

# Your guide to Foresters member benefits

Help your clients make the most of their membership.



**Foresters**   
Financial

# Better living for everyday families

Foresters helps members and their families live well, have fun and give back in local communities.





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# Grants and scholarships

Education builds character. Volunteering builds community.  
Foresters can help with both.



# Competitive Scholarship<sup>2</sup>

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 Competitive Scholarship program provides over \$2 million dollars for tuition scholarships for higher learning in the U.S. and Canada.

## Eligible applicants

All Foresters members who:

- Are insured under:
  - A fully paid-up in-force certificate; or
  - An in-force annuity, or
  - A rider under any of the certificates listed above; or
  - Have an in-force Foresters Social Fraternal Membership.
- The spouse of an eligible Foresters member as defined above.
- Dependent child or grandchild of an eligible Foresters member as defined above.
  - Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

**Applicants must be of the age 24 or under at the time of the application through to the time payment is issued.**

For the purpose of determining eligibility, a "certificate" includes a policy or annuity issued by Foresters Life Insurance Company on or after April 2, 2008, except that it does not include Foresters Life funeral annuity certificates or creditors' group insurance certificates.

Foresters membership must be in force on the date of application for a 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.

## Application requirements and selection criteria

### Overall weighting of application components:

- Community service, recommendation letter and essay: 65%
- Grades: 35%

Please note that geographic representation may also be a consideration.

Based on the number of applicants, the competition for these scholarships can be high. **Meeting or exceeding these requirements does not guarantee an applicant to be chosen as a Scholarship recipient.**

### Community service

New Applicants must have performed a minimum of 200 hours of community service in the 24 months leading up to the application deadline. Returning Candidates must have performed a minimum of 50 hours of community service in the 12 months leading up to the application deadline. Community service is volunteering for any community-based organization, registered non-profit, or registered charity.

Competitive Scholarship will not accept partisan, political or direct religious volunteer/community service activities.

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

- 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

Due to COVID-19, for the 2022/2023 scholarship academic year only, Foresters will grant applicants a temporary exception to meet a minimum of 25% of the required hours.

### Minimum grades

All eligible New Applicants must have a minimum GPA of 3.2 or 80% 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 3.2 or 80%. All eligible Returning Candidates must have a minimum GPA of 3.0 or 75% in the last academic year of study before the year of the award.

### Recommendation letter

All New Applicants must provide a recommendation letter from a person who is not related to the applicant and who is familiar with the applicant's community service. The 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 when available for more details.

### Essay

All New Applicants must provide a 250-word essay outlining their experience with a volunteer project where they gave back and supported a community. Please refer to the online application when available for more details.

### Enrolment

An eligible course of study must meet the following criteria:

- First degrees or diploma programs
- Full-time enrolment, 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

### Important dates typically fall within the following months:

Check foresters.com for current application period and deadlines.

Scholarship decision: April

Recipients notified: June

Checks mailed: August

# Competitive Scholarship<sup>2</sup>

## Restrictions

1. Applicants whose applications have been declined are able to apply for a Competitive Scholarship up to 3 times by completing the Returning Candidate application until such time as the recipient's first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.
2. The scholarship is applicable only to a first post secondary degree or diploma.
3. 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.
4. 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.
5. Applicant must be of the age of 24 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 Competitive Scholarship.
8. If the sponsoring member passes away after the scholarship is awarded, the recipient will still receive the scholarship if he/she meets the requirements under Part A and B of the "Eligibility" section of the Scholarship Guidelines for New Applicants and, in subsequent years, meets the criteria for Returning Candidate.

## Applying online

During the application period, applicants can create an online account by clicking on the "Apply Now" button at the top of the foresters.com scholarships webpage to apply for a 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 Competitive Scholarship winners and recipients

### Acceptance

If the recipient is a **new** 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.

Applicant must be of the age of 24 or under at the time of application through to the time payment is issued.

## Payment

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 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 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.

### Returning Candidate

Students may apply as a Returning Candidate in subsequent years, the eligibility requirements are as follows:

- Maintain a full-time course of study
- Must have a minimum GPA of 3.0 or 75% in the last academic year of study before the year of the award
- Performed a minimum of 50 hours of community service in the 12 months leading up to the application deadline
- Maintain an in-force Foresters membership as defined in the "Eligible Applicants"



## Competitive Scholarship<sup>2</sup>

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- 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

The Returning Candidate application must be completed by students who:

- Had applied for a scholarship previously as New Scholarship applicants and were declined, or;
- Those who are previous scholarship award recipients , or;
- Are current scholarship award recipients.

All current Competitive Scholarship recipients will receive an email with detailed instructions on how to reapply as Returning Candidates for their scholarships. If they have any questions about the Returning Candidate application, they may contact ISTS at 866-258-0626 or Foresters@applyISTS.com.

### Questions?

If your client is looking for more information, you can point them to:

- Visit [foresters.com](http://foresters.com)
- Phone 866-258-0626, Monday to Friday from 8:00 a.m. to 5:00 p.m. CT
- Email [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com)



## Scholarships by the numbers

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# 300

Scholarships awarded each year

# 65%

Community service weighting

# 35%

Academics weighting

## 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.
- Certificate includes an in-force individual policy or annuity offered by Foresters Life Insurance Company.

- 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

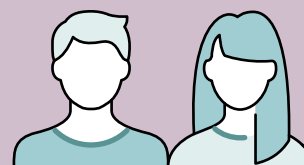
- The program must be full-time, meaning at least two years in duration, not including co-op time.
- The scholarship will not be granted for evening or part-time studies.
- The four-year scholarship is only for a first post secondary degree or diploma program.
- The full-time post secondary educational 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.

