



*This performance data represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. Current performance may be higher or lower than the performance data quoted. For current performance information as of the most recent month-end, please visit our web site at [www.firstinvestors.com](http://www.firstinvestors.com).*

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For the period  
ending 4-30-12

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Not to be used  
after 5-31-12

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BROKER/  
DEALER

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## Mutual Funds Performance at a Glance

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April 2012



# Notes

## MONEY MARKET FUND

a An investment in the Cash Management Fund ("Fund") is neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. Some expenses were waived on the Fund through 04/30/12. Therefore, yields on this Fund were higher than they would have been had expenses not been waived.

## CLASS A AND B SHARE PERFORMANCE, SALES CHARGES AND RISKS

b Performance of Class B shares will differ from Class A shares because each class is sold pursuant to different sales arrangements and bears different expenses. Redemptions of Class B shares may be subject to a deferred sales charge. All Total Return figures for the Funds assume that all dividends and distributions have been reinvested at NAV. SEC Total Return figures assume the payment of the maximum sales charge in the case of Class A shares and the applicable contingent deferred sales charge ("CDSC") in the case of Class B shares. NAV Total Returns are calculated without a sales charge or CDSC. The maximum sales charge on Class A shares is 5.75%. This maximum sales charge was higher prior to June 17, 2002. The maximum CDSC on Class B shares is 4%, declining to 1% over six calendar years, after which there is no CDSC. Class B shares will automatically convert to Class A shares approximately eight years after the date of purchase. There is no sales charge on dividend or capital gain reinvestments. In addition, some of the expenses of certain Funds (both Class A and Class B shares) were either waived or assumed during certain periods. Total Return figures would have been lower if Fund expenses had not been waived or assumed.

c Refers to Total Returns since inception date if period is less than 10 years.

d The International and Global Funds invest in foreign securities. Foreign investments involve additional risks, including risks arising from currency fluctuations, government regulation, unfavorable political or legal developments, differences in financial reporting standards, and less stringent regulation of foreign securities markets.

e These Funds invest in small- and mid-cap stocks. These stocks tend to experience sharper price fluctuations than large-cap stocks. The additional volatility associated with small- to mid-cap stocks is attributable to a number of factors, including the fact that the earnings of small- to mid-size companies tend to be less predictable than those of larger, more established companies. Small- to mid-cap stocks are also not as broadly traded as stocks of companies with larger market caps. At times, it may be difficult for the Funds to sell small- to mid-cap stocks at reasonable prices.

f The Fund For Income seeks a high level of current income by investing in high-yield bonds (junk bonds). The issuers of the bonds pay higher interest rates because they have a greater likelihood of financial difficulty, which could result in their inability to repay the bonds fully when due. Prices of junk bonds are also subject to greater fluctuations.

g These funds generally attempt to purchase high quality municipal securities that are: (a) rated as investment grade, at the time of purchase, by at least one nationally recognized statistical rating organization, such as Moody's Investors Service, Inc., Standard & Poor's Ratings Service, or Fitch Ratings; or (b) if unrated, are determined by the Fund's Adviser to be of investment grade quality.

h SEC yield and taxable equivalent yield calculations are for the 30 day period ended 04/30/12. The taxable equivalent yield calculations are based upon an assumed 33% federal tax rate.

i The distribution rates are calculated by adding the dividends for the last 12 months and dividing the sum by the Fund's net asset value per share as of the end of that period. Distribution rate calculations do not include capital gains paid and are net of sales charges. Some of the expenses were waived for certain Funds during certain periods. Therefore, distribution rate figures were higher than they would have been for these Funds had expenses not been waived.

j Dividends, if any, are distributed monthly for all income funds. Capital gains, if any, are distributed annually.

k Total annual fund operating expenses are gross of fee waivers as set forth in the current prospectus.

