

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations) Do not enter social security numbers on this form as it may be made public.

► Go to www.irs.gov/Form990 for instructions and the latest information.Department of the Treasury
Internal Revenue Service

A For the 2022 calendar year, or tax year beginning 01-01-2022, and ending 12-31-2022

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return/terminated
 Amended return
 Application pending

C Name of organization THE INDEPENDENT ORDER OF FORESTERS		D Employer identification number 98-0000680
Doing business as		E Telephone number (416) 429-3000
Number and street (or P.O. box if mail is not delivered to street address) 789 Don Mills Road		Room/suite
City or town, state or province, country, and ZIP or foreign postal code Toronto, Ontario M3C 1T9 Canada		
F Name and address of principal officer: Rene Zanin 789 Don Mills Road Toronto, ON M3C1T9 CA		G Gross receipts \$ 843,418,120

I Tax-exempt status: 501(c)(3) 501(c) (8) (insert no.) 4947(a)(1) or 527J Website: ► www.foresters.comK Form of organization: Corporation Trust Association Other ►

H(a) Is this a group return for subordinates? Yes No
 H(b) Are all subordinates included? Yes No
 If "No," attach a list. See instructions.
 H(c) Group exemption number ► 1783

L Year of formation: 1881 M State of legal domicile: CA

Part I Summary

1 Briefly describe the organization's mission or most significant activities:
 Foresters is a fraternal benefit society that provides financial services products and unique benefits to its members and their families. Through its member-governed Branch network, Foresters members are provided opportunities to organize and participate in local volunteer activities and family-focused events. Within this model of community service, Foresters lives its purpose of enhancing the well-being of its members, their families and their local communities.

2 Check this box ► if the organization discontinued its operations or disposed of more than 25% of its net assets.

3 Number of voting members of the governing body (Part VI, line 1a)	3	15
4 Number of independent voting members of the governing body (Part VI, line 1b)	4	14
5 Total number of individuals employed in calendar year 2022 (Part V, line 2a)	5	78
6 Total number of volunteers (estimate if necessary)	6	3,495
7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0

8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
9 Program service revenue (Part VIII, line 2g)	0	0
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	823,898,683	739,836,317
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	49,384,124	-809,198,494
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	-160,225,768	912,780,297
	713,057,039	843,418,120

13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	3,958,546	8,287,044
14 Benefits paid to or for members (Part IX, column (A), line 4)	483,227,762	495,380,005
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	63,390,437	89,635,905
16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
b Total fundraising expenses (Part IX, column (D), line 25) ► 0		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	299,128,881	163,646,250
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	849,705,626	756,949,204
19 Revenue less expenses. Subtract line 18 from line 12	-136,648,587	86,468,916

20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
21 Total liabilities (Part X, line 26)	6,129,337,660	5,126,809,799
22 Net assets or fund balances. Subtract line 21 from line 20	4,569,819,578	3,589,783,829
	1,559,518,082	1,537,025,970

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature of officer Balina Bawa VP, Global Tax Compliance&Planning Type or print name and title	2023-11-13 Date
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Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ►	Firm's EIN ►			
	Firm's address ►	Phone no.			

May the IRS discuss this return with the preparer shown above? See Instructions. Yes No

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11282Y

Form 990 (2022)

Part III

Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III **1** Briefly describe the organization's mission:

Foresters Common Bond informs its purpose is to champion the well-being of its members, their families and communities where they live, which it does through quality life insurance, unique member benefits, and inspiring community activities. Foresters is governed by its members.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a	(Code:) (Expenses \$ 733,561,823 including grants of \$) (Revenue \$)
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Insurance Benefits: Foresters provided Insurance Benefits, including life, health and annuity benefits, for approximately 2,447,407 members across the United States, Canada and the United Kingdom. The cost for providing such membership benefits was approximately \$733 million, excluding changes in actuarial reserves.

4b	(Code:) (Expenses \$ 11,927,303 including grants of \$) (Revenue \$)
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Fraternal Benefits and Grants: Foresters provide its members, at no additional cost, with a variety of fraternal benefits outside of the traditional insurance benefits described above. These benefits demonstrate Foresters commitment to the purpose of assisting members, enhancing their well-being, and benefiting their communities. These benefits provide aid in times of trouble, illness or need. The following programs were funded by Foresters for its members. * Scholarships Program (US/Canada/UK) - Foresters granted 287 new scholarships valued at \$2,500/year in local currency in North America and £1,000/year in the UK, to members, their spouses, children and grandchildren. This benefit was awarded based upon academic credentials and participation in charitable and philanthropic activities. Foresters provided approximately \$870,650 towards the scholarship program in 2022. * Lifelong Learning/LawAssure (US/Canada/UK) - Foresters provided these two personal assistance benefits to Foresters members who are seeking learning & development in areas such as but not limited to financial planning, health & wellness, and professional development... as well as access to an online document preparation tool to support in document creation such as Wills & Power of Attorney". o Lifelong Learning allows Foresters members to explore learning opportunities through a customizable online platform where they can learn at their own pace and track their progress. Lifelong Learning provides members with access to over 200 in-demand, personal development courses and is offered to Foresters members in all geographic areas. It cost approximately \$144,535 to fund this benefit in 2022. o LawAssure is an online document preparation service that gives you access to customizable documents, making it simple and convenient. Members can create customizable wills, powers of attorney and healthcare directives from the comfort of their own home. It cost approximately \$187,830 to fund this benefit in 2022. * Connected Health Program/Foresters Go Dacadoo (US/Canada/UK) - Foresters Go is digital wellness app based benefit where members can proactively track their diet and fitness habits using different wellness features and earn reward points. Purpose & Community (P&C) is a purpose-driven section of this member benefit designed to reward members and boost their wellbeing through volunteering. In 2022, over 6,261 participated in the Foresters Go program and earned rewards points from downloading and registering the Foresters Go app, from promotions and in-app activities and challenges. It cost over \$1.3 million to fund this program in 2022. * Critical/Terminal Illness benefits (US/Canada) - In 2022, 165 Foresters members received approximately \$609,860 in critical illness benefits to help defray the cost of health care. * Orphan Benefits (US/Canada) - In 2022, Foresters provided approximately \$173,200 to legal guardians for care and support of orphans. Additionally, orphans received four years college scholarships. * Senior Member Benefits (US/Canada) - Foresters provided complete residential housing and board for 44 of its most needy members at two retirement homes. In 2022, approximately \$1.13 million in services were provided. * Funding Local Community Activities (US/Canada/UK) - In 2022, Foresters contributed approximately \$2.95 million to the Branch Network in the US, UK and Canada. These funds are held in trust in separate accounts and is administered by the Foresters staff on behalf of Foresters Branches in the US, UK and Canada. Members can apply for these funds to carry out fraternal and community volunteer activities. In 2022, 2,929 activities took place engaging 35,032 members. These funds were used to organize community involvement activities that responded to a real need in a member's community supporting charitable organizations such as children's hospitals, local Boys and Girl Clubs. Related to this initiative, Foresters also supports strengthening families by allowing members to apply for funding to organize fun-family activities in their communities. The funds held in the Branch Network are used to support these types of activities as well.

