



News Release

For immediate release

Foresters Launches Financial Helpline for Members

Service is one of many ways Foresters commits to "be there" for members in need

TORONTO, ON, March 15, 2010 – In response to the challenges posed by the economic downturn, Foresters™, a life insurance provider committed to the well-being of families, has added *Everyday Money*, a new toll-free confidential phone-based financial helpline, to its complimentary benefits for members.

The *Everyday Money* helpline is staffed by accredited counselors who are trained to answer personal financial questions about everyday money management. When a member calls, he or she is assigned to one dedicated counselor who will answer their questions regardless of how many calls it takes to talk through options, and provide tools to help the caller make an informed decision about issues such as:

- Personal budget planning
- Dealing with identity theft
- Paying off credit card debt
- Managing home purchases, mortgages, renting, refinancing, foreclosures
- Determining how much money will be needed during retirement
- Planning and paying for children's college education

Counselors are available from 7 a.m. to 9 p.m. ET, Monday to Friday and from 8 a.m. to noon ET on Saturday. The counselors cannot sell or recommend any financial products, but will suggest contacting a life insurance representative to answer questions about life insurance products and related financial needs.

"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," said Kasia Czarski, Foresters senior vice president, chief membership and marketing officer. "Our new *Everyday Money* member benefit can help families with questions about their finances."

Everyday Money is one of many ways Foresters assists its members. For example, on February 1, 2010 another benefit of Foresters membership, a Special Financial Return premium waiver, was applied to approximately 30,000 Canadian and U.S. certificates. It's Foresters way of recognizing long-time members for their enduring loyalty. And it's another chance for Foresters to share its financial strength and prosperity with its members through improved products, services and benefits. Since 2007, in addition to the benefits of membership, Foresters has distributed \$45 million in value back to its members by increasing the amount of their certificate coverage with no additional premium or waiving premiums on current coverage.

About Foresters

Founded in 1874 as a fraternal benefit society, Foresters™ champions the well being of families through quality life insurance, unique member benefits and inspiring community activities. Foresters has assets of \$6.2 billion with liabilities of \$4.8 billion resulting in a surplus of \$1.4 billion (all figures in Canadian dollars as of December 31, 2009) and maintains an "A" (Excellent) rating by A.M. Best*. Foresters shares its financial strength with more than 675,000 members in Canada, the United States and the United Kingdom. Foresters Equity Services, Inc.[†], a wholly owned subsidiary of Foresters, offers investment products in the U.S. Unity Life of Canada[‡], a wholly owned subsidiary of Foresters, represents Foresters in Canada. For more information, please visit www.foresters.com.

Foresters™ is a trademark of The Independent Order of Foresters, a fraternal benefit society, Toronto, Canada M3C 1T9.

*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. In assigning Foresters rating, A.M. Best stated that Foresters rating outlook is "stable", which means it is unlikely to change in the near future, assuming Foresters financial strength is maintained and operations grow. A.M. Best assigns ratings from A++ to F, A++ being superior ratings and A and A- being excellent ratings.

[†] Investments offered through Foresters Equity Services, Inc. Member FINRA, SIPC, 6640 Lusk Blvd., Suite A-202, San Diego, CA 92121 T. 858 550 4844.

[‡]Unity Life of Canada, a Foresters company, is a wholly owned subsidiary of The Independent Order of Foresters.

###

For media inquiries, please contact:

Irene Shimoda
Director, Community Marketing & Communications
Foresters
416 467 2544

877 664 6602 Toll-free (North America)
ishimoda@foresters.com