

BrightFuture Children's Whole Life

Membership FAQs

Q: When will my child or grandchild be able to access Foresters Financial™ member benefits¹?

Your child or grandchild will have access to member benefits and/or the member benefits portal when they turn 16. Some member benefits, such as LawAssure² and hosting a Community Grants Program event, require an applicant to be 18. (However, they only have to be 16 to attend one of these events.)

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 16.

Q: My child/grandchild is not yet 16. What member benefits can they access?

We don't currently have member benefits available for those under the age of 16.

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 articles [here](#) and [here](#).

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 \$2,000 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.

¹ Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

² LawAssure is provided by Epoq, Inc. Epoq is an independent service provider and is not affiliated with Foresters. Some features not available in Louisiana. LawAssure is not a legal service or legal advice and is not a substitute for legal advice or services of a licensed attorney. Foresters Financial, their employees and life insurance representatives, do not provide, on Foresters behalf, legal, estate or tax advice.

³ Available to eligible members. Please visit <http://www.foresters.com/en/foresters-difference/scholarships> for eligibility criteria.

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