

A woman and a young girl are sitting at a wooden table in a kitchen. The woman, wearing a black and white polka-dot shirt, is looking at a laptop. The girl, wearing a light blue dress, is smiling broadly and giving a high-five to the woman. The background shows a kitchen with a red tomato hanging on the wall and various kitchen items on shelves.

New member benefit

**Life insurance and  
an online will service?**

**That's something  
to celebrate!**

**Foresters**  
Financial

**Helping is who we are.™**

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

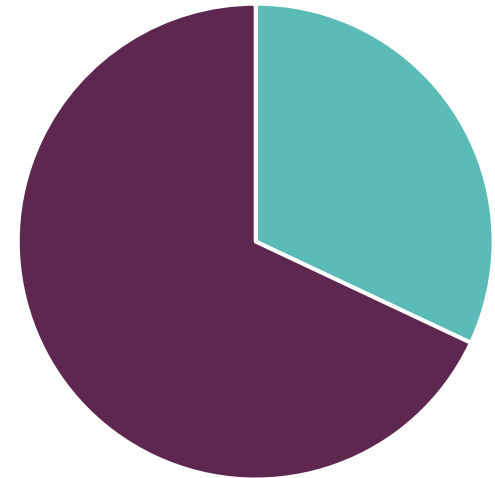
505182 US 06/20

# Preparing for the future

## Majority of Americans are not prepared

### Do you have a will?

- If the answer is no, you are not alone
- A recent survey found that 68% of Americans say they do not have a will<sup>1</sup>
- Reasons people said they do not have a will include:<sup>1</sup>
  - “I haven’t gotten around to it.”
  - “It is too expensive.”
  - “I don’t know how to get a will.”



■ Americans with a will ■ Americans without a will

<sup>1</sup>Source: Caring.com, 2020 Estate Planning and Wills, <https://www.caring.com/caregivers/estate-planning/wills-survey>

# Putting a plan in place

## Taking care of those who matter most

### Why having a will and other legacy documents is important



#### Will

- Allows you to dictate how personal assets should be distributed after passing away
- May also include how dependent children should be cared for



#### Power of attorney

- Gives legal permission to someone else — such as a family member or friend — to manage financial affairs on your behalf if you are unable to do so yourself



#### Healthcare directive

- Created to inform other people of your future medical care wishes
- Lets family, friends and medical professionals know which treatments you prefer to receive or want to refuse

- Foresters Financial™ helps everyday families achieve their long-term financial goals
- Offer a wide range of Member Benefits<sup>2</sup> including competitive scholarships, volunteering opportunities and a **new online document preparation service**



<sup>2</sup>Description of member benefits that you may receive assumes you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

# New member benefit

## Easy-to-use online document preparation service

### Introducing LawAssure<sup>3</sup>

- Help secure your future with Foresters new complimentary member benefit, LawAssure
- Online document preparation service makes it easier to help take care of important matters from the comfort of your own home including:
  - Writing a will
  - Drafting a power of attorney
  - Creating a healthcare directive

<sup>3</sup>LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features not available in Louisiana. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

# LawAssure

## How it works

### Access through member portal

- Members access this new complimentary benefit through the exclusive online member portal, MyForesters.com

The screenshot displays the MyForesters.com member portal. At the top, there is a navigation bar with the Foresters Financial logo, the MyForesters logo, and links for Français, FAQ, Contact Us, and Foresters.com. Below this is a secondary navigation bar with Home, Member Benefits, Events, Member Stories, and Customer Care. The main content area is titled "Well Being" and features a sidebar menu on the left. The "Well Being" section is highlighted in the sidebar, and the "LawAssure (new)" option is highlighted with a red box and an arrow pointing to it. Below the sidebar, there are two featured cards: "LawAssure (new)" with a classical building icon and a "Read More" button, and "Everyday Money" with a headset icon and a description of a toll-free financial helpline.

Foresters Financial | MyForesters

Français FAQ Contact Us Foresters.com

Log in Sign up

Home Member Benefits Events Member Stories Customer Care

Home > Member Benefits > Well Being

Member Benefits

- Well Being
- > LawAssure (new)
- > Everyday Money
- Foresters Emergency Assistance Program
- > Orphan Member Benefit
- > Terminal Illness Loan
- > Legal Link
- Foresters Community Grants Program
- National Charitable Partnerships
- Scholarships
- Member Leadership

## Well Being

One of the most important things in life is knowing that the future of one's family is secure. Foresters Financial™ helps make sure your family is taken care of financially no matter what happens.

