

Privacy Policy of Foresters Financial Services, Inc.

Your privacy is important to us. We obtain personal information about you for the purposes of servicing, maintaining and protecting your accounts, as well as satisfying legal and regulatory requirements. The personal information we typically obtain includes your name, address, occupation, age, social security number, financial resources, investment objectives, and accounts with other institutions. If you purchase life insurance through us, we will also obtain information concerning your medical history, credit history and driving record. We collect information about you from a variety of sources, including forms and applications that you provide to us, information that you provide to your Representative, account records we receive as your dealer of record or agent, and information that is furnished to us by health care providers, clinics, other insurance companies, the Medical Information Bureau, and information and consumer credit reporting agencies.

We employ physical, electronic and procedural safeguards to protect your information. These safeguards are designed to comply with federal and state laws. At Foresters Financial Services, Inc., we restrict access to personal information to those who require it to develop, support, offer and deliver products to you. We train our associates regarding the proper and secure handling of personal information.

As a general matter, we do not share your personal information with anyone except as required or permitted by law. We share your personal information with both affiliated and unaffiliated companies when it is necessary to process your transactions, service your accounts, or maintain your records. For example, we may share your personal information with: i) unaffiliated service providers that may provide services at our direction (service providers are obligated to keep the personal information we share with them confidential and use it only to provide services specified by Foresters Financial Services, Inc.); ii) government, or regulatory bodies/agencies, as well as law enforcements/authorities; and/or iii) other third parties as required by law with your consent. We do not share personal information about you with unaffiliated third parties for use in marketing their products and services. Nor do we share your personal information with our affiliates for their use in marketing their products and services, except with your consent and as allowed by law.

You may call or write to Foresters Life Insurance and Annuity Company ("FLIAC"), if you have any questions about the medical and other personal information that it may have about you. See "How to Contact Us". You may also contact FLIAC with any questions about the identity of persons to whom it may have disclosed your information during the last two years. If you wish, you may review this information in person. You may also receive a copy of such information from FLIAC at a nominal charge. You can contact FLIAC in writing if you believe any medical or other information that it maintains should be corrected, changed, or deleted. FLIAC will review your request and will either make the change or explain why it did not do so. If FLIAC does not make the change, you may submit a short written statement describing the disputed information, which will be included in all future disclosures of your information.