

Why Foresters

Grow your business and make
a positive impact

Foresters 
Financial

**Learning
Academy**

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A better way

- **Foresters Financial™ is driven to share, not shareholder driven!**
- **Fraternal benefit society**
 - Not-for-profit membership organization
 - Welcomes members sharing common bond or purpose
 - Local community branches
 - Provides mutual aid programs to our members and their communities
 - Membership begins with purchasing a certificate with The Independent Order of Foresters

Financial Strength 2018¹

"A"

(Excellent)

A.M. Best Financial Strength rating for the
19th consecutive year

Solid track record of paying dividends every
year from 2004 to 2018 between:

5.60% to 6.83%

Assets of

\$13.1
billion USD

Liabilities of

\$11.6
billion USD

Surplus of

\$1.5
billion USD

1. The A.M. Best rating assigned on August 14, 2019 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 for our latest rating. All figures are presented in USD. The figures are based on consolidated financial results prepared in Canadian dollars as at December 31, 2018 and converted into USD using the Bank of Canada annual average exchange rate of 1.2957.

A competitive solutions-based portfolio

Non-Medical² up to \$400,000

- Term
- Advantage Plus II Whole Life
- SMART UL

Medically Underwritten

- Term
- Advantage Plus II Whole Life
- SMART UL

Niche

- PlanRight

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

Foresters products and their riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters Producer Guide and insurance contract for your state for these terms and conditions. Products underwritten by The Independent Order of Foresters.



Be prepared

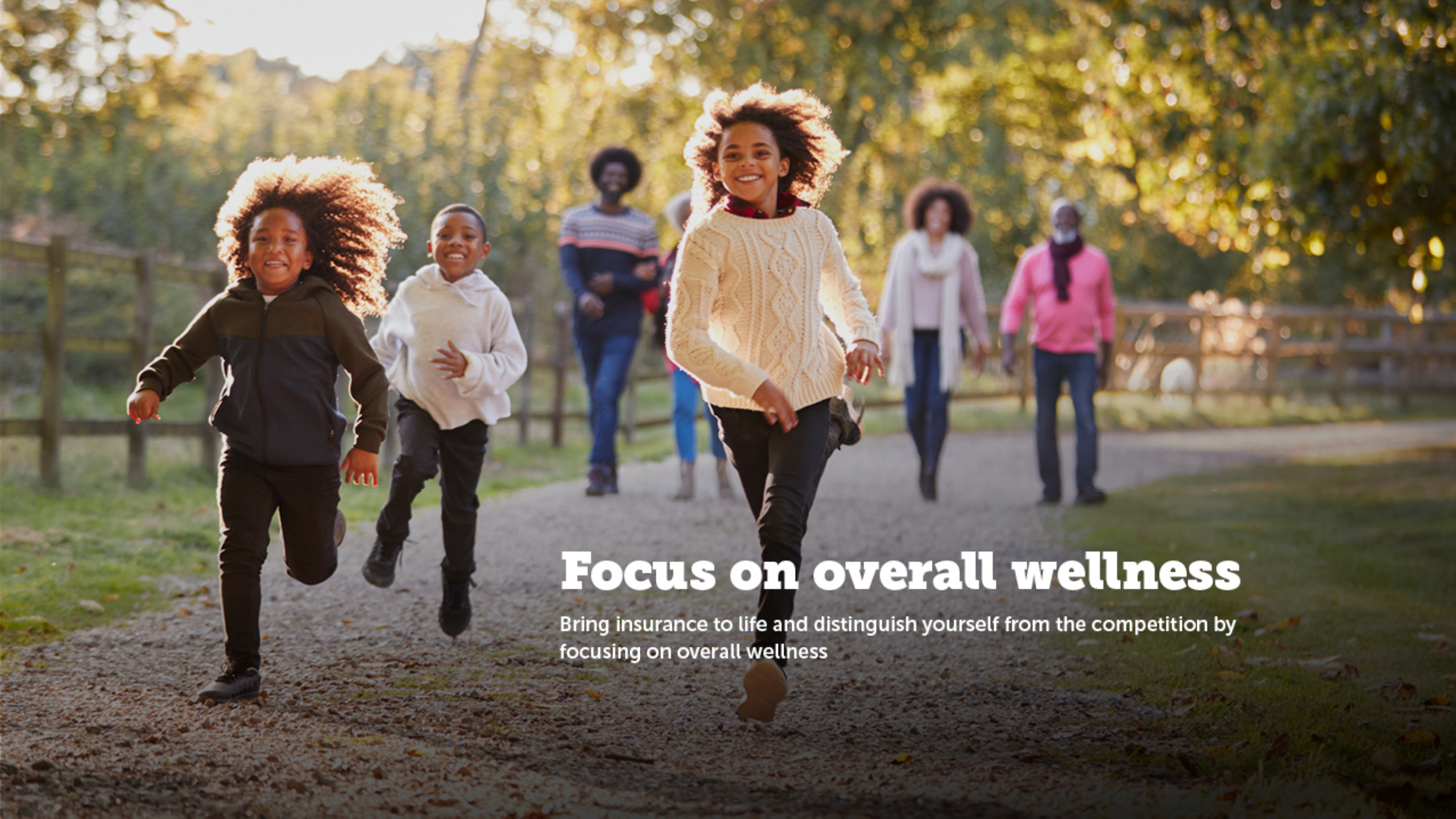
- Built-in Accelerated Death Benefit Rider for Term, SMART UL, Advantage Plus II and PlanRight (For Terminal Illness)
- Option to accelerate a portion of the eligible death benefit and receive a payment if the insured is diagnosed with a covered illness, which may include one or more of a critical, chronic or terminal illness³

