



**Required for Acceptance of Class B Share Purchase Orders Of \$100,000 or More in a Single Fund**

Date

To: Foresters Financial Services  
Raritan Plaza I  
PO Box 7837  
Edison, New Jersey  
08818-7837

Client Name:

Type of Investment (Name of Fund/ Share Class):

B shares

Investment Amount:

Dear Foresters Financial:

I hereby represent that I have informed my client that the First Investors funds offer both Class A and Class B shares, that sales charge discounts are available on purchases of the Class A shares in amounts of \$100,000 or more, that Class A shares have lower ongoing expenses than Class B shares, and that Foresters Financial Services generally recommends Class A shares rather than Class B shares for clients who are investing \$100,000 or more in First Investors funds because Class A shares are less expensive for clients at such levels. I also represent that this transaction complies with the policies of my firm with respect to the sale of Class B shares.

I hereby agree to indemnify the First Investors funds, their affiliates, and the officers, directors, employees and agents of the funds and their affiliates from any liability that may arise from relying on the representations that I am making in this letter.

Broker-Dealer

Date

Representative Name (Print)

Representative Signature