4c	(Code:) (Expenses \$ 11,460,078 including grants of \$) (Revenue \$)
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Foresters Community Partnerships: Every year, Foresters offers direct support to charities that enhance the well-being of families and communities. Partnerships with non-profit organizations like, but not limited to, Whole Kids Foundation, National Clean-Up (Clean Trails), Evergreen Foundation, and Cash for Kids (in the UK) make this possible at a local level. Members work with these organizations, lending their time to improve the quality of life and well-being of local families and their communities. Sustainability Partnerships: * To support giving back to our communities and investing in educating our members and their families on the importance of living a sustainable life, Foresters has partnered with the following organizations: o The Whole Kids Foundation - The Whole Kids Foundation supports children and their families in learning about nutrition and wellness. By partnering with organizations like Foresters, the Whole Kids Foundation helps provide grants for school gardens and organizes sustainability activities like pollinator preservation events. o Evergreen - Evergreen champions sustainable change in communities across Canada to help make cities more livable, green and prosperous. Since 2020, Foresters has partnered with Evergreen to create a series of sustainable gardens at the Evergreen Brick Works site in Toronto, Ontario, that supports pollinators, provides access to nutritious food, and fosters a regenerative ecosystem. o Clean Trails/National Cleanup Day - Clean Trails is a community of people focused on keeping the world's natural spaces and the trails that pass through them clear of litter. National Cleanup Day is an initiative by Clean Trails that calls on people to join or start a cleanup project in their communities. o One Tree Planted - One Tree Planted uses donations from people and businesses to plant trees in areas that need them most to help fight climate change. Individuals can get more directly involved by starting fundraisers or becoming tree ambassadors and organizing their own tree planting initiatives. * In 2022, Foresters invested about \$300,000 to support building gardens in member communities across US, UK and Canada. We also planted over 20,000 trees across the 3 countries. Due to the COVID-19 pandemic, we were unable to gather in-person in our typical manner and, as such, saw a smaller spend in partnership dollars than a normal year. Cash for Kids (UK) * Cash for Kids is an umbrella brand for Bauer Radio's network of registered local charities. Since 2009, Foresters has been working with Cash for Kids to provide volunteer opportunities for our members that support children and family time. * In 2022, Foresters provided approximately \$29,649 to sponsor the Cash for Kids Mission Christmas campaign. With this support, the campaign raised over £8 million in cash, gifts and toys and helped almost 200,000 children and their families to have a better holiday season. Throughout November and December, Foresters staff hosted virtual events throughout UK, where members and their families created care packages for these disadvantaged children.

4d	Other program services (Describe in Schedule O.)
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(Expenses \$ 0 including grants of \$)	(Revenue \$ 0)
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4e	Total program service expenses ► 756,949,204
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Part IV Checklist of Required Schedules

1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A

2 Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions.

3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I

4 **Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II

5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? If "Yes," complete Schedule C, Part III

6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I

7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II

8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III

9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV

10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi endowments? If "Yes," complete Schedule D, Part V

11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.

- a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI. 
- b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII
- c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII
- d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX 
- e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X 
- f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)?

12a If "Yes," complete Schedule D, Part X. Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII

b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional 

13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E

14a Did the organization maintain an office, employees, or agents outside of the United States?

b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV

15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV 

16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV 

17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I. See instructions.

18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II

19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III

20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H

b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?

21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II

	Yes	No
1		No
2		No
3		No
4		
5		No
6		No
7		No
8		No
9		No
10		No
11a	Yes	
11b		No
11c		No
11d	Yes	
11e	Yes	
11f		No
12a		No
12b	Yes	
13		No
14a	Yes	
14b	Yes	
15	Yes	
16	Yes	
17		No
18		No
19		No
20a		No
20b		
21	Yes	

Part IV Checklist of Required Schedules (continued)

22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III

23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J

24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a

b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?

c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?

d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?

25a **Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I

b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I

26 Did the organization report any amount on Part X, line 5 or 22 for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons?

27 If "Yes," complete Schedule L, Part III. Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III

28 Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):

a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV

b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV

c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV

29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M

30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions?

31 If "Yes," complete Schedule M. Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I

32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II

33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3?

34 If "Yes," complete Schedule R, Part I. Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1

35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?

b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2

36 **Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2

37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI

38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19?

Note. All Form 990 filers are required to complete Schedule O.

	Yes	No
22	Yes	
23	Yes	
24a		No
24b		
24c		
24d		
25a		
25b		
26		No
27		No
28a		No
28b		No
28c		No
29		No
30		No
31		No
32		No
33		No
34	Yes	
35a	Yes	
35b	Yes	
36		
37		No
38	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V



1a Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable **1a** **11,988**

b Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable **1b** **0**

c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? **1c** **Yes**

Part V **Statements Regarding Other IRS Filings and Tax Compliance (continued)**

2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	78		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	Yes		
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a		No	
b If "Yes," has it filed a Form 990-T for this year? <i>If "No" to line 3b, provide an explanation in Schedule O</i>	3b			
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? Enter the name of the foreign country: C A, UK See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts	4a	Yes		
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		No	
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		No	
c If "Yes," to line 5a or 5b, did the organization file Form 8886-T?	5c			
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		No	
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b			
7 Organizations that may receive deductible contributions under section 170(c).				
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a			
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b			
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c			
d If "Yes," indicate the number of Forms 8282 filed during the year	7d			
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e			
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f			
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g			
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h			
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?				
9 Sponsoring organizations maintaining donor advised funds.				
a Did the sponsoring organization make any taxable distributions under section 4966?	9a			
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b			
10 Section 501(c)(7) organizations. Enter:				
a Initiation fees and capital contributions included on Part VIII, line 12	10a			
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b			
11 Section 501(c)(12) organizations. Enter:				
a Gross income from members or shareholders	11a			
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b			
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?				
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year.	12b			
13 Section 501(c)(29) qualified nonprofit health insurance issuers.				
a Is the organization licensed to issue qualified health plans in more than one state?	13a			
Note. See the instructions for additional information the organization must report on Schedule O.				
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b			
c Enter the amount of reserves on hand	13c			
14a Did the organization receive any payments for indoor tanning services during the tax year?				
b If "Yes," has it filed a Form 720 to report these payments? <i>If "No," provide an explanation in Schedule O</i>	14b			
15 Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?				
16 Is the organization subject to and files Form 4720, Schedule B, Section 4968 excise tax on net investment income?				
17 If "Yes," complete Form 4720, Schedule O. Section 501(c)(21) organizations. Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952, or 4953? If "Yes," complete Form 6069.				

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI.

