



**IMPORTANT INFORMATION – PLEASE READ**

- **An Account Application must accompany this form.** If you do not indicate the fund(s) for your investment on the Account Application, your investment selection will remain the same. If you specify an alternate fund on the Account Application, the exchange from the current to the new fund, which may be a taxable event, will not be processed until after the transfer to the new account is completed.
- A change of registration requires that a new account be established. Please note that privileges on your current account will not automatically carry over to your new account. You must reapply for any privileges you would like us to establish on your Account Application. If changing the registration on a non-money market fund, you will also be required to elect a cost basis reporting method for the new account(s).
- This form can be used to change the registration of one or more accounts. If you have several accounts and would like to use one form, their current registrations must all be the same and the new registrations must also be the same. If they are not the same, you will need to obtain additional copies of this form.
- If your existing account has the checkwriting privilege, please make sure that all outstanding checks are paid before submitting this form. We will be unable to honor checks with your old registration and account number if you transfer all shares to your new account.
- Please be advised all outstanding issued checks will be stopped and reinvested into the account prior to the transfer of assets to a new account.
- Please enclose any share certificates that may be outstanding for your account. Unless instructed otherwise, we will deposit the certificates in your new account. If you are enclosing share certificates, please use the registered/certified/overnight mailing address provided on this form.
- You will receive a confirmation showing your new account number. Please use this number for all future transactions and inquiries about your new account.
- Additional documentation may be required for certain registration changes. Please see the Account Application.
- Please complete Sections 2A and 2B if the transfer is to be processed as a gift or due to a death. Otherwise complete Section 2B only. To ensure accurate cost basis reporting, you must indicate the type of transfer request and provide transfer details.
- Do not use this form for IRA or Keogh plans. For special forms or assistance in completing this form, please call your financial representative.

Please print all items except signatures. Use blue or black ink only. Please sign in Section 3.

**1. Please provide your current account information.**

\_\_\_\_\_  
Fund Name and Account Number

\_\_\_\_\_  
Fund Name and Account Number

\_\_\_\_\_  
Name of Owner or Custodian

\_\_\_\_\_  
Name of Joint Owner (if any), Corporate Officer, Partner, Trustee, etc.

**2. How would you like to register your NEW account?**

Please transfer (Please choose one – if nothing is checked, we will default to all)

All shares OR  part \_\_\_\_\_ shares or \_\_\_\_\_ dollars, and register the new account as follows:

\_\_\_\_\_  
Name of New Owner, Custodian, Trustee, Executor, or Other Representative

\_\_\_\_\_  
Name of New Joint Owner (if any), Minor, Trust or Estate

**OR** Please invest funds into my current account # \_\_\_\_\_ or establish a new account in fund # \_\_\_\_\_.  
I understand that the new fund account number will have the same final ten digits as my current account.

Please note this information must be identical to the information provided in Section 1 of the BNY Mellon Family of Funds Account Application, which must accompany this form unless funds are being invested into a current account number.

## 2A. Reason for Transfer (Gift or Death Transfers Only)

To ensure accurate cost basis reporting, indicate the reason for transfer and provide details.

### Gift

Fair Market Value Acceptance \_\_\_\_\_

Signature of New Owner

If accepting account will use Average Cost, the new owner must sign above indicating acceptance of shares at fair market value on the date of gift if the shares are transferred at a loss.

### Death (Inheritance)

Date(s) of Death \_\_\_\_\_ ( required) Alternate Date \_\_\_\_\_ or Alternate Value \_\_\_\_\_ (optional)

For joint account holders only, please consider the following for purposes of determining cost basis.

If the reason for transfer is due to death (inheritance), please indicate if you are the spouse by checking the box:

Spouse     Non-Spouse

Please indicate the percentage\* of joint property contributed by the decedent: \_\_\_\_\_%

\*If no percentage is indicated, the shares may be transferred as 100% non-covered on non-spousal accounts.

*We strongly recommend you consult your tax advisor with any cost basis issues.*

## 2B. Cost Basis Information

Unless you specify otherwise below, the cost basis method on your current account will be used to deplete the transfer of the shares. To have the transfer(s) processed either Pro Rata or by using an alternate cost basis transfer processing method, select either 1 or 2 below. For accounts using the Average Cost method, shares are depleted in First In First Out (FIFO) order unless you select option 1 (Pro Rata Transfer Processing).

### 1) Pro Rata Transfer Processing\*:

If you are transferring only a portion of your account, or transferring your account to multiple recipients, you have the option to have the transfer(s) processed proportionately from all tax lots in your account so that the tax lots in the receiving account(s) maintain the same cost basis characteristics across each new account (i.e., if the transfer is to multiple recipients) or as the originating account (i.e., if a partial transfer is to one recipient). This Pro Rata transfer processing election will only apply to the transfer(s) processed per this transfer request.

Check this box to indicate you wish to have the transfer(s) processed pro rata across all tax lots rather than based on the cost basis method on your account or an alternate cost basis transfer processing method.

\*The cost basis method on your account will not be impacted by this election.

### 2) Alternate Transfer Processing\*:

If you have a cost basis method other than Average Cost on your account, you may choose an alternate transfer processing method for this transfer. Do not make a selection if your transfer is to be processed using the Pro Rata method or using the cost basis method on your account. This selection will only apply to the transfer(s) processed per this transfer request.

