

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 – TRADITIONAL IRA ONLY**

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 rollover 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 rollover 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.

**Note:** Neither Dreyfus, MBSC Securities Corporation, The Bank of New York Mellon nor any of their affiliates or representatives provide investment advice or recommendations in connection with your decision to rollover assets from an employer-sponsored retirement plan (e.g., 401(k) or 403(b)).

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#### 4 STATE INCOME TAX WITHHOLDING ELECTION - 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 Traditional IRA distribution at a rate of \_\_\_\_\_ %.

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

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#### 5 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 Code

or

I want my distribution(s) sent by Automated Clearing House (ACH) to my bank. Attach a voided check from your bank account. **A Medallion Signature Guarantee\* is required if the bank account is not Individually registered to you.** 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.

or

I want my distribution(s) sent by Wire to my bank. Attach a voided check from your bank account. **A Medallion Signature Guarantee\* is required if the bank account is not individually registered to you.** 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.

Please attach a voided check here.

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## 6 ACKNOWLEDGEMENT AND SIGNATURE

**X**

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

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**Medallion Signature Guarantee\*** (Only required in certain cases. Please review your form, and the instructions, carefully to determine if a **Medallion Signature Guarantee** is needed. **Please note:** Notarization by a notary public is not an acceptable guarantee.)

Medallion Signature Guarantee

**\* MEDALLION SIGNATURE GUARANTEE REQUIREMENT:**

*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.*

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**Please mail this completed form to:**

Dreyfus Shareholder Services  
P.O. Box 9879  
Providence, RI 02940-8079

**For registered, certified or overnight mail, please mail to:**

Dreyfus Shareholder Services  
4400 Computer Drive  
Westborough, MA 01581

