

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

REQUIRED MINIMUM DISTRIBUTION FORM

(not for use with Roth IRAs or for distributions other than required minimum distributions)

Please complete this form for a distribution from a non-Roth IRA. Dreyfus Brokerage Services will not automatically liquidate to meet your requirement. After you attain age 70½, the Internal Revenue Service (IRS) requires that you begin to take required minimum distributions from your IRA, based upon the Uniform Life Expectancy Table. Complete this form if you have reached age 70½ and are requesting a distribution from your Dreyfus Brokerage Account IRA. If you have any questions about this form, please call a Dreyfus Lion Account® Representative at 1-800-THE-LION (1-800-843-5466).

1. Account Information

<i>Account Holder's Name</i>	<i>Account Number</i>	
<i>Street Address</i>		
<i>City</i>	<i>State</i>	<i>Zip Code</i>
<i>Date of Birth (Mo/day/yr)</i>	<i>Social Security Number</i>	
<i>Daytime Phone Number</i>	<i>Evening Phone Number</i>	

2. Distribution Options

(Check **one** option)

- A. Please send me a one time required minimum distribution.
- B. I want a dollar amount other than the required minimum distribution as specified below.
Dollar Amount _____
- C. I want a lump sum distribution. Please close the account.
- D. Instead of receiving cash for your required minimum distribution, you may request that stock be transferred into your Dreyfus Brokerage Account. If so, please specify your Dreyfus Brokerage Account number, security/fund name, and the share amount to be distributed.

<i>Brokerage Account Number</i>	<i>Share Amount</i>	<i>Security/Fund</i>
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3. Income Tax Withholding

Please read the **Tax Withholding Instructions** below.

(NOTE: Different rules apply to Roth IRAs as they generally 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 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 3 of this Required Minimum Distribution Form and following the chart below. 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	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.
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	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.
IA, KS, MA, ME, NE, OK	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:
	Iowa, Maine, Nebraska, Oklahoma 5.00% of Gross Distribution
	Kansas 5.00% of Gross Distribution
	Massachusetts 5.10% of Gross Distribution
	If you have elected not to withhold federal income tax, but request state income tax withholding, the following rules apply:
	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	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:
	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
	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 3 of the Required Minimum 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.

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.

4. Periodic Distributions

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.

Please make distributions on the following schedule. Select one:

Monthly Quarterly Semi-Annually Annually (This is set-up automatically. For a one time payment see the One Time option at the beginning of Section 2.)

Beginning (Month/Year): _____ on or about _____ day of the month
If no beginning date is specified, distribution will occur on the next possible date.

Please note that this scheduled instruction will continue for the yearly Required Minimum Distribution (RMD) calculation, unless new instructions are received.

RMD disbursement amounts scheduled to occur in early January may be delayed as the disbursement system resets your RMD calculation for the new year. Once your RMD calculation and amount have been updated, your January distribution will be distributed and your regularly scheduled distribution will resume.

Please note that in certain situations automatic recalculation of your RMD may not be possible.

5. Distribution Instructions

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

Your distribution(s) will be sent by check to the current address of record on your account, unless you select one of the following. **If you select one of the options below, you must sign the Credit Authorization section on the next page. In some cases, a signature guarantee* may be required.**

I want my distribution(s) credited to my existing non-retirement Dreyfus Brokerage Account #: _____

(If you are not the **only** registered owner on the non-retirement Brokerage Account, a signature guarantee* is required.)

OR

I want my distribution check(s) sent to the alternate address indicated below. If alternate address is a bank, please include your bank account number below. A signature guarantee* is required if you select this option.

Alternate Address _____

Bank Account # _____

OR

I want my check made payable to the following Alternate Payee and/or sent to the following Alternate Address. A signature guarantee* is required if you select this option.

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.)

A signature guarantee* may be required if you select this option.

ACH Transfer/Fed Wire Distribution

ACH permits electronic transfer of money between your Brokerage IRA Account and your designated bank 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 this is a joint checking account, the other person listed on your check must authorize the ACH or Fed Wire by signing below in the Joint Checking Account Holders' Authorization section. **Money will only be wired out or transferred to the bank account indicated on the voided check.**

Joint Checking Account Holders' Authorization Section

I am aware that the attached check is being used to establish ACH/Fed Wire privileges on the above referenced account.

DDA (Checking Account) #: _____ ABA # (Routing) _____

Checking Account Holder Signature

Date

Joint Checking Account Holder Signature

Date

Please attach voided check here.

5. Distribution Instructions *(cont'd)*

Credit Authorization section *(required for all ACH requests):*

I 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 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 of its termination in such time and in such manner as to afford Pershing and my 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.

Participant's Signature

Date

6. Participant Authorization

I understand and agree that any distributions are fully taxable to me as ordinary income in the year in which they are distributed unless I have made non-deductible contributions to my account(s) in which case the portion of the distribution representing non-deductible contributions will not be subject to tax.

No Signature Guarantee is required when adding ACH/Fed Wire if both accounts are identically registered 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.

Individual – Signature of a U.S. citizen

Date

Title

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 agencies 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 Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

Please mail this completed form to:

The Bank of New York Mellon, Custodian
P.O. Box 9008
Hicksville, NY 11802-9008

For registered/certified mail please mail to:

The Bank of New York Mellon, Custodian
144 Glenn Curtiss Blvd, 106-9501
Uniondale, NY 11556-0144

