

First Investors Funds Class A and B* Service (12b-1) Fee Rates

Service (12b-1) fees based on assets

Fund Name	Rate Paid to Dealer ^a
Special Situations Fund	0.20%
Tax Exempt II Fund	0.20%

Service (12b-1) fees based on purchases

Fund Name	Eligible for Service Fees on shares purchased on or after:	Rate Paid to Dealer ^a
Single State Tax Exempt Funds -CA, CT, MA, MI, MN, NJ, NY, NC, OH, OR, PA, VA	1/1/2000	0.15% ^b
Blue Chip Fund	1/1/1998	0.20%
Fund for Income	1/1/1998	0.20%
Global Fund	1/1/1998	0.20%
Government Fund	1/1/1998	0.20%
Growth & Income Fund	1/1/1998	0.20%
International Fund	10/1/2007	0.20%
Investment Grade Fund	1/1/1998	0.20%
Opportunity Fund	1/1/1998	0.20%
Select Growth Fund	1/1/2004	0.20%
Tax Exempt Fund	1/1/1998	0.20% ^c
Total Return Fund	1/1/1998	0.20%
Value Fund	1/1/1998	0.20%

* B Share purchases must be held 13 months before service fee payments begin.

a- Effective January 1, 2009, FIC no longer pays 12(b)-1 service fees to dealers on First Investors 403(b) custodial accounts.

b- Certain dealers have been grandfathered at a different rate. Contact B/D Services at 800-524-2803 for additional information.

c- Service fees are not paid on certain types of accounts no longer offered. Contact B/D Services at 800-524-2803 for additional information.