

CHANGE OF REGISTRATION AUTHORIZATION FORM**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.

Please print all items except signatures.

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 _____

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

☐ Spouse

For joint spousal accounts, when assets are transferred due to the death of a spouse, cost basis will be stepped up for 50% of the account value to the fair market on the date of death. If you are in a community property state, you can request a step up in cost basis below for 100% of the assets.

For non-spousal accounts, when the assets are transferred from a joint account and death (inheritance) is selected, BNY will adjust the cost basis of the account by a 100% step up to the fair market value at the date of death for the amount of the transfer, unless a different percentage is provided below. Please consult with a tax advisor to determine the % contributed by the decedent and, therefore, the proper step up percentage to indicate below.

Please adjust my cost basis using _____% of the assets transferred from the joint account(s) indicated in Section 1. Any remaining percentage will be carried over at the current cost basis on the account.

☐ Please check this box if you would like to request a step up in basis on a Trust account. Please make sure to consult with your tax advisor prior to doing so.

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

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.

3. Signature(s) of Current Owner(s)

All current owners/executors/surviving tenant(s), must sign below and obtain a MEDALLION SIGNATURE GUARANTEE* in Section 4.

PLEASE SIGN HERE:

Individual/Custodian/Beneficiary/Trustee/Corporate Officer/Partner, etc.

Joint Owner (if any)/Beneficiary/Second Trustee/Corporate Officer/Partner, etc.

Title/Capacity

Date

Title/Capacity

Date

Phone Number

Phone Number

☐ Check this box if you are acting in the capacity of a successor trustee and the current trustee is incapacitated.

4. Medallion Signature Guaranteed By*:

Your signature(s) must be guaranteed here as described below.

Medallion Signature Guarantee

**A Medallion Signature Guarantee is a stamped or typewritten assurance from a financial institutional (guarantor) that a signature or endorsement is genuine. Please check with your financial institution to be certain their guarantee will meet the requirements stated below.*

BNY Mellon Transfer, Inc. (Transfer Agent) has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

MAILING INSTRUCTIONS

Mail this form to:
BNY Shareholder Services
P.O. Box 534434
Pittsburgh, PA 15253-4434

For registered, certified or overnight mail, please mail to:
BNY Shareholder Services
Attention: 534434
500 Ross Street, 154-0520
Pittsburgh, PA 15262

For assistance: 1-800-373-9387

**BNY Mellon Family of Funds
Mutual Fund
New Account Application**

Do not use this application for IRA, Keogh plans or business accounts.

Contact Us: 1-800-645-6561

Website: www.bnyfunds.com

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.

- 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.

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 mutual 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.

This application must be filed with BNY Mellon Transfer, Inc. ("Transfer Agent") before any redemptions can be honored.

You will receive a confirmation showing your Fund account number, dollar amount received, shares purchased and price paid per share.

Mailing Instructions

Please mail to:

BNY Shareholder Services
P.O. Box 534434
Pittsburgh, PA 15253-4434

For registered, certified or overnight mail:

BNY Shareholder Services
Attention: 534434
500 Ross Street, 154-0520
Pittsburgh, PA 15262

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

Please note the type of documentation required.

All information should be printed clearly.

Checkwriting Privilege: If you would like to add the Checkwriting Privilege to your new account, please complete the **Checkwriting Privilege Form** found online at www.bnyfundsforms.com. 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.

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 1, 1A and sections 2 through 8.**

Account is owned by one person.

■ **Joint – Complete sections 1, 1A, 1B and sections 2 through 8.**

Account is owned by two or more people. Tenancy with rights of survivorship is presumed, unless tenancy in common or tenants by entirety is indicated in 1B.

■ **Gifts or Transfers to Minors – Complete sections 1, 1A, 1B and sections 2 through 8.**

Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA). Account is established as an irrevocable gift or transfer of assets to a minor, 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 1, 1A, 1B, 1C and sections 3 through 9. 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 trust date, and a listing of all trustees and their signatures. For a testamentary trust, provide a copy of the first page and the signature page(s) of the probated will that confirms the creation of the trust.

■ **Estate – Complete sections 1, 1A, 1B, 1C and sections 3 through 9. 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.

■ **Conservator or Guardianship – Complete sections 1, 1A and sections 3 through 8.**

You will need to provide a court certified copy of the appointment of the conservator or guardian certified within 60 days.

1. Account Registration Information

Select One Registration Type:

☐ Individual ☐ Joint Tenants with Rights of Survivorship or specify: _____
(ie. Tenants in Common)

☐ Trust* ☐ Estate* ☐ UTMA/UGMA under _____ (state) rules
If no state is indicated the state listed in the registration address will be presumed.

