

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

1. THE COMMON BOND 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.

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 officers are elected at local, regional, and international levels to represent members' interests. These officers are accountable for decisions made on members' behalf. Member representation begins with local bodies called Branches, which are run by officers elected by the members of that Branch and which meet regularly to discuss members' needs and make decisions on local matters.
- B. Every four years, Branches elect delegates to attend Regional Assemblies. On behalf of all members, these delegates elect officers to Regional Councils, which act on behalf of the Regional Assemblies between meetings and oversee and support the work of Branches. The delegates also elect representatives to the International Assembly.

- C. The International Assembly, which meets once every four years, brings together representatives elected by Regional Assemblies. The International Assembly is the ultimate 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 78F and 78G.
- D. When the International Assembly is not in session, the Board of Directors, made up of the International Fraternal President, elected officers from the International Assembly, and the President and CEO, oversees the business and fraternal affairs of Foresters. As trustees 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, officers, and representative bodies. This document outlines the processes and terms under which members 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 an insurance certificate, an annuity, or any other financial product or member benefit owned by a Foresters member will be subject to the provisions of this Constitution. Each member of Foresters is entitled to a copy of this Constitution.

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

- 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 contract made or undertaken by Foresters.
- E. The Constitution may be amended only as set out in section 78. 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 activities, programs, and operations is contained in the Fraternal Service Guide, as well as in other documents that may be prepared from time to time by Foresters. To protect and maintain each member's rights and ensure that any future revisions to the Fraternal Service Guide go through a formalized approval process, amendments to the Fraternal Service Guide require the approval of the Board of Directors.