

Important Notice for Broker/Dealers

Back Office Notice – Operations and Administration

Change in Sales Charge Structure– Class A

All First Investors Taxable Bond Funds will be adjusting the front-end sales charge, dealer concession and breakpoint schedules on Class A shares or around June 12, 2017. Please see the attached chart for details regarding these changes.

This document is not an offer to sell, or a solicitation of an offer to buy, shares of any First Investors Fund.

How to Contact Us

Sales Support 1-800-524-2803 Option 2
(Pre-sale support - product questions, portfolio construction, case design, and sales ideas)

Broker/Dealer Services 1-800-524-2803 Option 1
(Existing account inquiries, Fund/SERV inquiries, branch office updates)

Regular Mail

Foresters Investor Services, Inc.
Raritan Plaza 1
P.O Box 7837
Edison, NJ 08818-7837

Express Mail

Foresters Investor Services, Inc.
Raritan Plaza 1
8th FL
Edison, NJ 08837-3620

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Please visit the Investment Professional section of www.foresters.com for prices, forms, prospectuses and other important information - www.forestersfinancial.com/investment-professional



Taxable Bond Funds (excluding– LDHQ/Floating Rate)

****CURRENT****

Breakpoints	Sales Charge	Dealer Concession	Underwriting
\$0 - \$100	5.75%	4.72%	1.03%
\$100 - \$250	4.50%	3.69%	0.81%
\$250 - \$500	3.50%	2.87%	0.63%
\$500 - \$1M	2.50%	2.05%	0.45%
\$1M	NAV	0.90%	-

****NEW****

Breakpoints	Sales Charge	Dealer Concession	Underwriting
\$0 - \$100	4.00%	3.75%	0.25%
\$100 - \$250	3.50%	3.25%	0.25%
\$250 - \$500	2.50%	2.25%	0.25%
\$500 - \$1M	2.00%	1.75%	0.25%
\$1M	NAV	0.90%	-

Taxable Bond Funds– LDHQ/Floating Rate

****CURRENT****

Breakpoints	Sales Charge	Dealer Concession	Underwriting
\$0 - \$100	5.75%	4.72%	1.03%
\$100 - \$250	4.50%	3.69%	0.81%
\$250 - \$500	3.50%	2.87%	0.63%
\$500 - \$1M	2.50%	2.05%	0.45%
\$1M	NAV	0.90%	-

****NEW****

Breakpoints	Sales Charge	Dealer Concession	Underwriting
\$0 - \$100	2.50%	2.25%	0.25%
\$100 - \$250	1.75%	1.50%	0.25%
\$250 - \$500	1.25%	1.00%	0.25%
\$500 - \$1M	1.00%	0.90%	0.10%
\$1M	NAV	0.90%	-

A CDSC of 1.00% will be assessed on redemptions made within twenty-four months of Class A shares that are purchased without a sales charge except in certain circumstances.

Taxable Bond Funds (Excluding LDHQB and Floating Rate)

Fund	CUSIP	Symbol	Class
Balanced Income - A	320574783	FBIJX	A
Fund For Income - A	320600109	FIFIX	A
Government Fund - A	32060H102	FIGVX	A
International Opportunities Bond Fund - A	320600505	FIOBX	A
Investment Grade Fund - A	320600307	FIIGX	A
Strategic Income Fund - A	320574304	FSIFX	A

LDHQ Bond and Floating Rate Funds

Fund	CUSIP	Symbol	Class
Floating Rate Fund - A	320574825	FRFDX	A
Limited Duration High Quality Bond Fund - A	32060H300	FLDKX	A

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