

3. DIVIDEND OPTIONS

*Allows the choice of having dividends and capital gains reinvested, sent as cash via check to the address of record, sent to a designated bank via ACH (Automated Clearing House), or swept into an identically registered IRA.

*Cash option is available only to IRA holders age 59½ or older and is reported as a qualified distribution. Please indicate if you do/do not want Federal Income Tax withholding to apply to the distribution. The Bank of New York Mellon is required to withhold 10% of your distribution for Federal Income Tax purposes unless you elect otherwise below.

PLEASE SELECT ONLY ONE OF THE FOLLOWING OPTIONS:

Reinvest all dividends and capital gains

Dividend Sweep – Permits dividends or dividends and capital gains, if any, to be invested in shares of the same class of another one of your identically registered existing Dreyfus IRA accounts. Dividend Sweep transactions will not result in a distribution or contribution.

Please transfer (Please check only one box)

Dividends Only

Dividends and Capital Gain Distributions

FROM:

Name of Dreyfus Mutual Fund

Mutual Fund Account Number

TO:

Name of Dreyfus Mutual Fund

Mutual Fund Account Number

-OR-

Cash Options – Please Choose Only One of the Following Options

*Federal Income Tax Withholding Selection Below Required For All Cash Options.

Pay all dividends and capital gains by check to the address of record. This option is available only for IRA holders age 59½ or older and is reported as a qualified distribution.

Pay all dividends by check and reinvest all capital gains. This option is available only for IRA holders age 59½ or older and the dividend paid by check is reported as a qualified distribution.

Dividend ACH – Permits electronic transfer of dividends or dividends and capital gains, if any, to your designated bank account. Please note that your bank may charge a fee for this service. A signature guarantee is required for this option. See Section 6. You must attach a voided check to this form in the area designated at the left of this Section.

This option is available only for IRA holders age 59½ or older and is reported as a qualified distribution. See your fund's current Prospectus for availability.

Please transfer (Please check only one box)

Dividends Only

Dividends and Capital Gain Distributions

FROM:

Name of Dreyfus Mutual Fund

Mutual Fund Account Number

TO:

Name of Bank

Bank Account Number

Bank Address

City

State

Zip

FEDERAL INCOME TAX WITHHOLDING

The Bank of New York Mellon is required to withhold 10% of your distribution for Federal income tax purposes unless you elect otherwise below. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you do not elect out of withholding, **by checking the box below**, withholding will be based on the gross amount of your distribution even though a portion of your distribution may not be subject to tax (e.g., if you have made non-deductible contributions to your IRA).

I do want income tax withholding applied to my IRA distribution.

I do not want income tax withholding applied to my IRA plan distribution.

(Several states require state income tax withholding. If your IRA is required in one of these states, the custodian will withhold applicable state taxes. To the extent permitted by applicable state law, an election to not have income tax withheld will also apply to state income taxes.)

Attach voided check

4. CHECKWRITING PRIVILEGE

See your Fund's current Prospectus for availability or charges.

- The account owner must be age 59½ or over to qualify for this service.
- The Checkwriting Privilege is not available to participants registered with a foreign address.
- Please be advised that an IRA check redemption is considered an IRA distribution and such distribution will be reported on form 1099R to the Internal Revenue Service.
- The availability of the Checkwriting Privilege is contingent upon your signature in Section 6 indicating your election to not have withholding apply to distributions made from your Dreyfus IRA using this privilege.
- Redemption checks must be drawn for at least the minimum amount stated on the checks.
- Checks will clear only if drawn against funds which have been invested for the number of days required by the Prospectus, except for wire investments.
- A fee will be imposed if any redemption check cannot be honored because of insufficient funds or any other valid reason.
- The signature on your redemption check must be the same as the signature in Section 6.

Name of Dreyfus Mutual Fund

Mutual Fund Account Number

I am age 59½ or older and want the checkwriting privilege added to my IRA Mutual Fund account number referenced above. I understand that each redemption check that is redeemed is treated as a distribution from my IRA.

