

IMPORTANT INFORMATION

MONEY LINE

Money Line is an electronic mutual fund investment program via an Automated Clearing House ("ACH"). To participate you must provide complete bank account information in Electronic Funds Transfer Options ("EFT") section of the FI Mutual Fund Application and you must not decline the EFT Fund Purchase option. A \$50 minimum monthly or \$600 minimum annual electronic investment per Fund Account is required. All shareholders and all bank account owners must sign the application when the bank and mutual fund account owners are not identical. All signatures must be guaranteed. *(Please allow at least ten (10) Business Days for initial processing.)*

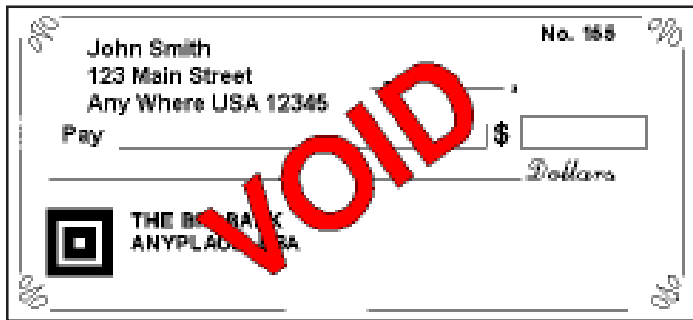
The total Money Line payment may be increased by a maximum of \$36,000 per customer per year using any frequency provided the bank and FI Fund account registrations are the same and by a maximum of \$2,400 per year using any frequency if the bank and FI Fund account registrations are different.

ELECTRONIC FUNDS TRANSFERS (EFT)

Electronic Funds Transfer ("EFT") is the electronic movement of money via ACH from one institution to another. You may use electronic transfers for Money Line investments into your First Investors mutual fund or for dividend distributions, systematic withdrawal payments or redemption proceeds transferred directly to your bank account.

You may establish EFT privileges by completing the EFT section of the FI Mutual Fund Application and having your signature guaranteed. EFT purchases can be made through the Money Line electronic fund purchase program as described in Section B. Certain EFT redemptions can be made by calling Special Services at 1(800) 342-6221. The minimum EFT redemption amount is \$500 and the maximum is \$250,000. Ten business days are required to establish the EFT privilege. A check will be mailed to your address of record if a distribution request is received before the EFT privilege is established.

**Attach Pre-Printed Voided Check,
Pre-Printed Deposit Slip
or Account Statement Here.**



EFT/Money Line Signature Guarantee Requirements:

- A signature guarantee of all owners is required to establish all EFT privileges.
- For Money Line, if the bank account ownership is not identical to the mutual fund account ownership, a signature guarantee of all bank account holders is also required.
- If the bank account is registered to a corporation, trust, or other business entity, the Certificate of Authority is required.

ADDRESS CHANGE

I authorize you to change the address of record on all my FIC funds for all individual and joint accounts registered under my social security number as follows:

New Street Address

City

State

Zip Code