Section A. Governing Body and Management

			Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year. If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.	1a	15		
1b		14		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2		No	
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3		No	
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4		No	
5 Did the organization become aware during the year of a significant diversion of the organization's assets?	5		No	
6 Did the organization have members or stockholders?	6		Yes	
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a		Yes	
7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b		No	
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a The governing body?	8a		Yes	
b Each committee with authority to act on behalf of the governing body?	8b		Yes	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O.	9		No	

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a Did the organization have local chapters, branches, or affiliates?	10a	Yes	
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b	Yes	
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	Yes	
b Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a Did the organization have a written conflict of interest policy? If "No," go to line 13	12a	Yes	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	12c	Yes	
13 Did the organization have a written whistleblower policy?	13	Yes	
14 Did the organization have a written document retention and destruction policy?	14	Yes	
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a The organization's CEO, Executive Director, or top management official	15a	Yes	
b Other officers or key employees of the organization	15b	Yes	
If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		No
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed.	► CA
18 Section 6104 requires an organization to make its Form 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.	
<input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request <input type="checkbox"/> Other (explain in Schedule O)	
19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.	
20 State the name, address, and telephone number of the person who possesses the organization's books and records:	► Terence Chan 789 Don Mills Road Toronto, Ontario M3C 1T9 C A

Part VII

Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

 Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099- MISC/1099- NEC)	(E) Reportable compensation from related organizations (W-2/1099- MISC/1099- NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee;	Officer	Key employee	Highest compensated			
(1) James R Boyle CEO Advisor	50			X			2,391,828	0	0
(2) Louis Gagnon President and Chief Executive Officer	50.00			X			1,594,275	0	0
(3) David Longfritz Chief Global Marketing Officer	50.00			X			1,227,128	0	0
(4) Mathew Berman President, Foresters US	50.00			X			929,210	0	0
(5) Alvin Sharma Global Chief Financial Officer	50.00			X			725,596	0	0
(6) Mehul Kapadia Global Chief Information Officer	50.00			X			668,109	0	0
(7) Rene Zanin Global Chief Legal Officer & Chief Compliance Officer and Corporate Secretary	50.00			X			559,893	0	0
(8) Marcia Mendes-d'Abreu Chief Human Resources Officer	50.00			X			530,088	0	0
(9) Guarav Upadhyा Global Chief Actuary & Chief Risk Officer	50.00			X			528,348	0	0
(10) Mark Rush Chief Distribution Officer, US Sales	50.00				X		476,826	0	0
(11) Nicole Gourley Former Global Chief Membership and Marketing Officer	50.00			X			443,433	0	0
(12) Jon Stephen McDonald Vice President, Special Projects	50.00			X			403,119	0	0
(13) Trudy Engel Vice President & Chief Valuation Actuary	50.00				X		372,510	0	0
(14) Bruce Burak AVP, US Sales	50.00				X		348,909	0	0
(15) Parker Brown General Counsel, Legal Services	50.00				X		338,613	0	0
(16) Charles Morrison AVP, US Sales	50.00				X		317,741	0	0
(17) Kelly Steinmetz AVP, US Sales	50.00				X		311,807	0	0

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099- MISC/1099- NEC)	(E) Reportable compensation from related organizations (W-2/1099- MISC/1099- NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee;	Officer	Key employee	Highest compensated			
(18) Sujeether Kumareswaran Vice President, Actuarial Transformation and IFRS17	50.00			X			311,794	0	0
(19) Caroline Rendall Vice President, Risk	50.00			X			307,995	0	0
(20) Patricia Colavita SVP and Chief Internal Auditor	50.00			X			305,434	0	0
(21) Ken Adams Vice President, Total Rewards	50.00			X			289,817	0	0
(22) Douglas Parrott Assistant Vice President, Chief Underwriter-North America	50.00			X			258,307	0	0
(23) Pratibha Canaran VP, Global Tax & Financial Initiatives	50.00			X			252,235	0	0
(24) Clark Wagner Investment Professional	50.00			X			245,235	0	0
(25) David Sullivan AVP, Claims, Compensation and Contracting	50.00			X			236,042	0	0
(26) Meghan Seybold Vice President, Talent Management & Business Partners	50.00			X			231,749	0	0
(27) Daniel J Fortin Director	5	X					220,500	0	0
(28) JS Ledoux Assistant Vice President, Product Management	50.00			X			216,700	0	0
(29) Christine Tessier Chief Investment Officer	50.00			X			216,671	0	0
(30) Julia Fantilli VP, US Customer service and New Business	50.00			X			209,147	0	0
(31) Gerry Salvatore Assistant Vice President, Sales Operations & Business Development	50.00			X			194,956	0	0
(32) Lou Gatto AVP, Procurement & Vendor Management	50.00			X			189,307	0	0
(33) Nagesh Chawla Assistant Vice President, Enterprise Architecture and Information Security	50.00			X			183,013	0	0
(34) Mikhail Groysman AVP, Financial Reporting and Research	50.00			X			182,847	0	0
(35) Wendy Mao Assistant Vice President, US Reporting	50.00			X			182,355	0	0
(36) Richard P Hennick Director	5	X					180,300	0	0
(37) Ian Collins AVP, North American Market Conduct Compliance and Senior Legal Counsel	50.00			X			178,877	0	0
(38) Terence Chan Vice President, Finance	50.00			X			177,836	0	0
(39) Jeremy Wing AVP, Product Actuarial	50.00			X			177,242	0	0
(40) Baltej Gill Assistant Vice President, Member Experience	50.00			X			177,172	0	0
(41) Vivian Yip Assistant Vice President, Business Planning	50.00			X			176,911	0	0
(42) Kris Sarkissian AVP, IT Operations	50.00			X			174,614	0	0
(43) Wendy A Watson Director	5	X					151,200	0	0
(44) Robert Lamoureux Director	5	X					151,123	0	0
(45) Katherine A Bardwick Director	5	X					136,692	0	0
(46) Sonia Ameena Boxendale Director	5	X					135,838	0	0
(47) Robert W Wight Director	5	X					122,700	0	0
(48) Michael Lombardi Director	5	X					121,456	0	0
(49) Michael P Stramaglia Director	5	X					120,358	0	0
(50) Christopher Stranahan Director	5	X					107,500	0	0
(51) James M Bowden Director	5	X					66,800	0	0
(52) Martha E Marcon Director	5	X					65,600	0	0
(53) Frank N Carrington Lochan Director	5	X					63,854	0	0
(54) Linda Watters Director	5	X					62,000	0	0
(55) Gino Scapillati Director	5	X					60,051	0	0
(56) Shelly Herman Director	5	X					59,600	0	0
(57) Cindy Worley Director	5	X					59,600	0	0
(58) Janice Madon Director	5	X					58,869	0	0
1b Sub-Total									
c Total from continuation sheets to Part VII, Section A									
d Total (add lines 1b and 1c)							19,187,730	0	0
2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization ► 156									

3	Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual	Yes	No
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual	Yes	No
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person	Yes	No
Section B. Independent Contractors			
Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.			
(A)	Name and business address	Description of services	Compensation
CGI Information Systems and Management Consultants Inc	150 Commerce Valley Drive West Markham, Ontario L3T 7Z3	Project Support	26,514,322
Superior Performers Inc	1214 Turrentine St Burling, NC 27215-6336	Sales	12,592,466
Symmetry Financial Group	204 Whitson Ave Swannanoa, NC 28778	Sales	11,591,636
789 DON MILLS DEVELOPMENTS INC	789 Don Mills Road Toronto, Ontario M3C 1T9	Project Support	4,621,237
PHP Agency Inc	16650 Westgrove Drive Addison, TX 75001	Sales	4,123,280
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ► 254			

