

Dreyfus Brokerage Services P.O. Box 9008 Hicksville, NY 11802-9008

IRA DISTRIBUTION FORM

This form is used for all retirement distribution types except required minimum distributions (Please see separate Required Minimum Distribution Form). If you have any questions concerning this form, please call a Dreyfus Lion Account® Representative at 1-800-THE-LION (1-800-843-5466).

1. Participant Information:

<i>Participant's Name</i>	<i>Account Number</i>
<i>Participant's Birth Date</i>	<i>Social Security Number</i>
<i>Address</i>	
<i>State of Residence (For state tax purposes)</i>	<i>Phone Number</i>

2. Type of Distribution

Select one:

- Normal** – age 59½ or older
- Premature** – *This distribution may result in a penalty if you are under age 59½ or not permanently disabled.*
- Substantially Equal Series Distribution** – You must ensure that the amount is calculated according to Internal Revenue Service (IRS) regulations. To avoid tax penalties, the calculated amount must continue uninterrupted for five years or until age 59½, whichever is longer.
- Distribution Due to Death of Participant** – Please contact a Dreyfus Lion Account® Representative for assistance with required documents.
- Return of Excess Contribution** – Specify amount, date of contribution and tax year of contribution.
 \$ _____

Amount
Month/Day/Year
Tax Year
- Early Roth IRA Distribution** – For a distribution taken from a Roth IRA before age 59½ and/or within 5 years of the initial contribution or conversion from a traditional IRA. This distribution may result in a 10% tax penalty.

3. Method of Distribution

Choose either a One Time Total or Periodic Distribution, then provide information required.

Fed Wire (see Section 5)

- Overnight Delivery (fee will be assessed)
- One Time Distribution**
 - Check payment in the amount of \$ _____
 - In-kind Distribution
 Select One:
 - Transfer the following securities to my Dreyfus Brokerage Account _____
OR
 - Register and Mail Securities. Call 1-800-843-5466 for instructions.
- Total Distribution**
What type of total distribution would you like?
 - Liquidate securities and distribute cash.
 - Transfer securities and cash to my Dreyfus Brokerage Account _____
 - Register & mail securities and distribute cash. Call 1-800-843-5466 for instructions.

Clients are responsible for ensuring there is cash on hand for all periodic instructions at time of distribution. This includes the monitoring of automatic mutual fund(s) redemption(s) scheduled to cover the periodic distribution.

How would you like to pay fees? Refer to fee schedule.

- Fee enclosed (*Fees will be deducted from your account if not enclosed.*)
- Charge Fee to the following Brokerage Account _____

My Brokerage IRA Account should remain:

- Open Please Close

Periodic Distribution

- New Request OR Change of Instruction – Detail change(s) below.
Distributions will be mailed to your address of record or as instructed in section 5.

How would you like to receive your periodic distribution?

- Bank Transfer (ACH – Please see Section 5 for details.) OR Check Payment

Amount of distribution:

- Payment in the amount of \$_____ for each distribution
- I would like to receive income (Dividends and Capital Gains) and Interest

Distribution Frequency:

- Monthly Quarterly Semi-Annually Annually
- Beginning (Month/Day/Year): _____

If no date is indicated, the first day of the next month will be selected. If the day selected falls on a non-business day, your distribution will be paid on the first business day thereafter.

4. Tax Withholding Election

Please read the Tax Withholding Instructions below.

(NOTE: Special rules are applicable to Roth IRAs. Generally, Roth IRAs are exempt from tax withholding. Contact your tax advisor for additional information.)