First In First Out (FIFO)

Last In First Out (LIFO)

High Cost, First Out (HIFO)

Low Cost, First Out (LOFO)

Specific Lot

Date of Purchase \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      # of shares \_\_\_\_\_

Date of Purchase \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      # of shares \_\_\_\_\_

Date of Purchase \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      # of shares \_\_\_\_\_

You will need to make a similar election on future transfers, if applicable, and redemptions will be processed according to the cost basis method on your account.







**BNY MELLON**

INVESTMENT MANAGEMENT

# THE BNY MELLON FAMILY OF FUNDS

## FINANCIAL INTERMEDIARY FULLY DISCLOSED ACCOUNT APPLICATION

(DO NOT USE FOR KEOGH, IRA PLANS OR BUSINESS ACCOUNTS)

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For special forms or assistance completing this application, call your financial representative.

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### **Customer Identification Program Notice** **Important Information About Procedures for Opening a New Account**

#### USA PATRIOT Act, Bank Secrecy Act, and Anti-Money Laundering

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity that opens an account. What this means for you: When you open an account, we will ask for information that will allow us to identify you. Until you provide the information or documents requested, we may not be able to open an account or effect any additional transactions for you.

- **Individuals** - When an individual opens an account, the following information is required: full legal name, residential address, date of birth and Social Security Number. We may also request other information that will allow us to identify the individual and we may need to obtain a driver's license, passport, or other identifying documents.
- **Legal Entities** - When corporations, partnerships, trusts, and other legal entities open an account, the following information is required: full legal name, physical address, and Tax Identification Number. We may also request other information that will allow us to identify the entity and may need to obtain certified articles of incorporation, partnership agreement, trust instrument, or other identifying documents. The Financial Crimes Enforcement Network's ("FinCEN") Customer Due Diligence Requirements for Financial Institutions ("CDD Rules") require financial institutions to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions.

**Unlawful Internet Gambling Enforcement Act ("Act") Notice:** Transactions associated with unlawful internet gambling are prohibited. Specifically, the Act prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. Shareholders of BNY Mellon Family of Funds ("Funds") must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to: <https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20081112a1.pdf>.

**Escheatment Notice:** Your property may be transferred to the appropriate state if no activity occurs in your Fund accounts within the time period specified by state law.

If required information is missing, your application may be rejected. If an account is established pending receipt of requested information, it may be restricted to liquidating transactions only and closed if requested information is not received within specified time frames.

### **Payment Instructions**

**For first class mail, please mail this form and all enclosures to:** BNY Mellon Institutional Department  
P.O. Box 534442  
Pittsburgh, PA 15253-4442

**For registered, certified or overnight mail please mail to:** BNY Mellon Institutional Department  
Attention: 534442  
500 Ross Street, 154-0520  
Pittsburgh, PA 15262

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You may use this application to open any one of the following account types.

**Please note the type of documentation required and, if completing this application electronically, all items except the signature may be filled in electronically. Signatures must be hand-written and the signed application should be sent to the address found on page 1.**

**All information should be printed clearly.**

**NOTE: If any party to the application is not a U.S. citizen or resident alien, he/she will also need to provide a copy of his/her passport, alien ID card, or other government issued document with residence and photograph.**

■ **Individual – Complete sections 1A, 2A, 3A, 3F and sections 4 through 11.**

Account is owned by one person.

■ **Joint – Complete sections 1A & B, 2A & B, 3A & B, 3F and sections 4 through 11.**

Account is owned by two or more people. Tenancy with right of survivorship is presumed unless tenancy in common is indicated in Section 1B.

■ **Gifts or Transfers to Minors – Complete sections 1C, 2A, 2C, 3A, 3F and sections 5 through 11.**

UGMA or UTMA—Account established for the benefit of a minor, but administered by an adult custodian. The laws pertaining to custodial accounts and the age of majority vary by state. Please check with the laws of the state in which the custodial arrangement was made. Only the custodian can act on the account, and the custodian must sign this form. The assets must be transferred to the minor when age of majority is reached.

■ **Trust – Complete sections 1D, 2D, 3C, 3D (if applicable), 3F, and 5 through 12. Obtain a Medallion Signature Guarantee.**

Account is established to invest assets held in a trust.

You will need to provide:

- a copy of the pages of the trust agreement that show the name of the trust, the date of the trust instrument, and a listing of all trustees and their signatures unless the account is being established via a change of registration from another account in the name of the same trust and only the name(s) of the trustee(s) are being changed; and
- if a testamentary trust, a copy of the first page and the signature page(s) of the probated will as well as a copy of the provision within the probated will that confirms the creation of the trust.

■ **Estate – Complete sections 1E, 2D, 3E, 3F, and 5 through 12. Obtain a Medallion Signature Guarantee.**

You will need to provide:

- a court certified copy of the appointment of the administrator, executor, or personal representative certified within the last 6 months unless the account is being established via a change of registration.

# THE BNY MELLON FAMILY OF FUNDS

## FINANCIAL INTERMEDIARY FULLY DISCLOSED ACCOUNT APPLICATION

(DO NOT USE FOR KEOGH, IRA PLANS OR BUSINESS ACCOUNTS)

For special forms or assistance completing this application, call your financial representative.

### 1. HOW WOULD YOU LIKE TO REGISTER YOUR ACCOUNT?

Individual – Complete sections 1A, 2A, 3A, 3F and sections 4 through 11.

Joint – Complete sections 1A & B, 2A & B, 3A & B, 3F and sections 4 through 11.

Gifts or Transfers to Minors – Complete sections 1C, 2A, 2C, 3A, 3F and sections 5 through 11.

