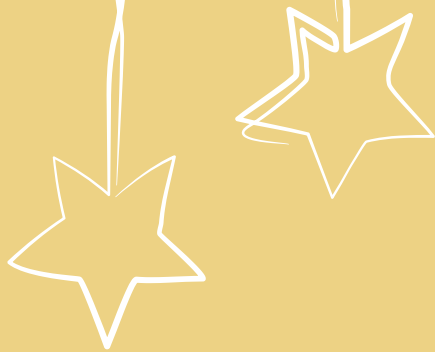


Your guide to Foresters member benefits

Help your clients make the most of their membership.

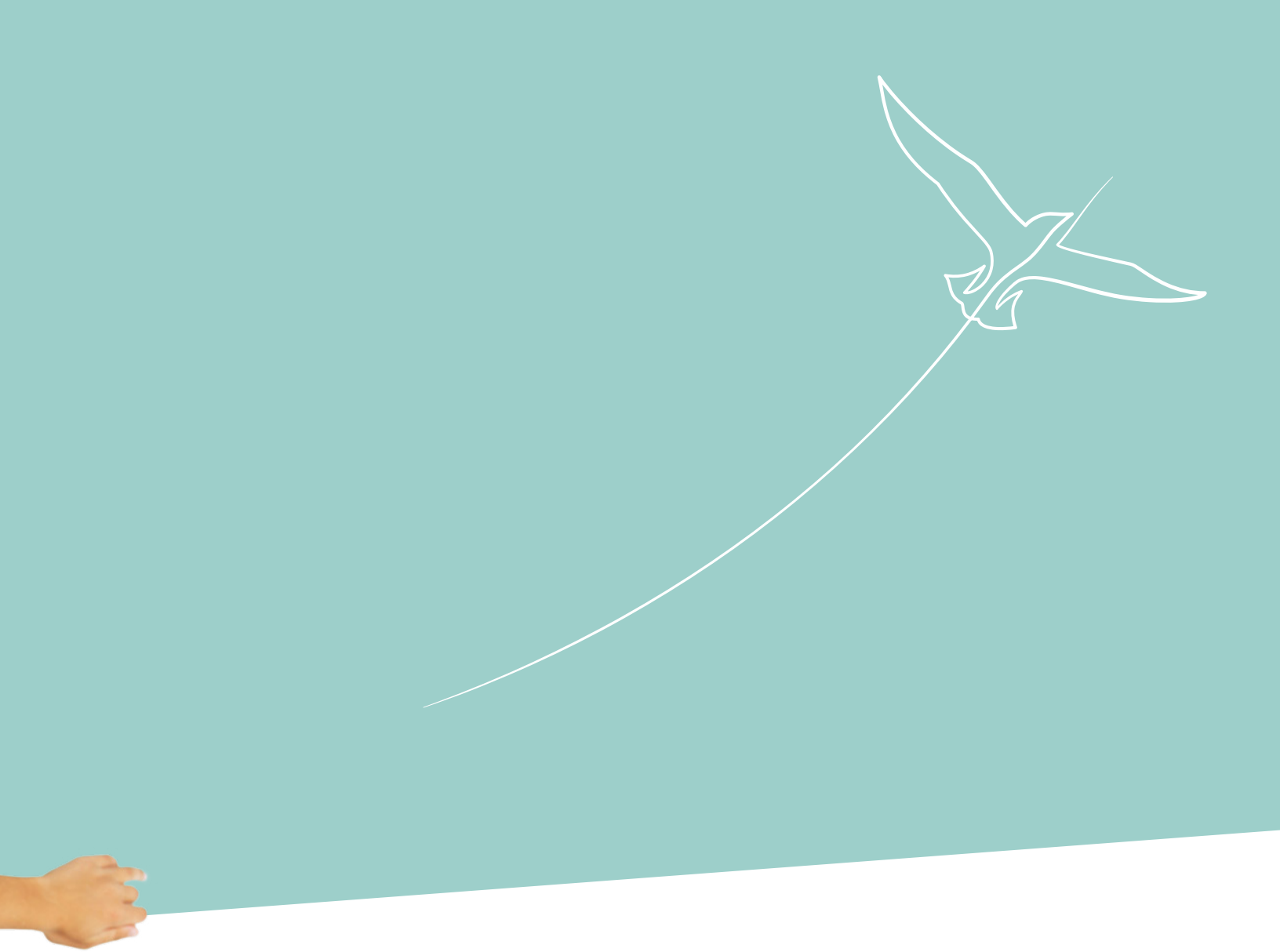


Foresters 
Financial

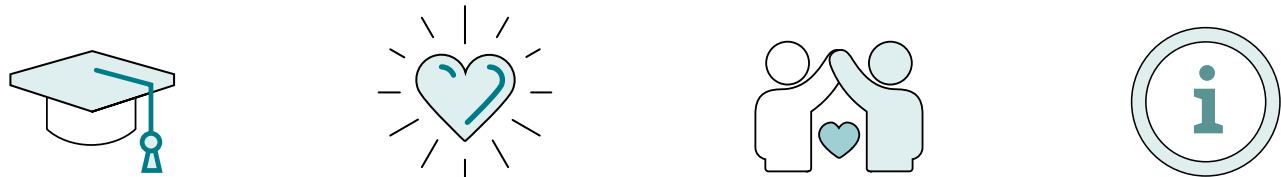
Better living for everyday families

Foresters Financial™ helps members and their families live well, have fun and give back in local communities.





What’s inside the Member Benefits¹ guide



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Grants and scholarships

Education builds character. Volunteering builds community.
Foresters can help with both.



Competitive Scholarship²

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 Competitive Scholarship program provides over \$2 million dollars for tuition scholarships for higher learning in the U.S. and Canada.

Eligible applicants

- Foresters Benefit and Social Fraternal Members
- The spouse of an eligible Foresters member
- Dependent child or grandchild of an eligible Foresters member
 - Includes children under the care of a legal guardian who is an eligible Foresters member

Applicants must be 24 years of age or under at all times during the 2026 calendar year.

Foresters membership must be in force on the date of application for a Competitive Scholarship and it must still be in force in order for the applicant to accept the scholarship and receive payment.

Application requirements and selection criteria

Overall weighting of application components:

- Community service, and essay: 75%
- Grades: 25%

Please note that geographic representation may also be a consideration.

Based on the number of applicants, the competition for these scholarships can be high. Meeting or exceeding these requirements does not guarantee an applicant to be chosen as a Scholarship recipient.

Community service

New Applicants must have performed a minimum of **50 hours** of community service in the two years leading up to the application deadline. Returning Candidates must have performed a minimum of 15 hours of community service in the one year leading up to the application deadline. Community service is volunteering for any community-based organization, registered non-profit, or registered charity.

Competitive Scholarship will not accept partisan, political or direct religious volunteer/community service activities.

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

- 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
- Participated in a Foresters Community Volunteer activity

Minimum grades

All eligible New Applicants must have a minimum GPA of 3.2 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 3.2. All eligible Returning Candidates must have a minimum GPA of 3.0 in the last academic year of study before the year of the award.

Essay

All New Applicants must provide a 250-word essay outlining their experience with a volunteer project that made a difference in your community and describe how receiving this scholarship will help achieve your educational goals.

Enrollment

An eligible course of study must meet the following criteria:

- First degrees or diploma programs
- 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

Important dates typically fall within the following months:

Check foresters.com for current application period and deadlines.

