**Foresters Strong Foundation Living Benefits**

**ACCELERATED DEATH BENEFIT RIDER** Available on Life insured Description This rider, included with eligible certificates at no additional premium, provides the owner an option of accelerating a portion of the eligible death benefit and receiving an accelerated death benefit payment due to diagnosis of an eligible illness. Eligible Illness Subject to eligibility criteria and state variations, this rider can be issued with one or more of the following eligible illnesses: • Chronic illness • Critical illness • Terminal illness Summary Definition of Illnesses Chronic Illness means the insured: • Is unable to perform, without substantial assistance from another person, at least two of the activities of daily living for a period of at least 90 days, due to a loss of functional capacity; or • Requires substantial supervision by another person to protect the insured from threats to health and safety due to the insured’s severe cognitive impairment.

Critical Illness is the following illnesses: • Life Threatening (Invasive) Cancer • Myocardial Infarction • Stroke • Advanced Alzheimer’s Disease (before the insured’s 75th birthday) • End Stage Renal Failure • Major Organ Failure • ALS

Terminal illness means the insured has a non-correctable illness or physical condition which is reasonably expected to result in death within 12 months of diagnosis.

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**Eligibility Criteria**

Chronic and Critical Illnesses: • Issue face amount must be at least $20,000; • Insured’s issue age is 75 or younger; and • Standard rated cases

Terminal Illness: • Issue face amount must be at least $20,000; • All ages; and • Standard and substandard rated cases

**Minimum Acceleration Amount**

$4,500

**Maximum Acceleration Amount**

Chronic Illness • In any 12-month period, 24% of the eligible death benefit on the effective date of the first accelerated payment due to chronic illness

Critical Illness • Lesser of a) 95% of the eligible death benefit on the effective date of the applicable each accelerated payment due to critical illness; and b) $500,000

Terminal Illness • Lesser of a) 95% of the eligible death benefit on the effective date of the accelerated payment due to terminal illness; and b) $500,000 • One terminal illness payment is allowed – the rider will terminate after an ABR terminal illness payment

**Lifetime Maximum Acceleration Amount**

• Lesser of a) 95% of the eligible death benefit at the time of the first acceleration; and b) $500,000

**Minimum Residual Base Face Amount**

$10,000

**Payment Amount**

The payment, due to diagnosis of eligible critical illness and chronic illness, will be less than the acceleration amount which will be reduced by the following: • Actuarial discount amount • Administration fee (current fee is $300)

The actuarial discount amount and administration fee will not be applied to a terminal illness claim.

**Actuarial Discount Amount**

It is determined by Foresters: • Based on factors specific to the insured, such as age, gender and premium class; • Based on future mortality of the insured using the mortality table determined by Foresters; • The accelerated death benefit interest rate Foresters applies; • Will take into account the present value of the acceleration amount.

**Effect of Acceleration**

ABR claim payment will reduce the face amount. The reduction to the face amount could be by more than the payment amount.

Receipt of an accelerated death benefit payment is intended to qualify for favorable tax treatment under the IRC. However, depending on individual circumstances or changes to the IRC, the payment may be taxable, and may affect eligibility for public assistance or benefits. Your client should consult a qualified tax advisor and applicable government agency before receiving an accelerated death benefit payment.