Guide to member benefits

Foresters Financial

Helping is who we are.™

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

Helping everyday families

Foresters Financial™ helps everyday families achieve financial security and prepare for the unexpected with quality life insurance and investment products, while making a lasting difference in their lives and communities.

Foresters members are part of a global community that is more than one million strong. Through their trust in our products, their passion for giving back and the generous donation of their time, our members make a meaningful and lasting impact on other members and in communities across Canada, the United States and the United Kingdom.

An overview of member benefits

Grants and scholarships

A member may be eligible for Competitive Scholarships, Orphan Scholarships and Community Grants.

Well-being benefits

It is important to us that our members and their families are strong, happy and financially secure.

Fun Family activities

Complimentary family activities help members reconnect and enjoy meaningful time with the ones they love.

Community and volunteering

Community service and volunteerism are two of the most important opportunities that Foresters membership provides.

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Grants and scholarships

One of the ways we enrich the lives of our members, their families and their communities is by offering complimentary member benefits[1] that include grants and competitive scholarships.

By helping to ease the financial burden that comes with some of life's biggest challenges and momentous events, we can help our members and their families continue to get more out of life.

Foresters Competitive Scholarships[2]

Foresters is proud to contribute to the opportunities that education can bring to individuals, families and communities. We hope to help cultivate the next generation of leaders and community volunteers while providing well-deserved financial assistance to students as they work towards their educational goals.

Our tuition scholarships are available for many kinds of post-secondary education such as vocation and trade schools, community colleges and universities.

Each year, the Foresters Competitive Scholarship Program provides almost $2 million dollars for tuition scholarships for higher learning in the US and Canada. Eligible members with a minimum GPA of 2.8 may apply.

Eligible applicants

All Foresters members who:

Are insured under:

- A fully paid-up in-force certificate; or
- An in-force certificate with a face value of at least $10,000; or
- An in-force annuity with a minimum contribution of $1,000 paid in the previous 12 months; or
- A rider under any of the certificates listed above; or
- Have an in-force Foresters Social Fraternal Membership.

Foresters membership must be in force on the date of application for a Foresters Competitive Scholarship and it must still be in force in order for the applicant to accept the scholarship and receive payment, and to renew it.

The spouse of an eligible Foresters member as defined above

Dependent children of an eligible Foresters member as defined above

- Children must be aged 24 years or under at the time of application through to the time payment is issued.
- Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

Foresters Competitive Scholarships[2] (continued)

Grandchildren of an eligible Foresters member as defined below

Grandchildren must be aged 24 years or under at the time of application through to the time payment is issued.

Application requirements and selection criteria

Overall weighting of application components

– Community service, Reference letter and essay: 65%

– Grades: 35%

Please note that geographic representation may also be a consideration.

Based on the number of people who apply each year, the competition for these scholarships can be high. So, meeting or exceeding all of the basic requirements to apply does not guarantee being selected as a winner.

Community service

All applicants must have performed a minimum of **40 hours** of community service in the 24 months leading up to the application deadline. Community service is volunteering for any recognized community organization (e.g. Foresters, Boys & Girls Club, Lions Club, Girl Guides, sports camps, school or religious institution, etc).

In this category, higher scores will be given to applicants who have:

– Volunteered with Foresters in the past

– Been involved in volunteer activities that support family well-being, including:

- Playgrounds/public space
- Children's health/wellness
- Other projects connected to family togetherness

– Held leadership roles in their community service

Minimum grades

All eligible applicants other than "Mature Students" must have a minimum GPA of 2.8 in the last academic year of study before the year of the award. In this category, applicants will be ranked/scored based on their level of performance above and beyond the minimum GPA of 2.8.

If the applicant is considered a "Mature Student" as defined by the attending institution, academic eligibility for the entrance level will be based on proof of registration at an eligible institution. Such proof of registration will also be required if the candidate is awarded the scholarship.

References

All applicants must provide a reference letter from a person who is not related to the applicant **and** who is familiar with the applicant's community service. Each reference letter should describe the applicant's specific contributions in their volunteer work, as well as the impact of their efforts. Please refer to the "Recommendation" section in the online application for more details.

Essay

All applicants must provide a 250-word essay outlining how they believe Foresters goals align with their own values about volunteering. Please refer to the online application for more details.

