

Foresters Membership

What

- Access to a unique range of members' savings and discounts, social events, discretionary grants and more

Why

- Foresters Membership offers you care, assistance and friendship
- Substantial savings and discounts and access to discretionary financial grants

How

- There are two ways to join

1. FREE MEMBERSHIP

Membership is provided automatically – and FREE – when you take out a financial services policy with Foresters Friendly Society

FREE

2. PAID MEMBERSHIP

You can purchase Membership for yourself, your family, friends or colleagues for ONLY £25 per person, per year. That's just over £2 per month

**ONLY
£25**



Foresters Membership

Foresters Membership benefits are not regulated by the Financial Services Authority

Membership has its benefits

For over 175 years, Foresters Friendly Society has been providing people with easily accessible, relevant and affordable financial services policies.

As a mutual society we are owned by our Members, not shareholders, and our ethos is built on a foundation of caring principles.

Our Members have always benefited from social and community events and discretionary grants, but now there's more.

Take your time to read through this brochure to find out how to benefit from the additional features of Foresters Membership.

Social and Community Events

A great way to make new friends and discover new interests

Through Foresters Membership, you can join one of over 250 regional branches and enjoy access to a number of social activities including: coffee mornings, ten-pin bowling, theatre outings, dinner dances, charity fundraising and much more.

Branches consist of groups of Members who meet socially on a regular basis to provide each other with friendship, a sense of community and financial help and assistance.

To find your nearest branch visit: www.forestersfriendlysociety.co.uk

Members' Savings and Discounts through mywebclub

mywebclub is a new online club which unites discounted shopping with news, articles and product reviews.

Foresters have partnered with **mywebclub**, an independently owned company, to provide members with a whole new online shopping experience.

The exclusive membership-only club has been developed to enable you to:

- Purchase discounted products and services from a hand-picked selection of household name companies, including Thomas Cook, Evans Cycles and Superbreak.
- Donate money to charity simply by purchasing products through **mywebclub**.



- Read provider reviews and articles to help make informed purchasing decisions.
- Find interesting news, guides and information about the products and services on offer.

We hope that you will enjoy becoming an active member of **mywebclub**. As the club grows, so will the list of providers offering discounts and offers to **mywebclub** members. Not only that, you'll be able to share your experiences with thousands of others who have already joined.

How it works

Access to the **mywebclub** is only available online. For more information visit:

www.forestersfriendlysociety.co.uk or call **0800 783 4162**

Foresters Telephone Helpline

Foresters Membership gives you the reassurance of access to a trained telephone counsellor service 24 hours a day, 365 days a year. You'll receive fast and reliable help across a range of matters including:

Stress Counselling

Advice on problems of a personal nature:

- Practical help on how to identify and manage a problem
- Advice on who to contact for further professional help and tips on relaxation techniques (but remember, any form of therapy suggested must be approved by your own doctor)

Debt Counselling

Advice with financial planning:

- Help with managing your resources and the demands of creditors
- Advice on negotiating repayments
- Understanding your rights as a consumer
- Understanding repossession proceedings

Bereavement Counselling

Practical advice (for up to 90 days following bereavement) including:

- Arranging a funeral
- Registering a death
- The Coroner's process
- Locating a Will
- Grant of probate
- State benefits

Redundancy Counselling

Advice if you are made redundant or offered voluntary redundancy

Legal Advice

Advice on personal legal matters including:

- Relationships
- Motoring (accidents, prosecutions, etc.)
- Property
- Employment
- Consumer rights
- Matrimonial
- Probate

Home Emergencies

Just a single phone call can offer you emergency assistance to make your home safe and secure, restore the main services to your home, and arrange for an approved contractor to come to your assistance promptly:

- Plumbing and drainage
- Gas and electricity
- Roofing
- Locks
- Security of your home

Whilst you are responsible for the repair cost you will have peace of mind that you will receive prompt priority service from an approved contractor.

Call **0844 338 5689**
24 hrs a day, 365 days a year

Identity Theft Support

Personal identity theft continues to be one of the fastest growing crimes in the UK. However, Foresters Membership offers you prompt and practical support to help you restore your credit profiles and credit records, should you fall victim.

Your own Personal ID Theft Advisor

As soon as you call we will assign your own dedicated expert, who will help you establish whether or not your identity has been stolen and provide you with practical help and advice.

Help obtain your credit report and create a Personal Action Plan

Once details have been taken, your Personal ID Theft Advisor will assist in a request for your credit report by post or real time via a website (please note there is a small charge for each credit report).

Your Personal ID Theft Advisor will then create and send you a Personal Action Plan including all relevant documents and explanatory notes, so you can complete the process of restoring your identity.

