

First Investors Mutual Funds

First Investors mutual funds provide a wide variety of financial solutions designed to meet the needs of today's investors.

Funds	Morningstar Category	Benchmark	
Equity Funds	First Investors Covered Call Strategy	Option-based	S&P 500 Index; CBOE S&P 500 BuyWrite Index (BXM)
	First Investors Equity Income	Large Value	S&P 500 Index
	First Investors Global	World Large Stock	MSCI ACWI (Gross) Index
	First Investors Growth & Income	Large Blend	Russell 1000 Value Index
	First Investors Hedged U.S. Equity Opportunities	Option-based	70% Russell 3000 Index / 30% BofAML U.S. 3 Mo Treasury Bill Index
	First Investors International	Foreign Large Growth	MSCI EAFE (Gross) Index; MSCI EAFE (Net) Index
	First Investors Long Short	Long-Short Equity	S&P 500 Index; HFRI Equity Hedge Index
	First Investors Opportunity	Mid-Cap Blend	S&P MidCap 400 Index
	First Investors Premium Income	Option-based	CBOE S&P 500 BuyWrite Index (BXM)
	First Investors Real Estate	Real Estate	DJ U.S. Select REIT Index
	First Investors Select Growth	Large Growth	Russell 3000 Growth Index
	First Investors Special Situations	Small Value	Russell 2000 Value Index
Mixed Asset Funds	First Investors Balanced Income	Allocation: 30% to 50% Equity	S&P 500 Index; BofAML U.S. Corporate, Government & Mortgage Index
	First Investors Total Return	Allocation: 50% to 70% Equity	S&P 500 Index; BofAML U.S. Corporate, Government & Mortgage Index
Taxable Bond Funds	First Investors Floating Rate	Bank Loan	JP Morgan BB/B Leveraged Loan Index
	First Investors Fund For Income	High Yield Bond	BofAML BB-B U.S. Cash Pay High Yield Constrained Index
	First Investors Government	Intermediate Government	Citigroup U.S. Government/Mortgage Index
	First Investors International Opportunities Bond	World Bond	Citigroup World Government Bond ex-U.S. Index
	First Investors Investment Grade	Corporate Bond	BofAML U.S. Corporate Master Index
	First Investors Limited Duration Bond ¹	Short-Term Bond	BofAML 1-5 Year U.S. Broad Market Index
	First Investors Strategic Income	Multisector Bond	BofAML U.S. Broad Market Index
Tax Exempt Bond Funds	First Investors Tax Exempt Income	Muni National Intermediate	BofAML Municipal Securities Master Index
	First Investors Tax Exempt Opportunities	Muni National Long	BofAML Municipal Securities Master Index
	First Investors California Tax Exempt	Muni California Long	BofAML Municipal Securities Master Index
	First Investors Connecticut Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master Index
	First Investors Massachusetts Tax Exempt	Muni Massachusetts	BofAML Municipal Securities Master Index
	First Investors Michigan Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master Index
	First Investors Minnesota Tax Exempt	Muni Minnesota	BofAML Municipal Securities Master Index
	First Investors New Jersey Tax Exempt	Muni New Jersey	BofAML Municipal Securities Master Index
	First Investors New York Tax Exempt	Muni New York Long	BofAML Municipal Securities Master Index
	First Investors North Carolina Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master Index
	First Investors Ohio Tax Exempt	Muni Ohio	BofAML Municipal Securities Master Index
	First Investors Oregon Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master Index
	First Investors Pennsylvania Tax Exempt	Muni Pennsylvania	BofAML Municipal Securities Master Index
	First Investors Virginia Tax Exempt	Muni Single State Long	BofAML Municipal Securities Master Index
Money Market Funds	First Investors Government Cash Management	Prime Money Market	N/A

