

CHAPTER 1: THE COMMON BOND, STRUCTURE, AND CONSTITUTION OF THE INDEPENDENT ORDER OF FORESTERS

1. THE COMMON BOND AND PURPOSE OF THE INDEPENDENT ORDER OF FORESTERS

- A. As a Fraternal Benefit Society, The Independent Order of Foresters (Foresters) provides family financial products and services to its members; strives to make its members' communities better places; and gives its members opportunities for personal development, social interaction, and voluntary service to others. Foresters operates within the framework of members helping members.
- B. Foresters provides its members with the opportunity to demonstrate the principles of mutual help and community service. From its beginnings, the organization has been an agent of compassionate change in the community, focusing its energies on helping members and their families whenever they are in need or distress, and encouraging cooperation among all members, whatever their condition in life. Membership is open to all who share a commitment to these ideals and who are willing to share their time and talents to support others, both those within Foresters membership and those in the surrounding community.
- C. Our Common Bond informs our purpose, which is that Foresters exists to enrich the lives of its members, their families, and the communities where they live. Honoring our rich tradition of caring, we champion the well being of families through quality life insurance, unique member benefits, and inspiring community activities.
- D. The Independent Order of Foresters is organized under the laws of Canada, and is subject to the Insurance Companies Act of Canada and has all the powers granted by law.

2. THE REPRESENTATIVE STRUCTURE OF FORESTERS

- A. As a Fraternal Benefit Society and as required by law, Foresters has a representative system of government, through which member representatives are elected at local, regional, and international levels to represent members' interests. These officers are accountable for decisions made on members' behalf.
- B. Member representation begins with local bodies called Branches, which are managed by Branch Councillors elected by the voting members of that Branch.

The Branch Councilors elect the Branch President and Branch Vice President. The Branch meets regularly to discuss members' needs, oversee local programming, and make decisions on local matters. Branches are part of a Regional Assembly.

- C. All Branch Councillors within a region are voting ex officio members of the Regional Assembly to which their Branch belongs. The Branch President and Branch Vice President are voting ex officio members of the International Assembly.
- D. A Regional Assembly composed of the branches within its territory meets every two years. Members of the Regional Assemblies elect the Regional Councillors and the Regional Council President who form the Regional Councils. The Regional Councils act on behalf of the Regional Assemblies between meetings and oversee and support the work of the Branches within their region.
- E. The Regional Council President and the Regional Councillors are voting ex officio members of International Assembly.
- F. The International Assembly meets every four years. The International Assembly is the supreme governing body of Foresters. It elects the International Fraternal President and the members of the Board of Directors, one of whom is designated International Fraternal Vice President, and is the only body with the power to amend the Constitution of Foresters, except as provided in sections 67F and 67G.
- G. When the International Assembly is not in session, the Board of Directors, made up of the International Fraternal President, directors elected by the International Assembly, and the President and CEO, oversees the business and fraternal affairs of Foresters. As stewards with responsibility for all aspects of regulatory compliance in all jurisdictions in which Foresters operates, the Board of Directors has a fiduciary duty to protect the financial and other interests of all members of Foresters. The Board of Directors supervises the general management of Foresters operations.

3. THE CONSTITUTION

- A. The Constitution¹ describes the framework of laws and principles by which Foresters operates. The Constitution sets out the authority, responsibilities, and obligations of Foresters members, representatives, officers, and representative bodies. This document outlines the processes and terms under which members

¹ The Constitution is the bylaws of Foresters for corporate law purposes.

take and hold office at all levels within the organization. It also describes members' rights and lays out the mechanisms by which members, officers, and representative bodies are held accountable to the membership.

- B. All acts or resolutions of Branches, Regional Assemblies, Regional Councils, the International Assembly, and the Board of Directors must be consistent with the provisions of this Constitution and the laws of the jurisdictions in which Foresters operates.
- C. Every member of Foresters and every person who derives benefits through a Foresters issued insurance or annuity certificate or policy, or member benefit owned by or insuring a Foresters member will be subject to the provisions of this Constitution. Each member of Foresters is entitled to a copy of this Constitution.
- D. No representative body or member of Foresters has the power to waive any of the provisions of this Constitution. No act of any representative body, officer, or member of Foresters may be construed as a waiver of any provisions of the Constitution or of any conditions of any insurance or annuity certificate or policy made or issued by Foresters.
- E. The Constitution may be amended only as set out in section 67. Any provision of this Constitution that conflicts with the laws that apply to Foresters in a jurisdiction will be inoperative in that jurisdiction.
- F. Additional information on Foresters community and fraternal activities, programs, and operations is contained in policies for the Branch network approved by the Board of Directors and amended from time to time.

