

# Producer's Guide to Member Benefits

Beginning on or after September 1, 2010



Producer Use Only





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Foresters™ is more than a life insurance provider.  
We don't have shareholders. We invest in our  
members, their families and the communities  
where they live.

## Foresters Member Benefits

Foresters™ is more than a life insurance provider. We don't have shareholders. Instead, we invest in our members, their families and the communities where they live. We champion the well-being of families through quality life insurance, unique member benefits<sup>1</sup> and inspiring community activities.

Our complimentary benefits of membership include: fun family events, competitive scholarships and grants that support member-directed volunteer activities. These member benefits help families live for today, plan for tomorrow and make a difference along the way.

Over the course of a member's lifetime, our member benefits may provide thousands of dollars of value, above and beyond the value of their insurance product.

**1 800 444 3043**

Access valuable member benefits with just one call.

### Foresters Competitive Scholarships

Every year across North America, Foresters awards up to 350 renewable scholarships to eligible members and their families (including grandchildren). Successful applicants with good grades who share our commitment to community service and volunteerism may be awarded up to \$8,000 in support. Five Ken Peterson Awards<sup>2</sup> for Community Service are also granted annually, offering up to \$11,000.

#### Foresters Competitive Scholarships

- \$2,000 for the first year paid in the currency of the country of membership and, pending renewal
- \$2,000 per year for up to three more years for a first undergraduate degree or diploma program

#### Ken Peterson Award for Community Service

- \$5,000 for the first year paid in the currency of the country of membership and, pending renewal
- \$2,000 per year for up to three more years for a first undergraduate degree or diploma program

### Eligibility Requirements & Limitations

Members may be eligible to apply for Foresters Competitive Scholarships if they are an insured or an annuitant under a certificate and maintain their certificate in force. The certificate must meet ONE of the following criteria:

- Be fully paid-up, OR
- Have a minimum face value of \$10,000, OR
- Have an annuity with a minimum contribution of \$1,000 in the previous 12 months.

A Foresters membership must be in effect on the date of application for a Foresters Competitive Scholarship and it must still be in effect in order for the applicant to accept the scholarship and receive payment.

In addition to Foresters members, the following groups are welcome to apply for a Foresters Competitive Scholarship:

- The spouse of an eligible Foresters member (as defined on pg. 14)
- Dependent children of an eligible Foresters member
  - Children must be aged 24 years or under at the time of application through to the time payment is issued
  - Includes children under the care of a legal guardian who is an eligible Foresters member (as defined on pg. 14)
- Grandchildren of an eligible Foresters member

### Application Requirements

#### Minimum Grades

All eligible applicants other than mature students must have a minimum GPA of 2.8 or 70% in the last academic year of study before the year of the award.

If the applicant is considered a "mature student" as defined by the attending institution, academic eligibility for the entrance level will be based on proof of registration at an eligible institution. Such proof of registration will also be required if the candidate is awarded the scholarship.

<sup>1</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled at any time without notice. Definitions are benefit specific and may vary by benefit. For details, visit [www.foresters.com](http://www.foresters.com).

<sup>2</sup> Recipients of the Ken Peterson Award for Community Service do not also receive the Foresters Competitive Scholarship.

### Community Service

All applicants must have performed a minimum of 40 hours of community service in the 24 months leading up to the application deadline (e.g. March 1, 2009 through February 28, 2011). Community service is defined as volunteering for any recognized community organization (e.g. Foresters Branch, Boys & Girls Club, Lions Club, Girl Guides, sports camps, school or religious institution, etc).

### References

All applicants must provide a reference letter from a person who is not related to the applicant AND who is familiar with the applicant's community service.

### Essay

All applicants must provide a 250-word essay outlining why community service is meaningful to them.

### Enrollment

An eligible course of study must meet the following criteria:

- Full-time enrollment, as defined by the educational institution
- Minimum 2-year program, not including co-op time
- Canadian, American and UK educational institutions with recognized degree/diploma-granting powers, excluding university preparatory programs e.g. CEGEPs/pre-university diplomas

All applicants with mature student status, as defined by the attending institution, must provide proof of registration at an eligible institution.

