



Member Benefits

*Member Benefits Package Effective November 1, 2000
For Residents of the United States and Canada*

What makes Foresters different?

Foresters™ provides life insurance and annuity products to our members in the United States, Canada and the United Kingdom. We're proud of our financial strength and deep commitment to our members' lives and their communities.

Complimentary member benefits

Our customers are our members. As a member, you may be eligible to access complimentary member benefits and services to help with your life, health and education needs, today and in the future. As a Foresters member, you are getting far more than just a financial product.

Innovative products

At Foresters, we're committed to providing innovative life insurance and annuity products and services to help you achieve your financial goals.

Commitment to the community

Our investment in communities goes beyond traditional corporate giving. We share our time, talent and financial strength within our members' communities through community service and volunteering. As a fraternal benefit society, we focus entirely on investing in a stronger, richer and more meaningful future for our members and their communities.

Personalized support and service

At Foresters, we have a simple mission and that is to deliver personalized service and support. We have dedicated and responsive customer service representatives to provide you with a prompt, accurate and efficient experience.

See why doing business with us is not only an investment in your future, but an investment in the future of the children and communities in which you live.

Foresters has been successful for the past 130 years and in the years to come, we'll continue to build on our proud tradition of helping people live for today, plan for tomorrow and make a difference along the way.





Foresters Member Benefits Highlights

At Foresters, we care – by offering you valuable benefits of membership.

As a member, you and your family may be eligible to access complimentary member benefits and services, and to get connected with your community through Foresters. These benefits go beyond life insurance or financial services: they are additional benefits that can help provide more financial security and assistance during times of need. They also offer the opportunity for personal development, volunteerism and community involvement.

Critical Illness Member Benefit

This benefit provides a one-time, lump sum payment of \$4,000 if you or a family member is diagnosed with life-threatening cancer, heart attack, stroke, or Multiple Sclerosis. It can help pay for unexpected medical or other expenses.

Terminal Illness Member Benefit

You or an insured member of your family who becomes terminally ill can qualify for an interest-free loan of up to 75% of the net face amount of the Foresters life insurance coverage on that individual. It can help ease your family's financial hardship.

Scholarship Member Benefit

Each year, Foresters Competitive Scholarship Program offers up to 320 scholarships worth \$2,000 per year to assist each of your eligible children with his/her post-secondary school tuition, books and living expenses. This benefit allows them to focus on what's important – their education.

Orphan Scholarship Member Benefit

If you and/or your spouse dies, each of your children may be eligible for a scholarship of \$1,500, \$3,000 or \$6,000 per year. This benefit helps to ensure that they will have the opportunity to pursue higher learning.

Young Family Member Benefit

Foresters provides \$300 per month for each of your eligible children under age 18, when you and your spouse are deceased. This benefit assists with care and maintenance of your orphaned children and is paid to their legal guardian.

Get connected with Foresters and discover a whole new world

Becoming a Foresters member is only the beginning of your ongoing relationship with our unique membership-based fraternal life insurance organization. Foresters offers you and your family community-based benefits including opportunities to take part in meaningful and interesting local projects to make your community a better place.

Get more out of life with your Foresters membership. Get connected with Foresters today by visiting us at www.foresters.com/getconnected.

* Foresters retains full authority to administer and change the member benefits at its sole discretion. These benefits may be amended, changed, cancelled, in whole or in part, or eliminated at any time with or without notice, at the sole discretion of Foresters.

*See Glossary for a definition of key terms.

Eligibility for Foresters Member Benefits

Foresters member benefits offer additional protection for you and your family. You are a benefit member and are eligible to apply for member benefits as long as you meet the requirements described in this section.

Type of Product Purchased

You may be eligible to access Foresters member benefits if you hold one of the following Foresters certificates and maintain your membership in force:

U.S. and Canada

- Universal life insurance
- Whole life insurance
- Term life insurance
- Equity indexed deferred annuity
- Flexible premium deferred annuity
- Single premium deferred annuity
- Single premium immediate annuity

Canada only

- Segregated funds
- Registered income funds

If you purchased a third-party product¹ and completed a Non-voting Membership Registration Form by December 31, 2006, you were eligible to become a Foresters non-voting member (as defined in Foresters Constitution²) and have the option to apply for the competitive Scholarship member benefit.

Member Benefits Package

There is one membership per family regardless of the number of Foresters certificates held or persons insured. The Foresters member benefits described in this brochure came into effect on November 1, 2000. If you became a member prior to November 1, 2000, your Foresters member benefits package may be different; however, you may choose at any time to elect to change to the existing Foresters member benefits package (effective November 1, 2000). This is an irrevocable decision. Social fraternal members do not have the option to elect to change to the current member benefits package if they hold the old member benefits package.

