

Foresters member benefits



Unique benefits for everyday families

At Foresters Financial™, we are not only a life insurance provider; we are an international financial services provider with more than three million clients and members in Canada, the United States and the United Kingdom. We provide life insurance, protection, savings, retirement and investment solutions that help everyday families achieve their financial goals. Through our purpose, we also help them make a lasting difference in their family's lives and communities.

Grants and Scholarships

We believe that by helping ease the financial burden that comes with some of life's biggest challenges and momentous events, we may help you and your family continue to get more out of life.

Competitive Scholarships^{2,3}

Each year, the Foresters Competitive Scholarship Program² provides almost \$2 million dollars for tuition scholarships for higher learning in the US and Canada. Eligible members and their families with minimum grades of 70% (Canada) or 2.8 grade point average (US) and a minimum of 40 hours of community service may apply.

Emergency Assistance Program

Emergency grants may be available to provide short-term, temporary financial assistance to members affected by significant personal hardship, disaster or large-scale emergency. This benefit is a one-time, per disaster, per household payment.

Foresters Community Grants Program

The Foresters Community Grants program provides members with financial grants to organize volunteer and fun family activities within their communities. Our members organize thousands of volunteer and fun family activities each year for other Foresters members and their families that have a positive impact on communities – and Foresters provides the tools and financial resources to do so.

Orphan Scholarships³

This benefit may provide the children of deceased members with a renewable scholarship for higher learning for up to four years to cover tuition and maintenance. Scholarship amounts may range from \$1,500 per year to \$6,000 per year.

Fast facts in 2017



\$4.4 million in Community Grants
= 1,753 fun family and volunteer
activities attended by 67,691
members and guests

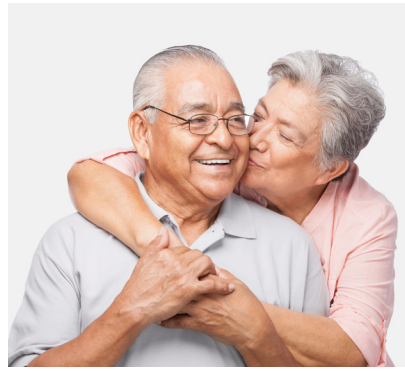
Financial results as of December 31, 2017.
All figures in Canadian dollars.



\$2.2 million in Competitive
Scholarships awarded in 2017



\$3.1 million in Emergency Assistance
provided to members across North
America and the United Kingdom



Well-being benefits

Members may receive benefits including:

Everyday Money

Our toll-free, personalized and confidential phone-based financial helpline gives you access to accredited counselors who can answer your questions about day-to-day management of your money.

Legal Link

We offer you access to complimentary and discounted legal services in your area. You may be able to connect with lawyers for help with a variety of issues including wills, home ownership and family law.

Orphan Benefit³

A monthly payment for orphans, which may pay \$900 per month per child to the legal guardian for children under 18 years of age in the event of the death of both parents or sole surviving parent.

Terminal Illness Loan⁴

An interest free loan may be provided for an insured member who becomes terminally ill. The total loan can be up to 75% of the total amount of the Foresters life insurance on that insured. The maximum loan amount is \$250,000.

Fun Family Events

In our busy lives, it's important to take time to focus on our families. That's why each year Foresters offers many wonderful fun events that give a chance for you and your loved ones to relax and connect with each other such as amusement park tickets and baseball games.

Community Volunteering

You may have opportunities to become involved in volunteer activities such as playground builds.

Volunteer Leadership

Through Foresters volunteer leadership opportunities; you may have access to personal development, and social interaction. Foresters volunteer leaders champion the well-being of families by organizing volunteer and fun family activities. You may participate in Foresters governance⁵. As such, you may stand for a Foresters elected position or vote for members who do.

For more information contact your licensed representative:

We believe in working with communities to make our purpose a reality. That's why we invest time and money in ways we can work together to make a difference, including neighborhood programs, charities, and scholarships.

To learn more about Foresters Financial go to foresters.com.

¹ Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

² This program is administered by International Scholarship and Tuition Services, Inc.

³ Available to eligible members with an in force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.

⁴ Not available as a member benefit in the states of Illinois and New York or on Accidental Death products.

⁵ Governance rights are available to voting members only.

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries. SE691