

First Advantage

Flexible Premium
Fixed Deferred Annuity



Build a retirement safety net

Is First Advantage right for you?

Are you looking to supplement your retirement income?

Would you benefit from accumulating money on an income tax deferred basis?

Are you interested in the safety of guaranteed¹ principal and a guaranteed¹ minimum interest rate?

Is Death Benefit protection during the accumulation phase important to you?

Are you interested in converting the Accumulation Value into a stream of retirement income?

It has been said that all roads lead to retirement. Though our paths are unique, we all have one thing in common: the need to plan for our financial futures.

In years past, people relied on Social Security and employer-sponsored pensions to provide a majority of their retirement income. Today, however, Social Security will likely cover only a fraction of retirees' monthly expenses and fewer people have traditional pension plans that will provide steady retirement income. That is why we all need to create our own "safety nets."

First Advantage from Foresters Life Insurance and Annuity Company is a flexible premium, fixed deferred annuity that provides both growth and security for retirement savings, as well as the opportunity to establish a safety net of guaranteed¹ retirement income.

First Advantage provides you with a variety of attractive features that can benefit you in both your working and retirement years.

While you are accumulating retirement savings, you benefit from:

Competitive rates. Your annuity's Accumulation Value earns competitive interest rates; the initial rate is guaranteed¹ for one year.

Guaranteed¹ minimum interest rate. You have the assurance of a Guaranteed¹ Minimum Interest Rate, so regardless of what occurs in the market, your annuity's balance is guaranteed to grow.

A guaranteed¹ principal. The amount of your premium payments, minus surrenders and

surrender charges, if any, are always guaranteed¹ providing protection for your hard-earned savings.

Tax advantages. The money in your annuity grows income tax-deferred. You earn compound interest on your premiums, including the portion that would otherwise have been paid in taxes. You do not pay any taxes until you are ready to take a regular income or make a withdrawal.

Death benefit protection.¹If the owner dies before annuity payments begin, the annuity's full Accumulation Value will be paid to the named beneficiary.

No annual contribution limit. Unlike IRAs or 401(k) plans, annuities do not have an annual contribution limit. You decide how much and how often to contribute. It's important to remember, however, that annuity contributions are not tax deductible.

No minimum withdrawal requirements. IRAs and 401(k) plans generally require that you begin withdrawing money in the year you attain age 70^{1/2}. With First Advantage, you make withdrawals on your schedule. This allows you to make use of your money and pay income taxes when it is most suitable for you.

Flexible premium payments. You may contribute additional money to your annuity at any time to enhance your retirement savings. The minimum addition is \$200.

¹ All guarantees are based on the financial strength and claims-paying ability of Foresters Life Insurance and Annuity Company.

Access to your money

Funds withdrawn from the annuity during the first eight years are subject to a Surrender Charge, except for the payment of death benefits or annuitization for income payments. Surrender Charges are calculated as a percentage of the premium surrendered.

Years since Premium receipt and the Surrender Charge percentages

Contract Year	Less than 1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8+
Surrender Charge%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Surrendered amounts are subject to income taxes, and for income tax purposes it is assumed that earnings are removed first. Also, surrenders before age 59½ may incur a 10 percent early withdrawal penalty tax on the taxable portion. First Advantage allows you to withdraw up to 10 percent of your annuity's cumulative premiums each contract year without a surrender charge. This "free surrender" amount may be taken anytime after the first contract year; however, the free surrender percentage is not cumulative.

About renewal rates

Renewal rates play an important part in determining the long-term value of your First Advantage annuity. After the initial rate guarantee period expires, the interest rate is renewed at the then current rate paid by Foresters Life Insurance and Annuity Company. This rate is subject to change. One of the important features of your annuity is that renewal rates could be higher, remain the same or could be lower than your initial interest rate. Your interest rate, however, will never fall below the annual Guaranteed¹ Minimum Interest Rate. The Guaranteed¹ Minimum Interest Rate is reset once each year.

All withdrawal options have different income tax considerations. Foresters Life Insurance and Annuity Company strongly recommends that you consult a tax adviser before making a decision to withdraw money from your annuity.

Fixed Deferred Annuities like First Advantage are designed as long-term insurance products. Before you purchase an annuity, please speak with your Agent.

You should consider the benefits, fees and interest rates, as well as your financial situation and objectives to determine whether an annuity is suitable for you.

Income payments options:

Guaranteed¹ income. Called annuitization, this option offers you the choice to receive guaranteed¹ income for as long as you live or for a specified number of years.

Flexible systematic withdrawals. You may choose to make regular withdrawals, which you can start or stop as your needs change.

Surrender value lump sum. You may choose to take the full Surrender Value of your annuity all at once.

If you are interested in a First Advantage annuity from Foresters Life Insurance and Annuity Company call 800 832 7783 to speak with your Agent or visit our website at forestersfinancial.com.



Annuity contracts contain exclusions and limitations as well as terms for keeping them in force and for the payment of benefits. For complete costs and details, see your Agent. Contract guarantees apply only to certain annuity features and are subject to the claims-paying ability and financial strength of Foresters Life Insurance and Annuity Company.

Contract availability and features are subject to eligibility criteria and state variations. Annuities are not bank deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Neither Foresters Life Insurance and Annuity Company nor its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

First Advantage is approved in these states with the form number listed below:

- FPDA -1 (01-09) (CA)
- FPDA -1 (01-09) (CT)
- FPDA -1 (01-09) (DE)
- FPDA -1 (01-09) (DC)
- FPDA -1 (01-09) (FL)
- FPDA -1 (01-09) (ND)
- FPDA -1 (01-09) (NY)

The following states are approved as form# ICC09-FPDA-1 (01/09):

AL	IA	MS	OK	VA
AZ	KS	MO	OR	WA
AR	KY	NE	PA	WV
CO	LA	NV	RI	WI
GA	ME	NH	SC	WY
HI	MD	NJ	TN	
ID	MA	NM	TX	
IL	MI	NC	UT	
IN	MN	OH	VT	

First Advantage Fixed Deferred Annuities are issued by:

Foresters Life Insurance and Annuity Company

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Distributed by:
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forestersfinancial.com

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