

Staying on track



Strategies for investing in any market

Learn more about:

- Investing as a long-term commitment
- Staying invested vs. “Chasing Performance”
- Importance of diversification and asset allocation
- Rebalancing your portfolio
- Systematic investing

And more...

For more information about First Investors funds or variable life insurance products from Foresters Financial Services, Inc. you may obtain a free prospectus by contacting your representative, writing to the address below, calling 800 423 4026 or visiting our website at foresters.com. You should consider the 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 a fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Foresters Financial Services, Inc. does not work for the state or any school.

Neither Foresters Financial Services, Inc. nor any of its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

Foresters™ and Foresters Financial™ are the trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries, including Foresters Financial Services, Inc. All securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company or The Independent Order of Foresters.

Foresters Financial Services, Inc. | 40 Wall Street | New York, NY 10005 | 800 423 4026 | foresters.com