

BNY Mellon
Securities Corporation

DREYFUS INSURED DEPOSITS



In today's dynamic financial landscape, many investors are asking some critical questions before deciding where to put their liquid assets. How can I be sure my money will be safe? Will I have ready access to it in the event of a financial emergency? Will I receive dependable, ongoing interest income?

Dreyfus Insured Deposits products offer a powerful solution for your cash needs. The products enable you to safeguard a substantial portion of your assets through a position comprised of bank deposits intended to be highly liquid and interest-bearing.

DREYFUS INSURED DEPOSITS

The Dreyfus Insured Deposits products are bank deposit "sweep" products that can provide daily interest income and FDIC insurance coverage on product balances up to \$2.5 million.

UNDERSTANDING THE JARGON

FDIC: The Federal Deposit Insurance Corporation (FDIC) is an independent government agency created by Congress in 1933 to maintain stability and confidence in the nation's banking system. The agency insures deposits and retirement accounts in member banking institutions up to \$250,000 per depositor.

Bank Deposit Sweep Product: A bank deposit sweep product is a sweep feature that automatically transfers ("sweeps") any free credit balances from your brokerage account into deposit accounts at one or more FDIC member bank as applicable, intended to provide daily interest on cash balances. The goal is to keep customers' assets working intended to provide an investment return in a conservative and efficient manner.

PRODUCT BENEFITS

FDIC Insurance: Once enrolled, the free credit balance in your brokerage account is automatically invested in Dreyfus Insured Deposits and allocated to multiple banking institutions, which provides Federal Deposit Insurance Corporation (FDIC) insurance coverage on product balances up to \$2,500,000. The balances in these products are not covered by Securities Investor Protection Corporation (SIPC) coverage. The level of FDIC insurance coverage gives your balance in the products greater FDIC insurance protection than what is currently available at a single banking institution.

Daily Interest Income: With Dreyfus Insured Deposits, your product balance accrues daily interest that gets automatically reinvested on a monthly basis. Interest rates are based on prevailing market conditions and how much banks are willing to pay for customer deposits.

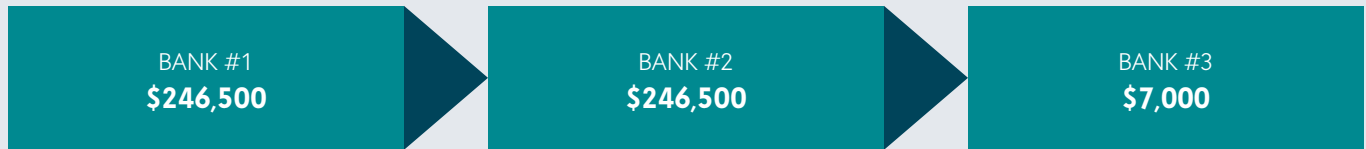
Daily Liquidity: Dreyfus Insured Deposits provide daily liquidity so you can easily access your cash balance to meet short-term expenses or other funding needs.

Easy Cash Management: Dreyfus Insured Deposits can be integrated with checkwriting and debit card services on your brokerage account offered through your financial organization to provide a single account from which you can control all your investment, payment and withdrawal options.

Seamless Process, Full Support: For your convenience, Dreyfus Insured Deposits are fully integrated with your brokerage account. Your balances at the various financial institutions will be reflected on your periodic brokerage account statement.

EXAMPLE

Here's a simple hypothetical example to illustrate how the products might work for a typical investor.



Joe Investor participates in Dreyfus Insured Deposits and has a starting free credit balance in his brokerage account of \$500,000. The Dreyfus Insured Deposits product will automatically deposit the swept free credit balance from Joe's brokerage account into three separate banks for total FDIC insurance coverage of \$500,000, as shown above.

HOW THE PRODUCTS WORK

THE "MULTI-BANK" INVESTMENT APPROACH

FDIC insurance covers both the principal and accrued interest in each bank account up to \$250,000 per depositor, as recognized by the FDIC, at each FDIC-member bank where money is deposited.

The Dreyfus Insured Deposits product employ a "multi-bank" investment approach to significantly increase the total FDIC insurance coverage available on your product balance up to \$2.5 million. This is accomplished by depositing your swept cash balance into deposit accounts at multiple participating institutions (participating banks) as determined by the amount of the free credit balance from your account. To ensure that your product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the products, the principal amount of your sweep balance held at any one institution is limited, to the extent possible.

NOTE: In the event your total swept balance exceeds the FDIC insurance coverage limit of the product, that excess portion of your swept balance is automatically swept into a secondary sweep option, for which the current default is the Dreyfus Government Cash Management Service Shares money market fund (Ticker symbol DGUXX).

BANK "OPT OUT" OPTION

Dreyfus Insured Deposits products utilize a priority list of available banking institutions to determine the order in which customers' swept cash balances are to be deposited. Since you may already have FDIC-insured deposits at some of these institutions, the products allow you the flexibility to "opt out" of a bank on the priority list — in other words, to designate a bank as ineligible to receive your product deposits at any time.¹

When you opt out of a bank, your cash balances default to the next bank on the priority list, to attempts to have your product balance fully insured up to the regulatory limit per individual per bank.

ACCOUNT ELIGIBILITY

Dreyfus Insured Deposits can be offered to individual and joint accounts as well as certain types of retirement accounts, including IRAs, Section 457 plans and self-directed Keogh plans. Please refer to the Dreyfus Insured Deposits "Disclosure Statement and Terms and Conditions" document for further details on eligible account types and their deposit limits.

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LEARN MORE

For more information on Dreyfus Insured Deposits, please contact your financial representative.

THE DREYFUS DIFFERENCE

Dreyfus is one of the largest and trusted liquidity managers in the industry. Our strategies span major asset classes, including Treasury, US government and short duration fixed income. Investors can access our solutions in a variety of pooled vehicles, including domestic and offshore money market funds, an ultra-short income exchange-traded fund (ETF), and collective investment trusts (CITs). We also offer customized portfolio solutions, including separately managed accounts as well as private and white label options. With 50 years of history, we are committed to building intelligent, innovative liquidity solutions with our clients in mind.

ENDNOTE

¹ A client 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 their deposits, including the Dreyfus Insured Deposits product. Neither BNY Mellon Securities Corporation, (BNYMSC) your Introducing Financial Institution ("IFI") nor your IFI's clearing agent, Pershing, LLC (Pershing), is responsible for any insured or uninsured portion of the products accounts or any other deposits held outside the products.

DISCLOSURE

All investments involve risk including loss of principal.

Dreyfus Insured Deposits products are a product offered through a private labeling arrangement with the Dreyfus and is available only to clients of broker/dealers who clear through Pershing, LLC (Pershing). Pershing, Pershing Advisor Solutions, and BNYMSC earn fees (which may or may not be account-based) based on the amount of money in the Dreyfus Insured Deposit Product. BNY Investments is one of the world's leading investment management organizations, encompassing BNY's affiliated investment management firms and global distribution companies. BNY, BNY Mellon and Bank of New York Mellon are the corporate brands of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole and/or its various subsidiaries generally.

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