

## Transfer on Death (TOD) Registration Request Form

Use this form to designate a beneficiary(ies) or to change your beneficiary(ies) on a First Investors Funds eligible Transfer on Death account. Consult with your own financial or legal advisor since this form has important tax and/or legal consequences.

### 1. Account Registration

Choose one of the below boxes.

- Re-Register **all** my (our) existing non-retirement account(s) into Transfer on Death ("TOD") registration.
- Re-Register only my (our) existing non-retirement account(s) **specified below** into TOD registration.
- Open new non-retirement accounts with TOD registration.
- Change the Beneficiary(ies) on **all** my (our) existing non-retirement TOD account(s).
- Change the Beneficiary(ies) on my (our) existing TOD account(s) **specified below**.

Owner's Name ( <b>print</b> )	Joint Owner's Name, if any ( <b>print</b> )	Last 4-digits of Social Security # of First Owner
Account Number / First Investors Fund Name	Account Number / First Investors Fund Name	Account Number / First Investors Fund Name

### 2. Beneficiary Information

Upon my (our) death, shares will be divided equally among the beneficiary(ies) who survive me (us). If I (we) name more than one beneficiary, shares will be divided equally among my (our) beneficiaries who survive me (us). (If designating more than six beneficiaries, attach a signed letter of instruction.)

<p><b>1.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>	<p><b>2.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>
<p><b>3.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>	<p><b>4.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>
<p><b>5.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>	<p><b>6.</b></p> <p>_____ First Name/Last Name (<b>print</b>)                      Date of Birth</p> <p>_____ Relationship    Social Security Number</p>

### 3. Spousal Consent

I/We consent (if multiple owners) to the designation of beneficiary(ies) specified in **Section 2**.

Spouse's Name ( <b>print</b> )	Signature of Spouse	Date
Spouse's Name ( <b>print</b> )	Signature of Spouse	Date

#### 4. Authorization, Indemnification and Signature(s)

I (We) hereby instruct Foresters Investor Services, Inc. to register all the fund account(s) identified above in Transfer on Death form for the benefit of the beneficiary(ies) listed in **Section 2**. If I (we) have previously designated a beneficiary for this (these) account(s), I (we) hereby revoke this designation. I (We) certify that I (we) have read the Transfer on Death guidelines (which may be amended from time to time) set forth on this form and agree to be bound by them. **See below for a continuation of the Guidelines and Indemnification. By signing this Registration Request, I (we) agree to all such terms and conditions.**

\_\_\_\_\_  
Signature of Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Owner, if any

\_\_\_\_\_  
Date

**Indemnification:** I (We), the account owner(s), my (our) heirs or my (our) successors-in-interest, including all beneficiaries, shall fully indemnify and hold harmless Foresters Financial Services, Inc., its affiliates as well as its and their officers, directors, representatives, employees, agents and their successors and assigns from and against any and all claims, actions, costs and liabilities, including attorney's fees, which may be made against any of them by any person or entity regarding any actions taken by Foresters Financial Services, Inc. on my (our) First Investors Funds Transfer on Death account(s) based on certifications and instructions believed by Foresters Financial Services, Inc. to be genuine.

