

Automatic Payroll Investment (API) Application

I wish to establish an Automatic Payroll Investment (API) program, and I authorize my employer to initiate credit entries of amounts deducted from my pay to an account at JPMorgan Chase Bank, N.A. ("Chase"). I further authorize Chase to accept any such funds and to transfer them to Foresters Financial Services, Inc. ("FFS") for investment in the First Investors Fund account(s) designated below or as changed by my instructions to FFS from time to time. I understand that Chase shall have no responsibility for the correctness thereof or for determining the existence of any further authorization relating hereto. I understand that in order to terminate this authorization I must give written notice to my employer. I understand that First Investors Funds are not FDIC insured, not guaranteed by Chase, and are subject to investment risks including possible loss of principal.

1. Employer Information

Employer's Name (print) _____ Employer's Payroll Department Contact Name (print) _____

Employer's Street Address _____ Contact's Phone # _____

Employer's City, State, Zip Code _____

2. Participant Information

Participant's Name (print) _____ Participant's Social Security Number _____

Participant's Street Address, City, State, Zip Code _____

3. Investment Instructions (To change the amount or frequency of Automatic Payroll Investment (API), instruct your employer.)

Attach appropriate Account Application if establishing new account(s).

I authorize Automatic Payroll Investments (API) of \$ _____

All investments will be made in Class A shares unless specified otherwise.

Please invest as follows (total percentage must equal 100%):

_____ %	in _____	_____
	Existing Account Number or Name of New Fund	Registration
_____ %	in _____	_____
	Existing Account Number or Name of New Fund	Registration
_____ %	in _____	_____
	Existing Account Number or Name of New Fund	Registration
_____ %	in _____	_____
	Existing Account Number or Name of New Fund	Registration
_____ %	in _____	_____
	Existing Account Number or Name of New Fund	Registration
100%		

4. Participant's Signature

I understand that in the event of a partial fund exchange, the Automatic Payroll Investment ("API") will remain on the original account. In a full fund exchange, the API will be carried to the new fund account. If the original account is fully exchanged to multiple fund accounts receiving API, the API will be proportionally invested between receiving accounts. If a percentage of my API payment is invested into an account which is subsequently liquidated, that percentage will be divided among the other participating First Investors Fund accounts. If my entire API transfer is invested in a single fund account which has been liquidated, JPMorgan Chase Bank, N.A. is authorized to return the payment to my employer.

Signature of Participant _____ Date _____

Return by Regular Mail:
Foresters Investor Services, Inc.
P.O. Box 7837, Edison, NJ 08818-7837

Return by Overnight Mail:
Foresters Investor Services, Inc.
Raritan Plaza I, 8th Floor, Edison, NJ 08837-3620

For More Information:
First Investors Funds
800-423-4026 (Shareholder Services)
www.foresters.com