

Why Foresters

Grow your business and
make a real difference in
people's lives



Get ahead. Stay ahead.

You'll love how easy it is to do business with Foresters Financial™.

Your clients will love getting more from their life insurance through membership.¹



Trusted
organization



Accessible
coverage



Amazing member
benefits



Community
giving

That's the Foresters difference.

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.

Financial strength

What does nearly 150 years of experience and growth provide?



Client trust



Financial security



Capacity to innovate



Financial strength

Strength and security

A growing member-driven organization since 1874,
you and your clients can count on Foresters.

"A"
(Excellent)

A.M. Best Financial Strength rating
for 24 consecutive years²

Assets of
\$12.8
Billion USD³

Liabilities of
\$11.3
Billion USD³

Surplus of
\$1.5
Billion USD³

2. The A.M. Best rating assigned on September 6, 2024 reflects the overall strength and claims-paying ability of The Independent Order of Foresters (IOF) but does not apply to the performance of any non-IOF issued products. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. See [ambest.com](https://www.ambest.com) for our latest rating.
3. All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as of December 31, 2023 and converted into USD using the Bloomberg spot exchange rate of 1.3243. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters.

Competitive product suite



A full suite of products so you can deliver the right solution for your clients.

Non-medical⁴

- Strong Foundation Term (up to \$500,000)
- Your Term (up to \$400,000)
- Advantage Plus II Whole Life (up to \$400,000)
- SMART UL (up to \$400,000)

Medically underwritten

- Your Term
- Advantage Plus II Whole Life
- SMART UL

Simplified issue

- PlanRight Whole Life⁴
- Prepared II Accidental Death Term Insurance
- BrightFuture Children's Whole Life⁵

4. Insurability depends on the answers to medical and other application questions and underwriting searches and review.

5. Insurability depends on answers to the application questions.

Competitive product suite

How non-med works

- Foresters offers death benefit protection by relying on the applicant's answers to the life insurance questions including health and lifestyle questions and just a few searches
- Point-of-sale decisions for iPipeline e-App* applications by e-mail in less than 10 minutes



- MIB
- Prescription history
- Build chart



- Medical, paramedical exam, blood, urinalysis, or saliva swab test
- APS or routine personal health interviews
- No life events or mortgage requirements

* e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET) .

Competitive product suite



Strong Foundation non-med

- A product that's ideal for prospects who have temporary life insurance needs and looking for death benefit protection only, with no requirement for cash value accumulation
- Generous death benefit limits:
 - Standard: Ages 18-55 from \$50,000 to \$500,000
 - Diabetes substandard (Tables 7-12): Ages 18-55 from \$50,000 to \$300,000
 - Standard: Ages 56-80 from \$50,000 to \$250,000
 - Diabetes substandard (Tables 7-12): Ages 56-80 from \$50,000 to \$150,000
- A level premium payment guaranteed for the initial term period. After the initial term period, coverage becomes annually renewable to age 95 with increased premiums
 - Term limits: 10, 15, 20, 25 and 30 years

Competitive product suite

Strong Foundation non-med

- Liberal underwriting criteria including:
 - Groundbreaking non-med underwriting for individuals living with type 1 or type 2 diabetes:
 - Standard, which includes up to table 6
 - Substandard tables 7 to 12
 - Chronic Obstructive Pulmonary Disease (COPD): Accepts mild COPD for non-smokers, provided no prescription steroids or oxygen
 - Non-Tobacco definition: No use of cigarettes within past 12 months (Cigar, pipe, chewing tobacco, nicotine patches & other substitutes qualify for non-tobacco rates)

Competitive product suite



Strong Foundation non-med

- Generous age limits (age nearest birthday):
 - 10-year: 18-80
 - 15-year: 18-70
 - 20-year: 18-65 (60 Tobacco)
 - 25-year: 18-55 (50 Male Tobacco)
 - 30-year: 18-50 (45 Male Tobacco)
- Competitive conversion privilege that allows conversions to Foresters permanent products, such as SMART UL or Advantage Plus II, to the earlier of:
 - The initial term period, less 5 years, or
 - The certificate anniversary for which the insured is 65 years-old
 - Note: Conversion is subject to face amount minimums and maximums based on the issue age determined by the product selected