## SALES CHARGES AND DEALER CONCESSIONS

Rule 12b-1 fees are currently being paid by the Funds.

l There is no sales charge for transactions of shares of First Investors funds of \$1 million and over into one Fund account. First Investors will pay a concession equal to 0.90% of the amount invested to dealers on such purchases. If shares are purchased on or after May 1, 1995 and are redeemed within 24 months of purchase (this holding period is 18 months for shares purchased prior to May 1, 1995) a CDSC of 1.00% will be deducted from the redemption proceeds. The CDSC will be calculated in the same manner as the CDSC on the Class B shares.

m Discount calculator: Divide this factor into net asset value to determine discounted offering price.

n Class B shares automatically convert into Class A shares after approximately eight years.

Fund		Inception Date	Investment Objective	7 Day Yield	7 Day Effective Yield	30 Day Yield	12 Month Yield	Dividend Freq	Assets (in millions)	Total Ann. Fund Operating Expenses <sup>l</sup>	Shareholders (As of 4/30/12)
<b>TAXABLE MONEY MARKET</b>											
Cash Management											
A Shares	10/16/78	FICXX	High rate of current income consistent with the preservation of capital and maintenance of liquidity	0.00%	0.00%	0.00%	0.00%	Monthly	\$136.4	1.06%	20,411
B Shares	1/12/95	-	High rate of current income consistent with the preservation of capital and maintenance of liquidity	0.00%	0.00%	0.00%	0.00%	Monthly	\$1.1	1.81%	110

First Investors		Sales Charges and Dealer Concessions							
		Amount of Purchase		Sales Charges		Dealer Concessions		Discount Calculator <sup>m</sup>	
Class A Shares									
<b>First Investors Funds</b>									
Minimum Initial Purchase: \$1,000		\$100,000-\$249,999		5.75%		4.72%		94.25%	
(non-retirement accounts)		\$250,000-\$499,999		4.50%		3.69%		95.50%	
		\$500,000-\$999,999		3.50%		2.87%		96.50%	
		\$1,000,000+ <sup>1</sup>		2.50%		2.05%		97.50%	
				-		-		-	
Class B Shares <sup>n</sup>									
Year		1	2	3	4	5	6	7	8
Contingent Deferred Sales Charge		4%	4%	3%	3%	2%	1%	0%	0%
Dealer Concession		3.5%							