UGMA or UTMA—Account established for the benefit of a minor, but administered by an adult custodian. The laws pertaining to custodial accounts and the age of majority vary by state. Please check with the laws of the state in which the custodial arrangement was made. Only the custodian can act on the account, and the custodian must sign this form. The assets must be transferred to the minor when age of majority is reached.

Trust – Complete sections 1D, 2D, 3C, 3D (if applicable), 3F, and 5 through 12.

Other including Estate (please specify) – Complete sections 1E, 2D, 3E, 3F, and 5 through 12.  
(11D not required for an Estate account).

#### A. Owner – You may elect a Transfer on Death (“TOD”) beneficiary in section 4. (Not available for Louisiana residents)

(Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

Phone Number Cell Phone Number

Citizenship  U.S.  Resident Alien \_\_\_\_\_  
Country

Other (please specify) \_\_\_\_\_ (Please provide passport, alien ID card or other government issued document with residence and photograph (see note on page 2).)

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

#### B. Joint Owner

(Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

Phone Number Cell Phone Number

Citizenship  U.S.  Resident Alien \_\_\_\_\_  
Country

Other (please specify) \_\_\_\_\_ (Please provide passport, alien ID card or other government issued document with residence and photograph (see note on page 2).)

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

**C. Custodian and Minor**  Uniform Gifts to Minors Act (“UGMA”)  Uniform Transfers to Minors Act (“UTMA”)

(Minor’s Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

(Custodian Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

Phone Number Cell Phone Number

Custodian Citizenship  U.S.  Resident Alien \_\_\_\_\_  
Country

Other (please specify) \_\_\_\_\_ (Please provide passport, alien ID card or other (see Note on page 2))

Custodian Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

State in which custodial arrangement was made\* \_\_\_\_\_

\*If no state is indicated, the state listed in the registration address will be presumed.

**D. Trust**

Name of Trust \_\_\_\_\_

Taxpayer ID Number \_\_\_\_\_ Date of Trust Instrument \_\_\_\_\_

For the Benefit of \_\_\_\_\_

Type of Trust \_\_\_\_\_ Name of Grantor \_\_\_\_\_

Country where Trust established  U.S.  Other (please specify) \_\_\_\_\_

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

**First Trustee**

(Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

Permanent Residential Address (no P.O. boxes) Street City State Zip Code

Phone Number \_\_\_\_\_ Cell Phone Number \_\_\_\_\_

Citizenship  U.S.  Other (please specify) \_\_\_\_\_  
Country

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

**Second Trustee**

(Full Legal Name) First Name Initial Last Name Social Security Number Date of Birth

Permanent Residential Address (no P.O. boxes) Street City State Zip Code

Phone Number \_\_\_\_\_ Cell Phone Number \_\_\_\_\_

Citizenship  U.S.  Other (please specify) \_\_\_\_\_  
Country

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country

**E. Other Entity (such as Estate, Sole Proprietorship, Non-Incorporated Association, etc.)**

Full Legal Name \_\_\_\_\_

Taxpayer ID Number \_\_\_\_\_

Tax Residence  U.S.  Other (please specify) \_\_\_\_\_  
Country



## 2. PLEASE PROVIDE YOUR ADDRESS INFORMATION.

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### A. Owner/Custodian

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Permanent Residential Address (if different from mailing address) (no P.O. boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-Mail Address \_\_\_\_\_

### B. Joint Owner

Permanent Residential Address (if different from owner's permanent residential address) (no P.O. boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**C. Minor**  Check here if same as custodian's residential address.

Permanent Residential Address (if different from custodian's permanent residential address) (no P.O. boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

### D. Trust or Other Legal Entity (such as Estate)

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Physical Address (if different from mailing address) (no P.O. boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-Mail Address \_\_\_\_\_

## 3. PLEASE PROVIDE ADDITIONAL REQUIRED INFORMATION.

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### A. Owner/Custodian

Employment Status  Employed  Self Employed  Retired  Not Employed

Occupation \_\_\_\_\_ Type of Business \_\_\_\_\_

Business Name (if self employed) \_\_\_\_\_

Employer's Name \_\_\_\_\_

Employer's Address \_\_\_\_\_

If retired or not employed, indicate source of income:

Retirement Savings

Social Security/Pension

Spousal Support

Other (please specify) \_\_\_\_\_

**B. Joint Owner**

Employment Status    Employed         Self Employed         Retired         Not Employed

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Occupation \_\_\_\_\_ Type of Business \_\_\_\_\_

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Business Name (if self employed) \_\_\_\_\_

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Employer's Name \_\_\_\_\_

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Employer's Address \_\_\_\_\_

If retired or not employed, indicate source of income:

- Retirement Savings                       Social Security/Pension  
 Spousal Support                               Other (please specify) \_\_\_\_\_

**C. First Trustee**

Employment Status    Employed         Self Employed         Retired         Not Employed

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Occupation \_\_\_\_\_ Type of Business \_\_\_\_\_

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Business Name (if self employed) \_\_\_\_\_

---

Employer's Name \_\_\_\_\_

---

Employer's Address \_\_\_\_\_

**D. Second Trustee (if applicable)**

Employment Status    Employed         Self Employed         Retired         Not Employed

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Occupation \_\_\_\_\_ Type of Business \_\_\_\_\_

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Business Name (if self employed) \_\_\_\_\_

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Employer's Name \_\_\_\_\_

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Employer's Address \_\_\_\_\_

**E. Authorized Person (must be same name as provided in section 12)**

Executor/Administrator/Personal Representative (Not for Power of Attorney appointment.)

