

Your Retirement

Longevity Annuity Alleviates Worry Of Outliving Your Money

(NAPSA)—Flexibility, predictability and a manageable tax liability—these are among the features those planning for retirement often look for.

In addition, a growing number of people want to make sure they have enough money for a retirement lasting 30 years or even longer.

To meet the growing need for predictable retirement income, one firm has responded by launching a single-premium income annuity. Called the Single Pay Longevity Annuity, from First Investors Life Insurance Company, it's designed to offer individuals the opportunity to receive guaranteed* future retirement income in exchange for a lump-sum payment.

A Guaranteed* Income Source

"This product is designed for individuals who seek a guaranteed* supplemental source of income as part of a diversified retirement strategy. The annuity is intended for those individuals who don't need income now, but would like to lock in a future guaranteed* income stream during their retirement years," says Carol Springsteen, president of First Investors Life.

Its key features include:

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

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

- **Predictability:** Provides guaranteed* lifetime income that is not subject to stock or bond market risk.

- **Security:** You have the peace of mind of knowing your payments



A growing number of individuals are raising concerns about whether or not their investments will provide enough of a return to cover a longer retirement.

begin on the date you select and will arrive on the same day every month for the rest of your life.

- **Higher Income:** By deferring income distribution to a later start date, you can enjoy higher income payments.

- **No Fees:** There are no annual or recurring fees or charges.

Payment Options

The Single Pay Longevity Annuity offers two convenient monthly payout options at the time of purchase:

- **Single Life** provides lifetime income benefits for one person only.

- **Joint & Survivor Life** provides lifetime income benefits to two individuals as long as one or both are living.

"What's so appealing about this product," adds Springsteen, "is that it provides regular payments for as long as you live. You simply make an initial payment and select a future start date, at which time you will begin to receive guaranteed* monthly income payments for the rest of your life. As a result, you don't

need to worry about outliving your retirement assets."

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. This option, however, 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.

It's important to note that annuity contracts and insurance policies contain certain exclusions, limitations and other terms for keeping them in force. For complete costs and details, it's wise to contact your Representative.

The Single Pay Longevity Annuity is offered by First Investors Life Insurance Company and distributed by First Investors Corporation; each is a wholly owned subsidiary of First Investors Consolidated Corporation.

For more information, visit www.firstinvestors.com or call 1-800-832-7783.

***All guarantees are subject to the financial strength and claims-paying ability of First Investors Life Insurance Company.**