

Single Pay Longevity Annuity

A Single Premium
Deferred Income Annuity



Guaranteed
supplemental
income for your
retirement years

Guaranteed income for life

Is a Single Pay Longevity Annuity right for you?

Do you need to supplement your retirement savings?

If you're already retired, are you concerned about outliving your savings?

Do you desire income payments that will begin on a predetermined date and last for the rest of your life?

Do you have money you can commit for at least five years?

If so, you may wish to consider a Single Pay Longevity Annuity.



Robert is 50 years old, healthy and still working. He has an individual retirement account, but is concerned he will not have enough money for retirement. He wants a guaranteed income stream for his retirement years and feels a Longevity Annuity is right for him. He doesn't have a 401(k) at his job and likes this product because it acts like a pension and provides regular payments for as long as he lives.*

Here's the single most important question for individuals who are planning for—or are already into—their retirement years: Will you have enough money to last the rest of your life, or will you outlive your retirement savings? If you are like many individuals facing retirement, the question can be a real cause for concern, but you are not alone.

It is a predicament presently confronting more than 79 million Baby Boomers, each with their own vision of what a successful retirement might be.

For some it involves travel, for others it's simple relaxation, while still others may choose to stay active with a hobby or part-time job. But whatever the vision may be, one thing is certain: individuals are living longer than ever before. With company pensions increasingly a thing of the past, you must depend on your retirement savings to supplement your Social Security income, but will your nest egg last as long as you do? That's why a Single Premium Longevity Annuity may be right for you.

What is a Single Premium Longevity Annuity? It is a deferred income annuity which provides guaranteed¹ future retirement income in exchange for a single purchase payment. You simply make one premium payment and select a future income start date. At the end of this "deferral period," you will begin to receive guaranteed¹ monthly income payments for the rest of your life.

Why consider the Single Pay Longevity Annuity? The main appeal of this type of annuity is that you no longer have to worry about outliving your money because this product serves as a financial backstop. Like a pension

plan or Social Security payments, the annuity provides the peace of mind that comes with a predictable guaranteed¹ lifetime income stream. The Single Pay Longevity Annuity has numerous benefits and advantages for individuals who seek a supplemental source of income as part of a diversified retirement strategy. The annuity is intended for individuals nearing retirement who don't need income now, but would like to lock in a future guaranteed¹ income stream during their retirement years. Key features include:

Flexibility. Policies can be issued from ages 45-80; plus, you will have an opportunity to change your income start date.

Simplicity. Easy to understand and integrate into your retirement income strategy.

Predictability. Provides guaranteed¹ lifetime income that is not subject to stock or bond market risk.

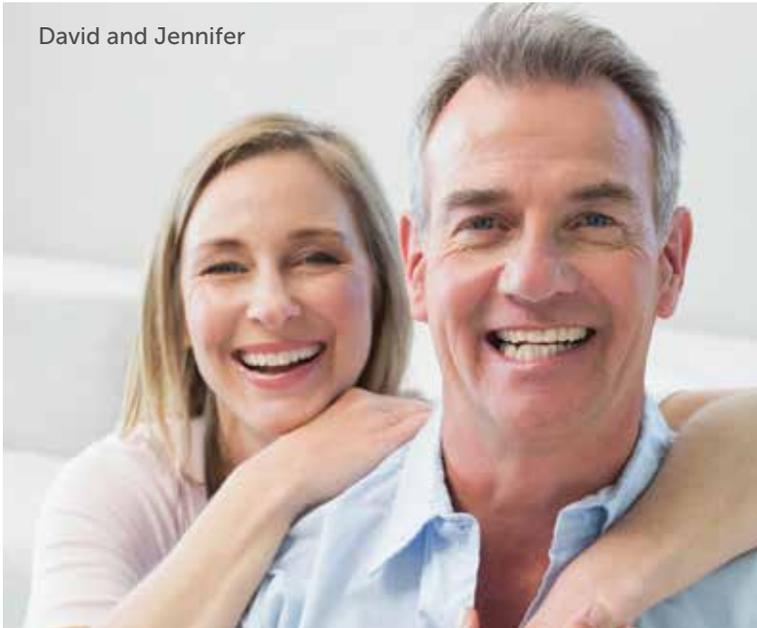
Security. You have the peace of mind of knowing your payments begin on the date you select and will arrive on the same day every month for the rest of your life.

Higher Income. The longer you defer the income start date, the higher your monthly payments will be.

No Fees. There are no annual or recurring fees or charges.

