

Form Completion Instructions: Electronic Funds Transfer (EFT) Service Application (EFTAPP)

The **Electronic Funds Transfer (EFT) Service Application** (EFTAPP) is used to establish or update banking information for investment and distribution options on a First Investors fund account(s).



These instructions will assist in the proper completion of this form. Snapshots of each section along with instructions on how to properly complete that section are available below.

Please take special care in reviewing the "Points to Remember" referenced within this document. They are to assist you in properly completing the form.

1. Customer Information			
Individual #1's Name (print)		Individual #2's Name, if any (print)	
Customer Number	Customer Number	Customer Number	Customer Number
Customer Number	Customer Number	Customer Number	Customer Number

Provide the following information:

- Print the first and last name for **Individual #1's Name**.
- Print the first and last name for **Individual #2's Name, if any**.
- List all of the **Customer Number(s)** this application and banking information is being submitted for.

2. Electronic Funds Transfer ("EFT") Options
<p>I/We, the undersigned, hereby authorize Foresters Financial Services, Inc. and its affiliates, representatives and agents and their bank to electronically transfer funds via Automated Clearing House ("ACH") at any time as requested by me/us, to and/or from the bank account designated below to and/or from all of my/our First Investors Fund accounts opened now or in the future within the Customer Number(s) listed above.</p> <p>Unless these privileges are specifically declined below, I/we authorize ACH debits (Fund purchases) and credits (Fund redemptions, dividends and other distributions) to and/or from the bank account listed below.</p> <p>I/We decline the EFT privileges for: <input type="checkbox"/> Fund Purchases <input type="checkbox"/> Fund Redemptions</p> <p>As owner(s) or joint owner(s) of the bank account indicated below, I/we certify that my/our signature(s) as provided in Section 6 is/are sufficient to authorize credits and debits. If I/we am/are not the owner(s) of the indicated bank account, I/we understand that the signature(s) of the bank account owner(s) must be provided in Section 2B. I/We understand and agree that Foresters Financial Services, Inc. and its affiliates, representatives and agents will not be liable for any loss, expense, or costs arising out of any written or telephone transaction requests as long as the proceeds are transmitted to and/or from the bank account indicated below. I/We further understand and agree that the EFT privilege will be cancelled if Foresters Financial Services, Inc. is notified that my/our EFT was further electronically transferred via ACH to and/or from a bank located outside of the territorial United States.</p> <p>NOTE: Ten business days are required to establish EFT privileges. A check will be mailed to your address of record if a distribution is scheduled before the EFT privilege is established.</p> <p>A. BANKING INFORMATION: (Please check one box for both Section 2A(1) and 2A(2).)</p> <p>1. The attached bank information is to:</p> <p><input type="checkbox"/> establish new EFT privileges or replace the current bank account on file. Any current bank account on file will be removed. (If no selection is made, we will default to this option.)</p> <p><input type="checkbox"/> become the active bank for EFT privileges. Any existing bank account on file will be retained and available upon request.</p> <p><input type="checkbox"/> be added and available upon request for future EFT privileges. Any existing bank account on file remains as the active bank account.</p> <p>2. Type of bank account:</p> <p><input type="checkbox"/> Checking (If no selection is made, we will default to this option.)</p> <p><input type="checkbox"/> Savings - If submitting an account statement or deposit slip, contact your financial institution to obtain the 9-digit Bank ABA Routing #: _____</p> <div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>Please tape a pre-printed voided check or encoded deposit slip here.</p> <p>The check or deposit slip must be imprinted with:</p> <ul style="list-style-type: none"> - The name of the ACH Banking Institution - Name of the Bank Account Owners - Encoded Bank Account Number <p><i>Please note: An account statement can be submitted in place of a pre-printed voided check or encoded deposit slip provided it contains all necessary information. Generic deposit slips and starter checks are not acceptable.</i></p> </div> <p>B. SIGNATURE(S) of bank account owner(s) required if other than the First Investors Fund account owner(s): I/We authorize the ACH credits and/or debits between the bank account indicated above and the First Investors Fund accounts owned now or in the future by the First Investors Fund account owner(s) identified above.</p> <p style="text-align: center;">  Signature of Bank Account Owner if other than First Investors Fund Account Owner  Signature of Bank Account Owner if other than First Investors Fund Account Owner </p>

- Optional: choose between two options to decline EFT privileges for **Fund Purchases** or **Fund Redemptions**.