Competitive product suite

Strong Foundation non-med

- Up to three built-in riders automatically included for no additional premium:
 - Accelerated Death Benefit Rider
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider
- Optional riders for added flexibility:
 - Waiver of Premium Rider
 - Accidental Death Rider
 - Children's Term Rider

Competitive product suite

Your Term non-med

- A product that's ideal for prospects who have temporary life insurance needs and looking for death benefit protection only, with no requirement for cash value accumulation
- Generous death benefit limits:
 - Ages 18-55 from \$50,000 to \$400,000
 - Ages 56-80 from \$50,000 to \$150,000
- A level premium payment guaranteed for the initial term period. After the initial term period, coverage becomes annually renewable to age 100 with increased premiums
 - Term limits: 10, 15, 20, 25 and 30 years

Competitive product suite



Your Term non-med

- Generous age limits (age nearest birthday):
 - 10-year: 18-80
 - 15-year: 18-70
 - 20-year: 18-65 (60 Tobacco)
 - 25-year: 18-60 (55 Tobacco)
 - 30-year: 18-55 (45 Tobacco)
- Competitive conversion privilege that allows conversions to Foresters permanent products, such as SMART UL or Advantage Plus II, to the earlier of:
 - The initial term period, less 5 years, or
 - The certificate anniversary for which the insured is 65 years-old
 - Note: Conversion is subject to face amount minimums and maximums based on the issue age determined by the product selected

Competitive product suite

Your Term non-med

- Up to three built-in riders automatically included for no additional premium:
 - Accelerated Death Benefit Rider
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider
- Optional riders for added flexibility:
 - Waiver of Premium Rider
 - Accidental Death Rider
 - Children's Term Rider

Competitive product suite



SMART UL non-med

- A product that's ideal for prospects who have long-term insurance needs, desire premium payment flexibility and wants cash value accumulation
- Generous death benefit limits:
 - Ages 0-15: \$10,000 to \$150,000
 - Ages 16-55: \$25,000 to \$400,000
 - Ages 56-75: \$25,000 to \$150,000
- Coverage beyond age 100 requires no further monthly deductions and interest continues to be credited
- Ability to build tax-deferred cash value accumulation and take tax-advantaged distributions

Competitive product suite



SMART UL non-med

- Two death benefit options:
 - Level: The death benefit will be level to the face amount of your contract
 - Increasing: The death benefit will be equal to the face amount of your contract plus the available account value in any given year
- Up to three built-in riders automatically included for no additional monthly deductions:
 - Accelerated Death Benefit Rider
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider

Competitive product suite

SMART UL non-med

- Optional riders for added flexibility:
 - Waiver of Monthly Deductions Rider
 - Accidental Death Rider
 - Children's Term Rider
 - Guaranteed Purchase Option Rider

Competitive product suite



Advantage Plus II non-med

- A product that's ideal for prospects who have long-term insurance needs and desire guaranteed premium payments and cash value accumulation
- Two plan designs to choose between at issue:
 - 20-Pay
 - Paid-up at age 100
- Generous death benefit limits with protection to age 121:
 - Ages 0-15: \$25,000 to \$150,000
 - Ages 16-55: \$25,000 to \$400,000
 - Ages 56-75: \$25,000 to \$150,000

Competitive product suite



Advantage Plus II non-med

- Ability to build tax-deferred cash value accumulation on a non-direct recognition basis and take tax-advantaged distributions
- Ability for potential dividends, which are not guaranteed. Past dividends are not an indicator of future dividend performance
- Up to three built-in riders automatically included for no additional premium:
 - Accelerated Death Benefit Rider
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider

Competitive product suite

Advantage Plus II non-med

- Optional riders for added flexibility:
 - Paid-up Additions Rider (Single and Flexible)
 - 10-Year or 20-Year Term Rider
 - Guaranteed Insurability Rider
 - Waiver of Premium Rider
 - Accidental Death Rider
 - Children's Term Rider

Competitive product suite

BrightFuture

- A product that's ideal for prospects who want to provide death benefit protection on their children or grandchildren to protect them against future uninsurability
- Two plan designs to choose between at issue:
 - 10-Pay
 - Paid-up at age 100
- Generous death benefit limits with protection to age 121 on a simplified issue basis:
 - Ages 15 days old to 17 years old: \$5,000 to \$75,000

