

- used ONLY if the spouse is the sole primary beneficiary AND the beneficiary is younger than the account holder by more than 10 years.
- If the spousal beneficiary is older than the account holder, the IRS Uniform Table is used.
- Provide the date of birth of the spouse, if the spousal exception applies.
- The beneficiary must be pre-designated prior to receiving the RMD request. See the end of this RMD form for additional information regarding Trusts as beneficiaries.
- Check applicable box from which account(s) the RMD will be distributed.

STEP 3: Start Date
For the first calculation year, distributions will be made on the day you receive my completed request unless instructed otherwise below.

Distribute my First RMD on: _____ / _____ / _____
Month Day Year*

* Owners attaining age 70½ in the current tax year have the option of delaying their first year RMD until April 1st of the following year. If a delayed date for your First RMD was indicated, payments for subsequent years will be made annually beginning the month following the initial RMD, unless you select another month below.

Distributions for subsequent years will be made on the same date as my First RMD, unless instructed otherwise below.

Distribute my subsequent RMDs on: _____ / _____
Month Day

STEP 4: Payment Frequency:
Check one: Semi-Monthly (1st and 16th of each month) Monthly Quarterly Semi-Annually Annually

Distributions for subsequent years will be made with the same frequency. If a frequency is not indicated, distributions will be made annually on the day this request is received in good order (or the following business day).

STEP 3: Start Date:

- Indicate the specific month, day and year to **Distribute my First RMD**.
 - If a date is not specified, the request will be processed the day it is received in good order.
- Distributions for subsequent years will be made on the same date as the first RMD, unless you indicate a different date in the subsequent RMD date field.

STEP 4: Payment Frequency:

- Indicate the payment frequency for subsequent years.
 - If a frequency is not indicated, distributions will be made annually on the day the request is received in good order (or the following business day).

2. Required Minimum Distribution Instructions (continued)

B) **One-Time Current Year Distribution Only - Calculation by Owner**

I have calculated my own Required Minimum Distribution ("RMD") based upon the aggregate year-end value of all of my IRAs including those I may hold with other financial institutions. I understand that: a) Foresters Investor Services, Inc. will not calculate or distribute my RMD for subsequent years; b) For future distributions, I must provide Foresters Investor Services, Inc. with the amount to be distributed if I choose to take my RMD from my First Investors Fund IRA account(s); and (c) Distribution will be made on the day the request is received in good order.

I would like to withdraw the following amount(s) from each fund indicated below (not my entire account balance):

\$ _____	_____	\$ _____	_____
	First Investors Fund Account Number		First Investors Fund Account Number
\$ _____	_____	\$ _____	_____
	First Investors Fund Account Number		First Investors Fund Account Number
\$ _____	_____	\$ _____	_____
	First Investors Fund Account Number		First Investors Fund Account Number

If checking box 2B, complete the following:

This option is used for those who are calculating their own RMD.

- Check box for **One-Time Current Year Distribution Only – Calculation by Owner**.
- Check box indicating **I would like to withdraw the following amount(s) from each fund indicated below (not my entire account balance)** and provide the following information:
 - Dollar Amount of RMD.
 - First Investors Fund Account Number from which the RMD will be taken.

3. Payment Method (SG) required if more than \$100,000.

If no payment method is selected, a check will be sent to the address of record.

Check one:

by check to the address of record. (SG) if address has been changed within 30 days.

by Electronic Funds Transfer (EFT) to my pre-designated Bank Account ending in the last 5-digits of _____.

by Electronic Funds Transfer (EFT) after establishing the privilege. (SG) Complete **Section 5**.

by check to Foresters Financial Services, Inc.: _____
Existing Non-Retirement Account Number or Name of New Fund

Note: recipient account must be registered (a) individually to the same owner, (b) jointly involving the same owner, or (c) as a Trust Account for which the customer serves as trustee. In addition, both the originating and recipient accounts must have the same broker/dealer and address of record.

by check to financial institution listed below: (SG)

Financial Institution's Name (print) _____ Financial Institution's Telephone # _____

Financial Institution's Address (Street Address, City, State, Zip Code) _____

Financial Institution's Account Registration _____ Financial Institution's Name of Fund or Existing Account Number _____

Check **one** box to indicate method of how the distribution is to be sent.