### Applying Online

Foresters Competitive Scholarship program is administered by International Scholarship & Tuition Services, Inc. (ISTS), a third party administrator that specializes in managing sponsored scholarship programs. ISTS also oversees the process to select all scholarship winners. Applications made to the program can be done so online by visiting [aim.applyists.net/Foresters](http://aim.applyists.net/Foresters) during the application period.

### Important Dates

Important dates typically fall within the following months:

- Application Period: December 1 to February 28
- Application Deadline: February 28
- Scholarship Decision: March
- Recipients Notified: April

### Restrictions

1. Applicants who have previously received a Foresters Competitive Scholarship will not be eligible to apply for a new scholarship.
2. Foresters membership must be in effect on the date of application for a Foresters Competitive Scholarship and it must still be in effect in order for the applicant to accept the scholarship.
3. If the member dies after the scholarship is awarded the scholarship will continue as long as the recipient is covered under another active Foresters membership as defined in the section above AND he/she continues to meet the renewal criteria.
4. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.
5. The scholarship is applicable only to a first post-secondary degree or diploma.
6. Children, including those under the care of a Foresters member acting as a legal guardian along with grandchildren must be aged 24 years or under at the time of application through to the time payment is issued.
7. Membership status and eligibility will be verified at different stages of the application period and throughout the year.

### Contact

For additional questions about the Foresters Competitive Scholarship Program please visit our website or contact our program administrator by phone.

Visit [www.foresters.com/scholarships](http://www.foresters.com/scholarships)

Call International Scholarship & Tuition Services, Inc. (ISTS) at 800 444 3043 or email [info@applyists.com](mailto:info@applyists.com)

## Orphan Benefit & Orphan Scholarships

Life events like the death of a parent or an unexpected critical illness can be extremely overwhelming. The following benefits are available to many Foresters members, to support their families through difficult life events.

### *Orphan Benefit*

In the case of death of both parents, a monthly payment of \$900 per month, per child is available to the legal guardian of children under 18.

### Eligibility Requirements & Limitations

- Have a minimum face value of \$10,000, OR
  - Have an annuity with a minimum contribution of \$1,000 in the previous 12 months.
- Both parents must have been living at the time of application for membership.
  - To be eligible for this benefit, both parents of the child must be deceased.
  - Membership must be in force at the time of the parents' death.
  - In the event of an accidental death, benefit eligibility begins at the time of becoming an eligible member.
  - The initial diagnosis resulting in the death of both parents must occur at least 24 months after the date of application for membership.
  - Foresters requires satisfactory proof of the death of both parents, medical reports, documents appointing legal guardians, and a birth certificate for each child.
  - This benefit will be paid in the currency of the country where the certificate is purchased

### Benefit Begins

One month after a child becomes an orphan. Note: to be eligible for this benefit a Foresters membership application must have been received by Foresters at least six months before the death of both parents.

### Benefit Ends

- On the child's 18th birthday
- If the child marries
- If the child becomes self-supporting
- On approval of an Orphan Scholarship member benefit
- If the child is no longer a full-time high school student

### *Orphan Scholarships*

Children of a deceased member can receive a renewable scholarship for higher learning of up to \$6,000 per year, for up to four years.

On the death of	Maximum per year
One Parent (two parent home)	\$1,500
Single Parent	\$3,000
Both Parents	\$6,000

With the exception of the Single Parent scholarship, both parents must have been alive at the date of application for membership.

### Eligibility Requirements & Limitations

- Have a minimum face value of \$10,000, OR
  - Have an annuity with a minimum contribution of \$1,000 in the previous 12 months.
- The initial diagnosis resulting in the death of a parent must occur at least 24 months after the date of application for membership.
  - For this purpose, disease includes acquired immune deficiency syndrome and a diagnosis of HIV Positive status.

- In the event of an accidental death, benefit eligibility begins at the time of becoming an eligible member.
- This benefit will be paid in the currency of the country where the certificate is purchased.

#### General Age Requirements

- If a child becomes orphaned at age 18 or younger, the post-secondary program must begin in the calendar year in which the child's high school education is completed.
- If a child becomes orphaned after age 18 and prior to reaching age 24, he/she must already be attending a program.
- The scholarship benefit is not available to a child who becomes orphaned after reaching age 24.