Enrollment

An eligible course of study must meet the following criteria:

– Full-time enrollment, as defined by the educational institution

– Minimum two-year program, not including co-op time

– Canadian and American educational institutions with recognized degree/diploma-granting powers, excluding university preparatory programs, e.g. CEGEPs/pre-university diplomas

All applicants with "Mature Student" status, as defined by the attending institution, must provide proof of registration at an eligible institution.

Important dates typically fall within the following months:

Application period: refer to foresters.com

Application deadline: refer to foresters.com

Scholarship decision: March

Recipients notified: April

Checks mailed: August

Restrictions

1. Applicants who have previously received a Foresters Competitive Scholarship will not be eligible to apply for a new scholarship.
2. Foresters membership must be in-force on the date of application for a Foresters Competitive Scholarship and it must still be in-force in order for the applicant to accept the scholarship.

Fast facts

65% of the application is weighted toward community service

A minimum grade point average of 2.8

More than $30 million CAD awarded in financial support to over 7,700 students

3. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.
4. The scholarship is applicable only to a first post secondary degree or diploma.

5. Children, including children under the care of a legal guardian who is an in-force Foresters member, and grand-children must be aged 24 years or under at the time of application through to the time payment is issued.
6. Membership status and eligibility is verified at different stages of the application period and throughout the year.
7. Recipients of Orphan Scholarships are not also eligible to receive the Foresters Competitive Scholarships under the same membership.
8. If the member dies after the scholarship is awarded, the scholarship will continue as long as the recipient is covered under another in-force Foresters membership as defined in the "Eligible Applicants" section **and** he/she continues to meet the renewal criteria.

Applying online (refer to foresters.com)

During the application period, applicants can create an online account using the button at the bottom of the foresters.com scholarships webpage to apply for a Foresters Competitive Scholarship. The application period, including the submission deadline for the next academic year are posted in the "Important Dates" section on that webpage.

Once they have created an online account, they can use the site to track the status of their application and submit their supporting information.

They are responsible for making sure that they have successfully submitted all required application components before the deadline by logging in to their online account regularly. Once they have created their account, they can receive email reminders and notifications at more than one email address by entering an alternate or "Member email" address in their account profile.

Foresters and International Scholarship & Tuition Services, Inc. (ISTS) are not responsible for information that is late, unsuccessfully submitted or inaccurately completed.

Information for Foresters Competitive Scholarship winners and recipients

Acceptance

If the recipient is a **new** Foresters Scholarship recipient, they must do the following to receive their scholarship:

- Log in to their online account and click the "Acceptance" link.
- Provide all of the information requested online. If they have not yet selected a college or university, enter their first choice college or university.
- Use the scholarship in the academic year it is awarded; or
- Make a formal request to have their scholarship deferred.

Children, including children under the care of a legal guardian who is an in-force Foresters member, and grandchildren must be 24 years of age or younger at the time of application through to the time of payment.

Payment

International Scholarship & Tuition Services, Inc. (ISTS) will forward a scholarship check to the student/recipient on behalf of Foresters. This check will be made payable to the educational institution. It is the student's responsibility to ensure that payment of tuition fees is made according to the requirements of the educational institution, regardless of the timing of the award payment.

Deferral

A Foresters Competitive Scholarship can be deferred for a maximum of one academic year (unless otherwise noted) and only for the following reasons:

- Co-op studies
- Illness
- Death in the family
- Vocational obligation (can be for four semesters)
- Humanitarian mission

Permission is granted at the discretion of Foresters. If successful, they must be 24 years of age or younger at the time permission is requested through to the time it is granted.

Once they have been informed that their application for a Foresters Competitive Scholarship was successful, they will need to make a formal, written application outlining the circumstances that make a deferral necessary. At the discretion of Foresters, they may be asked by ISTS to provide proof of circumstances.

Renewal

If they wish to renew their scholarship in subsequent years, the eligibility requirements are as follows:

- Maintain a full-time course of study
- Remain in good academic standing as defined by the educational institution
- Maintain an in-force Foresters membership as defined in the "Eligible Applicants"
- Children, including children under the care of a legal guardian who is an in-force Foresters member, and grandchildren must be 24 years of age or younger at the time the renewal application is submitted through to the time of the payment

All current Foresters Competitive Scholarship recipients will receive an email with detailed instructions on how to renew their scholarships. If they have any questions about renewing their scholarship, they may contact ISTS at 800-444-3043 or info@applyists.com.

