



Live for today. Tomorrow's covered.

Coverage that helps handle the unexpected while giving you more benefits to live your best life. You've got the best of both worlds with Foresters.

Foresters Prepared II Accidental Death¹ Term Insurance

It's simple and affordable peace of mind that helps take financial care of loved ones after an accidental death.

Secure your family's financial future

Up to \$500,000 in accidental death protection that's easy to apply for and may come with optional riders that enhance your coverage to fit your family's needs.

Disability Income Rider (Accident Only)

■ May provide regular monthly income to help keep your family secure if you're totally disabled and unable to earn an income after an accident.

Waiver of Premium Rider (Accident Only)

■ May help you keep your coverage by waiving premiums if you become totally disabled after an accident.

Return of Premium Rider

■ If you outlive your coverage term, you may get back any eligible premiums paid. Even if the certificate ends, after the first five years but, before the end of its term you may get back a portion of the eligible premiums you've paid.

Get more with membership

Insured with Prepared II? That makes you a Foresters member! You can access our complimentary benefits that help you live well and give back your way.

Support and have fun with others



Foresters Moments™

Bring friends, family and other members together and reconnect over some fun. Learn to cook together, visit a local farm or take a dance fitness class and create lasting memories.



Foresters Care™

A quick and easy grant offering \$200 to help care for your community. Use your funds to help clean a local park or host a food drive - the possibilities are endless!



Community Volunteer grant

Apply for a grant of up to \$2,000 and you could help replenish a library, arrange a back-to-school supply drive or donate food to a shelter. You can give back your way and feel empowered to make a difference in your community.

Live your best life



Foresters Go™

It's so much more than just a wellness app. Earn exciting rewards for healthy living and giving back. Join fun challenges and socialize with other members.



MemberDeals²

Save \$\$\$ on appliances, electronics, health and beauty, movie tickets, theme parks, theatre shows and more! Make the most of everyday and save more now.



LawAssure³

Protect your legacy from the comfort of home. Create wills, powers of attorney and healthcare directives online and customize your documents to your needs with a few clicks.

Compliments of:

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Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG

Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial members are insureds under a life or health insurance certificate issued by The Independent Order of Foresters. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled or are no longer available. Foresters Financial and its employees, agents and life insurance representatives do not provide, on Foresters behalf, legal, estate, health, medical or tax advice. Members should consult their physician or licensed healthcare professional for any questions or information about their medical care.

This brochure is provided for information purposes only; it does not form part of the Foresters Prepared II Accidental Death Term Insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. Insurance contracts are underwritten and issued by The Independent Order of Foresters, a fraternal benefit society. Foresters Prepared II and its riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract

terms and conditions, and state variations. Refer to the Foresters Prepared II Accidental Death Term Insurance contract for your state for these terms and conditions. Foresters Prepared II and its riders are filed under the form numbers listed below, where "XX" represents either "US" or your state's postal abbreviation, as applicable.

Foresters Prepared II: ADTERM-XX01-2020

Waiver of Premium Rider (Accident Only): ADTERM-WPR-XX01-2020

Disability Income Rider (Accident Only): ADTERM-DIR-XX01-2020

Return of Premium Rider: ADTERM-ROP-XX01-2020

¹ Accidental death' and 'injury' are defined, and subject to the terms including exclusions, in the insurance contract.

² Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion/foreign exchange fee by their credit card provider.

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