

# Our 2025 Financial Report

Having a Plan with Foresters means you're a valued member of our mutual organisation. We are pleased to send you this yearly report as part of your membership, to keep you informed on how Foresters is performing.

This 2025 Financial Report provides an overview of our whole organisation, covering the UK, the US and Canada. As our international headquarters are in Canada, the accounts in this report are shown in Canadian dollars. At the end of 2025, \$1.8 was roughly equal to £1.

As Chief Executive Officer, my role is to lead the UK business, which operates as Forester Life Limited. I'm happy to report that 2025 was a very positive year, helping us to continue building a strong, sustainable business for the future. Over the year, we have looked after over 1.4 million Plans and £6 billion funds under management across the UK.



Across Foresters in the UK, we contributed more than 3,700 hours of volunteering during the year. We also awarded just under £1 million in grants to help our members give back to their communities.

We've been working hard on some exciting new ways to support even more of our customers, and we look forward to sharing these with you as we move through 2026.

A handwritten signature in black ink, appearing to read 'Nici Audhlam-Gardiner'.

**NICI AUDHLAM-GARDINER**  
Chief Executive Officer, UK

## More financial support, for more people

Our Purpose at Foresters is to enrich the well-being of families and communities. A big focus for us is making it easier for more people to receive the help they need to make informed financial decisions.

In the UK, not enough people have access to trusted financial advice but at Foresters we're helping to bridge this gap. Over the year, our Financial Advisers held more than 95,000 appointments with customers, including around 75,000 with Child Trust Fund customers, giving them essential support to make investment decisions.

We also continued our charity partnership with Money Ready (formerly MyBnk), a leading financial education charity, supporting young people who've had limited opportunities to learn about money.



## Helping you invest sustainably

We offer a choice of funds, including a sustainable option to help customers invest for the future. It does this by investing at least 70% in companies and countries that are working to lower carbon emissions or are already keeping their carbon emissions low.

In 2025, our fund secured a 'Sustainability Mixed Goals' label which was introduced by the Financial Conduct Authority to bring clarity and transparency to the sustainable investment landscape.

# Harnessing technology for better service

In 2025, we continued investing in technology to help our customers engage with us in ways that work best for them.

- Customers now have faster access to documents through MyPlans, while helping us reduce our environmental impact.
- We've supported our Financial Advisers with new technology to help them meet customer needs more effectively.
- We've also improved the way our customer services team supports customers, using data and insights to reduce wait times and improve customer experiences.



## You're a member so you have benefits!

As part of your membership, you can enjoy a variety of benefits. They come at no extra cost to you because that's how we do things at Foresters.



### Well-being benefits

Track healthy habits with our rewards-based wellness app—Foresters Go



### Financial benefits

Save money with discounts on shopping, dining out and more



### Education benefits

Apply for a Foresters Competitive Scholarship to support your studies

Foresters Financial member benefits are non-contractual, and not regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Member benefits are subject to benefit-specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.



## Make the most of MyPlans

MyPlans is our exclusive online platform, where you can manage all your Plans, whenever and wherever you want to.

With MyPlans you can check the value of your Plan, make online contributions and view all your important documents.

If you haven't activated MyPlans already, it's quick and easy to do at [foresters.com/activate](https://foresters.com/activate)