

Enriching your community



We believe in enriching lives and building strong communities – that's our purpose. It has defined us since 1874, and it helps us continually redefine what a financial services provider can do for you and your family.

Foresters Financial™ offers our members quality life insurance and investment products and access to unique member benefits¹ including the Emergency Assistance Program, Competitive Scholarships², Legal *Link* and *Everyday Money* helplines and grants to support local volunteer and fun family activities. Foresters impact reaches not only our members, but also their families and the communities where they live.

United States 2017

9 brand new playgrounds for families in Phoenix, AZ; Orange County, CA, Atlanta, GA; Chicago, IL; Cincinnati, OH; Oklahoma City, OK; Dallas, TX; Tampa, FL and Seattle, WA

197 new competitive scholarship winners for the 2017-2018 academic year

3,518 members took advantage of Legal *Link* and *Everyday Money* helplines

Grants of over \$2.4 million to support Foresters fun family and volunteer activities

Over 8,000 members and their guests participated in activities supporting their local community including:

- Almost 500 members and their guests across the U.S. supported Ronald McDonald House Charities® (RMHC®) by serving meals, assembling care packages and hosting other activities for sick children and their families
- Members volunteered their time at local charities assembling hygiene kits and school backpacks, building teddy bears, serving meals, cleaning up parks and so much more



\$2.56 million in disaster relief assistance provided to members

\$1.7 million awarded in Competitive Scholarships²

\$3.3 million awarded for Foresters Community Grants initiatives, creating 1,753 fun family and volunteer activities attended by 67,691 members and guests

10 playgrounds built by Foresters volunteers and KaBOOM! providing 14,290 children and families with a safe place to play and connect

3,952 members called Legal *Link* and *Everyday Money* helplines

¹ 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 Financial member benefits are non-contractual, subject to benefit specific Eligibility requirements, Definitions and limitations and may be changed or cancelled without notice.

² 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. Ronald McDonald House Charities®, RMHC, Ronald McDonald House, Ronald McDonald Family Room, and Ronald McDonald Care Mobile are all registered trademarks of McDonald's Corporation or its affiliates and are used with permission. All U.S. dollar figures have been converted from Canadian dollars using the annual average Bank of Canada U.S. exchange rate for 2017 of 1.2986 CDN/USD. All values have been rounded. Financial strength refers to the overall financial health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money. Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society) and its subsidiaries. SE680 406666 US T (06/18)