☐ Conservator/Guardian (non-UTMA)* ☐ Other: _____

**Requires additional documentation (ie Trust, Estate or conservator/guardian documentation, see Page 2).*

A. Primary Owner/Custodian/Trustee/Guardian/Executor

Full Legal Name (First, Middle, Last) _____ Social Security Number _____

Phone Number _____ Cell Phone Number _____

Mailing Address _____ City _____ State _____ Zip _____

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

Date of Birth _____ Email Address _____

Citizenship: ☐ U.S. ☐ Resident Alien _____ ☐ Other: _____
Country (See Note on page 2)

Tax Residence: ☐ U.S. ☐ Other: _____
Country

Employment Status: ☐ Employed ☐ Self Employed ☐ Retired ☐ Not Employed

Occupation _____ Type of Business (i.e. manufacturing, retail, transportation, finance etc.) _____

Employer's Name or Business Name (if self employed) _____

Employer's Address _____

If retired or not employed, indicate source of income: ☐ Retirement Savings ☐ Social Security/Pension

☐ Spousal Support ☐ Other (please specify) _____

Political/Military Officials: Please indicate if you or a 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 within this application.

B. Joint Owner/Minor/Co-Trustee/Co-Executor

Full Legal Name (First, Middle, Last) Social Security Number

Phone Number Cell Phone Number

Mailing Address City State Zip

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

Date of Birth Email Address

Citizenship: ☐ U.S. ☐ Resident Alien _____ ☐ Other: _____
Country (See Note on page 2)

Tax Residence: ☐ U.S. ☐ Other: _____
Country

Employment Status: ☐ Employed ☐ Self Employed ☐ Retired ☐ Not Employed

Occupation Type of Business (i.e. manufacturing, retail, transportation, finance etc.)

Employer's Name or Business Name (if self-employed)

Employer's Address

If retired or not employed, indicate source of income: ☐ Retirement Savings ☐ Social Security/Pension

☐ Spousal Support ☐ Other (please specify) _____

Political/Military Officials: Please indicate if you or a 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 within this application.

C. Additional Information for Trusts/Estates

Full Legal Name of Estate/Name of Trust Taxpayer ID Number

Type of Trust Date of Trust Instrument

Name of the Trust Beneficiary(ies) Name of the Trust Grantor

Country Where Trust/Estate Established: ☐ U.S. ☐ Other: _____

Tax Residence of Trust/Estate: ☐ U.S. ☐ Other: _____
Country

2. Add 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.

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.

☐ PRIMARY OR ☐ CONTINGENT

Relationship: ☐ SPOUSE OR ☐ OTHER (Relationship): _____

1. _____

Beneficiary's Full Name (first, middle, last) or Trust Name

Date of Birth/Trust (month/day/year)

Social Security Number/Tax ID No.

Permanent Residence Address (City, State, Zip Code).

Phone Number

Email Address

Percentage %

Custodian, if beneficiary is a minor (account owner cannot be designated as the custodian)

☐ PRIMARY OR ☐ CONTINGENT

Relationship: ☐ SPOUSE OR ☐ OTHER (Relationship): _____

2. _____

Beneficiary's Full Name (first, middle, last) or Trust Name

Date of Birth/Trust (month/day/year)

Social Security Number/Tax ID No.

Permanent Residence Address (City, State, Zip Code).

Phone Number

Email Address

Percentage %

Custodian, if beneficiary is a minor (account owner cannot be designated as the custodian)

2. Add Transfer on Death (TOD) Beneficiary Cont.

☐ PRIMARY OR ☐ CONTINGENT

Relationship: ☐ SPOUSE OR ☐ OTHER (Relationship): _____

3. _____
Beneficiary's Full Name (first, middle, last) or Trust Name

Date of Birth/Trust (month/day/year)

Social Security Number/Tax ID No.

Permanent Residence Address (City, State, Zip Code).

Phone Number

Email Address

Percentage %

Custodian, if beneficiary is a minor (account owner cannot be designated as the custodian)

☐ PRIMARY OR ☐ CONTINGENT

Relationship: ☐ SPOUSE OR ☐ OTHER (Relationship): _____

4. _____
Beneficiary's Full Name (first, middle, last) or Trust Name

Date of Birth/Trust (month/day/year)

Social Security Number/Tax ID No.

Permanent Residence Address (City, State, Zip Code).

Phone Number

Email Address

Percentage %

Custodian, if beneficiary is a minor (account owner cannot be designated as the custodian)

3. Investment Direction

A. Funding

Please indicate how you would like to fund your new account:

☐ A check made payable to "BNY Mellon Family of Funds" included with this Application (starter checks are not acceptable).

☐ Initiate purchase by Teletransfer Privilege (\$150,000 limit) from my bank listed in **Banking Options** (please complete **Section 7 below**) via Automated Clearing House (ACH).

☐ Change of registration from an existing BNY account. A **Change of Registration Authorization Form** must accompany this application. If a Change of Registration Authorization Form was previously submitted, please indicate your reference number:_____.