5. ACCOUNT OPTIONS

Dreyfus Teletransfer

Allows you to purchase shares by transferring money from your designated bank account to your Dreyfus Mutual Fund account by telephone or online through the Dreyfus.com website. Your bank must be a member of the Automated Clearing House (ACH). **NOTE: This feature is not available for Inherited IRAs.**

Yes, I want Dreyfus Teletransfer privilege.

Name of Dreyfus Mutual Fund

Mutual Fund Account Number

You must attach a voided check to this form in the area designated at the left of this Section. Money will be transferred only from the bank account indicated on the voided check.

The Fund will require its Transfer Agent to employ reasonable procedures, such as requiring a form of personal identification, to confirm that instructions relayed by telephone and online are genuine and, if it does not follow such procedures, it may be liable for any losses due to unauthorized or fraudulent instructions.

Auto Exchange: This option allows you to have the same dollar amount (minimum \$100) exchanged regularly from one Dreyfus Fund with a minimum balance of \$1,000 into another Dreyfus Fund. Both funds need to be owned as part of your IRA. The exchange will be done monthly at the price on or about the 25th of each month.

Please exchange funds from:

NAME OF DREYFUS MUTUAL FUND

MUTUAL FUND ACCOUNT NUMBER

to purchase shares of:

NAME OF DREYFUS MUTUAL FUND

MUTUAL FUND ACCOUNT NUMBER

AMOUNT OF EXCHANGE (MIN. \$100)

EXCHANGE START DATE (MONTH/YEAR)

Attach voided check

6. SIGNATURE

By signing below, I certify and agree that:

I have received a current Fund Prospectus for each fund in my IRA and agree to its terms.

I understand that mutual fund shares are not deposits or obligations of, or guaranteed or endorsed by, any bank or the U.S. Government, and are not Federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency. There can be no assurance that any money market fund will be able to maintain a stable net asset value of \$1.00, and the net asset value of bond and equity mutual funds will fluctuate from time to time.

I hereby agree by electing the Checkwriting privilege for my Dreyfus IRA and executing this form that any check that I may draw against my Dreyfus IRA which is presented for payment shall constitute my written instruction to the custodian of my Dreyfus IRA to effect a distribution in the face amount of such check for purposes of Section (2) of the Dreyfus Individual Retirement Custodial Account Agreement. I understand that any such distribution will be reported by the custodian of my Dreyfus IRA to the Internal Revenue Service. I understand that such distributions (other than that portion of the distribution that consists of nondeductible contributions) will be subject to income tax. I hereby elect **not** to have Federal or state income tax withheld from distributions using the checkwriting privilege, regardless of the current withholding option that is listed on my account, and understand that I am responsible for payment of estimated tax with respect to such distributions. I further understand that I may incur penalties under the estimated tax rules if my estimated tax payments are not sufficient and that I should consult my tax advisor for further information. If I wish to have withholding applied to distributions from my Dreyfus IRA not using the Checkwriting privilege, I should request a regular distribution from my Dreyfus IRA and revoke any election not to have withholding applied to such distributions that are currently in place.

SIGNATURE

X

OWNER

DATE

SIGNATURE GUARANTEED (OR CORPORATE SEAL)

If you are adding Dividends ACH for any account, then your signature(s) must be guaranteed as described below. For corporations and incorporated associations, either a Signature Guarantee or Corporate Seal is acceptable.

The Transfer Agent has adopted standards and procedures pursuant to which 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.

MAILING INSTRUCTIONS

Please mail this form to:

THE BANK OF NEW YORK MELLON, CUSTODIAN
PO Box 55552
Boston, MA 02205-8568

For Registered, Certified or Overnight Mail, please mail to:

THE BANK OF NEW YORK MELLON, CUSTODIAN
30 Dan Road
Canton, MA 02021-2809