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

Single Pay Longevity Annuity



David and Jennifer

David and Jennifer, both in their mid 50s, want to ensure that they have guaranteed¹ income for their retirement. As part of a diversified retirement strategy, they decided a "joint and survivor" longevity annuity

was right for them. They were concerned about not having enough income in retirement and wanted to supplement their retirement savings with something they could count on.*

You cannot outlive your Single Pay Longevity Annuity payments

On your income start date, you will automatically begin receiving monthly annuity payments for the rest of your life. It is an income stream that you cannot outlive. The amount of your annuity payment will depend on the amount of the purchase payment, your gender, your age, the payment option you have selected and whether you have chosen the death benefit option. The portion of the annuity payment that represents earnings will be taxable.²

Please note: Hypothetical results are for illustrative purposes only and are not intended to represent any specific situation. The market rates are as of January 17, 2014 with a Life Only payout option. The rates in the hypothetical example are subject to change and payout will vary with premium amount, gender, payout option and age whereas actual amounts will be dependent upon interest rates in effect at the time the policy is issued. The income shown from ages 65 to 85 is based on a hypothetical systematic withdrawal from the \$500,000 portfolio.

² Under current federal tax law, the portion of each annuity payment that represents earnings is taxed as ordinary income.

³ Chosen at the time of purchase

* The hypothetical example is not intended to represent any specific situation or individual.

Two convenient payout options

The Single Pay Longevity Annuity offers two convenient monthly payout options:³

Single Life. Provides lifetime income benefits for one person only.

Joint & Survivor Life. Provides lifetime income benefits on two individuals as long as one or both are living.

Return of premium death benefit option

The Single Pay Longevity Annuity also provides you with the option of adding a *Return of Premium Death Benefit*. The benefit provides you with the ability to leave something behind in the event of your premature death which will reduce your monthly annuity payments. If you die before annuity payments have begun, your beneficiary will receive an amount equal to the premium paid in one lump sum. If, on the other hand, you die after annuity payments have begun, your beneficiary will continue to receive the same monthly annuity payment until the total payout is equal to the premium, minus the annuity payments received before death.

Will I have enough to retire on?

How Foresters Life Insurance and Annuity Company's Longevity Annuity can work for me.

Bob Manning

Age 65, Retired

\$700,000 in assets

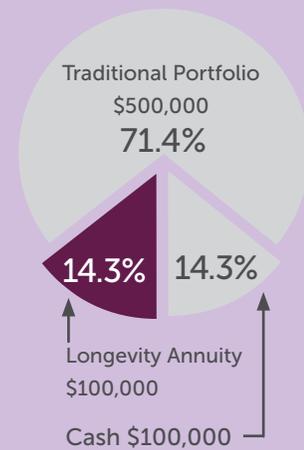
14.3 percent of Bob's assets are held in cash.

71.4 percent of Bob's assets are invested in a traditional portfolio and will be spent down between ages 65 and 85.

14.3 percent of Bob's assets are invested in a Longevity Annuity at age 65. Bob elects to

start receiving income payments at age 85, which won't run out during his lifetime, guaranteed.¹

The Longevity Annuity purchased at age 65 and commencing income at age 85 will generate \$3,311.72 per month or \$39,740 annually, guaranteed¹ for life. The Longevity Annuity was calculated with a death benefit. If the annuitant died before age 85, the beneficiary would receive the purchase payment of \$100,000.



Annuity contracts and insurance policies contain certain exclusions, limitations and other terms for keeping them in force. For complete costs and details, see your Representative. Annuity contract and life insurance policy guarantees apply only to certain insurance features and are subject to the claims-paying ability and financial strength of Foresters Life Insurance and Annuity Company.

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.

For more complete information about the Single Pay Longevity Annuity, contact your Representative, write to us at the address below, call 800 832 7783 or visit our website at forestersfinancial.com. A longevity annuity is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

The Single Pay Longevity Annuity is approved in these states with the form number listed below:

SPDA -1 (10/13)(CA)	SPDA -2 (10/13)(CA)
SPDA -1 (10/13)(CT)	SPDA -2 (10/13)(CT)
SPDA -1 (10/13)(DE)	SPDA -2 (10/13)(DE)
SPDA -1 (10/13)(DC)	SPDA -2 (10/13)(DC)
SPDA -1 (10/13)(FL)	SPDA -2 (10/13)(FL)
SPDA -1 (10/13)(ND)	SPDA -2 (10/13)(ND)
SPDA -1 (10/13)(NY)	SPDA -2 (10/13)(NY)

The following states are approved as form number ICC13-SPDA-1 (10/13) and ICC13-SPDA-2 (10/13):

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

Single Pay Longevity Annuity contracts are issued by:

Foresters Life Insurance and Annuity Company

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New York, New York 10005
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forestersfinancial.com

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