

eCommunications

QUESTION

ANSWER

What is eCommunications?

eCommunications allows you to quickly access your account statements, transaction information, prospectuses, tax forms, proxy materials, section (19)a notices and annual/semiannual fund financial reports online. It is an efficient and secure way to stop getting documents in the mail and receive an email notification when your document(s) and/or transaction(s) are available online. The email will notify you to log in to your account. You will no longer receive a paper copy in the mail.

Do I have to participate in both the eCommunications and BNY Investments Subscription Service Preferences?

You can participate in either option or both. You can also use a different email address for each option. At any time you can update your preferences or cancel your participation in any of the eCommunications or BNY Investments Subscription Service options.

If I enroll in eCommunications, will I receive email notification for every fund I own?

You will receive email notification and online access for only the mutual fund accounts and retirement accounts held by you directly and not through a third party.

To ensure you receive our emails update your email address book to include: BNYMellon.Messages@conduent.com and BNYMellon.Messages@Bnymellon.com

What account and fund documents can I choose to receive through eCommunications?

You can choose to receive email notifications for your monthly and quarterly account statements, transaction information and prospectuses, tax forms, proxy materials, section (19)a notices and annual/semiannual fund financial reports when they are available online.

If I only want to stop receiving my statements in the mail, can I?

Yes. You may choose to receive just one or any combination of document types electronically. The choice is yours.

When will my account statements be available online?

Your account statement may be available for viewing within two business days after your statement cycle depending on whether you receive monthly or quarterly account statements. If you have elected to stop your paper statements from being mailed, you will receive an email notification informing you that your statement is available online for viewing. After logging in with your account access information, you will be able to view your account statement.

When will my annual and semiannual fund financial reports be available online?

Reports are available within 60 days after the end of the fund's fiscal and semiannual reporting periods. You will receive an email with a link to a PDF of your fund's report, which you can view without logging into www.bnyfunds.com. To access annual and semiannual fund financial reports you will need Adobe Acrobat® Reader.™ If you do not have Adobe Acrobat® Reader,™ it is available free from the Adobe website.

When will my tax forms be available online?

Tax forms related to the prior tax year will be posted by January 31, February 15, April 30 and May 31 of the following year. All tax forms will be loaded and available in PDF format. If you have elected to suppress your paper tax forms, you will receive an email notification informing you that your tax form is available for viewing. After logging in with your account access information, you will be able to view your tax form.

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Do I need a password to view my account documents online?	Your account documents are secure and protected behind a login requiring a user ID and password. Each time you sign into account access with your user ID and password, you will have access to your account information. You will not have to log in again to review annual and semiannual fund financial reports or prospectuses.
What steps are taken to protect the confidentiality of my personal documents?	If you enroll in eCommunications, we will send you an email notification when your account documents are available for viewing. The link(s) in the email will connect you to a secure site with firewall protection where access requires a user ID and password. Learn more about the methods used to protect your security by visiting the Security Center on www.bnyfunds.com .
Is there a charge for eCommunications?	No. eCommunications is a complimentary service enjoyed by investors who prefer the convenience and efficiency of viewing account documents online as opposed to the postal delivery of a paper copy.
Do online documents automatically replace paper delivery of my account documents?	By enrolling in eCommunications you elect to stop paper delivery of your choice of documents: account statements, transaction advices, prospectuses, tax forms, proxy materials, section (19)a notices and annual/ semiannual fund financial reports. However, you can contact us at 1-800-645-6561 , if you would like a paper copy of your account documents.
Can I change my eCommunications option preferences anytime?	Yes. To manage your preferences, log into your account, select the Account Options tab and click the link for "eCommunications Options." You can change all the documents you are receiving online, or only specific documents, at any time, by following the instructions. Beginning with the next cycle, we will deliver your documents based on your current preferences. If you elect to receive paper copies, your documents will be mailed to your address of record. You can re-enroll should you change your mind.
What types of emails will I receive?	If you participate in eCommunications, we will use your email address to send you notifications when your account documents are available for viewing online or provide links directly to them.
What happens if my e-mail address changes?	You must maintain a valid email address to participate in eCommunications. It is easy to update your email address. Remember that your email addresses are maintained separately for eCommunications and BNY Investments Subscription Service. To update your eCommunications email address, just follow the instructions on the "Enable e-delivery" page. If your email address changes before you update it, and the notification email is undeliverable, your account documents for that cycle will still be available online. However, beginning with the next cycle, paper versions of your account documents will be mailed to you. This will continue until your email address is updated, at which time online delivery of your account documents will resume.
Will my e-mail address be shared with other institutions?	You always have options about how your customer information may be shared, and your privacy preferences will be respected. For more information, read our Consumer Privacy Policy and Online Privacy Policy.
Do I need any special software?	To access account statements, annual and semiannual fund financial reports, Tax Forms, proxy materials, section (19)a notices and prospectuses you will need Adobe Acrobat® Reader™ or equivalent. If you do not have Adobe Acrobat® Reader,™ it is available free from the Adobe website. As long as you have access to the Internet, you will be able to access our website and your other mutual fund account documents. However, for your protection, your Web browser must support certain security standards to view your account documents.
Can I print documents?	Yes. Each document you access will be formatted for easy printing.

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