3. **Not for use in CA.** The payment, due to diagnosis of an eligible illness, may be 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. (If applicable) **This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate.** Receipt of the accelerated death benefits may affect eligibility for public assistance programs. Receipt of the accelerated death benefits may be taxable.

A lasting contribution

- Charity Benefit Provision: In addition to the death benefit, when a claim is paid to the beneficiaries, Foresters will donate 1% (up to a maximum of \$100,000) of the face value of the certificate, to an eligible designated registered charitable organization⁴
- Another way Foresters helps your clients make the world a better place
- Available on Term, SMART UL and Advantage Plus II

4. Foresters will pay the eligible designated charitable organization in the name of the insured. The designated charitable organization must be an accredited 501(c)(3) organization under the Internal Revenue Code and eligible to receive charitable contributions as defined in section 170(c) of that code.



Focus on overall wellness

Bring insurance to life and distinguish yourself from the competition by focusing on overall wellness

Focus on overall wellness

- **Foresters is not the average insurer**
 - We go beyond financial planning to help make a positive difference in the world
 - Foresters offers Member Benefits⁵ that may allow your clients to spend more time with their family while giving back to the community
 - Volunteering has been shown to lower stress levels and can even contribute to greater life expectancy⁶
 - Research also suggests that social interaction has many health benefits and is especially important for older adults⁷

5. Foresters Financial member benefits are non contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

6. Source: Huffington Post, https://www.huffingtonpost.com/hilary_young/benefits_of_volunteering_b_4151540.html

7. Source: National Institute on Aging, https://www.nia.nih.gov/about/living_long_well_21st_century_strategic_directions_research_aging/research_suggests_positive

Live today

Unique Member Benefits⁸

- **Grants and scholarships:**
 - **Competitive Scholarships**
 - **Orphan Scholarships⁹**
 - **Community Grants Program**
 - **Emergency Assistance Program**
- **Well-being benefits:**
 - **Orphan Benefits⁹**
 - ***Everyday* Money**
 - **LawAssure¹⁰**
 - **Terminal Illness Loan^{9,11}**

8. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

9. Available to eligible members with 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.

10. LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Not available in Louisiana. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney.

