

Year-End Tax Forms and Schedules

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If you have a regular (non-retirement) account, any dividend income and capital gains distributed by your funds and any gain or loss realized from your sale of fund shares must be reported on your tax return. We provide you with most tax forms by the end of January each year. If you have an IRA with us, your IRA custodian, State Street Bank & Trust Co., is required to report your year-end IRA account balances to the IRS by May 31 of each year.

For regular accounts, we'll send you:

- Form 1099-DIV (Dividends and Distributions) — Reports taxable income or capital gain distributions over \$10; provides general reporting instructions; mailed to most shareholders by January 31 of each year; mailed to Real Estate Fund shareholders by the end of February. The reason for the different dates is that we must wait for the real estate investment trusts (REITs) in the Real Estate Fund's portfolio to send us tax information regarding the potential reallocation of dividends received from the REITs.
- Form 1099-B (Proceeds from Broker and Barter Exchange Transactions) — Reports gross proceeds from any sales (redemptions) of mutual fund shares, excluding money market funds and retirement accounts such as IRAs and certain qualified retirement accounts; mailed by January 31 of each year.

(These two forms are combined and also contain an Average Cost Statement.)

For IRAs, Coverdell Education Savings Accounts and Keogh Plans:

- Form 1099-R (Distributions from Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, Insurance Contracts, etc.) — Reports distributions taken from an IRA or other retirement plan you have with us; mailed by January 31 of each year.
- Form 5498 (IRA Contribution Information) — Reports any amounts contributed or rolled over into any IRA including SEP-IRAs, SIMPLE Retirement Plans and Roth IRAs. It also reports amounts converted into or re-characterized from a Roth IRA. This form is mailed by May 31 of each year.
- Form 1099-Q (Payments from Qualified Education Programs under Sections 529 and 530) — Reports distributions from a qualified tuition program (private or state) or a Coverdell education savings account; mailed by January 31 of each year.
- Form 5498-ESA (Coverdell Contribution Information) — Reports contributions of new money as well as rollover contributions made to a Coverdell Education Savings Account (ESA); mailed by May 2.

For additional tax information

Call the IRS at 800.TAX.1040; for forms, visit the IRS website, www.irs.gov or call the IRS at 800.TAX.FORM.