



First Investors Funds Class A and B* Service (12b-1) Fee Rates

Service (12b-1) fees based on assets:

Fund Name:	Rate Paid to Dealer a, b:	Frequency:
Special Situations Fund	0.20%	Quarterly
Tax Exempt Opportunities Fund	0.20%	Quarterly

Service (12b-1) fees based on date of purchases:

Fund Name:	Eligible for Service Fees on shares purchased on or after:	Rate Paid to Dealer a, b:	Frequency:
Single State Tax Exempt Funds – CA, NJ, NY, OR	01/01/2000	0.15% c	Quarterly
Covered Call Strategy Fund	04/01/2016	0.20% d	Quarterly
Equity Income Fund	01/01/1998	0.20%	Quarterly
Floating Rate Fund	10/18/2013	0.20% d	Quarterly
Fund for Income	01/01/1998	0.20%	Quarterly
Global Fund	01/01/1998	0.20%	Quarterly
Growth & Income Fund	01/01/1998	0.20%	Quarterly
Hedged U.S. Equity Opportunities Fund	08/01/2016	0.20% d	Quarterly
International Fund	10/01/2004	0.20%	Quarterly
International Opportunities Bond Fund	08/27/2012	0.20% d	Quarterly
Investment Grade Fund	01/01/1998	0.20%	Quarterly
Limited Duration Bond Fund	05/19/2014	0.20% d	Quarterly
Opportunity Fund	01/01/1998	0.20%	Quarterly
Premium Income Fund	04/02/2018	0.20% d	Quarterly
Select Growth Fund	01/01/2004	0.20%	Quarterly
Strategic Income Fund	04/15/2013	0.20% d	Quarterly
Tax Exempt Income Fund	01/01/1998	0.20% e	Quarterly
Total Return Fund	01/01/1998	0.20%	Quarterly

* B Share purchases must be held 13 months before service fee payments begin.

a- Effective January 1, 2009, the funds no longer pay 12(b)-1 service fees to dealers on 403(b) custodial accounts.

b- Standard rates are shown. Different rates may apply if the broker dealer has a special servicing agreement with the distributor.

c- Certain dealers have been grandfathered at a different rate. Contact B/D Services at (800)524-2803 for additional information.

d- This fund does not offer B shares.

e- Service fees are not paid on certain types of accounts that are no longer offered by the fund.

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