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(Full Legal Name) First Name	Initial	Last Name	Social Security Number	Date of Birth
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Title \_\_\_\_\_

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Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
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Phone Number	Cell Phone Number
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**Additional Authorized Person (must be same name as provided in section 12)**

Executor/Administrator/Personal Representative (Not for Power of Attorney appointment.)

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(Full Legal Name) First Name	Initial	Last Name	Social Security Number	Date of Birth
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Title \_\_\_\_\_

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Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
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Phone Number	Cell Phone Number
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**F. Political/Military Officials**

Please indicate if any account owner or related party\* is either a senior military, government or political official in the U.S. or any other country or jurisdiction, or is closely associated with such official or an immediate family member of such official (including spouse, parents, siblings, children, and in-laws):

Yes       No

If yes, please provide name of official, office held, and country \_\_\_\_\_

\*A related party includes a custodian, trustee, or beneficiary, or any principal shareholder, beneficial owner or authorized person listed in sections 3E and 12A.

**4. For new accounts registered as individual or joint with rights of survivorship, would you like to add a transfer on death (TOD) beneficiary?**

A Transfer on Death (TOD) designation transfers ownership of your shares to your beneficiary or beneficiaries upon your death. For joint account holders, shares are transferred to your beneficiaries upon the death of the last surviving account owner. **TOD registration is only available on accounts registered to an individual or to joint owners with rights of survivorship or tenants by entirety with an address in any state within the United States other than Louisiana. TOD registration is not available for residents of Louisiana. If an account owner adds a TOD registration to his account while a resident of a state other than Louisiana and later becomes a resident of Louisiana, then the TOD registration shall be void at such time as the account owner becomes a resident of Louisiana.** Because TOD registration can affect tax strategies and estate planning, you may want to consult a financial planner or attorney before requesting this type of registration, particularly if you reside in a community property state. If you have any questions about TOD registration, please call your financial representative.

**Beneficiary designation(s)**

Please provide your designated beneficiary information in the boxes below. (If you wish to designate more than two primary or more than two secondary beneficiaries, please attach a separate sheet.) These beneficiary designations will remain in full force and effect until another properly completed form or other written instructions are received. **If you designate more than one primary beneficiary, or more than one secondary beneficiary, please be sure that the percentages you assign to all primary beneficiaries add up to 100%, and that the percentages you assign to all secondary beneficiaries add up to 100%.** If no percentages are designated, an even split among primary and an even split among secondary beneficiaries will be assumed. Any fractional shares that remain upon dividing the account among multiple primary beneficiaries, and any fractional shares that remain upon dividing the account among multiple secondary beneficiaries, will revert to the first named primary and first named secondary beneficiary, respectively. Any secondary beneficiary you name will receive all or a portion of your account balance only if all primary beneficiaries pre-decease you.

If a beneficiary is a minor, you must designate a custodian and provide the minor’s date of birth.

Please check this box if you do not want beneficiaries to receive general marketing communications on products and services.

**Primary Beneficiary**

Name of Beneficiary	Date of Birth	Social Security Number	Relationship
Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
%	Custodian, if beneficiary is a minor		
Percentage of Shares	Custodian, if beneficiary is a minor		
E-mail Address	Phone Number	Cell Phone Number	

**Primary Beneficiary**

Name of Beneficiary	Date of Birth	Social Security Number	Relationship
Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
%	Custodian, if beneficiary is a minor		
Percentage of Shares	Custodian, if beneficiary is a minor		
E-mail Address	Phone Number	Cell Phone Number	

**Secondary Beneficiary**

Name of Beneficiary	Date of Birth	Social Security Number	Relationship
Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
%		Custodian, if beneficiary is a minor	
Percentage of Shares	Custodian, if beneficiary is a minor		
E-mail Address	Phone Number	Cell Phone Number	

**Secondary Beneficiary**

Name of Beneficiary	Date of Birth	Social Security Number	Relationship
Permanent Residential Address (no P.O. boxes)	City	State	Zip Code
%		Custodian, if beneficiary is a minor	
Percentage of Shares	Custodian, if beneficiary is a minor		
E-mail Address	Phone Number	Cell Phone Number	

**5. PLEASE INDICATE THE FUND(S) FOR YOUR INVESTMENT.**

Write the entire name of the Fund(s) and indicate the share class you are selecting (if applicable) and the dollar amount of your investment. (Refer to the Fund's prospectus for minimum initial investment).

FUND NAME(S)	CLASS OF SHARES <small>(see prospectus)</small>	One of the following: CUSIP, NASDAQ Symbol OR Fund Code	AMOUNT
			\$
			\$
			\$
			\$

**Make check payable to The BNY Mellon Family of Funds.**

**Dividend and capital gains distribution options**

Check one box only. If no box is checked, all dividends and capital gains will be reinvested.

- Reinvest all dividends and capital gains.
- Pay all dividends and capital gains by check.
- Pay all dividends by check and reinvest all capital gains.
- Pay all dividends by ACH (electronic transfer) and reinvest all capital gains. (Please attach a voided check in section 9 from the bank account to be credited.)
- Pay all dividends and capital gains by ACH. (Please attach a voided check in section 9 from the bank account to be credited.)

**OPTIONAL** - If you would like dividend and/or capital gains distribution checks to be payable to a person or address other than as registered in sections 1 and 2 of this form, please indicate here the person or address to which you would like your distributions to be paid.