### LawAssure (new)

LawAssure is...

Read More

### Everyday Money

Our toll-free, personalized and confidential phone-based financial helpline gives you access to accredited counselors who can answer your questions about day-to-day management of your money.

# LawAssure

## How it works

### Select a topic

- On the LawAssure home page, you can select from 3 topics:
  - Prepare a will
  - Draft a power of attorney
  - Create a healthcare directive
- Once a topic is selected, you choose your region and the customizable document you would like to create

The screenshot shows the LawAssure website interface. At the top, there is a navigation bar with the LawAssure logo and the text "Logged in as: Shirleyann ide". The navigation bar includes links for Home, How It Works, Browse Legal Topics, My Documents, Contact Us, and Log Out. Below the navigation bar, there is a large banner image of a man and a young girl. The banner text reads "Welcome to LawAssure" and "To get started click on one of the legal topics below". A dropdown menu is open over the banner, listing "Advance Directive", "Power of Attorney", and "Wills". Below the banner, there are three main service options, each with an icon and a description: "Write your last will and testament" (icon of a document and pen), "Draft a Power of Attorney for finances" (icon of a document and pen with a person), and "Create a healthcare directive" (icon of a clipboard with a red cross). At the bottom of the page, there is a footer with copyright information and links to Terms of Use, Privacy Notice, Intellectual Property Rights Notice, Complaints Procedure, and Cookie Notice. A disclaimer is also present at the bottom of the page.

# LawAssure

## How it works

### Enter your information

- You will be asked to enter information on the left-side of the screen that will automatically populate the right-side
- Select the ? icon for an explanation for each question asked
- You can save the document as you go to ensure no progress is lost or complete at another time

The screenshot displays the LawAssure web application interface. On the left, the 'Testator's General Information' form is visible, with fields for 'Name of Testator', 'Where do you live?' (State), and 'County'. Each field has a question mark icon for an explanation. On the right, the 'Preview' section shows a draft of a will document titled 'Will of Testator Name'. A tooltip with the heading 'Explanation' is overlaid on the preview, stating: 'Enter the full name of the person who executed the Will. Example: John Q. Doe'. The top of the interface shows a progress bar at 17%, a 'Home' button, and a 'My Documents' button. The bottom of the form has 'Back' and 'Next' navigation buttons.



# LawAssure

## How it works

Progress 27%

### Complete the document

- At the end of the document, a finish menu provides a summary of the different sections in the document
  - Green: Complete
  - Red: Incomplete
- Return to incomplete sections by navigating through the progress bar or summary list

The screenshot displays the LawAssure interface. On the left, the 'Finish Menu' provides a summary of document sections. A red box highlights the 'Please Note' and 'Testator's General Information' sections, which are marked with red 'X' icons, indicating they are incomplete. Other sections like 'Codicil Information', 'Will details', 'Making Changes Using Codicil', 'What to do next', and 'Finish Menu' are marked with green checkmarks, indicating they are complete. A yellow arrow points from the 'Please Note' section to the 'Preview' area on the right. The 'Preview' area shows a 'First Codicil to the Will of Testator Name' document with various fields for completion, including 'Date', 'Signature', and 'Witness Signature and Date'.

# LawAssure

## How it works

### Organize, export or share

- On the My Documents page you can see all your documents
- Here you can:
  - Edit a document
  - Export a document
  - File documents in folders
  - Share a document
  - Delete a document

The screenshot displays the 'My Documents' interface in the LawAssure application. At the top, there is a progress bar and navigation links for 'Home', 'My Documents', and 'Save'. The main heading is 'My Documents' with 'Page 1 of 1' below it. A filter section shows '1 - 6 of 6 documents. Show 10 per page' and a 'Sort by' dropdown set to 'Date created' with a 'Descending' order. Two document cards are visible:

