



First Investors

Important Notice for Broker/Dealers

First Investors Fund Closings

On August 21, 2008, the Board of Trustees approved the liquidation of the following First Investors Single State Insured Tax Exempt Funds: Arizona, Colorado, Georgia, Maryland, and Missouri (the "Funds"). Liquidations of the Funds will take place on September 26, 2008, ("Liquidation Date"). A copy of the letter being sent to shareholders is on the reverse side of this notice.

Investments may be exchanged into the shares of other First Investors funds without incurring a new sales charge or any contingent deferred sales charge ("CDSC"). Shareholders (excluding Networked Level 3 accounts) that do not exchange or redeem shares by the Liquidation Date will receive a distribution check representing the value of the shares on that date. The Funds will waive any CDSC that otherwise would be applicable on shares that remain invested in the Funds until the Liquidation Date.

PROCEDURES FOR NETWORKED LEVEL 3 ACCOUNTS

On September 29, 2008, all proceeds from the liquidation of Fund shares held in Networked Level 3 accounts will be sent in a bulk wire to the broker/dealer of record, provided that we have wiring instructions on file. F55 records will be generated and sent on September 29, 2008, via the NSCC's Networking system. Broker/dealers should call 1-800-524-2803 or email BDServices@FirstInvestors.com to confirm or provide wiring instructions before the Liquidation Date. In addition, we can provide broker/dealers with a breakdown of the liquidated accounts upon request.

How to Contact Us

Broker/Dealer Services 1-800-524-2803
(account inquiries, Fund/SERV inquiries, branch office updates)

Regular Mail

Administrative Data Management
P.O Box 7837
Edison, NJ 08818-7837

Express Mail

Administrative Data Management
Raritan Plaza 1
Edison, NJ 08837-3620

Please refer to the First Investors Shareholder Manual for further shareholder information. A copy is available on our website (www.firstinvestors.com) under "Information Center".

August 25, 2008

Dear Shareholder:

On August 21, 2008, the Board of Trustees approved management's recommendation to liquidate your single state Fund due primarily to its relatively small asset size and limited prospects for growth. No shareholder approval is needed for this action. We plan to liquidate the Fund on September 26, 2008.

You may exchange your investment in the Fund into the shares of another First Investors fund without incurring a new sales charge or any contingent deferred sales charge ("CDSC"). An exchange is a taxable event and therefore may give rise to a gain or loss.

If you remain invested in the Fund until the liquidation date, you will receive a distribution check representing the value of your shares on that date. The Fund will waive any CDSC that otherwise would be applicable on shares that remain invested in the Fund until it is liquidated. The CDSC will be imposed, however, on shares that are redeemed prior to the liquidation date. If you receive a distribution upon liquidation of the fund, it may be a taxable event. Please consult your tax adviser.

For more information about the First Investors Funds, you may obtain a free prospectus by contacting your financial services representative, writing to the address above, calling (800) 423-4026 or visiting our website at www.firstinvestors.com. You should consider the Funds' investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information, and should be read carefully before you invest or send money. An investment in the Funds is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Thank you for placing your trust in First Investors. We look forward to continuing to serve your investment needs.

Sincerely,

Kathryn S. Head
President