

Pershing Phased Mailing Schedule for 2018 Tax Reporting

The mail dates for IRS Form 1099 (B, DIV, INT, OID and MISC) tax statements for the 2018 tax year are below. We will continue with our phased approach, ensuring you receive your tax forms as early as possible with complete information.

BNY Mellon's Pershing will evaluate each account to determine whether we have received final tax information for each security. This method accelerates the issuing of original 1099 forms and reduces the publishing of revised forms.

Mailing Phase	Scheduled Mailing End Date	Mailing Event
1	January 31	> Form 1099 will be mailed for accounts with holdings and income that typically do not require reclassification or additional information from issuers. Generally, this includes accounts holding stocks, bonds and options. ¹
2	February 15	<ul style="list-style-type: none"> > Form 1099 will be mailed for accounts holding mutual funds, certain unit investment trusts (UITs), real estate investment trusts (REITs) and certain equities, because the issuer provided its final tax information after the January 31 mailing was prepared.¹ > Pending 1099 Notices will be mailed for accounts where we are awaiting data from issuers or in cases where we have not completed processing and review of all information. The notice will list investments that are awaiting information from issuers or trustees or final review and will indicate the possible mail date of an investor's 1099. This notice will be mailed when information is not finalized before the February 15 mailing is prepared. > Revision mailing for 1099s sent in Phase One, as required.
3	February 28 ²	<ul style="list-style-type: none"> > Form 1099 mailing will occur for accounts for which we can now include information that was previously pending income reclassifications from issuers of mutual funds, REITs and certain equities, because the issuer or trustee has provided Pershing with final tax information. Generally, this includes remaining mutual funds, REITs and certain equities.¹ > Revision mailing for 1099s sent in Phases One and Two, as required.
4	March 15 ²	<ul style="list-style-type: none"> > Form 1099 mailing will occur for all remaining accounts, regardless of whether pending income reclassifications for the account's income have been received from issuers. Generally, this includes accounts holding complex non-equity securities, such as real estate mortgage investment conduits (REMICs), widely held fixed investment trusts (WHFITs) and some UITs. > Revision mailing for 1099s sent in all previous phases, as required.

¹ Holding only these types of securities does not guarantee that your tax statements will be mailed on the indicated date.

² Pershing's 30-day extension to the mailing requirement will accommodate these phases of the mailing.