## Grants by the numbers



Community Volunteer grant

**\$2,000**



Members

**18+**

can apply



## Community Grants

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The Foresters Community Grants 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.

### Eligibility requirements

Community Grants 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.

The Community Grants support team reserves the right to decline an application if the activity details do not follow Foresters policies and guidelines, the advice of the World Health Organization (WHO) or local health authorities on protection measures against COVID-19, or may otherwise jeopardize the safety of the application and others.

Members  
must register for  
**MyForesters.com**  
to apply for grants.

# Well-being benefits

From family and finances to health and happiness,  
Foresters has your clients covered.



## MemberDeals<sup>3</sup>

MemberDeals provides members access to discounts on everyday necessities, electronics and other online shopping opportunities. Canadian and U.S. members can search online for discounts provided by and in partnership with Entertainment Benefits.

With discounts on over thousands of products and services from leading brands, members have many opportunities to enjoy activities and entertainment at preferred costs. Offers are continuously being updated and there is no set time for offers to expire.

Note: all offer prices listed on the MemberDeals platform are displayed in U.S. currency. Canadian members should check with their financial institutions for the applicable conversion rate.

Entertainment Benefits will provide technical support to members and can answer questions regarding the MemberDeals platform. Contact MemberDeals Customer Care at 1 (877) 579-1201, available seven days a week from 8:00am – 8:00pm ET.

## Lifelong Learning<sup>5</sup>

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.

## LawAssure<sup>4</sup>

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 preprogrammed 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.

### Eligibility requirements and limitations for MemberDeals, LawAssure and Lifelong Learning

These benefits are accessible to all 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 to access these benefits.

## Well-being benefits can help your clients...



### Create

Wills

Healthcare directives

Powers of attorney



### Save

Electronics

Travel

Everyday essentials



### Learn

Computer skills

Personal finance

Health and wellness



## Orphan Benefit

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Foresters Orphan Benefit 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.



## The details

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### 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

**Payments go to the child's legal guardian.**

## Terminal Illness Loan<sup>6</sup>

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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.

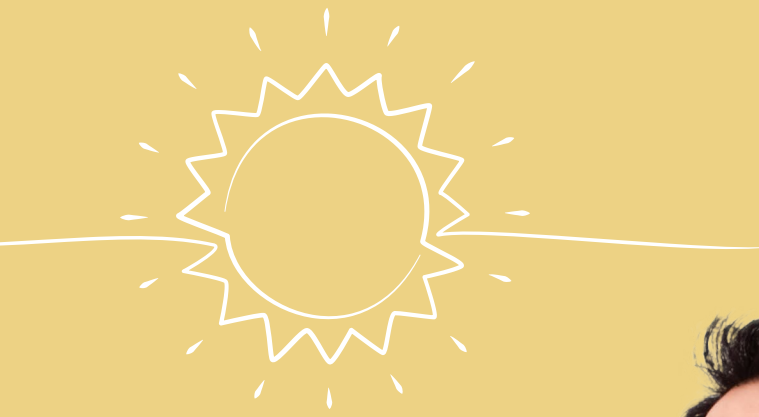
*Not available as a member benefit in the states of Illinois and New York or on Accidental Death products.*

### Eligibility requirements and limitations

- Certificate includes an in-force individual policy offered by Foresters Life Insurance Company, a Foresters subsidiary.
  - 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

Your clients will love the family outings and hands-on volunteering days in their local communities.





## Community Volunteer activities

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Members have opportunities to become involved in volunteer activities.

### Eligibility requirements and limitations

Foresters community activities are organized in many communities all across Canada and the U.S. Eligible members, their families and friends are welcome to volunteer at activities in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force. Certificate includes an in-force individual policy or annuity offered by Foresters Life Insurance Company, a Foresters subsidiary.

## Fun Family activities

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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 activities 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 activity for everyone, no matter what they're interested in.

### Eligibility requirements and limitations

Foresters activities are organized in many communities all across Canada and the U.S. Eligible members, their family and friends are welcome to attend activities in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force. Certificate includes an in-force individual policy or annuity offered by Foresters Life Insurance Company, a Foresters subsidiary.

Only Foresters Financial members, who have registered for the activity are eligible to attend along with their registered guests (maximum 4 tickets per household). There will be no exceptions made for members requesting additional tickets.

## Volunteer governance leadership

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

## Governance

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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<sup>6</sup> 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.<sup>6</sup> Members have voting privileges if they are insured or are an annuitant under a certificate and maintain their certificate in force. Certificate includes an in-force individual policy or annuity offered by Foresters Life Insurance Company, a Foresters subsidiary.

# Eligibility

How membership works for individuals and families.

## Who is a member?

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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?

Eligibility requirements vary by benefit.

Foresters member benefits may be available to the following individuals, as long as they meet any 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 Foresters Life Insurance Company, 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).

## Legal

- 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 The Competitive Scholarship member benefit is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <http://www.foresters.com/en-ca/foresters-difference/scholarships> for further details.
- 3 Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic.
- 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 lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. 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 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.

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Grow your business and make a real difference  
for families and communities.

**That's the Foresters difference.**



Advanced products.  
Tailor-made tech.  
Expert sales support.  
Community giving.

Foresters  
Financial

**Helping is who we are.™**

Visit [foresters.com](https://foresters.com) to see how we can help you.