

Membership FAQs

Q: When will my child or grandchild be able to access Foresters Financial™ member benefits?

Your child or grandchild will have access to member benefits¹ and/or the member benefits portal when they turn 18. All member benefits, such as LawAssure² and hosting a Community Grants Program event, require an applicant to be 18.

Q: My child/grandchild is under the age of 18. Can I access the member benefits portal on their behalf?

At this time, a parent or guardian cannot access the member benefits portal on behalf of someone who is underage. However, the child can access the portal after they turn 18.

Q: My child/grandchild is not yet 18. What member benefits can they access?

We don't currently have member benefits available for those under the age of 18.

Q: I'm already a member. How can I involve my child or grandchild in Foresters member activities?

If you are already a Foresters certificate owner and member, you can share some member benefits with your child or grandchild. For example, they may join you at a Community Volunteer activity with other Foresters volunteers, helping to clean up a park or perhaps build a new playground at a local school.

These events offer you a wonderful opportunity to deepen your relationship with your loved ones while demonstrating the power of giving back to the community. To learn more about the kind of volunteer activities Foresters makes possible, and how to instill in the next generations the value of giving back, check out our <u>blog articles</u>.

Foresters Competitive Scholarship program is another way you can use your member benefits to better the life of your family.³ Children and grandchildren of members are eligible to apply for a renewable scholarship of up to \$2,500 per year to attend an accredited college/ university or vocational/technical school. These scholarships can lessen the financial burden on your family, and help make your child or grandchild's education dreams a reality.

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¹ Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

² LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features may not be available based on your jurisdiction. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a lawyer.

³ 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 https://www.foresters.com/en/member-benefits/scholarship-new-applicants for further details.