



2018
TAX
INFORMATION
GUIDE

FORM 1099-DIV and FORM 1099-B

INTRODUCTION

We are pleased to supply you with this 2018 Tax Information Guide, which provides an overview and samples of the applicable 2018 Dreyfus tax forms you may receive, and offers answers to common questions about each form to assist you in completing your 2018 income tax returns.

Please keep in mind that this Guide is general in nature and should not be considered investment, legal or tax advice. Tax laws are complex and may change from year to year. Additionally, your circumstances may require you to report tax information differently.

As always, when preparing your tax returns be aware that you may need additional tax information for 2018 that is not provided in the Guide. We suggest using the Guide to complement your tax professional, who is best suited to evaluate your individual situation and provide further detail about the intricacies of the 2018 tax laws that may apply to you.

Should you have any questions, speak to your advisor or call us at the telephone number printed on your tax form. You may also visit the *Mutual Fund Shareholder Tax Center* on our website at **www.dreyfus.com**.

We hope the 2018 Tax Information Guide will help you prepare your income tax returns for the past year.

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Information detailed on the forms and statements in this Guide is hypothetical and for illustrative purposes only.

FORM 1099-DIV

Form 1099-DIV is a record of all taxable dividends and distributions earned from your Dreyfus fund investments during 2018. It also records exempt-interest dividends from mutual funds and the portion of any exempt-interest dividends subject to the Alternative Minimum Tax (AMT). **This information is reported to the Internal Revenue Service (IRS).**

If your account is invested in more than one fund, the 1099-DIV information for each fund has been consolidated and mailed to you in a single package. However, shareholders with more than one type of account—for example, an individual account and another account that is jointly owned—will receive a separate package of tax forms for each account. **The dividends and capital gains shown on Form 1099-DIV must be reported on your federal income tax return, even if you reinvested your distributions in additional fund shares instead of receiving them in cash.**

Recipient's Name and Address: A
 JOHN Q PUBLIC
 JANE Q PUBLIC JOINT TENANTS
 99 MAIN STREET
 HOMETOWN NY 12186-9103
 REGISTRATION LINE 5
 REGISTRATION LINE 6
 REGISTRATION LINE 7
 REGISTRATION LINE 8



OMB NO. 1545-0110

2018 FORM 1099-DIV
 Dividends and Distributions
 Copy B for Recipient

RECIPIENT'S TIN

***-**-1234

For additional information, please call: B
 1-800-645-6561

C

- FATCA Filing Requirement
 CORRECTED (If Checked)

Payer's Name: INTERNATIONAL EQUITY FUND		Payer's Federal ID Number: 99-9999999		Fund & Account Number: 0093-9999999999	
1a. Total ordinary dividends	\$120.10	1b. Qualified dividends	\$105.72	2a. Total capital gain distributions	\$64.94
2b. Unrecap. Sec. 1250 gain		2c. Section 1202 gain		2d. Collectibles (28%) gain	
3. Nondividend distributions		4. Federal income tax withheld		5. Section 199A dividends	
6. Investment expenses		7. Foreign tax paid	\$11.31	9. Cash liquidation distributions	
11. Exempt-interest dividends		12. Specified private activity bond interest dividends		13. State	ME
				14. State identification no	999999999999
				15. State income tax withheld	\$7.50

FORM 1099-DIV (Keep for your records)

Department of the Treasury - Internal Revenue Service

A RECIPIENT'S NAME & ADDRESS

Your registration and mailing address. You are the recipient as owner of the account(s) listed on this form.

B RECIPIENT'S IDENTIFICATION NUMBER

The number under which the amounts have been reported to the IRS. For individuals this is your Social Security Number, which has been masked on both paper forms and on electronic forms available behind the secure log-in on Dreyfus.com. Employer Identification Numbers have also been masked.

C FUND NAME/FUND'S FEDERAL TAXPAYER IDENTIFICATION NUMBER/FUND AND ACCOUNT NUMBER

Box (1a). TOTAL ORDINARY DIVIDENDS

Total amount of dividends and short-term capital gain distributions that were paid to you in 2018. This amount includes the amount in Box 7. Foreign tax paid is added to the dividends received and reported in Box 1a and, if applicable, Box 1b. If there was foreign tax paid, the total dividends reported here will be higher than the amount actually received.

