

Foresters Financial Governance Structure



Helping is who we are.™

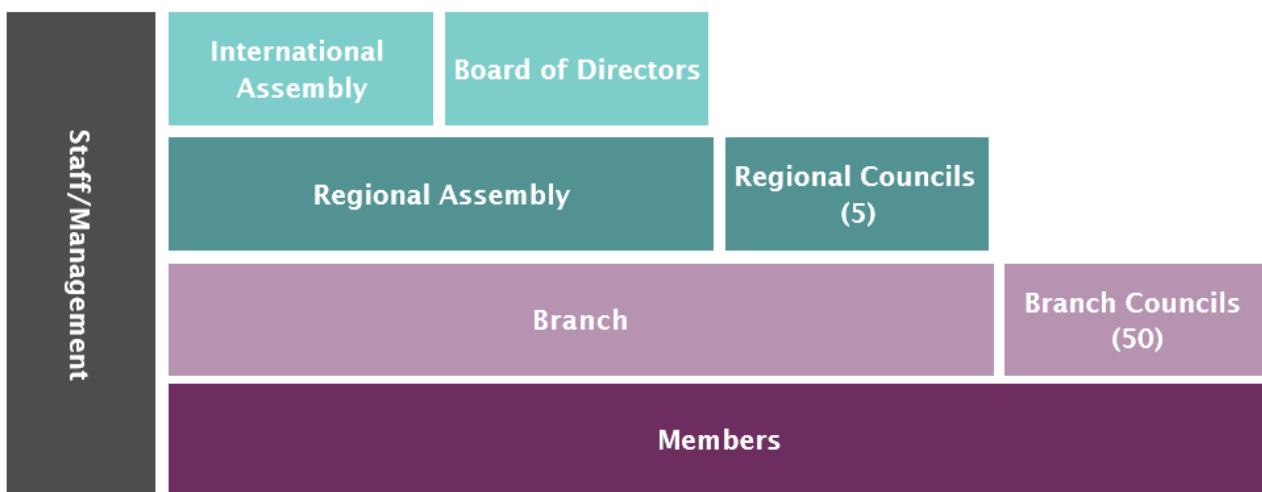
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About Foresters

- Foresters is a member-based and community-spirited mutual organisation
- We operate in the UK, Canada and the United States
- Our Purpose is to champion the well-being of families through quality financial products, unique member benefits¹, and inspiring community activities
- Our customers are also our members
 - Members have access to valuable benefits, services and products not available from traditional financial companies

About Foresters Governance

- Foresters has a representative form of government
- Decisions are guided by the Constitution, which provides the framework of laws and principles by which we operate
- Foresters Member Network has a three-tiered governance structure supported by its elected member leaders:
 - Branch Councils
 - Regional Councils
 - International Assembly



¹ Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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Branch Councils

- The purpose of the Branch Council is to encourage greater member engagement within their Branch area
- The Branch Council provides oversight to local volunteer groups (within a Branch's geographical area)
- The Branch Council is composed of 10 Branch Councillors, including a Branch President and Branch Vice President
- There are 50 Branch Councils across three countries: seven in Canada, 35 in the United States, eight in the United Kingdom
- Each Branch Council participates in 12 meetings per year: 10 virtual meetings and usually two meetings face-to-face
 - 10 monthly virtual meetings are approximately one hour in length
 - Face-to-face meetings are usually held in June at the Leadership Development Conference and November at the Councillor Orientation Meeting
- Availability of five-eight hours on average per month. May be less, dependent on the number of extra tasks taken on
- Eligible members have the right to vote for and hold office on the Branch Council

Local Involvement

- Branch Councils liaise with and help to guide local leaders in Foresters communities
 - Local teams are groups of Foresters members who are active in their communities, helping organise activities that fulfill Foresters Purpose

Regional Councils

- The Regional Council is responsible for long-term planning and oversight of Branches within their Region
- The Regional Council is composed of 11 members: 10 elected Regional Councillors, including a Vice President, plus one separately elected Regional Council President
- There are 5 Regions across three countries: 1 in Canada, 3 in the United States and 1 in the United Kingdom
- Each Regional Council participates in four meetings a year: two virtual meetings and usually two meetings face-to-face
- Regional Liaisons are the primary support for Branch Councils: they offer guidance and advice, and help to promote greater communication between the Branch Council and the Regional Council
- Each Region is governed by the Regional Assembly, which meets every two years to elect the Regional Council, hear reports on the State of the Region, and conduct all other necessary Regional business as defined by Foresters Constitution
- The Regional Assembly consists of all Branch Councillors, including Presidents and Vice Presidents, as well as the Regional Council

International Assembly

- This is Foresters highest governing body; it meets every four years
- The International Assembly elects the Board of Directors and approves amendments to the Constitution
- The International Assembly is made up of elected/appointed Representatives: five Regional Presidents, 50 Regional Councillors, 100 Branch Council Presidents and Vice Presidents, 15 Board Members and 20 Appointed Representatives

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