

Electronic Payroll Investing Center (EPIC) Application Third Party Administrator (TPA) Access

For assistance, please contact our Customer Service Department at 800-423-4026 between the hours of 9:00am and 6:00pm ET.

1. Third Party Administrator ("TPA") Information

TPA's Name (**print**)

Please include a list of districts serviced by the TPA for which Foresters Financial Services, Inc. is an approved vendor.

TPA's Street Address, City, State, Zip Code

2. Access Requested

(Please select one.)

FULL ACCESS - (Must complete **Section 4** - Electronic Funds Transfer (EFT) Authorization)

Enables the Third Party Administrator to:

- (A) deliver, via the Internet, Plan Contribution Instructions (defined in **Section 3**) to Foresters Investor Services, Inc.,
- (B) authorize Foresters Investor Services, Inc. to electronically transfer money from the Third Party Administrator's bank to fund the Plan in accordance with the Plan Contribution Instructions, and
- (C) view and print contribution reports and view, print, and download Information Sharing Reports.

REPORT-ONLY ACCESS - Enables the Third Party Administrator (TPA) to view and print contribution reports and view, print or download Information Sharing Reports.

3. Terms and Conditions Applicable to Full Access Third Party Administrators

The undersigned Third Party Administrator ("TPA") directs Foresters Investor Services, Inc. ("FIS") to accept and act upon Plan Contribution Instructions received electronically via the Electronic Payroll Investing Center ("EPIC") system from those individuals designated by the TPA to access and/or use the EPIC, on its behalf ("Designees") and to deposit Contributions into accounts of participants in the Plan. The TPA is solely responsible for transmitting accurate and timely Plan Contribution Instructions to FIS, and for bearing the cost of adjusting a participant's account should any errors occur as the result of: 1) the TPA's Plan Contribution Instructions and FIS's acting on such instructions; or 2) insufficient funding.

The term "Plan Contribution Instructions" shall mean instructions from the TPA to FIS regarding employee and/or employer contributions (herein, "Contributions") into pre-established accounts of participants of the Plan with such instructions being transmitted by the TPA either: 1) by the completion of the pre-populated on-line roster on the EPIC password protected website, or 2) by importing a payroll file into the EPIC system and electronically transmitting it to us.

TPA acknowledges and agrees to the terms of the EPIC User Guide and that: i) funding of the Plan Contribution Instructions will be made solely by Automated Clearing House debit of the TPA's designated bank account ("Bank Account"); ii) the entire proceeds of the Plan Contribution Instructions must be available in the Bank Account on the designated Remittance Date, as defined in the EPIC User Guide; iii) Plan Contribution Instructions will not be modified by the TPA during any period after the designated Remittance Date; iv) deposits will be made into the First Investors Funds within two (2) business days after the designated Remittance Date; and v) FIS reserves the right to return to the TPA contribution amounts that are not for investment into the First Investors Funds or for which Foresters Financial Services, Inc. is not the designated dealer of record.

Should FIS permit the TPA to use EPIC to add participants to the Plan, the TPA acknowledges that additional participants will not be added, nor will deposits be made into the participant's account(s), as requested, until FIS receives the necessary account opening paperwork, in good order, as required by its policies and procedures. If FIS concludes that such paperwork is not in good order, FIS will not add the participant to the Plan, will not establish an account for the participant, and may either hold the funds while additional research is conducted or may return the funds to the TPA.

At no time will the TPA be permitted to delete participants from EPIC or change participant mutual fund investment allocations via EPIC.

4. Electronic Funds Transfer (EFT) Authorization (To be completed by Full Access Third Party Administrators)

By signing below, the Third Party Administrator ("TPA") authorizes Foresters Investor Services, Inc. ("FIS") to initiate electronic debits from the Bank Account identified below as instructed to do so by the TPA when entering the Remittance Dates on the Electronic Payroll Investing Center (EPIC) system. FIS will debit the Bank Account within two (2) business days of the designated Remittance Date.

The TPA understands and agrees that this authorization will remain in full force and effect until FIS has received written notification from the TPA's authorized signer that the authorization is terminated and FIS and the TPA's Bank have had reasonable opportunity to act on the notification. The TPA also agrees that FIS may make one (1) additional attempt to debit the Bank Account noted below if an initial attempt fails. If a transfer is denied by the Bank for any reason, FIS, in its sole discretion, reserves the right to discontinue this authorization.

NOTE: Ten business days are required to establish Electronic Funds Transfer privileges.

BANKING INFORMATION:

Type of bank account:

- Checking
- Savings

Please tape a pre-printed voided check or encoded deposit slip here.

- The check or deposit slip must be imprinted with:
- The name of the Automated Clearing House Banking Institution
 - Name of the Bank Account Owners
 - Encoded Bank Account Number

Please note: An account statement can be submitted in place of a pre-printed voided check or encoded deposit slip provided it contains all necessary information. Generic deposit slips and starter checks are not acceptable.

5. Indemnification and Authorized Signatures

Upon receipt and acceptance of this Application the Third Party Administrator ("TPA") will be issued a unique user name and will select a confidential password to be used to access the Electronic Payroll Investing Center ("EPIC"). It is the sole responsibility of the TPA to control the security and confidentiality of its and its Designee's user name(s) and password(s) as well as information regarding EPIC. The TPA agrees that it will provide user support to its Designees. The TPA acknowledges that the TPA will only gain access to an Employer's Plan when Foresters Investor Services, Inc. has written authorization from the Employer that the TPA is authorized to act on behalf of the Employer as its 403(b) plan/program administrator. The TPA shall promptly notify Foresters Investor Services, Inc. if their affiliation with a district changes and/or terminates.

The TPA shall indemnify and hold harmless Foresters Financial Services, Inc., their affiliates, and each of their officers, directors, employees, agents and successors (for purposes of this indemnification, each an "Indemnitee" and collectively "Indemnitees") from and against any and all damages and expenses any Indemnitee may sustain as a result of the failure of the TPA or its Designees to secure such information, or from acting or forbearing to act in good faith reliance on the information of this Application, Plan Contribution Instructions or any other information submitted via EPIC by the TPA, its Designees, or any other person who acquires access to TPA's user name and password.

Signature of Authorized Signer of TPA - Date
Initial Administrator of EPIC

Signature of Authorized Signer of Bank Account - Date
(Full Access)

Name and Title (print)

Name and Title (print)

TPA's Telephone #

Authorized Signer's Email Address

Return by Regular Mail:
Foresters Investor Services, Inc.
Attn: 403(b) Administration Department
P.O. Box 7837, Edison, NJ 08818-7837

Return by Overnight Mail:
Foresters Investor Services, Inc.
Attn: 403(b) Administration Department
Raritan Plaza I, 8th Floor, Edison, NJ 08837-3620

For More Information:
First Investors Funds
800-423-4026 (Shareholder Services)
www.foresters.com