Ask us about our ‘Why’

What we believe...

We believe in enriching lives and building strong communities—that’s our purpose. It has defined us since 1874, and it helps us continually redefine what a financial services provider can do for you and your family.

We believe our life insurance and investment products are just a starting point. Our financial strength¹ helps you reach your financial goals, protect your family and improve the place you live.

We believe in working with communities to make our purpose a reality. That’s why we invest time and money in ways we can work together to make a difference, including neighborhood programs, charities and scholarships.

We believe that you deserve more than a financial services provider—you deserve a partner that will help you prosper and improve your community.

Making a Difference

<table>
<thead>
<tr>
<th>$5 million</th>
<th>$500 million</th>
<th>$11.5 million³</th>
</tr>
</thead>
<tbody>
<tr>
<td>granted² in 2015 to help organize fun family events and volunteer activities</td>
<td>raised for local children’s hospitals since 1990</td>
<td>invested with KaBOOM! for playground builds, giving 690,000 children and families a safe place to play and connect</td>
</tr>
</tbody>
</table>

First Investors Funds investment philosophy

- Belief in the continuity of team and process, added focus on CONSISTENCY.
- Low turnover throughout the firm, added focus on promoting from within.
- Focus on long-term investment goals.
- “Risk-aware” investment approach.
- Equity team uses a fundamental, bottom-up approach to security selection. Fixed income uses a top-down, bottom-up investment approach.
- Team environment, idea sharing strongly encouraged and supported through firm structure.
- We stick to core competencies.

You can obtain additional information on the First Investors Funds, including a Prospectus, by contacting our Internal Sales Team at 800 524 2803 (option 2) or by visiting foresters.com.

¹ “Financial strength” refers to the overall financial health of The Independent Order of Foresters (Foresters). “Financial strength” does not refer to, nor represent, the performance of any particular investment or insurance product. All investing involves risk, including the risk that you can lose money. You should consider the investment objectives, risks, charges and expenses of the funds carefully before investing. The prospectus contains 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.

² Description of member benefits that you may receive assumes you are a Foresters member. In the United States members may currently only be anyone insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters. If you are not an insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters, or are not a social fraternal member, then you are not a member. Foresters member benefits are non-contractual, subject to benefit specific Eligibility requirements, Definitions and limitations and may be changed or cancelled without notice.

³ All figures in Canadian dollars (includes all contributions to KaBOOM! from 2006 through September 2016).

Foresters Financial™ and Foresters™ are the trade names and trademarks of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9 and its subsidiaries, including Foresters Financial Holding Company, Inc. (FFHC). Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of FFHC. Foresters Financial Services, Inc. is the underwriter and distributor of the First Investors Funds. Foresters Investment Management Company, Inc. is the registered investment adviser of First Investors Funds. Investment advisory products and services are offered through Foresters Advisory Services, LLC, a registered investment adviser.

Foresters Financial Services, Inc. | 40 Wall Street | New York, NY 10005 | 800 423 4026 (option 2) | foresters.com

FOR INSTITUTIONAL USE ONLY. NOT FOR USE WITH THE INVESTING PUBLIC.