

## FACTS

WHAT DOES BNY INVESTMENTS  
DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security Number</li> <li>■ Account balances and transaction history</li> <li>■ Assets and income</li> <li>■ Payment history</li> <li>■ Biometrics</li> </ul>
<b>How?</b>	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 Investments chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BNY Investments 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

<b>To limit our sharing</b>	<p><b>Call 1-866-206-5660. Our menu will prompt you through the process.</b></p> <p>When you call, you will need to provide:</p> <ul style="list-style-type: none"> <li>■ The last 4 digits of your Social Security number</li> <li>■ Your zip code</li> <li>■ The first 5 letters of your last name (Provide all letters if your last name is less than 5 letters.)</li> </ul> <p><b>Please note: If you have previously called or submitted a written request instructing us to limit our sharing of personal information with our affiliates to market to you, your request will apply until you tell us to change your request or for 5 years from when you made the request, whichever is sooner. After that period expires but before any of our affiliates market to you, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for at least another 5 years.</b></p> <p>If you invest in any of the funds providing this notice through a non-affiliated 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.</p> <p>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 may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>1-800-847-3560</b> or visit our website via the following link: <b><a href="https://www.bny.com/investments/us/en/individual/policies/online-privacy-policy.html">https://www.bny.com/investments/us/en/individual/policies/online-privacy-policy.html</a></b>
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**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 Investments entities or businesses not listed here may provide their own notice.
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**What we do**

How does BNY Investments 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 Investments 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 some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>■ affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ 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," "Insight," or "Newton," and other financial companies such as 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 Investments does not share information with nonaffiliates 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 Investments doesn't jointly market.</li> </ul>

**Other important information**

**STATE LAWS:** We follow state law where state law provides you with additional privacy protections.

**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.

**Other applicable laws on the right to Privacy of information:**

The following laws are intended to guarantee the rights of people with respect to the collection and use of their personal data. General Data Protection Regulation (GDPR) - it is a legal framework that establishes guidelines for obtaining and processing the personal data of natural persons who are residents of the European Union (EU). The law directly impacts the storage, processing, access, transfer, and disclosure of personal data that we obtain about residents of the EU. Please refer to BNY Privacy Notice.

California Consumer Privacy Act, as amended (CCPA) - the law was created to protect the privacy rights of information for consumers who are California residents. The law requires providing more information to consumers about what is being done with their personal information and giving them more control over how their information is shared. Please refer to the BNY Privacy Notice.