



# Save \$\$\$ with MemberDeals

## Amazing discounts help Foresters members live well, have fun and save money

At Foresters Financial™, we believe that smart money management is a big part of our overall well-being. Enjoying quality time with family, having fun and living well are important for our happiness and health.

MemberDeals<sup>1</sup> is a new benefit<sup>2</sup> for Foresters members that provides access to discounts on gift cards, everyday necessities, electronics and other online shopping opportunities. MemberDeals also makes family-focused activities more affordable with discounts on hotels, rental cars, theme parks, attractions and much more.

## Do more, save more

With discounts on over thousands of products and services from leading brands, members have many opportunities to enjoy activities and entertainment at lower than retail prices. Offers are continuously updated so there are always new deals to be discovered. Members access MemberDeals through our member portal, MyForesters.com.

**MemberDeals is designed to help you enjoy life, save money and is just one of the many valuable benefits available to Foresters members.**

For more information contact your licensed representative:

## Discounts on thousands of products and services



Save with member discounts on products, services and exciting experiences including:

- Movie tickets
- Theme parks
- Sporting events
- Theatre shows
- Hotels
- Rental cars
- Attractions
- Ski resorts
- Zoo visits
- Vision care
- Health and beauty
- Appliances
- Electronics
- Jewelry
- Gift cards
- Clothing

# Helping you get more out of life



**At Foresters, we believe that economic security brings peace of mind, time with family and friends, reduces stress, and gives us a strong sense of purpose.**

**Through our unique member benefits<sup>2</sup> program, we empower our members not only to achieve this, but to live richer and fuller lives along the way.**



## Well-being benefits

- Online document preparation service to help take care of important matters including writing a will, making a power of attorney and preparing a healthcare directive<sup>3</sup>
- Easy-to-use learning library offering a diverse range of over 200 online courses<sup>4</sup>
- Monthly orphan benefit payments<sup>5</sup> for orphans under 18 years
- Interest-free terminal illness loans<sup>6</sup> up to 75% of your life insurance



## Community and volunteer benefits

- Member-sponsored community involvement activities
- Opportunities to lead and organize activities as an elected Foresters Council member<sup>7</sup>
- Complimentary fun family activities



## Grant and scholarship benefits

- Community Grants provide up to \$2,000 to organize community activities in your area
- Competitive Scholarships<sup>8</sup> help students reach their goals for higher education
- Orphan Scholarships<sup>5</sup> for post-secondary tuition and related costs

**Join the millions of Foresters members living their best life every day. Learn more at [foresters.com](https://foresters.com).**

<sup>1</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>2</sup> Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available. <sup>3</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. LawAssure is not available in Quebec and the Canadian territories. <sup>4</sup> Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc. <sup>5</sup> Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous 12 months. Certificate includes an in-force individual policy or annuity offered by The Independent Order of Foresters and Foresters Life Insurance Company. <sup>6</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 the states of Illinois or New York or on Accidental Death products. <sup>7</sup> Governance rights are available to voting members only. <sup>8</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/scholarships> for further details. Foresters Financial, Foresters, and Helping Is Who We Are are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Canada M3C 1T9) and its subsidiaries. N613