

# DREYFUS GENERAL ASSET MANAGEMENT ACCOUNT

A TURN-KEY ASSET MANAGEMENT ACCOUNT FEATURING CUSTOMIZED  
BANKING SERVICES & A SWEEP VEHICLE FOR EXCESS CASH



# THE DREYFUS DIFFERENCE

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Dreyfus is one of the largest, most trusted cash and liquidity managers in the industry. Our strategies span all major asset classes, including prime, Treasury, US government, municipals and short duration fixed income. Our capabilities are designed to meet clients' operating, core and strategic cash needs. With nearly 50 years of history building innovative liquidity solutions, we are committed to building powerful, lasting solutions designed to meet the financial goals of our clients.

Our transparent, disciplined investment process is multi-layered and leverages the deep knowledge of our investment professionals. Our bottom-up proprietary fundamental credit process drives credit review and issuer approval. Considering current and anticipated market conditions, our portfolio managers use a team approach to identify the maturity instruments for investment. The main goal is to provide a high level of current income consistent with the preservation of capital and the maintenance of liquidity within the context of a robust, independent risk framework.

We believe these are the requirements for an exceptional liquidity manager. When combined with operational ease and dedicated client service, it creates the Dreyfus difference.

## HIGHLIGHTS

# DREYFUS MONEY MARKET FUNDS & ASSET MANAGEMENT ACCOUNT

### MONEY MARKET FUNDS

Recognized as one of the largest and most experienced money market fund managers in the industry.

**A range of pricing options:** Dreyfus offers several money market funds for asset-management account use, with multiple share classes and expense structures, to support asset management account services for your customers.

**Diversity:** Dreyfus offers money market funds in all major asset categories, including general purpose (prime), treasury, US government and municipals.

### EXTENSIVE ACCOUNT SERVICES<sup>1</sup>

Dreyfus offers the following services through the General Asset Management Account program, making it one of the most complete and competitive cash-management packages available today.

- Comprehensive check writing services
- Visa® Debit Card
- Award points program with online access
- Online Bill Pay
- 24-hour voice response system
- Extensive customer support and conversion management

We invite you to review some of the products and services described in this brochure that have made the Dreyfus lion an icon of strength and success.

<sup>1</sup>Check writing and debit card services are provided by BNY Mellon Investment Servicing Trust Company ("BNY Mellon"). The award points program is provided by cxLoyalty, Inc. Online bill pay is provided by Fidelity National Information Services, Inc.(FIS). The 24-hour voice response system is provided by [24]7.ai, cxLoyalty, Inc., FIS and [24]7.ai are not affiliated with BNY Mellon.

## DREYFUS MONEY MARKET FUND FEATURES

### MANAGEMENT EXPERIENCE

Experienced portfolio management seeks to deliver sound results in various market cycles. Dreyfus' main approach to money management is to provide consistent value and safety for shareholders who entrust their assets to us.

### CREDIT RESEARCH EXPERTISE

Credit analysis is crucial to the credit safety and quality of investments in a money market portfolio. Dreyfus maintains a dedicated money market research team that has deliberately cultivated a conservative policy when evaluating individual credits that helps to ensure portfolio credit safety and, most importantly, consumer confidence. These policies have been time-tested and continue to be, more than ever, relevant in today's current credit environment.

### RISK MANAGEMENT

Dreyfus manages its money market funds using a zero loss tolerance. Money market funds are managed against client liquidity needs, both through the underlying maturities of its investments and by focusing its investments on large liquid programs with multiple dealer support. Dreyfus also maintains independent compliance and risk assessment programs to monitor that money market funds are managed in accordance with laws, regulations, and internal policies and credit limits.

### RATINGS FROM LEADING RATINGS AGENCIES

Several Dreyfus money market funds have been assigned the highest principal stability ratings from nationally recognized statistical ratings organizations, such as Standard & Poors, Moody's Investor Service and Fitch. Generally, these ratings focus on fund investments, counterparty exposure, investments' market price exposure, liquidity, management experience and internal compliance policies.

### QUALITY

Dreyfus only purchases First-Tier securities for the funds, which also have gone through Dreyfus' robust "minimal credit risk" management analysis, consistent with Rule 2a-7 under the Investment Company Act of 1940.

