

CHAPTER 2: MEMBERSHIP

4. CATEGORIES OF MEMBERSHIP, ENTITLEMENTS AND DUTIES

- A. There are two types of membership in Foresters: voting members and non-voting members.
- B. A voting member is an individual who is at least 16 years of age, has applied for and been accepted as a member of Foresters, and who:
- i. is insured under a life insurance certificate or is an annuitant under an annuity certificate issued by Foresters or its wholly owned UK subsidiary; Forester Life, as long as the certificate is paid up and in good standing.²
 - ii. as determined by the Board of Directors in its complete discretion at the time of acquisition, is insured under a policy of individual life insurance or is an annuitant under an annuity policy issued by a wholly owned life insurance subsidiary of Foresters during the period that the subsidiary is owned by Foresters.³
 - iii. is a Branch Community Member, for which the terms and conditions of membership have been outlined by the Board of Directors under section 6B, (limited governance rights – see section 4 (B)(vi)); or
 - iv. is a Social Member or Social Fraternal Member in good standing (limited governance rights – see section 4(B)(v) and 4(B)(vi)).

Voting members are entitled to participate in the governance of Foresters (making or accepting nomination for office, voting in elections, holding office, and exercising decision-making authority associated with holding office) through its Branches, Regional Councils, Regional Assemblies, Board of Directors, and the International Assembly. Voting members are also entitled to participate in the voluntary service, social and community activities of Foresters through Branch or Regional Council committees, events, and programs.

² This category of voting member includes the former categories, known as Benefit Member (North America), UK Benefit member, Principal Member, Partner Member, Foresters Family Member, and any Social Members or Social Fraternal Membership issued prior to June 13, 2001, as long as said members continue to pay all required dues or premiums, and maintain their membership in good standing.

³ The specific entitlements of the category of membership shall be determined by the Board of Directors at the time of acquisition of the subsidiary, and recorded in a board policy document.

- v. Anyone who was a Social Fraternal Member as of June 13, 2001 and continues to be a member in good standing, is included in the voting member category, but has limited governance rights. A Social Fraternal Member:
 - a) is eligible to vote in elections and to hold any office in the Branch or Regional Council other than Regional Council President, provided that these members do not collectively make up more than one-third of the elected officers in the Branch or Regional Council;
 - b) is eligible to be elected as a delegate to a Regional Assembly;
 - c) is not eligible to be a representative to the International Assembly.

- vi. Anyone who was a Social Member as of June 13, 2001, or is a Branch Community Member after June 20, 2005, and who remains in good standing, is included in the voting member category, but has limited governance rights. A Social Member or a Branch Community Member:
 - a) is eligible to vote in elections and to hold any office in a Branch, except Branch President, provided that these members collectively do not make up more than one-half of the officers of the Branch;
 - b) is not eligible to be elected as a delegate to a Regional Assembly;
 - c) is not eligible to hold any office in a Regional Council;
 - d) is not eligible to be a representative to the International Assembly.

- C. Collectively, Branch Community Members, Social Members and Social Fraternal Members may not exceed one-half of elected and appointed officers of the Branch.

- D. A non-voting member is an individual who has applied for and has been accepted as a member of Foresters and who:
 - i. as determined by the Board in its complete discretion at the time of acquisition, or anytime thereafter, owns or is insured under a contract of life insurance or is an annuitant under an annuity issued by a wholly owned subsidiary of Foresters prior to its acquisition by Foresters;
 - ii. has a membership agreement with Foresters;
 - iii. is under the age of 16 years, and is insured under a certificate or policy of insurance or is an annuitant under an annuity certificate or policy issued by Foresters, or its UK subsidiary, and the certificate or policy of insurance is in good standing;

- iv. is under 16 years of age and is insured under a policy of life insurance or is an annuitant under an annuity policy issued by a wholly owned subsidiary of Foresters, during the period that the subsidiary is owned by Foresters, and the policy is in good standing.

Non-voting members are also entitled to participate in the voluntary service, social and community activities of Foresters.