(Full Legal Name) First Name	Initial	Last Name	
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Mailing Address	City	State	Zip Code
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Physical Address (if different from mailing address)(no P.O. Boxes)	City	State	Zip Code
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**If you complete this section, your application must be Medallion Signature Guaranteed.\*\***

## 5A. COST BASIS METHOD ELECTION

*Note - This election will not be applied to money market fund accounts. If you are opening a money market fund account and at a later date process an exchange to open a fluctuating NAV fund account, you should make your cost basis selection at that time.*

Federal regulations require that we report to the IRS on Form 1099-B the cost basis information on mutual fund shares purchased on or after January 1, 2012 (covered shares), and redeemed on or after that date.

Please choose one of the cost basis reporting methods listed below for your account(s). If no method is selected, the Fund(s) will report cost basis using **Average Cost**. Specific Lot Identification is also a cost basis method option and is offered at the time of your redemption or exchange transaction.

- First In, First Out (FIFO)
- Last In, First Out (LIFO)
- High Cost, First Out (HIFO)
- Low Cost, First Out (LOFO)
- Average Cost

Please consult your tax professional to determine which cost basis method is best for your personal tax situation.

Changing your cost basis method: If the cost basis method for your account(s) is Average Cost, you may retroactively change your cost basis method only before the date of the first redemption or transfer of covered shares. You may change your cost basis method for future purchases at any time. Changes to or from the Average Cost method must be made in writing or via [bnymellonim.com/us](http://bnymellonim.com/us). Changes to or from all other methods may be made in writing, via [bnymellonim.com/us](http://bnymellonim.com/us) or by telephone.

## 6. WHO IS YOUR FINANCIAL REPRESENTATIVE?

If shares are being purchased through a financial intermediary, then the name of your financial intermediary must appear in this section.

I/we represent and warrant that the firm named below is authorized to purchase and redeem Fund shares on my/our behalf.

Firm Name	Phone Number	Cell Phone Number	
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Branch Address			
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City	State	County	Zip Code
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Name of Representative (Salesperson) and Number, if any	Dealer Code	Branch Code	
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**SHAREHOLDER PRIVILEGES** These privileges are subject to the terms set forth in the Fund's prospectus.

## 7. WOULD YOU LIKE CHECKING PRIVILEGES?

An initial investment by check requires an 8 business day hold. Funds will not be available for checkwriting during this time. If accepting the checkwriting privilege, a checkbook will not be issued until initial investment funds have cleared. Allow approximately 2 weeks after our receipt of your initial investment for receipt of your checkbook.

**Checkwriting privilege. By checking this box I accept the checkwriting privilege.**

**For Joint Accounts Only if accepting the checkwriting privilege above (check one box below):**

One Signature Required (Agreement to permit Single Signature)—I agree to permit a single signature for checkwriting. Your signatures constitute agreement to permit redemptions by a single joint owner through the use of a redemption check. The signature of one joint owner is on behalf of such person and as attorney-in-fact on behalf of each other joint owner by appointment. This agreement and appointment shall not be affected by the subsequent disability or incompetency of any joint owner, and revocation will only be effective two business days after receipt by the Transfer Agent of a Medallion Signature Guaranteed\*\* letter signed by both joint owners (or their legal representatives).

All Signatures Required

## 8. WOULD YOU LIKE AUTOMATIC ASSET BUILDER?

Permits you to purchase shares automatically on a regular basis by electronically transferring a specified dollar amount (minimum of \$100) from your bank account to your Fund account(s).

Yes, I (we) want Automatic Asset Builder.

You must attach a voided check to this Application in the area designated next to section 9. Money will be transferred only from the bank account indicated on the voided check.

Fund Name \_\_\_\_\_ Amount \$ \_\_\_\_\_

Fund Name \_\_\_\_\_ Amount \$ \_\_\_\_\_

Fund Name \_\_\_\_\_ Amount \$ \_\_\_\_\_

Fund Name \_\_\_\_\_ Amount \$ \_\_\_\_\_

Check the investment cycle that is most convenient for you to have your bank account debited.

Bi-monthly (twice a month)     Monthly     Quarterly     Semi-annually     Annually

Starting month \_\_\_\_\_ Date(s) \_\_\_\_\_

NOTE: If a date falls on a non-business day, your Fund account will be credited on the next business day.

## 9. WOULD YOU LIKE TELETRANSFER AND WIRE REDEMPTION PRIVILEGES?

### TeleTransfer

Permits electronic transfer of money between your designated bank account and your Fund account by telephone or online through the bnymellonim.com/us.

### Wire Redemption

Permits proceeds of redemption requests initiated by telephone, letter or online through the bnymellonim.com/us to be transmitted by Fed wire to your designated Federal Reserve Member Bank.

Yes, I (we) want **TeleTransfer** and **Wire Redemption** privileges.

You must attach a voided check to this application in the area designated at the left of this section. (Starter checks not accepted.) Money will be wired or transferred to the bank account indicated on the voided check.

**The Fund(s) will require the 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. Neither a Fund nor its Transfer Agent will be liable for following instructions reasonably believed to be genuine.**

ATTACH VOIDED CHECK

## 10. WOULD YOU LIKE TO QUALIFY FOR A REDUCED SALES CHARGE?

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**A. LETTER OF INTENT** (for Class A shares) Investor's Statement of Intention and Price Agreement

**MINIMUM INITIAL PURCHASE: \$5,000**

**PLEASE NOTE:** Future purchases, and purchases made within 90 days prior to the date this Letter of Intent is submitted, of shares (including Class C shares) of any Eligible Fund (as defined under Right of Accumulation below) by you and any related "purchaser" (as described under Right of Accumulation below) may be used to equal or exceed the minimum amount checked.

