

# First Investors Funds

## Share class closing

### Closure of B share class

Effective 1/31/19, First Investors Funds (Funds) will no longer offer Class B shares for sale to existing or new shareholders, however, shares owned within existing Class B Fund accounts will continue to be maintained. As a result of no longer offering Class B shares, effective 01/31/19, new Class B purchases will no longer be accepted. The Funds will however continue to allow certain Class B purchases such as dividend and capital gain reinvestments as well as exchanges between Funds offering Class B shares.

If clients currently hold their account directly with the Funds and are making periodic automatic investments ("Automated Purchases") into a Class B account through a service such as Money Line or payroll deduction, alternate investment instructions must be provided to the Transfer Agent for the Funds, Foresters Investor Services, by 1/28/19. If Foresters does not receive alternate investment instructions by this date, "Automated Purchases" will be handled in the following manner:

- For "Automated Purchases" being made into a retirement account or Education Savings Account effective 1/31/19 Foresters will automatically direct future contributions into Class A shares of the First Investors Government Cash Management Fund.
- For "Automated Purchases" being made into a non-retirement account, effective 1/31/19, Foresters will automatically cancel such service.

Please note that the fees associated with Class A shares differ from those of Class B. Generally, new Class A fund purchases are sold at the public offering price, which includes a front-end sales charge. By contrast, Class B shares of each Fund are sold at net asset value without any initial sales charge, and Class B shares are generally subject to a contingent deferred sales charge (CDSC) when you sell or redeem your shares. Please see the Fund's prospectus for more information about sales charges and fees. The prospectus also contains information regarding fee discounts and waivers for Class A shares.

Foresters has developed a staggered communication plan to notify clients who have Class B share accounts held directly by the Funds that the Funds will no longer offer Class B shares. First, a letter will be sent on or about 12/21/18 to those clients who are currently investing in Class B shares through "Automated Purchases" asking them to take action regarding the direction of their "Automated Purchase"; next, a letter will be included in Fourth Quarter Statements of all clients who own Class B shares; and, lastly, a follow-up mailing will be sent on or about 1/15/19 to those clients who are investing through "Automated Purchase" and did not respond to the initial December mailing.

### Intermediary Sales Team

(Pre-sale support including product questions, portfolio construction, case design, and sales ideas)



Email us at  
[sales@firstinvestorsfunds.com](mailto:sales@firstinvestorsfunds.com)



Call your First Investors Internal  
Sales Team at 800 524 2803 (Option 2)



Go to  
[firstinvestorsfunds.com](http://firstinvestorsfunds.com)

### Dealer Services

(Existing account inquiries, Fund/SERV inquiries, branch office updates)



800 524 2803  
(Option 1)



Regular Mail  
Foresters Investor Services, Inc.  
Raritan Plaza 1, P.O. Box 7837  
Edison, NJ 08818-7837



Express Mail  
Foresters Investor Services, Inc.  
Raritan Plaza 1, 8th FL  
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For more information about First Investors Funds from Foresters Financial Services, Inc., you may obtain a free prospectus by calling 800 524 2803 (option 2) or visiting our website at [firstinvestorsfunds.com](http://firstinvestorsfunds.com). 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.