Competitive product suite

BrightFuture

- All 10-pay option and some Pay to 100 options will result in the certificate being issued as a Modified Endowment Contract (MEC)
 - A MEC retains important key tax benefits provided by life insurance including the death benefit being paid to the beneficiary generally income tax-free and the cash value growing on a tax-deferred basis. Additionally, cash value gains are possible with the contract but are not expected to occur within the 10-Pay plan and most Pay to 100 plans
- Most certificates issued under 2 business days

Competitive product suite

BrightFuture

- Up to four built-in riders automatically included for no additional premium:
 - Accelerated Death Benefit Rider (For Terminal Illness)
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider
 - Guaranteed Insurability Rider

Competitive product suite

Charity Benefit Provision:

- Contractual provision is automatically included, for no additional premium or monthly deduction on Term, SMART UL, Advantage Plus II, and BrightFuture
 - When a claim is paid to the beneficiaries, Foresters will pay 1% (up to \$100,000) of the face value to an eligible designated registered charitable organization:
 - Not reduced by any ABR claims
 - Benefit is paid in the name of the insured's life
- Beneficiaries:
 - Must be classified with the IRS as a charity under section 501(c)(3) of the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of the Code
 - Multiple beneficiaries may be named and they can be changed at any time prior to the death of the insured
 - Must be named prior to the death of the insured

Competitive product suite



PlanRight

- A product that's ideal for prospects who are pre-planning for their family's post life needs by leveraging life insurance protection to help pay final expenses or to create a legacy for a loved one or favorite charity
- Three plan types available based on underwriting qualifications:
 - Preferred and Standard with the death benefit amount based on 100% of the face amount starting day one
 - PlanRight Basic with the death benefit amount based on Return-of-Premium (ROP) + 10% interest in years one and two, then 100% of the face amount starting in year three
- Generous death benefit limits with protection to age 121 on a simplified issue basis:
 - Ages 50 to 85: \$5,000 up to \$35,000 dependent on plan type

Competitive product suite



PlanRight

- Guaranteed level premiums, cash values, and death benefit amount as long as premiums are paid with protection to age 121
- Most certificates issued under 2 business days
- Up to three built-in riders automatically included for no additional premium:
 - Accelerated Death Benefit Rider (For Terminal Illness)- PlanRight Preferred or Standard plans only
 - Family Health Benefit Rider
 - Common Carrier Accidental Death Rider
- Optional riders for added flexibility:
 - Accidental Death Rider- PlanRight Preferred plan only

Competitive product suite

Prepared II

- A product that's ideal for prospects who are currently undecided on traditional life insurance and wants temporary protection or will not medically qualify for traditional life insurance and needs some level of protection in the form of accidental death term coverage
- Provides for a level death benefit amount to age 80 payable upon the proof of the insured's accidental death, which means death that:
 - (1) is caused, directly and independently from all other causes, by an injury that occurs while the certificate is in effect, and
 - (2) occurs within 180 days of the accidental injury

Competitive product suite



Prepared II

- Generous death benefit limits with protection to age 121 on a simplified issue basis:
 - Ages 18 to 70: \$50,000 to \$500,000
 - If there is existing accidental death coverage with Foresters, the total combined accidental death coverage cannot exceed \$500,000
- Most certificates issued in under 2 business days
- Optional riders for added flexibility:
 - Waiver of Premium Rider (Accident Only)
 - Disability Income Rider (Accident Only)
 - Return of Premium Rider

Competitive product suite

Helping clients prepare for an illness

- Built-in Accelerated Death Benefit Rider⁶ for Term, SMART UL, Advantage Plus II, and BrightFuture and PlanRight (for Terminal Illness)
- Option to accelerate a portion of the eligible death benefit and receive a payment if the insured is diagnosed with a covered illness, which may include one or more of a critical, chronic, or terminal illness