B. Investment Allocation

If you are investing in a fund with multiple share classes, please specify the share class you are purchasing next to the name of the fund. If you are changing the registration on an existing BNY account, please skip this section. The current account will be transferred to a new account within the existing fund(s).

Full Name or Fund Code

Share Class

Dollar Amount

Full Name or Fund Code

Share Class

Dollar Amount

Full Name or Fund Code

Share Class

Dollar Amount

4. Cost Basis Method Election

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. This election will not be applied to money market fund accounts.

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

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

5. Dividend and Capital Gains

If no option is checked, all dividends and capital gains will be reinvested. For ACH (Electronic Transfer) to a bank, please attach a voided check in Section 7 from the bank to be credited.

- Dividends Check One: ☐ Reinvest ☐ ACH to Bank ☐ Mail Check
Capital Gains Check One: ☐ Reinvest ☐ ACH to Bank ☐ Mail Check

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

- ☐ Yes, I (we) want Automatic Asset Builder.

You must attach a voided check to this Application in the area designated next to Section 7. Money will be transferred only from the bank account indicated on the voided check.

I (we) authorize BNY Mellon Transfer Inc. to debit my (our) bank account for automatic investments into one or more of my (our) fund accounts listed below. This service is governed by the Fund's prospectus provisions as well as by the rules of the Automated Clearing House (ACH). This service may be terminated or modified at any time without notice.

4-digit Fund Code _____ Amount \$ _____

4-digit Fund Code _____ Amount \$ _____

4-digit Fund Code _____ Amount \$ _____

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

- ☐ Bimonthly (twice a month) ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

Starting month(s) _____ Date(s) _____

7. Banking Options

TeleTransfer: Permits the electronic transfer of money by Automated Clearing House (ACH) between your designated bank account and your Fund account by telephone or online through the www.bnyfunds.com website or BNY Investments Mutual Fund Account Access mobile application.

Wire Redemption: Permits redemption proceeds to be transmitted by Fed wire to your designated Federal Reserve Member bank by telephone or online through the www.bnyfunds.com website or BNY Investments Mutual Fund Account Access mobile application.

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

You must attach a voided check, deposit slip or bank statement to this application in the area designated at the left of this section. (Starter checks not accepted.)

ATTACH VOIDED CHECK

7. Banking Options Cont.

The Funds 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.

8. 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 Fund 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. or any affiliate or their officers, directors, trustees or employees will not be liable for any loss, expense or cost for acting upon any instructions or inquiries believed to be genuine.

If Section 7 has been completed, I (we) authorize standing Electronic Funds Transfers (EFTs) (TeleTransfer deposits, withdrawals, corrections) and standing Wire Redemptions on/to my bank account, per Automated Clearing House and Federal Reserve guidelines, allowing date/amount changes for EFTs. This authorization remains in effect until I (we) choose to update or revoke it.

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 FDIC-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

Joint Owner (if any)/Second Trustee

Title/Capacity

Date

Title/Capacity

Date

9. If you are a Trust or Estate, please complete this certification.

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

Registered Owner is a: ☐ Trust ☐ Estate

The following named persons are currently trustees/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

Specimen Signature

Name

Title

Specimen Signature

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. Unless the Registered Owner has elected not to have TeleTransfer or Wire Redemption privileges, 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 bnyfunds.com website or mobile application pursuant to any such applicable privileges, regardless of any number set forth above. The Transfer Agent and the Fund shall not be liable for any claims, expenses (including legal fee(s)) or losses resulting from the Transfer Agent having acted upon any instruction reasonably believed to be genuine.

MEDALLION SIGNATURE GUARANTEE OR SEAL IS REQUIRED

DATE

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

**Medallion Signature Guarantees: The Transfer Agent has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

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, 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 employee 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. During the recovery period, you may access your investments electronically using the following options:

- **Call Express voice-activated account access system at 1-800-645-6561**
- **Visit our web site at www.bnyfunds.com or download our mobile application BNY Investments Mutual Fund Account Access from Google Play or Apple App Stores.**

Please note that before you can access your account through www.bnyfunds.com, 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.bnyfunds.com, 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.bnyfunds.com 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.

FACTS

WHAT DOES BNY INVESTMENTS
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 ■ Biometrics
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 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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	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 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. 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. 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.
-----------------------------	--

Questions?	Call 1-800-847-3560 or visit our website via the following link: https://www.bny.com/investments/us/en/individual/policies/online-privacy-policy.html
-------------------	---

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.
-------------------------------	--

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?	We collect your personal information, for example, when you ■ open an account or deposit money ■ give us your income information ■ tell us about your investment or retirement portfolio ■ direct us to buy securities We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit some but not all sharing related to: ■ affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ 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 & Partners Limited. Your opt-out will also apply to banks or other companies that may become our affiliates in the future.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ BNY Investments does not share information with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ BNY Investments doesn't jointly market.

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.