#### Post-secondary Institution Guidelines

- The program must be full-time, meaning at least 2 years in duration, not including co-op time.
- The scholarship will not be granted for evening or part-time studies.
- The four-year scholarship is only for a first post-secondary degree or diploma program.
- The full-time post-secondary educational program must be from an American, Canadian or British educational institution that have recognized degree/diploma-granting powers, excluding university preparatory programs (e.g. CEGEP/pre-university diploma)
- The duration of the scholarship and the amount of assistance will be at the sole discretion of Foresters.
- The scholarship is renewable each year and the recipient must comply with the renewal criteria
- The scholarship will end and no further payments will be made if, at any time, the child is no longer in good academic standing, as defined by the educational institution, or the child does not attend full-time.
- Upon completion of the approved program, the scholarship will end.

## Critical Illness

Foresters critical illness member benefit provides a one-time, \$2,000 lump sum payment to help with expenses when Foresters members or their immediate family are diagnosed with certain critical illnesses such as cancer, heart attack, stroke, or multiple sclerosis.

This money can be used to help ease a family's financial hardship or cover unexpected costs, like medical expenses.

### Eligibility Requirements & Limitations

- Have a minimum face value of \$10,000, OR
- Have an annuity with a minimum contribution of \$1,000 in the previous 12 months.
- Initial diagnosis must occur **at least 24 months** after the date of application for membership.

- The application for Foresters Critical Illness member benefit must be submitted within six months of the initial diagnosis date.
- The diagnosis must be made by a legally qualified physician and medical proof satisfactory to Foresters must be provided.

#### A member is ineligible if:

- He/she is 70 years of age or older at the time of the initial diagnosis of the critical illness.
- An eligible family member has already received the Critical Illness member benefit payout.
- The critical illness was a pre-existing condition, i.e. the individual's critical illness was initially diagnosed prior to the date of application for membership or occurred within 24 months after the date of application for membership or the date the Election Form was signed for the September 1, 2010 member benefits package.
- An eligible family member has already received benefits from the Cancer member benefit or Multiple Sclerosis member benefit from the pre-September 1, 2010, Foresters member benefit package
- **IMPORTANT NOTE:** Please see Critical Illness Definition of Terms (page 14) for definitions of medical conditions recognized.

## Terminal Illness Loan

Members may be eligible to receive an interest-free loan from Foresters in the case of terminal illness<sup>3</sup>. The total loan can be up to 75% of the face value of a Foresters life insurance product with a maximum loan amount of \$250,000. This member benefit can help pay for health care or quality time spent with loved ones.

### Eligibility Requirements & Limitations

- Have a minimum face value of \$10,000, OR
  - Have an annuity with a minimum contribution of \$1,000 in the previous 12 months.
  - Initial diagnosis must occur **at least 24 months** after the date of application for membership.
- An application for this benefit must be accompanied by a Foresters claim form, completed by the attending physician. A second opinion may be obtained, at Foresters discretion, including an examination of the insured person by a physician designated and paid for by Foresters.
  - The Foresters life insurance contract must have been active for at least two years, any contestable period must have expired, and in the opinion of Foresters, the insurance contract must provide good security for the loan.
  - The insured, or owner if other than the insured, must agree that:
    - Each beneficiary must agree in writing to the loan
    - This loan will be the first charge to the life insurance contract and will take precedence over any death, disability, or other benefits payable under it
    - Foresters may increase the amount of the loan to cover the costs of maintaining the life insurance contract, e.g. for premiums, cost of insurance, and/or expense charges
    - At the time of the loan, the life insurance contract must be absolutely assigned to Foresters
    - To repay the loan to Foresters, upon the death of the insured person an amount equal to the loan amount will be subtracted from the proceeds payable, with the balance of the proceeds, if any, to be paid to the beneficiary

- This benefit is not available on individual term insurance that is not renewable and convertible or on term insurance within five years of expiry.

- This benefit will be paid in the currency of the country where the certificate was purchased.

## Everyday Money

Everyday Money is a toll-free and confidential financial helpline that members can call to speak with accredited counselors about everyday money management. This member benefit can help members get the personalized information they need to make decisions about their finances.

