

First Investors Funds Application *for Institutional Shares Only*

for use by Third Party Broker-Dealers

1. Registration (Choose one type)

Individual **Joint Tenants With Rights of Survivorship ("JTROS")*** **Joint Other*** ** If more than two tenants, or if not JTROS, attach a Joint Account Supplement Form.*

A. Mr. Mrs. Ms. _____
 First Name (print) Last Name (print) Social Security Number Date of Birth

 E-Mail (optional)

B. Mr. Mrs. Ms. _____
 First Name (print) Last Name (print) Social Security Number Date of Birth

 E-Mail (optional)

C-Corporation*** **S-Corporation***** **Association***** **Sole Proprietorship*****
 Partnership*** **Trust***** **Estate****
 Exempt Payee **Limited Liability Company** Check tax classification: C-Corporation S-Corporation Partnership
 Other (i.e., Regulated Investment Company) _____
Depending on the account registration, additional documentation may be required to establish the account.

 Exact Name of Entity / Sole Proprietorship / Partnership / Estate Taxpayer Identification # Date of Trust (if applicable)

 Name of Authorized Individual(s) (print) Date of Death for Estate (if applicable) (Attach Death Certificate)

 E-Mail of Authorized Individual (optional)

** Agent's Certification Form must accompany this application.
 *** Certificate of Authority for Broker Dealers must accompany this application.

2. Citizenship

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

B. 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.

3. Address and Telephone Numbers *The mailing address listed below under "A" will be used as the Address of Record ("AOR").*

A. _____
 U.S. Mailing Address/AOR

 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

 Home Phone # Work Phone # (optional) Cell Phone # (optional)

B. _____
 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

4. First Investors Fund Selection(s)

All investments will be made into Institutional Class Shares. Minimum investment into each fund account is \$2,000,000.

Investment by Wire:

A wire in the amount of \$ _____ will be sent on _____ from the following bank: _____

Amount of Wire	Invest into First Investors Fund Name
\$ _____ OR _____ %	_____
\$ _____ OR _____ %	_____
\$ _____ OR _____ %	_____
\$ _____ OR _____ %	_____
\$ _____ OR _____ %	_____
_____ 100% (total)	

5. Dividends & Capital Gains

If not specified, both will be reinvested. If remitting, both must be made in the same manner and mailed by check to the address of record.

Dividends: Reinvest Remit **Capital Gains:** Reinvest Remit

6. Signature(s)

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, I consent 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.**

TERMS AND CONDITIONS. Terms and conditions that apply to this account are set forth on **Page 3** of this application. By signing below, I am agreeing to the Terms and Conditions, which include a **pre-dispute arbitration notice and clause at paragraphs 5 and 6.**

DOL FIDUCIARY RULE. I understand that neither the Custodian nor Foresters Financial Services, Inc. nor its and their affiliates, officers, directors, wholesalers, employees and agents is undertaking to provide investment advice or to give advice in a fiduciary capacity in connection with any transaction related to this account.

I certify the information on this Application is true and correct.

Signature of Individual Owner/First Joint Tenant/ Date
First Authorized Individual/First Trustee/Executor/Administrator

Signature of Second Joint Tenant/ Date
Second Authorized Individual/Second Trustee

7. 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

TERMS AND CONDITIONS OF APPLICATION

By signing this Application, you are agreeing to the following terms and conditions. The terms "we," "us," and "our" include not only Foresters Financial Services, Inc. ("FFS") and the First Investors Funds but also their affiliates, and the officers, directors, employees, representatives and agents of FFS, the funds and their affiliates. The terms "you" and "your" include not only you but also any of your heirs or assigns who succeed to your rights, or persons who act on your behalf including your broker-dealer and your representative.

1. Scope and Interpretation of Application. This Application applies to all retirement and non-retirement accounts that you have opened or may open with us in the future that are registered under the same customer. The interpretation of this Application is governed by the laws of the State of New York.

2. Reliance on Information and Instructions. You agree to indemnify and hold us harmless from and against any losses that result from our reliance on: (a) information that you have provided to us in this Application or other documents, unless you notify us in writing that such information is no longer current; and (b) telephone, Automated Clearing House or wire transfer instructions that we reasonably believe to be genuine, provided that we use procedures that are reasonably designed to ensure that the instructions are genuine.

