

Unique member benefits for everyday families



At Foresters Financial™, we're more than just a life insurance provider. We're part of something much bigger. Every year our members and their families enjoy unique member benefits¹ to improve their overall well-being and make a lasting difference right in their own communities.

To find out how Foresters can help you make a difference in your community too, visit foresters.com.

2019 member benefits fast facts

\$5.65
CAD million

was granted through Foresters Community Grants to help members organize volunteer activities and fun family events

\$2.5
CAD million

in Competitive Scholarships awarded to student

93,836

members and their guests attended 2,130 fun family and volunteer activities

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 Scholarships²

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

Foresters Community Grants Program

The Foresters Community Grants program provides members with the opportunity to apply for 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.

Make an IMPACT

A one-time grant that will provide up to \$200 per year to help members quickly respond to urgent needs in their community. Members can apply in a just a few simple steps and are encouraged to share success stories on social media to help inspire others.

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.

Foresters
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.



“There are benefits of being a Foresters member, and I think being able to organize an event for your community or an organization of your choice is one of them.”

RICKY CHEUNG
Foresters member, Alberta, Canada

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.

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.

LawAssure⁴: An online document preparation service that helps you take care of important matters including writing a will, making a power of attorney and preparing a healthcare directive.

Lifelong Learning⁵: An easy-to-use learning library offering a diverse range of over 200 online courses that can be accessed anytime, anywhere.

Terminal Illness Loan⁶: 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 governance.⁸ As such, you may stand for a Foresters elected position or vote for members who do.

Compliments of:



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. Available to eligible members. Please visit <https://www.foresters.com/en-ca/foresters-difference/scholarships> for eligibility criteria. 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 LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. Some features not available in Louisiana. LawAssure is not available in Quebec and the Canadian territories. ⁵ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc. ⁶ Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. ⁷ Governance rights are available to voting members only. Foresters Financial, Foresters and Helping Is Who We Are 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. NC237