Part VIII

Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants, and Other Amt Similar Amounts		1a Federated campaigns . . . b Membership dues . . . c Fundraising events . . . d Related organizations e Government grants (contributions) f All other contributions, gifts, grants, and similar amounts not included above g Noncash contributions included in lines 1a - 1f:\$ h Total. Add lines 1a-1f . . . ► 0	1a 1b 1c 1d 1e 1f 1g			
Program Service Revenue	2a Premium & Annuity Consideration	Business Code 524298	739,836,317	0	0 739,836,317	
	b					
	c					
	d					
	e					
	f All other program service revenue.		0	0	0	0
	g Total. Add lines 2a-2f. . . .		739,836,317			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		-809,198,494	0	0 -809,198,494	
	4 Income from investment of tax-exempt bond proceeds		0	0	0 0	
	5 Royalties		0	0	0 0	
	6a Gross rents	(i) Real	(ii) Personal			
	6b					
	6c	0	0			
	d Net rental income or (loss)					
	7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other ►			
	7b					
	7c	0	0			
	d Net gain or (loss) ►					
	8a Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18	8a				
b Less: direct expenses	8b					
c Net income or (loss) from fundraising events . . . ►						
9a Gross income from gaming activities. See Part IV, line 19	9a					
b Less: direct expenses	9b					
c Net income or (loss) from gaming activities . . . ►						
10a Gross sales of inventory, less returns and allowances . . .	10a					
b Less: cost of goods sold	10b					
c Net income or (loss) from sales of inventory . . . ►						
Other Revenue Misc Amt	11a Other income	Business Code 524298	-28,645,969	0	0 -28,645,969	
	b Other comprehensive income	524298	-78,801,199	0	0 -78,801,199	
	c Change in insurance contract liabilities	524298	1,020,227,465	0	0 1,020,227,465	
	d All other revenue		0	0	0 0	
	e Total. Add lines 11a-11d ►		912,780,297			
	12 Total revenue. See instructions ►		843,418,120	0	0 843,418,120	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	2,227,488	2,227,488		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	3,455,741	3,455,741		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16.	2,603,815	2,603,815		
4 Benefits paid to or for members	495,380,005	495,380,005		
5 Compensation of current officers, directors, trustees, and key employees	19,187,730	19,187,730		
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0			
7 Other salaries and wages	56,659,246	56,659,246		
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	795,028	795,028		
9 Other employee benefits	8,527,510	8,527,510		
10 Payroll taxes	4,466,391	4,466,391		
11 Fees for services (non-employees):				
a Management				
b Legal	918,953	918,953		
c Accounting	4,229,189	4,229,189		
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)				
12 Advertising and promotion	1,079,746	1,079,746		
13 Office expenses	6,001,164	6,001,164		
14 Information technology	31,447,082	31,447,082		
15 Royalties				
16 Occupancy	81,114	81,114		
17 Travel	1,226,954	1,226,954		
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	2,468,931	2,468,931		
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	6,178,240	6,178,240		
23 Insurance	2,474,337	2,474,337		
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a Medical fees	7,193,597	7,193,597	0	0
b Commission on premiums	90,902,943	90,902,943	0	0
c General expenses	9,435,600	9,435,600	0	0
d				
e All other expenses	8,400	8,400		
25 Total functional expenses. Add lines 1 through 24e	756,949,204	756,949,204	0	0
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ► <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).				

Part X **Balance Sheet**Check if Schedule O contains a response or note to any line in this Part IX

		(A) Beginning of year		(B) End of year
Assets				
1	Cash—non-interest-bearing	30,367,967	1	26,529,438
2	Savings and temporary cash investments	33,246,815	2	110,597,610
3	Pledges and grants receivable, net	0	3	0
4	Accounts receivable, net	31,926,090	4	32,121,145
5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons	0	5	0
6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)	0	6	0
7	Notes and loans receivable, net	199,931,946	7	343,691,899
8	Inventories for sale or use	0	8	0
9	Prepaid expenses and deferred charges	7,607,027	9	2,855,246
10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 10,830,751		
b	Less: accumulated depreciation	10b 8,382,027	10c	2,448,724
11	Investments—publicly traded securities	4,581,341,299	11	3,476,100,044
12	Investments—other securities. See Part IV, line 11	274,419,562	12	193,770,105
13	Investments—program-related. See Part IV, line 11	0	13	0
14	Intangible assets	16,435,863	14	25,630,810
15	Other assets. See Part IV, line 11	889,085,227	15	913,064,778
16	Total assets: Add lines 1 through 15 (must equal line 33)	6,129,337,660	16	5,126,809,799
Liabilities				
17	Accounts payable and accrued expenses	17,805,650	17	18,510,403
18	Grants payable	0	18	0
19	Deferred revenue	0	19	0
20	Tax-exempt bond liabilities	0	20	0
21	Escrow or custodial account liability. Complete Part IV of Schedule D	0	21	0
22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons	0	22	0
23	Secured mortgages and notes payable to unrelated third parties	0	23	0
24	Unsecured notes and loans payable to unrelated third parties	0	24	0
25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17 - 24). Complete Part X of Schedule D	4,552,013,928	25	3,571,273,426
26	Total liabilities. Add lines 17 through 25	4,569,819,578	26	3,589,783,829
Net Assets or Fund Balances				
	Organizations that follow FASB ASC 958, check here ► <input type="checkbox"/> and complete lines 27, 28, 32, and 33.			
27	Net assets without donor restrictions	0	27	0
28	Net assets with donor restrictions	0	28	0
	Organizations that do not follow FASB ASC 958, check here ► <input checked="" type="checkbox"/> and complete lines 29 through 33.			
29	Capital stock or trust principal, or current funds	0	29	0
30	Paid-in or capital surplus, or land, building or equipment fund	0	30	0
31	Retained earnings, endowment, accumulated income, or other funds	1,559,518,082	31	1,537,025,970
32	Total net assets or fund balances	1,559,518,082	32	1,537,025,970
33	Total liabilities and net assets/fund balances	6,129,337,660	33	5,126,809,799

Part XI

Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	1	843,418,120
2	2	756,949,204
3	3	86,468,916
4	4	1,559,518,082
5	5	0
6	6	0
7	7	0
8	8	0
9	9	-108,961,028
10	10	1,537,025,970

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII 1 Accounting method used to prepare the Form 990: Cash Accrual Other _____

If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.

2a Were the organization's financial statements compiled or reviewed by an independent accountant?

If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:

 Separate basis Consolidated basis Both consolidated and separate basis

2b Were the organization's financial statements audited by an independent accountant?

If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:

 Separate basis Consolidated basis Both consolidated and separate basis

2c If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?

If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?

3b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a		No
2b	Yes	
2c	Yes	
3a		No
3b		

Additional Data

[Return to Form](#)

Software ID:

22015720

Software Version:

v1.00

Form 990, Special Condition Description:

Special Condition Description

Supplemental Financial Statements**2022****Open to Public
Inspection**► Complete if the organization answered "Yes," on Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for instructions and the latest information.**Name of the organization**
THE INDEPENDENT ORDER OF FORESTERS**Employer identification number**

98-0000680

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?

