



First Investors Funds Class A and B* Service (12b-1) Fee Rates

Service (12b-1) fees based on assets

Fund Name	Rate Paid to Dealer a, b	Frequency
Special Situations Fund	0.20%	Quarterly
Tax Exempt Opportunities Fund	0.20%	Quarterly

Service (12b-1) fees based on purchases

Eligible for Service Fees on shares purchased on or after:

Fund Name	after:	Rate Paid to Dealer a, b	Frequency
Single State Tax Exempt Funds -CA, CT, MA, MI, MN, NJ, NY, NC, OH, OR, PA, VA	1/1/2000	0.15% c	Quarterly
Balanced Income Fund	10/1/2015	0.20% d	Quarterly
Covered Call Strategy Fund	4/1/2016	0.20% d	Quarterly
Equity Income Fund	1/1/1998	0.20%	Quarterly
Floating Rate Fund	10/18/2013	0.20% d	Quarterly
Fund for Income	1/1/1998	0.20%	Quarterly
Global Fund	1/1/1998	0.20%	Quarterly
Government Fund	1/1/1998	0.20%	Quarterly
Growth & Income Fund	1/1/1998	0.20%	Quarterly
Hedged U.S. Equity Opportunities Fund	8/1/2016	0.20% d	Quarterly
International Fund	10/1/2004	0.20%	Quarterly
International Opportunities Bond Fund	8/27/2012	0.20% d	Quarterly
Investment Grade Fund	1/1/1998	0.20%	Quarterly
Limited Duration High Quality Bond Fund	5/19/2014	0.20% d	Quarterly
Long Short Fund	12/1/2016	0.20% d	Quarterly
Opportunity Fund	1/1/1998	0.20%	Quarterly
Real Estate Fund	4/6/2015	0.20% d	Quarterly
Select Growth Fund	1/1/2004	0.20%	Quarterly
Strategic Income Fund	4/15/2013	0.20% d	Quarterly
Tax Exempt Income Fund	1/1/1998	0.20% e	Quarterly
Total Return Fund	1/1/1998	0.20%	Quarterly

* B Share purchases must be held 13 months before service fee payments begin.

a- Effective January 1, 2009, the funds no longer pay 12(b)-1 service fees to dealers on 403(b) custodial accounts.

b- Standard rates are shown. Different rates may apply if the broker dealer has a special servicing agreement with the distributor.

c- Certain dealers have been grandfathered at a different rate. Contact B/D Services at 800-524-2803 for additional information.

d- This fund does not offer B shares.

e- Service fees are not paid on certain types of accounts that are no longer offered by the fund.

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