### Questions counselors often receive:

- What's the best way to deal with my credit card debt?
- Do I qualify for any tax deductions?
- How do I create a budget?
- Are there any government programs available to help me purchase a home?

In North America, members can call 800 444 3043 from 7 a.m. to 9 p.m. EST, Monday to Friday and from 8 a.m. to 12 p.m. EST on Saturday. In the U.S., Everyday Money is available in English and Spanish. In Canada, members can request English or French.

### Eligibility Requirements & Limitations

All members and their immediate family are eligible to use the Everyday Money member benefit if they are an insured or an annuitant under a certificate and maintain their certificate in force.

<sup>3</sup>Not available as a member benefit in the states of Illinois and New York or on Accidental Death & Dismemberment products.

## Legal Link

Legal Link makes it easy for members to find expert legal advice in their area, at a deeply discounted cost. Members can call 800 444 3043 to connect with lawyers for help with a variety of issues.

Legal Link lawyers offer discounted hourly rates for legal services.

### Eligible members can:

- **Call** Legal Link at 800 444 3043 between 8:00 a.m. and 8:00 p.m. EST, Monday to Friday to speak with a representative.
- **Connect** with a Legal Link lawyer over the phone for expert advice (Canada) or locate one in their area with a Legal Link referral (U.S.). Referrals are also available in Canada.

Legal Link is available in English and Spanish in the U.S. In Canada, members can request English or French.

### Eligibility Requirements & Limitations

#### *Members who live in the U.S.*

**Eligible Family Members<sup>4</sup>:** Are defined as the Foresters member's spouse or domestic partner and dependent children who are under the age of 25, including children under the care of a legal guardian who is a Foresters member.

**How to Reach a Plan Attorney:** Members obtain all legal referrals by contacting our Legal Link Member Services Department (MSD) at 800 444 3043. There is no limit to the number of referrals they may receive. When contacting the MSD, a Member Service Representative (MSR) will ask the member to identify themselves and provide their active Foresters certificate number. Upon verification of membership, they will then ask the member to briefly describe their legal issue. At this time, a member will be referred to a plan attorney that practices the appropriate area of law, speaks their language and is conveniently located. If the appropriate plan attorney cannot be immediately identified, the MSR will refer their issue to the Legal Link Provider Services Department (PSD). The PSD will call the member within two business days to make sure the best available referral is shared with the member.

Plan attorneys may be out of the office attending to other clients. As such, members should allow up to 3 business days for a plan attorney to respond to their call. If, for any reason, a plan attorney is unable to assist a member, another referral can be received by calling 800 444 3043.

### Free Legal Services<sup>5</sup>

The following nine (9) services are available at no charge.

1. Initial phone consultations for each new matter (no time limit).
2. Initial face-to-face consultations for new legal matters (no time limit).
3. Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents).
4. Plan attorneys can prepare a free Simple Will for members, as well as update the Will annually for free (see definition of Simple Will on page 16).
5. A state specific, web based, free Living Will form is also available to members. This form can be taken to a plan attorney and completed by the attorney for free.
6. Plan attorneys will help members represent themselves in Small Claims Court.
7. Assistance in solving problems with government programs, such as Homeland Security and Welfare.
8. When deemed appropriate by a plan attorney, he or she will write letters on a member's behalf (one letter per legal matter, with no limit on the number of new legal matters).
9. When deemed appropriate by a plan attorney, he or she will make phone calls on a member's behalf (one phone call per legal matter, with no limit on the number of new legal matters).

<sup>4</sup> Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements and limitations and may be changed or canceled at any time without notice. Definitions are benefit specific and may vary by benefit.

<sup>5</sup> In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

### Deeply Discounted Legal Services<sup>6</sup>

The following are eight (8) commonly used legal services<sup>7</sup> for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Legal Services	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$89.00	\$199.00
Name Change	\$155.00	\$365.00
Simple Will with Minor's Trust	\$250.00	\$530.00
Chapter 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Incorporation	\$295.00	\$585.00
Personal Real Estate Closing	\$250.00	\$675.00

**Guaranteed Low Hourly Rate:** Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.

**Retainers:** In the case of extended legal care, plan attorneys may ask members for a retainer. Any unused portion of the retainer will be returned to the member. For instance: 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to the member.

