

1ST Investors Financial Services

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December 29, 1998

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CERTIFIED MAIL

Office of Employee Benefits Security
Labor Management Services Administration
U.S. Department of Labor
Washington, D.C. 20216

From: First Investors Financial Services, Inc., EIN: 76-0273052

This document constitutes the statement required by Section 2520.104-23 CFR, to be filed with the Secretary of Labor in respect to nonqualified deferred compensation plans maintained by the above Employer.

The Employer currently maintains nonqualified deferred compensation plans for executives who are a select group of management or who are highly compensated.

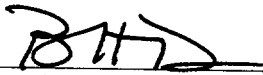
The number of such plans maintained by the Employer is: 1

The number of Employees currently in such Plan is: 1

The above Employer is willing to furnish documents with respect to the above plan(s) if requested by the Secretary of Labor.

FIRST INVESTORS FINANCIAL SERVICES, INC.

By: _____


Bennie H. Duck

Vice President and Chief Financial Officer