6. The Accelerated Death Benefit Rider provides an option to accelerate a portion of the eligible death benefit and receive a payment. The payment, due to diagnosis of an eligible illness, may be significantly less than the acceleration amount which may be subject to a fee, an actuarial discount amount and other applicable deductions. Payment will decrease certificate values and benefits and may affect eligibility for public assistance programs. Receipt of an accelerated death benefit payment under the rider is intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code (IRC). Specific situations may result in a taxable event. For California certificates: **This is a life insurance certificate with a rider that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the rider. This certificate does not provide long-term care insurance subject to California long-term care insurance law. This certificate is not a California Partnership for Long-Term Care program policy. This certificate is not a Medicare supplement policy.**

Competitive product suite



Foresters Accelerated Death Benefit Rider (ABR) vs. Long-term Care Insurance (LTCI)

- Foresters ABR is a rider attached to a life insurance certificate. It provides the opportunity for the owner to accelerate a portion of the certificate's death benefit, if the insured is diagnosed with a chronic, critical or terminal illness, and receive a payment that can be used for any purpose. Payments are not linked to, nor do they require proof of, medical expenses being incurred. A payment under ABR reduces the death benefit payable under the life insurance certificate and may affect other benefits and values, but if no payment is made the certificate's benefits and values are still available, as long as the certificate remains in effect
- Generally, LTCI provides reimbursement payments for expenses incurred, due to a prolonged or permanent illness or disability, and provides no death benefit or cash value. LTCI benefits are typically based on evidence that the insured has incurred qualified long-term care expenses and the benefit, which may be subject to a maximum, is equal to the amount of expenses incurred. If LTCI benefits are not claimed they may be forfeited
- There may be other differences between Foresters ABR and a specific LTCI product that your client may want to consider before making a decision to purchase

Get what you need, when you need it



Access your hub

ezbiz is your go-to source for all things Foresters.



Open the ideas lab

Get concrete ideas to boost your sales.



Show don't tell

Create detailed product illustrations with Foresight.



Go mobile

Take your business with you using the ForestersBiz app.



Save time, save trees

Submit apps online with iPipeline iGO e-App and Apptical LiveApp.



Get signatures

Offer clients the convenience of signing trailing documents and certain in-force forms with DocuSign.



Track your submits

Get real-time info on all your certificates.



Go paperless

Paper or electronic — your clients can choose.



More with membership

A different kind of life insurance company

As a modern fraternal, Foresters is driven to enrich the well-being of families and their communities. Imagine telling your clients they can choose a company that makes a positive difference in the world.

- Driven to share, not shareholder-driven!
- Not-for-profit structure means we reinvest profits to help members and communities
- Purpose-driven organization focused on living well by doing good
- More than two million members across three countries



More with membership

Becoming a member

When your clients purchase a life insurance certificate from Foresters, the insured person becomes a member.

It's that simple.



More with membership

Better living for everyday families

When clients become members, they have access to a suite of member benefits⁷ they can use to help them live richer, fuller lives.



Scholarships



Well-being benefits



Community Grants



Community and
volunteer opportunities

7. 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.

More with membership

Scholarships

Helping our members and their families reach their goals for higher education.

- Competitive Scholarship⁸
- Orphan Scholarships⁹

\$886,316 was awarded in Competitive Scholarship in 2023

8. 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/scholarships> for further details.
9. Applicable to an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months. Foresters may, at its sole discretion on the basis of documentary evidence submitted in support of the benefit application, deem the child an orphan for the purpose of this member benefit. Both parents or a single parent who is the sole provider for the maintenance and support of his/her children must be alive at the time of application to be a member.



More with membership



Competitive Scholarship

- **240 scholarships in the United States of up to \$2,500** awarded each year. Students can reapply for up to three consecutive years
- Application requirements and selection criteria for new applications is based on:
 - 65% community service: Minimum of 200 service hours in the 24 months leading up to the application deadline
 - 35% grades: Minimum of a 3.2 grade point average
 - Enrolling in a minimum 2-year, full-time program at a university, community college or vocational/trade school

More with membership

Orphan Scholarships

- Children of deceased members may receive a scholarship:
 - **\$1,500** on the death of one parent
 - **\$3,000** on the death of a single parent
 - **\$6,000** on the death of both parents
- Available for a maximum of four consecutive years or until the first degree is obtained, whichever is earlier





More with membership

Community Grants

Helping our members make a difference by giving back to their local communities.