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

Foresters Competitive Scholarship Program



- **65%** of the application is weighted toward community service

- A minimum of 40 hours of community service in the 24 months leading up to the application deadline



- **35%** of the application is weighted toward GPA

- A minimum grade point average of 2.8 is required



\$1.893 Million USD

in Competitive Scholarships
awarded in 2019

Orphan Benefits¹²



- **\$900 per month per child to the legal guardian for children under 18 upon the death of the parents or sole surviving parent**

- Benefit payments starts approximately one month after payment of the death benefit proceeds
- The benefit ends on the child's 18th birthday or if the child becomes married, self-supporting or is approved for an Orphan Scholarship
- Paid in addition to any death benefits

12. Available to eligible members with 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 of membership.

Orphan Scholarships¹³



- **Up to \$6,000 annually to cover post-secondary costs**
 - Children of deceased members may receive a renewable scholarship for a maximum of 4 consecutive years or until the first degree is obtained to help cover the cost of 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

13. Available to eligible members with 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.

Emergency Assistance Program¹⁴

- **For eligible Members affected by significant personal hardship, disaster or large-scale emergency**
- **To qualify, members must have an active certificate at the time a disaster is enacted**
- **Short-term, temporary financial assistance**
 - One time, per disaster, payment per household
- **Contact Information:**
 - Phone: 800-828-1540
(8:00 am – 8:00 pm Eastern, M-F)
 - E-mail: service@foresters.com

Emergency Assistance Funding	
Wildfires in California	August, 2018
Hurricane Florence in North Carolina, South Carolina, Virginia and Maryland	September, 2018
Hurricane Michael in Alabama, Florida, Georgia, North Carolina, South Carolina and Virginia	October, 2018
Wildfires in California	November, 2018
Tornadoes in Alabama and Georgia	March, 2019
Floods in Arkansas, Iowa, Illinois, Minnesota, Montana, Nebraska, South Dakota and Wisconsin	March, 2019
Tornadoes in Ohio	June, 2019
Tropical storm Barry in Alabama, Arkansas and Louisiana	August, 2019

14. Disaster Relief is available to eligible members with an in-force certificate dated at the time of enactment and who live in the affected area. A Disaster Relief grant under this Program is a one-time, per household, per calendar year payment to eligible members. Eligible members can apply within the eligibility period of 6 weeks from the enactment date.



\$546,280 USD

in Emergency Assistance went
to Foresters members in 2019

Benefits for Member & Immediate Family

▪ **Everyday Money**

- Complimentary toll-free and confidential financial helpline providing access to accredited counsellors who can help members and their immediate family with everyday money management including:
 - Budgeting
 - Dealing with credit card debt
 - Saving for a home
 - Tips to prevent identity theft



▪ **LawAssure¹⁵**

- A digital document preparation service provided through EPOQ that provides Foresters members with access to create customizable:
 - Wills
 - Power of attorneys
 - Healthcare directives
- Uses pre-programmed logic to instantly customize and populate documents according to the member's answers and tailored to their jurisdiction
- Members get access to a secure online account where they can create and print their documents

15. LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Not available in Louisiana. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney.

Terminal Illness Loan¹⁶

- **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
 - Member can use money any way they wish:
 - Help pay expenses
 - Participate in an important event

Helping is who we are



- **A deeper look at the Foresters Granting program:**
 - Create opportunity for local member engagement
 - Through Foresters Granting program, a member benefit, members have the opportunity to apply for financial grants to organize local activities on their own
 - With the help of Foresters Granting program, members can plan activities that will have a positive impact on their families and communities



\$4.26 Million USD

Grants creating **2,130** fun family and volunteer activities
attended by **98,836** members and guest in 2019

Helping is who we are

■ Types of grants:

- **Community Involvement (CI) grants (Maximum of \$2,000):** CI grants provide members with the funds to independently organize volunteer activities that contribute to family well-being, **such as cleaning up a park, assembling hygiene kits for the homeless, or gift packs for disadvantaged children**
- **Member Involvement (MI) grants (Maximum of \$35 per person):** MI grants provide members with the funds to create fun family activities, **such as a day at an amusement park, a sporting event, or an evening at the movies**

■ Grant Guidelines:

- Every member can still apply for **two** grants per quarter, and up to **five** per year. However, only **two** may be for MI grants (fun family events) in the year. The other **three** grants must be community involvement grants (local volunteering)

Helping is who we are

- What are some Community Involvement options?