Scholarship application deadline: April
Recipients notified Mid-June

Checks mailed: August

Competitive Scholarship²

Restrictions

1. Applicants whose applications have been declined are able to apply for a Competitive Scholarship up to three times by completing the Returning Candidate application until such time as the recipient's first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.
2. The scholarship is applicable only to a first post secondary degree or diploma.
3. Foresters membership must be in force on the date of application for a Competitive Scholarship and it must still be in force in order for the applicant to accept the scholarship.
4. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.
5. Applicants must be 24 years of age or under at all times during the 2026 calendar year.
6. Membership status and eligibility is verified at different stages of the application period and throughout the year.
7. Recipients of Orphan Scholarships and the Foresters Renew™ grant are not eligible to apply for the Competitive Scholarship in the same calendar year.
8. If the sponsoring member passes away after the scholarship is awarded, the recipient will still receive the scholarship if he/she meets the requirements under Part A and B of the "Eligibility" section of the Scholarship Guidelines for New Applicants and, in subsequent years, meets the criteria for Returning Candidate.

Applying online

During the application period, applicants can create an online account by clicking on the "Apply Now" button at the top of the foresters.com scholarships webpage to apply for a 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 and Tuition Services, Inc. (ISTS) are not responsible for information that is late, unsuccessfully submitted or inaccurately completed.

Information for Competitive Scholarship winners and recipients

Acceptance

Applicable to both New Applicants and Returning Candidates. If an applicant is selected as an eligible 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

Applicants must be 24 years of age or under at all times during the 2026 calendar year.

Payment

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 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

At the discretion of Foresters, you may be asked by ISTS to provide proof of circumstances that make a deferral necessary. Once your request is approved, ISTS will make a deferral form available to you on your ISTS Application Homepage. You must submit this form to finalize the request.

Returning Candidate

Students may apply as a Returning Candidate in subsequent years, the eligibility requirements are as follows:

- Maintain a full-time course of study
- Must have a minimum GPA of 3.0 in the last academic year of study before the year of the award

Competitive Scholarship²

- Completed a minimum of 15 hours of community service in the one year prior to the application deadline
- Maintain an in force Foresters membership as defined in "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 Returning Candidate renewal application is submitted through to the time of the payment

The Returning Candidate application must be completed by students who:

- Had applied for a scholarship previously as New Scholarship applicants and were declined, or;
- Those who are previous scholarship award recipients, or;
- Are current scholarship award recipients.

All current Competitive Scholarship recipients will receive an email with detailed instructions on how to reapply as Returning Candidates for their scholarship. If they have any questions about the Returning Candidate application, they may contact ISTS at 866-258-0626 or Foresters@applyISTS.com.

Questions?

If your client is looking for more information, you can point them to:

- Visit foresters.com
- Phone 866-258-0626, Monday to Friday from 7:00 a.m. to 7:00 p.m. CT
- Email Foresters@applyISTS.com



Scholarships by the numbers

475

scholarships available in
North America for 2026

50%

Community service

25%

Grades

25%

Essay

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
- 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 eligible to receive the Competitive Scholarship 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

Grants by the numbers



Community Volunteer grant

\$1,500



Foresters Care grant

\$200

Community Grants

Foresters Community Grants provide members with financial grants to organize volunteer and fun family activities within their communities.

Our members organize thousands of volunteer and fun 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

These 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. Community Volunteer activities may include:

- Donating to food banks or community kitchens
- Replenishing libraries
- Organizing a park or beach clean up
- Creating care packages with essentials or personal care items for a local shelter

- Creating back to school supply packs for kids

Members may apply for a maximum of two Community Volunteer grants a year and up to \$1,500 per grant is available for those selected and approved.

Foresters Moments™

These grants help members to create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together.

Members can pick one of five categories to host their activities:

- **Educational** lessons or classes such as cooking lessons or candle making classes
- **Artistic** classes to explore creative sides with experiences like paint parties and pottery classes
- **Health and wellness** to get active – try out a fitness class and have fun while feeling the burn
- **Family fun** to bring families together over exciting experiences and start new fun traditions like drive-in movie nights or time at an indoor playground

Members may apply for a maximum of two Foresters Moments grants a year and up to \$35 per person attending an approved activity.

Foresters Care™

Foresters Care helps members make a difference in their community with a twice-a-year grant of \$200. Without the friction of complex grant rules, members can enjoy the full experience of preparing, organizing, and executing their volunteering activities.