Include the amount on Form 1040, Line 3b ("Ordinary dividends"). If your total dividends exceed \$1,500, you must complete Form 1040, Schedule B, Line 5.

Box (1b). QUALIFIED DIVIDENDS

The amount of dividends in Box 1a that qualify for the 0%, 15% or 20% capital gains rates (as applicable).

If there is an amount in Box 1b, include that amount on Form 1040, Line 3a ("Qualified dividends").

You must refer to the qualified dividend and capital gain worksheet included in the official 2018 IRS Form 1040 instructions to compute your tax.

Box (2a). TOTAL CAPITAL GAIN DISTRIBUTIONS

Total long-term capital gain distributions paid to you, if any, in 2018.

Refer to the Official IRS instructions for the 2018 Form 1040, Schedule 1, Line 13 to determine if you qualify to report this amount directly on Form 1040, Schedule 1. Refer to the Capital Gain Tax Worksheet included in the IRS instructions. If you do not qualify, this amount should be entered on Form 1040, Schedule D, Part II, Line 13, Column (H).

Box (2b). UNRECAP. SEC. 1250 GAIN

The portion of the total capital gain distribution represented as unrecaptured section 1250 gain, if any, in 2018.

Box (2c). SECTION 1202 GAIN

Box (2d). COLLECTIBLES (28%) GAIN

The portion of the total capital gain distribution represented as collectibles (28%) gain, if any, in 2018.

Box (3). NONDIVIDEND DISTRIBUTIONS

The return of capital distributions paid to you, if any, in 2018. This amount reduces the cost basis of your fund shares. If you get back all of your cost (or other basis), report any additional distributions as capital gains. See IRS Publication 550, Investment Income and Expenses.

THIS AMOUNT IS NOT TAX-EXEMPT INCOME.

Box (4). FEDERAL INCOME TAX WITHHELD

Federal income tax withheld, if any, from dividends and distributions paid to you in 2018. This amount will either reduce the amount of tax you owe to the IRS or increase the amount the IRS will refund to you.

Should be entered on Form 1040, Line 16.

Box (5). SECTION 199A DIVIDENDS

Dividends eligible for the 20% qualified business income deduction under Section 199A. See instructions for Form 1040.

Box (6). INVESTMENT EXPENSES

Your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund.

Box (7). FOREIGN TAX PAID

Foreign income taxes paid in 2018 on interest and dividend income derived from the fund's investment in foreign securities. Federal tax law generally permits U.S. taxpayers to either deduct or take a credit against their U.S. tax liability for taxes paid to foreign governments.

Should be entered on:

- 1. Form 1040, Schedule A, Line 6, if you choose to deduct foreign taxes. Write "Foreign Taxes Paid" next to the amount entered on Line 6.*
- 2. If you choose to take a credit please refer to the 2018 Foreign Tax Paid Information statement for instructions on how to take the credit. This statement is expected to be mailed out by Dreyfus in February 2019.*

Box (9). CASH LIQUIDATION DISTRIBUTIONS

For all liquidated funds (except money funds) during 2018, your gross proceeds from your liquidation is reported in this box. This information will not be reported on Form 1099-B.

Box (11). EXEMPT-INTEREST DIVIDENDS

Shows exempt-interest dividends from a mutual fund paid in 2018.

Include the amount on Form 1040, line 2a as tax-exempt interest.

Box (12). SPECIFIED PRIVATE ACTIVITY BOND INTEREST DIVIDENDS

Shows exempt-interest dividends subject to the Alternative Minimum Tax (AMT). This amount is included in Box 11. See the instructions for Form 6251.

Box (13) and (14). STATE AND STATE IDENTIFICATION NUMBER

Shows state where account owner resided at the time of the trade and state identification number from which state taxes were withheld. If no state withholding amount is applicable, the state identification number will be blank.

Box (15). STATE INCOME TAX WITHHELD

Amount of state taxes withheld if you were subject to backup withholding.