# Equity Funds **A** Shares

Fund	Inception Date Nasdaq Symbol	Investment Objective	SEC Total Return <sup>b</sup>			NAV Total Return <sup>b</sup>			Dividend History (last 3 months)			Dividends Capital Gains (last 12 months)	Distribution Frequency <sup>j</sup>	NAV Offering Price (As of 4/30/12)	Assets (in millions) (As of 4/30/12)	Total Annual Fund Operating Expenses <sup>k</sup>	Shareholders (As of 4/30/12)
			Average Annual	Average Annual	Average Annual	Average Annual	Average Annual	Average Annual	Average Annual	Feb	Mar						
<b>FOREIGN</b>			1 yr.	5 yr.	10yr.orLife <sup>c</sup>	1 yr.	5 yr.	10yr.orLife <sup>c</sup>									
International <sup>d</sup>	6/27/06 FIINX	Long-term capital growth	2.20%	-0.96%	2.33%	8.45%	0.23%	3.38%	-	-	-	\$0.15710	Annually	\$11.24	\$157.5	1.88%	21,086
				-4.70%	-4.70%		1.15%	1.15%				-		\$11.93			
Global <sup>d</sup>	11/16/81 FIISX	Long-term capital growth	-6.71%	-0.64%	3.71%	-1.05%	0.55%	4.32%	-	-	-	\$0.01574	Annually	\$6.73	\$287.9	1.70%	33,157
				-3.14%	43.91%		2.77%	52.62%				-		\$7.14			
<b>GROWTH</b>																	
Opportunity <sup>e</sup>	8/24/92 FIUSX	Long-term growth of capital	0.12%	1.99%	5.57%	6.24%	3.21%	6.20%	-	-	-	\$0.16595	Annually	\$29.93	\$536.9	1.37%	50,462
				10.37%	72.02%		17.09%	82.51%				\$0.88799		\$31.76			
Select Growth <sup>e</sup>	10/25/00 FICGX	Long-term growth of capital	3.09%	-0.61%	2.54%	9.44%	0.57%	3.15%	-	-	-	-	Annually	\$8.00	\$267.9	1.45%	29,349
				-3.03%	28.56%		2.87%	36.37%				-		\$8.49			
Growth & Income	10/4/93 FGINX	Long-term growth of capital and current income	2.68%	0.56%	3.63%	8.95%	1.75%	4.24%	-	\$0.0240	-	\$0.14441	Quarterly	\$16.42	\$1,216.8	1.34%	103,125
				2.81%	42.84%		9.08%	51.54%				-		\$17.42			
<b>VALUE</b>																	
Special Situations <sup>e</sup>	9/18/90 FISSX	Long-term growth of capital	-1.16%	3.82%	6.13%	4.89%	5.06%	6.76%	-	-	-	\$0.02959	Annually	\$25.16	\$354.1	1.54%	35,869
				20.63%	81.25%		28.01%	92.36%				\$1.75666		\$26.69			
Value	2/22/93 FIUTX	Total return	-1.63%	-0.62%	3.54%	4.37%	0.57%	4.16%	-	\$0.0250	-	\$0.09400	Quarterly	\$7.58	\$387.7	1.35%	32,091
				-3.06%	41.65%		2.88%	50.37%				-		\$8.04			
<b>BALANCED</b>																	
Total Return	4/24/90 FITRX	High long-term total investment return consistent with moderate investment risk	2.71%	2.99%	4.50%	9.01%	4.22%	5.12%	-	\$0.0700	-	\$0.30002	Quarterly	\$16.62	\$488.6	1.33%	36,020
				15.88%	55.35%		22.94%	64.81%				-		\$17.63			



