

## Top Up Bonus Offer Terms & Conditions

**24 October 2023**

The following clauses have been established by Foresters Financial ('Foresters') to outline an offer being made to Eligible Participants who are National Seniors Australia Members ('NSA Members').

### **1.0 OFFERS TO ELIGIBLE NSA MEMBERS**

1.1 Eligible Participants are identified as existing or new NSA Members. The offer is limited to the first 50 Eligible Participants who establish a new Foresters Education or Investment Bond within the first 90 days of the offer being launched.

1.2 Where Eligible Participants elect to establish a new Foresters Education or Investment Bond with an ongoing savings plan they will be offered the Top-Up Benefit Offer ('Offer') as outlined in clause 4.

### **2.0 ESTABLISHING A FORESTERS EDUCATION AND/OR INVESTMENT BONDS**

2.1 Applications for new Foresters Education or Investment Bonds may be made via the Foresters Product Disclosure Statement (PDS) and are subject to completion of required verification processes and issuing of a Bond policy.

### **3.0 TOP-UP BENEFIT OFFER ('OFFER')**

An Eligible Participant who establishes a new Foresters Education or Investment Bond will receive a \$500 top-up. To be eligible to receive the Offer, the following minimum criteria must be met:

- (a) the Eligible Participant must be a one of the first 50 new or existing NSA members to establish a new Foresters Education or Investment Bond within the first 90 days of the offer being launched;
- (b) the Bond must be held for at least for 12 months from its commencement date;
- (c) the Bond must have received a minimum of \$5,000 in contributions within 6 months of its commencement date;
- (d) only one Top-Up Benefit is available per Eligible Participant per Bond;
- (e) the Top-Up Benefit will be added by Foresters to the new Foresters Education or Investment Bond within 10 business days following the policy's 12-month anniversary;
- (f) if the Bond is withdrawn in part or in full during the period of 12 months from its commencement, the Eligible Participant will not be entitled to the Top-Up Benefit; and
- (g) once the Top-Up Benefit is paid by Foresters to the Eligible Participant's Bond, there are no further conditions applicable to the Top-Up Benefit, meaning it can remain invested in the Bond or be subject to a partial or full redemption, in line with the PDS.

### **4.0 DISCRETIONS**

Foresters may, in implementing this Offer to Eligible Participants, exercise such discretions as it sees fit in order to ensure the Top-Up Benefits are offered and applied as intended.

### **5.0 FUTURE INELIGIBILITY**

Eligible Participants who redeem their Bond within 12 months of receiving the Top-Up Benefit may be ineligible for future offers and promotions made to National Seniors Australia and NSA Members by Foresters or a related party. Foresters and its related parties reserve the right to exclude such Eligible Participants from future offers or promotions to National Seniors Australia and NSA Members.

We are here to help! If you have any questions, please contact us on 1800 645 326 between 9 am and 5 pm Monday to Friday Melbourne time or by email at [service@forestersfinancial.com.au](mailto:service@forestersfinancial.com.au)