- **By check to address of record**
 - A signature guarantee is required if the address has been changed within the previous 30 days.
- **By Electronic Funds Transfer (EFT) to pre-designated bank account**
 - Provide the last 5-digits of the bank account number.
 - The EFT privilege must already be established to receive distributions via EFT.
- **By check to Foresters Financial Services, Inc.**
 - Indicate existing non-retirement account #.
 - If purchasing a new fund, indicate the name of new fund.
- **By check to financial institution**
 - Provide the name, telephone number and complete mailing address of the financial institution.
 - Provide the account registration at the financial institution as that is how the check will be made payable.
 - Provide the Fund Name or Existing Account Number at the financial institution.
 - Signature guarantee is required.

Points to Remember:

- For your protection, each First Investors Fund reserves the right to require additional supporting legal documentation, to require all paperwork to be dated within sixty (60) days, and to make checks payable only to the Participant or a financial institution for the benefit of the Participant, or in the event of his/her death, to the estate or named beneficiaries.
- If establishing a new fund, the amount of the RMD must be the fund minimum. If the RMD amount is below the fund minimum, Money Line may be established on the new fund by using the EFT Application.

4. Tax Withholding Election

Form W-4P/OMB No. 1545-0074 NOTE: See back page for "Withholding Notice Information"

Check one:

do not withhold federal income tax from the distribution(s).

withhold 10% federal income tax from the distribution(s).

withhold _____ % federal income tax from the distribution(s). (Enter a full percentage between 11% and 100%.)

Indicate one of the following tax withholding elections:

- Do not withhold federal income tax from the distribution(s).
- Withhold 10% federal income tax from the distribution(s).
- Withhold a specific percentage amount of federal income tax from the distribution(s). The percentage must be a full percentage between 11% and 100%.

Point to Remember: If no tax withholding is indicated, 10% federal income tax will automatically be withheld. See "Withholding Information" at the end of the RMD form for additional information.

5. Electronic Funds Transfer ("EFT") Option

I, 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, to the bank account designated below from all of my First Investors Fund accounts opened now or in the future.

I authorize ACH credits (Fund redemptions, dividends and other distributions) from the bank account listed below.

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 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 5B. 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 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 a bank located outside of the territorial United States.

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.

Check here if you wish to authorize ACH debits (Fund purchases) and credits (Fund redemptions, dividends and other distributions) to and/or from the bank account listed below. (Please check one box for both Section 5A(1) and 5A(2).)

A. BANKING INFORMATION:

1. The attached bank information is to: (check one box)

- 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.)
- become the **active** bank for EFT privileges. Any existing bank account on file will be retained and available upon request.
- be added and **available upon request** for future EFT privileges. Any existing bank account on file remains as the active bank account.

2. Type of bank account: (check one box)

- Checking Account. (If no selection is made, we will default to this option.)
- Voided Check enclosed.
- Savings Account: submit an account statement or encoded deposit slip, contact your financial institution to obtain the 9-digit bank ABA routing #: _____

Please tape a pre-printed voided check or encoded deposit slip here.

The check or deposit slip must be imprinted with:
- The name of the ACH Banking Institution
- Name of the Bank Account Owners
- Encoded Bank Account Number

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.

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 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.

Bank Owner #1 First Name (print) (if other than First Investors Account Owner)	Bank Owner #1 Last Name (print)	Signature of Bank Owner #1 (if other than First Investors Fund Account Owner)
Bank Owner #2 First Name (print) (if other than First Investors Account Owner)	Bank Owner #2 Last Name (print)	Signature of Bank Owner #2 (if other than First Investors Fund Account Owner)

denotes a Signature Guarantee is required.

By completing this section, you are authorizing **only** EFT redemptions to the bank account provided.

- Check box if you wish to authorize ACH.

Banking Information

A1. Bank Information

- Select the bank information option (check one box):
 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 existing bank account on file will be retained and available upon request.
 3. be added and **available upon request** for future EFT privileges.
 - Any existing bank account on file remains as the active bank account.

A2. Type of Bank Account

- Select the type of bank account:
 - Checking account. If no option is selected, checking account will be the default.
 - A pre-printed voided check must be attached.
 - Savings account.
 - Submit an account statement or encoded deposit slip, contact the financial institution to obtain the 9-digit bank ABA routing number.

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


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.

