First Investors Funds

Building blocks for you and your clients

It’s time to re-think fixed income: Market volatility

With the Federal Reserve’s announcement in May that the U.S. job market remains strong and economic activity rose at a solid rate, the central bank is not expected to raise interest rates during 2019. Risks abound, including a global slowdown and U.S. trade policy friction, adding to the uncertainty surrounding financial markets this year.

Don’t let the market deter you from your investment goals—stay on track by adding short duration to your portfolio. Consider investing in...

The First Investors Limited Duration Bond Fund (A Class: FLIXX; Advisor: FLDXX) sudden spikes in the bond market yield curve, which are likely to continue due to increased volatility (see Exhibit 1), and better absorbed in shorter-maturity securities, such as those found in this Fund. Its short-duration focus offers solid levels of yield for an attractive level of current income coupled with low exposure to sudden rate spikes. Our active management style adds value by incorporating a solid level of diversification and taking advantage of high and low beta names on a relative value basis.

Exhibit 1: VIX increased volatility

![VIX increased volatility chart]

This fund can enable you to take advantage of favorable yields without sacrificing return, while minimizing downside risk.

Exhibit 3: Key benefits of the Fund

First Investors Limited Duration Bond Fund

- Provides stability with more consistent income
- Intended for a higher income beneficiary
- Duration diversification across investment grade sectors
- Dynamic, risk-controlled investment style

The First Investors Limited Duration Bond Fund is led by Portfolio Manager Rod Chudobumbe who works together with an experienced team of analysts and traders.

A trusted firm with a rich history: The portfolio management teams are backed by the full resources of our firm, Foresters Investment Management Company, Inc., with a long history of managing active mutual funds across multiple asset classes, seeks to deliver consistent long-term performance within a robust risk management framework.

First Investors Limited Duration Bond Fund

A Class Shares: FLIXX
Advisor Class Shares: FLDXX

Average annual total return performance as of 03/31/2019 (%)1

<table>
<thead>
<tr>
<th>Class</th>
<th>YTD</th>
<th>1 Year</th>
<th>3 Years</th>
<th>Since Inception</th>
<th>Inception Date</th>
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<tbody>
<tr>
<td>A (without sales charge)</td>
<td>1.77</td>
<td>1.77</td>
<td>2.84</td>
<td>0.82</td>
<td>0.67</td>
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<tr>
<td>A (with sales charge)</td>
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<td>-0.72</td>
<td>0.33</td>
<td>-0.03</td>
<td>-0.19</td>
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<tr>
<td>Advisor</td>
<td>1.84</td>
<td>1.84</td>
<td>3.22</td>
<td>1.05</td>
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</tbody>
</table>

Bloomberg Barclays US Government/Credit 1-3 Year
1.21 | 1.21 | 3.83 | 1.32 | — | — |

US Fund Share Class Bond
1.71 | 1.71 | 2.15 | 2.64 | — | — |

Call your First Investors Internal Sales Team at 800 524 2403 (Option 2)
Goto firstinvestors.com

Email us at services@forestersfinancial.com

1. Effective January 31, 2018, the portfolio benchmark changed from the ICE BLOOMBERG T-1 3 YEAR U.S. GOVERNMENT/CREDIT BOND INDEX to the Bloomberg Barclays 1-3 Year U.S. Government/Credit Bond Index.

For more information about First Investors Funds, you may obtain a free prospectus by calling 800 524 2403 or by writing to First Investors Funds, One First Investors Plaza, Des Moines, IA 50309-0732. Please read the prospectus carefully before investing. The prospectus contains this and other information about the fund, including expenses. Risk and other information about the fund can be found in the prospectus. You may also obtain a free prospectus for the FLIXX Advisor Class by calling 800 524 2403.

Foresters Financial

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