



### 3. DIVIDEND AND CAPITAL GAINS DISTRIBUTION OPTIONS

\*Allows the choice of having dividends and capital gains reinvested, sent as cash via check to the address of record, sent to a designated bank via ACH, or swept into an identically registered IRA.

\*Cash option is available only to IRA holders age 59½ or older and is reported as a qualified distribution.

PLEASE SELECT ONLY ONE OF THE FOLLOWING OPTIONS:

**Reinvest all dividends and capital gains**

**Dividend Sweep** – Permits dividends or dividends and capital gains, if any, to be invested in shares of the same class of another one of your identically registered existing Dreyfus IRA accounts. Dividend Sweep transactions will not result in a distribution or contribution.

Please transfer (Please check only one box)

Dividends Only

Dividends and Capital Gains Distributions

FROM:

\_\_\_\_\_  
Name of Dreyfus Mutual Fund

\_\_\_\_\_  
Mutual Fund Account Number

TO:

\_\_\_\_\_  
Name of Dreyfus Mutual Fund

\_\_\_\_\_  
Mutual Fund Account Number

**-OR-**

**Cash Options** – Please select only one of the following options to update accounts referenced in Section 1.

\*Federal Income Tax Withholding Selection Below Required For All Cash Options.

Attach pre-printed voided check

**Pay all dividends and capital gains by check to the address of record.** This option is available only for IRA holders age 59½ or older and is reported as a qualified distribution.

**Pay all dividends by check and reinvest all capital gains.** This option is available only for IRA holders age 59½ or older and the dividend paid by check is reported as a qualified distribution.

**Dividend ACH\*** – Permits electronic transfer of dividends or dividends and capital gains, if any, to your designated bank account. Please note that your bank may charge a fee for this service. A **notarized signature** may be required for this option. See Section 6. You must attach a pre-printed voided check to this form in the area designated at the left of this Section. This option is available only for IRA holders age 59½ or older and is reported as a qualified distribution. See your fund's current prospectus for availability.

Please transfer (Please check only one box)

Dividends Only

Dividends and Capital Gain Distributions

### FEDERAL INCOME TAX WITHHOLDING – TRADITIONAL IRA ONLY

**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 IRA).

**I do** want income tax withholding applied to my 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 IRA plan distribution.

### 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.

#### 4. CHECKWRITING PRIVILEGE

See your fund's current prospectus for availability or charges.

- The account owner must be age 59½ or over to qualify for this Privilege.
- The Checkwriting Privilege is not available to participants registered with a foreign address.
- Please be advised that an IRA check redemption is considered an IRA distribution and such distribution will be reported on Form 1099-R to the Internal Revenue Service.
- The availability of the Checkwriting Privilege is contingent upon your signature in Section 6 indicating your election to not have withholding apply to distributions made from your Dreyfus IRA using this Privilege.
- Redemption checks must be drawn for at least the minimum amount stated on the checks.
- Checks will clear only if drawn against funds which have been invested for the number of days required by the prospectus, except for wire investments.
- The signature on your redemption check must be the same as the signature in Section 6.

I am age 59½ or older and want the Checkwriting Privilege added to my IRA Fund account number referenced in Section 1. I understand that each redemption check that is redeemed is treated as a distribution from my IRA.

#### 5. ACCOUNT OPTIONS

##### **Dreyfus TeleTransfer\***

Allows you to transfer money electronically between your designated bank account and your Dreyfus Fund account(s) by telephone and online through the Dreyfus.com website. Note: Redemptions are not permitted via the Dreyfus.com website. Your bank must be a member of the ACH. **NOTE: This Privilege is not available for Inherited IRAs and is available for Coverdell ESAs for purchases only.**

##### **Wire Redemption\***

The Wire Redemption Privilege permits proceeds of redemption requests initiated by telephone or in writing to be transmitted by Fed Wire to your designated Federal Reserve Member Bank. Redemption requests from Inherited IRAs and Coverdell ESAs must be in writing.

Yes, I want Dreyfus Teletransfer and Wire Redemption Privileges for the account(s) referenced in Section 1. If you check the box above, you must obtain a Notary in Section 6.

You must attach a voided check to this form in the area designated at the left of this Section. Money will be transferred only to the bank account indicated on the voided check.

The Fund will require Dreyfus Transfer, Inc. (Transfer Agent) to employ reasonable procedures, such as requiring a form of personal identification, to confirm that instructions relayed by telephone and online are genuine and, if it does not follow such procedures, it may be liable for any losses due to unauthorized or fraudulent instructions.

Attach preprinted voided check

## 6. SIGNATURE

By signing below, I certify and agree that:

I have received a current Fund prospectus for each Fund in my IRA and agree to its terms.

I understand that mutual fund shares are not deposits or obligations of, or guaranteed or endorsed by, any bank or the U.S. government, and are not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency. There can be no assurance that any money market fund will be able to maintain a stable net asset value of \$1.00, and the net asset value of bond and equity mutual funds will fluctuate from time to time.

I hereby agree by electing the Checkwriting Privilege for my Dreyfus IRA and executing this form that any check that I may draw against my Dreyfus IRA which is presented for payment shall constitute my written instruction to the custodian of my Dreyfus IRA to effect a distribution in the face amount of such check for purposes of Section (2) of the Dreyfus Individual Retirement Custodial Account Agreement. I understand that any such distribution will be reported by the custodian of my Dreyfus IRA to the Internal Revenue Service. I understand that such distributions (other than that portion of the distribution that consists of nondeductible contributions) will be subject to income tax. I hereby elect **not** to have federal or state income tax withheld from distributions using the Checkwriting Privilege, regardless of the current withholding option that is listed on my account, and understand that I am responsible for payment of estimated tax with respect to such distributions. I further understand that I may incur penalties under the estimated tax rules if my estimated tax payments are not sufficient and that I should consult my tax advisor for further information. If I wish to have withholding applied to distributions from my Dreyfus IRA not using the Checkwriting Privilege, I should request a regular distribution from my Dreyfus IRA and revoke any election not to have withholding applied to such distributions that are currently in place.

## SIGNATURE

**X**

OWNER

DATE

## NOTARY REQUIRED

- If you are adding/changing banking information.
- If you are using this form to update your address and your account has a stop mail.

## FOR NOTARY PUBLIC USE ONLY:

Sworn to (or affirmed) before me this

\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
(Notary Signature)

My commission expires \_\_\_\_\_ (Affix seal)

## MAILING INSTRUCTIONS

Please mail this 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