 Yes No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?

 Yes No**Part II Conservation Easements.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (e.g., recreation or education) Preservation of an historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

Held at the End of the Year

	2a
a Total number of conservation easements	
b Total acreage restricted by conservation easements	
c Number of conservation easements on a certified historic structure included in (a)	

d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register . . .

2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► _____

4 Number of states where property subject to conservation easement is located ► _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

 Yes No6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year
► _____7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year
► \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

 Yes No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ► \$ _____

(ii) Assets included in Form 990, Part X ► \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ► \$ _____

b Assets included in Form 990, Part X ► \$ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

a Public exhibition **d** Loan or exchange programs
b Scholarly research **e** Other

c Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? . . . Yes No

Part IV Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? . . . Yes No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

c Beginning balance

d Additions during the year

e Distributions during the year

f Ending balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No

...
b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII . . .

Part V Endowment Funds.

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ►

b Permanent endowment ►

c Term endowment ►

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) Unrelated organizations

(ii) Related organizations

b If "Yes" on 3a(ii), are the related organizations listed as required on Schedule R?

Yes	No
3a(i)	
3a(ii)	

3b	
----	--

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land	0	0		0
b Buildings	0	0	0	0
c Leasehold improvements	0	0	0	0
d Equipment	10,830,751	0	8,382,027	2,448,724
e Other	0	0	0	0
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) . . . ►				2,448,724

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 12.)		

Part VIII Investments - Program Related.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col.(B) line 13.)		

Part IX Other Assets.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) Mortgage loans receivable	124,125,719
(2) Derivative financial instruments	1,323,595
(3) Seg fund, Sep account, Unit-linked assets	44,340,416
(4) Reinsurance assets	342,501,107
(5) Other assets	98,831,341
(6) Leased assets	7,828,685
(7) Investment in subsidiaries	294,113,915
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col.(B) line 15.)	913,064,778

Part X Other Liabilities.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

(a) Description of liability	(b) Book value
(1) Federal income taxes	0
(9)	
Total. (Column (b) must equal Form 990, Part X, col.(B) line 25.)	3,571,273,426

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements	1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains (losses) on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII.)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII.)	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements	1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII.)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII.)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	

Part XIII
Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Return Reference	Explanation
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Additional Data

[Return to Form](#)

Software ID: 22015720

Software Version: v1.00

► Complete if the organization answered "Yes" to Form 990, Part IV, line 14b, 15, or 16.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for instructions and the latest information.

2022

Open to Public
Inspection

Name of the organization

THE INDEPENDENT ORDER OF FORESTERS

Employer identification number

98-0000680

Part I General Information on Activities Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 14b.

1 For grantmakers. Does the organization maintain records to substantiate the amount of its grants and other assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? Yes No

2 For grantmakers. Describe in Part V the organization's procedures for monitoring the use of its grants and other assistance outside the United States.

3 Activites per Region. (The following Part I, line 3 table can be duplicated if additional space is needed.)

(a) Region	(b) Number of offices in the region	(c) Number of employees, agents, and independent contractors in the region	(d) Activities conducted in region (by type) (such as, fundraising, program services, investments, grants to recipients located in the region)	(e) If activity listed in (d) is a program service, describe specific type of service(s) in the region	(f) Total expenditures for and investments in the region
(1) North America (including Canada and Mexico, but not the United States)				Scholarships	188,273
(2) North America (including Canada and Mexico, but not the United States)				Grants to CA Branch Network	365,768
(3) North America (including Canada and Mexico, but not the United States)				Charitable Support	232,668
(4) Europe (including Iceland and Greenland)				Scholarships	98,385
(5) Europe (including Iceland and Greenland)				Grants to UK Branch Network	791,391
(6) Europe (including Iceland and Greenland)				Charitable Support	37,061
(7) North America (including Canada and Mexico, but not the United States)				Law Assure	57,700
(8) North America (including Canada and Mexico, but not the United States)				Lifelong Learning	44,400
(9) North America (including Canada and Mexico, but not the United States)				ForestersGO	400,330
(10) Europe (including Iceland and Greenland)				Member Deals	55,326
(11) North America (including Canada and Mexico, but not the United States)				Critical Illness Benefits	137,247
(12) North America (including Canada and Mexico, but not the United States)				Orphan benefit	16,599
(13) North America (including Canada and Mexico, but not the United States)				Senior Member Benefit	53,024
(14) North America (including Canada and Mexico, but not the United States)				Member Engagement	35,609
(15) Europe (including Iceland and Greenland)				Member Engagement	90,035
(16)					
(17)					
3a Sub-total . . .					
b Total from continuation sheets to Part I . . .					
c Totals (add lines 3a and 3b)	0	0			2,603,816

Part II Grants and Other Assistance to Organizations or Entities Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Part II can be duplicated if additional space is needed.

1	(a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of noncash assistance	(h) Description of noncash assistance	(i) Method of valuation (book, FMV, appraisal, other)
(1)		North America (including Canada and Mexico, but not the United States)	Grants to CA Branch		365,768				
(2)		North America (including Canada and Mexico, but not the United States)	Charitable Support		232,668				
(3)		Europe (including Iceland and Greenland)	Grants to UK Branch		791,391				
(4)		Europe (including Iceland and Greenland)	Charitable Support		37,061				
(5)		North America (including Canada and Mexico, but not the United States)	Member Engagement		35,609				
(6)		Europe (including Iceland and Greenland)	Member Engagement		90,035				
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									

2 Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as tax-exempt by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter

1,378

3 Enter total number of other organizations or entities

0

Part III Grants and Other Assistance to Individuals Outside the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 16.

Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Region	(c) Number of recipients	(d) Amount of cash grant	(e) Manner of cash disbursement	(f) Amount of noncash assistance	(g) Description of noncash assistance	(h) Method of valuation (book, FMV, appraisal, other)
(1) Scholarships	North America (including Canada and Mexico, but not the United States)	9 9	188,273				
(2) Scholarships	Europe (including Iceland and Greenland)	7 5	98,385				
(3) Law Assure	North America (including Canada and Mexico, but not the United States)	8 6 8	57,700				
(4) Lifelong Learning	North America (including Canada and Mexico, but not the United States)	3 6 4	44,400				
(5) ForestersGO	North America (including Canada and Mexico, but not the United States)	1,331	400,330				
(6) Member Deals	Europe (including Iceland and Greenland)	1,484	55,326				
(7) Critical/Terminal Illness Benefits	North America (including Canada and Mexico, but not the United States)	4 6	137,247				
(8) Orphan benefit	North America (including Canada and Mexico, but not the United States)	2	16,599				
(9) Senior Member Benefit	North America (including Canada and Mexico, but not the United States)	0	53,024				
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							

Part IV Foreign Forms

1 Was the organization a U.S. transferor of property to a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 926, Return by a U.S. Transferor of Property to a Foreign Corporation (see Instructions for Form 926)* Yes No

2 Did the organization have an interest in a foreign trust during the tax year? *If "Yes," the organization may be required to separately file Form 3520, Annual Return to Report Transactions with Foreign Trusts and Receipt of Certain Foreign Gifts, and/or Form 3520-A, Annual Information Return of Foreign Trust With a U.S. Owner (see Instructions for Forms 3520 and 3520-A; don't file with Form 990)* Yes No