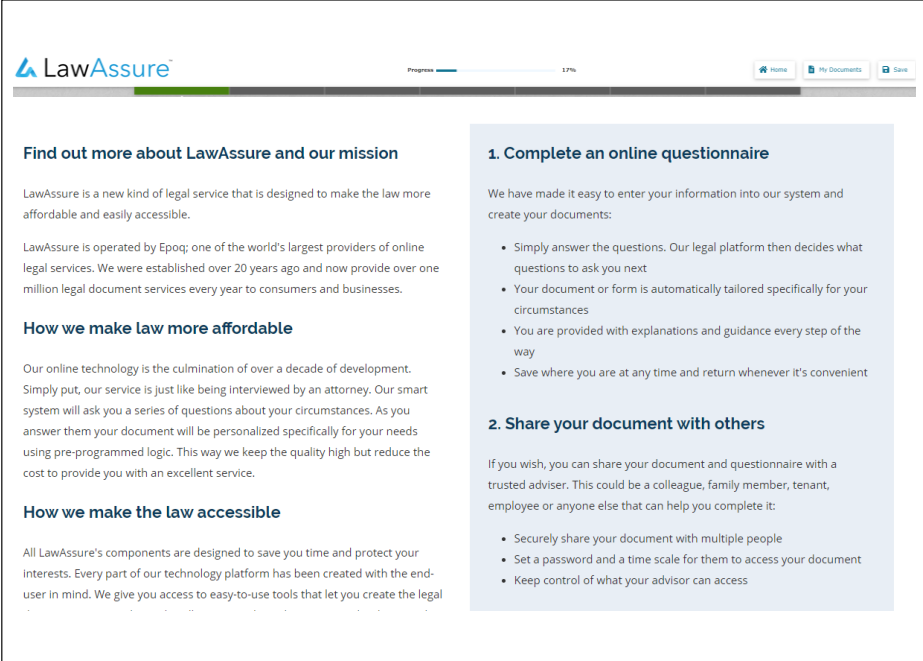
- Revocation of Power of Attorney (T4)**: Includes 'Edit' and 'Export' buttons, 'Date created: 29 Feb 2020 01:22 US/Central', 'Reference ID: 16637004', and 'Folder', 'History', 'Rename', 'Sharing', 'Delete' buttons.
- Last Will and Testament for a Married Person (T1)**: Includes 'Edit' and 'Export' buttons, 'Date created: 29 Feb 2020 01:21 US/Central', 'Reference ID: 16636904', and 'Folder', 'History', 'Rename', 'Sharing', 'Delete' buttons.

# LawAssure

## How it works

### Log out

- Selecting the Log Out button will log you out of the LawAssure platform
- To access the LawAssure platform again, you will need to go through MyForesters.com



The screenshot shows the LawAssure website interface. At the top left is the LawAssure logo. To its right is a progress bar showing 17% completion. Further right are navigation links for Home, My Documents, and Sign Out. The main content area is divided into two columns. The left column contains three sections: 'Find out more about LawAssure and our mission', 'How we make law more affordable', and 'How we make the law accessible'. The right column contains two sections: '1. Complete an online questionnaire' and '2. Share your document with others'. The '1. Complete an online questionnaire' section includes a list of bullet points describing the process. The '2. Share your document with others' section includes a list of bullet points describing sharing options.

**Find out more about LawAssure and our mission**

LawAssure is a new kind of legal service that is designed to make the law more affordable and easily accessible.

LawAssure is operated by Epoq; one of the world's largest providers of online legal services. We were established over 20 years ago and now provide over one million legal document services every year to consumers and businesses.

**How we make law more affordable**

Our online technology is the culmination of over a decade of development. Simply put, our service is just like being interviewed by an attorney. Our smart system will ask you a series of questions about your circumstances. As you answer them your document will be personalized specifically for your needs using pre-programmed logic. This way we keep the quality high but reduce the cost to provide you with an excellent service.

**How we make the law accessible**

All LawAssure's components are designed to save you time and protect your interests. Every part of our technology platform has been created with the end-user in mind. We give you access to easy-to-use tools that let you create the legal

**1. Complete an online questionnaire**

We have made it easy to enter your information into our system and create your documents:

- Simply answer the questions. Our legal platform then decides what questions to ask you next
- Your document or form is automatically tailored specifically for your circumstances
- You are provided with explanations and guidance every step of the way
- Save where you are at any time and return whenever it's convenient

**2. Share your document with others**

If you wish, you can share your document and questionnaire with a trusted adviser. This could be a colleague, family member, tenant, employee or anyone else that can help you complete it:

- Securely share your document with multiple people
- Set a password and a time scale for them to access your document
- Keep control of what your advisor can access

# Ready to help secure your future with Foresters?

Your life insurance professional can help you get started.



# Thank you

**Foresters**   
Financial

**Helping is who we are.**<sup>™</sup>

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

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