For more information

If the member has any additional questions about the Foresters Competitive Scholarship Program they can do the following:

Visit foresters.com or contact International Scholarship & Tuition Services, Inc. (ISTS) at 800-444-3043 or info@applyists.com

Orphan Scholarships

The Orphan Scholarship benefit provides the children of deceased members with a renewable higher learning scholarship of up to $6,000 per year for up to four years to cover tuition and maintenance.

On the death of	Maximum per year
One parent (two-parent home)	$1,500
Single parent	$3,000
Both parents	$6,000

With the exception of the single parent scholarship, both parents must have been alive at the date of application for membership.

Specific eligibility requirements and limitations

- An in-force certificate of face value greater than or equal to $10,000, **or**
- An in-force annuity certificate with cash value of not less than $10,000 or minimum contribution of $1,000 paid in the previous 12 months.
- The initial diagnosis resulting in the death of a parent must occur at least 24 months after the date of application for membership.
- For this purpose, disease includes acquired immune deficiency syndrome and a diagnosis of HIV positive status.
- In the event of an accidental death, benefit eligibility begins at the time of becoming an eligible member.
- This benefit will be paid in the currency of the country where the certificate is purchased.
- Recipients of Orphan Scholarships are not also eligible to receive the Foresters Competitive Scholarships under the same membership.

General age requirements

- If a child becomes orphaned at age 18 or younger, the post secondary program must begin in the calendar year in which the child's high school education is completed.
- If a child becomes orphaned after age 18 and prior to reaching age 24, he/she must already be attending a program.
- The scholarship benefit is not available to a child who becomes orphaned after reaching age 24.

Postsecondary institution guidelines

- The program must be full-time, meaning at least two years in duration, not including co-op time.
- The scholarship will not be granted for evening or part-time studies.
- The four-year scholarship is only for a first post secondary degree or diploma program.
- The full-time post secondary educational program must be from an American, Canadian or British educational institution that has recognized degree/diploma-granting powers, excluding university preparatory programs (e.g. CEGEP/pre-university diploma).
- The duration of the scholarship and the amount of assistance will be at the sole discretion of Foresters.
- The scholarship is renewable each year and the recipient must comply with the renewal criteria.
- The scholarship will end and no further payments will be made if, at any time, the child is no longer in good academic standing, as defined by the educational institution, or the child does not attend full-time.
- Upon completion of the approved program, the scholarship will end.

Community Grants

Fast facts

Each member can apply for three Community Volunteering grants and two Fun Family grants per calendar year

Members must be registered to MyForesters.com to apply

18+

Members must be eighteen years of age or older to apply

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 families and communities – and Foresters provides the tools and financial resources to do so.

There are different kinds of grants available that help families spend quality time with the ones they love, while making a meaningful difference in the community:

- Community Volunteer grants provide members with the funds to lead activities that engage members in local volunteerism while also enhancing the well-being of families and communities.
- Fun Family grants provide members with the funds to create local activities that foster fun family time by offering unique opportunities for members and their families at little to no cost.

Make an IMPACT

Make an IMPACT helps members make a difference in their community with a one-time grant of $200. Without the friction of complex grant rules, members can enjoy the full experience of preparing, organizing, and executing their volunteering activities.

Make an IMPACT promotes social media participation for members to share their success stories and motivate each other to get involved in helping those impacted by disaster and hardship.

Eligibility requirements

Make an IMPACT is open to all eligible Foresters members who are 18 years of age and older and are insured under a certificate or policy in good standing. Members must be registered to the MyForesters portal and may only apply for one grant per year. Receiving a Make an IMPACT grant does not interfere with annual Community Volunteer or Fun Family grant limits per members.

Well-being benefits

Members may receive benefits including:

Everyday Money

Our toll-free and confidential phone-based financial helpline gives members access to an accredited counselor who can help answer their questions about personal financial matters such as debt management and budgeting.

LawAssure[3]

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

Lifelong Learning[4]

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

Diabetes Member Benefit[5]

Helps members living with diabetes cut costs and get the essentials they need with home delivery of discounted Accu-Chek products.

