

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. We will guarantee the interest rate from the date of your initial purchase payment for one year. In all subsequent years, we will credit your contract at the current interest rate which will not be less than the guaranteed interest rate which is recalculated annually. So regardless of what occurs in the market, your annuity's balance will grow.

A guaranteed¹ principal. The amount of your purchase 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 purchase payments, including the portion that would otherwise have been paid in taxes. You do not pay any taxes until you are ready to receive income payments or make a withdrawal.

Death benefit protection. If 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 purchase 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

First Advantage allows you flexibility in accessing your money; however, there are some important details you should consider before taking a withdrawal from your contract. A surrender charge (calculated as a percentage of the amount withdrawn) is applicable to each purchase payment amount for a period of eight years.

The below chart outlines the surrender charge schedule applied to each purchase payment.

Surrender charge schedule applied to each purchase payment

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%

Furthermore, the First Advantage annuity allows you the opportunity to withdraw up to 10 percent of your annuity's cumulative purchase payments each contract year without a surrender charge. Funds withdrawn from the annuity, in excess of the "free surrender" amount, may be subject to a surrender charge. This "free surrender" amount privilege may be taken in the first issue year.

Surrender charges are not applied to withdrawn funds in the instances of the annuitant's death or annuitization of the contract. In addition, surrenders before age 59 ½ may incur a 10 percent early withdrawal penalty on the taxable portion.



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 not fall below the annual guaranteed¹ minimum interest rate. The guaranteed¹ minimum interest rate is reset once each year.

Income payment 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 regularly scheduled withdrawals from your contract that can be started or stopped at any time.

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

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.

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.

If you are interested in learning more about the First Advantage Annuity please speak to a Foresters Financial Representative.

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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 Foresters Financial Representative. 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:

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