

# First Investors Funds

## Class A Breakpoint Schedule Update

Effective January 8, 2018, the breakpoint schedule for all First Investors Equity Mutual Funds will be modified as reflected in the schedule below. By implementing these price changes, we have reduced costs to certain shareholders purchasing Class A shares while improving the market competitiveness of our products.

| Breakpoint Schedule | Class A Front Sales Charge |         | Dealer Concession |         | Underwriting Concession |         |
|---------------------|----------------------------|---------|-------------------|---------|-------------------------|---------|
|                     | Previous                   | Current | Previous          | Current | Previous                | Current |
| Less than \$50K     | 5.75%                      | 5.75%   | 4.72%             | 5.00%   | 1.03%                   | 0.75%   |
| \$50K-up to \$100K  | 5.75%                      | 4.75%   | 4.72%             | 4.00%   | 1.03%                   | 0.75%   |
| \$100K-up to \$250K | 4.50%                      | 3.75%   | 3.69%             | 3.00%   | 0.81%                   | 0.75%   |
| \$250K-up to \$500K | 3.50%                      | 2.75%   | 2.87%             | 2.25%   | 0.63%                   | 0.50%   |
| \$500K-up to \$1M   | 2.50%                      | 2.00%   | 2.05%             | 1.75%   | 0.45%                   | 0.25%   |
| \$1M and above      | 0.00%                      | 0.00%   | 0.90%             | 0.90%   | ---                     | ---     |

We believe this change makes our overall suite of investment solutions more attractive to a broader segment of current and future investors and are excited to bring this to the market.

Please contact your First Investors Funds Intermediary Sales Team for more information.



Email us at  
[sales@firstinvestorsfunds.com](mailto:sales@firstinvestorsfunds.com)



Call your First Investors Internal  
Sales Team at 800 524 2803 (Option 2)



Go to  
[firstinvestorsfunds.com](http://firstinvestorsfunds.com)

All investing involves risk, including possible loss of principal. For all funds, there is the risk that securities selected by the portfolio managers may perform differently than the overall market or may not meet the portfolio manager's expectations. Equities are subject to market risk (the risk that the entire stock market will decline because of an event such as deterioration in the economy or a rise in interest rates), as well as special risks associated with investing in certain type of stocks, such as small-cap, global and international stocks. International investing may be volatile and involve additional expenses and special risks including currency fluctuations, foreign taxes and geopolitical risks. Emerging and developing markets may be especially volatile. To the extent a fund uses derivatives it will have risks associated with use. Past performance is no guarantee of future results.

*For more information about First Investors Funds from Foresters Financial Services, Inc., you may obtain a free prospectus or summary prospectus by calling 800 524 2803 (Option 2) or visiting our website at [firstinvestorsfunds.com](http://firstinvestorsfunds.com). You should consider the investment objectives, risks, charges and expenses of the funds carefully before investing. The prospectus contains this and other information about the funds, and should be read carefully before you invest or send money. An investment in these funds is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.*

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