

Keep an active mind with Lifelong Learning



Choose courses that inspire you, learn wherever and whenever you want

Protecting your family with life insurance from Foresters Financial™ is a smart choice that also provides practical tools to help you get ahead in life.

Lifelong Learning¹ is a new benefit² exclusively for Foresters members. This easy-to-use learning library offers a diverse range of over 200 online courses that you can access anytime, anywhere.

The benefits of actively learning throughout your life are many. Research has shown that learning improves self confidence, helps your brain stay healthy and reduces age-related memory decline.³

Learning that fits your lifestyle

Lifelong Learning allows you to customize a learning plan that fits your interests – and your schedule. You choose courses that help you explore an interest, achieve personal or professional goals, or just have fun!

As you complete each course, you'll earn a printable certificate of completion to mark your accomplishment.

Lifelong Learning is just one of the many valuable benefits available to Foresters members.

For more information contact your licensed representative:

Foresters
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.

Over 200 online courses



Lifelong Learning offers over 200 online courses covering a wide range of topics including:

- Business Management
- Communication
- Customer Service
- Cyber Security
- Finance
- Health and Wellness
- Personal Development
- Professional Development
- Project Management
- Sales
- Technology
- Workplace Culture and Stress
- Writing

Helping you get more out of life



At Foresters, we believe that economic security brings peace of mind, time with family and friends reduces stress, and being of service gives us a strong sense of purpose.

Through our unique member benefits² program, we empower our members not only to achieve this, but to live richer, fuller lives along the way.



Well-being benefits

- Confidential financial counseling for long-term financial health and success
- Monthly orphan benefit payments⁴ for orphans under 18 years
- Interest-free terminal illness loans^{4,5} up to 75% of your life insurance



Community and volunteer benefits

- Member-sponsored community involvement events
- Opportunities to lead and organize events and activities as an elected Foresters Council member⁶
- Complimentary fun family events



Grant and scholarship benefits

- Community grants provide up to \$2,000 to organize community activities in your area
- Competitive tuition Scholarships⁷ provide up to \$8,000 over four years
- Orphan scholarships⁴ for post-secondary tuition and related costs

Join the millions of Foresters members living their best life every day. Learn more at foresters.com.

¹ Foresters Lifelong Learning Program is administered and delivered by The Training Company Inc.

² Descriptions of member benefits that you may receive assume that you are a Foresters member. Foresters member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

³ Harvard Health Publishing, Train Your Brain, March 2018, <https://www.health.harvard.edu/mind-and-mood/train-your-brain>

⁴ Available to eligible members with an in-force certificate having a minimum face value of \$10,000 or if an annuity, a minimum cash value of \$10,000 or a minimum contribution of \$1,000 paid in the previous 12 months. Certificate includes an in-force individual policy or annuity offered by The Independent Order of Foresters and Foresters Life Insurance Company.

⁵ Terminally ill means there is a reasonable certainty of death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters. Not available as a member benefit in the states of Illinois or New York or on Accidental Death products.

⁶ Governance rights are available to voting members only.

⁷ This program is administered by International Scholarship and Tuition Services, Inc. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit <http://www.foresters.com/en/foresters-difference/foresters-competitive-scholarship-program> for further details.

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