**Income Funds** **A** Shares

Fund	Inception Date	Investment Objective	SEC Total Return <sup>b</sup>			NAV Total Return <sup>b</sup>			SEC Yield <sup>h</sup>	Taxable Equivalent Yield <sup>h</sup>	Distribution Rate <sup>i</sup>	Dividend History (last 3 months)			Dividends <sup>j</sup> Capital Gains (last 12 months)	NAV Offering Price (As of 4/30/12)	Assets (in millions) (As of 4/30/12)	Total Annual Fund Operating Expenses <sup>k</sup>	Shareholders (As of 4/30/12)	
			Average Annual Cumulative (As of 3/31/12)	Average Annual Cumulative (As of 3/31/12)	Average Annual Cumulative (As of 3/31/12)	1 yr.	5 yr.	10 yr.				1 yr.	5 yr.	10 yr.						Feb
	Nasdaq Symbol																			
<b>HIGH YIELD</b>																				
Fund For Income <sup>f</sup>	1/1/71 FIFIX	High current income	0.16%	2.51%	5.44%	6.44%	3.74%	6.05%	5.15%	-	6.44%	\$0.0137	\$0.0137	\$0.0127	\$0.1642	\$2.55	\$573.3	1.30%	38,226	
				13.18%	69.78%		20.13%	79.87%						-	\$2.71					
<b>INVESTMENT GRADE</b>																				
Investment Grade	2/19/91 FIIGX	Maximum level of income consistent with investment in investment grade debt securities	1.82%	4.48%	4.87%	8.03%	5.72%	5.49%	2.37%	-	4.21%	\$0.0340	\$0.0340	\$0.0340	\$0.4185	\$9.94	\$491.1	1.22%	29,397	
				24.51%	60.90%		32.09%	70.65%						-	\$10.55					
<b>GOVERNMENT</b>																				
Government	8/6/84 FIGVX	Significant level of current income consistent with security and liquidity of principal	-0.28%	4.41%	4.14%	5.82%	5.64%	4.75%	2.18%	-	3.44%	\$0.0321	\$0.0321	\$0.0310	\$0.3974	\$11.56	\$369.6	1.23%	21,652	
				24.07%	49.98%		31.59%	59.10%						-	\$12.27					
<b>TAX EXEMPT MUNICIPAL - SINGLE STATE<sup>g</sup></b>																				
California	2/23/87 FICAX	▲ High level of interest income that is exempt from both federal and state income tax for individual residents of a particular state. Each Fund also seeks income that is not a tax preference item for purposes of the Alternative Minimum Tax ("AMT").	6.46%	3.74%	4.38%	12.99%	4.98%	5.00%	2.09%	3.44%	3.77%	\$0.0400	\$0.0400	\$0.0375	\$0.4775	\$12.68	\$39.0	1.09%	865	
					20.15%	53.49%		27.49%	62.84%						-	\$13.45				
Connecticut	10/8/90 FICTX			5.83%	3.75%	4.20%	12.28%	4.98%	4.83%	1.89%	3.02%	3.57%	\$0.0418	\$0.0418	\$0.0386	\$0.4984	\$13.96	\$34.7	1.07%	622
					20.20%	50.96%		27.52%	60.21%						-	\$14.81				
Massachusetts	1/1/87 FIMAX			6.57%	3.82%	4.19%	13.11%	5.05%	4.82%	1.97%	3.10%	3.63%	\$0.0377	\$0.0377	\$0.0337	\$0.4484	\$12.34	\$25.5	1.10%	582
					20.62%	50.81%		27.95%	60.06%						-	\$13.09				
Michigan	1/1/87 FTMIX			6.05%	3.82%	4.12%	12.53%	5.06%	4.73%	2.08%	3.25%	3.69%	\$0.0385	\$0.0385	\$0.0363	\$0.4673	\$12.67	\$23.4	1.12%	545
				20.63%	49.69%		28.00%	58.82%						\$0.02280	\$13.44					
Minnesota	1/1/87 FIMNX		5.08%	3.88%	4.30%	11.46%	5.11%	4.92%	1.78%	2.88%	3.50%	\$0.0370	\$0.0370	\$0.0370	\$0.4440	\$12.69	\$23.9	1.09%	431	
				20.95%	52.34%		28.33%	61.60%						-	\$13.46					
New Jersey	9/13/88 FINJX		6.26%	3.99%	4.20%	12.75%	5.23%	4.82%	2.19%	3.49%	3.84%	\$0.0435	\$0.0435	\$0.0435	\$0.5220	\$13.59	\$55.4	1.04%	1,050	
				13.18%	50.87%		20.13%	60.08%						-	\$14.42					



