

## *Important Notice for Broker/Dealers*

### Change in Dividend and Capital Gain Policy

We are pleased to announce that the First Investors Equity Funds will now declare and pay their dividends a few days earlier in each period. Each of the First Investors Funds has also adopted a similar policy with regard to annual capital gains. As a result, if declared, shareholders in our Equity Funds will receive their dividends a few days earlier. In addition, all shareholders will receive their capital gains, if declared, a few days earlier as well. The monthly dividend policy for our Income and Tax Exempt Funds will not be affected by this change.

This change will affect shareholders in Equity Income, Growth & Income and Total Return Funds beginning in March. The March dividend payments for these Funds will be declared, reinvested and paid in accordance with the below schedule:

| Quarterly Dividend Funds                         | Record Date | Ex-Date | Reinvest Date | Payable Date |
|--|-------------|---------|---------------|--------------|
| Equity Income<br>Growth & Income<br>Total Return | 3/26        | 3/27    | 3/27          | 3/31         |

To alert Equity Income, Growth & Income and Total Return shareholders who are currently receiving their dividends in cash, we plan to include a letter with their March dividend check; shareholders receiving a cash dividend via ACH will receive a separate mailing; shareholders reinvesting dividends will receive confirmation on their Quarterly Statement.

We anticipate sending letters at the end of the year to the rest of our shareholders receiving cash annual dividend or capital gain distributions. The planned year-end distribution schedule is as follows:

| Fund Type                   | Distribution Type   | Record Date | Ex-Date | Reinvest Date | Payable Date |
|-----------------------------|---------------------|-------------|---------|---------------|--------------|
| Fixed Income and Tax Exempt | Monthly Dividend    | N/A         | N/A     | 12/31         | 1/5          |
| Equity                      | Annual Capital Gain | 12/28       | 12/29   | 12/29         | 12/31        |
|                             | Quarterly Dividend  |             |         |               |              |
|                             | Annual Dividend     |             |         |               |              |
|                             | Annual Capital Gain |             |         |               |              |

### How to Contact Us

Sales Support 1-800-342-4015  
 Broker/Dealer Services 1-800-524-2803

(Existing account inquiries, Fund/SERV inquiries, branch office updates)

Please visit the Investment Professional section of [www.firstinvestors.com](http://www.firstinvestors.com) for prices, forms, prospectuses and other important information. [www.firstinvestors.com/investment-professional](http://www.firstinvestors.com/investment-professional)