

Foresters Life Insurance and Annuity Company

Subaccount Reallocation Form for Life and Annuities



INFORCE SERVICES DEPARTMENT Raritan Plaza I, P.O. Box 7836 Edison, New Jersey 08818-7836 1-800-832-7783 www.foresters.com

Contract/Policy Number: _____
 Name Owner: _____
 Name of Annuitant/Insured: _____ (Phone#): _____
 Owner's Current Address: _____

A. Please check one of the products below:

- ISP Choice
- Single Premium Variable Life
- Variable Universal Life
- First Choice Annuity
- First Choice Bonus Annuity

B. Select the option that applies to your request:

- Please change the allocation to the percentages shown in column(2)* **(Affects future deposits/premiums)**
- Please reallocate my Accumulation Value to the percentages shown in column(2) **(Affects current value)**
- Please change the allocation and reallocate my Accumulation Value to the percentages shown in column(2) **(Affects current value and future deposits/premiums)**
- Please rebalance my allocations with the selection currently on file **(Affects current value) (Do not complete Section C)**
- Please make a dollar amount transfer shown in column(3) from the Subaccounts shown in column(1) to the Subaccounts shown in column(4) (minimum transfer amount to any one account is \$100 in whole dollar amount only) **(Affects current value)**

C. Select Funds:

(1)	(2)	(3)	(4)
<u>Subaccount Series</u>	<u>Allocation %</u>	<u>Transfer Amount Out</u>	<u>Transfer Amount In</u>
Delaware VIP Fund for Income	_____	_____	_____
Delaware VIP Growth Equity	_____	_____	_____
Delaware VIP Equity Income	_____	_____	_____
Delaware VIP Growth and Income	_____	_____	_____
Delaware VIP Opportunity	_____	_____	_____
Delaware VIP Limited Duration Bond	_____	_____	_____
Delaware VIP Special Situations	_____	_____	_____
Delaware VIP International	_____	_____	_____
Delaware VIP Total Return	_____	_____	_____
Delaware VIP Investment Grade	_____	_____	_____
GS Gov Money Market	_____	_____	_____
Fixed Account^	_____	_____	_____

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D. Signatures

Signature of Owner #1

Date

Signature of Owner #2

Date

****If the Automated Subaccount Reallocation Option is in effect for your contract/policy, the allocation will become effective on the first Business Day of the Contract Quarter that next follows the date on which we receive the request***

^Fixed Account

1. Single Premium Variable Life

- a. Maximum amount 25% or 50% for policies issued before 10/1/08***
- b. Transfer to the Fixed Account must not cause the ratio of the Fixed Account to the Accumulation Value to exceed 25% or 50% for policies issued after 10/1/08.***
- c. Transfer from the Fixed Account are limited to the greater of \$1,000 or 25%***
- d. Limit one transfer to or from per any 12 month period***

2. ISP Choice, Variable Universal Life, First Choice, & First Choice Bonus

- a. Maximum amount 50%***
- b. Transfer to the Fixed Account must not cause the ratio of the Fixed Account to the Accumulation Value to exceed 50%***
- c. Transfer from the Fixed Account are limited to the greater of \$1,000 or 25%***
- d. Limit one transfer to or from per any 12 month period***