**Foresters Riders**

**Accidental Death Rider**

* Up to 100% of base amount (Min-$10,000 – Max-$300,000)
* Insured must die within 6 months of accidental injury
* Expires at end of Term or age 70
* Can be added after policy issue

**Waiver of Premium Rider**

* Insured must be totally disabled for 6 months
* Rider can pay premiums up to 2 years
* Expires at end of Term or age 65

**Disability Income Rider (Accident Only)**

* Minimum - $100 per month
* Maximum – The lowest of $2,000 SI – $3,000 FU or 1.5% of base amount or 60% of insureds income at time of disability
* Waiting period 90 days
* Insured must be totally disabled within 6 months of accidental injury

**Children’s Term Rider**

* Can be added in increments of $1,000 per child
* Minimum - $10,000 – Maximum - $25,000
* One price added to policy covers all children
* Coverage can be increased
* Expires on children’s 25th birthday
* Guaranteed insurability for children
* Expires at end of Term or age 65
* .50 per $1,000 of coverage

**Be sure to check the product guide for any age requirements and limitations**

**When using Mobile Quote system, Accidental Death Rider defaults to 100% of face amount. For more detailed quoting use rate sheet, call Foresters @ 866-466-7166 for quote, or download desktop version of quoting software**