### INCOME

The main goal of the funds is to provide shareholders with preservation of capital, maintenance of liquidity, and a high level of current income. Dividends, if any, are declared daily and paid monthly, usually on the last calendar day of the month.

### CONVENIENCE

Dreyfus provides the convenience of online trading and account inquiry through its easy-to-use Lion Internet System. Additionally, the new MyDreyfus service allows you to customize your experience on the website. MyDreyfus provides the flexibility to tailor your subscriptions. You can elect to receive notifications of document updates electronically. Customized Watchlists allows you to build a custom fund list that enables you to track and compare the performance of your selected funds within our fund family relative to each other and our literature center allows you to download, email, subscribe or order various regulatory documents or marketing materials.

### SERVICE

Dreyfus has long been known for providing the highest quality service to institutional clients with dedicated licensed service representatives who strive to meet specific needs on an ongoing basis. Representatives are available Monday–Friday, 8:30 am to 5:00 pm Eastern Time at 800-346-3621.

## INTRAFI® NETWORK DEPOSITS<sup>SM</sup> SWEEP PRODUCT

Dreyfus offers clients the IntraFi Network Deposits Sweep Product (IntraFi Network Deposits) a multi-bank deposit program designed to complement offering traditional money market mutual funds. IntraFi Network Deposits does not involve investment in a money market mutual fund.

### INTRAFI NETWORK DEPOSITS PROVIDES:

#### **Up to \$2.5 Million FDIC Insurance — The “Multi Bank” Investment Approach**

Today, FDIC insurance covers both the principal and accrued interest up to \$250,000 per depositor, per insured bank for each account ownership category. IntraFi Network Deposits utilizes a multi-bank investment approach to significantly increase aggregate FDIC insurance coverage up to \$2.5 million per individual by depositing customer assets among multiple banking institutions as determined by the customer’s available cash balance. Balances in these products are not covered under Securities Investor Protection Corporation (SIPC).

#### **Bank “Opt Out” Option**

IntraFi Network Deposits will work with your firm to create a priority list of available banks and the order in which customer assets would be deposited. As customers may already have deposits at these banking institutions, IntraFi Network Deposits allows the customer the flexibility to designate a bank as ineligible to receive deposits at any time.<sup>2</sup> Customer assets would then default to the next available bank on the list so that the customer’s deposits have the ability to be fully insured up to the regulatory limit of \$250,000 per individual per bank.

#### **Tiered Interest Rates**

Flexible rate tiering can enhance revenue to your firm. The program can be tiered by total cash balances, total assets (individual or household), market segment or service class. Customers have the potential of earning daily interest at higher rates based on the growth of their brokerage account balances.

<sup>2</sup>A customer is responsible for monitoring the total amount of deposits held with any one bank, directly or through an intermediary, in order to determine the extent of deposit insurance coverage available on its deposits, including deposits placed using IntraFi Network Deposits. Neither Dreyfus Cash Investment Strategies, BNY Mellon Securities Corporation, your introducing Financial Institution (“IFI”) nor your IFI’s clearing agent is responsible for any insured or uninsured portion of the product accounts or any other deposits held outside the product.

IntraFi Network Deposits enables customer balances at a custodial agent, including a broker-dealer, to be swept to deposit accounts at multiple FDIC-insured depository institutions. IntraFi Network Deposits does not involve investment in a money market mutual fund. IntraFi Network Deposits is operated by IntraFi Network LLC and is offered through private label arrangement with the Dreyfus Cash Solutions division of BNY Mellon Securities Corporation (BNYMSC). BNYMSC is a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). IntraFi Network LLC is not affiliated with BNY Mellon. Unlike the IntraFi Network Deposits, which offers FDIC insurance on cash deposits, money market mutual funds are not FDIC-insured and involve risk to principal.

# GAMA

## MAKING A DIFFERENCE TO YOUR CUSTOMERS & YOU

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Looking for an innovative way to attract and grow assets? Dreyfus offers the General Asset Management Account ("GAMA"). This cash management program connects your clients' long-term investment needs with their day-to-day banking needs. Dreyfus will strive to provide your organization with unparalleled sales and marketing support.

### **BROADEN YOUR SERVICES**

General Asset Management Account (GAMA) is a state-of-the-art, private label asset management account designed to consolidate all of your clients' securities, credit balances and cash transactions with an automated daily sweep into a selection of Dreyfus money market funds that each seek competitive current yields or an FDIC-insured product that offers market deposit rates. GAMA gives your clients a single account from which they can control all their payment and investment options through a variety of cash-withdrawal, transfer and deposit features.