3 Did the organization have an ownership interest in a foreign corporation during the tax year? *If "Yes," the organization may be required to file Form 5471, Information Return of U.S. Persons with Respect to Certain Foreign Corporations. (see Instructions for Form 5471)* Yes No

4 Was the organization a direct or indirect shareholder of a passive foreign investment company or a qualified electing fund during the tax year? *If "Yes," the organization may be required to file Form 8621, Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund. (see Instructions for Form 8621)* Yes No

5 Did the organization have an ownership interest in a foreign partnership during the tax year? *If "Yes," the organization may be required to file Form 8865, Return of U.S. Persons with Respect to Certain Foreign Partnerships (see Instructions for Form 8865)* Yes No

6 Did the organization have any operations in or related to any boycotting countries during the tax year? *If "Yes," the organization may be required to separately file Form 5713, International Boycott Report (see Instructions for Form 5713; don't file with Form 990)* Yes No

Part V**Supplemental Information**

Provide the information required by Part I, line 2 (monitoring of funds); Part I, line 3, column (f) (accounting method; amounts of investments vs. expenditures per region); Part II, line 1 (accounting method); Part III (accounting method); and Part III, column (c) (estimated number of recipients), as applicable. Also complete this part to provide any additional information. See instructions.

ReturnReference	Explanation
Schedule F, Part I, Line 2	Foresters develops legally binding contractual agreements with our partners to clearly define the intended use of all monies and outlines the deliverables required. This is done to ensure that all funds are put to their intended purposes as agreed upon. Foresters employs a team of individuals, including relationship managers, program managers and field staff to ensure the attainment of such deliverables, which include: early partnership impact reports, copies of all awareness/marketing materials, detailed advertising campaigning schedules, member volunteer activity guides and on-site assessments of partnership activities.
Schedule F, Part II, Line 2	We have instead included total number of grants provided outside the US on Line 2 of Part II of Sch F.

Additional Data

Software ID: 22015720

Software Version: v1.00

**Schedule I
(Form 990)**

Department of the
Treasury
Internal Revenue Service

**Grants and Other Assistance to Organizations,
Governments and Individuals in the United States**

Complete if the organization answered "Yes," on Form 990, Part IV, line 21 or 22.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022

Open to Public
Inspection

Name of the organization

THE INDEPENDENT ORDER OF FORESTERS

Employer identification number

98-0000680

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

Yes No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

(a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
(1) US Branch Network - Fraternal Granting Program			1,828,108				
(2) Benchmark Destinations 2 Bethany Drive American Canyon, CA 94503	20-1277181		28,960				
(3) Clean Trails 835- 1312 17th St Denver, CO 80202	46-3516124		13,704				
(4) Red Cross First Aid Concepts 2700 Southwest Freeway Houston, TX 77098	75-3125794		48,481				
(5) Food Forest 10360 Sandy Marsh Lane Orlando, FL 32832	87-1827008		35,000				
(6) Kimberly Fence and Supply 2200 Hunt Street Suite 411 Detroit, MI 48207	52-1970904		6,876				
(7) World Food Program USA PO Box 37239 Boone, IA 500370239	13-3843435		11,000				
(8) Whole Kids Foundation 550 Bowie St Austin, TX 78701	45-1761682		49,250				
(9) Member Engagement			197,108				

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

7

3 Enter total number of other organizations listed in the line 1 table

2

Part III Grants and Other Assistance to Domestic Individuals. Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
 Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of noncash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
(1) Scholarships	204	584,000			
(2) Law Assure	1957	130,131			
(3) Lifelong Learning	820	100,135			
(4) ForestersGO	3002	902,870			
(5) Critical/Terminal Illness Benefits	119	506,926			
(6) Orphan benefit	20	156,600			
(7) Senior Member Benefit	0	1,075,079			
(7)					

Part IV Supplemental Information. Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

Return Reference	Explanation
Schedule I, Part I, Line 2	Foresters develops legally binding contractual agreements with our partners to clearly define the intended use of all monies and outlines the deliverable required. This is done to ensure that all funds are put to their intended purposes as agreed upon. Foresters employs a team of individuals, including relationship managers, program managers and field staff to ensure the attainment of such deliverables, which include: early partnership impact reports, copies of all awareness/marketing materials, detailed advertising campaigning schedules, member volunteer activity guides and on-site assessments of partnership activities.

Additional Data

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Software ID: 22015720

Software Version: v1.00

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For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
► Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
► Attach to Form 990.
► Go to www.irs.gov/Form990 for instructions and the latest information.

2022**Open to Public Inspection**Name of the organization
THE INDEPENDENT ORDER OF FORESTERS

Employer identification number

98-0000680

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

<input type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)

b If any of the boxes on Line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, officers, including the CEO/Executive Director, regarding the items checked on Line 1a?

3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

<input checked="" type="checkbox"/> Compensation committee	<input checked="" type="checkbox"/> Written employment contract
<input checked="" type="checkbox"/> Independent compensation consultant	<input checked="" type="checkbox"/> Compensation survey or study
<input type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

a Receive a severance payment or change-of-control payment?
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?
c Participate in, or receive payment from, an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

a The organization?
b Any related organization?
If "Yes," on line 5a or 5b, describe in Part III.

6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

a The organization?
b Any related organization?
If "Yes," on line 6a or 6b, describe in Part III.

7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described in lines 5 and 6? If "Yes," describe in Part III.

8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.

