

You've Gotten Married.

Congratulations

Marriage is a wonderful celebration of life and love. But it is also important to consider the practical aspects of the institution as well. As a newlywed couple, you will need to resolve issues on how day-to-day expenses are handled, what your financial goals will be and how to fulfill your collective monetary responsibilities and obligations.

Talking with your spouse about these topics as if you're negotiating a business deal might seem odd, but doing so can prevent unpleasant surprises down the road. Many marriage experts cite monetary issues as a common cause of divorce and marital conflict. Thus, it is worth taking care of this important task right away, so it won't have the chance to cause discord later in your marriage.

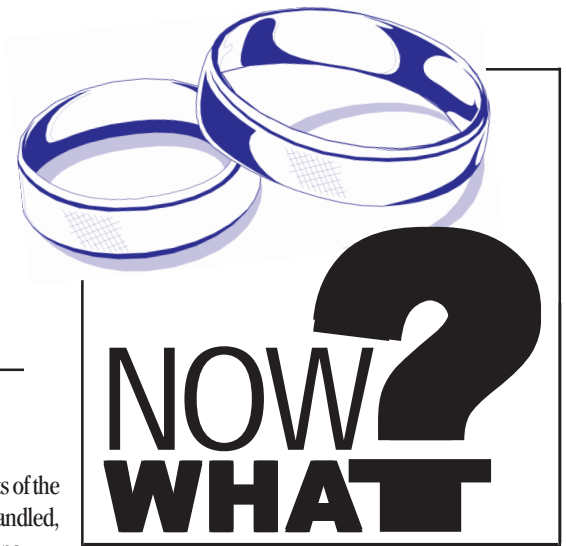
Teamwork

It is especially important that both partners be fully involved in all decision making. *Both* spouses need to be well-informed about their situation and about the financial options available.

The first step is for both of you to sit down and disclose your financial histories. You'll need to know details about each other's income, debts, assets, expenses and credit histories before you make any joint decisions. This can include data about investments, real estate holdings, student loans, credit card balances, ongoing expenses and sources of income. It is a good idea to be aware of any problems in your respective credit histories, since this might impact your ability to meet certain goals such as buying a house.

Once you're both clear on where you stand financially, you can realistically and objectively discuss household financial management, short- and long-term priori-

compliments of:



ties and investment attitudes or preferences. For instance, will you merge all your bank and investment accounts, jointly fund one or two accounts for living expenses, or designate responsibility for certain items to a specific partner? Is buying a house a priority, or is one of you considering a return to school? How aggressive will you be when it comes to investments?

Professional Assistance

Whatever your goals and income, a good way to chart a course to your financial future is to sit down with a professional, such as a First Investors Financial Services Representative, who can help you examine your situation and make investment recommendations that are suitable for your needs. First Investors advocates using a three-step approach, consisting of savings, insurance and investments, to prepare for your future.

Savings: The First Step

Savings provide short-term security in case of emergencies or temporary unemployment of one or both spouses. It can also provide a way to pay down

debts, such as college loans, without disrupting your monthly cash flow. Many experts believe you should have enough set aside to cover three to six months worth of total expenses, as well as a separate fund for major purchases, such as a car or the down payment for a home. Savings can be put into a traditional bank account or a money market fund.*

Life Insurance: Hope For the Best, Prepare For the Worst

In your vows, you promised to be there for your spouse "for better or worse." Adequate life insurance is a way of preparing for the latter — a means of fulfilling your vows even in a worst-case scenario. In case a wage earner dies, life insurance benefits can be used to help replace lost income and pay off major debts such as a home mortgage. Life insurance can help ensure that the surviving spouse will not suffer financially in case one of you dies.

In single-income households, life insurance should not be limited to just the wage earner. Spouses with stay-at-home responsibilities might not earn any income, but their work nevertheless has quantifiable value that can be costly to replace. Should the worst occur, life insurance can help defray that cost.

Determining your life insurance needs can be complex. The best way to determine how much and what type of life insurance you each need is to consult a professional. Most First Investors Financial Services Representatives are licensed life insurance agents and would be pleased to complete a Survivor Needs Worksheet with you and discuss products that may meet your requirements.

*An investment in a money market fund is not FDIC insured or guaranteed by any other government agency. While a money market fund seeks to preserve the value of your investment at \$1.00 per share, there is no guarantee that it will do so. It is possible to lose money by investing in the fund.

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Investments: Put Your Money to Work

While savings and life insurance play an important role in providing financial security, it is generally investments, with their potential for growth and/or income, that provide the impetus to reach long-term goals such as buying a home, paying for a child's (or future child's) education, or retiring comfortably.

Investing involves making choices that can be complex and confusing, partly because there are so many options available. There are dozens of different investment vehicles (stocks, mutual funds, bonds, etc.) and within each category, there can be thousands of choices. A financial services representative is an excellent resource to turn to for help as you both decide what to include in your investment portfolio.

Among other things, a representative can show you how to use tax-advantaged investment accounts such as 401(k)s, IRAs and ESAs to reach your retirement and education financing goals more easily; ways to add diversification through asset allocation; and how (and why) to think of investing as a habit and not as yet another financial drain on your monthly finances. He or she can also examine your goals, personal situation and risk tolerance and make recommendations of investments that might be appropriate for the two of you.

Your representative can also show you ways that systematic investing can make the investing process easier. Systematic investing helps you lower the average per-share cost of investing; you automatically buy more shares when prices are low and fewer when the market nears its peak – the same goal market timers strive to achieve. First Investors can automatically deduct a set amount of money from your bank account or paycheck on a regular basis and invest in a pre-determined way; this leaves one less chore for you to remember every month. Systematic investment programs

such as dollar cost averaging do not assure a profit or protect against loss in declining markets. These types of plans involve regular investments in securities, regardless of fluctuating price levels. Investors should consider their financial ability to continue purchases through periods of low price levels.

Merging Finances With Your Marriage

Marriage is a merging of two separate lives, and as you work to fulfill your dreams together, a sound financial strategy will be a crucial component. Open dialogue, followed by careful assessment of goals, preferences and choices, is the best way for newlyweds (or any other couple) to decide on a course of action. A qualified financial professional such as a First Investors Financial Services Representative can guide you at every stage of the process and help you get started on the road to your financial future.

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.

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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.