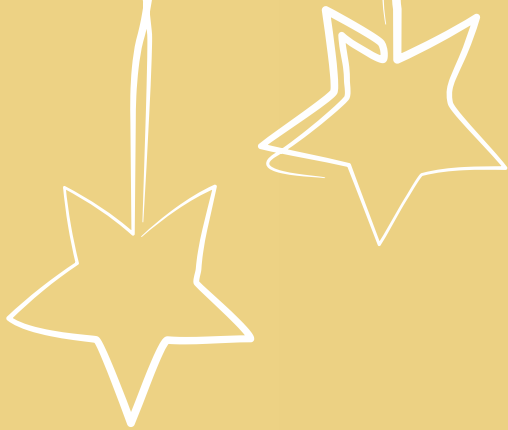


Amazing member benefits

No catch. For real.



150
YEARS **Foresters** 
Financial

Get more with membership

Most people buy a life insurance policy and put it in a drawer until something bad happens. Not with Foresters Financial™ membership. We offer member benefits¹ you can use from day one to make your life better. Above and beyond life insurance.



Foresters Go™²

More than your average wellness app. Earn rewards for activities you do to live a healthy lifestyle and enrich your community.

Community Volunteer

Apply for grants up to \$2,000 to organize volunteer activities in your local community.

Foresters Moments™

With Foresters Moments grants, members can create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.

Foresters Care™

Make a difference in your community with a twice-a-year grant of \$200.

Competitive Scholarship³

Member families can apply for tuition scholarships to help with the rising cost of post-secondary education. Hundreds are awarded each year!

LawAssure⁴

Create a customized will, power of attorney and healthcare directive online at no extra cost.

Lifelong Learning⁵

Take courses from a huge, member-only library of online courses for personal and professional development.

Foresters Renew™⁶

Grants of up to \$750 for courses to upskill and help you reach your career goals.

Foresters Member Discounts™⁷

Save money with a member discounts website that gives you deals on everyday essentials, online shopping, theme parks, movies, electronics and more.

Terminal Illness Loan

Terminally ill members may have access to an interest-free loan up to \$250,000 to help with any financial needs.

Orphan Scholarships⁸

Up to \$6,000 per year, per child (up to four years) may be available for post-secondary schooling for kids who lose their parent(s).

Orphan Benefit⁸

Income support up to \$900 per month, per child for kids under 18 years old may be available for kids who lose their parent(s).

Visit foresters.com to learn more about the many benefits available to Foresters members.

Compliments of:

- 1 Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.
- 2 Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.
- 3 The Competitive Scholarship member benefit is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grand-children may apply subject to the eligibility criteria. Please visit <https://www.foresters.com/en-ca/member-benefits/scholarship-new-applicants> for further details.
- 4 LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure not available in the Yukon, the Northwest Territories and Nunavut. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters Financial, its employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

- 5 Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
- 6 Foresters Renew is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members may apply subject to the eligibility criteria.
- 7 Discounts are administered by BenefitHub Technology Canada Limited.
- 8 Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months. Foresters may, at its sole discretion on the basis of documentary evidence submitted in support of the benefit application, deem the child an orphan for the purpose of this member benefit. Both parents or a single parent who is the sole provider for the maintenance and support of his/her children must be alive at the time of application of membership. Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada, M3C 1T9) and its subsidiaries. NA122