

Foresters Extras
Membership benefits that
make a difference



Foresters Extras

Benefits that add up

We've been looking after our members, and their finances, for over 180 years.

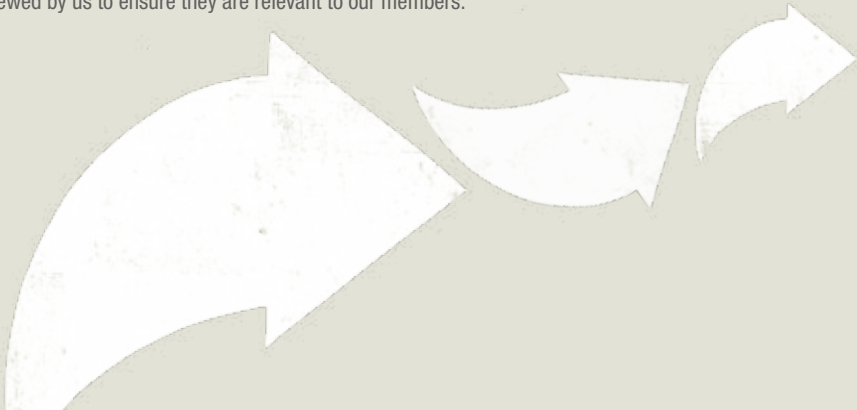
Since 1834 our aim has been to be open, approachable, honest and fair, treating all our members as individuals. Being a mutual society means we have no shareholders, and that means we are always able to put the interests of our members first.

But it's not just our relevant, affordable financial products that work for our members. With Foresters Friendly Society membership you gain access to Foresters Extras – our package of additional benefits. Foresters Extras includes social events, a GP Consultation Service, financial support and much more – all as a bonus just for being a Foresters member.

You automatically gain access to Foresters Extras when you take out a financial plan with Foresters. If you don't need to take out one of our financial products, you can still take advantage of all the Foresters Extras benefits, for just £25 a year.

Foresters Extras is membership with a personal touch - take a look and see how it can mean even more for you.

The membership benefits we provide aren't regulated and are regularly reviewed by us to ensure they are relevant to our members.



Social and community events

Foresters Friendly Society is about much more than finance. We're about our people, from our helpful staff through to you. That's why with Foresters Extras you can join one of our social branches. Each branch organises regular social and community events that you can get involved with.

From coffee mornings and theatre trips to dinner dances and charity fundraising events, there's always something going on, designed to embrace a sense of community and friendship.

To find your nearest branch, visit our website at www.forestersfriendlysociety.co.uk/foresters-customers/branches





Foresters Care

There when you need us

We all know somebody who has been diagnosed with a serious health condition. Usually the treatment received is first class but often the practical help and emotional support needed by the individual and their family can be missing. The focus is on treating the condition and there is no time or resource left to provide much needed support throughout what can be a traumatic journey.

Any member struggling with a serious health condition, or diagnosed with one in the future, can use Foresters Care.

Through Foresters Care, you will have access to your own Personal Nurse Adviser who will be there for you to provide practical information and emotional support for as long as you need it. This is a confidential, free service.

They may be able to access a specialist nurse to answer your questions, or it may be more helpful for them to arrange a course of therapy or counselling for you from a qualified professional, alongside access to specialist organisations, helplines, or local support groups.

In this way you will have support every step of the way.

And finally, your Personal Nurse Adviser will also be able to arrange a Treatment Sourcing Service if you want a rapid diagnosis or otherwise wish to pay for your own treatment. By organising this through Foresters Care you will save an annual fee of £35.

**IF YOU WOULD LIKE TO SPEAK TO FORESTERS CARE
PLEASE CALL 01244 625180 MONDAY-FRIDAY, 9am-5pm**

Foresters Care is provided by RED ARC Assured Ltd, an independent care advisory service.

Testimonial:

Kevin Bewick, 57, had problems with arthritis in his knee, probably made worse as he did a lot of cycling. He first spoke to Linda, his Personal Nurse Adviser from Foresters Care, in April 2012.

A year later, Kevin had a total knee replacement. He was doing well but had some questions about his medication and its side effects. Linda was able to give him some useful advice. She was also able to give him information about the care of his knee following surgery.

He had been provided with some physiotherapy initially by the NHS but these had been brief sessions and he did not find them very helpful. Fortunately Foresters Care was able to organise several more sessions which Kevin found beneficial, if a little painful! He was so pleased with the input from the Physiotherapist that he has since recommended him to friends.

Kevin has recently been diagnosed with another health problem and Linda has been able to offer advice and information, and will continue to offer on-going support.

Linda has been so friendly and has always helped me. She has kept in touch regularly and has been able to put my mind at ease.



GP Consultation Service

Foresters Extras gives you access to our 24/7 GP Consultation Service.

This service enables Foresters members to have guaranteed access to a qualified doctor from the comfort of their own home or workplace.

