

Sales Charges & Commissions

As of 9/30/2018

Minimum Investment

	Class A	Class B	Advisor Class	Class I
Equity Funds	1,000	1,000	\$100,000	\$2,000,000
Taxable	1,000	1,000	\$100,000	\$2,000,000
Tax-Exempt	1,000	1,000	\$100,000	\$2,000,000

Investment Amount	Front End Sales Load	Dealer Concession	12b-1	CDSC
Class A - Equity Funds (Standard Charges)				
Less than \$50,000	5.75%	5.00%	0.30%	
\$50,000 - \$99,999	4.75%	4.00%	0.30%	
\$100,000 - \$249,999	3.75%	3.00%	0.30%	
\$250,000 - \$499,999	2.75%	2.25%	0.30%	
\$500,000 - \$999,999	2.00%	1.75%	0.30%	
\$1,000,000 or more ¹	NAV	0.90%	0.30%	1% for 24 Mo
Class A - Taxable Income Funds & Tax Exempt Funds				
Less than \$100,000	4.00%	3.75%	0.30%	
\$100,000 - \$249,999	3.50%	3.25%	0.30%	
\$250,000 - \$499,999	2.50%	2.25%	0.30%	
\$500,000 - \$999,999	2.00%	1.75%	0.30%	
\$1,000,000 or more ¹	NAV	0.90%	0.30%	1% for 24 Mo

Advisor Shares: There is no sales charge to purchase or redeem. Advisor class shares are available to fee-based advisory programs sponsored or maintained by a financial intermediary. Advisor share class are sold at net asset value and do not pay 12b-1 fees.

Institutional Shares: There is no sales charge to purchase or redeem. Institutional class shares are available to eligible investors which include: corporations, registered investment companies, trust companies, endowments and foundations.

Money Market Funds: The First Investors Government Cash Management Fund is only available if purchased and held direct with the Transfer Agent. This fund is not eligible to be held in a Networked Account.

Class B (Class B shares are available on certain First Investors Funds)

Year of Redemption ²	CDSC	12b-1
Within the 1st or 2nd year	4%	1.00%
Within the 3rd or 4th Year	3%	1.00%
In the 5th Year	2%	1.00%
In the 6th Year	1%	1.00%
Within the 7th year and 8th year	0%	1.00%

The following Funds do not offer Class B shares:

Covered Call Strategy Fund, Floating Rate Fund, Hedged U.S. Equity Opportunities Fund, International Opportunities Bond Fund, Limited Duration Bond Fund, Premium Income Fund, and the Strategic Income Fund.

Exceptions (Class A unless noted otherwise)

Investment Amount	Front End Sales Load	Dealer Concession	12b-1	CDSC
First Investors Limited Duration Bond Fund				
Less than \$100,000	2.50%	2.25%	0.30%	
\$100,000 - \$249,999	1.75%	1.50%	0.30%	
\$250,000 - \$499,999	1.25%	1.00%	0.30%	
\$500,000 - \$999,999	1.00%	0.90%	0.30%	
\$1,000,000 or more ¹	NAV	0.90%	0.30%	1% for 24 Mo
First Investors Floating Rate Fund				
Less than \$100,000	2.50%	2.25%	0.30%	
\$100,000 - \$249,999	1.75%	1.50%	0.30%	
\$250,000 - \$499,999	1.25%	1.00%	0.30%	
\$500,000 - \$999,999	1.00%	0.90%	0.30%	
\$1,000,000 or more ¹	NAV	0.90%	0.30%	1% for 24 Mo
First Investors Covered Call Fund, First Investors Hedged U.S. Equity Opportunities Fund, and First Investors Premium Income Fund				
Less than \$50,000	5.75%	5.00%	0.25%	
\$50,000 - \$99,999	4.75%	4.00%	0.25%	
\$100,000 - \$249,999	3.75%	3.00%	0.25%	
\$250,000 - \$499,999	2.75%	2.25%	0.25%	
\$500,000 - \$999,999	2.00%	1.75%	0.25%	
\$1,000,000 or more ¹	NAV	0.90%	0.25%	1% for 24 Mo

¹ There is no sales charge for transactions of shares of First Investors funds of \$1 million and over into one Fund account. Foresters Financial will pay a concession equal to 0.90% of the amount invested to dealers on such purchases. A CDSC of 1.00% will be deducted from the redemption proceeds except in certain circumstances. The CDSC will be calculated in the same manner as the CDSC on the Class B shares.

