

Documents Package Prepared for: **Foresters ezbiz – NMO**

Prepared Date: **12/15/2016 3:01 PM EST**

Document Name	Description	Expiration Date
503880A_US	Producer Guide to Member Benefits	12/31/2199

Foresters everyday families





Foresters member benefits

Foresters Financial™ helps everyday families achieve financial security and prepare for the unexpected with quality life insurance and investment products, while making a lasting difference in their lives and communities.

Foresters members are part of a global community that is more than one million strong. Through their trust in our products, their passion for giving back and the generous donation of their time, our members make a meaningful and lasting impact on other members and in communities across Canada, the United States and the United Kingdom.

An overview of member benefits



Grants and scholarships

A member may be eligible for Competitive Scholarships, Orphan Scholarships, Emergency Assistance and Foresters Community Grants.



Well-being benefits

It is important to us that our members and their families are strong, happy and financially secure.



Family Fun Events

Complimentary family events help members reconnect and enjoy meaningful time with the ones they love.



Community and volunteering

Community service and volunteerism are two of the most important opportunities that Foresters membership provides.

Table of contents	
Grants and scholarships	5
Foresters Competitive Scholarships	5
Orphan Scholarships	8
Foresters Community Grants	9
Emergency Assistance Program	9
Well-being benefits	11
Everyday Money	12
Legal Link	12
Members who live in the US	12
Orphan Benefit	14
Terminal Illness Loan	15
Community and volunteer activities	17
Community activities	17
Fun Family Events	17
Volunteer leadership	18
Governance	18
Eligibility for member benefits	19
Benefits package	19
Definition of terms	19
Legal Link (US only)	20
Legal Link disclaimers	20
Legal Link terms and conditions	20
Legal Link definitions	21
Endnotes	23



Grants and scholarships

One of the ways we enrich the lives of our members, their families and their communities is by offering complimentary member benefits¹ that include grants and competitive scholarships.

By helping to ease the financial burden that comes with some of life's biggest challenges and momentous events, we can help our members and their families continue to get more out of life.

Foresters Competitive Scholarships²

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 Foresters Competitive Scholarship Program provides almost \$2 million dollars for tuition scholarships for higher learning in the US and Canada. Eligible members with a minimum GPA of 2.8 may apply.

Eligible applicants

All Foresters members who:

Are insured under:

- A fully paid-up in-force certificate; or
- An in-force certificate with a face value of at least \$10,000; or
- An in-force annuity with a minimum contribution of \$1,000 paid in the previous 12 months; or
- A rider under any of the certificates listed above; or
- Have an in-force Foresters Social Fraternal Membership.

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 Foresters 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.

The spouse of an eligible Foresters member as defined above

Dependent children of an eligible Foresters member as defined above

Foresters Competitive Scholarships² (continued)

- Children must be aged 24 years or under at the time of application through to the time payment is issued.
- Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

Grandchildren of an eligible Foresters member as defined below

Grandchildren must be aged 24 years or under at the time of application through to the time payment is issued.

Application requirements and selection criteria

Overall weighting of application components

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

Please note that geographic representation may also be a consideration.

Based on the number of people who apply each year, the competition for these scholarships can be high. So, meeting or exceeding all of the basic requirements to apply does not guarantee being selected as a winner.

Community service

All applicants must have performed a minimum of **40 hours** of community service in the 24 months leading up to the application deadline. Community service is volunteering for any recognized community organization (e.g. Foresters, Boys & Girls Club, Lions Club, Girl Guides, sports camps, school or religious institution, etc).

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

- Volunteered with Foresters in the past
- 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

Minimum grades

All eligible applicants other than “Mature Students” must have a minimum GPA of 2.8 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 2.8.

If the applicant is considered a “Mature Student” as defined by the attending institution, academic eligibility for the entrance level will be based on proof of registration at an eligible institution. Such proof of registration will also be required if the candidate is awarded the scholarship.

References

All applicants must provide a reference letter from a person who is not related to the applicant **and** who is familiar with the applicant’s community service. Each 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 for more details.

Essay

All applicants must provide a 250-word essay outlining how they believe Foresters goals align with their own values about volunteering. Please refer to the online application for more details.

Enrollment

An eligible course of study must meet the following criteria:

- Full-time enrollment, 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

All applicants with “Mature Student” status, as defined by the attending institution, must provide proof of registration at an eligible institution.