I intend, but am not obligated, to invest in shares of Eligible Funds during the 13-month period from the date of my submission of this Letter of Intent, in an aggregate amount which will equal or exceed the minimum amount checked ("LOI Purchase Commitment"). (Check one box only.)

\$50,000 to less than \$100,000

\$250,000 to less than \$500,000

\$1,000,000 and over

\$100,000 to less than \$250,000

\$500,000 to less than \$1,000,000

Subject to the conditions specified herein and in the Terms of Escrow below, each purchase subsequent to submission of this Letter of Intent will be made at the public offering price applicable to a single transaction in the amount of the LOI Purchase Commitment, as described in the then-current prospectus of the Fund in which the purchase is being made.

Upon completion of the LOI Purchase Commitment within the aforescribed 13-month period, an adjustment will be made to reflect any reduced sales load applicable to shares purchased during the 90-day period prior to submission of this Letter of Intent. The adjustment will be made in the form of additional shares credited to my account at the then-current offering price applicable to a single purchase in the amount of the LOI Purchase Commitment.

### TERMS OF ESCROW

1. Out of my initial purchase (or subsequent purchases if necessary), 5% of the LOI Purchase Commitment shall be held in escrow by the Transfer Agent in shares. All dividends and any capital gain distributions on the escrowed shares will be credited to me. Escrowed shares will not be extended the exchange privilege (as described in the Fund's prospectus).
2. If I complete the LOI Purchase Commitment within the 13-month period, the escrowed shares will be promptly released to me.
3. If my total purchases pursuant to this Letter of Intent are less than the LOI Purchase Commitment, the offering price of the shares I purchased (including shares representing the escrowed amount) during the 13-month period will be adjusted to reflect the sales load applicable to the aggregate purchases I actually made (which will reduce the number of shares in my account) unless I have redeemed the shares in my account, in which case the Transfer Agent will redeem the number of escrowed shares necessary to obtain the difference between the dollar amount of sales loads actually paid by me and the amount of sales loads which I would have paid if my total purchases had been made at a single time and any remaining shares will be credited to my account. Full and fractional shares remaining after this redemption will be released to me.
4. I hereby irrevocably constitute and appoint the Transfer Agent my attorney-in-fact to surrender for redemption any or all escrowed shares.

**This Letter of Intent must be received by the Transfer Agent to be considered effective. All future purchases placed directly with BNY Mellon Securities Corporation must refer to this Letter of Intent.**

Terms Accepted:

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Signature(s) of Investor(s)

Date

### B. Right Of Accumulation (FOR CLASS A SHARES)

**Please Note:** Purchases of shares (including Class C shares) of any Eligible Fund (as defined below) qualify towards "Right of Accumulation" for purchases of Class A shares.

Shares may be purchased at the offering price applicable to the total of (a) the dollar amount then being purchased plus (b) an amount equal to the value of the combined present holdings of the "purchaser" (which includes the individual purchasing the shares, his or her spouse, and their minor children), as described in the prospectus, of shares of any Funds that are subject to a sales load, as described in the prospectus ("Eligible Funds"). In order for this cumulative quantity discount to be made available, the investor must identify all Fund accounts to be considered as qualified holdings. All accounts are subject to verification.

The following accounts qualify for the Right of Accumulation or Letter of Intent as described above and in a Fund's prospectus. Account number(s):

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## 11. PLEASE READ CAREFULLY AND SIGN.

The undersigned warrant(s) that I (we) have full authority and, if a natural person, am (are) of legal age to purchase shares pursuant to this application, have received a current prospectus for the Fund selected for investment and agree to be bound by the terms of such prospectus, am (are) not a foreign financial institution, and that all representations accompanying this application are true. I agree to obtain the prospectus for any Fund into which I exchange and to be bound by the terms of such Fund's prospectus. I (We) agree that the Transfer Agent, the Fund in which I (we) am (are) investing or shall invest, BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation and any subsidiary or affiliate thereof, and the respective officers, directors, trustees or employees and agents of each of the foregoing will not be liable for any loss, damage, expense or cost (including but not limited to attorneys' fees) for acting upon any instructions or inquiries believed to be genuine.

I authorize the Transfer Agent and the Fund in which I (we) am (are) investing or shall invest to act on telephone or online instructions from any person representing himself or herself to be me and reasonably believed by the Transfer Agent or Fund (as applicable) to be genuine. I understand that I may be responsible for any fraudulent telephone or online order as long as the Transfer Agent or Fund (as applicable) takes reasonable measures to confirm that instructions are genuine.

For Transfer On Death Registrations: I (we) understand that the Transfer Agent follows procedures governing TOD registrations pursuant to the Maryland Uniform Transfer on Death Security Registration Act and authorizes the establishment of a TOD account. In addition, I (we) understand that TOD registrations are only available for account owners who reside in any state within the United States other than Louisiana. TOD registrations are not available for residents of Louisiana.

