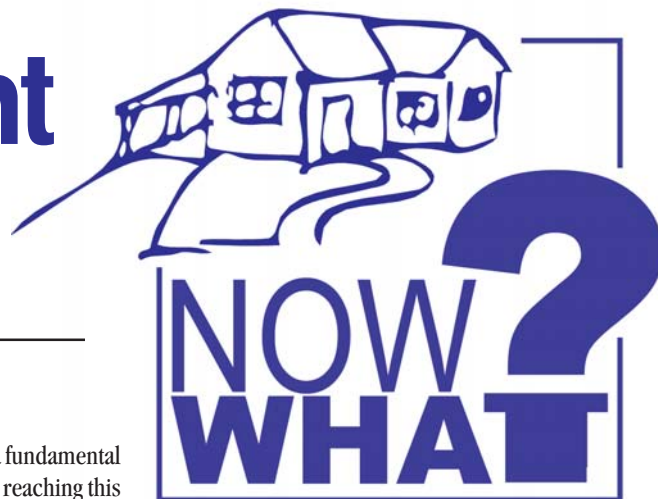


# You've Just Bought A New House.



## Congratulations

Congratulations on the recent purchase of your new home! Owning a home has long been a fundamental part of the American dream, and you're undoubtedly thrilled by the feeling that comes from reaching this important milestone.

Settling into a new place can be an exciting time. You're unpacking, meeting new neighbors, getting the "lay of the land" and making decisions about how to furnish and decorate your home. At the same time, you're assuming many new financial responsibilities, such as mortgage payments and maintenance costs. That's why it's important to protect yourself and your family by making sure you have a sound financial foundation.

### Savings: More Important Than Ever

While setting aside money for emergencies is a good idea no matter what, as a homeowner, it's essential that you keep a reserve handy in case the unexpected happens. Homeowners can find themselves facing expensive repairs that shouldn't—or can't—be delayed. Having adequate savings can prevent you from having to choose between postponing a needed repair and risking further damage to your home—which may require spending beyond your budget. Savings can also be used to pay for home improvement projects, such as remodeling a kitchen or bathroom or building an addition, that may enhance the value of your investment and help you make the most of your home.

An obvious place to put your savings is in a traditional FDIC-insured bank account. But another alternative would be to place your money in a money market mutual fund. Money market funds are conservative investments<sup>1</sup> that offer competitive interest rates and check-writing privileges, so assets in money market funds can be easily used to pay your mortgage and expenses in case of an emergency. However, unlike in a bank account, assets in a money market mutual fund are not insured by any government agency and their value may fluctuate.

### Pay Yourself First

It can be difficult to think about saving money when you're a new homeowner; you may have just spent a significant amount of money on a down payment, and you are already diverting a large portion of your income toward the mortgage, property taxes and homeowner's insurance. But even on a tight budget, saving money doesn't have to be a painful experience.

Simply get into the habit of "paying yourself first." Every time you get paid, put aside a set amount before using any of it to pay bills or make purchases. Many financial companies, including First Investors, can facilitate this by making the process automatic; a fixed amount can be automatically deducted from your paycheck or your bank account on a regular basis and put into a mutual fund account.

### Protecting Your Home

Most owners buy homeowner's insurance, and for good reason. Your home not only provides shelter and comfort, but is likely your largest single asset and investment. Obviously, it must be protected in case of fire or burglary or natural disaster.

But a home is also your single largest source of debt. Though you own your home, every month you must set aside significant amounts of money for mortgage payments, property taxes, maintenance and other expenses in order to continue living in it. If the worst happens and your household loses the earning power of a loved one, your family might not be able to afford those costs. That's where life insurance steps in.

compliments of:

**// It's important to protect yourself and your family by making sure you have a sound financial foundation.**



<sup>1</sup> An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market mutual funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

## Don't Overlook Life Insurance

Life insurance offers protection that homeowner's coverage does not. Homeowner's insurance is meant to cover damage or loss of *property*, while life insurance is meant to guard your family against the loss of a far more valuable asset: a loved one.

If you lose a loved one, along with his or her earning power, life insurance benefits can be used to help cover mortgage payments and other home-related expenses so that your family can remain in their home.

Life insurance can also help:

- Replace lost income, so that your family can maintain its current lifestyle
- Ensure that goals – such as a child's education – can still be achieved
- Pay final expenses, such as medical bills and funeral expenditures

## Get Professional Advice

Let's face it: Buying a home is a big step, one that immediately raises the stakes when it comes to the financial future of you and your family. A

professional such as a First Investors Financial Services Representative can recommend investment and life insurance products to help you achieve peace of mind as you work toward your financial goals.

For instance, he or she can discuss money market funds and other investment vehicles. He or she will also talk to you about the many uses of life insurance, such as mortgage protection. Your representative can help you complete a Survivor Needs Worksheet to determine how much coverage you need. He or she can also discuss what types of life insurance may be right for you.

Neither First Investors nor its representatives offer tax, legal or estate-planning services. Clients should contact their personal tax and legal advisers about tax-related investment decisions, estate planning or gifting.

*Life insurance and annuity products are issued by First Investors Life Insurance Company, 110 Wall Street, New York, NY, 10005, and distributed by First Investors Corporation. All guarantees, annuity*

*payments and policy provisions are subject to the financial strength and claims-paying ability of First Investors Life Insurance Company.*

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*New homeowners often find themselves with questions and issues they never had to consider before. Here are a few sources of information:*

*National Crime Prevention Council:* The Council provides a variety of informational articles on ways to make your home more secure. Visit [www.ncpc.org](http://www.ncpc.org), and under the "Topics" menu, select "Home and Neighborhood Safety"

*Insurance Information Institute:* This non-profit insurance industry group offers a basic introduction to homeowner's insurance, including types of insurance available and what you need to cover the things that mean the most to you. Visit [www.iii.org/individuals/homeownersandRentersInsurance/](http://www.iii.org/individuals/homeownersandRentersInsurance/).

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## Financial Services With A Personal Touch

*First Investors has been serving the needs of investors since 1930. Through the Great Depression, World War II, numerous recessions and bull and bear markets alike, we have remained committed to our mission - helping our clients reach their financial goals. Today, we offer a wide range of financial products and services, including mutual funds, annuities and life insurance. We pride ourselves on delivering financial services with a "personal touch." Your First Investors Financial Services Representative is a licensed professional who will take the time to learn about your current financial situation and future goals in order to assist you with your financial needs.*