² Class B shares automatically convert into Class A shares after approximately eight years.

Fund	Class A		Advisor Class	
	Ticker	Net Expense Ratio	Ticker	Net Expense Ratio
Equity Funds				
First Investors Covered Call Strategy	FRCCX	1.30	FRCDX	0.97
First Investors Equity Income	FIUTX	1.21	FIUUX	0.85
First Investors Global	FIISX	1.44	FIITX	1.04
First Investors Growth & Income	FGINX	1.16	FGIPX	0.79
First Investors Hedged US Equity Opportunities	FHEJX	1.75	FHEKX	1.42
First Investors International	FIINX	1.58	FIIPX	1.18
First Investors Opportunity	FIUSX	1.21	FIVUX	0.89
First Investors Premium Income	FPIKX	1.30	FPILX	1.02
First Investors Select Growth	FICGX	1.25	FICHX	0.84
First Investors Special Situations	FISSX	1.31	FISTX	0.97
Mixed Asset Funds				
First Investors Total Return	FITRX	1.19	FITUX	0.80
Taxable Bond Funds				
First Investors Floating Rate	FRFDX	1.10	FRFEX	0.90
First Investors Fund For Income	FIFIX	1.21	FIFKX	0.94
First Investors International Opportunities Bond	FIOBX	1.41	FIODX	1.11
First Investors Investment Grade	FIIGX	1.04	FIIJX	0.71
First Investors Limited Duration Bond	FLDKX	0.79	FLDLX	0.51
First Investors Strategic Income	FSIFX	1.25	FSIHX	0.86

Fund	Class A		Advisor Class	
	Ticker	Net Expense Ratio	Ticker	Net Expense Ratio
Tax Exempt Funds				
First Investors California Tax Exempt	FICAX	0.96	FICJX	0.62
First Investors Connecticut Tax Exempt	FICTX	1.06	FICYX	0.76
First Investors Massachusetts Tax Exempt	FIMAX	1.14	FIMHX	0.82
First Investors Michigan Tax Exempt	FTMIX	1.15	FTMLX	0.90
First Investors Minnesota Tax Exempt	FIMNX	1.12	FIMQX	0.84
First Investors New Jersey Tax Exempt	FINJX	0.94	FINLX	0.66
First Investors New York Tax Exempt	FNYFX	0.91	FNYHX	0.61
First Investors North Carolina Tax Exempt	FMTNX	1.08	FMTTX	0.82
First Investors Ohio Tax Exempt	FIOHX	1.10	FIOKX	0.97
First Investors Oregon Tax Exempt	FTORX	0.95	FTOTX	0.64
First Investors Pennsylvania Tax Exempt	FTPAX	1.06	FTPEX	0.78
First Investors Tax Exempt Income	FITAX	0.96	FITDX	0.66
First Investors Tax Exempt Opportunities	EIITX	1.00	EIIAX	0.84
First Investors Virginia Tax Exempt	FIVAX	1.04	FIVCX	0.94

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, as well as 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. Equities are subject to 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. Fixed income investing includes interest rate risk and credit risk. Interest rate risk is the risk that bonds will decrease in value as interest rates rise. As a general rule, longer-term bonds fluctuate more than shorter-term bonds in reaction to changes in interest rates. Credit risk is the risk that bonds will decline in value as the result of a decline in the credit rating of the bonds or the economy as a whole, or that the issuer will be unable to pay interest and/or principal when due. There are also special risks associated with investing in certain types of bonds, including liquidity risk and prepayment and extension risk. High yield debt securities (commonly known as "junk bonds") have greater credit risk than higher quality debt securities because their issuers may not be as financially strong. Past performance is no guarantee of future results.

Net Expense Ratio reflects the reduction of expenses from contractual fee waivers and reimbursements. Elimination of these reductions will result in higher expenses and lower performance. These reductions will continue until at least one year.

First Investors Funds are managed by Foresters Investment Management Company, Inc. and distributed by Foresters Financial Services, Inc.; each is a wholly owned subsidiary of Foresters Financial Holding Company, Inc.

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