FORM 1099-B

Form 1099-B is a record of the redemption proceeds from sales or exchanges made in your Dreyfus non-retirement mutual fund accounts, except money market accounts, during 2018. This information is used to calculate any gain or loss on redemption of fund shares. These redemptions must be reported on your federal personal income tax return. State and local income taxes differ from state to state. Please consult your tax advisor regarding the reporting of this information on your state and local income tax returns.

Form 1099-B will report cost basis information for your mutual fund redemption(s), if available. The layout of Form 1099-B is broken out into the following five sections:

- Section 1: Short-Term Transactions for Which Basis is Reported to the IRS
- Section 2: Short-Term Transactions for Which Basis is Not Reported to the IRS
- Section 3: Long-Term Transactions for Which Basis is Reported to the IRS
- Section 4: Long-Term Transactions for Which Basis is Not Reported to the IRS
- Section 5: Transactions for Which Basis is Not Reported to the IRS and for Which Short- or Long-Term Determination is Unknown.

Recipient's Name and Address:

JOHN Q PUBLIC
 JANE Q PUBLIC JOINT TENANTS
 99 MAIN STREET
 HOMETOWN NY 12186-9103
 REGISTRATION LINE 5
 REGISTRATION LINE 6
 REGISTRATION LINE 7
 REGISTRATION LINE 8



OMB NO. 1545-0715

2018 FORM 1099-B
Proceeds From Broker and Barter
Exchange Transactions
Copy B for Recipient

RECIPIENT'S TIN
 ***-**-1234

For additional information, please call:
1-800-645-6561



FATCA Filing Requirement

Section 1: Short-term transactions for which basis is reported to the IRS – Report on Form 8949, Part I, with Box A checked.

(1a) Description Shares	(1b) Date Acquired	(1c) Date Sold or Disposed	(1d) Share Price	(1e) Gross Proceeds (less commissions)	(1f) Cost or Other Basis	(1g) Wash Sale Loss Disallowed	(4) Federal Income Tax Withheld	(14) State / (15) State ID Number	(16) State Income Tax Withheld	CORRECTED (if checked)
(1a) Description (Payor's Name)		Payor's TIN		CUSIP Number		(5) Check if a Noncovered Security		Fund & Account Number		
2,427.000	07/31/2017	10/07/2018	\$17.67	\$42,885.09				ME-999999999	\$2,680.31	

A RECIPIENT'S IDENTIFICATION NUMBER

The number under which this information has been reported to the IRS. For individuals this is your Social Security Number, which has been masked on both paper forms and on electronic forms available behind the secure log-in on Dreyfus.com. Employer Identification Numbers have also been masked.

Box (1a). DESCRIPTION, SHARES, FUND'S NAME, FEDERAL TAXPAYER IDENTIFICATION NUMBER AND CUSIP NUMBER

The CUSIP number is the fund's identification number as given by the Committee on Uniform Securities Identification Procedures ("CUSIP"). Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949.

Box (1b). DATE ACQUIRED

The acquisition date of any securities sold. This box may be blank or contain the word "Various," if Box 5 is checked or if the securities sold were acquired on a variety of dates. Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949. Please contact your tax advisor if you have any questions.

Box (1c). DATE SOLD OR DISPOSED

The date of each sale or exchange. Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949.

B SHARE PRICE

NAV or price per share redeemed for each transaction.

Box (1d). GROSS PROCEEDS (LESS COMMISSIONS)

Gross proceeds (less commissions) from each transaction made during the year. Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949.

Box (1e). COST OR OTHER BASIS

Shows the cost or other basis of securities sold. Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949.

Box (1g). WASH SALE LOSS DISALLOWED

Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040) instructions and IRS Publication 550. Report this amount on Form 8949 as explained in the instructions for Schedule D (Form 1040) and Form 8949.

Box (4). FEDERAL INCOME TAX WITHHELD

Amount of federal taxes withheld if you were subject to backup withholding. Should be entered on Form 1040, Line 16.

Box (5). CHECK IF A NONCOVERED SECURITY

This section will be checked if shares were acquired prior to January 1, 2012.