For more information, contact our Service Center at 800 828 1540 or your life insurance representative, or visit www.foresters.com.



¹ Financial service products offered through Foresters that are issued by other companies.

² For a copy of Foresters Constitution, visit www.foresters.com.

Effective Date and Eligibility Period

The effective date of Foresters member benefits varies. This chart outlines the eligibility period for each benefit.

Benefit Type	Eligibility Period <small>(Member Can Make a Claim)</small>
Critical Illness member benefit Terminal Illness member benefit ¹	After a 24-month eligibility period following the date of application for membership
Scholarship member benefit Orphan Scholarship member benefit Young Family member benefit	After the date of application for membership

¹ The Terminal Illness member benefit is not available in New York, Oklahoma, and Illinois as a member benefit.

To be eligible for member benefits, your membership must be in force. If your membership is not in force for any reason, the 24-month eligibility period recommences from the date of your membership reinstatement.

If an individual who became a member prior to November 1, 2000 elects to change to the new package, the 24-month eligibility period for the Critical Illness member benefit and Terminal Illness member benefit starts from the date of the election for the new package.

Who is Eligible for Member Benefits?

Eligibility for member benefits includes the following:

- Holders of Foresters life insurance certificates and junior members of Foresters, provided the life insurance premiums are paid to-date and the insurance protection is not less than \$1,000.
- The spouse of a Foresters member from a legal marriage or common-law relationship (meaning two persons who have cohabited in a relationship of some permanence continuously for at least two years); and their children (biological or legally adopted) under the age of 25 years provided the member is legally responsible for the maintenance and support of such children at the time application for the benefit is made, provided the life insurance premiums are paid to-date and the insurance protection is not less than \$1,000. Benefits do not extend to individuals outside of your immediate family, i.e. your siblings, grandchildren, or other relatives.

Note that for the spouse and children to qualify for the Critical Illness member benefit, the insurance protection on the Foresters member is not less than \$6,000 or the annual premium is not less than \$150. For the Orphan Scholarship member benefit for one parent and single parent, the insurance protection on the Foresters member is not less than \$10,000 or the monthly premium is not less than \$20.

- Non-voting members – eligible to apply for the Scholarship member benefit only.
- Annuity certificate holders – eligible while your annuity has the minimum cash value (see chart at left).

	Minimum Cash Value
Annuity IV & V	\$250.00
FGF & FGF Plus	\$500.00
SPIA	N/A
Annuity Plus – GIA	\$1,000
Annuity Plus – DIA	No minimum
FRIF – GIA	\$1,000
FRIF – Term to 90	\$1,000
FRIF – DIA	No minimum
FRIF Plus	\$1,000
FSC (flexible & single)	No minimum
FSP Plus	\$1,000

Critical Illness Member Benefit

Financial grants are a part of Foresters commitment to assisting eligible members and their family in times of need.

Benefit Description

A \$4,000 lump sum payment is provided upon the initial diagnosis of one of these critical illnesses for any one family member: cancer (life-threatening), heart attack, stroke, and Multiple Sclerosis.

Payment is made in the currency of the country of origin of the certificate.

Eligibility Requirements & Limitations

To be eligible:

- The initial diagnosis must occur at least 24 months after the date of application for membership or the date the election form was signed for the new member benefits package.
- The application for Foresters Critical Illness member benefit must be submitted within six months of the initial diagnosis date.
- The diagnosis must be made by a legally qualified physician and satisfactory medical proof must be provided to Foresters.

A member is ineligible if:

- He/she is 70 years of age or older at the time of the initial diagnosis of the critical illness.
- An eligible family member has already received the Critical Illness member benefit payout.
- The critical illness was a pre-existing condition, i.e. the individual's critical illness was initially diagnosed prior to the date of application for membership or occurred within 24 months after the date of application for membership or the date the election form was signed for the new member benefits package.
- An eligible family member has already received benefits from the Cancer benefit or Multiple Sclerosis benefit from the pre-November 1, 2000 Foresters member benefits package.

Critical Illness Definitions

Critical Illness is defined, for the purpose of the Critical Illness member benefit, as any of the medical conditions listed below.

Life-threatening cancer is defined as a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded.

The following types of cancer are not considered life-threatening cancer and are excluded from the definition:

- Early prostate cancer diagnosed as T1N0M0 or equivalent staging.
- First carcinoma in situ (meaning the first diagnosis of cancer wherein the tumor cells still lie within the tissue of the site of origin without having invaded neighboring tissue).
- Pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps.
- Any skin cancer, other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become life-threatening cancers.



Life-threatening cancer must be diagnosed pursuant to a pathological diagnosis or a clinical diagnosis.

