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eCommunications

Questions

Answers

What is eCommunications?

eCommunications allows you to quickly access your new Dreyfus account statements, transaction information, prospectuses, tax forms and new annual/semiannual fund financial reports online. It's an efficient and secure way to stop getting documents in the mail and receive an email notification when your new document(s) are available online. The email will contain a link to the document(s). **You will no longer receive a paper copy in the mail.**

Do I have to participate in both the eCommunications and My Dreyfus 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 eCommunication or My Dreyfus Preferences options.

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

You'll receive electronic notification and online access for only the Dreyfus mutual fund accounts and Dreyfus custodial retirement accounts held by you directly and not through a third party.

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

You can choose to receive electronic notifications that your monthly and quarterly account statements, transaction information, tax forms, prospectuses and annual/semiannual fund financial reports 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 will be available for viewing within two 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'll 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 Dreyfus.com. To access annual and semiannual fund financial reports you will need Adobe Acrobat[®] Reader.TM If you don't have Adobe Acrobat[®] Reader,TM 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 February 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'll be able to view your tax form.

Questions *continued*

Answers *continued*

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 on Dreyfus.com 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, Dreyfus will send you an email notification when your account documents are available for viewing on Dreyfus.com. 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 security requirements Dreyfus.com uses to protect your information.

Is there a charge for Dreyfus eCommunications?

No. eCommunications is a complementary service enjoyed by investors who prefer the convenience and efficiency of viewing account documents online 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 and annual/semiannual fund financial reports. However, you can contact us at 1-800-645-6561 anytime, if you would like a paper copy of your account documents.

Can I cancel 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 cancel all the documents you are receiving online, or only specific documents, at any time, by following the instructions. Beginning with the next cycle, we'll deliver a paper copy of your documents to your address of record. You can re-enroll should you change your mind.

Now that Dreyfus has my email address, what types of emails will I receive from Dreyfus?

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's easy to update your email address. Remember that your email addresses are maintained separately for eCommunications and My Dreyfus Preferences. To update your Dreyfus eCommunications email address, just follow the instructions on the "Consent Options" page. If your 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 Dreyfus share my e-mail address 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 Dreyfus' Consumer Privacy Policy and Online Privacy Policy.

Do I need any special software?

To access annual and semiannual fund financial reports, and prospectuses you will need Adobe Acrobat® Reader.™ If you don't have Adobe Acrobat® Reader,™ it is available free from the Adobe website. As long as you have access to the Internet, you'll 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.