



Dreyfus |  BNY MELLON

Dreyfus
Insured Deposit
Program

Our Program

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 Deposit Program offers a powerful solution to your cash needs. The program enables you to safeguard a substantial portion of your assets through a highly liquid, interest-bearing account.

What Are the Key Benefits of the Program?

Dreyfus Insured Deposit Program features a number of potential benefits:

- **FDIC Insurance:** Your cash balance is automatically invested in the Dreyfus Insured Deposit Program, which provides Federal Deposit Insurance Corporation (FDIC) insurance up to \$2,500,000 (\$5,000,000 for joint accounts). These balances are not covered under Securities Investor Protection Corporation (SIPC). This level of coverage gives your money greater insurance protection than what is currently available at a single banking institution.
- **Daily Interest Income:** With the Dreyfus Insured Deposit Program, your cash balance accrues daily interest that gets credited to your account 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:** The Dreyfus Insured Deposit Program provides you with daily liquidity so you can easily access your cash balance to meet short-term expenses or other funding needs.
- **Easy Cash Management:** The Dreyfus Insured Deposit Program can be integrated with checkwriting and debit card services offered through your introducing financial organization, which provides a single account from which you can control all your investment, payment and withdrawal options.
- **Seamless Process, Full Support:** For your convenience, the program is fully integrated with your brokerage account. Your cash balances at the various financial institutions will be reflected on your monthly brokerage account statement.

What Is Dreyfus Insured Deposit Program?

Dreyfus Insured Deposit Program is a bank deposit "sweep" program that can provide daily interest income and FDIC insurance on balances up to **\$2.5 million**.

Understanding the Jargon

What is the 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 institutions up to \$250,000 per depositor.

What is a "bank deposit sweep" program?

A bank deposit sweep is a program that, each business day, automatically transfers ("sweeps") balances between your brokerage account and one or more bank accounts as applicable, while providing daily interest on cash balances. The goal is to keep customers' assets working and maximize investment return in a conservative and efficient manner.

How Does the Program Work?

The “Multi-Bank” Approach

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

The Dreyfus Insured Deposit Program employs a “multi-bank” investment approach to significantly increase your total FDIC insurance coverage up to \$2.5 million. This is accomplished by depositing your assets among multiple participating institutions (program banks) as determined by your available cash balance. To ensure that your balance (plus accrued interest) receives the greatest amount of FDIC coverage available through the program, 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 program’s FDIC insurance coverage limit, a portion of your swept balance may not be covered by FDIC insurance.

Bank “Opt Out” Option

The Dreyfus Insured Deposit Program utilizes a priority list of available banking institutions to determine the order in which customer assets are to be deposited. Since you may already have FDIC-insured deposits at some of these institutions, the program allows 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 deposits at any time.*

When you opt out of a bank, your cash balances default to the next bank on the priority list, ensuring that your deposits will be fully insured up to the regulatory limit per individual per bank.

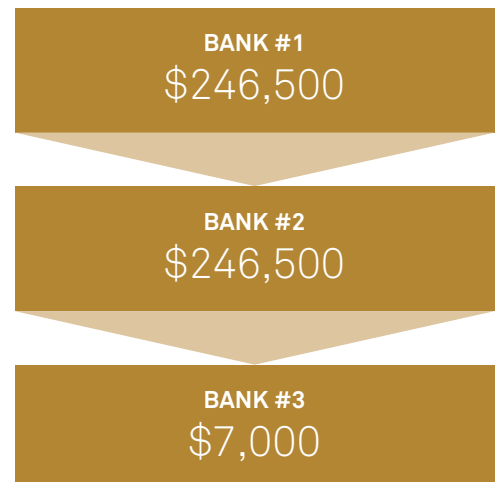
Account Eligibility

The Dreyfus Insured Deposit Program 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 Deposit Program “Disclosure Statement and Terms and Conditions” document for further details on eligible account types and their deposit limits.

Example:

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

Joe Investor participates in the Dreyfus Insured Deposit Program and has a starting cash balance of \$500,000. The program will deposit Joe’s assets into three separate banks for total FDIC insurance coverage of \$500,000, as shown to the right.



*A customer 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 Deposit Program. Neither Dreyfus, your Introducing Financial Institution (“IFI”) nor your IFI’s clearing agent is responsible for any insured or uninsured portion of the Dreyfus Insured Deposit Program accounts or any other deposits held outside the product.

The Dreyfus Difference

The Dreyfus Corporation, established in 1951, is a subsidiary of The Bank of New York Mellon Corporation. Headquartered in New York City, Dreyfus is considered one of the leading fund complexes in the industry.

Throughout its history, Dreyfus has helped the investing public pursue its financial goals. Due to our strong client-focus culture, we strive for flawless delivery of our products and services. Even more important, we follow the highest possible ethical standards, enabling us to build a foundation of trust with investors and investment professionals.

Dreyfus and the lion have come to symbolize strength, confidence and leadership. This means offering a commitment to quality, performance, and service that our clients can depend on for their investment needs.

LEARN MORE | For more information on **Dreyfus Insured Deposit Program**, please contact your financial representative.

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