

### Fund/SERV Trading Information for Upcoming Fund Merger

#### First Investors Single-State Tax Exempt Funds into First Investors Tax Exempt Opportunity Fund

Shareholders of 8 of the First Investors Single State-Tax Exempt Funds have been asked to consider and approve the merger into the First Investors Tax Exempt Opportunity Fund. The fund mergers have been approved and will occur at the close of business on December 14, 2018.

For:

Last Day to Place T+1, T+2, and DCC&S Purchases.	Wednesday, 12/12/2018
Last Day to Place NSCC Transfers (In or Out)	Thursday, 12/13/2018
Last Day to Place NSCC Exchanges (In or Out)	
Last Day to Place T+1, T+2, and DCC&S Redemptions.	
Last Day to Place Direct trades (includes Purchases, Redemptions, Transfers, and Exchanges)	Friday, 12/14/2018
Merger Date	

All mergers are non-taxable events. F55 Networking Activity Files will be sent after the mergers with Transaction Type 23 (Fund Merger Activity) and Transaction Description Code = W0 (Fund Merger Non-Taxable). F51 records will also be sent for the new acquiring fund accounts.

For the merger transactions, a 9-decimal place NAV will be priced on the merger date for both the merging fund and the acquiring fund. A 9-decimal place merger ratio will be calculated and will be communicated on Monday, December 17, 2018.

For any questions regarding the mergers, please contact Dealer Services at 800 524 2803.

#### FOR INSTITUTIONAL USE ONLY AND SHOULD NOT BE DISTRIBUTED TO THE GENERAL PUBLIC.

All investing involves risk, including possible loss of principal. Fixed income investing includes interest rate risk and credit risk. Interest rate risk is the risk that bonds will decrease in value as interest rates rise. As a general rule, longer-term bonds fluctuate more than shorter-term bonds in reaction to changes in interest rates. Credit risk is the risk that bonds will decline in value as the result of a decline in the credit rating of the bonds or the economy as a whole, or that the issuer will be unable to pay interest and/or principal when due. There are also special risks associated with investing in certain types of bonds, including liquidity risk and prepayment and extension risk. High yield debt securities (commonly known as "junk bonds") have greater credit risk than higher quality debt securities because their issuers may not be as financially strong. High yield securities are inherently speculative due to the risk associated with the issuer's ability to make principal and interest payments. During times of economic stress, high yield securities issuers may be unable to access credit to refinance their bonds or meet their credit obligations. **Past performance is no guarantee of future results.**

First Investors Funds are managed by Foresters Investment Management Company, Inc. and distributed by Foresters Financial Services, Inc.; each is a wholly owned subsidiary of Foresters Financial Holding Company, Inc. (FFHC).

*For more information about First Investors Funds from Foresters Financial Services, Inc., you may obtain a free prospectus by calling 800 423 4026 or visiting foresters.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.*