

Please complete this form for a distribution from a Traditional or Roth IRA

1 ACCOUNT INFORMATION

OWNER'S NAME _____

STREET ADDRESS _____

CITY _____

STATE _____

ZIP CODE _____

DATE OF BIRTH (MO/DAY/YR) _____

SOCIAL SECURITY NUMBER _____

() _____

() _____

DAYTIME PHONE NUMBER _____

EVENING PHONE NUMBER _____

2 DREYFUS ACCOUNT NUMBER(S):

Distribution(s) to be processed:

Fund Name _____

Fund Account # _____ \$ _____ or, Entire Balance

Fund Name _____

Fund Account # _____ \$ _____ or, Entire Balance

Fund Name _____

Fund Account # _____ \$ _____ or, Entire Balance

3 FEDERAL INCOME TAX WITHHOLDING

If you are requesting a distribution from a Traditional IRA (i.e. non-Roth IRA), you acknowledge that your Traditional IRA (other than that portion of your distribution that consists of non-deductible contributions) will be subject to income tax and, if you are under age 59½, a 10% penalty tax for premature distribution, unless an exception applies. Your distribution will not be subject to taxes and penalties if you timely roll over your distribution to another Traditional IRA (i.e. non-Roth) or if permitted, a qualified retirement plan.

If you are requesting a distribution from a Roth IRA, you acknowledge that: (i) your Roth IRA distribution will not be includible in income only to the extent that it is a "qualified distribution" (please see The Dreyfus IRA Plan and Disclosure), and (ii) if your Roth IRA distribution is not a "qualified distribution," the portion of the distribution consisting of earnings (note: non-qualified distributions are deemed to come first from contributions and then from earnings) will be subject to income tax and, if you are under age 59½, a 10% penalty tax for premature distribution, unless an exception applies. A Roth IRA distribution that is otherwise subject to tax will not be subject to taxes and penalties if you timely roll over your distribution to another Roth IRA.

The Bank of New York Mellon is required to withhold 10% of your Traditional IRA distribution for Federal Income Tax purposes unless you elect otherwise below. 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. If you do not elect out of withholding, **by checking the box below**, withholding will be based on the gross amount of your distribution even though a portion of your distribution may not be subject to tax (e.g. if you have made non-deductible contributions to your Traditional IRA). The Bank of New York Mellon will not withhold income tax from a Roth IRA distribution.

I do want income tax withholding applied to my Traditional IRA distribution and understand that withholding will be applied at the rate of 10% unless a different withholding percentage is specified _____% (minimum of 10%).

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

(Several states require state income tax withholding. If your IRA is located in one of these states, the custodian will withhold applicable state taxes. To the extent permitted by state law, an election to not have income tax withheld will also apply to state income taxes.)

4 DISTRIBUTION INSTRUCTIONS

Your distribution(s) will be sent by check to the current address of record on your account, unless you select **one** of the following:

Please note: Requests for \$100,000 or more require a **Medallion Signature Guarantee**.*

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. If you are not a registered owner on the non-retirement Dreyfus account, a **Medallion Signature Guarantee*** is required.)

or

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

Please note: A **Medallion Signature Guarantee*** is required.

Alternate Payee _____

Alternate Address _____

City _____ State _____ Zip _____ Bank Number (if applicable) _____

or

I want my distribution sent to the bank indicated below.

Please note: A **Medallion Signature Guarantee** is required.

Select one: Wire or ACH my distribution to the following:

Bank Name _____

ABA # _____

Bank Account # _____

Bank Account Registration _____

Please attach a voided check here.

5 ACKNOWLEDGEMENT AND SIGNATURE

X _____
SIGNATURE

DATE

Medallion Signature Guarantee* (Only required in certain cases. Please contact Dreyfus to determine if a Medallion Signature Guarantee is needed.)

Medallion Signature Guarantee

*** MEDALLION SIGNATURE GUARANTEE REQUIREMENT:**

The 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.

For First Class Mail, please mail to:
Dreyfus Institutional Department
P.O. Box 9882
Providence, RI 02940-8082

For Registered, Certified or Overnight mail, please mail to:
Dreyfus Institutional Department
4400 Computer Drive
Westborough, MA 01581