe cognitive impairment.

³ A critical illness includes one or more life threatening illnesses or conditions as defined in the ABR.

⁴ A terminal illness is a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

⁵ <https://www.cancer.org/latest-news/facts-and-figures-2018-rate-of-deaths-from-cancer-continues-decline.html>

⁶ <https://www.cdc.gov/chronicdisease/resources/infographic/physical-activity.htm>

⁷ <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/cancer-prevention/art-20044816>

⁸ https://www.cdc.gov/tobacco/data_statistics/fact_sheets/cessation/quitting/index.htm

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