Orphan Benefit

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

Terminal Illness Loan[6]

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.

Everyday Money

Everyday Money is a toll-free and confidential financial helpline that members can call to speak with accredited counselors about everyday money management. This member benefit can help members get the personalized information they need to make decisions about their finances.

Questions counselors often receive:

- What's the best way to deal with my credit card debt?
- Do I qualify for any tax deductions?
- How do I create a budget?
- Are there any government programs available to help me purchase a home?

In North America, members can call 800-444-3043 from 7 a.m. to 9 p.m. EST, Monday to Friday and from 8 a.m. to 12 p.m. EST on Saturday. In the US, *Everyday* Money is available in English and Spanish.

Eligibility requirements and limitations

All members and their immediate family members are eligible to use the *Everyday* Money member benefit if they are an insured or an annuitant under a certificate or policy offered by Foresters and maintain their certificate or policy in-force.

LawAssure

LawAssure is an online document preparation service provided through Epoq that provides Foresters members online access to create customizable

- Wills
- Powers of attorney
- Healthcare directives

LawAssure helps members create important documents in a way that is easy-to-use and convenient. LawAssure is built upon a knowledge-based system that collects the member's details through a questionnaire, which asks questions about the member's circumstances. LawAssure uses pre-programmed logic to instantly customize and populate important documents according to the member's answers and specific to their jurisdiction.

Members get access to a secure online account where they can store and print their documents. These accounts are also mobile compatible, enabling members to easily access their documents on-the-go. Members can use LawAssure's to securely share documents with anyone, such as a family member, a notary, or a trusted advisor.

Members must be registered to MyForesters.com to access this member benefit.

Lifelong Learning

This easy-to-use learning library offers a diverse range of over 200 online courses covering a diverse range of topics including business management, health and wellness, communication and professional development

Members can create flexible learning plans that fit their own interests and schedules as well as track their progress through a personalized dashboard. A certificate of completion is provided once a course is successfully completed

Members can access Lifelong Learning by logging in from their MyForesters.com account.

Diabetes Member Benefit

The Diabetes Member Benefit helps members living with diabetes cut costs and get the essentials they need, with home delivery of discounted Accu-Chek products.

Two options are available for members and their immediate families. Members can choose one or both.

Flexible test-strip subscription

- Test strips delivered at the best price
- Free Bluetooth blood glucose meter included in the subscription
- Members can customize the order to fit their unique testing needs

Discounted glucose testing accessory bundle

- Save 33% on key items for testing blood sugar:
    - 1 Accu-Chek FastClix Lancing Device
    - 102 Accu-Chek FastClix lancets
    - 2 Accu-Chek Guide control solution
    - 5 Accu-Chek Self-Test Diaries

Orphan Benefit

Foresters Orphan Benefit[1] is a monthly payment for orphans, which may provide $900 per month per child to the legal guardian for children under 18 upon the death of the parents or sole surviving parent. Children who have a court appointed legal guardian can receive a monthly payment beginning one month after the child becomes an orphan. The benefit ends on the child's 18th birthday or if the child becomes married, self-supporting or is approved for an Orphan Scholarship. 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 for membership.

Specific eligibility requirements and limitations

- An in-force certificate of face value greater than or equal to $10,000, or
- An in-force annuity certificate with cash value of not less than $10,000 or minimum contribution of $1,000 paid in the previous 12 months.
- A child of parents who are deceased and the last surviving parent had become an eligible member during the lifetime of both parents or sole surviving parent and that last surviving parent was also an eligible member at the time of his/her death, or;
- A junior member whose certificate insuring his/her life, as the primary insured, was issued during the lifetime of both of his/her parents.
- Membership must be in force at the time of the parents' or sole surviving parent death.
- In the event of an accidental death, benefit eligibility begins at the time of becoming an eligible member.
- To be eligible for this benefit, a Foresters membership application must have been received by Foresters at least six months before the death of both parents or sole surviving parent.
- The initial diagnosis resulting in the death of the last surviving parent must occur at least 24 months after the date of application for membership.
- Foresters requires satisfactory proof of the death of both parents or sole surviving parent, medical reports, documents appointing legal guardians, and a birth certificate for each child.
- This benefit will be paid in the currency of the country where the certificate is purchased.

