



Dreyfus Insured Deposits Product M

Appendix A: Rate Sheet for Sweep Option - DIDM

Effective Date 11/28/2025

TIER	DOLLAR RANGE	INTEREST RATE
1	\$1 and above	1.30%

Disclaimer: Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. Read the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing.

The Dreyfus Insured Deposits product (Product) is an option to automatically invest, or sweep, the available cash balance in your investment account (Account) custodied by Pershing, LLC (Pershing) into an interest-bearing position that is eligible for Federal Deposit Insurance Corporation (FDIC) insurance coverage. The Product enables you to obtain FDIC insurance coverage on the cash balance in your Account that has been swept to the Product, which is a highly liquid position comprised of bank deposits held at participating FDIC member insured depository institutions (IDIs) intended to provide a rate of return. The Bank of New York Mellon ("BONYM") is a NY state-chartered bank and BNY Mellon, National Association ("BNY Mellon, N.A.") is a national banking association. Both are IDIs that may participate in the Product by holding your funds in Deposit Accounts. FDIC insurance covers both the principal and accrued interest of a depositor's balance in each eligible account up to \$250,000 per depositor, as recognized by the FDIC, at each IDI where money is deposited, which may include BONYM and BNY Mellon, N.A., (collectively, Program Banks).

It is important to note that the Dreyfus Insured Deposits product itself is NOT an FDIC-insured product. The Product is intended to direct the cash balance in your Account to multiple participating Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your Product balance from each participating Program Bank. The Dreyfus Insured Deposits product employs a "multi-bank" investment approach to expand the total eligible FDIC insurance coverage available on your product balance up to \$2.5 million through the participating Program Banks. This is accomplished by depositing the available cash balance in your Account into deposit accounts at multiple Program Banks. To ensure your Product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the Product, the principal amount of your swept balance held at any one Program Bank is limited, to the extent possible, and your total Product balance is also automatically capped at the FDIC insurance level of the Product. 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 a Dreyfus Government Cash Management money market fund.

Please note FDIC deposit insurance coverage is provided only by IDIs and is only applicable to your Product balance held at each participating Program Bank, which is an IDI, for a total of \$2.5 million in coverage on Product balances for each category of legal ownership, as more fully explained in the Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions document for the Product.

Dreyfus Insured Deposits products are supported by Pershing and may be offered to you by your Introducing Broker Dealer and/or investment adviser. Pershing Advisor Solutions LLC ("Pershing Advisor Solutions") and Pershing are wholly owned indirect subsidiaries of The Bank of New York Mellon Corporation, are registered broker-dealers and members of FINRA and SIPC. If your Account was introduced to Pershing by your registered investment adviser ("Investment Adviser") through Pershing Advisor Solutions, Pershing Advisor Solutions is your Introducing Broker Dealer and relies on Pershing to provide clearing, custody, execution, and other broker-dealer services. The Product is supported and operates through a private labelling arrangement with Dreyfus, a division of Mellon Investments Corporation (MIC), and is available only to clients of broker-dealers who clear through Pershing. Pershing has appointed a third-party service provider, IntraFi Network LLC ("IntraFi" or "Administrator"), BNY Mellon Securities Corporation (BNYSC) and Dreyfus to provide

certain services with respect to the operation of the Product. MIC is a registered investment adviser and BNYSC is a broker-dealer. BNY Mellon Investment Adviser, Inc. (BNYIA) acts as investment adviser for the Dreyfus funds. Pershing, Pershing Advisor Solutions, MIC, BNYIA, TBNYM and BNY Mellon, N.A. are BNY companies. BNY is the corporate brand for The Bank of New York Mellon Corporation. Pershing, Pershing Advisor Solutions, and BNYSC earn fees (which may or may not be account-based) based on the amount of money in Dreyfus Insured Deposits products. Pershing and Pershing Advisor Solutions may earn a higher fee on balances in any of the FDIC eligible bank deposit sweep products (Bank Sweep Products) supported on the platform than in other money market products, such as money market mutual funds (Money Funds). Pershing, in its sole discretion, may share a portion of fees it earns from the support of these Bank Sweep Products with your Introducing Broker Dealer in which case your financial organization would earn fees on balances in these Bank Sweep Products which may be higher than fees earned on other money market products, such as Money Funds. Your Introducing Broker Dealer, Pershing, Pershing Advisor Solutions and BNYSC may be affiliated with one or more Program Banks. TBNYM and BNY Mellon, N.A., in their roles as banks participating in these Bank Sweep Products, will realize an economic benefit from any Product balances allocated to them. The Program Banks, including TBNYM and BNY Mellon, N.A., do not have a duty to offer the highest rates available or rates that are comparable to Money Funds or those offered by other depository institutions. If you desire to maintain a large cash position in your account custodied by Pershing for other than a short period of time, you should contact your Introducing Broker Dealer or Investment Adviser to discuss your options.