

Foresters Investor Services, Inc.
Raritan Plaza I, 8th Floor
Edison, NJ 08837-3620
(800) 423-4026

Recipient's TIN

2018 Form 1099-B

**COPY B
For Recipient**

**OMB No. 1545-0715
PROCEEDS FROM BROKER AND BARTER EXCHANGE
TRANSACTIONS**

Recipient's Name, Address, City, State, and Zip Code

Michael Customer
Susan Customer
123 Main Street
Anytown USA 00000

SAMPLE

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

You must report each Fund's name and transaction amount separately on your tax return. Do not report an aggregate total of all funds under the name of First Investors Funds.

CORRECTED (if checked)

Short-term transactions for which basis is reported to the IRS; Report on Form 8949, Part I with Box A checked

Applicable check box on Form 8949: (A)			5) If checked, noncovered security <input type="checkbox"/>		6) Reported to IRS; Gross proceeds <input type="checkbox"/>		
1a) Description of property (shares sold)	1b) Date acquired	1c) Date sold or disposed	1d) Proceeds	1e) Cost or other basis	1g) Wash Sale disallowed loss	4) Federal income tax withheld	Gain / (Loss) (Not Reported to The IRS)

Short-term transactions for which basis is not reported to the IRS; Report on Form 8949, Part I with Box B checked

Applicable check box on Form 8949: (B)			5) If checked, noncovered security <input type="checkbox"/>		6) Reported to IRS; Gross proceeds <input type="checkbox"/>		
1a) Description of property (shares sold)	1b) Date acquired	1c) Date sold or disposed	1d) Proceeds	1e) Cost or other basis (not reported to the IRS)	1g) Wash Sale disallowed loss	4) Federal income tax withheld	Gain / (Loss) (Not Reported to The IRS)

Long-term transactions for which basis is reported to the IRS; Report on Form 8949, Part II with Box D checked

Applicable check box on Form 8949: (D)			5) If checked, noncovered security <input type="checkbox"/>		6) Reported to IRS; Gross proceeds <input type="checkbox"/>		
1a) Description of property (shares sold)	1b) Date acquired	1c) Date sold or disposed	1d) Proceeds	1e) Cost or other basis	1g) Wash Sale disallowed loss	4) Federal income tax withheld	Gain / (Loss) (Not Reported to The IRS)

Long-term transactions for which basis is not reported to the IRS; Report on Form 8949, Part II with Box E checked

Applicable check box on Form 8949: (E)			5) If checked, noncovered security <input type="checkbox"/>		6) Reported to IRS; Gross proceeds <input type="checkbox"/>		
1a) Description of property (shares sold)	1b) Date acquired	1c) Date sold or disposed	1d) Proceeds	1e) Cost or other basis (not reported to the IRS)	1g) Wash Sale disallowed loss	4) Federal income tax withheld	Gain / (Loss) (Not Reported to The IRS)

Transactions for which basis is not reported to the IRS and for which short - or long-term determination is unknown (to Broker); You must determine short- or long-term based on your records and report on Form 8949, Part I, with Box B checked, or on Form 8949, Part II, with Box E checked as appropriate.

Applicable check box on Form 8949: (X)			5) If checked, noncovered security <input type="checkbox"/>		6) Reported to IRS; Gross proceeds <input type="checkbox"/>		
1a) Description of property (shares sold)	1b) Date acquired	1c) Date sold or disposed	1d) Proceeds	1e) Cost or other basis (not reported to the IRS)	1g) Wash Sale disallowed loss	4) Federal income tax withheld	Gain / (Loss) (Not Reported to The IRS)

Instructions for Recipient

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN)). However, we will report your complete TIN to the IRS.

Account Number. Shows the account number of the account reported.

CUSIP Number. Shows the CUSIP (Committee on Uniform Security Identification Procedures) number of the mutual fund reported.

Applicable check box on Form 8949. Indicates where to report this transaction on Form 8949 and Schedule D, and which check box is applicable. See the instructions for your Schedule D and/or Form 8949.

Box 1a. Shows a brief description of the item or service for which amounts are being reported.

Box 1c. Shows the trade date of the sale (redemption) or exchange.

Box 1d. Shows the cash proceeds, reduced by any commissions related to the sale. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D.

Box 1e. Shows the cost or other basis of the shares sold (redeemed). If box 5 is checked, box 1e may be blank. See the instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.

Box 1g. Shows the amount of nondeductible loss in a "wash sale" transaction. For details on "wash sales," see Schedule D (Form 1040) instructions and Pub. 550. If box 5 is checked, box 1g may be blank.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. If checked, the shares sold (redeemed) were noncovered shares and boxes 1b, 1e, and 1g may be blank. For mutual funds, noncovered shares generally means shares purchased before 2012.

Gain / (Loss) The amount in this box is calculated by subtracting the amount in box 1e from the amount in box 1d and adding any amount in box 1g. **This amount has not been reported to the IRS.**

Additional Information

Definitions:

Noncovered shares: Noncovered shares are generally shares acquired prior to January 1, 2012. Payers are not required to provide the basis or holding period of noncovered shares. Foresters Investor Services, Inc. (FIS) provides that information for noncovered shares, if FIS knows it, as a service to its shareholders. FIS does not guarantee the accuracy or completeness of that information. You should compare that information with your records and provide the Internal Revenue Service with complete and accurate information. FIS and its affiliates assume no liability whatsoever as a result of any incomplete or inaccurate basis information for noncovered shares.

Any amount reported in box 1e for noncovered shares was calculated using the average basis method. That amount does not include certain basis adjustments that you may be required to make when determining the basis amount to report on your income tax return. For example, the amount in box 1e is not adjusted for any noncovered shares acquired by transfer, gift or inheritance or any noncovered shares subject to the "wash sale" rules or the sales load basis deferral rules. In addition, before you use the amount in box 1e, you should consult with your tax advisor to determine if the average basis method is available to you and whether that it is the most advantageous method for you to use. **If you use the amount reported in box 1e for tax purposes, you are ultimately responsible for the accuracy and correctness of this information, and FIS and its affiliates assume no liability whatsoever as a result of any incomplete or inaccurate information reported therein.**

Unknown Basis: FIS believes it does not have accurate basis information for certain shares in an account and therefore cannot provide the basis for those shares when they are sold (redeemed). In these instances boxes 1b, 1e, and 1g and the "Gain / (Loss)" box will be blank. Sales (redemptions) of those shares are reported in the section with the heading; *"Transactions for which basis is not reported to the IRS and for which short-term or long-term determination is unknown (to Broker); You must determine short-term or long-term based on your records and report on Form 8949, Part I, with Box B checked, or on Form 8949, Part II, with Box E checked as appropriate.*

Examples of such shares are:

Shares that were acquired prior to 1983.

Noncovered shares that were acquired by a transfer.

Noncovered shares in an account with respect to which certain adjustment transactions have occurred.

Shares that were acquired by a transfer and the previous broker/dealer responsible for basis reporting did not provide FIS with the basis for the transferred shares.

Covered shares: Covered shares are generally shares acquired on or after January 1, 2012 for which FIS does have basis information. The amount in box 1e is adjusted for covered shares subject to the "wash sale" rules or load basis deferral rules, but only for transactions of covered shares within the same account number. You may be required to make additional basis adjustments for any transactions occurring between different account numbers. The amount in box 1e is adjusted for covered shares acquired by gift, but is not adjusted for any gift tax paid on the gift. You may be required to make additional basis adjustments for any gift tax paid.

Future developments: For the latest information about the developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1099b.