9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

	Yes	No
1b		

2		
4a	Yes	
4b	Yes	

4c		No
5a		
5b		

6a		
6b		
7		
8		
9		

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2, 1099-MISC compensation, and/or 1099-NEC			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1 James R Boyle CEO Advisor	(i) 295,385 0	0 0	2,096,443 0	0 0	0 0	2,391,828 0	0 0
2 Louis Gagnon President and Chief Executive Officer	(i) 666,257 0	928,016 0	2 0	0 0	0 0	1,594,275 0	0 0
3 Mathew Berman President, Foresters US	(i) 359,616 0	542,763 0	26,830 0	0 0	0 0	929,209 0	0 0
4 David Longfritz Chief Global Marketing Officer	(i) 185,769 0	728,002 0	313,357 0	0 0	0 0	1,227,128 0	0 0
5 Mehul Kapadia Global Chief Information Officer	(i) 346,154 0	308,162 0	13,794 0	0 0	0 0	668,110 0	0 0
6 Alvin Sharma Global Chief Financial Officer	(i) 298,223 0	427,371 0	2 0	0 0	0 0	725,596 0	0 0
7 Clark Wagner Investment Professional	(i) 167,564 0	77,671 0	0 0	0 0	0 0	245,235 0	0 0
8 Mark Rush Chief Distribution Officer, US Sales	(i) 204,654 0	255,267 0	16,905 0	0 0	0 0	476,826 0	0 0
9 Rene Zanin Global Chief Legal Officer & Chief Compliance Officer and Corporate Secretary	(i) 292,903 0	266,987 0	2 0	0 0	0 0	559,892 0	0 0
10 Marcia Mendes-d'Abreu Chief Human Resources Officer	(i) 287,288 0	242,798 0	2 0	0 0	0 0	530,088 0	0 0
11 Guarav Upadhyay Global Chief Actuary & Chief Risk Officer	(i) 288,470 0	239,876 0	2 0	0 0	0 0	528,348 0	0 0
12 Jon Stephen McDonald Vice President, Special Projects	(i) 240,456 0	162,660 0	2 0	0 0	0 0	403,118 0	0 0
13 Bruce Burak AVP, US Sales	(i) 150,000 0	195,957 0	2,952 0	0 0	0 0	348,909 0	0 0
14 Charles Morrison AVP, US Sales	(i) 135,000 0	179,697 0	3,044 0	0 0	0 0	317,741 0	0 0
15 Kelly Steinmetz AVP, US Sales	(i) 135,000 0	173,959 0	2,848 0	0 0	0 0	311,807 0	0 0
16 Nicole Gourley Former Global Chief Membership and Marketing Officer	(i) 214,741 0	163,330 0	65,362 0	0 0	0 0	443,433 0	0 0
17 Trudy Engel Vice President & Chief Valuation Actuary	(i) 233,554 0	136,963 0	1,993 0	0 0	0 0	372,510 0	0 0
18 Parker Brown General Counsel, Legal Services	(i) 209,985 0	126,635 0	1,993 0	0 0	0 0	338,613 0	0 0
19 Pratibha Canaran VP, Global Tax & Financial Initiatives	(i) 118,952 0	125,295 0	7,988 0	0 0	0 0	252,235 0	0 0
20 Patricia Colavita SVP and Chief Internal Auditor	(i) 192,117 0	113,315 0	2 0	0 0	0 0	305,434 0	0 0

(A) Name and Title	(B) Breakdown of W-2, 1099-MISC compensation, and/or 1099-NEC			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
21Caroline Rendall Vice President, Risk	(i) 199,092 (ii) 0	108,901 0	2 0	0 0	0 0	307,995 0	0 0
22Douglas Parrott Assistant Vice President, Chief Underwriter-North America	(i) 217,379 (ii) 0	39,194 0	1,734 0	0 0	0 0	258,307 0	0 0
23Daniel J Fortin Director	(i) 220,500 (ii) 0	0 0	0 0	0 0	0 0	220,500 0	0 0
24Christine Tessier Chief Investment Officer	(i) 184,431 (ii) 0	30,247 0	1,993 0	0 0	0 0	216,671 0	0 0
25Richard P Hennick Director	(i) 180,300 (ii) 0	0 0	0 0	0 0	0 0	180,300 0	0 0
26Robert Lamoureux Director	(i) 151,123 (ii) 0	0 0	0 0	0 0	0 0	151,123 0	0 0
27Wendy A Watson Director	(i) 151,200 (ii) 0	0 0	0 0	0 0	0 0	151,200 0	0 0
28Katherine A Bardwick Director	(i) 136,692 (ii) 0	0 0	0 0	0 0	0 0	136,692 0	0 0
29Sonia Ameena Boxendale Director	(i) 135,838 (ii) 0	0 0	0 0	0 0	0 0	135,838 0	0 0
30Robert W Wight Director	(i) 122,700 (ii) 0	0 0	0 0	0 0	0 0	122,700 0	0 0
31Michael Lombardi Director	(i) 121,456 (ii) 0	0 0	0 0	0 0	0 0	121,456 0	0 0
32Michael P Stramaglia Director	(i) 120,358 (ii) 0	0 0	0 0	0 0	0 0	120,358 0	0 0
33Christopher Stranahan Director	(i) 107,500 (ii) 0	0 0	0 0	0 0	0 0	107,500 0	0 0
34James M Bowden Director	(i) 66,800 (ii) 0	0 0	0 0	0 0	0 0	66,800 0	0 0
35Frank N Carrington Lochan Director	(i) 63,854 (ii) 0	0 0	0 0	0 0	0 0	63,854 0	0 0
36Martha E Marcon Director	(i) 65,600 (ii) 0	0 0	0 0	0 0	0 0	65,600 0	0 0
37Gino Scapillati Director	(i) 60,051 (ii) 0	0 0	0 0	0 0	0 0	60,051 0	0 0
38Linda Watters Director	(i) 62,000 (ii) 0	0 0	0 0	0 0	0 0	62,000 0	0 0
39Janice Madon Director	(i) 58,869 (ii) 0	0 0	0 0	0 0	0 0	58,869 0	0 0
40Shelly Herman Director	(i) 59,600 (ii) 0	0 0	0 0	0 0	0 0	59,600 0	0 0
41Cindy Worley Director	(i) 59,600 (ii) 0	0 0	0 0	0 0	0 0	59,600 0	0 0

(A) Name and Title	(B) Breakdown of W-2, 1099-MISC compensation, and/or 1099-NEC			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
42Sujeeth Kumareswaran Vice President, Actuarial Transformation and IFRS17	(i) 197,909 0	113,882 0	2 0	0 0	0 0	311,793 0	0 0
43Terence Chan Vice President, Finance	(i) 152,511 0	25,322 0	2 0	0 0	0 0	177,835 0	0 0
44Mikhail Groysman AVP, Financial Reporting and Research	(i) 137,128 0	44,019 0	1,701 0	0 0	0 0	182,848 0	0 0
45Lou Gatto AVP, Procurement & Vendor Management	(i) 160,566 0	27,572 0	1,169 0	0 0	0 0	189,307 0	0 0
46Wendy Mao Assistant Vice President, US Reporting	(i) 153,605 0	27,860 0	890 0	0 0	0 0	182,355 0	0 0
47Ken Adams Vice President, Total Rewards	(i) 189,751 0	100,063 0	2 0	0 0	0 0	289,816 0	0 0
48Julia Fantilli VP, US Customer service and New Business	(i) 167,289 0	39,865 0	1,993 0	0 0	0 0	209,147 0	0 0
49Meghan Seybold Vice President, Talent Management & Business Partners	(i) 167,171 0	62,585 0	1,993 0	0 0	0 0	231,749 0	0 0
50JS Ledoux Assistant Vice President, Product Management	(i) 179,686 0	37,011 0	2 0	0 0	0 0	216,699 0	0 0
51Gerry Salvatore Assistant Vice President, Sales Operations & Business Development	(i) 166,364 0	28,589 0	2 0	0 0	0 0	194,955 0	0 0
52David Sullivan AVP, Claims, Compensation and Contracting	(i) 199,283 0	35,931 0	828 0	0 0	0 0	236,042 0	0 0
53Nagesh Chawla Assistant Vice President, Enterprise Architecture and Information Security	(i) 147,679 0	35,332 0	2 0	0 0	0 0	183,013 0	0 0
54Kris Sarkissian AVP, IT Operations	(i) 150,439 0	24,172 0	2 0	0 0	0 0	174,613 0	0 0
55Vivian Yip Assistant Vice President, Business Planning	(i) 149,946 0	26,963 0	2 0	0 0	0 0	176,911 0	0 0
56Jeremy Wing AVP, Product Actuarial	(i) 145,970 0	31,270 0	2 0	0 0	0 0	177,242 0	0 0
57Baltej Gill Assistant Vice President, Member Experience	(i) 114,383 0	28,028 0	34,761 0	0 0	0 0	177,172 0	0 0
58Ian Collins AVP, North American Market Conduct Compliance and Senior Legal Counsel	(i) 149,406 0	29,392 0	79 0	0 0	0 0	178,877 0	0 0

