

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

Recipient's TIN

**2018 Form 1099-DIV**

**COPY B  
For Recipient**

**OMB No. 1545-0110  
STATEMENT OF DIVIDENDS AND DISTRIBUTIONS**

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. 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 dividend information separately on your tax return. Do not report an aggregate total of all funds under the name of First Investors Funds.**

CORRECTED (if checked)

<b>Account Number:</b> _____ <b>CUSIP Number:</b> _____ <b>Payer's Name: (First Investors Fund Name)</b> _____ <b>Payer's TIN:</b> _____			
1a. Total Ordinary Dividends \$0.00	1b. Qualified Dividends \$0.00	2a. Total Capital Gains Distributions \$0.00	2b. Unrecap. Sec. 1250 gain \$0.00
2c. Section 1202 gain \$0.00	3. Nondividend Distributions \$0.00	<b>4. Federal Income Tax Withheld</b> \$0.00	11. Exempt-Interest Dividends \$0.00
<b>Account Number:</b> _____ <b>CUSIP Number:</b> _____ <b>Payer's Name: (First Investors Fund Name)</b> _____ <b>Payer's TIN:</b> _____			
1a. Total Ordinary Dividends \$0.00	1b. Qualified Dividends \$0.00	2a. Total Capital Gains Distributions \$0.00	2b. Unrecap. Sec. 1250 gain \$0.00
2c. Section 1202 gain \$0.00	3. Nondividend Distributions \$0.00	<b>4. Federal Income Tax Withheld</b> \$0.00	11. Exempt-Interest Dividends \$0.00
<b>Account Number:</b> _____ <b>CUSIP Number:</b> _____ <b>Payer's Name: (First Investors Fund Name)</b> _____ <b>Payer's TIN:</b> _____			
1a. Total Ordinary Dividends \$0.00	1b. Qualified Dividends \$0.00	2a. Total Capital Gains Distributions \$0.00	2b. Unrecap. Sec. 1250 gain \$0.00
2c. Section 1202 gain \$0.00	3. Nondividend Distributions \$0.00	<b>4. Federal Income Tax Withheld</b> \$0.00	11. Exempt-Interest Dividends \$0.00
<b>Account Number:</b> _____ <b>CUSIP Number:</b> _____ <b>Payer's Name: (First Investors Fund Name)</b> _____ <b>Payer's TIN:</b> _____			
1a. Total Ordinary Dividends \$0.00	1b. Qualified Dividends \$0.00	2a. Total Capital Gains Distributions \$0.00	2b. Unrecap. Sec. 1250 gain \$0.00
2c. Section 1202 gain \$0.00	3. Nondividend Distributions \$0.00	<b>4. Federal Income Tax Withheld</b> \$0.00	11. Exempt-Interest Dividends \$0.00
<b>Keep for Your Records</b>			

## **Instructions for Recipient**

**Recipient's identification number.** 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, the issuer has reported your complete TIN to the IRS.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1a.** Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040. Also, report it on Schedule B (1040), if required.

**Box 1b.** Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount and where to report.

**Box 2a.** Shows total capital gain distributions. See *How To Report* in the Instructions for Schedule D (Form 1040). But, if no amount is shown in box 2c and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 rather than Schedule D. See the Form 1040 instructions.

**Box 2b.** Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet - Line 19 in the Instructions for Schedule D (Form 1040).

**Box 2c.** Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

**Box 3.** Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550.

**Box 4.** Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 11.** Shows exempt-interest dividends paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See *Box 4* above.

**Nominees.** If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2018 General Instructions for Certain Information Returns.

**Future developments.** For the latest information about the developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099DIV](http://www.irs.gov/Form1099DIV).