

**FAMILY OF FIRST INVESTORS FUNDS APPLICATION  
FOR USE BY NON-AFFILIATED BROKER-DEALERS**



**REGISTRATION**

INDIVIDUAL  JTWR0S  JOINT OTHER (If two tenants reside at a different address, if more than two tenants, or if not JTWR0S, attach Joint Account Supplement.)

1.  Mr. \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Mrs. \_\_\_\_\_  
 Ms. Name

2.  Mr. \_\_\_\_\_ Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Mrs. \_\_\_\_\_  
 Ms. Name

UNIFORM TRANSFER TO MINORS ACT (UTMA) for state of \_\_\_\_\_  UNIFORM GIFT TO MINORS ACT (UGMA) for state of \_\_\_\_\_  GUARDIANSHIP\*  CONSERVATORSHIP\*

1.  Mr. \_\_\_\_\_ Social Security # of Minor / Ward \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Mrs. Name of Minor / Ward (only one)

2.  Mr. \_\_\_\_\_ Social Security # of Custodian / Guardian / Conservator \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Mrs. Name of Custodian / Guardian / Conservator (only one)

CORPORATION/ASSOCIATION\*\*  SOLE PROPRIETORSHIP\*\*  PARTNERSHIP\*\*  TRUST\*\*  ESTATE  OTHER \_\_\_\_\_  
 Corporation, partnerships and other entities must be organized in the U.S.

\_\_\_\_\_ Taxpayer Identification # \_\_\_\_\_ Date of Trust (if applicable)  
 Exact Name of Entity / Sole Proprietorship / Partnership / Estate

\_\_\_\_\_ Name of Authorized Individual who should receive statements.

\*Guardian's/Conservator's Acknowledgment Form must accompany this application.  
 \*\*Certificate of Authority must accompany this application.

**STATUS**

1.  U.S. Citizen  Resident Alien  Non-Resident Alien \_\_\_\_\_  
 Document Type and Number \_\_\_\_\_ Country of Birth \_\_\_\_\_

2.  U.S. Citizen  Resident Alien  Non-Resident Alien \_\_\_\_\_  
 Document Type and Number \_\_\_\_\_ Country of Birth \_\_\_\_\_

**TELEPHONE**  
 (\_\_\_\_\_) \_\_\_\_\_  
 Home Phone  
 (\_\_\_\_\_) \_\_\_\_\_  
 Work Phone

**ADDRESS**

\_\_\_\_\_ U.S. Mailing Address  
 \_\_\_\_\_  
 City, State, Zip

\_\_\_\_\_ Residential Street Address (Mandatory if Mailing Address contains a P.O. Box, "care of", or temporary address)  
 \_\_\_\_\_  
 City, State, Zip

**TERMS AND CONDITIONS.** Terms and conditions of this Application are set forth on the reverse side of this form. **The Terms and Conditions include a pre-dispute arbitration clause (paragraph 5).** By signing below, you are agreeing to these Terms and Conditions. You are also acknowledging that you are being provided with a copy of this Application.

**OUR PRIVACY POLICY.** We use the strictest standards to safeguard your information. We use your information only to process transactions that you have authorized, and to service your account. We do not disclose your information to any third party, except as permitted by law. We restrict access to your information to those persons who need to know it. We also maintain physical, electronic, and procedural measures to ensure that unauthorized persons do not obtain access to your information.

**ANTI-MONEY LAUNDERING POLICY.** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Thus, when you open an account, we are required to ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for a copy of your driver's license or other identifying documents. If you do not provide the required information, or if we are not able to verify your identity, we may be prohibited from opening or maintaining your account.

**TAXPAYER CERTIFICATION.** The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding. Under penalty of perjury, I certify that (1) the number shown on this application is my correct taxpayer identification number (or I am awaiting a number to be issued to me) and (2) I am not subject to backup withholding because (A) I am exempt from backup withholding, or (B) I have not been notified by the Internal Revenue Service ("IRS") that I am subject to backup withholding, or (C) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). You must strike out (2) above if you are subject to backup withholding. If you are claiming exemption as a non-resident alien, you should check this box  and attach an IRS Form W-8BEN to this application.