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Return Reference	Explanation
Schedule J, Part I, Line 3	Schedule J, Part I, Line 3 - Foresters Board has a Human Capital and Governance Committee (HCGC), comprised entirely of independent directors. Its mandate requires the Committee to recommend to the Board the annual compensation for the CEO and to approve the annual compensation for the CEO and his direct reports. Every 2 years, a formal compensation study of executive compensation is completed, covering compensation philosophy, comparator organizations, pay ranges, salaries, and incentive targets. This study is done by external compensation consultants who are approved by the HCGC Committee and who bring in comparable data for the insurance industry. The study is reviewed in detail by the HCGC. Foresters HCGC uses this biennial compensation study to review salaries and incentive targets for the CEO and his direct reports. The HCGC retains an independent Board-only compensation advisor, who is part of all HCGC discussions concerning executive compensation.
Schedule J, Part I, Line 4	There were some individuals that received either severance or supplemental non-qualified plan payments in 2022.

Additional Data

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Software Version: v1.00

SCHEDULE O
(Form 990)Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on

Form 990 or 990-EZ or to provide any additional information.

► Attach to Form 990 or 990-EZ.

► Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2022Open to Public
Inspection

Name of the organization

THE INDEPENDENT ORDER OF FORESTERS

Employer identification number

98-0000680

Return Reference	Explanation
Form 990, Part VI, Section A, Line 6	1 Branch per 15,000 members (+/-15%). 10 elected members per Branch all are members of the Regional Assembly to which their Branch belongs. Elected members of the branch elect a President and Vice President which also represent their Branch at the International Assembly. Regional Assemblies elect 10 councilors and 1 president all 11 represent their Region at the International Assembly.
Form 990, Part VI, Section A, Line 7a	1 Branch per 15,000 members (+/-15%). 10 elected members per Branch all are members of the Regional Assembly to which their Branch belongs. Elected members of the branch elect a President and Vice President which also represent their Branch at the International Assembly. Regional Assemblies elect 10 councilors and 1 president all 11 represent their Region at the International Assembly.
Form 990, Part VI, Section B, Line 11b	Form 990 is prepared by the Finance Department with input from relevant areas of the organization. This form is reviewed by the V.P. Global Tax Compliance and Planning and other officers of the organization.
Form 990, Part VI, Section B, Line 12c	Once a year, employees are required to review the Code of Ethics document in its entirety and to complete an acknowledgement and conflict of interest disclosure form.
Form 990, Part VI, Section B, Line 15	Foresters Board has a Human Capital and Governance Committee ("HCGC"), comprised of independent directors. Its mandate requires the Committee to recommend to the Board the annual compensation for the CEO and to approve the annual compensation for the CEO and their direct reports. Every two years, a formal review of executive compensation is completed, including comparator organizations, and competitiveness of total compensation levels (i.e., base pay and incentives). This review is done by external compensation consultants who are approved by the HCGC and who provide comparable data for the financial services/ insurance industry. The information is reviewed in detail by the HCGC. Foresters HCGC uses this biennial compensation information to review salary and incentive levels for the CEO and their direct reports; this data is used to inform recommendations for any changes to compensation.
Form 990, Part VI, Section C, Line 19	The documents are on our website at www.foresters.com . Code of Ethics, Constitution, audited financial statements and Annual Report.
Form 990, Part VIII, Line 11a 11b 11c	We have included change in insurance contract liabilities as revenue in Line 11c of Part VIII so that gross receipts can be greater than or equal to zero.
Form 990, Part XI, Line 9	Other changes in net assets includes currency translation gains and losses.

Additional Data

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► Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

► **Attach to Form 990**

► Go to www.irs.gov/Form990 for instructions and the latest information.

Department of the Treasury
Internal Revenue Service

Name of the organization
THE INDEPENDENT ORDER OF FORESTERS

Employer identification number

98-0000680

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?
Yes	No					

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of- year assets	(h) Percentage ownership	(i) Section 512(b) (13) controlled entity?	
								Yes	No
(1)Foresters Equity Services Inc 6640 Lusk Blvd Suite A202 San Diego, CA 92121 33-0178144	Broker Dealer	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(2)Foresters Holdings (Europe) Ltd 2 Cromwell Avenue Bromley BR2 9BF UK	Holding Company	UK	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(3)Foresters Indemnity Company 789 Don Mills Road Toronto, Ontario M3C 1T9 CA 52-1132140	Selling insurance	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(4)Foresters Life Insurance Company 789 Don Mills Road Toronto, Ontario M3C 1T9 CA	Selling insurance	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(5)Foresters Investment Management Company Inc 789 Don Mills Road Toronto, Ontario M3C 1T9 CA	Asset Management	DE	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(6)Foresters Securities (Canada) Inc 789 Don Mills Road 16th Floor Toronto, Ontario M3C 1T9 CA	Broker Dealer	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(7)Sylvan Agency (Canada) Inc Dormant 789 Don Mills Rd 16th Floor Toronto, Ontario M3C 1T9 CA	Broker Dealer	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	
(8)Canada Protection Plan Inc 250 Ferrand Drive Suite 1100 Toronto, Ontario M3C 3G8 CA	Insurance Company	CA	THE INDEPENDENT ORDER OF FORESTERS	C			100 %	Yes	

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note. Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a** Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity
- b** Gift, grant, or capital contribution to related organization(s)
- c** Gift, grant, or capital contribution from related organization(s)
- d** Loans or loan guarantees to or for related organization(s)
- e** Loans or loan guarantees by related organization(s)
- f** Dividends from related organization(s)
- g** Sale of assets to related organization(s)
- h** Purchase of assets from related organization(s)
- i** Exchange of assets with related organization(s)
- j** Lease of facilities, equipment, or other assets to related organization(s)
- k** Lease of facilities, equipment, or other assets from related organization(s)
- l** Performance of services or membership or fundraising solicitations for related organization(s)
- m** Pérfořmānce or 'meřbéršřip of fuñdráisíng sôlicitâtiôns by related organization(s)
- n** Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)
- o** Sharing of paid employees with related organization(s)
- p** Reimbursement paid to related organization(s) for expenses
- q** Reimbursement paid by related organization(s) for expenses
- r** Other transfer of cash or property to related organization(s)
- s** Other transfer of cash or property from related organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) Foresters Life Insurance Company		b	36,889,000	Actual Contribution Amount
(2) Foresters Holdings (Europe) Ltd		f	12,096,000	Actual Dividend Amount
(3) Foresters Life Insurance Company		q	15,131,531	Contractual Amount for Services
(4) Foresters Holdings (Europe) Ltd		q	2,402,343	Contractual Amount for Services

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Return Reference	Explanation	Schedule R (Form 990) 2021
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