6. Signature

I understand that (a) it is my responsibility to satisfy the Required Minimum Distribution ("RMD") requirement for my IRAs; (b) dividends and capital gains must be reinvested for purposes of calculating my RMD; (c) account share redemptions may be subject to a contingent deferred sales charge as detailed in the Fund prospectus; and (d) if I am electing the Life Expectancy Option under Section 2(A), it is my responsibility to ensure that the beneficiary information on this form reflects my valid beneficiary designation which is on file with Foresters Financial Services. I acknowledge that if I request a distribution from my IRA to be deposited into an account registered under a different customer number other than my IRA, such distribution will be deposited at the applicable offering price unless such distribution represents a distribution upon my attainment of 70½ years of age. Such funds are to be deposited into a customer number of which I am a joint owner at the NAV.

I further understand that Foresters Investor Services, Inc. may delay processing my RMD request if such request is not received in good order, for example, if the request is not properly completed, signed and dated, or if the beneficiary information on this request differs from the beneficiary designation on file, and Foresters Investor Services, Inc. will not be held responsible for such delay. I have received, read and understand the applicable Fund prospectus(es). I hereby authorize and direct Foresters Financial Services, Inc. and its affiliates to act in accordance with the distribution instructions contained herein. I certify that all statements made by me on this request are true and correct and that I fully understand the tax and other consequences of this request.

 denotes Signature Guarantee 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.

Owner's First Name (print) _____ Owner's Last Name (print) _____

Signature of Owner _____ Date _____

- Provide Owner's Name and signature. Owner's signature must match exactly how the account is registered.
- 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, signature limitations, 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.

Important Information Regarding Required Minimum Distributions where the Beneficiary is a Trust

If you wish to treat the beneficiaries of a trust as designated beneficiaries for purposes of determining Required Minimum Distributions during your lifetime, the following IRS requirements must be satisfied:

1. The trust must be a valid trust under state law, or would be valid but for the fact that there is no corpus.
2. The trust must be irrevocable or will, by its terms, become irrevocable upon your death.
3. The beneficiaries of the trust who are beneficiaries with respect to the trust's interest in your account are identifiable from the trust instrument.
4. You must provide us with either a copy of the trust instrument with an agreement that if the trust instrument is amended, you will provide us with a copy of the amendment within a reasonable time or you must provide us with all of the following:
 - a list of the beneficiaries of the trust (including contingent and remainderman beneficiaries) with a description of the conditions of their entitlement.
 - certification that to the best of your knowledge, the list is correct and complete and that the requirements 1, 2 and 3 above are met.
 - an agreement that, if the trust instrument is amended at any time in the future, you will, within a reasonable time, provide to us corrected certifications to the extent that the amendment changes any information previously certified; and
 - an agreement to provide us with a copy of the trust instrument upon our demand.

For additional information see the Disclosure Statement which was previously provided to you.

Withholding Information (Form W-4P/OMB# 1545-0074)
Basic Information About Withholding From Pensions and Annuities Generally, Federal income tax withholding applies to payments made from pension, profit sharing, stock bonus, annuity and certain deferred compensation plans, IRAs, and commercial annuities.

Purpose of Form W-4P Unless otherwise elected, Federal income tax will be withheld from the required minimum distribution at a rate not less than 10 percent. Form W-4P or a substitute form, such as that contained on this form, furnished by the Custodian, may be used to instruct the Custodian not to withhold any tax from the required minimum distribution, to specify the percentage to be withheld, or to revoke this election.

An election to have no income tax withheld from a required minimum distribution payment may be made by filing Form W-4P or a substitute form such as that contained on this form, with the Custodian and checking the appropriate box in the Tax Withholding Election section. The election will remain in effect for any subsequent distribution unless it is changed or revoked. To revoke this exemption election in the future, file another Form W-4P with the Custodian and check the appropriate box on that form. Copies of Form W-4P will not be sent to the IRS by the Custodian.

The included tax language is for informational purposes only. For tax advice please speak to a legal or financial advisor or see Publication 505, *Tax Withholding and Estimated Tax*, available from most IRS offices or by calling 1(800) TAX-FORM.

Caution: Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. To potentially avoid quarterly estimated tax payments by having enough tax withheld from retirement accounts, use Form W-4P.

Statement of Income Tax Withheld from Retirement Account(s) A statement will be issued from the Custodian showing the total amount of retirement account payments and the total Federal income tax withheld during the year.

- This section provides information to you if you wish to treat your spouse beneficiary of a trust as the designated beneficiary for purposes of determining RMDs during your lifetime.
- The "Withholding Information" section provides Withholding Information. You should review this information before taking a distribution.

Point to Remember: Beneficiary Information checked in **Section 2A**, Step 2, must coincide with the pre-designated beneficiary information already on file with Foresters Investor Services, Inc.