

# Benefits of professional investment advice



## Thinking ahead futures and dreams

Many mutual fund investors take the “do-it-yourself” approach to their financial decisions. It may seem easy to follow the crowd and base investment decisions on the “hot” fund or manager of the moment— but there is much more you need to know when deciding which investments are right for you. A Representative can help put you on the path to a comfortable retirement, as well as help you attain other financial goals.

Representatives make it their business to learn about your financial situation as well as your goals.

## More choices than ever

In recent years, the proliferation of mutual funds has made it increasingly difficult to navigate the intricacies of investment products and services. And the complexity of these choices makes it difficult to have the time or the know-how to make investment decisions on your own. Your Representative can offer you advice and answer any questions that you have about your investments. He or she can recommend products and strategies as well as address the ways in which you can help protect all that you have worked so hard for through the use of life insurance. Seeking the advice of your Representative could prove to be one of the most important investment decisions you’ll ever make.

## Defining your needs and goals

Representatives make it their business to learn about your financial situation, as well as your goals. Whether you’re investing for a comfortable retirement, a new home or an education savings plan for your child, your Representative will help you identify your long- and short-term goals. Developing a relationship with a professional can ease the burden of the investment process.\* Your Representative will work with you to formulate a financial strategy by making recommendations based on your goals and needs. After creating your personalized investment strategy, your Representative will be available to meet with you on a regular basis to review and assess your investments to ensure that your allocations are still appropriate.

## Financial Wellness & Education

### Determining your risk tolerance

It is important to determine your risk tolerance when deciding which investments are right for you. In general, the greater the potential reward, the riskier the investment. But how do you decide if you're a conservative, moderate, or aggressive investor? Your Representative will analyze how much risk you are willing to assume compared to the level of returns you are seeking. With this information, your Representative will recommend funds that are tailored to your risk tolerance and your individual needs.

By diversifying your portfolio according to your objectives, risk tolerance and investment horizon, you can potentially lessen volatility and make it easier to stick with your long-term plan.

### The right balance of funds

Your Representative knows the details of a fund's objective, track record and management style, and will help you choose a portfolio of funds that will match your needs. He or she will also know how a particular fund compares with funds that have similar objectives and will help you choose the best possible investment for you. Every fund has specific objectives, risks and potential benefits, and it is important for you to understand the different types of funds. Your Representative will help you balance your mutual funds among stock, bond and money market funds to create a well thought out strategy that will diversify your portfolio and potentially lower your overall risk.

### Time savings

Few people have the time or resources to monitor market conditions, economic trends, or international events. Your Representative has access to such information and can help you to understand the impact that these conditions have on your portfolio. So, when it is time to make a change to your investment portfolio, your Representative will be there to help you.

### Benefit from our experience

Foresters Financial Services, Inc. provides everyday families and individuals with financial solutions, guidance and tools, to meet their needs across all life stages. Our Financial Representatives offer personalized service combined with a solid, long-term approach and fresh thinking to help you:

- Save and invest for retirement, education and other life events
- Create retirement income strategies
- Protect the ones you love
- Plan your legacy

Together, we can help you achieve financial and family well-being—now and tomorrow, this generation and the next.

Neither Foresters Financial nor its Representatives offer tax, legal or estate planning services. Clients should contact their personal tax and legal advisers for any advice about tax-related investment decisions, estate planning or gifting.

*The information contained herein is not intended as a recommendation of a specific security or investment strategy. Rather, it is intended to be general and informational in nature. Speak with your Representative to discuss your specific situation and financial goals.*

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For more information about First Investors mutual funds from Foresters Financial Services, Inc. you may obtain a free prospectus or summary prospectus by contacting your Representative, writing to the address below, calling 800 423 4026 or visiting our website at [forestersfinancial.com](http://forestersfinancial.com). You should consider the investment objectives, risks, charges and expenses of the funds carefully before investing. The prospectus and summary prospectus contain this and other information about the funds, and should be read carefully before you invest or send money. An investment in these funds is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

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Foresters Financial | 40 Wall Street | New York, NY 10005 | 800 423 4026 | [forestersfinancial.com](http://forestersfinancial.com)