Important dates typically fall within the following months:

Application period: refer to foresters.com

Application deadline: refer to foresters.com

Scholarship decision: March

Recipients notified: April

Checks mailed: August

Restrictions

1. Applicants who have previously received a Foresters Competitive Scholarship will not be eligible to apply for a new scholarship.

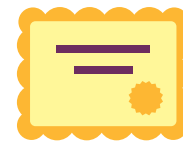
Fast facts



65% of the application is weighted toward community service



A minimum grade point average of 2.8



More than \$30 million CAD awarded in financial support to over 7,700 students

4. The scholarship is applicable only to a first post secondary degree or diploma.
5. Children, including children under the care of a legal guardian who is an in-force Foresters member, and grandchildren must be aged 24 years 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 Foresters Competitive Scholarships under the same membership.
8. If the member dies after the scholarship is awarded, the scholarship will continue as long as the recipient is covered under another in-force Foresters membership as defined in the “Eligible Applicants” section **and** he/she continues to meet the renewal criteria.

Applying online (refer to foresters.com)

During the application period, applicants can create an online account using the button at the bottom of the foresters.com scholarships webpage to apply for a Foresters 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 Foresters Competitive Scholarship winners and recipients

Acceptance

If the recipient is a **new** Foresters 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.

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 of application through to the time of payment.

Payment

International Scholarship & Tuition Services, Inc. (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 Foresters 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 Foresters 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.

Renewal

If they wish to renew their scholarship in subsequent years, the eligibility requirements are as follows:

- Maintain a full-time course of study
- Remain in good academic standing as defined by the educational institution
- Maintain an in-force Foresters membership as defined in the “Eligible Applicants”
- 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

All current Foresters Competitive Scholarship recipients will receive an email with detailed instructions on how to renew their scholarships. If they have any questions about renewing their scholarship, they may contact ISTS at 800-444-3043 or info@applyists.com.

For more information

If the member has any additional questions about the Foresters Competitive Scholarship Program they can do the following:

Visit foresters.com or contact International Scholarship & Tuition Services, Inc. (ISTS) at 800-444-3043 or info@applyists.com

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.

Foresters Community Grants

Fast facts



Each member can apply for two Community Volunteering (CV) grants per quarter up to eight per year, and two Fun Family (FF) grants per year



Members must be registered to MyForesters.com to apply

18+

Members must be eighteen years of age or older to apply

The Foresters Community Grants program 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.

Emergency Assistance Program

Emergency grants are available to provide short term, temporary financial assistance to members affected by significant personal hardship, disaster or large-scale emergency. This benefit is a one-time, per household, per disaster payment.

Eligibility requirements and limitations

Members may be eligible for an enacted disaster relief grant if they are an insured or an annuitant under a certificate or policy offered by Foresters or its Canadian subsidiary, Foresters Life Insurance Company, and maintain their certificate or policy in force.



Well-being benefits

Members may receive benefits including:

Everyday Money

Our toll-free and confidential phone-based financial helpline gives members access to an accredited counselor who can help answer their questions about personal financial matters such as debt management and budgeting.

Legal Link

Our toll-free and confidential legal helpline connects members to an accredited counselor who can help answer questions about personal legal matters such as wills, estate planning, home ownership and family law.

Orphan Benefit

A monthly payment for orphans, which may pay \$900 per month per child to the legal guardian for children under 18 in the event of the death of both parents or sole surviving parent.

Terminal Illness Loan³

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.

Everyday Money

Everyday Money is a toll-free and confidential financial helpline that members can call to speak with accredited counselors about everyday money management. This member benefit can help members get the personalized information they need to make decisions about their finances.

Questions counselors often receive:

- What’s the best way to deal with my credit card debt?
- Do I qualify for any tax deductions?
- How do I create a budget?
- Are there any government programs available to help me purchase a home?

In North America, members can call 800-444-3043 from 7 a.m. to 9 p.m. EST, Monday to Friday and from 8 a.m. to 12 p.m. EST on Saturday. In the US, *Everyday Money* is available in English and Spanish.

Eligibility requirements and limitations

All members and their immediate family members are eligible to use the *Everyday Money* member benefit if they are an insured or an annuitant under a certificate or policy offered by Foresters or its Canadian subsidiary, Foresters Life Insurance Company, and maintain their certificate or policy in-force.

Fast facts



Members and their immediate families are eligible to use this benefit



Call as often as you would like

Legal Link

Legal Link provides access to complimentary and discounted legal services in a member’s area. Members can connect with lawyers for help with a variety of issues including wills, home ownership and family law.

