

Definition of terms

Children means the biological and legally-adopted children or step-children of an eligible member who are unmarried and under the age of 25 years, provided the eligible member is legally responsible for the financial support of such children at the time application for the benefit is made.

Children under the care of a legal guardian means any children who are unmarried and under the age of 25 years, provided the eligible member has been appointed by a court as the legal guardian for the children at the time application for the benefit is made.

Grandchild means a biological and/or legally adopted grandchild or step-grandchild under the age of 25 years, provided at least one legal grandparent is the eligible member at the time application for benefit is made.

Grandparent means an eligible member who has one or more grandchildren biologically or through legal adoption or step-grandchildren.

Immediate Family means the eligible member, his/her spouse and biological and/or legally-adopted children or step-children. In the case of the Competitive Scholarship, this also includes biological and/or adopted grandchildren or step-grandchildren.

Junior Member is a member in good standing who is insured under a certificate issued by Foresters and is under the age of 16.

Legal guardian means a person who has been court appointed as legal guardian for the child/children, has financial responsibility for one or more children, and can legally act on the child/children's behalf.

Member means a person who is an insured or annuitant under an applicable in force life or annuity products offered by Foresters or its Canadian life subsidiary, or a holder of an in force Social Fraternal Membership, or one who is registered as a Non-Voting Member.

Minor means those who are under the 16 years of age.

Non-Voting Member is an individual who is under 16 years of age for whom an application for Foresters membership has been made and accepted and who is insured under an applicable in force life or annuity products offered by Foresters or its Canadian life subsidiary.

Parent means a person who is biological, step- or adoptive parent of a child, and includes a person who, at the discretion of Foresters, is acting as the child's parent (in loco parentis), or who is that child's legal guardian.

Single Parent means a person who is either widowed, has never been married, or is divorced or separated, and is the sole provider for the maintenance and support of his/her children. The determination of whether a Parent is a Single Parent will be at the sole discretion of Foresters.

Social Fraternal Member means a person who holds an in force Social Fraternal Membership prior to June 13, 2001: A Social Fraternal Member pays annual dues and /or membership fees.

Spouse means a person who is legally married or in a common-law relationship with the eligible member (common-law relationship means cohabitation in a relationship of some permanence continuously for at least two years).

Description of member benefits that you may receive assumes you are a Foresters member. In the United States members may currently only be anyone insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters. If you are not an insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters, or are not a social fraternal member, then you are not a member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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