**Contingency Fee Discounts:** The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

**IMPORTANT NOTE:** Please see Legal Link Disclaimers, Terms and Conditions and Definitions (pages 13-14) for more information on use of this benefit in the U.S.

### Members who live in Canada

**How to Reach a Legal Link Lawyer:** Members can call 800 444 3043 to access free legal advice by telephone or in person. When contacting the service, a Legal Link representative will ask members to identify themselves and provide their active Foresters certificate number. Upon verification of membership, a representative will ask members to briefly describe their legal issue.

#### Telephone Support

Members and Legal Link representatives will decide how best to resolve individual legal issues, either by telephone or in person.

If a member requires a telephone consultation, a representative will set up a convenient call back time for a Legal Link lawyer to discuss their legal issue.

#### Legal Link Referrals

If a member requires in person legal advice, a Legal Link representative will provide them with the name and number of a lawyer in their area when possible (some restrictions may apply due to remote geographical areas).

Once a member has been given a lawyer's contact information, they can contact that lawyer at their earliest convenience to set up a consultation.

When contacting a local lawyer (referred to by Legal Link) members must immediately identify themselves as a Foresters member, partnering with Law Assist. Members should remember to ask about all fees, disbursements and available discounts.

If the lawyer contacted is not immediately available they will get back to the member who called within 2 business days. If, for any reason, a Legal Link lawyer is unable to assist a member, they can call Legal Link toll-free for another referral.

#### Free Legal Services:

- Initial phone consultations with a Legal Link lawyer regarding new legal matters
- Initial face-to-face consultations with a local lawyer referred to by Legal Link
- Both consultations are up to 30 minutes in length.

<sup>6</sup> Court costs, filing fees and time charged for travel to and from any courts are additional.

<sup>7</sup> Definitions may vary for individual benefits.

### Deeply Discounted Legal Services:

Legal link lawyers can offer advice and support in most areas of law, including:

- Landlord and Tenant Real Estate\*
- Civil (including small claims court)
- Family
- Creditor/Debtor

\*May not be discounted in certain areas.

**Guaranteed Low Hourly Rate:** Legal Link lawyers offer up to 25% off their usual and customary hourly rates, for legal work. Certain restrictions apply. Discounted fees for Real Estate and Wills and Estates are not guaranteed but may also be available..

- Legal Link Number: 800 444 3043
- Hours of Operation: 8:00 a.m. to 8:00 p.m. EST, Monday to Friday

## Natural Disaster Relief

Foresters offers emergency grants of \$300 per household during times of natural disaster. This short-term relief is available to help families cover basic needs such as clothing, food and shelter.

### Eligibility Requirements and Limitations

Members may be eligible for a disaster relief grant if they are an insured or an annuitant under a certificate and maintain their certificate in force.

This member benefit is a one time, per disaster, per household payment.

## Family Events

Foresters members can spend time with family at sporting events, theme parks and more at little to no cost. At a Foresters event, members and their families can enjoy quality time together without the hassle of planning or the burden of high costs.

### Eligibility Requirements & Limitations

Foresters events are organized in many communities across North America. Eligible members, their family and friends are welcome to attend events in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force. Members under 16 must attend with their parent or guardian.

## Community Involvement

Members can make a difference by volunteering at meaningful Foresters community events that promote healthy family time and children's health. Activities include playgrounds builds and Children's Miracle Network Radiothons. Foresters is proud to champion the well-being of families through thousands of inspiring community activities every year.

Foresters also supports local volunteer efforts through member grants awarded for projects of any size that respond to a real need in the community.

For more on community involvement visit [www.foresters.com/community](http://www.foresters.com/community)

### Eligibility Requirements & Limitations

Foresters community activities are organized in many communities across North America. Eligible members, their family and friends are welcome to volunteer at events in their area.

To qualify, members must be an insured or an annuitant under a certificate and maintain their certificate in force. Members under 16 must attend with their parent or guardian.

## Volunteer Leadership

Through Foresters volunteer leadership opportunities, members have access to personal development, social interaction and participation in Foresters governance. Foresters volunteer leaders champion the well-being of families by organizing member and community involvement events on a local level.