Foresters Care promotes social media participation for members to share their success stories and motivate each other to get involved in helping those in need.

Community Grants and Foresters Care eligibility requirements

Community Grants and Foresters Care are available to Benefit and Social Fraternal Members across Canada and U.S. who are 18 years of age or older. Eligible members must be registered to the MyForesters portal to access.

Receiving a Foresters Care grant does not interfere with annual Community Volunteer or Foresters Moments grant limits per members.

The Grants team reserves the right to decline an application if the activity details do not follow Foresters policies and guidelines.



Access to Foresters member benefits and our member portal starts at age

18

Members must register for **MyForesters.com** to apply for grants.

Well-being benefits

From family and finances to health and happiness,
Foresters has your clients covered.



Foresters Member Discounts³

Foresters Member Discounts provides members access to discounts on everyday necessities, electronics and other online shopping opportunities. Canadian and U.S. members can search online for discounts provided by and in partnership with BenefitHub Technology Canada Limited.

With discounts on over thousands of products and services from leading brands, members have many opportunities to enjoy activities and entertainment at preferred costs. Offers are continuously being updated and there is no set time for offers to expire.

BenefitHub will provide technical support to members and can answer questions regarding the Foresters Member Discounts platform. Contact BenefitHub Customer support via email.

LawAssure⁴

LawAssure is an online document preparation service through Epoq that provides Foresters members online access to create customizable:

- Wills
- Powers of attorney
- Healthcare directives
- Living and pet trusts

LawAssure helps members create important documents in a way that is easy-to-use and convenient. LawAssure is built upon a knowledge-based system that collects the member's details through a questionnaire, which asks questions about the benefit member's circumstances. LawAssure uses pre-programmed logic to instantly customize and populate important documents according to the member's answers and specific to their jurisdiction.

Members get access to a secure online account where they can store and print their documents. These accounts are also mobile-compatible, enabling members to easily access their documents on-the-go. Members can use LawAssure to securely share documents with anyone, such as a family member, a notary, or a trusted advisor.

The document templates might differ based on member's geography and jurisdiction. Therefore, some documents and features may not be available in certain jurisdiction.

Foresters Renew^{TM 5}

Foresters Renew offers reimbursements of up to \$1,000 to eligible member applicants to help fulfill their professional goals by supporting opportunities to learn, reskill or upskill. The reimbursements can be used toward class tuition and class-specific materials such as books and tools.

The class must be offered by an accredited private or public institution and have an evaluation component. Eligible classes include formal college-credit classes, online classes, adult education non-credit and/or non-degree classes.

Foresters Renew offers members reimbursement grants to cover the costs of a paid class after it has been completed.

Reimbursement is not guaranteed.

Following submission, applications are reviewed for completeness and adherence to benefit guidelines. An application is considered complete once all required documents are received and verified.

Reimbursements for selected applications will be allocated sequentially based on the order in which applications were deemed complete. Please refer to our Guidelines on MyForesters.com for more information.

Eligibility requirements and limitations for Foresters Member Discounts, LawAssure, and Foresters Renew

Foresters Member Discounts, LawAssure, and Foresters Renew are available to Benefit and Social Fraternal Members across Canada and U.S. who are 18 years of age or older. Eligible members must be registered to the MyForesters portal to access.

Orphan Benefit

Foresters Orphan Benefit 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

- 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;
- 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



The details

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

Payments go to the child's legal guardian.

Terminal Illness Loan

An interest-free loan may be provided for an insured benefit 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.