We are required to withhold federal income tax (and state income tax depending on your residency) from distributions. You may elect not to have federal income tax withheld by completing this section. In some cases, you may elect **not** to have state income tax withheld. **If no election is made, 10 percent federal income tax and applicable state income tax will be withheld** (unless you indicate otherwise in accordance with the IRA Federal and State Income Tax Withholding Instructions on the next page). If you select scheduled payments as the distribution method, federal and state income tax withholding must be stated as a percentage. Dollar amount selections are not available for scheduled payments. Please refer to the Tax Withholding Instructions for further details. For requests to have federal income tax withholding in a dollar amount, ensure that the amount is equal to or greater than 10 percent of the gross distribution amount. Penalties may be incurred under the estimate tax rules if your withholding and/or tax payments are not sufficient for the tax year. Taxes withheld from your distribution in accordance with your instructions will not be reversed. You may revoke your election at any time before the distribution is processed. Your election remains effective until revoked. For additional information, contact your tax advisor.

FEDERAL INCOME TAX WITHHOLDING

Select one: If no election is made, we will withhold 10 percent of your distribution for federal income tax. Penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient.

- I do **not** want federal income tax withheld from my distribution.
- I do want federal income tax withheld from my distribution.
Indicate percentage to withhold (cash only distribution) _____%.
Indicate amount to withhold (*If securities, a specific dollar amount is required*)
\$_____. (*Not available for scheduled distributions.*)

STATE INCOME TAX WITHHOLDING

State income tax withholding may be required when you elect federal income tax withholding. In most states, however, state income tax withholding is either not required or is mandatory. See the table on the next page for state tax withholding regulations for your state of residence.

Select one: If no election is made, we will withhold as outlined in the table on the next page.

- Penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient.
- I do **not** want state income tax withheld from my distribution. (Not applicable in all states.)
- I do want state income tax withheld from my distribution.
Indicate percentage to withhold (cash only distribution) _____%.
Indicate amount to withhold (*If securities, a specific dollar amount is required*) \$_____.
(*Not available for scheduled distributions.*)

TRADITIONAL IRA, SEP, AND ROTH IRA FEDERAL AND STATE INCOME TAX WITHHOLDING INSTRUCTIONS*

In most cases, federal and state income tax laws require that we withhold tax from your distribution. You can submit your elections by completing Section 4 of this IRA Distribution Form and following the chart below. If you do not make an election, we will automatically withhold as follows:

If you do not make an election, we will automatically withhold as follows:

Federal: 10 percent of your gross distribution. **State:** Based on your residency as outlined below.

