

Joint Account Supplement to the First Investors Funds Application *for use by Third Party Broker-Dealers*

Complete the Joint Account Supplement form **ONLY** if you are establishing a Joint Account with additional tenants not already included in the First Investors Funds Application (BD-MAA) or a Tenants in Common or Community Property account. Complete, sign and return this Supplement along with your BD-MAA.

A. Account Type

Joint Tenants with Rights of Survivorship (JTWROS) with more than two owners.
Tenants share an undivided interest in the account. List all tenants, including those listed on the BD-MAA, in the section below.

Community Property (COM PROP)
Tenants share a divided interest in the account. List all tenants, including those listed on the BD-MAA, in the section below.

Other (Specify): _____
List all tenants, including those listed on the BD-MAA, in the section below.

Mr.
1. Mrs. _____
 Ms. Name of **Customer #1** listed on the BD-MAA (**print**)

Mr.
2. Mrs. _____
 Ms. Name of **Customer #2** listed on the BD-MAA (**print**)

Mr.
3. Mrs. _____
 Ms. Name of **Customer #3** (**print**) Social Security # _____ Date of Birth _____

Citizenship: U.S. Citizen
 Resident Alien* _____
Document Type and Number _____ Country of Citizenship _____

** A copy of an unexpired green card with a photograph must be attached.*

Mr.
4. Mrs. _____
 Ms. Name of **Customer #4** (**print**) Social Security # _____ Date of Birth _____

Citizenship: U.S. Citizen
 Resident Alien* _____
Document Type and Number _____ Country of Citizenship _____

** A copy of an unexpired green card with a photograph must be attached.*

Joint Tenants in Common (TEN COM)
If no ownership percentage is indicated below, the account will be divided equally. List all tenants, including those listed on the BD-MAA, in the section below.

Mr.
1. Mrs. _____
 Ms. Name of **Customer #1** listed on the BD-MAA (**print**) Ownership % _____

Mr.
2. Mrs. _____
 Ms. Name of **Customer #2** listed on the BD-MAA (**print**) Ownership % _____

Mr.
3. Mrs. _____
 Ms. Name of **Customer #3** (**print**) Ownership % _____ Social Security # _____ Date of Birth _____

Citizenship: U.S. Citizen
 Resident Alien* _____
Document Type and Number _____ Country of Citizenship _____

** A copy of an unexpired green card with a photograph must be attached.*

Mr.
4. Mrs. _____
 Ms. Name of **Customer #4** (**print**) Ownership % _____ Social Security # _____ Date of Birth _____

Citizenship: U.S. Citizen
 Resident Alien* _____
Document Type and Number _____ Country of Citizenship _____

** A copy of an unexpired green card with a photograph must be attached.*

B. Address Only provide the address if Customer #3 or Customer #4's residential address is different from Customer #1 on the BD-MAA.

3.

Customer # 3's U.S. Mailing Address

City State Zip Code

Residential Street Address (mandatory, if mailing address contains a P.O. Box, "care of" or temporary address)

City State Zip Code

E-mail (optional)

4.

Customer # 4's U.S. Mailing Address

City State Zip Code

Residential Street Address (mandatory, if mailing address contains a P.O. Box, "care of" or temporary address)

City State Zip Code

E-mail (optional)

C. Signature(s)

TERMS AND CONDITIONS. Terms and conditions of this Application are set forth on the First Investors Funds Application. By signing below, you are agreeing to these Terms and Conditions, which include a **pre-dispute arbitration notice and clause at paragraphs 5 and 6.**

OUR PRIVACY POLICY. Your privacy is important to us. We obtain personal information about you for the purposes of processing securities transactions in accordance with your instructions, servicing your accounts, and satisfying legal and regulatory requirements. The personal information we typically obtain includes your name, address, age, and social security number.

We maintain physical, electronic and procedural safeguards to protect your information. These safeguards are designed to comply with federal and state laws. We restrict access to your information to only those associates who need to know that information to provide our products or services to you and we provide training to our employees regarding the proper handling of personal information.

We share your personal information with our affiliated companies when it is necessary to process your transactions, service your accounts, or maintain your records. We also share your information with third parties who need such information in order to process your transactions, service your accounts, or maintain your records. We do not share any information about our current and former customers with anyone except as required or permitted by law or with your consent. Nor do we share your personal information with our affiliates for their use in marketing their products and services, except with your consent and as allowed by law.

CUSTOMER IDENTIFICATION PROGRAM NOTICE. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Thus, when you open an account, we are required to ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for a copy of your driver's license or other identifying documents. If you do not provide the required information, or if we are not able to verify your identity, we may be prohibited from opening or maintaining your account.

HOUSEHOLDING POLICY. By signing below, you are consenting to the householding policy of the First Investors Funds, as further detailed in the Terms and Conditions of this Application, under which a Fund will mail only one copy of its prospectus, annual report, semi-annual report and proxy statements to all shareholders of the Fund who share the same mailing address and the same last name.

TAXPAYER CERTIFICATION. Under penalties of perjury, I certify that (1) the number shown on this Application is my correct taxpayer identification number (or I am awaiting a number to be issued to me); and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service ("IRS") that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person (defined in the Form W-9 instructions); and (4) I am exempt from Foreign Account Tax Compliance Act reporting. You must cross out (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. **The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

We certify the information on this Supplement is true and correct.

Signature of Customer # 1 Date

Signature of Customer # 3 Date

Signature of Customer # 2 Date

Signature of Customer # 4 Date

D. Broker-Dealer Use Only

This application for the purchase of shares complies with the terms of our selling agreement with Foresters Financial Services, Inc. and with the current prospectus(es) for First Investors Funds. We agree to notify Foresters Financial Services, Inc. of any purchases of shares which may be eligible for reduced or eliminated sales charge.

Dealer's Name (print) Registered Representative's Name (print) Registered Representative's Signature Date

Dealer's Branch Office Street Address, City, State, Zip Code Dealer's Telephone #

Branch Office # Rep ID # Manager's Name (print) Manager's Signature Date

Return by Regular Mail:
Foresters Investor Services, Inc.
Attn: New Accounts Department
P.O. Box 7837, Edison, NJ 08818-7837

Return by Overnight Mail:
Foresters Investor Services, Inc.
Attn: New Accounts Department
Raritan Plaza I, 8th Floor, Edison, NJ 08837-3620

For More Information:
First Investors Funds
800-524-2803 (Broker/Dealer Services)
800-423-4026 (Shareholder Services)
www.foresters.com