

Form 5498

General Information

Form 5498 is used to report contributions, rollovers, recharacterizations and conversions for Individual Retirement Accounts (IRAs) listing Foresters Financial as custodian.

The information provided on Form 5498 is electronically submitted to the Internal Revenue Service (IRS). You should keep this form with your other important tax documents. You do not need to file this form with the IRS.

Types of Transactions

- Contributions, rollovers, characterizations and conversions are reported on Form 5498 for the following types of IRAs:
 - Traditional IRAs
 - Conduit IRAs
 - Roth IRAs
 - SEP-IRAs
 - SARSEP-IRAs
 - SIMPLE IRAs
- Year End Fair Market Value for IRAs

Reporting Considerations

- Form 5498 is mailed to customers by **May 31st**
- Form 5498 is not issued for:
 - Transfer of funds
 - Activity in any retirement product that is not a member of the IRA family (i.e. 403(b), 457(b), etc.)

Note: A customer will only receive a copy of Form 5498 when a contribution or other reportable event has been made. The customer will not receive Form 5498 if there were no contributions, rollovers, recharacterizations or conversions.

However, IRS Form 5498 will be issued to the IRS indicating the previous year-end fair market value. A customer will receive this information on their annual year-end statement.

Important Information Regarding Excess Contributions

An excess contribution occurs when a customer contributes more than the allowable amount into an IRA. Unless the excess is removed by the customer's tax return filing date (plus extensions), an annual excess contribution penalty of 6% will be assessed to the contribution for each year until the excess contribution is either removed or re-designated. (The penalty is paid by the customer when he/she files his/her tax return.)

To remove an excess contribution, the customer should complete the appropriate distribution request form.

Once removed, the customer will not receive an amended Form 5498. Instead, IRS Form 1099-R will be issued to report the removal of the excess contribution.

Foresters Financial
 FORESTERS FINANCIAL SERVICES, INC.
 13-2608328
 2345 Main Street
 Edison, NJ 08857-3620
 (800) 423-4026

2017 Form 5498
 OMB No. 1545-0747
 IRA CONTRIBUTION INFORMATION

COPY B
 For Participant

Participant's Name, Address, City, State, and Zip Code
 Mary Johnson
 2345 Main Street
 Somewhere MN 55109

Participant's Social Security Number
 XXX-XX-1111

SAMPLE

CORRECTED (if checked)

Fund Name	Account Number	Customer Number
First Investors Growth & Income Fund	06V00011111	000111111-001
1. IRA contributions (other than amounts in boxes 2-4, 8-10) \$0.00	2. Rollover contributions \$0.00	3. Roth IRA conversion amount \$0.00
4. Recharacterized contributions \$0.00	5. Fair market value of account \$31,092.65	8. SEP contributions \$0.00
9. SIMPLE contributions \$0.00	10. Roth IRA contributions \$750.00	7. IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> ROTH IRA <input checked="" type="checkbox"/>
11. If checked, required minimum distribution for 2017 <input type="checkbox"/>		
First Investors Investment Grade Fund	33V00022222	000111111-001
1. IRA contributions (other than amounts in boxes 2-4, 8-10) \$0.00	2. Rollover contributions \$0.00	3. Roth IRA conversion amount \$0.00
4. Recharacterized contributions \$0.00	5. Fair market value of account \$22,427.28	8. SEP contributions \$0.00
9. SIMPLE contributions \$0.00	10. Roth IRA contributions \$2,250.00	7. IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> ROTH IRA <input checked="" type="checkbox"/>
11. If checked, required minimum distribution for 2017 <input type="checkbox"/>		
First Investors International Opportunities Bond Fund	44V00033333	000111111-001
1. IRA contributions (other than amounts in boxes 2-4, 8-10) \$0.00	2. Rollover contributions \$0.00	3. Roth IRA conversion amount \$0.00
4. Recharacterized contributions \$0.00	5. Fair market value of account \$2,467.40	8. SEP contributions \$0.00
9. SIMPLE contributions \$0.00	10. Roth IRA contributions \$1,000.00	7. IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> ROTH IRA <input checked="" type="checkbox"/>
11. If checked, required minimum distribution for 2017 <input type="checkbox"/>		
First Investors Special Situations Fund	32V00044444	000111111-001
1. IRA contributions (other than amounts in boxes 2-4, 8-10) \$0.00	2. Rollover contributions \$0.00	3. Roth IRA conversion amount \$0.00
4. Recharacterized contributions \$0.00	5. Fair market value of account \$5,618.04	8. SEP contributions \$0.00
9. SIMPLE contributions \$0.00	10. Roth IRA contributions \$1,500.00	7. IRA <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> ROTH IRA <input checked="" type="checkbox"/>
11. If checked, required minimum distribution for 2017 <input type="checkbox"/>		

Keep for Your Records

Common Questions

Q: Why am I receiving this form now and not by the end of January like most other IRS tax forms?