### **EXTEND YOUR REACH**

- Position your firm as a single point of contact for all your clients' financial activity.
- Know your customer's complete financial picture.
- Gather assets your clients may be holding outside their brokerage account.
- Offer all your clients personalized service.
- Access to a dedicated customer service department that can respond to incoming calls from brokers, end-clients, merchants and other financial institutions 24 hours a day, seven days a week.

## COMPREHENSIVE CHECK WRITING SERVICES

Checks will prominently carry your firm's name and/or logo. Depending on your customers' needs and your defined account levels, GAMA can accommodate various check writing options.

**Standard check writing:** Designed to meet the needs of clients who write a minimal number of checks each year. This feature can, at your discretion, require check minimums established by you.

**Enhanced check writing:** Intended to replace a customer's current checking account. This feature allows your firm to include detailed check information on your consolidated brokerage statement. The enhanced check writing plan includes the following services:

- Unlimited check writing with no minimums
- Payee name capture
- Date written and date presented indicators
- Categorized expense coding for statement processing

The image shows the front of a check with the following details:
 

- 1** ABC BROKERAGE FIRM (Firm name and logo)
- 2** EXPENSE MONITOR (Expense categorization box)
- 3** Pay to the order of (Payee name capture)
- Date (Date written and date presented indicators)
- Payable amount (Dollars)
- For (Payee name capture)
- MP (MobileMark icon)

- 1** Privately labeled with your firm's name and logo.
- 2** Expense categorisation allows clients to track spending.
- 3** Enhanced check writing with payee capture, and date written and date presented indicators.

The image shows the back of a check with the following details:
 

- 4** CHECK BOX FOR MOBILE/REMOTE DEPOSIT (Checkbox for mobile deposit capture)
- 5** ImageMatch (ImageMatch security feature)
- ENDORSE HERE (Endorsement area)
- WRITE NAME OF FINANCIAL INSTITUTION ON LINE ABOVE (Line for financial institution name)
- ORIGINAL DOCUMENT (Security features)
- Do not cash if: (List of security features)
- Photo Safe Deposit (Photo Safe Deposit icon)

- 4** **MobileMark®**  
A checkbox that allows customers to keep track of checks deposited via mobile deposit capture and helps avoid unintended duplicate deposits of the same check.

- 5** **ImageMatch®**  
Verifies the front and back of a check belong to one another. Checks include account number, check number and personalization on the back of the check, reducing the chances of fraudulent duplicate use of an endorsement for multiple checks.

**FOR READY ACCESS TO CASH & MORE**

Our General Asset Management Account (GAMA) allows you to offer the Visa® Debit Card branded with your firm's name and/or logo. Visa® Debit Cards gives your customers access to their funds 24/7 and can be used at millions of locations and merchants worldwide. Your customers will also be able to make cash withdrawals at ATMs worldwide that display the Visa®, PLUS® or STAR logo.



Contactless enabled for a fast, safe and easy checkout.

Privately labeled with your firm's name and logo.

**Features include:**

- Customizable debit card functionality can be aligned with Broker's customer profiles
- Personal PIN selection via telephone
- ATM deposit and withdrawal services with a surcharge free ATM network
- 24/7 customer service
- Dedicated fraud prevention and Visa's Zero Liability Policy
- EMV Chip technology for improved security
- Apple Pay and Google Pay
- Fraud Alerting
- Tap to Pay - providing contactless payments

**Visa® benefits include:**

- Manager Service Extended Warranty Protection
- Purchase Security
- Auto Rental Discount
- Visa® Auto Rental Collision Damage Waiver
- Roadside Dispatch
- Travel and Emergency Assistance Services
- Travel Accident Insurance
- Concierge Services

Visa® cardholder benefits are provided by Visa®. Benefits may be modified or cancelled at any time. Debit card services are provided by BNY Mellon Investment Servicing Trust Company ("BNY Mellon").

## TOP NOTCH SERVICE FOR YOUR FIRM & YOUR VALUED CLIENTS

Dreyfus' comprehensive award points program provides your clients a set of loyalty features, including a robust suite of rewards, program customization, ability to earn points through debit card purchases and/or money market fund holdings, as well as in-depth reporting and analytics.