A1. Banking Information

- Select the bank information option:
 - 1. establish new EFT privileges or replace the current bank account on file.**
 - Any bank information currently on file will be replaced.
 - If no option is selected, this will be the default.
 - 2. become the active bank for EFT privileges.**
 - Any bank information currently on file will be retained for future use.
 - 3. be added and available upon request for future EFT privileges.**
 - Any bank information currently on file will be retained and continued to be used.

A2. Bank Account

- Select the type of bank account (**checking or savings**) the bank information is listed for.
- A pre-printed voided check or encoded deposit slip must be attached.
- If no option is selected, checking account will be the default.

B. Signature(s) of Bank Account Owner(s) Required If Other Than First Investors Fund Account Owner(s)

- The bank account owner(s), if other than the First Investors Fund account owner(s) must sign in this section.
- The bank account owner(s) must sign exactly as bank account is registered and signature(s) must be guaranteed.
- In cases where the bank account owner is a third party, all mutual fund and bank account owners' signatures will be required and all signatures must be medallion guaranteed.
- For an individual account where the individual is either the sole owner of the bank account or is also a joint owner of the bank account, only the signature of the individual is required for the bank account authorization. A Sole Proprietorship EFT Enrollment & Participation Agreement must be used to provide additional information concerning a sole proprietorship.
- The bank account and fund account must be registered identically to establish Money Line for entity accounts, except for a sole proprietorship or a revocable trust account where the grantor and the trustee are the same person.
- The bank account and fund account must be registered identically to establish EFT Distributions, EFT Systematic Withdrawals and/or EFT redemptions for UGMA/UTMA, trust and entity accounts, except for a sole proprietorship or a revocable trust account where the grantor and the trustee are the same person.

Points to Remember:

- A pre-printed voided check or encoded deposit slip must be attached. Starter checks will not be accepted.
- If Foresters Investor Services, Inc. is notified that the EFT was further electronically transferred to and/or from a bank located outside the territorial U.S., the EFT privilege will be cancelled.
- Ten business days are required to establish EFT privileges. A check will be mailed to the address of record if a distribution is scheduled before the EFT privilege is established.

3. Request for Electronic Funds Transfer (EFT) for Money Line
(for non-retirement, Traditional IRA, Roth IRA accounts only)

Establish Money Line for my/our non-retirement, Traditional IRA, and Roth IRA First Investors Fund account(s) listed below through Automated Clearing House directly from the bank account indicated in the Banking Information in **Section 2A**.

Amount Per Investment	First Investors Fund Name or Existing Account #	Account Type	Amount Per Investment	First Investors Fund Name or Existing Account #	Account Type
\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA	\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA
\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA	\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA
\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA	\$ _____	_____	<input type="checkbox"/> Non-Retirement <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA

Start Date*: _____

Frequency* (Choose One): Monthly Quarterly Semi-Annually Every other week
 Annually Last day of month 1st & 16th of month

**If the start date and/or frequency is not provided, Money Line will be invested on the first business day of each month.*

- Note: the minimum Money Line contribution is \$50 per month or \$600 per year for each Fund Account.
- For each fund account the Money Line is being requested for, provide the amount per investment and either the existing account number or name of the First Investors Fund.
- Also indicate the type of account of the First Investors Fund account.
- Provide a start date for the Money Line to begin.
 - If the start date chosen is during the 10 business day pre-note period, the Money Line will begin on the next scheduled date.
- Choose the frequency of payment. Only **one** option may be selected.

Points to Remember:

- Money Line can only be established for non-retirement, Traditional IRA and Roth IRA accounts.
- If the start date and/or frequency are not provided, Money Line will be invested on the first business day of each month.

4. Request for Electronic Funds Transfer (EFT) for Dividends & Capital Gains

Remit my/our dividends and/or capital gain distributions from my/our First Investors Fund account(s) listed below through Automated Clearing House directly to the bank account indicated in the Banking Information in **Section 2A**. For First Investors Fund retirement accounts (other than Traditional IRAs and Roth IRAs), a proper distribution request form must also be submitted.

First Investors Fund Account Number _____	<input type="checkbox"/> Remit dividends	<input type="checkbox"/> Remit capital gains	NOTE: Dividends and/or capital gains may be sent via Electronic Funds Transfer (EFT) provided this option is either selected for both dividends and capital gains or this option is selected for one and the other is reinvested into the same fund account.
First Investors Fund Account Number _____	<input type="checkbox"/> Remit dividends	<input type="checkbox"/> Remit capital gains	
First Investors Fund Account Number _____	<input type="checkbox"/> Remit dividends	<input type="checkbox"/> Remit capital gains	

- Provide the **First Investors Fund Account Number**.
- Check the appropriate box to remit dividends and/or capital gains to the bank account listed on this form.