A: Generally, as custodian for your IRA, Foresters Financial is required to provide your Form 5498 by May 31st. This allows us the time to record any prior year contributions made to Traditional or Roth IRAs up to the April 17th income tax return filing deadline.

Q: Why are some of my SEP-IRA and SIMPLE IRA contributions not reported on my Form 5498?

A: Generally, Form 5498 reports SEP-IRA and SIMPLE IRA contributions made from January 1st through December 31st. Contributions made in the current calendar year, whether designated for the prior or current year, will be reported on a Form 5498 which will be issued in May of the following year.

Q: I made a contribution to my Traditional IRA last year and later recharacterized the contribution to a Roth IRA. Why does Form 5498 still report the original Traditional IRA contribution?

A: Foresters Financial is required to report the original IRA contribution on Form 5498, even though it was recharacterized to your Roth IRA. The amount (including any earnings) recharacterized from the Traditional IRA is reported on IRS Form 1099-R for the year of the recharacterization. The amount recharacterized into the Roth IRA is reported on Form 5498 for the year of the recharacterization.

Q: I just received Form 5498 and Box 11 is checked indicating "required minimum distribution for 2018". What does this mean?

A: If box 11 is checked, our records indicate that you will reach or have reached the age of 70 $\frac{1}{2}$ in **2018** and are thus required by the IRS to begin taking required minimum distributions (RMDs). You must begin receiving RMDs by April 1st of the year following the year you attained age 70 $\frac{1}{2}$. For additional information regarding RMDs, please contact our Shareholder Services Department at (800) 423-4026.

IRS Resource Information

- **Phone Numbers:**
 - (800) 829-1040 (General Inquiries)
 - (800) 829-4059 (Hearing Impaired)
 - (800) 829-3676 (to order forms/publications)
- **Website**
 - www.irs.gov

Foresters Financial
 Foresters Financial Services, Inc.
 Raritan Plaza I, 8th Floor
 Edison, NJ 08827-2600
 (800) 423-4026

TRUSTEE'S or ISSUER'S Federal Identification No. 13-2605228

OMB No. 1545-0747
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COPY B For Participant

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 Somewhere MN 55109

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11. If checked, required minimum distribution for 2017 <input type="checkbox"/>		

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- **Box 1 - IRA contributions.** Shows Traditional IRA contributions.
- **Box 2 - Rollover contributions.** Shows any rollover, including a direct rollover to a Traditional IRA or Roth IRA. It does not show amounts converted from a Traditional IRA, SEP, or SIMPLE IRA to a Roth IRA. These amounts are shown in Box 3.
- **Box 3 - Roth IRA conversion amount.** Shows the amount converted from a Traditional IRA, SEP, or SIMPLE IRA to a Roth IRA.
- **Box 4 - Recharacterized contributions.** Shows amount recharacterized by transferring any part of the contribution (plus earnings) from one type of IRA to another.
- **Box 5 - Fair Market Value of account.** Shows the Fair Market Value (FMV) of the account at year-end.
- **Box 7 -** Shows the kind of IRA reported on the 5498.
- **Box 8 - SEP contributions.** Shows SEP-IRA contributions made during the calendar year. If made by the employer, do not deduct on income tax return. If the employee made the contributions as a self-employed person (or partner), they may be deductible.
- **Box 9 - SIMPLE IRA contributions.** Shows SIMPLE IRA contributions made during the calendar year. If made by the employer, do not deduct on income tax return. If the employee made the contributions as a self-employed person (or partner) they may be deductible.
- **Box 10 - Roth IRA contributions.** Shows Roth IRA contributions. Do not deduct on income tax return.
- **Box 11 -** If this box is checked, a required minimum distribution (RMD) must be taken for the tax year shown. If the RMD is not taken, the taxpayer may be subject to a 50% excise tax on the amount not distributed.