Heart attack (Myocardial Infarction) means the death of a portion of the heart muscle resulting from blockage of one or more coronary arteries. The diagnosis must be based upon both:

- New electrocardiographic changes consistent with and supporting a diagnosis of a heart attack; and
- A concurrent diagnostic elevation of cardiac enzyme.

Stroke is a cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism, or thrombosis producing measurable, neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient Ischemic Attack (TIA) or other cerebral vascular events are not considered a stroke under this definition.

Multiple Sclerosis is defined as the occurrence of at least two episodes of well-defined neurological abnormalities with objective evidence of lesions at more than one site within the central nervous system. In order for Multiple Sclerosis to be covered, a legally qualified physician who is a board certified neurologist must make a definitive diagnosis of Multiple Sclerosis, supported by modern imaging and/or investigative techniques.

Terminal Illness Member Benefit

This benefit provides access to funds to help alleviate the financial burden on you and your family in the event of a terminal illness.

Benefit Description

An interest-free loan is provided for any insured person in the benefit member's family who becomes terminally ill and is expected not to survive beyond a year. The total loan can be up to 75% of the net face amount of the Foresters life insurance coverage on that individual. The certificate and/or policy must be absolutely assigned to Foresters to the extent of its interest, up to a maximum of \$250,000. The loan will be repaid from the insurance proceeds payable upon the insured's death.

This member benefit is not available in New York, Oklahoma, and Illinois.

Eligibility Requirements & Limitations

Initial diagnosis must occur at least 24 months after the date of application for membership.

The insured, or owner if other than the insured, must agree that:

- The beneficiary must agree in writing to the loan.
- This loan will be the first charge to the insurance certificate and will take precedence over any death, disability, or other benefits.
- Foresters may increase the amount of the loan to cover administrative costs of maintaining the certificate (i.e. premiums, cost of insurance, and/or expense charges).
- At the time of the loan, the certificate must be absolutely assigned to Foresters. The amount of the loan, plus accrued interest, will be subtracted from the proceeds payable to the beneficiary upon the death of that insured.
- The benefit payment is contingent upon medical proof satisfactory to Foresters.

A member is ineligible if he/she holds only a group insurance contract, individual term insurance that is not renewable and convertible, or term insurance within five years of expiry.

Scholarship Member Benefit

A good education gives young people a head start in life. Foresters scholarship program is a competition for up to 320 scholarships of \$2,000 a year, for up to four years, open to eligible applicants across North America who meet the eligibility requirements.

Benefit Description

A \$2,000 per year renewable scholarship is available to eligible children or mature students in the benefit member's family. Each scholarship is tenable for up to a maximum of four consecutive years or until the first degree is obtained, whichever is earlier. The scholarship is applicable towards full-time studies for an undergraduate degree or diploma from an eligible institution.

In addition, Foresters provides the special Ken Peterson Award for Community Leadership in the amount of \$5,000 to two applicants who have demonstrated exceptional leadership and extraordinary effort and ability to overcome adversity.

Eligibility Requirements & Limitations

Membership Eligibility

The scholarship applicant or the parent of the applicant must have one of the following types of Foresters membership certificates: Foresters life insurance, Foresters annuity, social fraternal membership, or registered non-voting membership (must have registered on or before December 31, 2006).

Membership Requirements

Eligible applicants are:

- A dependent biological or legally-adopted child of a Foresters member, or a Foresters member 25 years of age or under.
- A mature student (must be a Foresters member over the age of 25 years) currently enrolled in full-time post-secondary studies (excluding masters or PhD level).

Restrictions to Eligibility

Applicants who had previously received a Foresters competitive scholarship are not eligible to apply for a new scholarship.

The Foresters membership must be in effect at the time of the application:

- If the member dies during the course of the scholarship, the dependent child's scholarship will continue up to its maximum duration as long as that child meets the renewal criteria.
- The scholarship will terminate at the end of any academic year in which the Foresters member (if he/she is the scholarship recipient) or the sponsoring member ceases to be a Foresters member.

Eligible Institutions

Applicants must attend American or Canadian educational institutions that have recognized degree/diploma-granting powers. (University preparatory programs, e.g., CEGEP/pre-university diploma, in any jurisdiction are not eligible.)

Field of Study

There is no restriction on the program of study or discipline. The program must be of a minimum two-year duration.

Selection of Scholarship Recipients & Program Administration

The selection of scholarship recipients is made objectively and solely within the discretion of a committee composed of American and Canadian university and college representatives chosen by the Association of Universities and Colleges of Canada (AUCC). This committee's decision is irrevocable. Foresters does not exercise any influence in the selection of scholarship recipients. The AUCC also administers the scholarship program on behalf of Foresters.



Orphan Scholarship Member Benefit

Foresters helps to ensure that your children's opportunity for higher learning is not jeopardized if they lose one or both parents.