IF YOUR STATE OF RESIDENCE IS:	STATE INCOME TAX WITHHOLDING REQUIREMENTS AND ELECTIONS																		
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p>State income tax withholding is not required. State income tax withholding is not required for residents of these states. We will not withhold state income tax from your distribution if you reside in these states.</p>																		
AL, AZ, CO, DE, GA, ID, IL, IN, KY, LA, MD, MN, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	<p>Voluntary state income tax withholding. We will withhold state income tax only if you instruct us to do so. If you want state income taxes to be withheld, you must indicate the amount or percentage. Note: We require tax withholding amounts to be requested in whole dollars for the following states: Colorado, Missouri, and New Jersey.</p>																		
IA, KS, MA, ME, NE, OK	<p>Mandatory state income tax withholding when federal income tax is withheld. We will withhold state income tax according to the rates below when federal income tax is withheld from your distribution:</p> <table border="1" data-bbox="732 842 1533 940"> <tr> <td>Iowa, Maine, Nebraska, Oklahoma</td> <td>5.00% of Gross Distribution</td> </tr> <tr> <td>Kansas</td> <td>5.00% of Gross Distribution</td> </tr> <tr> <td>Massachusetts</td> <td>5.10% of Gross Distribution</td> </tr> </table> <p>If you have elected not to withhold federal income tax, but request state income tax withholding, the following rules apply:</p> <table border="1" data-bbox="732 1024 1533 1119"> <tr> <td>Kansas, Maine, Massachusetts, Nebraska</td> <td>Specify a dollar amount or a percentage</td> </tr> <tr> <td>Iowa, Oklahoma</td> <td>5.00% or more of Gross Distribution</td> </tr> </table>	Iowa, Maine, Nebraska, Oklahoma	5.00% of Gross Distribution	Kansas	5.00% of Gross Distribution	Massachusetts	5.10% of Gross Distribution	Kansas, Maine, Massachusetts, Nebraska	Specify a dollar amount or a percentage	Iowa, Oklahoma	5.00% or more of Gross Distribution								
Iowa, Maine, Nebraska, Oklahoma	5.00% of Gross Distribution																		
Kansas	5.00% of Gross Distribution																		
Massachusetts	5.10% of Gross Distribution																		
Kansas, Maine, Massachusetts, Nebraska	Specify a dollar amount or a percentage																		
Iowa, Oklahoma	5.00% or more of Gross Distribution																		
AR, CA, CT, DC, MI, MS, NC, OR, VT	<p>Mandatory state income tax withholding when federal income tax is withheld. We will withhold state income tax according to the rates below whenever federal income tax is withheld from your distribution, unless you indicate otherwise:</p> <table border="1" data-bbox="732 1224 1533 1797"> <tr> <td>Arkansas</td> <td>3.00% of Gross Distribution</td> </tr> <tr> <td>California</td> <td>10.00% of Federal Income Tax Withheld For more information on California withholding using the DE 4P table, see www.taxes.ca.gov.</td> </tr> <tr> <td>Connecticut</td> <td>6.99% of Gross Distribution Connecticut withholding is mandatory whether federal income tax is withheld or not. For more information about Connecticut withholding and the exemption from withholding, see Form CT W-4P at www.CT.gov.</td> </tr> <tr> <td>District of Columbia</td> <td>8.95% of Total Distribution District of Columbia income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.</td> </tr> <tr> <td>Michigan</td> <td>4.25% of Gross Distribution For more information about Michigan withholding, see Form MI W-4P at www.michigan.gov.</td> </tr> <tr> <td>Mississippi</td> <td>5.00% of Gross Distribution Mississippi income tax withholding on early or excess distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.</td> </tr> <tr> <td>North Carolina</td> <td>4.00% of Gross Distribution</td> </tr> <tr> <td>Oregon</td> <td>8.00% of Gross Distribution</td> </tr> <tr> <td>Vermont</td> <td>24.00% of Federal Income Tax Withheld</td> </tr> </table> <p>If you want state income tax withholding at a different rate, check the box "I do want state income tax withheld from my distribution" in Section 4 of the IRA Distribution Form and indicate a dollar amount or a percentage. If you would not like to have any state income tax withheld (not applicable in all states), check the box "I do not want state income tax withheld from my distribution" in the same area.</p>	Arkansas	3.00% of Gross Distribution	California	10.00% of Federal Income Tax Withheld For more information on California withholding using the DE 4P table, see www.taxes.ca.gov .	Connecticut	6.99% of Gross Distribution Connecticut withholding is mandatory whether federal income tax is withheld or not. For more information about Connecticut withholding and the exemption from withholding, see Form CT W-4P at www.CT.gov .	District of Columbia	8.95% of Total Distribution District of Columbia income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.	Michigan	4.25% of Gross Distribution For more information about Michigan withholding, see Form MI W-4P at www.michigan.gov .	Mississippi	5.00% of Gross Distribution Mississippi income tax withholding on early or excess distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.	North Carolina	4.00% of Gross Distribution	Oregon	8.00% of Gross Distribution	Vermont	24.00% of Federal Income Tax Withheld
Arkansas	3.00% of Gross Distribution																		
California	10.00% of Federal Income Tax Withheld For more information on California withholding using the DE 4P table, see www.taxes.ca.gov .																		
Connecticut	6.99% of Gross Distribution Connecticut withholding is mandatory whether federal income tax is withheld or not. For more information about Connecticut withholding and the exemption from withholding, see Form CT W-4P at www.CT.gov .																		
District of Columbia	8.95% of Total Distribution District of Columbia income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.																		
Michigan	4.25% of Gross Distribution For more information about Michigan withholding, see Form MI W-4P at www.michigan.gov .																		
Mississippi	5.00% of Gross Distribution Mississippi income tax withholding on early or excess distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.																		
North Carolina	4.00% of Gross Distribution																		
Oregon	8.00% of Gross Distribution																		
Vermont	24.00% of Federal Income Tax Withheld																		

Rates are subject to change without notice. Keep this page for your records.

