

## LETTER OF INTENT • RIGHT OF ACCUMULATION

If you are purchasing Class A shares of a BNY Mellon Fund and you would like to qualify for a reduced sales charge, please complete this form.

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### A. LETTER OF INTENT: (for Class A shares) Investor's Statement of Intention and Price Agreement

#### MINIMUM INITIAL PURCHASE: \$5,000

**PLEASE NOTE:** Future purchases, and purchases made within 90 days prior to the date this Letter of Intent is submitted, of shares (including Class C shares) of any Eligible Fund (as defined under Right of Accumulation below) by you and any related "purchaser" (as described under Right of Accumulation below) may be used to equal or exceed the minimum amount checked.

I intend, but am not obligated, to invest in shares of Eligible Funds during the 13-month period from the date of my submission of this Letter of Intent, in an aggregate amount which will equal or exceed the minimum amount checked ("LOI Purchase Commitment"). (Check one box only.)

- \$50,000 to less than \$100,000       \$250,000 to less than \$500,000       \$1,000,000 and over  
 \$100,000 to less than \$250,000       \$500,000 to less than \$1,000,000

Subject to the conditions specified herein and in the Terms of Escrow below, each purchase subsequent to submission of this Letter of Intent will be made at the public offering price applicable to a single transaction in the amount of the LOI Purchase Commitment, as described in the then-current prospectus of the Fund in which the purchase is being made.

Upon completion of the LOI Purchase Commitment within the aforescribed 13-month period, an adjustment will be made to reflect any reduced sales load applicable to shares purchased during the 90-day period prior to submission of this Letter of Intent. The adjustment will be made in the form of additional shares credited to my account at the then-current offering price applicable to a single purchase in the amount of the LOI Purchase Commitment.

#### TERMS OF ESCROW

1. Out of my initial purchase (or subsequent purchases if necessary), 5% of the LOI Purchase Commitment shall be held in escrow by the Transfer Agent, in shares. All dividends and any capital gain distributions on the escrowed shares will be credited to me. Escrowed shares will not be extended the Exchange privilege (as described in the Fund's prospectus).
2. If I complete the LOI Purchase Commitment within the 13-month period, the escrowed shares will be promptly released to me.
3. If my total purchases pursuant to this Letter of Intent are less than the LOI Purchase Commitment, the offering price of the shares I purchased (including shares representing the escrowed amount) during the 13-month period will be adjusted to reflect the sales load applicable to the aggregate purchases I actually made (which will reduce the number of shares in my account), unless I have redeemed the shares in my account, in which case the Transfer Agent will redeem the number of escrowed shares necessary to obtain the difference between the dollar amount of sales loads actually paid by me and the amount of sales loads which I would have paid if my total purchases had been made at a single time and any remaining shares will be credited to my account. Full and fractional shares remaining after this redemption will be released to me.
4. I hereby irrevocably constitute and appoint the Transfer Agent my attorney-in-fact to surrender for redemption any or all escrowed shares.

**This Letter of Intent must be received by the Transfer Agent to be considered effective. All future purchases placed directly with BNY Mellon Securities Corporation must refer to this Letter of Intent.**

Terms Accepted:

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Signature(s) of Investor(s)

Date

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Signature(s) of Investor(s)

Date

**B. RIGHT OF ACCUMULATION** (For Class A shares)

**Please Note:** Purchases of shares (including Class C shares) of any Eligible Fund (as defined below) qualify towards "Right of Accumulation" for purchases of Class A shares.

Shares may be purchased at the offering price applicable to the total of (a) the dollar amount then being purchased plus (b) an amount equal to the value of the combined present holdings of the "purchaser" (which includes the individual purchasing the shares, his or her spouse, and their minor children), as described in the Fund's prospectus, of shares of any Funds that are subject to a sales load, as described in the Fund's prospectus ("Eligible Funds"). In order for this cumulative quantity discount to be made available, the investor must identify all Fund accounts to be considered as qualified holdings. All accounts are subject to verification.

The following accounts qualify for the Right of Accumulation or Letter of Intent as described above and in the Fund's prospectus. Account number(s):

Fund Name _____	Account Number _____
Fund Name _____	Account Number _____
Fund Name _____	Account Number _____
Fund Name _____	Account Number _____

PLEASE SIGN HERE

**X**

SIGNATURE(S) OF INVESTOR(S)

DATE

**C. WHO IS YOUR FINANCIAL REPRESENTATIVE?**

If shares are being purchased through a Dealer/Service Agent, then the name of your Dealer/Service Agent must appear in this section.

I/we represent and warrant that the firm named below is authorized to purchase and redeem Fund shares on my/our behalf.

Dealer/Service Agent Name _____		Dealer # _____	
Branch Address _____		Branch # _____	Phone Number _____
City _____	State _____	County _____	Zip Code _____
Name of Representative (Salesperson) and Number, if any _____			

**MAILING INSTRUCTIONS**

Please mail this form to:  
BNY Mellon Institutional Department  
P.O. Box 9882  
Providence, RI 02940-8082

For registered, certified or overnight mail, please mail to:  
BNY Mellon Institutional Department  
4400 Computer Drive  
Westborough, MA 01581