- E. No current or former Foresters employee working in membership, or sales, or as an appointed independent producer may serve as an officer or delegate in Foresters representative system of government, unless special permission is provided in writing by the International Fraternal President, based on a recommendation from the Regional Council within whose jurisdiction the current or former employee would serve. Other current or former Foresters employees may serve as officers in the Branch, but may not serve as officers in the Regional Council or delegates to the Regional Assembly, unless special permission is provided in writing by the International Fraternal President, based on a recommendation from the Regional Council on which the current or former employee would serve as an officer or delegate. Any permission of the International Fraternal President will expire at the end of the officer's or delegate's term of office. Members of the families of Foresters employees may serve as officers or delegates, provided that they meet the eligibility criteria set out in this Constitution.
- F. An individual who is entitled to participate in more than one membership category by virtue of multiple product purchases will be assigned to the category in which he or she would receive the greatest number of entitlements.
- G. The Board of Directors sets the terms and conditions of all classes of membership, including, but not limited to, Branch dues, membership fees or subscriptions, benefits, rights, obligations, and any variation of benefits within a class of membership. If a member in the United Kingdom is eligible for member benefits and services as of June 13, 2001, his or her eligibility will continue after that date so long as their membership remains in good standing.
- H. All members are entitled to receive general membership communications from Foresters, including the official publication(s) of Foresters, as determined by the Board of Directors.
- I. No member in any category may vote or hold office within Foresters if he or she is under 16 years of age.

- J. Member entitlements are available to members who are in good standing, that is, to members who are up to date in their payment of all required premiums, fees, dues, or subscriptions. (For more information on premiums, fees, dues, and other payments, see section 6.)
- K. When participating in Foresters meetings or events, members are subject to the Constitution, Common Bond, Foresters Fraternal Network Policies, and Foresters Volunteer Code of Ethics, and are held accountable for any breaches.

5. APPLICATION FOR MEMBERSHIP

Anyone who shares a commitment to Foresters Common Bond and wishes to become a member must do one or more of the following:

- A. complete an application for membership; and/or
- B. become an insured or an annuitant under a certificate, contract of insurance, or annuity issued by Foresters or one of its wholly owned subsidiaries.

The membership category into which an individual is placed shall be determined according to section 4 of this Constitution.

6. MEMBERSHIP PREMIUMS, FEES, DUES AND OTHER PAYMENTS

- A. To remain a member in good standing, each member must pay the required premiums, fees, dues, or other payments specified in his or her member's insurance certificate or contract.
- B. The terms of all categories of membership, including dues, fees, benefits, subscriptions, rights, entitlements, and obligations, are determined by the Board of Directors of Foresters.
- C. All premiums, dues, fees, or other payments specified in the member's insurance certificate or contract must be paid to Foresters at Foresters House or at other designated locations specified by the Board of Directors.
- D. The due date for payment may be changed by the Board of Directors, provided that the change does not override the provisions of an insurance certificate or contract.
- E. The Board of Directors may require members to pay additional assessments, as explained in section 87, Maintenance of Reserves.

7. BENEFICIARIES

- A. Members or owners may designate beneficiaries for any financial product under which benefits are payable, subject to the laws of the country, province, or state in which they live at the time of application for membership.
- B. A member or owner may change a beneficiary at any time by filing a written request with Foresters House, using a form specified by Foresters. The change will be effective on the date it is recorded at Foresters House. If no designated beneficiary survives the insured, the benefit will be payable to the owner's estate, subject to applicable law.

8. DISCIPLINARY ACTION AND SUSPENSION OR EXPULSION OF MEMBERS

- A. Every Foresters member involved in a dispute has the right to fair dispute resolution, conducted with due process, balanced deliberations and decision-making, and reasonable resolutions which are in the best interests of Foresters and its members.
- B. The Board of Directors develops, approves, and oversees the administration of procedures by which individual members may be held accountable for their actions or for any dereliction of duty as an officer. These procedures, which are set out in Foresters Fraternal Network Policies and Foresters Volunteer Code of Ethics, will ensure that members subject to disciplinary action are given a reasonable opportunity to defend themselves, to participate in Foresters internal mediation process, and to appeal any decision made by Foresters against them.
- C. If a member fails to pay the premiums, fees, dues, or other payments specified in his or her member's certificate or contract, fails to carry out his or her duties as an officer, or acts in ways that demonstrate that he or she does not share a commitment to Foresters Common Bond (described in section 1), or that are a breach of any provision of this Constitution, or that bring Foresters into disrepute, the Board of Directors may, upon the recommendation of the International Fraternal President, take disciplinary action against the member. These actions may include but are not limited to:
 - i. reprimand;
 - ii. suspension from any office or position;
 - iii. removal from any office or position;
 - iv. suspension from membership in Foresters;
 - v. expulsion from membership in Foresters.

- D. The Board may impose penalties appropriate to the seriousness of the member's offence, including restrictions on the member's right to participate in the activities of a Branch, Regional Council, Regional Assembly, or the International Assembly. A member who has been suspended or expelled from membership in Foresters will not be permitted to attend meetings or social events or exercise any other privileges of membership.

- E. Suspension or expulsion from membership will not adversely affect the member's or former member's rights and entitlements related to any life insurance, or annuity, or financial product, or member benefits and services (see sections 4F and 6B), as long as the required fees or premiums have been paid.