* You should contact your tax professional before making an election regarding state withholding. Dreyfus Brokerage Services, a Division of MBSC Securities Corporation, is not responsible for changes in state law that may impact the accuracy of this information.

5. Delivery Instructions

Select one of the following and provide information as requested:

- I want my check made payable to the following Alternate Payee and/or sent to the following Alternate Address. A signature guarantee* may be required.
 - Alternate Payee: _____
 - Alternate Address: _____

OR

- I want my distribution(s) sent to me by:
 - ACH* OR Fed Wire* (Please see fee schedule for any fees that may be in effect.)

**No Signature Guarantee is required only when adding ACH/FED Wire where both are individual accounts at The Lion Account and the banking institution. All other banking instruction additions will require a Signature Guarantee in Section 6.*

Standing Instructions for sending money by Fed Wire or ACH from your account expire 36 months from the last date they were used.

ACH Transfer/Fed Wire Distribution

ACH permits electronic transfer of money between your designated bank account and your Brokerage IRA Account. Your bank must be an ACH member. Fed Wire Distribution permits your distribution request to be transmitted by Fed Wire to your designated Federal Reserve member bank. **Attach an original preprinted voided check that matches the registration on your Brokerage IRA Account.** If the names on your check do not match your account registration, the other person listed on your check must authorize the ACH or Fed Wire by signing below in the Credit Authorization section. **Money will only be wired out or transferred to the bank account indicated on the voided check.**

I am aware that the attached check is being used to establish ACH/Fed Wire privileges on the above referenced account. DDA (Checking Account) #: _____ and ABA # (Routing #) _____

Checking Accountholder Signature

Date

Joint Checking Accountholder Signature

Date

Credit Authorization section (required for all ACH requests):

I (we) hereby authorize Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation (Pershing), to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my (our) Bank, and to credit and/or debit the same to such checking account indicated above.

This authority is to remain in full force and effect until Pershing has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Pershing and the Bank a reasonable opportunity to act on it.

Upon receipt of this form, The Bank of New York Mellon is authorized to credit my bank account indicated above using the Automated Clearing House (ACH) option. I understand that these services are governed by the Prospectus provisions and the rules of the Automated Clearing House (ACH). I further understand that either option may be terminated or modified at any time without notice by Dreyfus Brokerage Services or the Transfer Agent.

Accountholder's Signature

Date

6. Authorization

I understand and agree that traditional IRA distributions are fully taxable to me as ordinary income in the year distributed unless I have made non-deductible contributions to my Traditional IRAs in which case the portion of the distribution representing non-deductible contributions will not be subject to tax. I also understand that Roth IRA distributions are exempt from tax if certain requirements are met. Please speak to your tax advisor concerning these requirements.

No Signature Guarantee is required only when adding ACH/FED Wire where both are individual accounts at The Lion Account and the banking institution. All other banking instruction additions will require a Signature Guarantee in Section 6.

Taxpayer Identification Number Certification: Under the penalties of perjury, I (we) certify [1] that the Social Security Number(s) or Taxpayer Identification Number(s) shown in Section 1 of this form is (are) my (our) correct Taxpayer Identification Number(s), [2] that I (we) am (are) not subject to backup withholding either because I (we) have not been notified that I (we) am (are) subject to backup withholding as a result of a failure to report all dividends, or the IRS has notified me (us) that I (we) am (are) no longer subject to backup withholding, and [3] I (we) am (are) a U.S. person (including a U.S. resident alien). 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 Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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

Accountholder's Signature

Date

Signature Guarantee*

Signature Guarantee Requirement: Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agents and savings associations, as well as from participants in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchange Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

This Page Intentionally Left Blank

