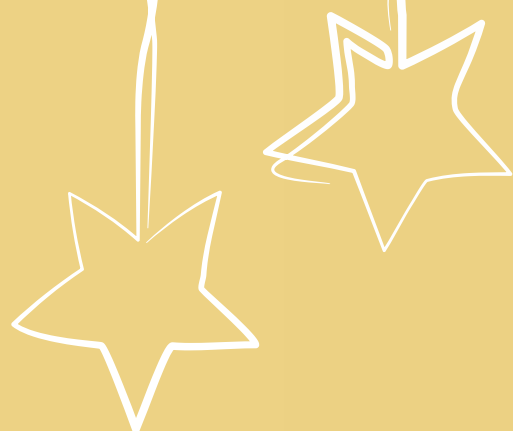


# Amazing member benefits

No catch. For real.



**Foresters**   
Financial

# Get more with membership

Most people buy a life insurance policy and put it in a drawer until something bad happens.  
Not with Foresters Financial™ membership.

Our purpose is to enrich well-being for you, your family and your community. That's why we offer member benefits<sup>1</sup> you can use from day one to make your life better. Above and beyond life insurance.

## Community Volunteer

Apply for grants up to \$2,000 to organize volunteer and fun family activities in your local community.

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

Member families can apply for tuition scholarships to help with the rising cost of post-secondary education. Hundreds are awarded each year!

## Diabetes Member Benefit<sup>3</sup>

Get discounted member pricing on trusted diabetes management products from Accu-Chek — delivered to your front door.

## LawAssure<sup>4</sup>

Create a customized will, power of attorney and healthcare directive online at no extra cost.

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

Take courses from a huge, member-only library of online courses for personal and professional development.

## MemberDeals<sup>6</sup>

Save money with a member discounts website that gives you deals on everyday essentials, online shopping, theme parks, movies, electronics and more.

## Terminal Illness Loan<sup>7</sup>

Terminally ill members may have access to an interest-free loan up to \$250,000 to help with any financial needs.

## Orphan Scholarships<sup>8</sup>

Up to \$6,000 per year, per child (up to four years) may be available for post-secondary schooling for kids who lose their parent(s).

## Orphan Benefit<sup>8</sup>

Income support up to \$900 per month, per child for kids under 18 years old may be available for kids who lose their parent(s).

Visit [Foresters.com](https://www.foresters.com) to learn more about the many benefits available to Foresters members.

Compliments of:

<sup>1</sup> 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.

<sup>2</sup> 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/foresters-difference/foresters-competitive-scholarship-program> for further details.

<sup>3</sup> Foresters Financial and its employees, agents and life insurance representatives do not provide, on Foresters behalf, legal, estate, health, medical or tax advice. Consult your physician or licensed healthcare professional for any questions or information about your medical care. ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

<sup>4</sup> 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.

<sup>5</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

<sup>6</sup> Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion/foreign exchange fee by their credit card provider.

<sup>7</sup> Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. 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.

<sup>8</sup> Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months. 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 of membership.

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