

# Our 2024 Financial Report

As a Plan holder with Foresters, we are delighted you are a member of our mutual organisation. As a member, it's your right to receive yearly information on how Foresters is performing. Our 2024 Financial Report provides you with an overview of the whole organisation, including the UK, US and Canada. As our international headquarters are based in Canada, the accounts are stated in Canadian dollars, which were roughly \$1.8 to £1 at the end of 2024.

As Chief Executive Officer, I lead the UK business. Here, we operate as Forester Life Limited, and as of 31<sup>st</sup> December 2024, we looked after over 1.1 million Plans and over £5.6bn funds under management.

I'm incredibly proud to be part of an organisation with such a rich history, where purpose and sustainable growth go hand in hand. Celebrating 150 years of Foresters with colleagues from across the global business in 2024 was truly special, reflecting on our ongoing commitment to enrich the financial well-being of our members and communities.



At Foresters, we believe that access to financial education and advice is key to making informed financial decisions. We understand that not everyone gets the support they need, which is why we're dedicated to providing families with the resources and knowledge necessary to build their financial future.

In 2024, we've helped more customers than ever before. We continue to support young people through education and promoting good saving habits in the run up to the maturity of their savings Plan. We also partner with the charity MyBnk, to provide financial education to children and young people across the UK.

As we step into 2025, our focus remains on growing and strengthening our business, expanding our offerings to you, and supporting valued members.

A handwritten signature in black ink, appearing to read 'Nici Audhlam-Gardiner'. The signature is fluid and cursive.

**NICI AUDHLAM-GARDINER**  
Chief Executive Officer, UK

## Building a stronger, sustainable future

We're focused on the future, ensuring we continue to support our members for generations to come. We're investing in our people and technology, strengthening our business, and making financial advice more accessible to support families to invest and protect their future.

At Foresters, we are committed to creating a sustainable tomorrow, fulfilling people's economic and social well-being as well as environmental needs. In 2024, we continued to reduce carbon emissions by 0.6%, and our Sustainable Fund has been a huge success, accounting for over 10% of new stakeholder investments.



## Make the most of your member benefits!

You have access to our member benefits\* at no extra cost to you. It's one of the ways we give back to our members.



**Well-being benefits:** Our wellness app, Foresters Go, offers rewards for healthy living. Use helpful grants to give back to your community.



**Financial benefits:** Discounts on retail shops, restaurants and more! Online document preparation service for legal documents such as wills.



**Education benefits:** Apply for our Scholarship programme. Explore our benefits to upskill and grow your knowledge.



Visit [MyForesters.com](https://www.myforesters.com)

If you are creating a new MyForesters account, please use the email address we have for you on record.

\*Foresters Financial member benefits are non-contractual, and not regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Member benefits are subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

## Giving back is part of what we do

Our work with various local and national charities forms a core part of delivering on Foresters Purpose. See what we got up to in 2024:



**£50,000**

awarded to the Tuberous Sclerosis Association as part of our 150<sup>th</sup> celebrations



**£6,000**

raised by UK colleagues through fund-raising activities for charitable causes



**84%**

of UK colleagues volunteered to support a wide variety of local and national causes

## Annual statements, anytime, anywhere

We're making it easier for customers with an ISA, Junior ISA, Child Trust Fund or Savings & Investment Plan to view their annual statements online with MyPlans.

This proactive change of moving online to reduce paper statements supports our sustainability objectives. This also provides customers a more convenient way to access Plan information at any time.

If you haven't already, activate your MyPlans account at [foresters.com/activate](https://www.foresters.com/activate)

**Are your details up to date?** To make sure you receive all the information about your Plan and your member benefits, make sure we have your correct details.



**Foresters**  
Financial

Registered Office: Forester Life Ltd, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF.  
T 0333 600 0333 E [service@foresters.co.uk](mailto:service@foresters.co.uk) [foresters.com](https://www.foresters.com)  
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