**Income Funds A Shares**

Fund	Inception Date	Investment Objective	SEC Total Return <sup>b</sup>			NAV Total Return <sup>b</sup>			SEC Yield <sup>h</sup>	Taxable Equivalent Yield <sup>h</sup>	Distribution Rate <sup>i</sup>	Dividend History (last 3 months)			Dividends <sup>j</sup> Capital Gains (last 12 months)	NAV Offering Price (As of 4/30/12)	Assets (in millions) (As of 4/30/12)	Total Annual Fund Operating Expenses <sup>k</sup>	Shareholders (As of 4/30/12)	
			Average Annual	Average Annual	Cumulative	Average Annual	Average Annual	Cumulative				Feb	Mar	Apr						
TAX EXEMPT MUNICIPAL - SINGLE STATE <sup>g</sup>			1 yr.	5 yr.	10 yr.	1 yr.	5 yr.	10 yr.												
New York	6/4/84 FNYFX	High level of interest income that is exempt from both federal and state income tax for individual residents of a particular state. Each Fund also seeks income that is not a tax preference item for purposes of the Alternative Minimum Tax ("AMT").	5.45%	3.79%	4.08%	11.89%	5.03%	4.70%	1.84%	2.95%	3.85%	\$0.0483	\$0.0483	\$0.0483	\$0.5796	\$15.07	\$165.1	1.02%	3,507	
			20.47%	49.22%	27.83%	58.29%									-	\$15.99				
North Carolina	5/4/92 FMTNX		5.80%	4.16%	4.54%	12.28%	5.41%	5.16%	1.91%	3.09%	3.67%	\$0.0435	\$0.0435	\$0.0435	\$0.5220	\$14.21	\$26.0	1.07%	440	
			22.63%	55.84%	30.15%	65.32%									-	\$15.08				
Ohio	1/1/87 FIOHX		5.01%	3.75%	4.20%	11.42%	4.99%	4.82%	2.01%	3.19%	3.75%	\$0.0405	\$0.0405	\$0.0385	\$0.4840	\$12.92	\$23.8	1.09%	498	
			20.21%	50.89%	27.59%	60.12%									-	\$13.71				
Oregon	5/4/92 FTORX		6.61%	4.17%	4.40%	13.09%	5.42%	5.02%	1.62%	2.68%	3.42%	\$0.0400	\$0.0400	\$0.0371	\$0.4827	\$14.12	\$50.1	1.06%	1,134	
		22.69%	53.79%	30.18%	63.20%									-	\$14.98					
Pennsylvania	4/30/90 FTPAX	5.57%	4.09%	4.30%	11.98%	5.33%	4.93%	2.15%	3.31%	3.95%	\$0.0447	\$0.0447	\$0.0447	\$0.5364	\$13.57	\$38.6	1.06%	797		
		22.19%	52.42%	29.62%	61.77%									-	\$14.40					
Virginia	4/30/90 FIVAX	4.25%	3.56%	4.08%	10.61%	4.80%	4.70%	1.85%	2.93%	3.63%	\$0.0410	\$0.0410	\$0.0410	\$0.4920	\$13.55	\$38.5	1.06%	797		
		19.12%	49.11%	26.41%	58.25%									-	\$14.38					
TAX EXEMPT MUNICIPAL - NATIONAL <sup>g</sup>																				
Tax Exempt	8/3/77 FITAX	High level of interest income that is exempt from federal income tax and not a tax preference item for purposes of the Alternative Minimum Tax ("AMT"). Secondarily, total return in the case of Tax Exempt II.	5.71%	3.77%	4.04%	12.14%	5.01%	4.66%	2.39%	3.57%	4.12%	\$0.0348	\$0.0348	\$0.0348	\$0.4183	\$10.15	\$712.7	1.01%	15,606	
			20.31%	48.57%	27.66%	57.67%									-	\$10.77				
Tax Exempt II	7/26/90 EITX	7.53%	4.57%	5.18%	14.10%	5.81%	5.80%	2.13%	3.18%	3.56%	\$0.0500	\$0.0500	\$0.0447	\$0.5957	\$16.75	\$246.7	1.06%	6,342		
		25.01%	65.68%	32.60%	75.81%									-	\$17.77					



