BNY | INVESTMENTS

TRANSFER REQUEST FORM

Please complete this form if you wish to transfer or directly roll over all or a portion of the assets in your current IRA, Qualified Plan (such as a 401(k) Plan), Governmental 457(b) Plan or 403(b)(7) Plan to The Bank of New York Mellon Custodial IRA. If you are requesting a direct rollover from an employer sponsored retirement plan, contact the plan provider for additional instructions. BNY will contact your current plan administrator/trustee/custodian with instructions on how to deposit the assets into your current account.

If you are transferring or directly rolling over a passbook/certificate type account or an insurance type IRA, the passbook, certificate or insurance policy must be submitted with this form to complete the transfer.

If this transfer/direct rollover is to establish an IRA with us, please be sure to complete and enclose a current Individual Retirement Account Application, found on our website at www.bnyfundsforms.com, along with this form.

1. IRA REGISTRATION

Name (first, middle initial, last) Date of Birth

Address City State Zip Code

❑ Please check this box if you would like to update the address on your account to the above.

Social Security Number Phone Number Cell Phone Number

E-mail Address

❑ **Inherited IRA**— Check this box if this is a direct rollover or transfer of an Inherited IRA or an Inherited Roth IRA.

2. CURRENT ACCOUNT INFORMATION

Please provide the following information about your current trustee or custodian and your current retirement account.

Name of Institution Phone Number

Address City State Zip Code

Current IRA Number or Plan Name and Account Number

Registration

Please check the box(es) indicating the source of the retirement funds you wish to transfer or directly rollover.

(Please be sure that the information here is consistent with Section 3A).

❑ Traditional (Regular) IRA ❑ Roth IRA ❑ Traditional Rollover IRA ❑ Inherited IRA ❑ SEP-IRA/SIMPLE IRA

❑ Qualified Plan (i.e., 401(k) Plan), Governmental 457(b) Plan or 403(b)(7) Plan (Non-Roth) ❑ Roth 401(k)/403(b)(7) Plan

Note: A rollover from an employer sponsored plan of both Roth and Non-Roth money will require that you complete two separate forms if electing to rollover assets to both a Traditional and Roth IRA. Contact us for more information.

3A. TRANSFER INFORMATION

Please check the box that applies to the type of transaction you are requesting:

❑ **IRA Direct Transfer.** I authorize the current Trustee/Custodian of my IRA to liquidate and directly transfer my IRA assets to an IRA of the same type (e.g., Traditional IRA to Traditional IRA or Roth IRA to Roth IRA). Please complete Section 3B.

❑ **Traditional IRA to Roth IRA (conversion).** I authorize the Trustee/Custodian of my current Traditional IRA to distribute the assets from my Traditional IRA and to transfer the proceeds of the distribution directly to a Roth IRA. Please complete Sections 3B, 4, and 5.

❑ **Employer Sponsored Plan (Non-Roth Account) Direct Rollover.** I authorize the Plan Administrator/Trustee/Custodian of my employer sponsored plan to directly rollover the proceeds of my eligible distribution to a:

❑ Traditional Rollover IRA

❑ Roth IRA (conversion)

❑ **Roth 401(k)/403(b)(7) Plan Direct Rollover.** I authorize the Plan Administrator/Trustee/Custodian of my Roth 401(k) Plan or Roth 403(b)(7) Plan to directly rollover the proceeds of my eligible distribution to a Roth IRA.

Note: Neither BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation, The Bank of New York Mellon nor any of their affiliates or representatives provide investment advice or recommendations in connection with your decision to rollover assets from an employer sponsored retirement plan (e.g., 401(k) or 403(b)(7)).

3B. INSTRUCTIONS FOR CURRENT IRA TRUSTEE/CUSTODIAN

Please liquidate and then transfer ❑ All(100%) or ❑ a part $_______ or _______% of the account listed in Section 2 to my IRA. All amounts transferred must be in ***cash***.

❑ immediately (I am aware of any penalties which may be applied); or

❑ at maturity date of my Certificate of Deposit.

If your IRA is currently in a Certificate of Deposit, please be sure to indicate date of maturity here:

_______________.

Please send us this Transfer Request Form at least three weeks prior to the maturity date of your CD.

Note: If neither box is checked above, we will immediately begin the process of transferring your account.

