

Use this form when requesting a one time distribution or a series of distributions (non-Required Minimum Distributions (RMD)) from an Individual Retirement Account (IRA). For RMDs, see the Required Minimum Distribution Plan Form found online at www.bnyfundsforms.com.

For questions about tax implications, you may wish to consult with a financial advisor or tax advisor about any applicable taxes and/or penalties. Tax implications vary based on the type of distribution.

1 ACCOUNT INFORMATION

OWNER'S NAME (First, Middle Initial, Last)

STREET ADDRESS

CITY

STATE

ZIP CODE

DATE OF BIRTH (MO/DAY/YR)

SOCIAL SECURITY NUMBER

()

()

PHONE NUMBER

CELL PHONE NUMBER

2 RETIREMENT PLAN TYPE(S) AND ACCOUNT NUMBER(S)

Select the plan type and reference your account number(s) from which you will receive your distribution.

Plan Type(s): ☐ TRADITIONAL (REGULAR) IRA ☐ ROLLOVER IRA ☐ ROTH IRA ☐ SEP-IRA ☐ SAR-SEP IRA

☐ Total distribution of **ALL** plan types selected above.

Fund Account Number: _____ \$ _____ or ☐ Entire Balance
Dollar/Share Amount

Fund Account Number: _____ \$ _____ or ☐ Entire Balance
Dollar/Share Amount

Fund Account Number: _____ \$ _____ or ☐ Entire Balance
Dollar/Share Amount

Fund Account Number: _____ \$ _____ or ☐ Entire Balance
Dollar/Share Amount

3 DISTRIBUTION TYPE (Please choose only one)

☐ **Qualified Distribution** (age 59½ or older) ☐ **Automatic Withdrawal Plan (Non-RMD)** See, Section 6

☐ **Premature Distribution**

☐ **Excess Contribution(s)** – Date(s) of Excess Contribution(s) _____

☐ Please remove excess contribution(s) and return as per my distribution instructions below

Or

☐ Please credit as a contribution as indicated: ☐ Current Year ☐ Prior Year ☐ Rollover

4 FEDERAL INCOME TAX WITHHOLDING – TRADITIONAL IRA (I.E. NON-ROTH) ONLY

If you are requesting a distribution from a Traditional IRA (i.e., non-Roth IRA), you acknowledge that your Traditional IRA (other than that portion of your distribution that consists of non-deductible contributions) will be subject to income tax and, if you are under age 59½, a 10% penalty tax for premature distribution, unless an exception applies. Your distribution will not be subject to taxes and penalties if you timely rollover your distribution to another Traditional IRA (i.e., non-Roth) or if permitted, a qualified retirement plan.

If you are requesting a distribution from a Roth IRA, you acknowledge that: (i) your Roth IRA distribution will not be includible in income only to the extent that it is a “qualified distribution” (please see the IRA Plan and Disclosure), and (ii) if your Roth IRA distribution is not a “qualified distribution,” the portion of the distribution consisting of earnings (note: non-qualified distributions are deemed to come first from contributions and then from earnings) will be subject to income tax and, if you are under age 59½, a 10% penalty tax for premature distribution, unless an exception applies. A Roth IRA distribution that is otherwise subject to tax will not be subject to taxes and penalties if you timely rollover your distribution to another Roth IRA.

The Bank of New York Mellon is required to withhold 10% of your Traditional IRA (i.e. non-Roth) distribution for federal income tax purposes 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-prior/fw4r--2025.pdf. **YOU DO NOT HAVE TO MAKE A SEPARATE ELECTION ON THE ATTACHED FORM W-4R, AND YOUR WITHHOLDING ELECTION MAY BE MADE ON THIS FORM ONLY.** If you elect not to have withholding apply to your distribution, or if you do not have enough federal income tax withheld from your 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 distribution even though a portion of your distribution may not be subject to tax (e.g., if non-deductible contributions were made to your Traditional IRA). The Bank of New York Mellon will not withhold income tax from a Roth IRA distribution.

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 – TRADITIONAL IRA (I.E. NON-ROTH) 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 - TRADITIONAL IRA (I.E. NON-ROTH) 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 Traditional IRA distribution at a rate of _____ %.
- ☐ I **do not** want state income tax withholding applied to my Traditional IRA distribution.

6 RECURRING DISTRIBUTIONS

- An IRA Automatic Withdrawal Plan (non-RMD plan) may only be established on IRA plan accounts where the withdrawals would be considered qualified.
- A \$5,000 minimum balance is required to establish the IRA Automatic Withdrawal Plan (non-RMD plan).
- The amount entered in Section 2 will be divided according to the schedule you choose below. If you do not select a day, we will automatically process your withdrawal on the 15th of the month.
- Please choose a date that has not already passed from the date we receive this document.

Select one: ☐ Add option ☐ Change existing option ☐ Delete existing option

Please make distributions on the following schedule:

Starting Month _____ Day(s) of month _____

☐ Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually

7 DISTRIBUTION INSTRUCTIONS

Your distribution(s) will be sent by check by regular mail to the current address of record on your account unless you select **one** of the following (**Please note:** Requests for \$100,000 or more or to an address of record that has been updated within the last 30 days require a **Medallion Signature Guarantee***):

☐ **Send the proceeds by check overnight delivery** (A \$10 fee will apply.) Not available for recurring distributions.

☐ Check this box if a signature is required upon receipt of overnight delivery?

☐ **Send distributions to your bank account on file** (no Medallion Signature Guarantee required) indicate below:
(if no option is selected, the proceeds will be sent by ACH)

☐ Send by ACH

☐ Send by Wire

☐ **I want my distribution(s) credited to my existing non-retirement account listed below.** (If you select this option, the distribution amount must meet the Fund's required minimum for subsequent investments. If you are not a registered owner on the non- retirement account, a **Medallion Signature Guarantee*** is required.)

Fund Account 14 digit #: _____

☐ **I want my distribution check(s) sent to the alternate payee address indicated below:**

Use this option for Qualified Charitable Distributions (QCDs). If the alternate payee is a charity. Federal income tax withholding will not be applied.

Please note: A Medallion Signature Guarantee* is required.

Alternate Payee: _____

Address: _____

City, State & Zip: _____

☐ **I want my distribution(s) sent to a bank account not on file. A Medallion Signature Guarantee*** is required,
(if no option is selected, the proceeds will be sent by ACH)

☐ ACH ☐ Wire

Bank Name: _____

Bank ABA Routing Number: _____

Bank Account Number: _____

Bank Account Name: _____

7 DISTRIBUTION INSTRUCTIONS (CONTINUED)

☐ Please **add or update the TeleTransfer and Wire Redemption privileges** for my account(s) noted above. This information will supersede ALL current banking information on file. **Note: When checking this box, you must also attach a voided check, deposit slip, bank statement or letter on bank letterhead that includes your full account number and routing number for your bank.**

The BNY mutual funds will require BNY Mellon Transfer, Inc. (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.

8 ACKNOWLEDGEMENT AND SIGNATURE

I understand and agree that any distributions are fully taxable to me as ordinary income in the year in which they are distributed unless I have made non-deductible contributions to my account(s) in which case the portion of the distribution representing non- deductible contributions will not be subject to tax.

I hereby certify that all information provided by me is true and accurate. If applicable, with respect to my withholding election in Section 4 above (Federal Income Tax Withholding), 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.) I acknowledge that no tax advice or other distribution- related advice has been given to me by BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation, The Bank of New York Mellon or any of their affiliates or representatives.

The undersigned warrant(s) that I have full authority and am of legal age to purchase shares pursuant to this form, have received a current Fund Prospectus and agree to be bound by its terms, and that all representations accompanying this form pursuant to the regulatory authority of any State, are true. I agree that the Transfer Agent, the Fund in which I am investing, BNY Mellon Securities Corporation or any subsidiary 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 genuine. In connection with any applicable telephone privileges, the Fund will require its Transfer Agent to employ reasonable procedures, such as requiring a form of personal identification, to confirm that instructions relayed by telephone are genuine and, if it does not follow such procedures, the Fund or the Transfer Agent may be liable for any losses due to unauthorized or fraudulent instructions. Neither the Fund nor its Transfer Agent will be liable for follow- ing telephone instructions reasonably believed to be genuine.

I 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.

X

SIGNATURE

DATE

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 institution (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.

Please mail this completed form to: **For registered, certified or overnight mail, please mail to:**

BNY Shareholder Services	BNY Shareholder Services
P.O. Box 534434	Attention: 534434
Pittsburgh, PA 15253-4434	500 Ross Street, 154-0520

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

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**Withholding Certificate for Nonperiodic Payments and
Eligible Rollover Distributions****Give Form W-4R to the payer of your retirement payments.**

OMB No. 1545-0074

2025

1a First name and middle initial	Last name	1b Social security number
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Address

City or town, state, and ZIP code

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 line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2	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 below for additional information. Enter the rate as a whole number (no decimals)	2	%
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**Sign
Here****Your signature** (This form is not valid unless you sign it.)**Date****General Instructions**

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.**2025 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

* If married filing separately, use \$390,800 instead for this 37% rate.

General Instructions (*continued*)

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is

greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

