

Foresters Financial offers term life insurance designed to provide affordable financial protection for families, addressing common misconceptions about the cost of life insurance. The policy allows for coverage options ranging from \$50,000 to \$10,000,000, depending on whether medical underwriting is required. It features guaranteed death benefits and level premiums for terms of 10 to 30 years. An Accelerated Death Benefit Rider is included, enabling policyholders to access a portion of the death benefit if diagnosed with a chronic, critical, or terminal illness, which can help cover healthcare expenses or supplement lost income. The policy also includes unique member benefits, such as access to financial advice and renewable scholarships for education. Policyholders can convert their term insurance to permanent coverage without additional evidence of insurability if their needs change. Additionally, a Charity Benefit provision allows for a donation to a designated charitable organization upon the payment of a death benefit. The policy is subject to underwriting approval and may not be available in all states. It is important to note that receipt of accelerated benefits may affect eligibility for public assistance and could be taxable. For more information, potential customers are encouraged to visit Foresters' website or contact a life insurance agent.