### Eligibility Requirements & Limitations

All volunteer leaders MUST have voting rights within Foresters. Non-voting members<sup>8</sup> may participate in Foresters community projects. Whether a member is a "voting member" or a "non-voting" member depends on the type of Foresters product they have purchased.

#### Voting Member

Most Foresters members are voting members. Members have voting privileges if they are insured or are an annuitant under one of the following products issued by Foresters, and maintain their membership in force:

#### In the U.S. and Canada

Universal Life Insurance

Whole Life Insurance

Term Life Insurance

Annuities

#### Canada only

Segregated Funds

Registered Income Funds

<sup>8</sup> Non-voting members purchased financial services products offered through Foresters but issued by others (third party products) and completed a membership registration form on or before December 31, 2006.

We champion the well-being of families through quality life insurance, unique member benefits, and inspiring community activities.

## Eligibility for Member Benefits

Foresters members can apply for member benefits as long as they meet the following requirements and the benefit specific requirements.

### Benefits package

There is one member benefits package per family regardless of the number of Foresters certificates held or persons insured. Benefits packages are assigned by member household only, under the name of the first individual (including children under the age of 16) who is the insured or annuitant under a Foresters certificate within that household.

### Type of product purchased

Members may be eligible for Foresters member benefits if they are an insured or an annuitant under a certificate and maintain their certificate in force.

**Life insurance** means the individual life insurance certificate, issued by Foresters, provided the premiums are paid to-date and the insurance protection is not less than the amount required by us to keep a member's certificate in effect.

**Annuity** means the individual annuities, issued by Foresters, provided the cash value is not less than the amount required by us to keep a member's certificate in effect.

### Who is Eligible?

Foresters member benefits may be available to the following individuals, subject to benefit specific eligibility requirements :

- Primary insureds and annuitants under a Foresters certificate and their immediate family members.
- Holders of a Foresters Social Fraternal Membership and their immediate family members.
- Junior members of Foresters (minors), i.e. those who are under 16 years of age and are either the primary insured or an annuitant under a Foresters insurance certificate are eligible for member benefits except in the case of community and member involvement events where the junior member must be accompanied to the event by his/ her Parent.
- Benefits do not extend to Parents and legal guardians of a junior member of Foresters.

- Immediate family members include the spouse and children, including children under the care of legal guardians who are the holders, insureds and annuitants described above. Benefits do not extend to individuals outside of the immediate family, such as siblings or other relatives, except in the case of the Competitive Scholarship which extends to grandchildren.
- Social Members, Branch Community Members who are currently in a Branch officer role and Registered Non-Voting Members (i.e. those who purchased a financial services product issued by other companies and offered through Foresters, and completed a Membership Registration Form on or before December 31, 2006) are only eligible for the Competitive Scholarship member benefits and Member Involvement and Community Investment events.

## General Definition of Terms

**Spouse** means a person who is legally married or in a common-law relationship with the holder, insured or annuitant (common-law relationship means cohabitation in a relationship of some permanence continuously for at least two years).

**Children** means the biological and legally-adopted children or step-children of a member who are unmarried and under the age of 25 years, provided the holder, insured or annuitant is legally responsible for the maintenance and support of such children at the time application for the benefit is made.

**Children under the care of a legal guardian** means any children who are unmarried and under the age of 25 years, provided the holder, insured or annuitant has legally obtained responsibility for the maintenance and support of such children at the time application for the benefit is made.

**Grandchild** means a biological and/or legally adopted grandchild or step-grandchild under the age of 25 years, provided at least one legal grandparent is the holder, insured or annuitant at the time application for benefit is made.

**Grandparent** means a holder, insured or annuitant who has one or more grandchildren biologically or through legal adoption or step-grandchildren.

**Immediate Family** means the holder, insured or annuitant, his/her spouse and biological and/or legally-adopted children or step-children. In the case of the Competitive Scholarship, this also includes biological and/or adopted grandchildren or step-grandchildren.

**Legal guardian** means a person who has been granted legal responsibility and maintenance of one or more children, and can legally act on the child/children's behalf.