**I (we) acknowledge that mutual fund shares are not Federal Deposit Insurance Company insured. They are not bank deposits, bank obligations or bank-guaranteed. They pose investment risks, including the possible loss of principal.**

**Taxpayer Identification Number Certification:** Under the penalties of perjury, I (we) certify that [1] the Social Security Number(s) or Taxpayer Identification Number(s) shown in section 1 of this application is (are) my (our) correct Taxpayer Identification Number(s), [2] I (we) am (are) not subject to backup withholding either because: (a) I (we) am (are) exempt from backup withholding, or (b) 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 Internal Revenue Service (IRS) has notified me (us) that I (we) am (are) no longer subject to backup withholding, [3] I (we) am (are) a U.S. person (including a U.S. resident alien) and [4] the Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is (are) correct. If you are exempt from FATCA reporting (if you are unsure, consult your tax advisor or the IRS), enter your exemption from FATCA reporting code (if any) here: \_\_\_\_\_ . 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 IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

### PLEASE SIGN HERE:

\_\_\_\_\_  
Individual/Custodian/Trustee/Executor, etc.

\_\_\_\_\_  
Joint Owner (if any)/Second Trustee, etc. (if applicable)

\_\_\_\_\_  
Title/Capacity

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title/Capacity

\_\_\_\_\_  
Date

**12. IF YOU ARE A TRUST, OR OTHER ENTITY, PLEASE COMPLETE THIS CERTIFICATION.**

NOTE: Retain a copy of this application for your records. Any modification of the information below will require an amendment to this application. This document is in full force and effect until another duly executed form is received by the Transfer Agent.

\_\_\_\_\_  
Name of Registered Owner

Registered Owner is a:

- Trust
- Other (please specify) \_\_\_\_\_  
(such as sole proprietorship, estate, non-incorporated association, etc.)

The following named persons are currently trustees/executor/other authorized signatories of the Registered Owner, and any \_\_\_\_\_ \* of them ("Authorized Person(s)") is/are currently authorized under the applicable governing document to act with full power to sell, assign or transfer securities of the Fund(s) for the Registered Owner and to execute and deliver any instrument necessary to effectuate the authority hereby conferred:

Name	Title
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\_\_\_\_\_  
Specimen Signature

Name	Title
------	-------

\_\_\_\_\_  
Specimen Signature

\_\_\_\_\_  
MEDALLION SIGNATURE GUARANTEE OR SEAL IS REQUIRED

\_\_\_\_\_  
DATE

The Transfer Agent may, without inquiry, act only upon the instruction of ANY PERSON(S) purporting to be (an) Authorized Person(s) as named above or in any amendment form last received by the Transfer Agent. The Transfer Agent may, without inquiry, act only upon the instruction of ANY ONE Authorized Person placing a request to sell, assign or transfer securities by telephone or online through the bnymellonim.com/us website pursuant to any applicable privileges, regardless of any number set forth above. The Fund, the Fund's Transfer Agent and distributor, BNY Mellon Investment Adviser, Inc. and any subsidiary or affiliate thereof, and the respective officers, directors, trustees, employees and agents of each of the foregoing, shall not be liable for, and shall be indemnified and held harmless by the entity named above from and against any loss, damage, expense, or cost (including, but not limited to, attorneys' fees) for acting upon any instructions or inquiries believed genuine.

\*Insert a number. Unless otherwise indicated, the Transfer Agent may honor instructions of any one of the persons named above.

## **Important Information from BNY Mellon Securities Corporation Regarding Your Mutual Fund Account During A Significant Business Disruption**

To Our Valued Mutual Fund Shareholders:

At BNY Mellon, we take great pride in the trust that our customers place in us. With that in mind, we want to tell you about our business continuity plan which documents how we will respond to a significant business disruption. Our plan is designed to enable us to promptly resume our business operations while providing you with ways to access your account information during our recovery period.

We maintain a business continuity plan that covers all aspects of the resumption of our business processes in the event of a significant disruption or emergency. Our plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier and contractor impact; regulatory reporting; and assuring our customers prompt access to their funds and securities. The plan is updated whenever there is a material change to our business, and it is subject to periodic formal reviews, including business risk assessments. Changes to processes, products, or business environments are evaluated, and required modifications to the configuration of our recovery sites (described below) are performed. Current copies of our business continuity plan are maintained by various individuals at our firm.

As part of our business recovery plan, we maintain alternate business resumption sites for our employees that provide us with operational redundancy in the event of an emergency at our primary location. These facilities provide for the relocation of our employees so that we may resume processing operations and trading functions. Each employee's workstation at our relocation sites is equipped with all the software, as well as all the telecommunication equipment, needed for each associate to continue to provide client service. Our alternate sites have centralized faxes and printer rooms where communications are controlled. We also employ telephone rollover technology whereby inbound calls and faxes are re-routed to the appropriate alternate business resumption site.

Whether we are affected by a firm only, single building, business district, citywide or regional disruption, our firm's policy is clear: We will safeguard our employees' lives, make immediate financial and operational assessments, and work to quickly recover and resume operations. In the event of an emergency, our goal is to restore operations and resume transacting business as soon as possible. For additional information during the recovery period, please use the following options:

- **Contact your financial representative**
- **If you are a financial representative or an Institutional Investor, please contact us at 1-800-346-3621**
- **Visit our web site at [www.bnymellonim.com/us](http://www.bnymellonim.com/us)**

Please note that before you can access your account through [www.bnymellonim.com/us](http://www.bnymellonim.com/us), you will need a user ID and password. For account access via Express, you will need your Social Security number and a personal identification number (PIN). You can create or reset your user ID and password by going on to [www.bnymellonim.com/us](http://www.bnymellonim.com/us), or your PIN by calling Express. We urge you to take a moment today to make sure that you are able to access your account through [www.bnymellonim.com/us](http://www.bnymellonim.com/us) and/or Express. This will help to ensure that you have access to your account in the unlikely event of a business disruption.