4. FEDERAL INCOME TAX WITHHOLDING — APPLIES TO TRADITIONAL IRA TO ROTH IRA CONVERSION ONLY

A Traditional IRA to Roth IRA conversion generally involves the withdrawal of assets from the Traditional IRA and reinvesting them (within 60 days) in a Roth IRA. This withdrawal is generally taxable as a distribution for federal income tax purposes. If you elect to have federal income taxes withheld, you may still reinvest the entire conversion amount by replacing the withheld amount with other assets. Any portion of the conversion amount that is withheld and not reinvested in the Roth IRA within 60 days may be subject to a 10% early withdrawal penalty if you are under 59½ years old.

Federal tax rules require the custodian or trustee of your Traditional IRA to withhold federal income taxes from the conversion amount at the rate of 10%, unless you select a different rate below. You can review the enclosed IRS Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for further instructions and a rate table that helps you choose a rate that is appropriate for your tax situation. This form can also be found at www.irs.gov/pub/irs-pdf/fw4r.pdf. If you elect not to have withholding apply to your conversion distribution, or if you do not have enough federal income tax withheld from your conversion distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you do not elect out of withholding, **by entering 0% on the line below**, withholding will be based on the gross amount of your conversion distribution even though a portion of your conversion distribution may not be subject to tax (e.g., if non-deductible contributions were made to your Traditional IRA). Amounts withheld and not reinvested in your Roth IRA may be subject to a 10% penalty for premature distributions (in addition to regular income tax) if you're under age 59½.

Your withholding rate is determined by the type of payment you will receive. For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on the line below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. See page 2 of the enclosed Form W-4R for more information.

FEDERAL INCOME TAX WITHHOLDING ELECTION — APPLIES TO TRADITIONAL IRA TO ROTH IRA CONVERSION ONLY

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables on page 1 of the enclosed Form W-4R for additional information. Enter the rate as a whole number (no decimals). ______%

5. STATE INCOME TAX WITHHOLDING ELECTION — APPLIES TO TRADITIONAL IRA TO ROTH IRA CONVERSION ONLY

Depending on your state of residency, state income tax withholding may be required from your distribution. If applicable, you may elect a withholding rate that is above your state's minimum withholding rate. Certain states may permit you to elect to not have withholding apply. If a minimum withholding rate is required by your state, the custodian will withhold applicable state taxes regardless of your election below. The custodian does not withhold state taxes for all states. To the extent permitted by applicable state law, an election to not have federal income tax withheld will also apply to state income taxes. To review the impact of state withholding for your state of residence, please speak to your tax consultant.

❏ I **do** want state income tax withholding applied to my IRA plan distribution at a rate of________%.

❏ I **do not** want state income tax withholding applied to my IRA plan distribution.

6. IRA INFORMATION

Please check the appropriate box:

(Please be sure that the information here is consistent with items in Sections 2 and 3A.)

❏ I am establishing a new account and have enclosed a completed Individual Retirement Account Application.

❏ I have an existing Traditional IRA, Traditional Rollover IRA, Inherited IRA, Roth IRA, Inherited Roth IRA or SEP IRA. Please provide your IRA Number ____________________________________.

7. SIGNATURE

By signing below, you acknowledge that mutual fund shares are not obligations of, or guaranteed or endorsed by, any bank or the U.S. government and are not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency, and that all mutual fund shares involve certain investment risks, including the possible loss of principal.

I hereby certify that all information provided by me is true and accurate. If applicable, with respect to my withholding election, I acknowledge that I have read the attached IRS Form W-4R and its instructions. (Form W-4R is attached for informational purposes only and does not need to be completed.)

You also acknowledge that we do not provide tax advice. It is recommended that you consult your tax advisor regarding the complex tax ramifications with respect to your situation before deciding on the proper transfer or rollover for you.

If converting to a Roth IRA or if rolling over assets from an employer-sponsored retirement plan, you acknowledge that neither BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation, The Bank of New York Mellon nor any of their affiliates or representatives provided any investment advice or recommendations in connection with your conversion or rollover decision.

Signature Date

MEDALLION SIGNATURE GUARANTEE: The Trustee or Custodian preparing to transfer or distribute assets from your IRA, Qualified Plan (including 401(k) Plan), Governmental 457(b) Plan or 403(b)(7) Plan may require your signature to be medallion signature guaranteed or have other requirements. To avoid delay in processing you may wish to call them for details.

If a Medallion Signature Guarantee is required by your resigning Trustee/Custodian, include here:

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

For assistance: 1-800-373-9387

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