

## Riders

Unless otherwise specified, riders are automatically included (subject to state variations and approvals) for no additional premium (cost is included in basic certificate premium).

### Guaranteed Insurability Rider

Available On	Life Insured
Issue Ages	0-17
Description	Provides an opportunity to purchase additional life insurance on the life of the insured on an option date, by up to the rider benefit amount, without further evidence of insurability.
Scheduled Option Dates	Certificate anniversary on which the life insured is 25, 28, 31, 34, 37 and 40 years old. Special option dates include marriage, birth or adoption.
Benefit Amount	Lesser of Face Amount or \$50,000 per option.
Expiry Date	The certificate anniversary on which the insured is age 40.

### Common Carrier Accidental Death Rider

Available On	Life Insured
Issue Ages	0-17
Description	Provides additional coverage if the Insured dies within 180 days of an accidental bodily injury that occurred while riding as a fare paying passenger on a common carrier.
Issue Amount	Two times the face amount (death benefit is subject to a maximum of \$300,000 across all Foresters accidental death coverage).
Expiry Date	The certificate anniversary on which the insured is age 121.

### Family Health Benefit Rider

Available On	Life Insured
Issue Ages	0-17
Description	Provides benefits for qualified health situations for the insured and their immediate family of up to \$650 per person per incident with a lifetime family maximum of \$5,000, who have had to be transferred to a hospital in the Continental United States, Alaska or Hawaii by ambulance, visit the emergency room or stay in hospital as a result of the following: Earthquake, Hurricane, Tornado, Tsunami, Typhoon, Struck by lightning, Volcanic eruption.
Qualified Event and Amount	<ul style="list-style-type: none"> <li>• Ambulance Transportation: \$50</li> <li>• Hospital Emergency Room Examination: \$100</li> <li>• Hospital Stay: \$100/day (up to 5 days)</li> </ul>
Maximum Benefit Amount	\$650 per person, per incident with a lifetime family maximum of \$5,000.
Expiry Date	The certificate anniversary on which the insured is age 121.