# Equity Funds **B** Shares

Fund	Inception Date Nasdaq Symbol	Investment Objective	SEC Total Return <sup>b</sup>			NAV Total Return <sup>b</sup>			Dividend History (last 3 months)			Dividends Capital Gains (last 12 months)	Distribution Frequency <sup>j</sup>	NAV Offering Price (As of 4/30/12)	Assets (in millions) (As of 4/30/12)	Total Annual Fund Operating Expenses <sup>k</sup>	Shareholders (As of 4/30/12)
			Average Annual Cumulative (As of 3/31/12)	Average Annual Cumulative (As of 3/31/12)	Average Annual Cumulative (As of 3/31/12)	1 yr.	5 yr.	10yr.orLife <sup>c</sup>	1 yr.	5 yr.	10yr.orLife <sup>c</sup>						
<b>FOREIGN</b>																	
International <sup>d</sup>	6/27/06 FIOX	Long-term capital growth	3.62%	-0.85%	2.51%	7.62%	-0.48%	2.66%	-	-	-	\$0.13973	Annually	\$10.86	\$3.3	2.58%	644
				-4.20%	15.33%		-2.38%	16.33%				-					
Global <sup>d</sup>	1/12/95 FIBGX	Long-term capital growth	-5.62%	-0.48%	3.60%	-1.69%	-0.14%	3.60%	-	-	-	\$0.00697	Annually	\$5.82	\$4.8	2.40%	881
				-2.38%	42.47%		-0.69%	42.47%				-					
<b>GROWTH</b>																	
Opportunity <sup>e</sup>	1/12/95 FIMBX	Long-term capital growth	1.46%	2.14%	5.49%	5.46%	2.48%	5.49%	-	-	-	\$0.12616	Annually	\$25.70	\$15.0	2.07%	2,137
				11.15%	70.72%		13.02%	70.72%				\$0.88799					
Select Growth <sup>e</sup>	10/25/00 FIGBX	Long-term growth of capital	4.79%	-0.46%	2.49%	8.79%	-0.11%	2.49%	-	-	-	-	Annually	\$7.29	\$6.6	2.15%	1,074
				-2.26%	27.93%		-0.56%	27.93%				-					
Growth & Income	1/12/95 FGIBX	Long-term growth of capital and current income	4.22%	0.66%	3.57%	8.22%	1.04%	3.57%	-	-	-	\$0.05045	Quarterly	\$15.42	\$29.6	2.04%	4,035
				3.33%	42.01%		5.33%	42.01%				-					
<b>VALUE</b>																	
Special Situations <sup>e</sup>	1/12/95 FISBX	Long-term growth of capital	0.39%	3.99%	6.08%	4.22%	4.33%	6.08%	-	-	-	-	Annually	\$21.39	\$5.8	2.24%	958
				21.61%	80.45%		23.61%	80.45%				\$1.75666					
Value	1/12/95 FIUBX	Total return	-0.33%	-0.53%	3.50%	3.67%	-0.14%	3.50%	-	\$0.0121	-	\$0.04240	Quarterly	\$7.45	\$7.8	2.05%	1,217
				-2.61%	41.02%		-0.71%	41.02%				-					
<b>BALANCED</b>																	
Total Return	1/12/95 FBTRX	High long-term total investment return consistent with moderate investment risk	4.23%	3.14%	4.49%	8.23%	3.49%	4.49%	-	\$0.0407	-	\$0.18793	Quarterly	\$16.34	\$11.9	2.03%	1,384
				16.72%	55.17%		18.72%	55.17%				-					