Eligible members can:

- Call *Legal Link* at 800-444-3043 between 8 a.m. and 8 p.m. EST, Monday to Friday to speak with a representative.
- Connect with a *Legal Link* lawyer over the phone or locate one in their area with a *Legal Link* referral (US).

Legal Link is available in English and Spanish in the US.

Eligibility requirements and limitations

Members who live in the US

Eligible family members: Are defined as the Foresters member’s spouse or domestic partner and dependent children who are under the age of 25, including children under the care of a legal guardian who is a Foresters member.

How to reach a plan attorney:

Members obtain all legal referrals by contacting our *Legal Link* Member Services Department (MSD) at 800-444-3043. There is no limit to the number of referrals they may receive. When contacting the MSD, a Member Service Representative (MSR) will ask the member to identify themselves and provide their in-force Foresters certificate or policy number. Upon verification of

membership, they will then ask the member to briefly describe their legal issue. At this time, a member will be referred to a plan attorney that practices the appropriate area of law, speaks their language and is conveniently located. If the appropriate plan attorney cannot be immediately identified, the MSR will refer their issue to the *Legal Link* Provider Services Department (PSD). The PSD will call the member within two business days to make sure the best available referral is shared with the member.

Fast facts



Members and their immediate families are eligible to use this benefit



Call as often as you would like

Plan attorneys may be out of the office attending to other clients. As such, members should allow up to three business days for a plan attorney to respond to their call. If, for any reason, a plan attorney is unable to assist a member, another referral can be received by calling 800-444-3043.

The following matters are excluded from plan privileges:

- Legal matters involving the laws of jurisdictions outside the United States or its subdivisions.
- Legal matters where the plan member has already retained participating counsel at their usual rates prior to use of *Legal Link* benefit.
- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club of America®, plan attorneys, affiliated companies, The Independent Order of Foresters or any of their company’s or affiliated company’s directors, officers, employees or agents in any matter in which they have interests adverse to the plan member’s.
- Legal matters against Foresters where access to *Legal Link* was obtained as a benefit of Foresters membership.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise

Legal Link provides members with several affordable solutions to obtain a will.

Simple Will

A Simple Will is a will that distributes personal property and homestead not involving trusts, specific bequests, real estate, tax matters, guardianship, living wills, health care proxies or partitions. Members have the opportunity to consult with a *Legal Link* attorney who if eligible will provide them with a free consultation to discuss their specific needs.

Free legal services⁵

The following nine (9) services are available at no charge.

- Initial phone consultations for each new matter (no time limit).
- Initial face-to-face consultations for new legal matters (no time limit).
- Review of independent legal documents (six page maximum per document, no limit to the number of new independent documents).
- Plan attorneys can prepare a simple will (no charge) for members, as well as update the will annually for free (see definition of Simple Will on page 29).
- A state-specific, web-based, free living will form is also available to members. This form can be taken to a plan attorney and completed by the attorney for free.

If a member’s situation can be addressed with a Simple Will, the attorney will provide it free of charge.

Simple Will with Minor’s Trust

A Simple Will that includes the preparation of Minor’s Trust for the surviving minor children will be prepared at a deeply discounted rate of \$250.

Complex Will

Members that require a more complex will, or a will that extends beyond the Simple Will or Simple Will with Minor’s

- Plan attorneys will help members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as Homeland Security and Welfare.
- When deemed appropriate by a plan attorney, he or she will write letters on a member’s behalf (one letter per legal matter, with no limit on the number of new legal matters).
- When deemed appropriate by a plan attorney, he or she will make phone calls on a member’s behalf (one phone call per legal matter, with no limit on the number of new legal matters).

Deeply discounted legal services⁵

The following are eight (8) commonly used legal services⁶ for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Trust are entitled to have a *Legal Link* attorney prepare their will at a discounted hourly rate of \$125 or 40% off the attorney’s usual and customary rate (whichever is greater).

Simple vs. Complex Will Examples

- A member with no property or kids, who is leaving all assets to their spouse qualifies for a Free Simple Will.
- A member who has kids and multiple residences and is splitting their residence to various family members would not qualify for a free simple will, but would require a Complex Will.