#### First Investors Funds Transfer on Death (TOD) Guidelines

- Purpose.** To enable the owner(s) of a First Investors Fund account who have an Master Account Agreement or an application for non-affiliated broker-dealers on file to designate one or more beneficiaries to receive shares in the account automatically upon the death of all account owners, outside of probate. Until the death of all account owners, the TOD beneficiaries have no rights with respect to the account. A beneficiary must survive all account owners for the transfer to occur in accordance with the TOD registration.
- Eligible Owners.** Only a natural person, or two natural persons holding the account as Joint Tenants with Rights of Survivorship (JTWROS) or Tenants by the Entireties (TE) may establish an account in TOD form. Tenants in Common are ineligible for TOD registration.
- Eligible Beneficiary.** The account(s) owner may designate one or more than one beneficiary. Upon the death of all account owners shares will be divided equally among the surviving beneficiary(ies). A beneficiary may be an individual or an entity. No designation such as Lineal Descendants (LD) or Lineal Descendants Per Stirpes (LDPS) is permitted.
- Registration of the Account.** It is our policy to include the name of each beneficiary in the account registration. If multiple beneficiaries are named and the names do not fit in the account registration due to space limitations, the TOD designation in the registration will read "Multiple Beneficiaries on File". Confirmation regarding the beneficiary information will be sent to you. The TOD registration of the account and the beneficiaries designated on the account shall not change unless the TOD registration of the account is revoked by all owners or the beneficiary designation is changed by all owners.
- Exchanges.** Shares exchanged out of the account into new First Investors Fund accounts will continue to be registered in TOD form, unless Foresters Investor Services, Inc. ("FIS") is instructed to the contrary. Shares exchanged into an existing fund account will contain the registration of the account receiving the shares. Provided that you have not declined telephone privileges, an account owner including one owner of a jointly held TOD account, acting alone and without the consent of the other joint owners, may exchange shares by telephone from a TOD registered account into a non-TOD account, from a non-TOD account to an existing TOD account and between TOD accounts with different beneficiaries provided the accounts are registered to the identical owners.
- Changes to TOD Registration during the Life of the Owner(s).** An owner(s) may change or revoke TOD registration at any time by sending written instructions acceptable to FIS, signed by the owner(s). If there are multiple owners, all owners must sign the instructions. A TOD registration form validly executed by the owner(s) and received by our home office in "good order" revokes a prior one. A TOD registration may not be changed or revoked by will, codicil or oral communication. The death of an owner of an account will not automatically revoke TOD registration. The surviving owner will receive title to the shares in the account and will need to re-register the account. The surviving owner may, at any time during his or her lifetime, revoke or change the designation of beneficiary.
- Death of a Designated TOD Beneficiary.** If one of the multiple designated beneficiaries predeceases the account owner(s), the amount otherwise payable to such beneficiary shall be payable to the other remaining beneficiaries. If none of the beneficiaries survive all account owners, the account will be treated as belonging to the last surviving owner's estate. If a beneficiary survives all owners but is not alive at the time the shares are presented for re-registration, the shares will become part of the estate of the beneficiary.
- Transfer to Designated TOD Beneficiary Upon the Owner's Death.** FIS will process a transfer to the designated TOD beneficiary(ies) upon receipt of the following: (a) evidence of the death of the account owner(s) (e.g., a certified copy of the death certificate); (b) inheritance tax waivers and/or affidavit of domicile of the owner; (c) a fully executed copy of Certification of Entitlement to TOD Account; (d) if the beneficiary is a minor, an affidavit from the parent or guardian attesting that the minor survived the owner; (e) if certificates have been issued, the certificates with appropriate endorsements; and (f) a fully executed Master Account Agreement or an application for non-affiliated broker-dealers signed by the beneficiary, unless one is already on file.
- Spousal Consent.** If the account owner(s) lives in a community property state (e.g., Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin), spousal consent may be required to name a beneficiary other than the spouse. An account owner(s) should consult with his or her legal advisor. FFS has no obligation to determine an account owner's marital status, whether property placed into an account is separate or community property, or whether spousal consent is necessary.
- Tax and Legal Consequences of TOD Registration.** FFS is not responsible for determining the tax and legal consequences of an account owner's decision to register securities in TOD form. Please consult your legal and tax advisors before electing TOD registration. The TOD accounts are governed by the STA TOD rules except to the extent modified by FFS. FFS shall not be responsible to the designated TOD beneficiary for dividends, interest and other distributions in respect of a security registered in TOD form paid in cash after the death of the last surviving account owner but before the transfer of shares.
- STA Guidelines.** First Investors Funds TOD account registrations are established under the laws of New Jersey. FFS offers TOD accounts to shareholders irrespective of their state of residence. It is FFS' policy to follow STA Guidelines on TODs to the extent that they are not inconsistent with First Investors Funds TOD Guidelines.
- Future Changes in Guidelines and Rules.** These guidelines are subject to change by FFS at any time without prior written notice.

#### Return by Regular Mail:

Foresters Investor Services, Inc.  
Attn: New Accounts Department  
P.O. Box 7837, Edison, NJ 08818-7837

#### Return by Overnight Mail:

Foresters Investor Services, Inc.  
Attn: New Accounts Department  
Raritan Plaza I, 8th Floor, Edison, NJ 08837-3620

#### For More Information:

First Investors Funds  
800-423-4026 (Shareholder Services)  
[www.forestersfinancial.com](http://www.forestersfinancial.com)