Benefit begins

- One month after a child becomes an orphan

Benefit ends

- On the child's 18th birthday
- If the child marries
- If the child becomes self-supporting
- On approval of an Orphan Scholarship member benefit
- If the child is no longer a full-time high school student

Fast facts

The monthly payments is to the legal guardian

Terminal Illness Loan

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.

The Foresters life insurance contract must be absolutely assigned to Foresters to the extent of its interest. The loan will be repaid from the insurance proceeds payable upon that insured person's death.

Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

An interest-free loan of up to $250,000 is available to terminally ill insured members to help them pay for health care and/or spend quality time with loved ones.

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

Eligibility requirements and limitations

- Initial diagnosis must occur at least 24 months after the date of application for membership.
- An application for this benefit must be accompanied by a Foresters claim form, completed by the attending physician. A second opinion may be obtained, at Foresters discretion, including an examination of the insured person by a physician designated and paid for by Foresters.
- The Foresters life insurance contract must have been in force for at least two years, any contestable period must have expired, and in the opinion of Foresters, the insurance contract must provide good security for the loan.
- The insured, or owner if other than the insured, must agree that:
    - Each beneficiary must agree in writing to the loan.
    - This loan will be the first charge to the life insurance contract and will take precedence over any death, disability, or other benefits payable under it.
    - Foresters may increase the amount of the loan to cover the costs of maintaining the life insurance contract, e.g. for premiums, cost of insurance, and/or expense charges.
    - At the time of the loan, the life insurance contract must be absolutely assigned to Foresters.
    - To repay the loan to Foresters, upon the death of the insured person an amount equal to the loan amount will be subtracted from the proceeds payable, with the balance of the proceeds, if any, to be paid to the beneficiary.
- This benefit is not available on individual term insurance that is not renewable and convertible or on term insurance within five years of expiry.
- This benefit will be paid in the currency of the country where the certificate was purchased.

Community and volunteer activities

Our purpose has always been to work to enrich the lives of families and communities.

At Foresters it is important to us that our members' families are strong, happy and financially secure. We want to help families live for today, plan for tomorrow, and stay strong along the way.

Community activities

Members have opportunities to become involved in volunteer activities.

Eligibility requirements and limitations

Foresters community activities are organized in many communities across North America. Eligible members, their families and friends are welcome to volunteer at events in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force.

Members under 16 must attend with their parent or guardian.

Fun Family activities

In our busy lives, it's important to take time to focus on our families. That's why each year Foresters offers tons of fun events that give our members a chance to relax and connect with each other and their loved ones. Sporting events, theme parks, zoos, circuses, museums – there's an event for everyone, no matter what they're interested in.

Fun Family activities (continued)

Eligibility requirements and limitations

Foresters events are organized in many communities across North America. Eligible members, their family and friends are welcome to attend events in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force.

Members under 16 must attend with their parent or guardian.

Volunteer governance leadership

Through Foresters volunteer leadership opportunities, members have access to personal development, social interaction and participation in Foresters governance.

Governance

Foresters is member-based and democratic, which means members can stand for election themselves or vote for the members that do.

We have two levels of elected leadership. Our 50 Branch Councils and five Regional Councils are made up of members interested in sharing their ideas on member programs and policy, and planning for the future. Members of the Councils are also responsible for electing the International Board of Directors.

Eligibility requirements and limitations

All volunteer leaders must be members in good standing. Non-voting members[7] may participate in or lead Foresters community projects but are not eligible to hold an elected position within Foresters governance structure. Whether a member is a “voting member” or a “non-voting” member depends on the type of Foresters product they have purchased.

Voting member

Most Foresters members are voting members. Governance rights are available to voting members only.[7] Members have voting privileges if they are insured or are an annuitant under a certificate and maintain their certificate in force.

Eligibility for members benefits

Foresters member benefits are part of Foresters membership and offer our members and their families additional protection.

Eligibility requirements vary by benefit. As an eligible member, they can apply for member benefits as long as they meet the benefit specific requirements.

Benefits package

There is one membership per family regardless of the number of Foresters in force certificates held or persons insured. Benefits packages are assigned by member household only, under the name of the first individual (including children under the age of 16) who is the insured or annuitant under a Foresters in force certificate within that household.

