



## The Foresters Difference

*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, plan for tomorrow and make a difference along the way.*

Our customers are our members. We put our prosperity and financial strength to work for those who matter most – our members – through improved products, member benefits and services.

And as a Foresters member, you may be eligible to access complimentary member benefits and services to help you and your family with your life, health and education needs today and in the future. These benefits can help provide you with more security and value. You get far more than just a financial product.

We're also different in our commitment to the communities – our investment goes beyond traditional corporate giving. As a fraternal benefit society, we focus entirely on investing in a stronger, richer and more meaningful future for our members and their communities. We share our time, talent and financial strength within our members' communities.

We've done this successfully for the past 130 years, and in the years to come, we'll 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.  
789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9



## Member Benefits

## Foresters Membership

*Our customers are our members. Eligible members may apply for 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” – depending on the type of product you have through Foresters. There are differences in the benefits offered through these two types of Foresters membership.

#### Voting Member

You are a voting member if you own one of the following products issued by Foresters and you 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

##### *In Canada only*

Segregated funds  
Registered income funds

#### Non-voting Member

You are a non-voting member if you purchased financial service products offered through Foresters issued by others (third-party products) and completed a Non-voting Membership Registration Form on or before December 31, 2006.

## Foresters Member Benefits: The Extra Advantage\*

As a Foresters member, you may be eligible to apply for a variety of member benefits. These benefits go beyond life insurance or financial services: they are complimentary benefits that can help provide more financial protection and assistance during times of need.

### 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 \$4,000 financial grant. This benefit may help ease your family's financial hardship or pay for unexpected medical expenses.

### Terminal Illness Member Benefit

An interest-free loan is provided for any insured individual in your immediate family<sup>1</sup> who becomes terminally ill<sup>2</sup>. The total loan can be up to 75% of the net face amount of the Foresters life insurance coverage on that individual and the loan will be repaid from the insurance proceeds payable upon the insured's death.

### Scholarship Member Benefit

Foresters believes a good education gives young people a head start in life. We are proud to award up to 320 renewable scholarships<sup>3</sup> every year across North America. Each scholarship award is in the amount of \$2,000<sup>4</sup> a year for a maximum of four years.

<sup>1</sup> Family refers to the immediate family and means the Foresters member, his/her spouse and their biological or legally-adopted children and step-children.

<sup>2</sup> 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. Not available as a member benefit in New York, Oklahoma and Illinois.

<sup>3</sup> Foresters Scholarship Program is a competition for scholarships open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

<sup>4</sup> This figure reflects the currency of the country where the student will be attending school.



### Orphan Scholarship Member Benefit

If your children lose one or both parents, each child may be eligible for a scholarship to help him/her pursue higher learning at a post-secondary institution.

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

### Young Family Member Benefit

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

Over time, member benefits may change and evolve<sup>7</sup>. Foresters continues to look for ways to share our prosperity with our members.

\*For details on member benefits and eligibility, go to [www.foresters.biz/membership](http://www.foresters.biz/membership).

<sup>5</sup> Parent is defined as a person who is legally responsible for the maintenance and support of a biological or legally-adopted child or step-child. The legal guardian of a child is not considered to be a parent of that child.

<sup>6</sup> Single parent is defined as the deceased parent who was widowed, had never married, or in the case of divorce or separation, had 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.

<sup>7</sup> Foresters 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.