

Introducing our new statement!

As part of our fresh, new look, we have redesigned our Quarterly Statement to provide enhanced account information. We have included some of the new featured information below. For more detailed information, please visit our website forestersfinancial.com.

Please note: Depending on the products you own and your account activity, some of this information may not appear on your statement.

Quarterly Values!

| | Previous Year End Value (12/31/14) | Previous Quarter End Value (06/30/15) | Current Quarter End Value (09/30/15) |
|--|---|--|---|
| Investments | | | |
| First Investors Funds (statement detail follows) | | | |
| Mutual Funds | \$XX,XXX.XX | \$XX,XXX.XX | \$XX,XXX.XX |
| Total Value of Your Investments | \$XX,XXX.XX | \$XXX,XXX.XX | \$XX,XXX.XX |
| Annuities and Insurance | | | |
| Foresters Life Insurance and Annuity Company (statement detail follows) | | | |
| Annuities | \$XXX,XXX.XX | \$XXX,XXX.XX | \$XXX,XXX.XX |
| Life Insurance | \$XX,XXX.XX | \$XX,XXX.XX | \$X,XXX.XX |
| Current Death Benefit | \$XXX,XXX.XX | \$XXX,XXX.XX | \$XXX,XXX.XX |
| Total Value of Your Annuities and Insurance | \$XXX,XXX.XX | \$XXX,XXX.XX | \$XXX,XXX.XX |

Summary Information!

| First Investors Funds Accounts Summary | | | | | | |
|---|---------------------------------|-------------|---------------------|---------------|------------------------|----------------------|
| | Beginning Value (01/01/2015) | + Additions | Exchanges In/Out | - Withdrawals | +/- Change in Value | Value on 09/30/15 |
| Non-Retirement | | | | | | |
| Individual | | | | | | |
| 0001234567-001 | \$XX,XXX.XX | \$X,XXX.XX | | | \$X,XXX.XX | \$XX,XXX.XX |
| Retirement | | | | | | |
| Roth IRA | | | | | | |
| 0001234567-005 | \$XX,XXX.XX | \$XXX.XX | | | \$X,XXX.XX | \$XX,XXX.XX |
| Totals | \$XX,XXX.XX | \$XX,XXX.XX | | | \$X,XXX.XX | \$XX,XXX.XX |

| Foresters Life Insurance and Annuity Company - Life Insurance Summary | | | | | | | |
|--|----------|-----------|-----------------|------------------------|--------------------------|---------------------|-------------------------|
| | Premium | Frequency | Paid to Date | Initial Face Amount | Current Death Benefit | Outstanding Loan | Cash Surrender Value |
| VUL | \$XXX.XX | Quarterly | 01/28/2015 | \$XXX,XXX.XX | \$XXX,XXX.XX | \$X.XX | \$XXX.XX |
| Policy No. 121212 1 Policy Issue Date - 07/28/14 | | | | | | | |
| ISP Choice 10 | \$XXX.XX | Annual | 08/30/2015 | \$XXX,XXX.XX | \$XXX,XXX.XX | \$X.XX | \$XXX.XX |
| 10 Year Term Rider | \$XXX.XX | | | \$XXX,XXX.XX | \$XXX,XXX.XX | | |
| Policy No. 343434 3 Policy Issue Date - 08/30/2010 | | | | | | | |
| Total | \$XXX.XX | | | \$XXX,XXX.XX | \$XXX,XXX.XX | \$X.XX | \$XXX.XX |

Contribution Summary!

| First Investors Funds Traditional IRA, Roth IRA, 403(b) and ESA Account Contribution Summary | | | | |
|--|-------------------------------|---------------|-------------------------------|---------------|
| | 2014 Tax Year | | 2015 Tax Year | |
| | Maximum Allowed Contributions | Contributions | Maximum Allowed Contributions | Contributions |
| Retirement Accounts | | | | |
| Roth IRA | \$X,XXX.XX | \$X,XXX.XX | \$X,XXX.XX | \$XXX.XX |

| Foresters Life Insurance and Annuity Company Retirement Account Contribution Summary | | | | |
|--|----------------------|---------------|----------------------|---------------|
| | 2014 Tax Year | | 2015 Tax Year | |
| | Maximum Contribution | Contributions | Maximum Contribution | Contributions |
| Traditional IRA | \$X,XXX.XX | \$X.XX | \$X,XXX.XX | \$X.XX |

New Consolidated Beneficiary Sections!

| Beneficiary Information | | |
|----------------------------|------------------|--|
| Retirement Accounts | Primary | Contingent |
| Roth IRA 0001234567-002 | MARY PUBLIC 100% | JOHN PUBLIC JR 50% SUZIE PUBLIC 50% |

| Beneficiary Information | | |
|--|------------------|------------|
| | Primary | Contingent |
| Annuities | | |
| First Advantage - IRA 0001234567-008 | MARY PUBLIC 100% | |
| Tax Tamer II 0001234567-009 | MARY PUBLIC 100% | |
| Flex Pay Longevity with Death Benefit 0001234567-010 | MARY PUBLIC 100% | |
| Life Insurance | | |
| Insured Series Policy 0001234567-011 | MARY PUBLIC 100% | |
| VUL 0001234567-014 | MARY PUBLIC 100% | |

For more detailed information regarding our new statement, please contact your registered representative or visit our website at forestersfinancial.com and access "Quarterly Statement Information" located in the "Resource Center".