

Your guide to Foresters member benefits

Help your clients make the most of their membership.



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Foresters 
Financial



Better living for everyday families

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





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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 of the age 24 or under at the time of the application through to the time payment is issued.

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 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.

Application requirements and selection criteria

Overall weighting of application components:

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

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 200 hours of community service in the 24 months leading up to the application deadline. Returning Candidates must have performed a minimum of 50 hours of community service in the 12 months 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

Due to COVID-19, for the 2022/2023 scholarship academic year only, Foresters will grant applicants a temporary exception to meet a minimum of 25% of the required hours.

Minimum grades

All eligible New Applicants must have a minimum GPA of 3.2 or 80% 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 or 80%. All eligible Returning Candidates must have a minimum GPA of 3.0 or 75% in the last academic year of study before the year of the award.

Recommendation letter

All New Applicants must provide a recommendation letter from a person who is not related to the applicant and who is familiar with the applicant's community service. The 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 when available for more details.

Essay

All New Applicants must provide a 250-word essay outlining their experience with a volunteer project where they gave back and supported a community. Please refer to the online application when available for more details.

Enrolment

An eligible course of study must meet the following criteria:

- First degrees or diploma programs
- Full-time enrolment, 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

Competitive Scholarship²

Important dates typically fall within the following months:

Check foresters.com for current application period and deadlines.

Scholarship decision: April

Recipients notified: June

Checks mailed: August

Restrictions

1. Applicants whose applications have been declined are able to apply for a Competitive Scholarship up to 3 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 Foresters 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. Applicant must be of the age of 24 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 Competitive Scholarship.
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 & 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

If the recipient is a **new** 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.

Applicant must be of the age of 24 or under at the time of application through to the time payment is issued.

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

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 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.

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 or 75% in the last academic year of study before the year of the award
- Performed a minimum of 50 hours of community service in the 12 months leading up to the application deadline

Competitive Scholarship²

- 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

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 scholarships. 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 8:00 a.m. to 5:00 p.m. CT
- Email Foresters@applyISTS.com



Scholarships by the numbers

300

Scholarships awarded each year

65%

Community service weighting

35%

Academics weighting

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.

Grants by the numbers



Community Volunteer grant

\$2,000



Foresters Care grant

\$200

Community Grants

The Foresters Community Grants 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.

Foresters Care

Foresters Care helps members make a difference in their community with a one-time 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 Fun Family grant limits per members.

The Community Grants and Foresters Care support team reserves the right to decline an application if the activity details do not follow Foresters policies and guidelines, the advice of the World Health Organization (WHO) or local health authorities on protection measures against COVID-19, or may otherwise jeopardize the safety of the application and others.



Members

18+

can apply

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.



MemberDeals³

MemberDeals 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 Entertainment Benefits.

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.

Note: all offer prices listed on the MemberDeals platform are displayed in U.S. currency. Canadian members should check with their financial institutions for the applicable conversion rate.

Entertainment Benefits will provide technical support to members and can answer questions regarding the MemberDeals platform. Contact MemberDeals Customer Care at 1 (877) 579-1201, available seven days a week from 8:00am – 8:00pm ET.

Lifelong Learning⁵

This easy-to-use learning library offers a diverse range of over 200 online courses covering a diverse range of topics including business management, health and wellness, communication and professional development.

Members can create flexible learning plans that fit their own interests and schedules as well as track their progress through a personalized dashboard. A certificate of completion is provided once a course is successfully completed.

LawAssure⁴

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

- Wills
- Powers of attorney
- Healthcare directives

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 preprogrammed 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's to securely share documents with anyone, such as a family member, a notary, or a trusted advisor.

Eligibility requirements and limitations for MemberDeals, LawAssure and Lifelong Learning

MemberDeals, LawAssure and Lifelong Learning 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.

Well-being benefits can help your clients...



Create

Wills

Healthcare directives

Powers of attorney



Save

Electronics

Travel

Everyday essentials



Learn

Computer skills

Personal finance

Health and wellness

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

- 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.



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

- 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.

NEW!

Foresters Go

Foresters Go⁶ is a new holistic well-being benefit available exclusively to Foresters members. It helps members stay motivated and understand more about their wellbeing. Foresters Go is a fun and flexible way to earn valuable rewards for healthy living.