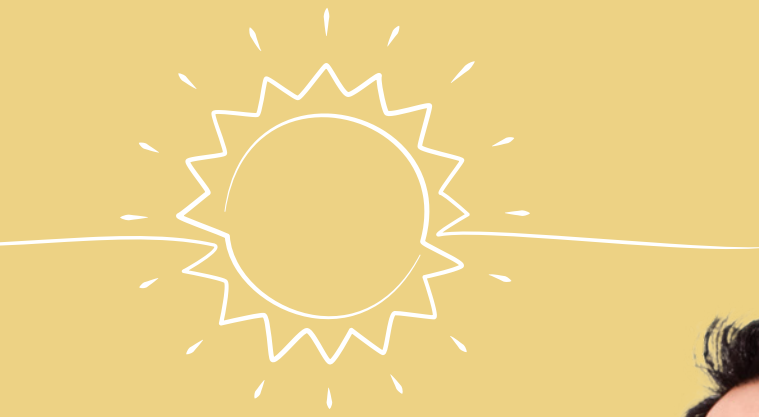
Not available as a member benefit in the states of Illinois and New York or on Accidental Death products.

Eligibility requirements and limitations

- 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

Your clients will love the family outings and hands-on volunteering days in their local communities.



Community Volunteer activities

Members have opportunities to get involved in volunteer activities organized by other Foresters members in their local community.

Eligibility requirements and limitations

Foresters community activities are organized all across Canada and the U.S. Eligible members, their families and friends are welcome to volunteer at activities in their area.

Community Volunteer activities are available to Benefit and Social Fraternal Members across Canada and U.S. who are 18 years of age or older. Eligible members must be registered to the MyForesters portal to access.

Foresters Moments activities

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 activities that give our members a chance to relax and connect with each other and their loved ones. Movie nights, cooking classes, community gardening – there's an activity for everyone. Foresters Moments activities are hosted by other Foresters members in their local community.

Eligibility requirements and limitations

Foresters activities are organized all across Canada and the U.S. Eligible members, their family and friends are welcome to attend activities in their area.

Foresters Moments activities are available to Benefit and Social Fraternal Members across Canada and U.S. who are 18 years of age or older. Eligible members must be registered to the MyForesters portal to access.

Only Foresters Financial members, who have registered for the activity are eligible to attend along with their registered guests (maximum four tickets per household). There will be no exceptions made for members requesting additional tickets.

Foresters led activities

Foresters led activities can be either Community Volunteer or Foresters Moments activities (virtual or in-person), hosted by Foresters team to deepen our members engagement, with a focus on the continuum of Member Network health in local communities.

Eligibility requirement and limitations

Foresters activities are organized all across Canada and the U.S. Eligible members, their family and friends are welcome to attend activities in their area.

Foresters led activities are available to Benefit and Social Fraternal Members across Canada and U.S. who are 18 years of age or older. Eligible members must be registered to the MyForesters portal to access.

Only Foresters Financial members, who have registered for the activity are eligible to attend along with their registered guests. There will be no exceptions made for members requesting additional tickets.

Governance

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

As a modern fraternal benefit society, our global community of more than three million members is led by member leaders in a representative form of government, called the Member Network.

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 members⁶ 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. Members have voting privileges if they are insured or are an annuitant under a certificate and maintain their certificate in force.

Definitions and legal

Definition of terms

Benefit 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 Foresters Life Insurance Company, or a holder of an in force Social Fraternal membership, or one who is registered as a Non-Voting member. Only members 18 years of age and older can register to MyForesters.com.

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.

Community Member is a person who has been accepted as a Community Member of Foresters or was previously accepted by Foresters as any other category of member.⁷

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 18.

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.

Minor means those who are under 18 years of age.

Non-voting member is an individual who is under 18 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.

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

¹ 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.

² This program 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 <https://www.foresters.com/en/member-benefits/scholarship-new-applicants> for further details.

³ Discounts are administered by BenefitHub Technology Canada Limited.

⁴ LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer. Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice.

⁵ Foresters Renew is administered by International Scholarship and Tuition Services, Inc.

⁶ A non-voting member includes a member who is under the age of 18 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.

⁷ For more information on Community Members, refer to the Foresters Constitution Chapter 2.1.4.

Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew and Foresters Member Discounts are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. N874

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Grow your business and make a real difference
for families and communities.

That's the Foresters difference.



Advanced products.
Tailor-made tech.
Expert sales support.
Community giving.