FREQUENTLY ASKED QUESTIONS – Inactivity, abandoned property or escheated assets.

What is escheatment?
Escheatment is the process of turning over unclaimed or abandoned property, including unclaimed or abandoned financial assets, to a state authority in accordance with state law.

Could my BNY Mellon mutual fund account be escheated?
Escheatment rules vary from state to state, but generally, your account could be escheated if:
• There has been no account activity or contact initiated by you for the period of time specified by your state (usually three or five years) and/or
• Mail to the account address is returned as undeliverable by the United States Postal Service
• In addition, uncashed dividends, capital gains or redemption checks may be escheated

To what state would my assets be escheated?
Your assets would be escheated to the state indicated in the account address of record. If you have a foreign address, your assets would be escheated to the state where your mutual fund is incorporated, which is either Maryland or Massachusetts.

What if I am enrolled in an automatic program with (Automatic Asset Builder, Auto Withdrawal, Dividend Sweep or Auto Exchange program?) Is that considered activity?
Automatic transactions (including dividend reinvestments) are not considered activity or shareholder initiated contact.

Why did I receive a notice?
If you recently received a letter from us asking that you contact us immediately, it is because we have no record of recent activity in your account or contact initiated by you. Once you contact us, we can update your account records.

What do I do now that I received a notice?
• Mail Sign and return the notice you received in the postage paid envelope that was enclosed.
• Online Login and access your account through our secure website at www.bnymellonim.com/us.
• Express Voice-Activated Account Access System Call 800.645.6561 for a 24/7 automated system and access account.

What if I do not respond to the notice I received?
If you do not respond or contact us we may be required to escheat your account(s) and turn your assets over to the state in accordance with the state’s abandoned property laws.
How can I find out more about the abandoned property laws of my state and how to recover my assets that have been escheated?

Information specific to your state’s requirements and recovery process is available through your state’s unclaimed property or state treasurer’s website. For links to each state’s unclaimed property website, please visit www.unclaimed.org.

How do I prevent this from happening again in the future?

To protect your account(s) going forward and help avoid the escheatment of your assets:

• Keep your BNY Mellon mutual fund accounts active by contacting us by mail, telephone or Internet at least once a year.
• Promptly cash all checks for dividends, capital gains and redemptions.
• For Retirement or Transfer on Death accounts, please make sure the beneficiary information on file with us is up to date and notify a family member or trusted advisor of the location of your records.
• *If you have moved, make sure that you have notified us of your new address.*