### ROBUST REWARDS SELECTION

With Dreyfus' program, your clients have access to a robust rewards selection that includes merchandise, gift cards, travel and more. Program benefits include:

- Online balance information
- Online point redemption
- Gift cards and electronic certificates (delivered via text or e-mail)
- Categories include retail, dining, entertainment and more
- Merchandise offers from top brands
- Travel rewards including airline tickets, car rentals and hotel bookings, cruises and activities<sup>3</sup>
- Point gifting<sup>4</sup>
- Experiential rewards

### PROGRAM CUSTOMIZATION

Dreyfus' program provides your firm with the flexibility to brand your program website and customize redemption levels.

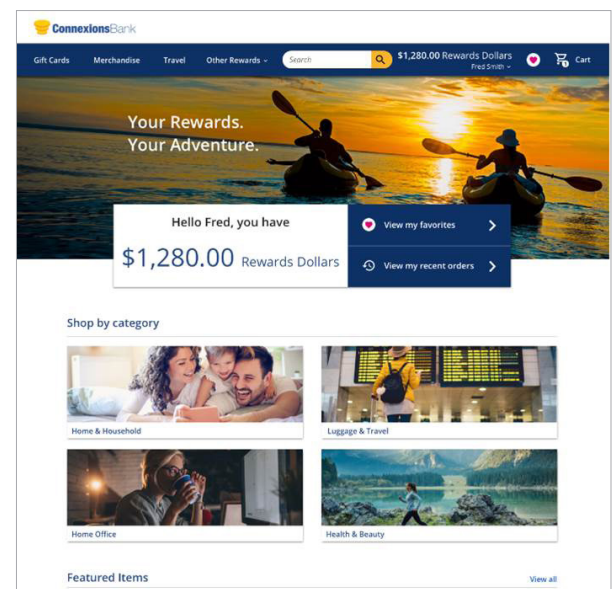
- Branded website that is ADA compliant and responsive design, can be customized with your logo, colors and messaging.
- Integrated login capabilities.
- Customized redemption levels and program rules.

We will assist you with the creation of program communications that build program awareness, drive lower-cost redemptions, increase program spending, and create affinity between your clients and your firm.

### ONGOING PROGRAM SUPPORT

You will have access to reporting and analytics, helping you evaluate your program's performance.

- Monthly reporting package including earnings ratios and redemption levels.
- Data and Analytics Dashboard containing real time redemption data and customer behavior analytics.
- Access to Datalab™, our proprietary, web-based end-user reporting tool that allows you easy access to program data at any time.
- Quarterly email statements — provide an opportunity to tailor messaging to drive client behaviors, as well as cross-sell products and services.



Privately labeled with your firm's name and logo.

<sup>3</sup>Travel rewards can be redeemed with points, cash, or a combination of both. <sup>4</sup>Both parties must be participating in the same awards program. Debit card services are provided by BNY Mellon Investment Servicing Trust Company ("BNY Mellon"). The award points program is provided by cxLoyalty, Inc.

## CONVENIENCE & CONTROL, ALL FROM YOUR SITE

Customers who pay bills online are often more profitable and loyal, and offer unlimited potential for a strong and growing relationship.

In partnership with Fidelity National Information Services, Inc. (FIS), we provide a valuable and convenient solution for customer bill management. Through a secure link from your website, your customers will have the ability to receive, review, pay and organize their bills online.

The screenshot displays the FIS online bill pay interface. At the top, there are navigation tabs: Make Payments, Manage Categories, View Report, Search Records, Funding Accounts, Add Funding Account, and Personal Information. The main section is titled 'Make Payments' and features a search bar for 'Pay someone new' and a 'Find' button. Below this, there's a table of bills to be paid, with columns for 'Pay To', 'Amount', and 'Send On'. The bills listed include 123Fitness, AT&T, Family Dental, Macys, Mayo Clinic, Secure Storage, Target, and USA AUTO. Each bill entry shows the last paid date, the amount, and the due date. To the right of the main table, there's a 'Pending Payments' section with a 'Send Pay To' table showing the amounts for each bill. Below that, there's a 'Last 5 Processed Payments' section and a 'Reminders' section with a 'Help manage your payments' link. At the bottom, there's a 'Other Tasks' section with links for 'Accounts to use', 'Find a payment', 'Alert preferences', and 'Help'.

