

Signature Guarantee Standards and Procedures

The First Investors Funds will accept a signature guarantee from their principal underwriter, Foresters Financial Services, Inc., or any eligible guarantor institution (including any bank, savings association, credit union, exchange, or broker firm) that is a member of the Securities Transfer Agents Medallion Program ("STAMP"), the New York Exchange Medallion Signature Program ("MSP"), or the Stock Exchanges Medallion Program ("SEMP"). The surety bond coverage amount of the guarantee must equal or exceed the amount of the transaction or transactions that are being authorized. Each stamp has a unique identification number with a lettered prefix on each Guarantor's medallion which signifies the amount of the surety bond coverage. If more than one signature is required, each signature must be signature guaranteed. The First Investors Funds will not accept a signature guarantee that has been amended or limited in any way. Please note that a notary public stamp or seal is not an acceptable substitute for a signature guarantee. Except for accounts owned by the underwriter or any of its affiliates, the First Investors Funds currently require signature guarantees in the following circumstances:

- 1) For all redemptions over \$100,000, except for redemptions made via draft check.
- 2) For redemption checks made payable to any person(s) other than the registered shareholder(s) excluding those which are made payable to a corporate affiliate of Foresters Investment Management Company for the benefit of the registered shareholder(s).
- 3) For redemption checks mailed to an address other than the address of record.
- 4) For redemptions to the address of record when the address of record has changed within thirty (30) days of the request (unless the written address change request was signed by all owners and signature guaranteed).
- 5) When shares are transferred to a new owner.
- 6) When certificated (issued) shares are redeemed, exchanged or transferred.
- 7) In the case of a natural person(s), to establish any electronic funds transfer service or to amend banking information on an existing electronic funds transfer service if the First Investors Fund Account owner(s) and bank account owner(s) are not identical.*
- 8) In the case of an entity or trust account, to establish any electronic funds transfer service or to amend banking information on an existing electronic funds transfer service.*
- 9) For Money Line increases in excess of the amounts permitted by telephone.*
- 10) To establish the Expedited Redemption Privilege or amend banking information on an existing Expedited Redemption Privilege.*
- 11) If multiple account owners of one account give inconsistent instructions.
- 12) When the authority of a representative of a corporation, partnership, trust, or other entity has not been satisfactorily established prior to the transaction request.
- 13) When an address is updated on an account which has been coded "Do Not Mail" because mail has been returned as undeliverable. A mailing address and residential address must be provided.*
- 14) For draft check orders when the address has changed within thirty (30) days of the request.*
- 15) For any other instance whereby a First Investors Fund or its transfer agent deems it necessary as a matter of prudence.

* For items 7, 8, 9, 10, 13 and 14 a Signature Validation Program stamp will be accepted from any member of the Securities Transfer Agent Medallion Signature Program ("STAMP") in lieu of a medallion signature guarantee. For items 9 and 13, the Funds' transfer agent, at its discretion, may employ other procedures in lieu of requiring a medallion signature guarantee.

The prefixes are:					
ALPA Prefix	Surety Amount	ALPA Prefix	Surety Amount	ALPA Prefix	Surety Amount
A.....	\$1,000,000	D.....	\$250,000	X.....	\$2,000,000
B.....	\$750,000	E.....	\$100,000	Y.....	\$5,000,000
C.....	\$500,000	F (credit unions).....	\$100,000 (per transaction)	Z.....	\$10,000,000

**All shareholders must sign exactly as the account is registered.
IRREVOCABLE STOCK OR BOND POWER
FOR VALUE RECEIVED, the undersigned does (do) hereby sell, assign and transfer to**

Fund Account #(s) _____ Social Security or Taxpayer Identification No. _____

IF STOCK, COMPLETE THIS PORTION { _____ shares of the _____ stock of _____ represented by Certificate(s)
No(s) _____ inclusive, standing in the name of the undersigned on the books of said Company.

IF BONDS, COMPLETE THIS PORTION { _____ bonds of _____ in the principal amount of \$ _____, No(s) _____ inclusive, standing in the name of the undersigned on the books of said Company.

The undersigned does (do) hereby irrevocably constitute and appoint _____ attorney to transfer the said stock or bond(s), as the case may be, on the books of said Company, with full power of substitution in the premisses.

Affix Medallion Signature Guarantee Here, If Required:
Stamps qualified for a specific date and/or individual, or altered in any manner, may not be accepted.

Person(s) Executing This Power Sign(s) Here _____ Date _____

Person(s) Executing This Power Sign(s) Here _____ Date _____

IMPORTANT -- READ CAREFULLY The signature(s) to this Power must correspond with the name(s) as written upon the face of the certificate(s) or bond(s) in every particular without alteration or enlargement or any change whatsoever.

SIGNATURE GUARANTEED

Return by Regular Mail:
Foresters Investor Services, Inc.
P.O. Box 7837, Edison, NJ 08818-7837

Return by Overnight Mail:
Foresters Investor Services, Inc.
Raritan Plaza I, 8th Floor, Edison, NJ 08837-3620

For More Information:
First Investors Funds
800-423-4026 (Shareholder Services)
www.foresters.com