Undertake Identity Recovery and CIFAS (Credit Industry Fraud Avoidance System) protection

If your credit report identifies any credit agreements that you did not take out yourself, your Personal ID Theft Advisor will work with you to correct and amend your credit file.

If appropriate we will arrange for CIFAS Protective Registration and E-Alerts to help you prevent future ID theft.

Help you gather proof of identity

Your Personal ID Theft Advisor will help you review all the evidence you need, this will include proof of identity and documentation that fully clears your name.

Provide a dedicated website

Access to a dedicated website providing online education and information on additional fraud prevention measures.

Call **0844 338 5689**

Monday - Friday, between 9am - 6pm

These services are provided by Europ Assistance Holdings Limited on behalf of Foresters Friendly Society. To ensure they are consistent in providing a quality service, your telephone call may be recorded. For security purposes all calls are stored and archived on a dedicated secure network.

Discounted Online Will Writing Service - No need to visit a solicitor

It is a sad truth that half of all Britons have not written a Will (according to *news.bbc.co.uk*, April 2007 - *Dangers of not making a Will*). If you die without leaving a Will there is always the possibility that your estate will go to the Chancellor.

If you want to make sure your wishes are carried out after you die, then take this positive step towards protecting your family. Our Discounted Will Writing Service is available on our website via **mywebclub**.

Illness or Disability Support - Help when you most need it

Foresters Membership gives you access to our health and care advisory service which offers information, advice and emotional support to Members during times of difficulty.

Foresters Members diagnosed with a serious illness such as cancer, heart attack, multiple sclerosis and Parkinson's Disease qualify for this invaluable service.

A case study

One of our Members, Susan, recently suffered a stroke and required ongoing treatment to aid her recovery. Through Foresters Membership, she was assigned a Personal Nurse Adviser who was able to source a range of Occupational and Neuro Physiotherapy services.

Her Nurse was also able to offer continual support and comfort – when she needed it most. We were also able to assist with information on home improvements such as the installation of a temporary shower.

Susan is doing well and continues to draw much benefit and comfort from Foresters Membership.

Call Red Arc Assured Ltd. on:
01273 716 700

Discretionary Grants

Financial Support for Members in Need

Foresters Membership enables you to make the most of Discretionary Grants awarded to Members in special circumstances.

Once you have been a Member of Foresters Friendly Society for six months, you can apply to your local branch for one of our discretionary benefits.

These include grants from our Hardship and Educational funds. During difficult times we will also offer financial assistance to our Members in the forms of grants, as happened in 2007 when many of our Members were affected by the floods.

Educational Awards

Foresters Membership provides a range of Discretionary Grants for Members aged 16 and over who are in further or higher education studying for a recognised qualification.

Convalescent Homes - Helping you to get well soon

Our discretionary Convalescence Grants assist Members recuperating after long or short illnesses by providing a stay in a convalescent home **FREE of charge**.

Foresters Friendly Society supports two homes - in Bridlington, Yorkshire and Herne Bay, Kent - which have been used by thousands of Members to rest, recuperate and recover following illness.

Members can stay for up to two weeks over two years. Non-Members - such as a spouse - can go along at an additional charge, and Members may also make private arrangements to stay in the homes.

War Memorial Benevolent Fund - Financial support for children

Set up originally to commemorate our Members who died in the First World War, this fund continues to provide invaluable financial assistance to the children of our Members who have become incapacitated. Children will receive up to **£500 per year**, until they reach their 19th birthday.

How else can we help you?

Ethical Child Trust Fund

The Government is giving at least £250 to be invested into a Child Trust Fund for eligible children – with the aim of providing a valuable cash payout when they turn 18. Our Ethical Child Trust Fund invests in ways that aim to make the world a better place for your child to grow up in.

Child Tax Exempt Savings Plan

If your child is too old for a Child Trust Fund – or you have already opened one – you can still provide a tax-exempt cash lump sum for when they're older. Like our Tax Exempt Savings Plan, this plan is only available through a Friendly Society such as Foresters Friendly Society.

ISA

An Individual Savings Account lets you take advantage of tax-efficient savings and the potential for investment growth.

Tax Exempt Savings Plan

Put aside an amount each month to build up a tax-exempt cash lump sum for the future. Like our Child Tax Exempt Savings Plan, this plan is only available through a Friendly Society such as Foresters Friendly Society.

Bond

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

50+ Life Cover

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

Sickness Policy

Pays a regular amount if you are off work due to sickness or injury.

How to get in touch

Write to:
Foresters Friendly Society
Foresters House
29/33 Shirley Road
Southampton
SO15 3EW

Tel:
0800 783 4162

Fax:
023 8022 9657

Visit: www.forestersfriendlysociety.co.uk

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.

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