Fund	Inception Date	Investment Objective	SEC Total Return <sup>b</sup>			NAV Total Return <sup>b</sup>			SEC Yield <sup>h</sup>	Taxable Equivalent Yield <sup>h</sup>	Distribution Rate <sup>i</sup>	Dividend History (last 3 months)			Dividends <sup>j</sup>	NAV	Assets (in millions)	Total Annual Fund Operating Expenses <sup>k</sup>	Shareholders (As of 4/30/12)	
			Average Annual	Average Annual	Cumulative	Average Annual	Average Annual	Cumulative				Capital Gains	Offering Price	Feb	Mar	Apr				(last 12 months)
			1 yr.	5 yr.	10 yr.	1 yr.	5 yr.	10 yr.												
<b>HIGH YIELD</b>																				
Fund For Income	1/12/95 FIFJX	High current income	1.80%	2.69%	5.51%	5.78%	2.98%	5.51%	4.80%	-	5.82%	\$0.0124	\$0.0124	\$0.0112	\$0.1484	\$2.55	\$6.3	2.00%	773	
				14.20%	70.92%		15.84%	70.92%							-					
<b>INVESTMENT GRADE</b>																				
Investment Grade	1/12/95 FIHX	Maximum level of income consistent with investment in investment grade debt securities	3.22%	4.64%	4.88%	7.22%	4.97%	4.88%	1.83%	-	3.57%	\$0.0287	\$0.0287	\$0.0287	\$0.3549	\$9.93	\$8.4	1.92%	1,030	
				25.47%	61.10%		27.47%	61.10%							-					
<b>GOVERNMENT</b>																				
Government	1/12/95 FIGYX	Significant level of current income consistent with security and liquidity of principal	1.04%	4.56%	4.16%	5.04%	4.89%	4.16%	1.66%	-	2.78%	\$0.0256	\$0.0256	\$0.0245	\$0.3208	\$11.55	\$6.9	1.93%	684	
				24.99%	50.38%		26.99%	50.38%							-					
<b>TAX EXEMPT MUNICIPAL - SINGLE STATE<sup>g</sup></b>																				
California	1/12/95 -	High level of interest income that is exempt from both federal and state income tax for individual residents of a particular state. Each Fund also seeks income that is not a tax preference item for purposes of the Alternative Minimum Tax ("AMT").	8.22%	3.91%	4.40%	12.22%	4.25%	4.40%	1.53%	2.52%	3.11%	\$0.0331	\$0.0331	\$0.0306	\$0.3947	\$12.68	\$0.2	1.79%	6	
					21.13%	53.75%		23.13%	53.75%							-				
Connecticut	1/12/95 FICUX			7.49%	3.89%	4.22%	11.49%	4.23%	4.22%	1.32%	2.11%	2.88%	\$0.0337	\$0.0337	\$0.0305	\$0.4012	\$13.94	\$0.7	1.77%	30
					21.04%	51.13%		23.04%	51.13%							-				
Massachusetts	1/12/95 FIMGX			8.19%	3.96%	4.21%	12.19%	4.30%	4.21%	1.40%	2.21%	3.00%	\$0.0312	\$0.0312	\$0.0272	\$0.3704	\$12.34	\$0.4	1.80%	15
					21.45%	51.04%		23.45%	51.04%							-				
Michigan	1/12/95 -			7.77%	3.99%	4.14%	11.77%	4.33%	4.14%	1.44%	2.25%	3.03%	\$0.0315	\$0.0315	\$0.0293	\$0.3833	\$12.66	\$0.3	1.82%	12
				21.58%	50.01%		23.58%	50.01%							\$0.02280					
Minnesota	1/12/95 -		6.66%	4.04%	4.31%	10.66%	4.38%	4.31%	1.20%	1.94%	2.88%	\$0.0305	\$0.0305	\$0.0305	\$0.3660	\$12.69	\$0.1	1.79%	6	
				21.93%	52.51%		23.93%	52.51%							-					
New Jersey	1/12/95 FINKX		7.92%	4.15%	4.21%	11.92%	4.48%	4.21%	1.64%	2.61%	3.19%	\$0.0361	\$0.0361	\$0.0361	\$0.4332	\$13.57	\$0.7	1.74%	47	
				22.53%	51.02%		24.53%	51.02%							-					



# General Information

**For fund information,  
account information and updates,  
telephone transactions and wire orders  
(Broker/Dealers)  
call us at: (800) 524-2803**

(Monday-Friday, 9:00 a.m. - 5:00 p.m. EST)

**For account information and revisions  
(Clients Only)  
call us at: (800) 423-4026**

(Monday-Friday, 9:00 a.m. - 6:00 p.m. EST)

## **Mailing Address:**

### **Regular Mail**

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

### **Express Mail**

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

**This brochure must be preceded or accompanied by a prospectus for the First Investors Funds. You should consider the investment objectives, risks, charges and expenses of the funds carefully before investing. The prospectus contains this and other information about the funds, and should be read carefully before you invest or send money. An investment in a fund is not a bank deposit and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.**



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