Legal services	Member rate	Non-member rate
Traffic ticket defense	\$89.00	\$199.00
Name change	\$155.00	\$365.00
Will with minor’s trust	\$250.00	\$530.00
Chapter 7 bankruptcy	\$750.00	\$1,500.00
Non-support	\$275.00	\$1,490.00 (Spouse/Child)
Simple divorce	\$275.00	\$1,100.00
Regular incorporation	\$295.00	\$585.00
Personal real estate	\$250.00	\$675.00 Closing

Legal Link (continued)

Guaranteed low hourly rate: Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.

Retainers: In the case of extended legal care, plan attorneys may ask members for a retainer. Any unused portion of the retainer will be returned to the member. For instance: 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to the member.

Contingency fee discounts: The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

Important note

Please see *Legal Link* disclaimers, terms and conditions and definitions (pages 20–21) for more information on use of this benefit in the US

Orphan Benefit

Foresters Orphan Benefit¹ 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.

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

Fast facts



The monthly payments
is to the legal guardian

Terminal Illness Loan³

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

Our purpose has always been to work to enrich the lives of families and communities.

At Foresters it is important to us that our members' families are strong, happy and financially secure. We want to help families live for today, plan for tomorrow, and stay strong along the way.

Community activities

Members have opportunities to become involved in volunteer activities.

Eligibility requirements and limitations

Foresters community activities are organized in many communities across North America. Eligible members, their families and friends are welcome to volunteer at events 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.

Members under 16 must attend with their parent or guardian.

Fun Family Events

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 events 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 event for everyone, no matter what they're interested in.

Fun Family Events (continued)

Eligibility requirements and limitations

Foresters events are organized in many communities across North America. Eligible members, their family and friends are welcome to attend events 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.

Members under 16 must attend with their parent or guardian.

Volunteer governance leadership

Through Foresters volunteer leadership opportunities, members have access to personal development, social interaction and participation in Foresters governance¹.

Governance

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 members⁷ 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.⁷ 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 for members benefits

Foresters member benefits are part of Foresters membership and offer our members and their families additional protection.

Eligibility requirements vary by benefit. As an eligible member, they can apply for member benefits as long as they meet the benefit specific requirements.

Benefits package

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?

Foresters member benefits may be available to the following individuals, subject to 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 its Canadian life subsidiary, 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.

Definition of terms (continued)

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 *Link* (US only)

Legal *Link* disclaimers

- In the U.S., Foresters Legal *Link* benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The Terms and Conditions of Legal *Link* are those of Legal Club of America's® Family Legal Plan.
- Participating attorneys are bound by their state's professional code of ethics. They will advise members if they have a conflict of interest in taking their case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the Legal Club of America® plan. If this occurs, a member may be referred to another attorney on the plan by calling Legal *Link*'s Member Services Department for assistance.
- Attorney fees are paid directly to the plan attorney. Participating attorneys are not employees of Legal Club of America® or Foresters and have no financial obligation to the company.
- Legal Club of America®, Legal Club Financial, Foresters and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.
- Legal Club America® and Legal Club Financial, its subsidiaries, State Bar Associations, Foresters and other regulatory agencies do not guarantee the quality or quantity of legal services that are provided by plan attorneys.

However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.

- The plan attorneys in their attorney/client relationship have the sole responsibility for providing legal services to the plan member.
- Legal Club of America® is not a law firm, insurance carrier or a provider of legal services.
- The term "guarantee" as used in these guidelines refers to the guarantee that Legal Club of America® will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein.
- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in these guidelines. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.
- Information available at foresters.com will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

Legal *Link* terms and conditions

The following matters are excluded from member plan privileges:

- Legal matters involving the laws of jurisdictions outside the United States or its subdivisions.
- Legal matters where the plan member has already retained participating counsel at their usual rates prior to use of Legal *Link* benefit.
- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club of America®, plan attorneys, affiliated companies, The Independent Order of Foresters or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against Foresters where access to Legal *Link* was obtained as a benefit of Foresters membership.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise.
- By participating in this plan, members are consenting to Legal Club disclosing to Foresters the fact that individual members called Legal Club. The reason for the call however, will not be disclosed to Foresters.

Legal *Link* definitions

Bankruptcy Chapter 7: Includes preparation of the petition, documents, and scheduling of a 341 hearing. Filing fees, court appearances and costs are additional. Attorneys may charge one fixed rate, which would include the basic fixed fee plus costs, court time and expenses. To qualify for the discounted rate, income cannot exceed the state's median income in which the bankruptcy is being filed. If income exceeds state's median income, plan attorneys can assist members at the deeply discounted hourly rate.