Care
Package



Community
Beautification



Create and
Construct



Meal
Help



Volunteer
Support



Fun
Family

Helping is who we are


■ Important Tips:

- All activities must be INCLUSIVE!– open to all ages
- Members can bring up to three guests
- The granting program is not a sponsorship! All CI events must have meaningful volunteer opportunities
- Payment is issued by pay card and can only be used by the organizer
- Pre-planning is key! 8-10 weeks in advance
- All granting events should be after business hours and on weekends
- Great resources are available– activity guides on the member and producer portal

Enriching communities

Since 2006, Foresters Financial and KaBOOM! have built 169 play spaces across 97 cities in 31 states and provinces throughout North America. Thanks to the hard work of over 11,600 Foresters members and guests for the last thirteen years, we are positively impacting the lives of more than 5.7 million children by providing them with access to play. Through each new playground families are better able to spend quality time together right in their very own neighborhoods, playing alongside Foresters members and community partners.



A man and a woman, both dressed in professional business attire, are smiling and looking at a tablet computer held by the woman. The man is on the left, wearing a dark suit, light blue shirt, and striped tie. The woman is on the right, wearing a dark blazer over a light blue striped shirt. They are in a brightly lit office environment with large windows in the background. The text "Focus on helping you prosper" is overlaid at the bottom of the image.

Focus on helping you prosper



Manage your business 24/7

- Mobile technology
 - Available on Apple Store & Android app store
 - Ability to view:
 - In force & pending business
 - Producer production
 - Client info
- ezbiz website
 - Tracking business
 - Quoting software
 - Training section
 - Marketing section
 - Forms & brochures

Technology at your fingertips

Mobile quoting tool:

- [Forestersquotes.com](https://forestersquotes.com)
- **Ability to quote:**
 - Term
 - SMART UL
 - Advantage Plus II
 - PlanRight
- **Underwriting guides**
- **Need analysis tools**



Support is just a call away



▪ **Foresters Financial Sales Support Team**

- Single point of contact
- Assistance with:
 - Illustration software
 - Product training
 - Website navigation
 - Sales solutions
 - Ordering materials
- Phone: 866-466-7166, option 1

▪ **Foresters Risk Assessment Team**

- Assistance with:
 - Assessment of medical information for potential underwriting offers
 - Available to discuss medical cases for all products except PlanRight
- Phone: 866-466-7166, option 2
- Hours: Monday-Friday 9:00am-7:30pm ET

Support from advanced consultants

▪ Partnership with Advanced Underwriting Consultants

- Phone: 888-658-4765
- E-mail: Foresters@advancedunderwriting.com
- Hours: 8am to 5 pm CTS
- Assistance with:
 - Estate planning
 - Qualified plans
 - Small business owner issues (e.g. key man; buy-sell)
 - Social Security
 - Specimen documents
 - Tax code/tax law
 - Wills, trusts
- Identify yourself as a Foresters caller

Disclaimer

This presentation cannot be used for the purpose of avoiding penalties that may be imposed on a taxpayer. Neither Foresters nor its Representatives engage in rendering legal, business, estate tax, accounting or tax advice. The information in this presentation is intended as a general overview. Please advise your clients to consult their individual tax or legal advisors regarding their specific situation. This report is not intended to provide advice regarding the sale or purchase of specific investments, financial or insurance products. Treasury Department Circular 230.

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

Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1.
- If you're looking for a deeper dive on a particular module please let us know at USLearning@foresters.com