- Members can apply for financial grants to support activities in their communities.
 - Community Volunteer
 - Foresters Moments™
 - Foresters Care™

\$3.35
Million USD

in grants creating 4,492
volunteer activities in 2023

More with membership

Community Volunteer

- Members may apply for a maximum of **two grants a year** and **up to \$2,000 per grant** is available for those selected and approved
- Funds allow members to organize hands-on volunteer activities to help their local communities



Hygiene kits for the homeless



Park cleanup



School kits for kids in need



Meals to fight hunger



Community building projects

More with membership



Foresters Moments™

- Members may apply for a maximum of **two grants a year** and **up to \$35 per person** attending an approved activity
- Create opportunities to enjoy meaningful interaction, make new friends and connections, while enjoying an activity together. Pick one of the five categories to host an activity, such as:
 - Sustainability: Take part in green activities that make an impact on our world like planting pollinators or helping build urban gardens
 - Educational sessions: Take cooking classes or CPR training
 - Artistic classes: Explore your creative side with experiences like paint parties and pottery classes
 - Health and wellness: Get active and take yoga, spin classes or more to have fun while feeling the burn
 - Family fun: Bring families together over exciting experiences and start new fun traditions like drive-in movie nights or head to an indoor playground

More with membership

Grant eligibility:

- **Community Volunteer:** A maximum of two Community Volunteer grant applications per grant year.
- **Foresters Moments:** A maximum of two Foresters Moments grant applications per grant year
- Pre-planning is key! All grants applications must be submitted a minimum of 8-weeks prior to the activity date
- All activities must be INCLUSIVE, open to all ages, and should be after business hours or on weekends
- Venue and the activity itself must be publicly accessible and open and inclusive to everyone regardless of gender, race, sexual orientation, ethnicity or religion.
- Members can bring up to three guests to Foresters Moments activity
- The granting program is not a sponsorship! All Community Volunteer grants must be meaningful volunteer opportunities
- Great resources are available: Activity guides are on the member and producer portals

More with membership

Foresters Care™

- Helps members make a difference in their communities with an **annual grant of \$200**
- Grant can be used in many ways to help with local needs.
 - Hygiene kits for shelters
 - Care packages for those in need
 - School supplies
- Members can share their stories, be inspired and inspire others by joining the Foresters Care Facebook group



More with membership

Well-being benefits

Helping our members and their families lead healthy, engaged and financially secure lives.



LawAssure¹⁰



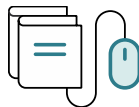
Diabetes¹³



Member Discount^{TM16}



Orphan Benefit¹¹



Lifelong Learning¹⁴



Foresters Go^{TM17}



Terminal Illness Loan¹²



Foresters Renew^{TM15}

10. 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.
11. Applicable to an in-force certificate having a minimum face value of \$10,000 or if an annuity, either a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous twelve months.
12. Not available as a member benefit in the states of Illinois and New York or on Accidental Death products. Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.

13. Foresters Financial and its employees, agents and life insurance representatives do not provide, on Foresters behalf, legal, estate, health, medical or tax advice. Consult your physician or licensed healthcare professional for any questions or information about your medical care.
14. Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
15. Foresters Renew is administered by International Scholarship and Tuition Services, Inc.
16. Discounts are administered by BenefitHub Technology Canada Limited.
17. Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.

More with membership

LawAssure

- Complimentary online document preparation service
- Members can create customized:
 - Wills
 - Powers of attorney
 - Healthcare directives
- Easy to use
- Customized based on the member's location and their answers to a questionnaire



More with membership

Orphan Benefit

- **Up to \$900 per month per child** to help legal guardians care for children upon the death of the children's parents or sole surviving parent
- Benefits are in addition to the death benefit proceeds and start approximately one month after payment of the death benefit
- Benefit ends:
 - On the child's 18th birthday,
 - If the child becomes married or self-supporting, or
 - Is approved for an Orphan Scholarship



More with membership

Terminal Illness Loan

- **Borrow up to 75%** of the net face amount of the member's Foresters life insurance certificate, to a maximum of \$250,000
 - No interest, set-up fees or rider charges
 - Members can use money any way they wish, such as for helping to pay medical expenses or participating in an important event



