

Quarterly Statement Information

As part of our fresh, new look, we have redesigned our Quarterly Statement to provide enhanced account information and a more informative, user-friendly experience. The Quarterly Statement now includes quarterly values, product summaries, contribution summary information for Traditional IRAs, Roth IRAs, 403(b)s and Education Savings Accounts and consolidated beneficiary information, if applicable, just to name a few highlights.

Here are some frequently asked questions (and answers) regarding your quarterly statement.

What is an "Account Overview"?

The Account Overview page is a summary for informational purposes only and does not represent an account statement. Included in the overview are certain Foresters Financial products a client may own. It may not include all products a client may own.

I have several account numbers, what exactly is my customer number?

Your customer number is specific to your customer account type (individual, joint, trust, etc.) and the taxpayer identification number the accounts are registered under. Your quarterly statement provides you with information on all your First Investors Fund accounts and Foresters Life Insurance and Annuity Company products listed under the same customer number.

How do I contact my representative?

You may contact your representative by using the information listed under the "Your Representative" section of the Account Overview. If you have general inquiries relating to your account(s), you may contact one of our customer service representatives using the information located in the Contact Information on the last page of your statement.

In the First Investors Funds Accounts Summary, what are considered "Additions"?

"Additions" includes money that you have invested in a fund account and transfers (if any) that you have received. "Additions" does not include any dividends or capital gains distributions that may have been reinvested into the same fund account. Any such

reinvested capital gains and distributions are reflected, however, in the "Value" and "Change In Value" information. The reinvestment of dividends and distributions will increase the number of shares you own. This summary does not include the number of shares you own. Thus, it cannot be used to determine whether the net asset values of the shares you own have increased or decreased.

For the Foresters Life Insurance and Annuity Company – Annuity Summary, "Additions" includes money that you have invested in a fixed and/or variable annuity. This summary does not include the number of units you own. Thus, it cannot be used to determine whether the net asset values of the units you own have increased or decreased.

In the First Investors Funds Accounts Summary, what are considered "Withdrawals"?

"Withdrawals" reflects money that you have received from redemptions from an account and transfers (if any) you have made. "Withdrawals" does not include dividends or capital gains that have been remitted to you, nor are such amounts reflected in the "Value" or "Change In Value" columns. The total amount of any dividends and capital gains that have been remitted to you are shown, however, at the bottom of the account summary and each detail page.

For the Foresters Life Insurance and Annuity Company – Annuity Summary, "Withdrawals" reflects the money that you have received from a full or partial surrender from a fixed and/or variable annuity.

In the First Investors Funds Accounts Summary, what is the "Change in Value"?

The "Change in Value" represents the increase or decrease in value of your account(s) using the value of your account(s) at the end of the current quarter compared to the value of the account(s) as of the beginning of the year after accounting for the additions, withdrawals and exchanges that occurred during the period.

Can I see the actual transaction history of each of my fund accounts and/or life insurance products?

Yes. The transaction history for the calendar year appears in the Activity Detail section(s) of your quarterly statement. In addition to the transaction history, the Activity Detail provides the beginning value for the year and ending value as of the last business day of the current quarter.

If I close my account/contract/policy, when will I no longer get a quarterly statement?

You will continue to receive a quarterly statement provided you have an active First Investors mutual fund account and/or Foresters Life Insurance and Annuity Company product (excluding term life insurance). If you close your account and have no other active First Investors mutual fund accounts or Foresters Life Insurance and Annuity Company products, you will receive a final statement at the end of the quarter for which the account/contract/policy was closed.

Why isn't my IRA contribution reflected in the Contribution Summary?

The Contribution Summary includes all contributions made for the current and prior calendar years including the last business day of the current quarter. Contributions received after the end of the current quarter will be reflected on your next quarterly statement.

I have an account that allows for beneficiaries to be designated but there is no beneficiary information listed on my statement. How is this possible?

Although your account allows for the designation of beneficiaries, we do not have a beneficiary designation for that account on our records. Please contact one of our customer service representatives for procedures to designate beneficiaries on your account.