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Funds	Class A	Advisor Class	Advisor/Subadvisor	
Equity Funds	First Investors Covered Call Strategy	FRCCX	FRCDX	Ziegler Capital Management, LLC
	First Investors Equity Income	FIUTX	FIUUX	Foresters Investment Management Company, Inc.
	First Investors Global	FIISX	FIITX	Wellington Management Company LLP
	First Investors Growth & Income	FGINX	FGIPX	Foresters Investment Management Company, Inc.
	First Investors Hedged U.S. Equity Opportunities	FHEJX	FHEKX	Wellington Management Company LLP
	First Investors International	FIINX	FIIPX	Vontobel Asset Management, Inc.
	First Investors Long Short	FRLBX	FRLDX	Lazard Asset Management LLC
	First Investors Opportunity	FIUSX	FIVUX	Foresters Investment Management Company, Inc.
	First Investors Premium Income	FPIKX	FPILX	Ziegler Capital Management, LLC
	First Investors Real Estate	FIRDX	FIRGX	Foresters Investment Management Company, Inc.
	First Investors Select Growth	FICGX	FICHX	Smith Asset Management Group, LP
	First Investors Special Situations	FISSX	FISTX	Foresters Investment Management Company, Inc.
Mixed Asset Funds	First Investors Balanced Income	FBIJX	FBIKX	Foresters Investment Management Company, Inc.
	First Investors Total Return	FITRX	FITUX	Foresters Investment Management Company, Inc.
Taxable Bond Funds	First Investors Floating Rate	FRFDX	FRFEX	Muzinich & Co., Inc.
	First Investors Fund For Income	FIFIX	FIFKX	Muzinich & Co., Inc.
	First Investors Government	FIGVX	FIHUX	Foresters Investment Management Company, Inc.
	First Investors International Opportunities	FIOBX	FIODX	Brandywine Global Investment Management, LLC
	First Investors Investment Grade	FIIGX	FIJX	Foresters Investment Management Company, Inc.
	First Investors Limited Duration Bond ¹	FLDKX	FLDLX	Foresters Investment Management Company, Inc.
First Investors Strategic Income	FSIFX	FSIHX	Foresters Investment Management Company, Inc.	
Tax Exempt Bond Funds	First Investors Tax Exempt Income	FITAX	FITDX	Foresters Investment Management Company, Inc.
	First Investors Tax Exempt Opportunities	EIITX	EIIAX	Foresters Investment Management Company, Inc.
	First Investors California Tax Exempt	FICAX	FICJX	Foresters Investment Management Company, Inc.
	First Investors Connecticut Tax Exempt	FICTX	FICYX	Foresters Investment Management Company, Inc.
	First Investors Massachusetts Tax Exempt	FIMAX	FIMHX	Foresters Investment Management Company, Inc.
	First Investors Michigan Tax Exempt	FTMIX	FTMLX	Foresters Investment Management Company, Inc.
	First Investors Minnesota Tax Exempt	FIMNX	FIMQX	Foresters Investment Management Company, Inc.
	First Investors New Jersey Tax Exempt	FINJX	FINLX	Foresters Investment Management Company, Inc.
	First Investors New York Tax Exempt	FNYFX	FNYHX	Foresters Investment Management Company, Inc.
	First Investors North Carolina Tax Exempt	FMTNX	FMTTX	Foresters Investment Management Company, Inc.
	First Investors Ohio Tax Exempt	FIOHX	FIOKX	Foresters Investment Management Company, Inc.
	First Investors Oregon Tax Exempt	FTORX	FTOTX	Foresters Investment Management Company, Inc.
	First Investors Pennsylvania Tax Exempt	FTPAX	FTPFX	Foresters Investment Management Company, Inc.
First Investors Virginia Tax Exempt	FIVAX	FIVCX	Foresters Investment Management Company, Inc.	
Money Market Funds	First Investors Government Cash Management	FICXX	—	Foresters Investment Management Company, Inc.

¹As of January 31, 2018, the Fund's name changed from Limited Duration High Quality Bond Fund.

For more information about any First Investors Fund from Foresters Financial, you may obtain a free prospectus and summary prospectus by contacting your Representative, calling 800 423 4026 or visiting foresters.com. You should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus and summary prospectus contain this and other information, and should be read carefully before you invest or send money. An investment in a fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

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 adviser.



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