Divorce (simple): Plan attorneys will review and prepare the documents and/ or petitions necessary for a simple divorce. Plan attorneys will represent a member, one time, at the final hearing. To qualify for a simple divorce, the plan member's spouse is not represented by separate counsel, there are no minor children under age 18, marital assets are less than \$70,000 and all issues are agreed to without aid of counsel.

Additional court appearances, mediations, the filing or preparation of documents affecting property, costs, or separation agreements, are not included and would be handled at the deeply discounted hourly rate.

Eligible family members: Are defined as the Foresters member's spouse or domestic partner and dependent children who are under the age of 25, including children under the care of a legal guardian who is a Foresters member. Where applicable, please note the Identity Theft Insurance and Identity Monitoring coverage are limited only to the member.

Incorporation (regular): Includes preparation of the incorporation documents (articles of incorporation, by laws, and the minutes). This does not include filing fees, costs or the corporate kit. Any extended work for the new corporation is not eligible for family plan discounts. Not-for-profit organizations, limited liability companies (LLCs) and limited liability partnerships (LLPs) are not included in this definition. Plan attorneys can assist members choosing to set these entities up at the deeply discounted hourly rate.

Name change: Plan attorneys will assist members and their families in obtaining a name change when it is not contested or challenged by another party. This includes preparation of the petition, attendance at the hearing, and preparation and review of the final judgment document. This fee does not include additional court appearances, filing fees, or the attorney's travel time to and from the courthouse.

Non-support (child/spouse): The discounted fee includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony and child support maintenance. Additionally, the plan attorney will provide one hour of collection efforts after the hearing, which may include an initial phone call made and/or a collection letter written on your behalf.

Preparation does not include obtaining discovery evidence, extended court time and extended collections work. All extended legal care will be provided to members at the deeply discounted hourly rate.

Plan/Participating attorneys: Are defined as licensed and qualified to practice law in their state, to maintain professional liability insurance if required by their state, and have contracted with Legal Club of America® to provide legal services to plan members as outlined in this Plan Member Guidebook for the law areas that they handle and the cases that they accept.

Residential real estate closing: The discounted fee for a residential real estate closing includes a free initial consultation and the review of the member's purchase or sales agreement. Additionally, the plan attorney will provide one hour of representation at the closing for the purchase or sale of residential real estate. Additional hours will be billed at the deeply discounted hourly rate.

All research including title insurance, liens, deeds, property judgments, flood, hazard, or mortgage insurance, and fees associated with filing real estate documents in a member's state are not included in the definition or covered by this discounted rate. Additional work will always be done at the deeply discounted hourly rate.

Simple will (no charge will): Is defined as a will distributing personal property and homestead, not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

Simple will with minor's trust: The discounted fee includes the preparation of a simple will with a minor's trust for the surviving minor children of the plan member. This document will contain information related to minor children (specifically: name, date of birth, social security number), real estate, specific bequests, and information pertaining to the appointed guardian of the estate of our member. This fee does not cover extensive information regarding retirement plans, investments and their tax treatment, other kinds of trusts, complex tax matters, or estate planning. Counsel for these additional areas of law will be provided to plan members at the deeply discounted hourly rate.

Traffic defense: The discounted fee applies to first time non-criminal traffic infractions including but not limited to: violation of traffic control device, failure to stop at a stop sign, improper change of lane, illegal turns, improper or unsafe equipment, expired tag, no proof of insurance, unlawful speed, improper passing, failure to use turn signal, failure to yield the right of way and safety belt violations.

The special privileged rate applies to each individual non-criminal traffic infraction. The discounted fee includes the preparation of any necessary court documents and attendance at a single court hearing to settle a single, first time, misdemeanor traffic infraction.

The discounted fee does not include court costs, fines imposed by the presiding judge, additional scheduled hearings or other traffic matters that the court deems to be criminal in nature.

Notes

Endnotes

- 1 Descriptions of member benefits that you may receive assume that 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 canceled without notice. For details, visit foresters.com or call 800-828-1540.
- 2 This program is administered by International Scholarship and Tuition Services, Inc.
- 3 Not available as a member benefit in the states of Illinois and New York or on Accidental Death products.
- 4 In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.
- 5 Court costs, filing fees and time charged for travel to and from any courts are additional.
- 6 Definitions may vary for individual benefits.
- 7 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.

789 Don Mills Road
Toronto, ON Canada
M3C 1T9

T 800-444-3043

foresters.com



Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or canceled without notice. 503880A US (05/16)