You certify that you are of legal age. You understand and agree by signing this Agreement that if you are a joint tenant or a joint authorized agent of an account, FFS, its agents, and its affiliates, are authorized to act on the written and oral instructions from any one of the joint tenants or joint authorized agents concerning any action with respect to the account, without limitation, including the sale, redemption, or transfer of ownership of investments held in the account, change of address on the account, and the use of assets held in the account; FFS, its agents and its affiliates have no duty to question such instructions or to provide notice to the other joint tenants or joint authorized agents.

3. Telephone Privileges. If you are establishing an individual or joint account, you will automatically be given telephone privileges on your First Investors Funds, unless you expressly decline such privileges in writing. Telephone privileges enable you to exchange or redeem certain shares over the phone. For your protection, we record all calls; send written confirmations of telephone-initiated transactions to the address of record; require callers to provide names, account numbers and social security numbers; and send telephone redemption proceeds only to the registered owner(s) at the primary address of record or to a pre-designated bank account. We are not liable for any losses resulting from our reliance on telephonic instructions that we believe to be genuine, provided we follow the above procedures.

4. Householding Policy. It is the policy of the First Investors Funds to mail only one copy of a fund's prospectus, annual report, semi-annual report and proxy statements to all shareholders who share the same mailing address and the same last name and have invested in a fund covered by the same document. You consent to this policy by signing this Application. You may revoke your consent at any time by requesting that separate copies of such documents be mailed to you. In such case, you will begin to receive your own copies within 30 days after our receipt of your revocation. It is the policy of the First Investors Funds to mail confirmations and account statements separately to each shareholder who shares the same mailing address. The funds will, however, mail quarterly statements for different shareholders who share the same mailing address in one envelope if each shareholder consents to this procedure. We are not responsible for any losses that result from your use of this procedure. You may revoke your consent to our householding policies and/or request that separate copies of these disclosure documents be mailed to you by contacting us at the number or address listed below.

5. Pre-Dispute Arbitration Notice. This Application contains a pre-dispute arbitration clause, which is located in paragraph 6 below. By signing an arbitration agreement the parties agree as follows:

- (a) All parties to this Application are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (b) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (c) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (d) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- (e) The panel of arbitrators may include a minority of arbitrators who were, or are, affiliated with the securities industry.
- (f) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- (g) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

6. Pre-Dispute Arbitration Clause. You agree to submit to binding arbitration any claim of any nature whatsoever (including any claim for damages, equitable relief, declarative relief or any other form of relief) that you may have against us, irrespective of the nature of the claim, whether it arises from events that occur before or after the date that you sign your Application, whether it involves proprietary or non-proprietary products or services, and whether or not it involves investments, insurance, or general brokerage services. Your agreement to arbitrate covers not only any claim against FFS but also any claim against our parent company, our corporate affiliates, the First Investors Funds, the transfer agent of the funds, and our and their respective officers, directors, employees, agents, and representatives. You also agree to submit to binding arbitration any controversy or dispute over the arbitrability of any claim. Conversely, we agree to submit to binding arbitration any dispute that we may have with you. Any arbitration between us shall be submitted to, and conducted under the rules of, the Financial Industry Regulatory Authority ("FINRA"), or any successor national securities exchange or organization of which we are a member. If such claim is not eligible for arbitration under FINRA's rules, or the rules of any successor organization of which we are a member, the claim will be conducted by, and according to the applicable rules of, the American Arbitration Association (or its successor). You agree that this agreement to arbitrate shall be effective upon your signing of your Application, that it shall apply even if your account is not opened or is rejected, and that it shall survive the termination of your relationship with the FFS, the redemption or surrender of any investments that we offer or service, and the transfer of any investment or account to another broker-dealer. This agreement to arbitrate shall also be binding upon and inure to the benefit of your and our successors and assigns, your and our legal representatives, and any other parties claiming to have a legal interest in the subject of any investment or account that is covered by your Application.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

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