## Product Highlights Include:

- Fast and accurate payments, most sent to billers electronically.
- Pay any domestic business or person.
- Make current and future payments or set up automatic payment schedules.
- Set up reminders to be sure bills are paid on time.
- Review bill and payment history reports.
- Export bill for spreadsheet or other uses.
- E-mail notifications to assist with managing payments, for example when a bill arrives or is about to become overdue.
- Receive many common bills online.
- Customer service support from 7 a.m. CST to 7 p.m. CST via toll-free telephone access.
- Online customer service tool for your firm's troubleshooting.
- Choice of color and other options for the web pages so they will resemble those of your firm — your clients will never know they have left your site.

## About FIS

- Largest technology provider to the global financial industry with a relentless focus on risk and compliance for its solutions and clients.
- Leader in electronic presentment and payment (EPP) offering the most complete bill-management services available.
- Highly secure and automated state-of-the-art operations facilities with the ability to process millions of bills, payments and transactions daily.
- Hosts and archives all of the billing and payment data for your customers, plus provides administrative and support tools to assist in customer management.
- Provides the highest level of customer care and is staffed with knowledgeable experts for your customers.

### 24-HOUR VOICE-RESPONSE SYSTEM

Your clients expect service when it is convenient for them. To meet their expectations, Dreyfus provides a private label toll-free number dedicated to your firm. Your clients can have access to:

- Money fund balance information
- Transaction activity
- Price and yield information for Dreyfus money market funds and /or FDIC-insured deposit account
- Call transfers for:
- Reporting lost and stolen debit cards
- Award point balances and concierge services
- E-bill management
- Your firm's customer service department

### DEDICATED SALES & SERVICE SUPPORT

To support our institutional clients, we have a staff of knowledgeable sales representatives who are dedicated, tenured and located strategically throughout the country. They will work with you to promote your program and achieve your ultimate goal of growing assets.

Our staff of licensed representatives provides service and operational support for your home office and financial professionals via a toll-free phone number Monday – Friday from 8:30 a.m. to 5:00 p.m. Eastern Time.

### EFFECTIVE CONVERSION MANAGEMENT

Dreyfus understands that conversions can be complex and that it's critical that your program progresses smoothly. That's why we go to great lengths to assist your firm as you plan and execute a course of action to make the process as seamless as possible.

You will be assigned a support team at Dreyfus, which will be responsible for coordinating new business initiatives, operations, systems and other areas, to assure the highest quality of service.

### CONVERSION NOTIFICATION

Dreyfus will support you in the preparation of any required correspondence to shareholders. Dreyfus can mail negative response or consent letters, if requested, to shareholders on behalf of your firm. Dreyfus can also file these letters with FINRA for you as an added benefit.

### MARKETING — SOLUTIONS THAT ADD VALUE

Dreyfus recognizes the value of marketing as a tool to enhance brand awareness and educate investors. We provide GAMA clients with a range of specialty marketing services designed to:

- Educate clients
- Attract new customers
- Promote your firm's brand



## LEARN MORE

For more information, please contact your Dreyfus Sales Representative.

## DISCLOSURE

**Investors should consider the investment objectives, risks, charges, and expenses of a money market fund carefully before investing. To obtain a prospectus, or summary prospectus, if available, that contains this and other information about the fund, contact your Dreyfus Cash Solutions Representative or visit [dreyfus.com](http://dreyfus.com). Read the prospectus carefully before investing.**

**Retail Prime and Tax-Exempt/Municipal Money Market Funds:** You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

**Government/Treasury Money Market Funds:** You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Although the fund's board has no current intention to impose a fee upon the sale of shares or temporarily suspend redemptions if the fund's liquidity falls below certain levels, the board reserves the ability to do so after providing at least 60 days prior written notice to shareholders.

**Institutional Prime and Tax-Exempt Money Market Funds:** You could lose money by investing in a money market fund. Because the share price of the fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

**All investments involve risk including loss of principal. Certain investments involve greater or unique risks that should be considered along with the objectives, fees, and expenses before investing.**

GAMA is not a securities account and clients of financial intermediaries who offer the GAMA cannot trade securities through the GAMA. Clients can only transact in securities through accounts established and maintained with third party financial intermediaries.

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