GP Telephone Consultation Service

Foresters Friendly Society's private GP Telephone Consultation Service means you can talk, in confidence, to a qualified practising GP without the worry and inconvenience of time constraints. Every call remains confidential and the service is available 24 hours a day, every single day of the year from anywhere in the world.

Online Doctor Consultation Service

You can also arrange an online webcam consultation so you can easily explain your symptoms to the doctor. The doctor can use images and a note board to help you with any explanation or diagnosis. The Online Doctor Consultation service is available Monday to Friday, 8.30am to 6.30pm, excluding Bank Holidays.

Private Prescription Service

Now you can obtain private prescription medication from the comfort of your own home or workplace. The GP Consultation Service can raise an electronic prescription to Pharmacy2U where experienced pharmacists will check and arrange to send the medication, by secure 1st class royal mail to your address.

GP Surgery Icon

For instant access to the Foresters GP Consultation Service download the GP Surgery icon to the home page of your desktop, laptop, tablet and/or smart phone. The icon is suitable for use on an iPad, iPhone, or Android device. It works just like an app, but you download it from the GP Consultation Service website. Once downloaded, it will sit on your home screen, providing a shortcut link to the GP Surgery website, which contains everything you need to use the service, including arranging a GP appointment.

To contact the GP Consultation Service call 0345 319 0063 or to find out more visit our website at www.forestersfriendlysociety.co.uk.



Testimonial:

Mrs DG, from Bristol, had treatment and left hospital confused and worried. With a family history of kidney disease and potentially a two week wait to speak to a consultant, she called the GP Consultation Service. During a 25 minute consultation covering her history, and every aspect of her current treatment and tests, she was given advice about the sort of questions to ask her consultant and the reasons why to ask the questions. She had never been more comfortable or confident talking to a doctor than she was that evening.

“Thank you so much for providing a professional but friendly service, also having the comfort of knowing that you can be contacted at any time and even when we are out of the country. We are going on holiday in a few weeks time, this service has given us both a great deal of peace of mind”.

Thank you again for providing
an excellent service.

Here's how to download the GP Surgery Icon...

- For **desktop and laptops** there are two ways to add the GP Surgery icon to your home screen. Either:
 - Go to www.foresters.gpsurgery.co, right click your mouse and select 'Create shortcut'. The icon will then appear on your home page.
 - Alternatively, right click on your desktop homepage and select 'New Shortcut'. Then copy www.foresters.gpsurgery.co into the location field and click 'Next' to create the shortcut.
- For the **Apple Operating Systems (iOS)**, go to www.foresters.gpsurgery.co, tap the symbol at the bottom of the page that looks like a box with an arrow coming out; select 'Add to home screen', then confirm your selection.
- On **Android** devices there are two ways to add a GP Surgery icon to your home screen. Either:
 - Go to www.foresters.gpsurgery.co, bookmark the GP Surgery website to add it to your home screen. Go to your home screen and long press into an empty space to bring up 'Add to Home Screen' menu. Select 'Shortcuts'. Select 'Bookmark' and choose the GP Surgery bookmark you just created.
 - Alternatively, go to www.foresters.gpsurgery.co, bookmark the GP Surgery website to add to your home screen. Open the Browser 'Bookmarks' screen. Long press the GP Surgery bookmark you created earlier. Select 'Add to Home Screen'.

Instructions may vary depending on which internet browser you are using, and on your device settings.

The GP Consultation Service is provided by Medical Solutions UK Ltd. Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and count towards any inclusive minutes in a phone contract. This applies to calls from any type of line including mobiles and BT landlines. This service is not designed to replace the care of your own NHS GP. You may still need to contact your own GP. You should not use this service in an emergency or for urgent conditions, so as not to delay necessary treatment.

Financial assistance

Discretionary grants

Because we are a friendly society with no shareholders, we can provide extra benefits at no extra cost that you won't find from other financial providers. We provide a number of discretionary financial grants to help you to cover the cost of things like higher education, healthcare costs and convalescence assistance.

If you'd like to find out more information on any of our discretionary grants, including how to make a claim, then don't hesitate to call us on 0800 783 4162.



Financial support for you


Grants made from our Foresters Support fund help our adult members (over the age of 18) in times of hardship by paying up to £1,000 to assist with difficult times. Discretionary grants of this kind have helped members affected by floods, members facing illness and many other stressful circumstances.



Educational Awards

The cost of higher education is continuously rising so why not let us help ease the burden. Our Education Awards provide grants for members aged 16 and over who are in further education and studying for a recognised qualification. Up to £220 a year can be awarded for a full-time course, which will help you to cover the costs of books, travel expenses or other items.





Convalescent Grants

Our discretionary Convalescent Grants assist members recuperating after short or long illnesses by providing a stay in a convalescent home free of charge. Foresters Friendly Society supports a convalescent home in Bridlington, Yorkshire, which has been used by thousands of members to rest, recuperate and recover following illness. You can stay for up to two weeks over two years and non-members, such as spouses, can go along at an additional charge. You may also make private arrangements to stay in the home and we can provide grants for stays in other convalescent homes that may be located more conveniently for you.