Points to Remember:

- To remit dividends and/or capital gains for retirement accounts (excluding Traditional and Roth IRAs), a proper distribution request form must also be submitted.
- Shareholders are permitted to electronically transfer both dividends and capital gains (to the same bank account), or either one, provided the other is reinvested into the same fund account.

5. Request for Electronic Funds Transfer (EFT) for Systematic Withdrawals

Remit my/our systematic withdrawals from my/our First Investors Fund account(s) listed below through Automated Clearing House directly to the bank account indicated in the Banking Information in **Section 2A**. For First Investors Fund retirement accounts, a proper distribution request form must also be submitted.

_____	<input type="checkbox"/>	Instructions on file with Foresters Investor Services, Inc.	<input type="checkbox"/>	Withdraw \$ _____	OR	_____ %
First Investors Fund Account Number						
_____	<input type="checkbox"/>	Instructions on file with Foresters Investor Services, Inc.	<input type="checkbox"/>	Withdraw \$ _____	OR	_____ %
First Investors Fund Account Number						
_____	<input type="checkbox"/>	Instructions on file with Foresters Investor Services, Inc.	<input type="checkbox"/>	Withdraw \$ _____	OR	_____ %
First Investors Fund Account Number						

Only complete the information below if your systematic withdrawal instructions are NOT already on file with Foresters Investor Services, Inc.:

Start Date: Begin distributions on _____

Frequency* (Choose One): Monthly Quarterly Semi-Annually Annually

*If frequency is not provided, distributions will be made annually on the day this request is received in good order (or the following business day).

- Provide the **First Investors Fund Account Number**.
- Check the appropriate box for the systematic withdrawal instructions. Either:
 - **Instructions on file with Foresters Investor Services, Inc.**, or
 - **Withdraw**. If the **Withdraw** box is checked, provide the dollar amount **or** percentage to be withdrawn systematically.
 - If systematic withdrawal instructions are not on file, provide the:
 - **Start Date** for distributions to begin.
 - **Frequency** of the systematic withdrawal.

Points to Remember:

- To remit systematic withdrawals for retirement accounts, a proper distribution request form must also be submitted.
- If the frequency is not provided, systematic distributions will be made annually on the day the request is received in good order, or the following business day.

6. Authorization and Signature(s) (All First Investors Fund Account Owners must sign in this section.)

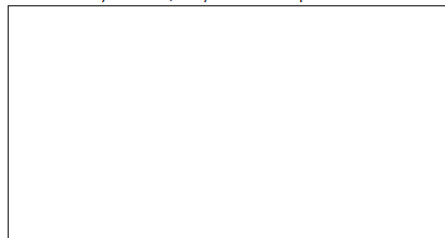
I/We, the undersigned, understand that my/our instructions will become effective upon the bank's acceptance and electronic verification of the bank account information. I/We also understand that such instructions will remain in full force and effect unless and until I/we revoke said instructions in writing or by telephone, at the address or telephone number on this form. Such request received in good order will normally be processed within five (5) business days. I/We also understand that account share redemptions may be subject to a contingent deferred sales charge as detailed in the First Investors Fund prospectus(es).

*A (SG) is not required if the First Investors Fund account owner(s) and bank account owner(s) are identical.

(SG) denotes a Signature Guarantee is required.

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.

_____	(SG) *
Signature of Individual #1	Date
_____	(SG) *
Signature of Individual #2, if any	Date



- Original signature(s) must be provided exactly as the account is registered. By signing this form, you are authorizing the instructions on the form.
- In addition, if a Medallion Signature Guarantee is required, it can be provided in this section.
 - A Medallion Signature Guarantee cannot be qualified or altered in any manner (i.e. arrows, dates, etc).

I CERTIFY THAT ALL SIGNATURES THAT REQUIRE A SIGNATURE GUARANTEE ON THIS FORM ARE GENUINE.

Reg. Rep # _____	Office # _____	Registered Representative's Name (print) _____	Registered Representative's Signature _____	Date _____
Principal # _____	Principal's Name (print) _____	Principal's Signature _____	Date _____	

In lieu of a Medallion Signature Guarantee, your Foresters Financial representative may provide a Signature Guarantee.

If further assistance is needed in completing this form please contact our Shareholder Services Department at 800-423-4026.