



# Foresters our members

140 years

Foresters is more than a life insurance provider. We don't have shareholders. Instead, we invest in you, your family and the community where you live.

To learn more about Foresters go to [foresters.com](http://foresters.com)

At Foresters™ you are more than a customer. You become part of a member-based life insurance organization that enhances the lives of our members, their families and the communities where they live. We don't just provide life insurance; we deliver a whole range of member benefits, many of which are complimentary.<sup>1</sup> That's because our focus is on our members and their families.

**In 2013 alone, Foresters members across North America utilized the following member benefits (all values are in CDN dollars):**

- Over 95,500 members registered to MyForesters.com, our new member portal

#### Grants and Scholarships

- 250 new Competitive Scholarships<sup>2</sup> and 732 scholarship renewals were awarded with a dollar value of over \$1.9 million
- Over \$13,000 was awarded in orphan scholarships
- Over \$14,000 was received in Emergency Assistance

#### Well-being benefits

- 4101 members called Legal Link and 1,216 contacted *Everyday Money*
- Over \$24,000 was awarded in orphan benefits
- Over \$730,000 was received in Terminal Illness<sup>3</sup> benefits
- A total of 1,825 members attended webinars to better understand their member benefits. Topics included *Legal Link*, *Everyday Money* and community granting

#### Community and volunteer activities

- In the sixteen branches with elections, over 11,800 members voted via mail or online
- Over 1,200 community grants were given to members who apply at MyForesters.com for a value of approximately \$3.5 million

For more information about becoming a Foresters member, contact your licensed insurance representative:

<sup>1</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, limitations and restrictions and may be changed or cancelled without notice. For details about membership and its benefits, visit [foresters.com](http://foresters.com)

<sup>2</sup> This program is administered by International Scholarship and Tuition Services, Inc.

<sup>3</sup> Not available as a member benefit in the states of Illinois and New York, or on accidental death products

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