Financial support for children

As part of our benevolent approach, the Foresters Child Support fund was set up to commemorate members who died during the First World War. Today the Fund's purpose is to provide financial assistance for children (up to and including the age of 18) who need it. Circumstances that would be considered for a grant include:

- Children who are bereft of one or both parents.
- Children who have parents that are incapacitated.
- Children who are themselves incapacitated or have special needs.
- Children who are carers.



Healthcare Grants

Our discretionary grants include assistance to cover the costs of dental and optical care.

Testimonial:

Thank you very much for the generous award of £800 (plus £150 from the local committee) which you recently donated to my granddaughter Victoria.

We were surprised and delighted by your generosity and the money will be extremely useful to pay for her physio, re-training and rehabilitation.

Mr L Scott talking about his granddaughter Victoria.



Thank you very much for the generous award.

Foresters Helpline

Foresters Helpline gives all Foresters Friendly Society members access to free¹, confidential, and impartial information concerning your entitlement to welfare benefits via a telephone helpline service.

“Every year, a staggering £5.5bn of benefits goes unclaimed by older people, according to Age UK².”

Foresters Helpline is a telephone help service for members, which gives you access to a dedicated adviser who can:

- Provide information on welfare benefits and explain your options
- Provide basic assistance with completing forms, helping draft letters and contacting third parties to seek information

To contact Foresters Helpline please call **0800 101 8315**
Monday to Thursday between 9:30am-12:15pm or 2:00pm-3:30pm.

At all other times an answerphone will be available to take messages and you will be contacted within 48 hours to arrange a convenient time for a full telephone appointment.

Foresters Helpline is provided by Manchester Citizens Advice Bureaux. All Citizens Advice Bureaux are independent charities, governed by their own board of trustees, who are ultimately responsible for the quality and range of the service.

Foresters Friendly Society is not responsible for any information or opinions provided by the Manchester Citizens Advice Bureaux. Manchester Citizens Advice Bureaux is not an Appointed Representative of Foresters Friendly Society and therefore is not authorised to give advice on, or information concerning, Foresters products.

¹ For some services a pre-agreed fee may be payable by the member.

² www.ageuk.org.uk/money-matters/claiming-benefits/unclaimed-benefits/





Our products at a glance

You will gain automatic access to Foresters Extras by taking out a financial plan with us. Here's how we could help you:

Child Tax Exempt Savings Plan

Provides a tax free sum for your child later in life.

Guaranteed Savings Plan

A secure savings plan with a guaranteed return.

Tax Exempt Savings Plan

Build up a tax free cash lump sum for the future.

If you cash the above plans in before the end of the term you could get back less than you have paid in, or nothing if this is in the first year. The guarantee is subject to contributions being maintained for the full term of the plan. Tax rules may change in the future and will depend on individual circumstances.

NISA

Take advantage of tax free savings and the potential for growth.

Investment Bond

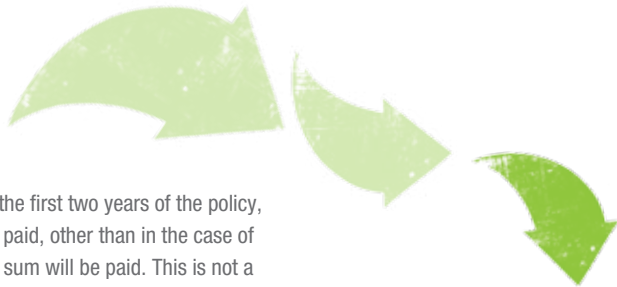
A lump sum investment aiming to grow your capital over the long-term.

Please be aware you may not get back what you pay into the above plans, depending on the investment term and conditions at maturity/surrender.

50+ Life Cover


Pays a cash lump sum to your loved ones after you die to help with expenses or funeral costs.

Please note that if you should die in the first two years of the policy, payouts are limited to the premiums paid, other than in the case of accidental death where the full cash sum will be paid. This is not a funeral plan and inflation may reduce what can be bought with the money.



Information, including a copy of this brochure, is available in large print, audio and Braille upon request.

Foresters Friendly Society is the trading name of The Ancient Order of Foresters Friendly Society Limited which is an Incorporated Friendly Society (Registration No. 511F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration No. 110029).



Please get in touch

We look forward to hearing from you

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Southampton
SO15 3EW

Telephone: 0800 783 4162

Website: www.forestersfriendlysociety.co.uk

Facebook: www.facebook.com/forestersfriendly



Making a positive contribution to peoples' lives was Foresters Friendly Society's main aim when it was set up in 1834 - to help members as they moved through life. We still work hard to ensure that this aim is at the heart of everything we do.

Because it's what friends do.



**Sally Waterfield, Head of Marketing,
Foresters Friendly Society**