**Member** means a person who is an insured or annuitant under a Foresters certificate or rider, or a holder of a Social Fraternal Membership, or one who is registered as a Non-Voting Member.

**Minor** means those who are under 16 years of age.

**Parent** means a person who is biological, step- or adoptive parent of a child, and includes a person who, at the discretion of Foresters, is acting as the child's parent (in loco parentis), or who is that child's legal guardian.

**Single Parent** means a person who is either widowed, has never been married, or is divorced or separated, and is the sole provider for the maintenance and support of his/her children. The determination of whether a Parent is a Single Parent will be at the sole discretion of Foresters.

## Critical Illness Definition of Terms

Critical Illness is defined, for the purpose of the Critical Illness member benefit, as any of the medical conditions listed below.

**Cancer** is defined as a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded.

**The following types of cancer are excluded from the definition:**

- Early prostate cancer diagnosed as T1N0M0 or equivalent staging
- First carcinoma in situ (meaning the first diagnosis of cancer wherein the tumor cells still lie within the tissue of the site of origin without having invaded neighboring tissue)
- Pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps
- Any skin cancer, other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become life-threatening cancers

Cancer must be diagnosed pursuant to a pathological diagnosis or a clinical diagnosis.

**Heart attack** means the death of a portion of the heart muscle resulting from blockage of one or more coronary arteries.

The diagnosis must be based upon both:

- New electrocardiographic changes consistent with and supporting a diagnosis of a heart attack; and
- A concurrent diagnostic elevation of cardiac enzyme.

**Stroke** is a cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism, or thrombosis producing measurable, neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient Ischemic Attack (TIA) or other cerebral vascular events are not considered a stroke under this definition.

**Multiple sclerosis** is defined as the occurrence of at least two episodes of well-defined neurological abnormalities with objective evidence of lesions at more than one site within the central nervous system. A legally qualified physician who is a board certified neurologist must make a definitive diagnosis of multiple sclerosis, supported by modern imaging and/or investigative techniques.

## Legal Link (U.S. Only)

### Legal Link Disclaimers<sup>9</sup>

- Participating attorneys are bound by their state's professional code of ethics. They will advise members if they have a conflict of interest in taking their case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the Legal Club of America® plan. If this occurs, a member may be referred to another attorney on the plan by calling Legal Link's Member Services Department for assistance.
- Attorney fees are paid directly to the plan attorney. Participating attorneys are not employees of Legal Club of America® or Foresters and have no financial obligation to the company.
- Legal Club of America®, Legal Club Financial, Foresters and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.
- Legal Club America® and Legal Club Financial, its subsidiaries, State Bar Associations, Foresters and other regulatory agencies do not guarantee the quality or quantity of legal services that are provided by plan attorneys. However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.
- The plan attorneys in their attorney/client relationship have the sole responsibility for providing legal services to the plan member.
- Legal Club of America® is not a law firm, insurance carrier or a provider of legal services.
- The term "guarantee" as used in these guidelines refers to the guarantee that Legal Club of America® will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein.
- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in these guidelines. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.

- Information available at [www.foresters.com/membership](http://www.foresters.com/membership) will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

### Legal Link Terms and Conditions

The following matters are excluded from member plan privileges:

- Legal matters involving the laws of jurisdictions outside the United States or its subdivisions.
- Legal matters where the plan member has already retained participating counsel at their usual rates prior to use of Legal Link benefit.
- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club of America®, plan attorneys, affiliated companies, The Independent Order of Foresters or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against Foresters where access to Legal Link was obtained as a benefit of Foresters membership.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise.
- By participating in this plan, members are consenting to Legal Club disclosing to Foresters the fact that individual members called Legal Club. The reason for the call however, will not be disclosed to Foresters.

### Legal Link Definitions

**Bankruptcy Chapter 7:** Includes preparation of the petition, documents, and scheduling of a 341 hearing. Filing fees, court appearances and costs are additional. Attorneys may charge one fixed rate, which would include the basic fixed fee plus costs, court time and expenses. To qualify for the discounted rate, income cannot exceed the state's median income in which the bankruptcy is being filed. If income exceeds state's median income, plan attorneys can assist members at the deeply discounted hourly rate.