Box (14) and (15). STATE AND STATE IDENTIFICATION NUMBER

Shows state where account owner resided at the time of the trade, and state identification number from which state taxes were withheld if applicable. If no state withholding amount is applicable, box (16) will be blank.

Box (16). STATE INCOME TAX WITHHELD

Amount of state taxes withheld if you were subject to backup withholding.

QUESTIONS & ANSWERS

Where is my Cost Basis Statement?

The data that previously was displayed on the Cost Basis Statement is now being reported in five sections on Form 1099-B.

How are my IRA contributions being reported to the IRS?

If you are an IRA shareholder, Form 5498 will be mailed to you by the end of May 2019.

FORM 1099-DIV

If I am not subject to the maximum long-term capital gain rate, what rate would apply to my capital gain distributions?

Beginning in 2018, capital gain tax rates have their own brackets and are tied to ordinary income levels. If you qualify (see IRS Instructions) to enter your long-term capital gain distributions directly on Form 1040, Schedule 1 Line 13, you must refer to the Qualified Dividends and Capital Gain Worksheet included in the official 2018 IRS Form 1040 instructions to compute your tax.

Why did I receive a Form 1099-DIV for my account?

Federal regulations require reporting taxable dividends and distributions of \$10.00 or more except if earned in certain exempt accounts, such as retirement or IRA accounts. Tax-exempt dividend distributions paid in 2018 are also reported on Form 1099-DIV even though these distributions may be excludable from income.

What if I did **not** receive a Form 1099-DIV for my account?

You should only receive a Form 1099-DIV if your taxable dividends and distributions were \$10.00 or more. You must report all taxable dividends even if you don't receive a Form 1099-DIV. If you have additional questions, please consult your tax advisor.

Can I add all of the amounts on my Form 1099-DIV and report them as one total on my tax returns?

No. Form 1099-DIV contains individual lines of information for each fund account you held during 2018. Unless otherwise provided for in the tax return instructions, report each amount separately on your tax returns.

How can I obtain information on the percentage of my fund dividends that was derived from interest income on U.S. government obligations? Is that amount exempt from state personal income tax?

If your fund invested in U.S. government obligations, percentage information is shown on your year-end Account Statement or will be included with your Form 1099-DIV. In most states, the portion of your dividends derived from U.S. government obligations will be exempt from state personal income tax. Please consult your tax advisor for the treatment of these dividends in your state.

Why is there an amount shown in Box 7 (“Foreign Tax Paid”) of my Form 1099-DIV and what does it represent?

Your fund has made investments in foreign securities, the income from which is subject to foreign tax withholding. This is your portion of those taxes, which you may take as an itemized deduction or tax credit on your federal personal income tax return. Further information is contained on an enclosure with your Form 1099-DIV.

FORM 1099-B

Why didn’t I receive a Form 1099-B for sale proceeds from my money market fund account or IRA even though they were reported on my year-end Account Statement?

A Form 1099-B is not required by the IRS for money market fund accounts, pension and profit-sharing plan accounts, IRAs and accounts owned by nonresident aliens, certain tax-exempt organizations and certain financial institutions.

Can I add all of the amounts on my Form 1099-B and report the amounts as one total on my tax returns?

No. You must fill out Form 8949 first and then report totals on Form 1040, Schedule 1. Please refer to the instructions on IRS Publication 550.

Why doesn’t the amount reported as total proceeds on Form 1099-B agree with the amount reported on my year-end Account Statement?

If your redemption was subject to a contingent deferred sales charge or redemption fee, the amount reported on Form 1099-B will reflect the proceeds net of any charge or fee.

Will I receive a 1099-B for all sale proceeds?

No. Form 1099-B will exclude sales of fractional shares of stock if the gross proceeds are less than \$20. In addition as noted above, sales proceeds from money market funds, retirement accounts and accounts owned by nonresident aliens, certain tax-exempt organizations and certain financial institutions do not generate a Form 1099-B.

FOR MORE INFORMATION

Any questions on how to report your tax information should be referred to your tax advisor. However, if you have any further questions on your account(s) or the materials enclosed, please feel free to call us at the telephone number printed on your tax form, contact your advisor or visit us at www.dreyfus.com.