Key features

- **Personal Health Score:** A general indicator of health and wellbeing, the Health Score is a scientifically calculated number from 1 (low) to 1000 (high). Members increase their Health Score by becoming more active, eating healthy and making improvements to their overall wellbeing.
- **Activity tracking:** More than 100 indoor and outdoor activities can be tracked automatically through a mobile device's GPS, manually with a few simple clicks or by connecting to a third-party wearable device or app (e.g. Apple Health, Fitbit, Strava, Garmin, etc.).
- **Goals and Achievements:** Set personal goals to improve health and wellbeing or accept recommended goals based on interaction with the app. Achievements automatically recognize significant milestones as members engage with Foresters Go.
- **Challenges:** Participate in a variety of challenges based on tracking activities, photo submissions and completing nutrition quizzes.
- **Reward Points:** Benefit members earn Rewards Points by tracking items such as their physical health, mental wellbeing, sleep, participating in challenges and much more. Points can be redeemed on the Foresters Go Rewards Store from a variety of categories such as merchandise, charities and gift cards.
- **Personalized coaching:** Real-time feedback and lifestyle tips through the app's virtual coach, Aida. Engage with Coach Aida to receive personalized messages, reminders, and advice in form of notifications, questions, and statistics.
- **Social:** News stream displays completed fitness activities and achievements by the member and their friends. Connect with other users, like and comment on friends' activities.

Getting started

Members can access Foresters Go by downloading the mobile app from the Apple App Store or Google Play or by accessing the web version at web.forestersgo.foresters.com. Members will need to use their MyForesters username and password to log in.

Upon registration, members will be asked to complete a Health Score assessment. Data shared with the app is only used to administer Foresters Go and all related activities. There is no impact to the member's policy. To learn more, visit the Foresters Go Privacy Notice and Terms of Use on foresters.com.

Eligibility requirements and limitations

The Foresters Go app is available to Benefit, Community 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.

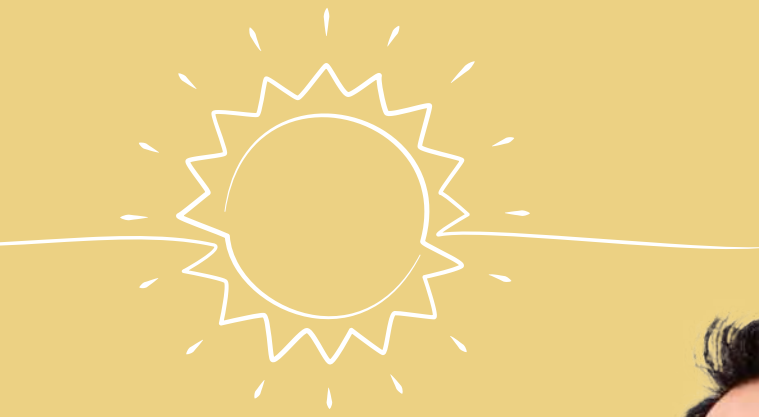
Questions?

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

- Visit foresters.com
- Email ForestersGo@foresters.com

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 become involved in volunteer activities.

Eligibility requirements and limitations

Foresters community activities are organized in many communities 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.

Fun Family 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. Sporting events, theme parks, zoos, circuses, museums – there's an activity for everyone, no matter what they're interested in. Fun Family activities are hosted by other Foresters members in their local community.

Eligibility requirements and limitations

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

Fun Family 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 4 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 Fun Family 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 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.

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.⁸

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 The Competitive Scholarship member benefit is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <http://www.foresters.com/en-ca/foresters-difference/scholarships> for further details.
 - 3 Discounts are administered by Entertainment Benefits. Some experiences may be limited or unavailable due to the COVID-19 pandemic. All offer prices listed on the MemberDeals platform are displayed in US currency and Canadian residents may be charged a currency conversion/foreign exchange fee by their credit card provider.
 - 4 LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed lawyer. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice. LawAssure is not available in Quebec and the Canadian territories.
 - 5 Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.
 - 6 Foresters Go is provided by The Independent Order of Foresters and is operated by dacadoo AG.
 - 7 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.
 - 8 For more information on Community Members, refer to the Foresters Constitution Chapter 2.1.4.
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