Financial strength you can count on



Secure your future with an insurer that has protected millions of families.

When you purchase life insurance, you want to be sure the insurer is financially sound and going to be around a long time.

The origins of Foresters Financial™ date back to 1874 when The Independent Order of Foresters (IOF) was founded as a fraternal benefit society. Fraternal benefit societies operate on a not-for-profit basis. **Foresters profits go towards fulfilling our purpose: helping you do more of the good you want to do every day.**

Today, The Independent Order of Foresters is a Canadian Fraternal Benefit Society, and a trusted international financial services provider, with over two million members[1] in Canada, the US and the UK. **Foresters maintains a strong financial position with assets of $19.6 billion and a surplus of $2.3 billion.**[2]

For 25 consecutive years, the independent rating agency A.M. Best[3] has given The IOF an "A" (Excellent) rating for excellent balance sheet strength and operating performance. In addition, DBRS Morningstar, the world's fourth largest credit ratings agency, has also confirmed IOF's "A" Financial Strength Rating and Issuer Rating.[4]

The Office of the Superintendent of Financial Institutions (OSFI) closely monitors life insurance companies and requires them to maintain a Life Insurance Capital Adequacy Test (LICAT) ratio above supervisory levels. Foresters maintains a strong LICAT ratio that comfortably exceeds the required levels.

Staying financially strong for you

At Foresters, we manage our financial reserves. We're also a member of Assuris. Assuris is the not-for-profit organization that protects Canadian policyholders if their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1-866-878-1225. In the event the reserves of a class of certificates become impaired, Foresters members may be subject to a special assessment to maintain reserves. However, Foresters has assessed members only once in 1913 for certificates issued before 1898.

Foresters focuses on strong operational performance and careful management in order to withstand adverse business and market conditions. We continue to innovate products and services that go beyond financial planning to provide benefits that empower you – our clients and members – to make a positive difference in the world.

Proudly Canadian

Assets of
$19.6 billion[2]

LICAT ratio
188.2%

Surplus of
$2.3 billion[2]

Foresters Financial

Let's do more good together.

Foresters is dedicated to helping you enrich your well-being, your family and your community. In 2025 alone:[5]

- **$1.2 million** in funding for Foresters Competitive Scholarships[6] was awarded
- **$3.9 million** was distributed through Foresters Community Grants to help members organize 6,525 volunteer activities and fun family events
- **38,788** unique members engaged with our benefits.



Foresters Financial, Foresters, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go, the Foresters Go logo and Helping Is Who We Are are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. NC388

[1] Description of member benefits that you may receive assumes you are a Foresters member. Foresters member benefits are non-contractual, subject to eligibility requirements, definitions and limitations and may be changed or canceled without notice or are no longer available. Foresters members are insureds under a life or health insurance certificate, or annuitants under an annuity certificate, issued by The Independent Order of Foresters, or social fraternal members.

[2] Consolidated financial results prepared in Canadian dollars as of December 31, 2025. The surplus represents excess funds above the amount required as legal reserves for insurance and annuity certificates in force and provides additional assurances to our members for our long term financial strength. Financial strength refers to the overall health of The Independent Order of Foresters. It does not refer to nor represent the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money.

[3] The A.M. Best ratings assigned on October 10, 2025 reflect overall strength and claims-paying ability of The Independent Order of Foresters. An "A" (Excellent) rating is assigned to companies that have a strong ability to meet their ongoing obligations to policyholders and have, on balance, excellent balance sheet strength, operating performance and business profile when compared to the standards established by A.M. Best Company. A.M. Best assigns ratings from A++ to F, A++ and A+ being superior ratings and A and A- being excellent ratings. In assigning the ratings, A.M. Best stated that the rating outlook is "stable", which means it is unlikely to change in the near future. See ambest.com for our latest rating.

[4] DBRS Morningstar Confirms Ratings on The Independent Order of Foresters at 'A,' Stable Trends – News release, July 3, 2025, https://dbrs.morningstar.com/research/457816/morningstar-dbrs-confirms-the-independent-order-of-foresters-issuer-rating-and-financial-strength-rating-at-a-stable-trends

[5] Amounts based on consolidated financial results prepared in Canadian dollars as of December 31, 2025.

[6] This program is administered by International Scholarship and Tuition Services. Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria. Please visit https://www.foresters.com/en-ca/foresters-difference/scholarships for further details.

Foresters Financial

Helping is who we are.™

Visit **foresters.com** to see how we can help you.

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