Regardless of all the effort put into our business continuity plan, we acknowledge that no plan for disaster recovery is infallible. Every emergency situation poses unique challenges, and the unpredictable nature and severity of disasters make it impossible to predict every scenario that could cause a disruption, thus precluding absolute preparedness in all circumstances. While our business continuity plan is tested periodically, such testing may not be able to replicate actual emergency conditions. **Depending upon the emergency, we cannot guarantee that we will follow our plan's stated course of action, and our business recovery plan is subject to modification without notice as conditions require.** Also, certain situations may arise that affect the securities markets and/or the external service providers upon which we rely, and your transactions or requests for funds could be delayed during such a disruption.

Please be assured that, in the event of a disaster, we will work as quickly as possible to provide you with the access to the excellent customer service that you have come to expect.

## INSTITUTIONAL CUSTOMER CERTIFICATION

BNY Mellon Securities Corporation (“BNYMSC”), an indirect, wholly owned subsidiary of The Bank of New York Mellon Corporation and a distributor of shares of the BNY Mellon Family of Funds, is a U.S. registered broker-dealer and a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”). As a FINRA member firm, BNYMSC is required to comply with all applicable FINRA rules, including FINRA Rule 2211 regarding suitability. Details of the Rule are available at <http://www.finra.org/Industry/Regulation/FINRARules/>. By certifying as follows, you will assist BNYMSC in meeting its obligations under Rule 2111.

### CERTIFICATION

In connection with any recommended<sup>1</sup> transaction or investment strategy made by BNYMSC, the undersigned certifies on behalf of the applicant that:

- 1) It is establishing an Institutional Account as defined in FINRA Rule 4512(c)<sup>2</sup>;
- 2) It is capable of evaluating investment risks independently, both in general and with regard to all transactions and investment strategies involving a security or securities; and (ii) will exercise independent judgment in evaluating the recommendations of BNYMSC or its associated persons, unless it has otherwise notified BNYMSC in writing;
- 3) It will notify BNYMSC if anything in this certification ceases to be true; and
- 4) The information contained herein may be shared with BNYMSC’s affiliates, or with FINRA or other regulatory agencies as required.

By certifying this information, the undersigned affirms that the above statements are accurate but does not waive any rights afforded under U.S. federal or state securities laws, including without limitation, any rights under Section 10(b) of the Securities Exchange Act of 1934, as amended, and the rules and regulation promulgated thereunder.

NOTE: This certification shall apply with respect to all recommended transactions and investment strategies involving securities that are entered into by the applicant whether for the account of such applicant or for the account of any beneficial owner that has delegated decision making authority to such applicant.

Institutional Account Name:	Address, City, State, Zip Code:
Name of Authorized Signatory:	U.S. Tax ID/EIN (if applicable):
Title of Authorized Signatory:	Telephone: Email Address:
Signature of Authorized Signatory:	Date:

<sup>1</sup> As used in Rule 2111 and interpreted by FINRA.

<sup>2</sup> The term “Institutional Account” includes, but is not limited to, the account of any person (whether a natural person, corporation, partnership, trust or otherwise) with total assets of at least US\$50 million as of the date of this application (whether such assets are invested for such person’s own account or under management for the account of others).

# FACTS

## WHAT DOES BNY MELLON INVESTMENT MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information.

Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- account balances and transaction history
- assets and income
- payment history

When you are no longer our customer, we continue to share information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BNY Mellon Investment Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BNY Mellon Investment Management share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing** **Call 1-866-206-5660. Our menu will prompt you through the process.**

When you call, you will need to provide:

- The last 4 digits of your Social Security number
- Your zip code
- The first 5 letters of your last name (Provide all letters if your last name is less than 5 letters.)

**Please note: If you have previously called or submitted a written request instructing us not to share your personal information with our affiliates to market to you, your instructions continue to be on file. There is no need for you to notify us again.**

If you invest in any of the funds providing this notice through a nonaffiliated third party, such as a bank, broker-dealer or financial adviser, you will automatically be excluded from personal information sharing with affiliates to market to you. There is no need for you to notify us.

If you are a *new* customer, we may begin sharing your information 30 days from the date we deliver this notice to you. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call **1-800-847-3560**

**Who we are**

Who is providing this notice?	This notice is provided by the BNY Mellon Family of Funds (including Dreyfus money market funds), BNY Mellon Funds Trust, BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation, BNY Mellon Transfer, Inc., BNY Mellon Insurance Agency, Inc. and The Bank of New York Mellon as Custodian for retirement plan accounts sponsored by BNY Mellon Investment Adviser, Inc. Any BNY Mellon Investment Management entities or businesses not listed here may provide their own notice.
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**What we do**

How does BNY Mellon Investment Management protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BNY Mellon Investment Management collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ give us your income information</li> <li>■ tell us about your investment or retirement portfolio</li> <li>■ direct us to buy securities</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include banks and companies whose names include "The Bank of New York," "BNY," "Mellon," or "Insight," and other financial companies such as Lockwood Advisors, Inc., Newton Investment Management Limited, Newton Investment Management North America LLC, Pershing LLC, and Walter Scott &amp; Partners Limited.</li> </ul> <p>Your opt-out will also apply to banks or other companies that may become our affiliates in the future.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ BNY Mellon Investment Management does not share information with non-affiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ BNY Mellon Investment Management doesn't jointly market.</li> </ul>

**Other important information**

FOR RESIDENTS OF VERMONT If our account records show that you live in Vermont, we will not disclose nonpublic personal information about you to our affiliates for the purpose of enabling them to market their products and services to you. There is no need for you to call to opt out.



