

## **Dreyfus Insured Deposits (DIDG or Product)**

### **Offering an attractive way to address your cash needs.**

The Product is an option to automatically invest, or sweep, the available cash balance in your investment account (Account) into an interest-bearing position that is eligible for Federal Deposit Insurance Corporation (FDIC) insurance coverage.

The Product enables you to obtain FDIC insurance coverage on the cash balance in your Account through a highly liquid position comprised of bank deposits held at participating FDIC member insured depository institutions (IDIs) intended to provide a rate of return.

FDIC insurance covers both the principal and accrued interest of a depositor's balance in each eligible account up to \$250,000 per depositor, as recognized by the FDIC, at each IDI where money is deposited. It is important to note that the Dreyfus Insured Deposits product itself is NOT an FDIC-insured product. The Product is intended to direct the cash balance in your Account to multiple FDIC member Program Banks in a manner intended to secure pass-through FDIC insurance coverage on your Product balance from each Program Bank. The Dreyfus Insured Deposits product employs a "multi-bank" investment approach to expand the total eligible FDIC insurance coverage available on your product balance up to \$2.5 million through the participating IDIs. This is accomplished by depositing the available cash balance in your Account into deposit accounts at multiple IDIs. To ensure your Product balance (principal plus accrued interest) receives the greatest amount of FDIC coverage available through the Product, the principal amount of your swept balance held at any one IDI is limited, to the extent possible and your total Product balance is also automatically capped at the FDIC insurance level of the Product.

In the event your total swept balance exceeds the FDIC insurance coverage limit of the product, that excess portion of your swept balance is automatically swept into a secondary sweep option, for which the current default is the Dreyfus Government Cash Management money market fund. Money market funds are not FDIC insured, have no bank guarantee, and may lose value.

**Please note FDIC deposit insurance coverage is provided only by IDIs and is only applicable to your Product balance held at each participating bank, which is an IDI, for a total of up to \$2.5 million in coverage on Product balances for each category of legal ownership, as more fully explained in the Terms and Conditions document for the Product.**

**Enclosed are links to three Product documents for your review:**

1. [Terms and Conditions for Single Rate Product](#) – This document serves as a summary of the features of the Dreyfus Insured Deposits product used in your Account.
2. [Bank list](#) – This list details the banks currently available within the Product. The Bank List is subject to change. We will attempt to provide advance notice of changes to the Bank List via a message on your periodic Account statement, which will list your balance at each bank upon reinvestment.
3. [Rate Sheet](#) – Contains the current Product rates. Product rates change as often as daily and the rate sheet is updated weekly. Current rates are available through your investment professional or introducing broker dealer (IBD).

**Investors should consider the investment objectives, risks, charges, and expenses of a money market and insured deposits program carefully before investing. Read the associated Dreyfus Insured Deposits Disclosure Statement and Terms and Conditions carefully before investing. To obtain a prospectus, or summary prospectus, if available, that contains this and other information about the [Dreyfus Government Cash Management fund](#), contact your financial professional or visit [dreyfus.com](#). Read the prospectus carefully before investing.**

The Dreyfus Insured Deposits product is offered to you by your Investment Professional and/or IBD, subject to Terms and Conditions. It is important to note that The Dreyfus Insured Deposits product itself is NOT an FDIC insured product. The Dreyfus Insured Deposits products are offered through a private labelling arrangement with Dreyfus and is available only to clients of broker-dealers who clear through Pershing, LLC (Pershing). BNYSC and Pershing are wholly-owned subsidiaries of The Bank of New York Mellon Corporation (BNY).

You are responsible for monitoring the total amount of their deposits held with any one IDI, directly or through an intermediary, in order to determine the extent of FDIC insurance coverage available on your deposits, including your balance in the Dreyfus Insured Deposits. Dreyfus, your investment professional, your IBD and your IBD's clearing agent are not responsible for monitoring your balances held at IDIs nor are they responsible for any insured or uninsured portion of your Dreyfus Insured Deposits position or any other deposits held outside the Product.

**Government/Treasury Money Market Funds:** You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the fund's board has no current intention to impose a fee upon the sale of shares, the board reserves the ability to do so after providing at least 60 days prior written notice to shareholders.

A money market fund is not insured or guaranteed by the FDIC or any other government agency.

Dreyfus provides institutional investors and intermediaries with a variety of domestic and offshore money funds and short duration separate account strategies. Dreyfus is a division of Mellon Investments Corporation (MIC), a registered investment adviser and subsidiary of The Bank of New York Mellon Corporation. Securities are offered by BNY Mellon Securities Corporation (BNYSC), a registered broker-dealer and affiliate of MIC. Certain offshore products are not available to US investors and are distributed by BNY entities licensed in the relevant jurisdictions.

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