Who is Eligible?

Foresters member benefits may be available to the following individuals, subject to benefit specific eligibility requirements:

- Primary insureds and annuitants under an in force Foresters certificate or rider and their immediate family members.
- Holders of an in force Foresters Social Fraternal Membership and their immediate family members.
- Junior members of Foresters (minors) are eligible for member benefits except in the case of community and member involvement events where the junior member must be accompanied to the event by his/her parent.
- Benefits do not extend to parents and legal guardians of a junior member of Foresters.
- Immediate family members include the spouse and children, including children under the care of legal guardians who are the holders, insureds and annuitants described above. Benefits do not extend to individuals outside of the immediate family, such as siblings or other relatives, except in the case of the Competitive Scholarship which extends to grandchildren.

Social Members, Branch Community Members who are currently in a Branch Councilor role and Registered Non-Voting Members are only eligible for the Competitive Scholarship member benefits and Member Involvement and Community Investment events.

Definition of terms

Children means the biological and legally-adopted children or step-children of an eligible member who are unmarried and under the age of 25 years, provided the eligible member is legally responsible for the financial support of such children at the time application for the benefit is made.

Children under the care of a legal guardian means any children who are unmarried and under the age of 25 years, provided the eligible member has been appointed by a court as the legal guardian for the children at the time application for the benefit is made.

Grandchild means a biological and/or legally adopted grandchild or step-grandchild under the age of 25 years, provided at least one legal grandparent is the eligible member at the time application for benefit is made.

Grandparent means an eligible member who has one or more grandchildren biologically or through legal adoption or step-grandchildren.

Immediate family means the eligible member, his/her spouse and biological and/or legally-adopted children or step-children. In the case of the Competitive Scholarship, this also includes biological and/or adopted grandchildren or step-grandchildren.

Junior Member is a member in good standing who is insured under a certificate issued by Foresters and is under the age of 16.

Legal guardian means a person who has been court appointed as legal guardian for the child/children, has financial responsibility for one or more children, and can legally act on the child/children's behalf.

Member means a person who has applied for and been accepted as a member of Foresters and is an insured or annuitant under an applicable in-force life or annuity product offered by The Independent Order of Foresters or its Canadian life subsidiary, or a holder of an in-force Social Fraternal membership, or one who is registered as a Non-Voting member. Only members 16 years of age and older can register to MyForesters.com.

Minor means those who are under 16 years of age.

Non-voting member is an individual who is under 16 years of age for whom an application for The Independent Order of Foresters membership has been made and accepted and who is insured under an applicable in-force life or annuity product offered by Foresters or its Canadian life subsidiary.

Parent means a person who is biological, step- or adoptive parent of a child, and includes a person who, at the discretion of Foresters, is acting as the child's parent (in loco parentis), or who is that child's legal guardian.

Single parent means a person who is either widowed, has never been married, or is divorced or separated, and is the sole provider for the maintenance and support of his/her children. The determination of whether a parent is a single parent will be at the sole discretion of Foresters.

Social Fraternal Member means a person who holds an in-force Social Fraternal Membership prior to June 13, 2001: A Social Fraternal Member pays annual dues and/or membership fees.

Spouse means a person who is legally married or in a common-law relationship with the eligible member (common-law relationship means cohabitation in a relationship of some permanence continuously for at least two years).

Endnotes

1 Foresters 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 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.

4 Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

5 The Accu-Chek subscription is a monthly subscription. Members are not eligible to participate in a subscription plan offered by Accu-Chek if they are enrolled in or have medical or prescription coverage through any government healthcare program, including but not limited to Medicare and Medicaid, or where otherwise prohibited by law. By purchasing this product, members are subject to full terms and conditions. Limit six 50-count vials per home delivery order.

The Accu-Chek Testing Bundle is not available for purchase by individuals enrolled in or having medical or prescription coverage through any government healthcare program, including but not limited to Medicare and Medicaid, or where otherwise prohibited by law. By purchasing this product you are subject to full terms and conditions.

ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

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

7 A non-voting member includes a member who is under the age of 16 years and is insured under a certificate or policy of insurance or is an annuitant under an annuity certificate or policy issued by Foresters, and the certificate or policy of insurance is in good standing.

Foresters Financial

Helping is who we are.™

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