**BROKER DEALER  
INFORMATION**

Registered Representative's Name (print) \_\_\_\_\_ Registered Representative's Signature \_\_\_\_\_ Date \_\_\_\_\_ Reg. Rep # \_\_\_\_\_

Manager's Name (print) \_\_\_\_\_ Manager's Signature \_\_\_\_\_ Date \_\_\_\_\_ Branch # \_\_\_\_\_

Dealer's Name (print) \_\_\_\_\_ Dealer's Branch Office Street Address \_\_\_\_\_

(\_\_\_\_\_) \_\_\_\_\_ Dealer's Branch City, State, Zip Code \_\_\_\_\_

Branch Telephone # \_\_\_\_\_

**X** \_\_\_\_\_  
 Signature of Owner #1 Date

**X** \_\_\_\_\_  
 Signature of Owner #2 (if any) Date

# TERMS AND CONDITIONS OF APPLICATION

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By signing this Application, you are agreeing to the following terms and conditions. The terms “we,” “us,” and “our” include not only First Investors funds but also their affiliates, and the officers, directors, employees, representatives and agents of the funds and their affiliates. The terms “you” and “your” include not only you but also any of your heirs or assigns who succeed to your rights, or persons who act on your behalf including your broker-dealer and your representative.

**1. SCOPE AND INTERPRETATION OF APPLICATION.** This Application applies to all retirement and non-retirement accounts that you have opened or may open with us in the future. The interpretation of this Application is governed by the laws of the State of New York.

**2. RELIANCE ON INFORMATION AND INSTRUCTIONS.** You agree to indemnify and hold us harmless from and against any losses that result from our reliance on (a) information that you have provided to us in this Application or other documents, unless you notify us in writing that such information is no longer current; or (b) telephone, ACH or wire transfer instructions that we reasonably believe to be genuine, provided that we use procedures that are reasonably designed to ensure that the instructions are genuine.

**3. TELEPHONE PRIVILEGES.** If you are establishing an individual or joint account, you will automatically be given telephone privileges on your First Investors funds, unless you expressly decline such privileges in writing. Telephone privileges enable you to exchange or redeem certain shares over the phone. For your protection, we record all calls; send written confirmations of telephone-initiated transactions to the address of record; require callers to provide names, account numbers and social security numbers; and send telephone redemption proceeds only to the registered owner(s) at the primary address of record or to a pre-designated bank account. We are not liable for any losses resulting from our reliance on telephonic instructions that we believe to be genuine, provided we follow the above procedures.

**4. HOUSEHOLDING POLICY AND ADDRESS.** It is the policy of First Investors mutual funds to mail only one copy of a prospectus, annual report or semi-annual report to shareholders who reside at the same address. We will continue to household these disclosure documents indefinitely. You may revoke your consent at any time by calling us at 1-800-423-4026, and directing us to stop householding these documents, after which you will receive your own copies. For joint accounts, all owners are assumed to reside at the address on the reverse side unless a Joint Account Supplement Form is attached indicating otherwise.

**5. PRE-DISPUTE ARBITRATION AND COMPLAINTS.**

- (a) Arbitration is final and binding on the parties.
- (b) By agreeing to arbitrate, the parties are waiving their right to seek remedies in court, including the right to jury trial.
- (c) Pre-arbitration discovery is generally more limited than and different from court proceedings.
- (d) An arbitrator’s award is not required to include factual findings or legal reasoning and any party’s right to appeal or seek modification of a ruling by an arbitrator is strictly limited.
- (e) A panel of arbitrators will typically include a minority who were or are affiliated with the securities industry.
- (f) No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

You agree to submit all controversies which may arise between us concerning any transaction or account, whether entered into or opened prior to, or subsequent to the date hereof, to binding arbitration pursuant to the rules of the NASD. If you have a complaint, you can call Shareholder Services at (800) 423-4026 or write us at: First Investors Corporation, Attn: Correspondence Department, P.O. Box 7837, Edison, New Jersey 08818-7837.

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*Send application to:*

Administrative Data Management Corp.  
P.O. Box 7837, Edison, New Jersey 08818-7837