

Inherited IRA Beneficiary Distribution Request Form

Please complete this form if the Inherited IRA owner is deceased and the beneficiary is requesting a distribution.

Additional legal documentation may be required in order to process your distribution. To avoid delay, contact Dreyfus at 1-800-242-8671 to determine if additional documentation is required or if you have any questions. **Please note: A Medallion Signature Guarantee* is required.** When completed, please forward this form and any additional documentation to:

Dreyfus Institutional Department
P.O. Box 9882
Providence, RI 02940-8082

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

SECTION 1. ACCOUNT INFORMATION

INHERITED IRA OWNER'S NAME: _____

ACCOUNT NUMBER: _____

SOCIAL SECURITY NUMBER: _____

DATE OF DEATH: ____/____/____
(Inherited IRA Owner) MONTH DAY YEAR

IRA TYPE: INHERITED TRADITIONAL IRA INHERITED ROTH IRA

SECTION 2. BENEFICIARY OR ESTATE/TRUST INFORMATION

NAME: _____

RELATIONSHIP: _____

SOCIAL SECURITY NUMBER: _____
(OR ESTATE/TRUST TAX ID)

STREET ADDRESS: _____

_____ CITY STATE ZIP CODE

DAYTIME PHONE NUMBER _____ EVENING PHONE NUMBER _____

SECTION 3. DISTRIBUTION OPTIONS DUE TO DEATH

- Life expectancy payment option – **You must continue taking distributions based on the original Inherited IRA owner's life expectancy. A Dreyfus Individual Retirement Account application must be completed to establish a new Inherited IRA and to set up a regular schedule of distributions. Complete Section 4 below.**
- Five year rule payment option – **Account must be depleted by December 31 of the fifth year following the original owner's death. A Dreyfus Individual Retirement Account application must be completed to establish a new Inherited IRA and to set up a distribution schedule. Skip Section 4 below.**
- Lump sum distribution. **Skip Section 4 below.**

SECTION 4. FINAL LIFE EXPECTANCY PAYMENT

*Please indicate if the final life expectancy payment (amount owed to deceased Inherited IRA owner for year of death) has been met or if the final payment needs to be processed before the remaining assets are transferred. Do not make a selection if distributions are based on the 5 year rule payment option or if taking a lump sum distribution.

- Life expectancy payment has been met for the year of death
- Deduct the life expectancy payment for the year of death prior to transferring the remaining assets to the successor Inherited IRA.

*NOTE – If you do not make a selection above and are not taking a lump sum distribution, we will default to the second option.

SECTION 5. DISTRIBUTION INSTRUCTIONS

Your distribution(s) will be sent by check to the address indicated in Section 2, unless you select **one** of the following:

I want my distribution(s) credited to my existing non-retirement Dreyfus account listed below.

Fund Account #: _____ (If you select this option, the distribution amount must meet the Fund’s required minimum for subsequent investments.)

OR

I want my distribution check(s) sent to the alternate payee address indicated below.

Alternate Payee

Alternate Address

City State Zip

OR

I want my distribution sent by Automated Clearing House (ACH) electronically to my bank. Attach a voided check from your bank account. Money will be transferred only to the bank account indicated on the voided check. Upon receipt of this form, Dreyfus Transfer, Inc. (the “Transfer Agent”) is authorized to credit my bank account using the ACH option. I understand that these services are governed by the prospectus provisions and the rules of the ACH. I further understand that the option may be terminated or modified at any time without notice by Dreyfus or the Transfer Agent.

PLEASE ATTACH VOIDED CHECK HERE.

OR

I want my distribution(s) sent by Wire to my bank. Attach a voided check from your bank account. Money will be transferred only to the bank account indicated on the voided check. Upon receipt of this form, Dreyfus Transfer, Inc. (the “Transfer Agent”) is authorized to credit my bank account using the Wire option. I understand that these services are governed by the prospectus provisions and the rules of Wires. I further understand that the option may be terminated or modified at any time without notice by Dreyfus or the Transfer Agent.

SECTION 6. FEDERAL INCOME TAX WITHHOLDING ELECTION - Inherited Traditional IRA ONLY

The Bank of New York Mellon is required to withhold 10% of your distribution for federal income tax purposes unless you elect otherwise. If you elect not to have withholding apply to your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

I want income tax withheld and understand that withholding will be applied at the rate of 10% unless a different withholding percentage is specified _____% (minimum of 10%). DOES NOT APPLY TO ROTH IRAs.

I **do not** want any income tax withheld.

SECTION 7. STATE INCOME TAX WITHHOLDING ELECTION - Inherited Traditional IRA ONLY

Depending on your state of residency, state income tax withholding may be required from your distribution. If applicable, you may elect a withholding rate that is above your state’s minimum withholding rate. Certain states may permit you to elect to not have withholding apply. If a minimum withholding rate is required by your state, the custodian will withhold applicable state taxes regardless of your election below. The custodian does not withhold state taxes for all states. To the extent permitted by applicable state law, an election to not have Federal income tax withheld will also apply to state income taxes. To review the impact of state withholding for your state of residence, please speak to your tax consultant.

I do want state income tax withholding applied to my Inherited Traditional IRA distribution at a rate of _____ %.

I do not want state income tax withholding applied to my Inherited Traditional IRA distribution.

SECTION 8. SIGNATURE

Taxpayer Identification Number Certification: Under the penalties of perjury, I certify that [1] the Social Security Number or Taxpayer Identification Number shown on this form is my correct Taxpayer Identification Number, [2] I am not subject to backup withholding either because: (a) I am exempt from backup withholding, or (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends, or (c) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding, [3] I am a U.S. person (including a U.S. resident alien) and [4] the Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is (are) correct. If you are exempt from FATCA reporting (if you are unsure, consult your tax advisor or the IRS), enter your exemption from FATCA reporting code (if any) here:

_____. NOTE: Strike out item [2] if you have been notified that you are subject to backup withholding by the IRS and you have not received a notice from the IRS advising you that backup withholding has been terminated.

The IRS does not require your consent to any provision other than the certifications required to avoid backup withholding.

X

Beneficiary/Executor Signature _____ Capacity _____ Date _____

Print Name _____

Medallion Signature Guarantee* (required) Please note: Notarization by a Notary Public is not an acceptable guarantee.

***MEDALLION SIGNATURE GUARANTEE REQUIREMENT:**

A Medallion Signature Guarantee is a stamped or typewritten assurance from a financial institutional (guarantor) that a signature or endorsement is genuine. Please check with your financial institution to be certain their guarantee will meet the requirements stated below.

Dreyfus Transfer, Inc. (Transfer Agent) has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

