

Credit/Debt Management Workshop



Come and learn about:

- What is credit?
- What is a credit report?
- What is the difference between good and bad credit?
- How do you avoid bad credit?
- How do you rebuild your credit?



This workshop is informational in nature—no specific product recommendations will be made.

For more information about First Investors mutual funds and variable products from Foresters Financial Services, Inc., you may obtain a free prospectus and summary prospectus by contacting your Financial Services Representative, 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 and summary prospectus contain this and other information about the funds, and should be read carefully before you invest or send money. An investment in these funds is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Neither Foresters Financial Services, Inc. nor its affiliates offer legal or tax advice. Please consult your legal and/or tax adviser before making any legal or tax-related retirement decisions.

Foresters Financial™ and Foresters™ 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 Holding Company, Inc. (FFHC). Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of FFHC. Securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company, New York, or The Independent Order of Foresters.

Sponsored by Foresters Financial Services, Inc. Member of Securities Investor Protection Corporation (SIPC).

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