

Foresters Membership

Our customers are our members. Members are eligible to apply for certain Member Benefits, which may vary depending on the type of membership you have.

Types of Memberships

There are two categories of Foresters Membership – “voting member” and “non-voting member.” The difference depends on the type of product you purchase through Foresters. There are differences in the benefits offered through these two types of Foresters memberships as well.

Voting Member

You are a voting member if you own one of the following Foresters products issued by Foresters and maintain your certificate in good standing.

In the U.S. and Canada

- Universal Life Insurance
- Whole Life Insurance
- Term Life Insurance
- Flexible Premium Deferred Annuity
- Single Premium Deferred Annuity
- Single Premium Immediate Annuity
- Segregated Funds (Canada only)
- Registered Income Funds (Canada only)

Non-Voting Member

You are a non-voting member if you own a third-party product offered through Foresters. Purchasers of third party products must first complete a membership registration form.

This brochure includes details about certain Member Benefits. For full details on Member Benefits and eligibility, go to www.foresters.biz/membership.



The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

US mailing address
PO Box 179
Buffalo, NY 14201-0179

www.foresters.biz
T. 800 828 1540

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The delicious rewards of sharing.

Foresters Member Benefits



When you buy a life insurance or annuity product from Foresters™, you're taking a step closer to helping bring yourself and your family financial security. You'll also feel great about having an opportunity to live for today and plan for a successful tomorrow.

Our customers are our members. And as a member, you may access complimentary member benefits and services to help you with your life, health and education needs today and in the future.

Live for today, plan for tomorrow and make a difference along the way. Foresters doesn't have shareholders. So we put our prosperity and financial strength to work for those who matter most – our members – through improved products, member benefits and services.

We share our time, talent and financial strength within our members' communities. And we make a difference through community service and volunteering.

We've done this successfully for the past 130 years. Make a start on your future and become a Foresters member. Help us continue to build on our proud tradition of helping people live for today, plan for tomorrow and make a difference along the way.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society.



Foresters Member Benefits: the cherry on top.

Our customers are our members. As a Foresters member, you're eligible to apply for a variety of Member Benefits. These benefits go beyond life insurance or financial services: they're really about taking care of each other in times of need. These added benefits help provide eligible members with more security for your family and can offer wonderful value.

Over time, Member Benefits may change and evolve¹ however Foresters is always looking for opportunities to share our prosperity with our members.

For full details on Member Benefits and eligibility, go to www.foresters.biz/membership.

¹Foresters retains full authority to administer and change the Member Benefits at its sole discretion. These benefits may be amended, changed, cancelled, in whole or in part, or eliminated at any time with or without notice, at the sole discretion of Foresters.

Scholarships Benefit

There's nothing more precious than our children's future. Foresters is proud to award up to 320 renewable scholarships² every year across North America. Each scholarship award will be the amount of \$2,000³ a year for a maximum of four years.

Orphan Scholarships Member Benefit

The Orphan Scholarships benefit potentially provides a scholarship opportunity in the unfortunate event that one parent or both parents are deceased.

<u>On the death of:</u>	<u>Per year:</u>
One parent ⁴	\$1,500
Single parent ⁵	\$3,000
Both parents	\$6,000

Critical Illness Member Benefit

If you're diagnosed with certain critical illnesses, such as life threatening cancer, a heart attack, a stroke, or multiple sclerosis, you may be eligible to receive a financial grant of \$4,000. This benefit could help ease your family's financial hardship or help pay for unexpected medical expenses.

Young Family Member Benefit

Ensuring your children are taken care of is one of your most important concerns. This benefit pays \$300 a month per child to the legal guardian for children under 18 years of age in the event of the death of both parents.

²Foresters Scholarship Program is a competition for scholarships. This program is administered by the Association of Universities and Colleges of Canada.

³All figures reflect the currency of the country of the issued certificate.

Terminal Illness Member Benefit

An interest-free loan is provided for any insured individual in the benefit member's family who becomes terminally ill.⁶ The total loan can be up to 75% of the Net Face Amount of the Foresters life insurance you own and the loan will be repaid from the insurance proceeds payable upon the insured's death. The certificate and/or policy must be absolutely assigned to Foresters to the extent of its interest, up to a maximum of \$250,000. The loan will be repaid from the insurance proceeds payable upon the insured's death.



⁴Parent is defined as a person who is legally responsible for the maintenance and support of a child, with the child being defined as either biological or legally adopted.

⁵Single parent is defined as a parent who is widowed, has never been married, or in the case of divorce or separation, has been the sole provider of the maintenance and support of the child. The determination of whether a parent is a single parent will be at the sole discretion of Foresters.

⁶Terminally ill means there is a reasonable certainty of death within twelve months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available in the States of New York, Oklahoma or Illinois as a Member Benefit.

Get connected with your community.

As part of your Foresters "voting membership," you and your immediate family are invited to take part in the many activities and fundraising or local charity events organized by your local Branch. Your membership supports Foresters commitment to sharing our strength by participating in local and national community programs.

For more information see www.foresters.biz/getconnected.

Your Foresters Member Benefits could be a very valuable and meaningful part of your membership with Foresters. For full details on Member Benefits and eligibility, go to www.foresters.biz/membership.

Make a start on your future and become a Foresters member. Help us continue to build on our proud tradition of helping people live for today, plan for tomorrow and make a difference along the way.