

▶ You can *get more*
from your Foresters membership
in three easy steps:

- 1** **Read more** about the many benefits available to you and your family at www.foresters.com/membership. Also find out more about what Foresters is doing to invest in your community.
- 2** **Register online** to *get more* at www.foresters.com/getmore and be notified of everything you need to know about fun family events, community volunteer opportunities and the other benefits of Foresters membership.
- 3** **Really experience** the benefits of membership by applying for our competitive scholarship program, attending a Foresters family event or volunteering for one of our community involvement projects.



Welcome to Foresters

Your guide to learn about the thousands of dollars of benefits now available to your family.

Benefits are waiting.
Call or click today!



For your complimentary benefits of membership
visit www.foresters.com/membership or call
the Foresters Service Centre at **800 828 1540**.



"You" and "your" means the insured or annuitant under the Foresters insurance certificate. ¹Member benefits are non-contractual, subject to eligibility requirements and limitations and may be changed or cancelled at any time. ²Foresters Competitive Scholarship Program is a competition for scholarships of \$2,000 per year, for up to four years, open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada. ³Terminal Illness Loan not available in IL or NY. Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9. 406506 CAN (11/09)



www.foresters.com



▶ We're *Different*


As a new Foresters™ member, you now have access to our many benefits of membership. These benefits help families like yours live for today, plan for tomorrow and make a difference along the way.

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.

Member Benefits¹ (available to all members), including:

- **Family Events** – spend quality time with family at sporting events, theme parks and more, at little to no-cost
- **Community Involvement** – volunteer with us to build a playground, or support your local Children's Miracle Network hospital
- **Competitive Scholarships**² – 350 scholarships of up to \$8,000 are available every year to members and immediate family
- **Terminal Illness Loan**³ – in the case of terminal illness an interest-free loan is available
- **Everyday Money** – a toll-free phone-based counseling service offers unbiased information for your personal financial questions. Call 877 230 1692 today!
- **Foresters Volunteer Leadership** – lead community volunteer activities or organize family events in your area, with Foresters funding support

Foresters member benefits are offered as a part of our purpose, which is to champion the well-being of families through quality life insurance, unique member benefits and inspiring community activities.



To date, Foresters has awarded more than 4,000 scholarships – providing students with almost \$23 million in financial support.

Since 1990, Foresters has helped raise over \$330 million for Children's Miracle Network hospitals.



In 2009 and 2010, Foresters plans to build 28 new playgrounds. These local playgrounds will provide almost 300,000 children with the opportunity to explore and have fun.

Most members also have:

- **Critical Illness Benefit** – qualify to receive a financial grant of up to \$4,000 in the case of critical illness
- **Orphan Benefits** – The Orphan Scholarship Benefit provides children of a deceased member with a renewable scholarship for higher learning. There is also a monthly payment for orphans under 18 of \$300 per month/child upon the death of both parents

These benefits may provide you and your family with thousands of dollars of value, above and beyond the value of your life insurance product.

Turn the page to get more from your membership.

As a result of our Build A Bear program, Foresters members have created and donated thousands of bears to children's hospitals.

