

First Investors Mutual Funds

First Investors Mutual Funds provide a wide variety of financial solutions designed to meet the needs of today's investor.

Funds	Morningstar Category	Benchmark	
Equity Funds	Covered Call Strategy	Option Writing	S&P 500 Index; CBOE S&P 500 BuyWrite (BXM)
	Equity Income	Large Value	S&P 500
	Global	World Stock	MSCI ACWI (Gross)
	Growth & Income	Large Blend	S&P 500
	Hedged U.S. Equity Opportunities	Option Writing	70% Russell 3000 / 30% BofAML U.S. 3 Mo Treasury Bill
	International	Foreign Large Growth	MSCI EAFE (Gross); MSCI EAFE (Net)
	Long Short	Long-Short Equity	S&P 500 Index; HFRI Equity Hedge Index
	Opportunity	Mid-Cap Blend	S&P MidCap 400
	Real Estate	Real Estate	DJ U.S. Select REIT
	Select Growth	Large Growth	Russell 3000 Growth
	Special Situations	Small Blend	Russell 2000
Mixed Asset Funds	Balanced Income	Allocation: 30% to 50% Equity	S&P 500; BofAML U.S. Corporate, Government & Mortgage
	Total Return	Allocation: 50% to 70% Equity	S&P 500; BofAML U.S. Corporate, Government & Mortgage
Taxable Bond Funds	Floating Rate	Bank Loan	JP Morgan BB/B Leveraged Loan
	Fund For Income	High Yield Bond	BofAML BB-B U.S. Cash Pay High Yield Constrained
	Government	Intermediate Government	Citigroup U.S. Government/Mortgage
	International Opportunities Bond	World Bond	Citigroup World Government Bond ex-U.S.
	Investment Grade	Corporate Bond	BofAML U.S. Corporate Master
	Limited Duration High Quality Bond	Short-Term Bond	BofAML 1-5 Year U.S. Broad Market
	Strategic Income	Multisector Bond	BofAML U.S. Broad Market
Tax Exempt Bond Funds	Tax Exempt Income	Muni National Intermediate	BofAML Municipal Securities Master
	Tax Exempt Opportunities	Muni National Long	BofAML Municipal Securities Master
	California Tax Exempt	Muni California Long	BofAML Municipal Securities Master
	Connecticut Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master
	Massachusetts Tax Exempt	Muni Massachusetts	BofAML Municipal Securities Master
	Michigan Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master
	Minnesota Tax Exempt	Muni Minnesota	BofAML Municipal Securities Master
	New Jersey Tax Exempt	Muni New Jersey	BofAML Municipal Securities Master
	New York Tax Exempt	Muni New York Long	BofAML Municipal Securities Master
	North Carolina Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master
	Ohio Tax Exempt	Muni Ohio	BofAML Municipal Securities Master
	Oregon Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master
	Pennsylvania Tax Exempt	Muni Pennsylvania	BofAML Municipal Securities Master
Virginia Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master	
Money Market Funds	Government Cash Management	Prime Money Market	N/A

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Funds	Class A	Advisor Class	Advisor/Subadvisor	
Equity Funds	Covered Call Strategy	FRCCX	FRCDX	Ziegler Capital Management, LLC
	Equity Income	FIUTX	FIUUX	Foresters Investment Management Company, Inc.
	Global	FIISX	FIITX	Wellington Management Company LLP
	Growth & Income	FGINX	FGIPX	Foresters Investment Management Company, Inc.
	Hedged U.S. Equity Opportunities	FHEJX	FHEKX	Wellington Management Company LLP
	International	FIINX	FIIPX	Vontobel Asset Management, Inc.
	Long Short	FRLBX	FRLDX	Lazard Asset Management LLC
	Opportunity	FIUSX	FIVUX	Foresters Investment Management Company, Inc.
	Real Estate	FIRDY	FIRGX	Foresters Investment Management Company, Inc.
	Select Growth	FICGX	FICHX	Smith Asset Management Group, LP
	Special Situations	FISSX	FISTX	Foresters Investment Management Company, Inc.
Mixed Asset Funds	Balanced Income	FBIJX	FBIKX	Foresters Investment Management Company, Inc.
	Total Return	FITRX	FITUX	Foresters Investment Management Company, Inc.
Taxable Bond Funds	Floating Rate	FRFDX	FRFEX	Muzinich & Co., Inc.
	Fund For Income	FIFIX	FIFKX	Muzinich & Co., Inc.
	Government	FIGVX	FIHUX	Foresters Investment Management Company, Inc.
	International Opportunities Bond	FIOBX	FIODX	Brandywine Global Investment Management, LLC
	Investment Grade	FIIGX	FIJIX	Foresters Investment Management Company, Inc.
	Limited Duration High Quality Bond	FLDKX	FLDLX	Foresters Investment Management Company, Inc.
	Strategic Income	FSIFX	FSIHX	Foresters Investment Management Company, Inc.
Tax Exempt Bond Funds	Tax Exempt Income	FITAX	FITDX	Foresters Investment Management Company, Inc.
	Tax Exempt Opportunities	EIITX	EIIAX	Foresters Investment Management Company, Inc.
	California Tax Exempt	FICAX	FICJX	Foresters Investment Management Company, Inc.
	Connecticut Tax Exempt	FICTX	FICYX	Foresters Investment Management Company, Inc.
	Massachusetts Tax Exempt	FIMAX	FIMHX	Foresters Investment Management Company, Inc.
	Michigan Tax Exempt	FTMIX	FTMLX	Foresters Investment Management Company, Inc.
	Minnesota Tax Exempt	FIMNX	FIMQX	Foresters Investment Management Company, Inc.
	New Jersey Tax Exempt	FINJX	FINLX	Foresters Investment Management Company, Inc.
	New York Tax Exempt	FNYFX	FNYHX	Foresters Investment Management Company, Inc.
	North Carolina Tax Exempt	FMTNX	FMTTX	Foresters Investment Management Company, Inc.
	Ohio Tax Exempt	FIOHX	FIOKX	Foresters Investment Management Company, Inc.
	Oregon Tax Exempt	FTORX	FTOTX	Foresters Investment Management Company, Inc.
	Pennsylvania Tax Exempt	FTPAX	FTPEX	Foresters Investment Management Company, Inc.
Virginia Tax Exempt	FIVAX	FIVCX	Foresters Investment Management Company, Inc.	
Money Market Funds	Government Cash Management	FICXX	-----	Foresters Investment Management Company, Inc.

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Ziegler Capital Management, LLC serves as subadvisor of the First Investors Covered Call Strategy Fund; Wellington Management Company LLP serves as subadvisor of the First Investors Global Fund and the First Investors Hedged U.S. Equity Opportunities Fund; Vontobel Asset Management, Inc. serves as subadvisor of the First Investors International Fund; Lazard Asset Management LLC serves as subadvisor of the First Investors Long Short Fund; Smith Asset Management Group, LP serves as subadvisor of the First Investors Select Growth Fund; Muzinich & Co., Inc. serves as subadvisor for the First Investors Floating Rate Fund and the First Investors Fund For Income; and Brandywine Global Investment Management, LLC serves as subadvisor of the First Investors International Opportunities Bond Fund. Foresters Investment Management Company, Inc. serves as each First Investors Fund's investment advisor.



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Foresters Financial | 40 Wall Street | New York, NY 10005 | 800 423 4026 | foresters.com