

**IMPORTANT REMINDER**

June 13, 2019

Dear Third Party Administrator,

We are writing to remind you that effective June 20, 2019 Foresters Financial Services, Inc. representatives will become registered representatives associated with the Cetera Investors division of Cetera Investment Services LLC. Based on our prior conversations, we have had with you regarding a communication plan and your willingness to support our efforts we wanted to share the following:

- The current representative will not change. The only change will be to the name of the firm they are associated with. Cetera Investors representatives will continue to service their participants through the Foresters Financial/First Investors Funds payroll slot.
- At this time, the investment options will not change. The First Investors Funds will continue to be investment products offered and serviced by the Cetera Investors representatives.<sup>1</sup>
- This notification does not require any action on your part, the part of your school districts or the participants.

If you have any questions or concerns regarding this notification, please contact Robert Whitman at (732) 510 - 4322 or [robert.whitman@foresters.com](mailto:robert.whitman@foresters.com). We look forward to continuing our relationship with you and servicing the retirement needs of our clients.

Sincerely,



**E. Blake Moore Jr.**  
President  
North American Asset Management

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<sup>1</sup> On or about October 4, 2019, the First Investors Funds will merge into Delaware Funds. We will have additional information regarding that transaction over the next couple of months.