

September 18, 2019

Dear TPA Partner

On April 9, 2019, Foresters Investment Management Company, Inc. (FIMCO) entered into a definitive agreement with Macquarie Management Holdings, Inc. regarding the sale and purchase of assets related to FIMCO's asset management business, including the First Investors Funds. We anticipate the transaction will close on or about October 4, 2019. Please be advised that effective upon the closing of the transaction, the First Investors Funds will be reorganized into newly established funds within the Delaware Funds by Macquarie family of funds (Delaware Funds).

Until further notice, Foresters Investors Services, Inc. (FIS) will continue to be the record-keeper for 403(b) and 457 plan assets held in the successor Delaware Funds. Contributions, distribution requests and other plan related correspondence should continue to be sent to FIS on behalf of plan participants. You will also continue to receive SPARK information sharing files in the same way as you do currently.

Please note the following information regarding the reorganization:

- Effective October 7, 2019, references to First Investors Funds in your internal records, websites and vendor listings should be changed to "Foresters Financial Services, Inc. as Custodian for funds serviced by Foresters Investor Services, Inc.". A listing of the Delaware Funds available for investment in 403(b) and 457 plans is available upon request.
- Effective October 7, 2019, all our forms will reflect the Delaware Funds name, logo and brand. If you currently have First Investors Funds forms posted on your website, they should be replaced with the updated versions which we will provide to you.
- Cetera Investors representatives who were formally Foresters Financial Services, Inc. representatives will continue to service the plan participants and beginning October 7, 2019 will offer the Delaware Funds as an investment vehicle.

Additional details related to this transaction will be sent as they are available. If you have any questions regarding this notification, please contact our Retirement department at retirement@foresters.com.

Sincerely,



E. Blake Moore Jr.
President
Foresters Financial Services, Inc.

19-00465