**Divorce (Simple):** Plan attorneys will review and prepare the documents and/or petitions necessary for a simple divorce. Plan attorneys will represent a member, one time, at the final hearing.

<sup>9</sup> Foresters Legal Link benefit is provided by Legal Club of America®, which is a registered trade name of Saturday Holdings Inc. The terms and conditions of Legal Link are those of Legal Club of America's® Family Legal Plan.

To qualify for a simple divorce, the plan member's spouse is not represented by separate counsel, there are no minor children under age 18, marital assets are less than \$70,000 and all issues are agreed to without aid of counsel.

Additional court appearances, mediations, the filing or preparation of documents affecting property, costs, or separation agreements, are not included and would be handled at the deeply discounted hourly rate.

**Eligibility Family Members:** Are defined as the Foresters member's spouse or domestic partner and dependent children who are under the age of 25, including children under the care of a legal guardian who is a Foresters member. Where applicable, please note the Identity Theft Insurance and Identity Monitoring coverage are limited only to the member.

**Incorporation (Regular):** Includes preparation of the incorporation documents (articles of incorporation, by laws, and the minutes). This does not include filing fees, costs or the corporate kit. Any extended work for the new corporation is not eligible for family plan discounts. Not-for-profit organizations, limited liability companies (LLC's) and limited liability partnerships (LLP's) are not included in this definition. Plan attorneys can assist members choosing to set these entities up at the deeply discounted hourly rate.

**Name Change:** Plan attorneys will assist members and their families in obtaining a name change when it is not contested or challenged by another party. This includes preparation of the petition, attendance at the hearing, and preparation and review of the final judgment document. This fee does not include additional court appearances, filing fees, or the attorney's travel time to and from the courthouse.

**Non-Support (Child/Spouse):** The discounted fee includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony and child support maintenance. Additionally, the plan attorney will provide one hour of collection efforts after the hearing, which may include an initial phone call made and/or a collection letter written on your behalf.

Preparation does not include obtaining discovery evidence, extended court time and extended collections work. All extended legal care will be provided to members at the deeply discounted hourly rate.

**Plan/Participating Attorneys:** Are defined as licensed and qualified to practice law in their state, to maintain professional liability insurance if required by their state, and have contracted with Legal Club of America® to provide legal services to plan members as outlined in this Plan Member Guidebook for the law areas that they handle and the cases that they accept.

**Residential Real Estate Closing:** The discounted fee for a residential real estate closing includes a free initial consultation and the review of the member's purchase or sales agreement. Additionally, the plan attorney will provide one hour of representation at the closing for the purchase or sale of residential real estate. Additional hours will be billed at the deeply discounted hourly rate.

All research including Title insurance, liens, deeds, property judgments, flood, hazard, or mortgage insurance, and fees associated with filing real estate documents in a member's state are not included in the definition or covered by this discounted rate. Additional work will always be done at the deeply discounted hourly rate.

**Simple Will (No Charge Will):** Is defined as a will distributing personal property and homestead, not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

**Simple Will with Minor's Trust:** The discounted fee includes the preparation of a Simple Will with a Minor's Trust for the surviving minor children of the plan member. This document will contain information related to minor children (specifically: name, date of birth, social security number), real estate, specific bequests, and information pertaining to the appointed guardian of the estate of our member.

This fee does not cover extensive information regarding retirement plans, investments and their tax treatment, other kinds of trusts, complex tax matters, or estate planning. Counsel for these additional areas of law will be provided to plan members at the deeply discounted hourly rate.

**Traffic Defense:** The discounted fee applies to first time non-criminal traffic infractions including but not limited to: violation of traffic control device, failure to stop at a stop sign, improper change of lane, illegal turns, improper or unsafe equipment, expired tag, no proof of insurance, unlawful speed, improper passing, failure to use turn signal, failure to yield the right of way and safety belt violations.

The special privileged rate applies to each individual non-criminal traffic infraction. The discounted fee includes the preparation of any necessary court documents and attendance at a single court hearing to settle a single, first time, misdemeanor traffic infraction.

The discounted fee does not include court costs, fines imposed by the presiding judge, additional scheduled hearings or other traffic matters that the court deems to be criminal in nature.



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