If I already have filed my federal income tax return, now that I have received the Form 5498, will I have to file an amended federal income tax return? 
Yes. Participants should have reported any nondeductible contributions included in Box 1 on Form 8606 ("Nondeductible IRAs"). For joint income tax returns, this form should have been completed separately for each participant.

I made an excess contribution to my IRA for 2018 which I did not withdraw before my tax filing deadline. Must I report this to the IRS?
Yes. Any excess contributions included in Box 1 should be entered on Form 5329 ("Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts") separately for each participant.

I made a nondeductible contribution to my traditional IRA for 2018. Should I have reported this to the IRS?
Yes. Participants should have reported any nondeductible contributions included in Box 1 on Form 8606 ("Nondeductible IRAs"). For joint income tax returns, this form should have been completed separately for each participant.

For 2018, I converted my Dreyfus traditional IRA account to a Dreyfus Roth IRA account. The amount transferred was previously included on my 2018 Dreyfus Form 1099-R. Why is it also included on my 2018 Dreyfus Form 5498?
The amount converted is treated as a taxable distribution (reported on Form 1099-R) from your non-Roth IRA and a conversion (reported in Box 3 on Form 5498) to your Roth IRA account. You should already have included the conversion amount on Form 8606 with the filing of your federal personal income tax return. Recharacterizations also are reportable on Form 8606.

What are Required Minimum Distributions (RMDs)?
RMDs generally are minimum amounts that a retirement plan owner must withdraw annually starting with the year that he or she reaches 70 1/2 years of age or, if later, the year in which he or she retires. However, if the retirement plan account is an IRA or the account owner is a 5% owner of the business sponsoring the retirement plan, the RMDs must generally begin once the account holder is age 70 1/2, regardless of whether he or she is retired.

I made an excess contribution to my IRA early last year for 2018 which I withdrew before my tax filing deadline. Why is this contribution still reported on Form 5498?
Federal tax rules require the withdrawal of excess contributions and accumulated earnings on these contributions (if any) to be reported on the 2018 Form 1099-R as a distribution. Reporting the amount of the 2018 contribution on the Form 5498 confirms to you and the IRS that this amount was in fact a contribution and, therefore, not subject to tax as a premature withdrawal or a normal distribution. Of course, any accumulated earnings are taxable for 2018 and should have been reported on Line 4b of your 2018 Form 1040.

Why is Form 5498 being sent to me now?
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. You may also obtain more information by visiting the IRS website at www.irs.gov.

The information in this guide is not considered legal or tax advice. Your particular circumstances may require you to report tax information differently. Any questions on how to report your tax information should be referred to your tax advisor.
Information detailed on the sample form in this guide is hypothetical and for illustrative purposes only.
We are pleased to provide you with this Tax Information Guide for your Dreyfus Form 5498 for 2018. The enclosed Form 5498 reports IRA contributions, rollovers, conversions and recharacterizations made to your Dreyfus retirement account(s) from January 1, 2018, through April 15, 2019, as well as the value of these accounts as of December 31, 2018. This information is reported to the Internal Revenue Service (IRS). If you have more than one Dreyfus retirement account of an identical IRA type registered to the same owner and Social Security Number, they will all be listed on one consolidated Form 5498. Although you are not required to attach a copy of Form 5498 to your income tax return, it is important to keep this form with your tax records.

All 2018 distributions, whether deductible, nondeductible or excess, should have been reported on your 2018 federal personal income tax return. State and local income taxes differ from state to state. You should consult your tax advisor regarding the reporting of retirement account contributions on your state and local personal income tax returns.

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**Box 1. IRA CONTRIBUTIONS**

Reports the total regular contributions* made to your retirement account(s), other than Roth IRA accounts, through April 15, 2019, and designated for 2018.

Form 1040 tax reporting: Please consult your tax advisor for information on how to report SEP contributions.

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**Box 2. ROLLOVER CONTRIBUTIONS**

Reports all contributions** made to your retirement account(s) in 2018 which were designated by you as rollover IRA contributions. These contributions reflect all or a portion of the distribution amounts you received from either an IRA or qualified employer retirement plan distribution which was reported on a 2018 Form 1099-R by the former custodian. Rollover contributions will not be taxable in the year of receipt if:

1. they were eligible for rollover treatment; and
2. they were directly rolled over into your Dreyfus IRA or rolled over within 60 days of receipt of the money.

Form 1040 tax reporting:

1) You should have entered the full amount of the distribution shown on your 2018 Form 1099-R on Line 4b of Form 1040.
2) You should have entered the full amount of the distribution shown on your 2018 Form 1099-R on Line 4b of Form 1040.
3) If you elected to recharacterize certain IRA contributions, the amount(s) will also appear in Box 2. Please refer to the “QUESTIONS & ANSWERS” portion of this guide for further information.

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**Box 3. ROTH IRA CONTRIBUTIONS**

Reports the full amount converted from your non-Roth IRA account to your Roth IRA account in 2018. This amount reflects all or a portion of the distribution amounts you received from an IRA which was reported on a 2018 Form 1099-R by the former custodian. Form 1040 tax reporting: Please consult your tax advisor for information on how to report Roth IRA contributions.

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**Box 4. RECHARACTERIZED CONTRIBUTIONS**

Shows amounts recharacterized by transferring any part of the contribution (plus earnings) from one type of IRA to another.

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**Box 5. FAIR MARKET VALUE OF ACCOUNT**

This is the value of your retirement account(s) as of December 31, 2018.

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**Box 6. TYPE OF IRA**

Shows whether this Form 5498 is for your IRA, SEP, SIMPLE or Roth IRA.

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**Box 7. SEP CONTRIBUTIONS**

Reports the total SEP contributions made to your retirement account(s) in 2018, including contributions made in 2018 for 2017, but not including contributions made in 2019 for 2018. Form 1040 tax reporting: Please consult your tax advisor for information on how to report SEP contributions.

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**Box 8. SIMPLE CONTRIBUTIONS**

Reports the total SIMPLE contributions made to your retirement account(s) in 2018. Form 1040 tax reporting: Please consult your tax advisor for information on how to report SIMPLE contributions.

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**Box 9. ROTH IRA CONTRIBUTIONS**

Reports the total regular contributions*** made to your Roth IRA account through April 15, 2019, and designated for 2018. Contributions to a Roth IRA are not deductible.

***If you made an excess contribution to your Roth IRA account(s) for 2018, please refer to the “QUESTIONS & ANSWERS” portion of this guide for further information.

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**Box 10. CHECKED REQUIRED MINIMUM DISTRIBUTION FOR 2019**

If the box is checked, you may take a required minimum distribution (RMD) for 2019. An RMD may be required even if the box is not checked. Please refer to the “QUESTIONS & ANSWERS” portion of this guide for further information.

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**Box 11. POSTPONED CONTRIBUTION**

Shows the amount of any postponed contributions made in 2018 and certified by the Participant, or a postponed contribution portion in 2018.

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**Box 12. YEAR**

The year to which the postponed contribution in box 13a was credited. If a late contribution is shown in box 13a, this box will be blank.

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**Box 13. CODE**

The applicable code for the postponed contribution in box 13a.