
QUESTIONS & ANSWERS

I transferred my retirement account directly to another trustee during 2018. Why didn't I receive a Form 1099-R?

Federal regulations do not require the filing of a Form 1099-R for direct transfers between trustees. In addition, direct transfers do not need to be reported on your federal personal income tax return.

Why was money withheld from my traditional IRA distribution?

Federal law requires withholding on traditional IRA distributions at a rate of 10%. This serves as a prepayment of your federal income tax and is not to be confused with any IRS penalties for premature withdrawals. Please contact Dreyfus to elect not to have this withholding apply to future IRA distributions. Eligible distributions from qualified and other retirement plans are subject to mandatory federal withholding of 20% unless directly rolled over to an IRA or other retirement plan.

Some of the contributions previously made to my traditional IRA account have been nondeductible contributions. How do I determine how much of my 2018 distributions are taxable?

In order to determine the taxable amount of your 2018 distributions received from your traditional IRA, you must complete Form 8606 (Nondeductible IRAs), Part I. Nondeductible contributions to a traditional IRA are also reportable on Form 8606, Part I.

During 2018, I converted my Dreyfus traditional IRA account to a Dreyfus Roth IRA account. Why is this transfer included on my 2018 Form 1099-R?

Federal regulations require the custodian of the IRA account to report the converted amount as a taxable distribution in Box 2a on your Form 1099-R for tax reporting purposes. Form 8606 (Nondeductible IRAs) should be used to determine the taxable amount of this conversion to be entered on your Form 1040.

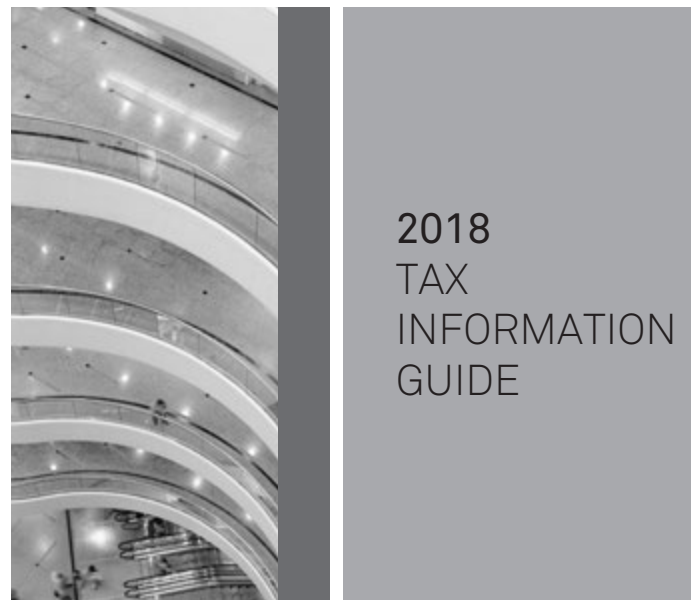
Why is my rollover transaction from my IRA account reported on Form 1099-R?

All retirement account distributions are reportable to the IRS on Form 1099-R. If your IRA was rolled over into another IRA investment, that amount will also be reported to you and the IRS on Form 5498 ("IRA Contribution Information"), which is mailed in May for the prior calendar year.

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.

The information in this guide should not be 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 form in this guide is hypothetical and for illustrative purposes only.



FORM 1099-R

FORM 1099-R

We are pleased to present you with this Tax Information Guide for your Dreyfus Form 1099-R for 2018.

The enclosed Form 1099-R is a record of all reportable distributions, including qualified distributions, premature distributions and rollovers, taken from your Bank of New York Mellon Custodial retirement plan account. **This information is reported to the Internal Revenue Service (IRS).** If you have more than one retirement plan account with a taxable distribution in our family of funds, you will receive one consolidated Form 1099-R. If you have more than one type of retirement account with us (a traditional IRA and a Roth IRA, for example), you will receive separate Forms 1099-R for distributions from each type of account.

All reportable distributions for 2018 must be reported on your 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 distributions on your state and local income tax returns.

A THE BANK OF NEW YORK MELLON, CUST
PO BOX 9879
PROVIDENCE, RI 02940-8079



> A BNY MELLON COMPANY™

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

CORRECTED (if checked)

B Recipient's Name and Address:
00001 BLK001
THE BANK OF NEW YORK MELLON, CUST
IRA FBO
JOHN Q PUBLIC
1234 STREET NAME
HOMETOWN ST 99999-9999

2018 FORM 1099-R
Distributions from Pensions, Annuities,
Retirement or Profit-Sharing Plans,
IRAs, Insurance Contracts, etc.
Copy B

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

FATCA Filing Requirement **F**

D Payer's Name THE BANK OF NEW YORK MELLON, CUST		E Payer's Federal ID Number 09-9999999		F Fund & Account Number 0514-111111111	
1. Gross Distribution \$1,800.00	2a. Taxable Amount	2b. Taxable Amount Not Determined <input checked="" type="checkbox"/>	Total Distribution <input type="checkbox"/>	4. Federal Income Tax Withheld	5. Employee / Designated Roth Contributions
7. Distribution Code(s) 7	IRA / SEP / SIMPLE <input checked="" type="checkbox"/>	10. Amount Allocable to IRR within 5 Years	11. 1st Year of Designated Roth Contribution	12. State Tax Withheld	13. State / Payer's State Number /

G

A FUND'S MAILING ADDRESS

B RECIPIENT'S NAME & ADDRESS

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

C RECIPIENT'S IDENTIFICATION NUMBER

The number under which the distribution 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.

D PAYER'S NAME

E PAYER'S FEDERAL TAXPAYER IDENTIFICATION NUMBER

F FUND CODE & ACCOUNT NUMBER

The fund code of the fund and the account number from which the distributions were made.

Box 1. GROSS DISTRIBUTION

Total amount of any distributions taken from your retirement account during 2018.

2a. TAXABLE AMOUNT

The taxable portion of your retirement account distributions.

See Form 1040 instructions for line 4a and 4b on how to enter this on your tax return.

If you have previously made one or more nondeductible contributions to your traditional IRA account(s), please refer to the "QUESTIONS & ANSWERS" portion of this guide for further information.

Box 2b. TAXABLE AMOUNT NOT DETERMINED

If this box is checked, the taxable amount of your distribution has not been determined.

Box 2b. TOTAL DISTRIBUTION

If this box is checked, the full balance of the retirement account was distributed to you during 2018. There is no share balance left.

Box 4. FEDERAL INCOME TAX WITHHELD

The amount of federal income tax that was withheld from any distribution. This amount is considered a prepayment of your federal personal income tax.

Should be entered on Form 1040, Line 16.

Box 7. DISTRIBUTION CODE

The distribution code indicates the type of distribution you received. A list of the distribution codes and their corresponding meanings can be found on the reverse side of your Form 1099-R.

G IRA/SEP/SIMPLE

If this box is checked, the distribution was taken from an IRA, SEP IRA or SIMPLE IRA account.

Box 12. STATE TAX WITHHELD

The amount of state tax withheld from any distribution. This amount is considered a prepayment of your state personal income tax.

Box 13. STATE/PAYER'S STATE NO.

Shows state and state identification number, if applicable to which taxes were paid.