Benefit Description

Children of a deceased benefit member are provided with a renewable scholarship to help cover tuition and maintenance.

On the death of	Maximum per year
One parent*	\$1,500
Single parent*	\$3,000
Both parents	\$6,000

* See Glossary for a definition of terms.

Except for the single parent scholarship, both parents must have been alive at the date of application for membership.

Eligibility Requirements & Limitations

- The child must be registered for this benefit at the time of the parent's death.
- No benefit will be paid as a result of any disability or death of a benefit member, parent, or child due to any disease, signs or symptoms which have manifested at any time prior to or within 24 months of the date of application of membership. The diagnosis must be made by a legally qualified physician and satisfactory medical proof must be provided to Foresters. For this purpose, illness, physical condition and disease shall be defined to include acquired immune deficiency syndrome and a diagnosis of HIV Positive status.
- The child must start his/her post-secondary education (continuous from high school) when he/she is between the age of 18 and 24, or if the child is between 18 and 24 when the parent dies, he/she must already be attending a university or other educational institution to qualify for this benefit.
- The post-secondary education program must be full-time and at least one month long, with a minimum of 12 hours of instruction each week. Part-time classes do not qualify.
- The post-secondary education program must lead to a university or college degree or an occupational diploma at an accredited educational institution.
- This member benefit is available for up to a maximum of four years or until completion of the program, whichever occurs first.
- The student must reapply every year. Eligibility is based on full-time attendance and satisfactory academic progress.

Young Family Member Benefit

As a parent, ensuring that your children are taken care of is one of your most important concerns. If your children lose both parents, Foresters may pay a monthly benefit to assist with their care and maintenance.

Benefit Description

This benefit pays \$300 per month per child to the legal guardian for children under age 18, due to the death of both parents.

Eligibility Requirements & Limitations

- An orphan is a child whose parents are deceased.
- Both parents must have been living at the time of application for membership.
- Membership must be in force at the time of the parents' deaths.
- No benefit will be paid as a result of any disability or death of a benefit member or spouse due to any disease, signs or symptoms which have manifested at any time prior to or within 24 months of the date of application for membership. For this purpose, illness, physical condition and disease shall be defined to include acquired immune deficiency syndrome and a diagnosis of HIV Positive status. In the event of an accidental death, the benefit eligibility begins at the time of certificate issue.
- Foresters requires satisfactory proof of the death of both parents, medical reports, documents appointing legal guardians, and a birth certificate for each child.

Benefit Begins

One month after the child becomes an orphan, but in no event earlier than six months before the date of the application for the benefit was received by Foresters.

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.



The Fine Print

This document describes the availability, qualifications and administration of Foresters member benefits at the time of publication. From time to time, Foresters reviews the member benefits to better meet the needs of our member families. Foresters reserves the right at its sole discretion to change, for existing and future members, at any time and with or without notice:

- Existing benefits, in whole or in part, or add or remove benefits.
- Benefit eligibility.
- Benefit amounts.
- The way benefits are administered.
- The documentation required or process to apply for benefits.
- The procedures for evaluating, administering or adjudicating a claim for benefits.

Only persons designated by Foresters can make representations about benefit eligibility and amounts.

For more information, please contact our Service Center at 800 828 1540 or your life insurance representative, or visit www.foresters.com.

At Foresters, we consider you an important member. And that means being there for you and your family, now and in the future.

Glossary

Family

Family refers to immediate family and means the Foresters member, his/her spouse and their biological or legally-adopted children and step-children. Siblings, grandchildren, other relatives, and each child over whom the member is a legal guardian are not considered to be part of the member's immediate family.

Junior Member

Junior member is a member who is under 16 years of age and is insured under a certificate or contract of insurance or holds an annuity issued by Foresters or one of its wholly-owned subsidiary companies.

Parent

Parent is defined as a person who is legally responsible for the maintenance and support of a biological or legally-adopted child or step-child. The legal guardian of a child is not considered to be a parent of that child.

Single Parent

Single parent is defined as the deceased parent who was widowed, had never been married, or in the case of divorce or separation, had been the sole provider for the maintenance and support of the child. The determination of whether a parent is a single parent will be at the sole discretion of Foresters.

Terminally Ill

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.

Total Disability

For a member benefit to be paid as a disability, *totally disabled* will mean the inability to engage in any gainful occupation for which the applicant is reasonably fitted by education, training or experience.

In the case of a homemaker, it will mean the inability to perform normal household duties.

For a person aged 65 or over, *totally disabled* will mean confinement to a hospital confirmed by a statement from the hospital, or under active treatment supervised by a physician either as an outpatient (requiring daily or weekly treatment), or in the case of terminal illness, at home.



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