More with membership



Diabetes Member Benefit

- Simplifying diabetes care for members and their immediate families by cutting costs and making it easier to get the essentials they need with home delivery of discounted Accu-Chek¹⁸ products
- This benefit offers two options:
 - Flexible test-strip subscription. Receive a free Bluetooth blood glucose meter with every subscription
 - Discounted glucose testing accessory bundle. Save 33% on key items for testing blood sugar

18. ACCU-CHEK, ACCU-CHEK GUIDE, ACCU-CHEK GUIDE ME, FASTCLIX, and SMARTPACK are trademarks of Roche.

More with membership

Lifelong Learning

- Easy-to-use learning library offers over **200 online courses** covering a diverse range of topics including:
 - Business management
 - Health and wellness
 - Professional development
 - And much more
- Members can learn at their own pace based on their interests and schedules, and track their progress on a personalized dashboard



More with membership

Foresters Renew™

- Members can apply for grants to continue learning, reskilling or upskilling in order to fulfill career goals
- Up to \$750 to cover course fees, course-related textbooks and more
- 350 grants available in the United States annually
- Offers members reimbursement grants to cover the costs of a paid course after it has been completed



More with membership

Member Discount™

- Access to online discounts to help members save money, live well and have fun
- Members can save on a huge selection of products and services including:
 - Electronics
 - Everyday essentials
 - Hotels
 - Theme parks and attractions
- Easy-to-access discounts through member-only website



More with membership

Foresters Go™

- It offers so much more as your wellness app. It's a fun and flexible way to earn rewards for healthy living, family activities and giving back in communities
- Helping members be a HERO- for themselves, their family and community
 - Health: Set goals, stay active. Feel amazing.
 - Engagement: Connect with family and community. Have fun.
 - Rewards: Live well, earn points. Redeem for premium rewards.
 - Opportunities: Give back, make a difference. Enrich lives.



More with membership

Community and volunteer opportunities

Helping our members be a part of something meaningful by having fun, giving back and getting involved in their local community.

- Foresters members can get involved in the member-governed Branch network, made up of elected leaders¹⁹ who share their ideas, help their community and shape the member experience



More with membership

Grow A Better Future program



Let's Get Growing Starter Garden Kits

- Empowering members to grow healthy food at home



Grow it Forward Regenerative Food Projects

- Enriching communities with perennial public food forests and community gardens



Bee the Change Pollinator Projects

- Educating members about supporting pollinating wildlife



Pick Me Up Community Cleanups

- Engaging members in stewarding our world



If your DNA is wired to do purpose-driven work, maybe it's time you consider Foresters!

Foresters helps you make a real difference in people's lives and build your business at the same time.

That's the Foresters difference.

**Mark Rush
Chief Distribution Officer, U.S. Sales**

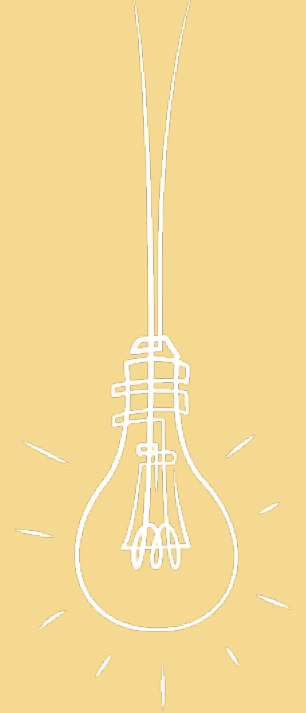
Our dedicated staff is a call away: 866-466-7166

▪ **Option # 1 Sales Support**

- Single point of contact
- Assistance with:
 - Illustration software
 - Product training or website navigation
 - Material ordering
 - Sales solutions

▪ **Option # 2 Risk Assessment**

- Assistance with an assessment of medical information for potential underwriting offers on all products except PlanRight



Disclaimer

Foresters products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

Member Benefits 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 MyForesters portal to access.

Foresters, and their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, legal or tax advice. The information given here is merely a summary of our understanding of current laws and regulations. Clients and prospective purchasers should consult their financial, estate, tax or legal advisor regarding their situation.

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

The information contained in this presentation is for informational purposes only. There are other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

Thank you



Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries.