

BNY Mellon Transfer, Inc.

OMNIBUS GUIDELINES & POLICIES

October 2025

Investors should consider the investment objectives, risks, charges, and expenses of a fund carefully before investing. Contact BNY to obtain a prospectus that contains this and other information about a fund and read it carefully before investing.

All investments are subject to risk, including the possible loss of the money you invest. Past performance is no guarantee of future results.

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Introduction

These BNY Omnibus Guidelines and Policies (the “Guidelines”) detail your firm’s responsibilities with respect to the omnibus accounts you maintain with the BNY Mellon Family of Funds and the BNY Mellon Funds Trust (each, a “Fund,” and collectively, the “Funds”). In these Guidelines, the Funds, together with BNY Mellon Securities Corporation (“BNYMSC”), the Funds’ distributor, BNY Mellon Transfer, Inc., the Funds’ transfer agent, and BNY Mellon Investment Adviser, Inc. (“BNYMIA”), the Funds’ Adviser, are referred to as “BNY,” and your firm is referred to as “you.”

In addition to following these Guidelines, you are required to comply with the terms and conditions of your selling agreement with the Funds’ distributor, including the requirement that you comply with each Fund’s prospectus and statement of additional information (“SAI”).

These Guidelines should not be considered a substitute for the information in a Fund’s prospectus and SAI. Please refer to a Fund’s prospectus and SAI for additional and most current information.

If you are unable to abide by these Guidelines, have any questions or need assistance, please contact:

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Overview – Omnibus Accounts

An omnibus account is a “master” account combining multiple investor subaccounts. Some omnibus accounts, known as “plan level” omnibus accounts, may carry only a specific type of subaccounts. For example, a plan level omnibus account may be opened for a single retirement plan or to aggregate accounts that chose the same dividend reinvestment option. Other omnibus accounts may represent a mix of subaccount types, including retirement plans, individual investors and other pooled accounts, and are referred to as “super” omnibus accounts.

An omnibus account is held in an intermediary’s name on a transfer agent’s records. The intermediary maintains the underlying shareholder information on its own recordkeeping systems and reports transactions to funds on an aggregate basis. The intermediary handles all customer account servicing and communications.

Management Reporting

You should have an overall oversight program in place that (i) includes general tools and processes used by management to ensure quality and (ii) allows management to “review” the organization. It should also include escalation procedures that support the quality assurance process.

Risk Governance

You should have a formally documented risk governance program in place that includes the following:

- Overview of your company
- Identification of key business processes
- Management oversight and controls
- Responsibilities for risk governance and internal control
- Legal and compliance responsibilities
- Information technology
- Use of sub-service providers

In addition, you should have a documented risk assessment process that has been approved by senior management and/or your board or other appropriate governing body.

Third-Party Oversight

You should have a formally documented third-party oversight program that states whether any sub-service providers or subcontractors are used. Your Third-Party Oversight program should include the following:

- Your primary partners, subservice providers or subcontractors (together, “subservice providers”)
- The location of your subservice providers: onsite, offsite, and/or offshore
- The conditions under which subservice providers are used
- How subservice providers are trained and held to your standards (e.g., privacy protection, compliance awareness, and communication protocols)
- Whether employee background checks are used

In addition, you should assess the subservice providers’ business continuity/disaster recovery plans and review the subservice providers’ AT801 report or other form of external oversight report.

Code of Ethics

You should maintain a formally documented code of ethics program that contains provisions in compliance with applicable regulatory requirements. It should be designed to identify, research, and report exceptions, and require that the resolution of exceptions be documented in a timely manner.

The code of ethics should be approved by your board or other appropriate governing body and monitored by your compliance department (or other similar internal organization). The code of ethics should also be communicated to, and acknowledged by, your employees in a timely manner.

Information Security Program

You should maintain a formally documented information security program that includes:

- A definition of proprietary, non-public, or confidential information
- A formal response program for incidents of unauthorized access to, or use of, information
- An approach to privacy as it relates to your operations
- Laptop and/or portable device security
- The impact on, and applicability to, third parties (e.g., subservice providers)

Your program should be designed to identify, research, and report exceptions, and require that the resolution of exceptions be documented in a timely manner.

Your program should be approved by your board or other appropriate governing body and monitored by your compliance department (or other similar internal organization). The program should also be communicated to, and acknowledged by, your employees in a timely manner.

You should have controls in place to monitor compliance with applicable laws and regulations, and to ensure employee awareness and/or training.

Anti-Money Laundering (AML) and the Prevention of Terrorist Financing Program

You are required to maintain a formally documented AML and prevention of terrorist financing program that contains provisions in accordance with applicable regulatory requirements and follows the globally recognized four principles for compliance risk management and oversight:

- A firm-wide approach to Bank Secrecy Act/AML/Office of Foreign Assets Control compliance risk management and oversight
- An independence of compliance staff
- Compliance monitoring and evidence of annual independent testing of the program
- Board and senior management responsibilities for compliance risk management and oversight

Your program must be designed to identify, research, report exceptions, and require that the resolution of exceptions be documented in a timely manner.

Your program must be approved by your board or other appropriate governing body and monitored by your compliance department (or other similar internal organization). Your program must also be communicated to, and acknowledged by, your employees in a timely manner.

Document Retention and Recordkeeping

You should maintain a formally documented document retention and recordkeeping policy that contains provisions in accordance with applicable regulatory requirements, including:

- Time periods for retention of documents

- Document destruction protocols
- Tracking of changes to documents and the prevention of unintended alterations to records
- Provisions to put a “hold” on records

Your policy should be designed to identify, research, report exceptions, and require that the resolution of exceptions be documented in a timely manner.

Your policy should be approved by your board or other appropriate governing body and monitored by the compliance department (or other similar internal organization). Your policy should also be communicated to, and acknowledged by, your employees in a timely manner.

You should also have controls in place that address:

- How historical accounting records (since inception) are retained
- Document destruction protocols
- Tracking of changes to documents and the prevention of unintended alterations to records
- The location of records: image system, microfilm, boxes, etc.
- Subservice provider compliance

Security Master Setup and Maintenance

You should have controls in place that provide reasonable assurance that new Funds and changes to existing Funds are authorized and entered into your security master file in a complete, accurate and timely manner. Your controls should address the process for:

- Setting up and modifying key Fund data that is maintained in the security master file (e.g., new Funds, or changes to a Fund’s prospectus requirements or Fund policies);
- Reviewing setup and maintenance activity to ensure it was authorized and performed in a complete, accurate and timely manner;
- Monitoring and escalating matters, and notifying BNY of those matters that require judgment (exceptions and/or overrides); and
- Oversight of subservice providers (e.g., complementary user entity control considerations at sub-accounting platforms where these controls may be performed).

For information with respect to Fund share class eligibility and Fund minimums relevant to omnibus accounts, see the Fund’s prospectus and SAI.

Transaction Processing

Financial Transaction Processing

You should have controls in place to provide reasonable assurance that:

- Transactions and adjustments, including as-of transactions, are authorized and processed in a complete, accurate, and timely manner, and at the proper price
- Transactions meet the requirements contained in Fund prospectuses and SAIs governing shareholder transactions
- Dividends and capital gain distributions are recorded and paid or invested in authorized amounts in a complete, accurate and timely manner

Your controls should address the process for:

- Handling transactions received through various communication channels

- Mid-month account close-out (i.e., how accounts are credited with dividends)
- Executing transactions in accordance with prospectus and regulatory requirements, included but not limited to:
 - Rule 22c-2 (see below, “Rule 22c-2 and Frequent Trading Policy”)
 - Rule 22c-1 – timeliness of transactions (“forward pricing”)
 - Fund initiated events
 - Customer initiated trades
 - Corrective processing
- Compensation activity
- Oversight of sub-service providers

Rule 22c-2 and Frequent Trading Policy

Rule 22c-2

Rule 22c-2 under the Investment Company Act of 1940, as amended (“Rule 22c-2”), requires, among other things, funds and their intermediaries to enter into written agreements obligating the intermediaries to provide the funds with shareholder identity and specified, account-level trading information upon request, and to block trading of fund shares by accounts that violate a fund’s short-term trading policies. Rule 22c-2 is meant to address and prevent frequent trading or “market timing.”

Frequent Trading Policy

BNY has adopted a policy of discouraging excessive trading, short-term market timing, and other abusive trading practices that could adversely affect a Fund or its operations. More than four roundtrips within a rolling 12 month period generally is considered to be frequent trading. A roundtrip consists of an investment that is substantially liquidated within 60 days. Based on the facts and circumstances of the trades, BNY may also view as frequent trading a pattern of investments that are partially liquidated within 60 days.

BNY monitors accounts to identify frequent trading. However, BNY has limited ability to monitor trading activity of investors whose shares are held in an omnibus account. The agreement between you and the Funds’ distributor includes obligations to comply with the terms of a Fund’s prospectus and to provide BNY, upon request, with information concerning the trading activity of investors whose shares are held in an omnibus account.

Trading Activity Requests

BNY will limit underlying shareholder trade requests to Category 1 transactions as defined by the National Securities Clearing Corporation (the “NSCC”). Category 1 transactions include transactions considered to be actively directed by either the shareholder, financial adviser, or an investment fiduciary, and any other transaction types where the investors may have sufficient control to perform market timing or frequent trading activities.

When possible, data requests will be made in the Standardized Data Reporting (“SDR”) format. (This format is discussed in The Depository Trust & Clearing Corporation (“DTCC”) “Standardized Data Reporting Best Practices” guide.) You have 10 business days, beginning the day after the original request for trade data, to provide the requested information.

Data requests will generally not exceed 90 days of data. BNY will work directly with you if more historical data is needed.

Trade Restrictions

If BNY detects a shareholder engaging in market timing or frequent trading activity, a formal written request will be made to you for a permanent trading restriction to be placed on all of the client’s accounts with the Funds.

As per Rule 22c-2 and your agreement with the Funds’ distributor, you must confirm back to BNY within 10 business days of notification that the restriction has been placed on the client.

Nonfinancial Processing

You should have controls in place to provide reasonable assurance that beneficial owner accounts have been monitored for compliance with the specified terms or provisions contained in a Fund's prospectus and SAI.

Your controls should address the process for:

- Coordination of account openings, including gathering relevant information to determine that an application is "in good order"
- Communication protocols between you and your clients, including but not limited to:
 - Account establishment and maintenance
 - Tax (e.g., determining tax status, distribution of tax forms, and remitting of withholding)
 - Proxy activities
 - Oversight of sub-service providers

Cash and Share Reconciliations

You should have controls in place to provide reasonable assurance that accounts are reconciled and exceptions are identified, researched, and resolved in a complete, accurate, and timely manner. Your controls should also provide reasonable assurance that beneficial owner accounts are reconciled at a CUSIP level between the subaccounting system, the brokerage platform and omnibus position held on the transfer agent system and that exceptions are identified, researched, and resolved in a complete, accurate, and timely manner.

In addition, your controls should address the process for:

- Exception identification;
- Monitoring by management; and
- Oversight of sub-service providers

Lost and Missing Shareholders

You should maintain formally documented abandoned property policies and procedures that are reviewed on an ongoing basis to ensure they remain current and that they are implemented in a manner reasonably designed to ensure complete, accurate, and timely reporting and remittance of abandoned property to the appropriate state. You must have controls in place to ensure that accounts are monitored to determine when the property is deemed abandoned and reported to the appropriate state.

You should have a process to:

Monitor accounts for purposes of federal and state reporting of lost security holders/abandoned property. Your process should ensure that accounts are monitored to determine when an account must be deemed abandoned by law, required searches are performed in a timely manner, and such accounts are properly reported to the appropriate state as required by law. Additionally, you should have a process for remitting abandoned property to the appropriate state and oversee subservice providers.

Shareholder Communications

You should have controls in place that provide reasonable assurance that all Fund shareholder communications, statements and tax reporting are distributed in accordance with your shareholder records in a complete, accurate, and timely manner.

In addition, your controls should address the process for:

- Delivery — how prospectuses, shareholder reports, confirmations, statements (e.g., monthly, quarterly, and year-end) and tax reports are distributed (including by electronic delivery)
- Monitoring by management
- Oversight of sub-service providers

Subaccount Billing, Invoice Processing

You should have controls in place to provide reasonable assurance that amounts billed for shareholder servicing have been calculated and applied in accordance with the terms of your agreement with the Funds' distributor, and are complete, accurate, and timely.

In addition, your controls should address the process for:

- Verification of fee amounts
- Comparing and reconciling the billing/invoicing information and the number of accounts on the underlying books and records
- Production and distribution of invoices
- Monitoring by management
- Oversight of sub-service providers

Fee Calculations

Controls

You should have controls in place to provide reasonable assurance that initial sales charges, contingent deferred sales charges ("CDSCs"), and Rule 12b-1 fees have been calculated and applied completely, accurately, and timely in accordance with a Fund's prospectus and SAI requirements.

Your controls should address the process for:

- Capturing all fee types from a Fund's prospectus (e.g., taking into account class of shares, rights of accumulation, letters of intent, account aggregation, concurrent purchases, waivers, "free shares," share aging, lot tracking, reinvested shares, etc.)
- Verification of fee amounts
- Comparing and ensuring agreement between the information and the underlying books and records
- Grouping of fee types, if applicable (i.e., asset based, account based, etc.)
- Production and distribution of invoices
- Management monitoring
- Oversight of sub-service providers

Short Term Redemption Fees

Contingent Deferred Sales Charges

No sales charge applies to investments of \$1 million or more in Class A shares of a Fund, but a CDSC of 1% may be imposed on certain redemptions of such shares within one year from the date of purchase.

Redemptions of Class C shares of a Fund within one year of purchase are subject to a 1% CDSC.

CDSC Payment and Reporting

Intermediaries are responsible for properly remitting and reporting CDSCs assessed in omnibus accounts on a monthly basis as described below.

Charges should be sent via wire within a reasonable period of time following the month in which the fees were imposed.

CDSCs must be wired to:

BNY
ABA # 011001234
DDA # 73-8573
REF: Dealer Code and "CDSC"

On the same day the wire is sent, please email BNY at cdscfee@bny.com a summary of the CDSCs remitted.

The email must contain the following information:

- Intermediary name
- Contact name
- Contact phone number
- BNY account number
- Total wire amount in dollars
- Process dates – reporting period
- Breakdown of total charges remittance by Fund (Fund code or CUSIP)

Information Technology

Your information technology controls should provide reasonable assurance that:

- Logical access to programs, data, and computer resources is restricted to authorized and appropriate users, and such users are restricted to performing authorized and appropriate actions
- Physical access to computer and other resources is restricted to authorized and appropriate personnel
- Changes to application programs and related data management systems are authorized, tested, documented, approved, and implemented to result in the complete, accurate, and timely processing and reporting of transactions and balances
- A robust patch management process exists for updates to operating systems or applications
- Penetration testing occurs using all available documentation (such as system design, source code, manuals) and working under specific constraints with the intent to circumvent the security features of an information system

- Weaknesses in information systems, system security procedures, internal controls, or implementations that can be exploited or triggered by a threat source are regularly tested, identified and remediated
- Network infrastructure is configured as authorized to (i) support the effective functioning of application controls to result in valid, complete, accurate, and timely processing and reporting of transactions and balances and (ii) protect data from unauthorized changes
- Application and system processing are authorized and executed in a complete, accurate, and timely manner, and deviations, problems, and errors are identified, tracked, recorded, and resolved in a complete, accurate, and timely manner
- Data transmissions between you and your user entities and other outside entities are from authorized sources and are complete, accurate, secure, and timely
- Data is backed up regularly and is available for restoration in the event of processing errors or unexpected processing interruptions

In addition, your controls should address the process for:

- Application changes, including management oversight
- Downloads of data and interfaces with external parties
- Connectivity (e.g., whether dedicated lines are established for certain clients)
- Network security
- Virus protection and propagation procedures
- Use and security of portable devices
- Physical security, including security infrastructure, entry point access (manual or electronic), and access restrictions within various facilities
- Oversight of sub-service providers

Business Continuity/Disaster Recovery Program

You should maintain a formally documented business continuity and disaster recovery plan that contains provisions in accordance with applicable regulatory requirements. The plan, and related procedures and controls, should address:

- Incident response for addressing events
- Scenarios contemplated in the plan and other general provisions
- Ensuring that IT hardware and software issues are monitored and resolved in a timely manner
- Testing and training plan(s), including timetables (e.g., annual, semi-annual)
- Testing for data and systems recoverability
- Capabilities (i.e., “hot” site or “cold” site) and proximity of offsite locations
- Expected recovery time frame for key systems and/or processes
- Communications with outside parties (e.g., BNY) in the event of an emergency
- Regular data and systems backup
- Power backup
- Oversight of subservice providers
- Other considerations associated with systems, people, facilities and various interruption scenarios

Your controls should be designed to identify, research and report exceptions, and require that the resolution of exceptions be documented in a timely manner.

The plan should be approved by your board or other appropriate governing body and monitored by your compliance department (or other similar internal organization). The plan should also be communicated to employees in a timely manner.

State of Sale Reporting (for Blue Sky purposes)

Your controls should provide reasonable assurance that sales data by state is reported to BNY or its agent (BNY through its ClearSky service) in a complete, accurate, and timely manner to enable BNY to comply with state Blue Sky requirements. In addition, your controls should address the process for monitoring and oversight of subservice providers.

For information as to where the Funds can be sold go to bny.com/investments/us, click on "Investments" from the home page, select a Fund, then click on the "Literature" tab of the "Fund Overview" page. The information is also available at DTCC Mutual Fund Profile Service II.

Additional Topics

Money Market Reform

The U.S. Securities and Exchange Commission (the "SEC") has adopted new requirements for money market funds. These requirements went into effect on October 14, 2016.

The following is a summary of key features of the requirements as applicable to Funds that are money market funds ("MMFs").

Stable or Floating Net Asset Value ("NAV")

Government and Retail Money Market Funds – MMFs designated as "government" MMFs ("Government MMFs") or "retail" MMFs ("Retail MMFs") will continue to use the amortized cost method of valuing portfolio securities, which helps enable them to buy and sell their shares at a stable \$1.00 per share NAV.

Institutional Money Market Funds – Other MMFs ("Institutional MMFs") will buy and sell their shares at a "floating NAV," (i.e., a share price that may change from day to day or during a day) reflecting typically small changes in the market-based values of their portfolio securities. The floating NAVs must be rounded to four decimal places (e.g., \$1.0000) instead of the current two decimal places (i.e., \$1.00).

Retail MMFs

Each Retail MMF has adopted policies and procedures reasonably designed to limit all beneficial owners to natural persons (i.e., human beings and their personal retirement, savings and similar accounts (described below)).

Natural persons may invest, or continue to invest, in a Retail MMF directly, jointly with other natural persons or through certain tax advantaged savings accounts, trusts and other retirement and investment accounts, which may include, among others: participant directed defined contribution plans; individual retirement accounts; simplified employee pension arrangements; simple retirement accounts; custodial accounts; deferred compensation plans for government or tax-exempt organization employees; medical savings accounts; college savings plans; health savings account plans; ordinary trusts and estates of natural persons; or certain other retirement and investment accounts with ultimate investment authority held by the natural person beneficial owner, notwithstanding having an institutional decision maker making day-to-day decisions (e.g., a plan sponsor in certain retirement arrangements or an investment adviser managing discretionary investment accounts).

Your Responsibilities with Regard to Retail MMFs

You are required, to the extent that you hold investments in a Retail MMF, to ensure compliance of such investments with the terms and conditions for investor eligibility as set forth above. You should have policies and procedures that are reasonably designed to limit all beneficial owners of the Retail MMF on behalf of whom you

place purchase orders to natural persons. A Fund may involuntarily redeem shares held through you if you do not assist the Fund so that the Fund may conclude that such shares are beneficially owned by natural persons.

You must promptly report to a Retail MMF the identification of any beneficial owner of shares of the Retail MMF that is not a natural person of which you become aware and promptly take steps to redeem any such shares of the Retail MMF.

Closed Funds Policy

Funds may close to new investors based on decisions by a Fund's investment adviser or in preparation for certain fund actions (mergers or liquidations).

When a Fund closes to new investors, investors who did not own shares of the Fund as of the closing date ("Closing Date") generally are not permitted to buy shares of the Fund, except new accounts may be established by:

- Participants in group employer retirement plans (and their successor plans), provided that the plan sponsor has been approved by BNY and has established the Fund as an investment option in the plan by the close of business on the Closing Date
- Wrap programs that established the Fund as an investment option under the wrap program by the close of business on the Closing Date
- Certain firms on behalf of their high net worth clients, provided that such firms have been approved by BNY and have continuously maintained investments in the Fund on behalf of their clients since the close of business on the Closing Date
- The Fund's primary portfolio managers and Fund board members who do not have existing accounts

Shareholders of a Fund as of the Closing Date may continue to make additional purchases and to reinvest dividends and capital gains into their existing Fund accounts.

Fund shareholders whose accounts have a zero balance on or after the Closing Date will be prohibited from reactivating the account or opening a new account, except that investors with zero balance accounts held under group employer retirement plans or wrap fee programs or by certain approved firms on behalf of their high net worth clients that were established by the close of business on the Closing Date may continue to make investments in such accounts.

Financial institutions maintaining omnibus accounts with a Fund, other than those described above, are prohibited from accepting purchase orders from new investors.

Foreign Account Policy

The Funds are only offered and sold in, and may only be owned by residents of jurisdictions where the Funds are registered and qualified for sale. Currently, the Funds are only registered and qualified for sale in the United States (the United States or "U.S." refers to U.S. states, territories and possessions, and any other areas subject to U.S. jurisdiction, including Puerto Rico, Guam, and the U.S. Virgin Islands) and may not be offered or sold in any non-U.S. jurisdiction with certain very limited exceptions described below. Accordingly, aside from some limited circumstances, no new accounts may be established with the Funds on behalf of persons residing in a non-U.S. jurisdiction or entities with a registration or legal address in a non-U.S. jurisdiction. If such account was previously established, no additional investments or exchanges are permitted.

Exceptions:

1. Certain Funds, including the money market Funds, may be offered in the British Virgin Islands, Bermuda and the Cayman Islands (collectively, "non-US countries"), subject to compliance with the laws and regulations of those non-US countries. To the extent that your firm is offering and/or soliciting persons for mutual funds or investment business in any of these non-US countries, your activities must be conducted in accordance with the selling agreement, and such selling agreement shall be construed to require that your firm (including your associated persons) be properly licensed and qualified to offer and sell the shares in these non-US countries and that your activities in these countries shall be conducted in accordance with the applicable laws of these non-US countries. In addition, and without limitation, we will hold your firm accountable to ensuring that the

Funds are suitable for investors in these non-US countries and that these investors are otherwise "qualified investors" as such term is understood in the context of the Funds being offered for sale in these non-US countries. We may periodically request information relating to your non-US countries' account holdings in order to ensure compliance with our policies and procedures on such investments.

Notwithstanding the foregoing, if any accounts have not complied with the above requirements, your firm agrees to immediately notify the Adviser and BNYMSC, as the Funds retain sole discretion to determine whether to restrict all future transactions in the account to redemptions only, or to redeem the investments and close out the account by sending payment to the address on record or to your firm as intermediary. In addition, by engaging in these activities in non-US countries, your firm remains subject to the terms of the selling agreement by and between your firm and BNYMSC, including an indemnification remedy, to the extent that losses, liabilities or damages (including attorneys' fees) may arise as a result of any unlawful sales of the Funds by your firm.

2. The Funds may be sold to U.S. military personnel with an APO or FPO address.

For information on where each Fund is registered and qualified for sale within the U.S., please see Section XVIII, "State of Sale Reporting," above.