

# BNY Mellon Model Portfolios

BNY Mellon Model Portfolios are designed to help meet your clients' investment needs with a greater precision of outcomes.

## Model Portfolio Benefits

### 1 | Client Outcome Focused

We aim to deliver on core investor needs of growth, income and stability with an emphasis on reducing the impact of adverse outcomes.

### 2 | Comprehensive Approach

Our models provide multi-level diversification incorporating both active and passive styles. We also use third-party funds after rigorous manager due diligence.

### 3 | Institutional Quality

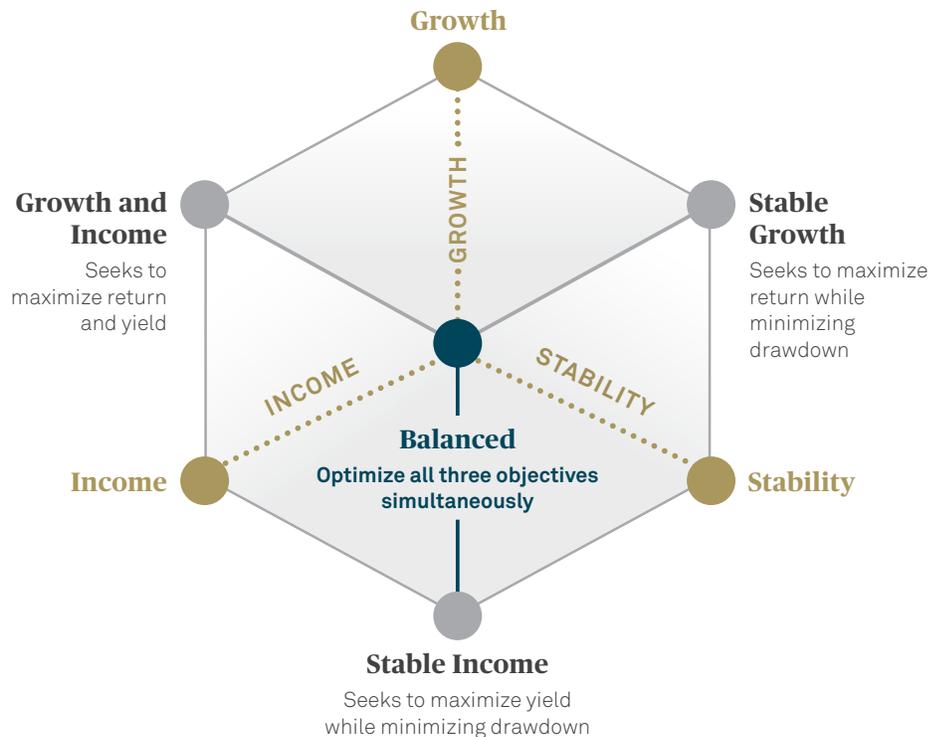
BNY Mellon Investor Solutions collaborates across BNY Mellon and has more than \$29B in assets under management or advisement and 65+ investment personnel as of 12/30/20.

## Paper Model Design

The model portfolios seek to deliver consistent solutions within three key client objectives: Growth, Income and Stability.

Based on these objectives, we provide fourteen versions of the models, seven each in taxable and tax-aware versions.

The team focuses on negative tail risk events, seeking to minimize return dispersion to have more consistent outcomes for clients.



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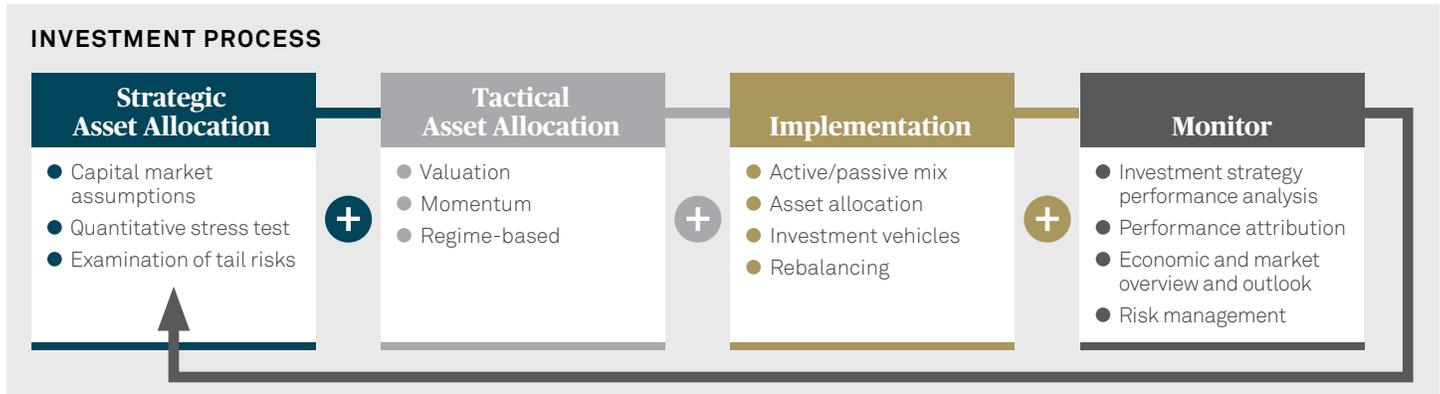
# Why BNY Mellon Investor Solutions?

## Philosophy

We seek to minimize investment performance dispersion around long-term investment outcomes.

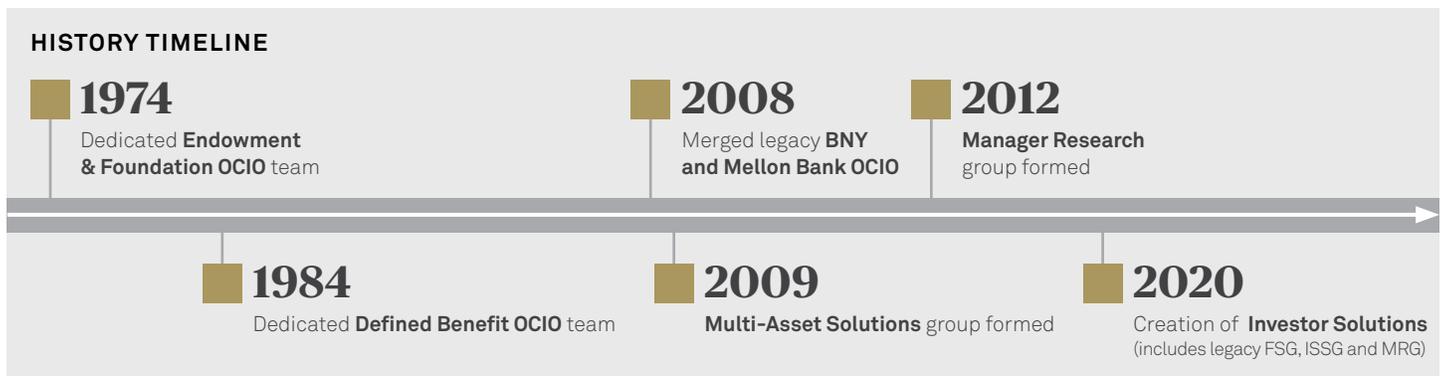
## Process

Our process is a **multi-step, iterative one** designed around client objectives and market realities.



## Experience

To accomplish this, we rely on over 40 years of related experience in providing customized multi-asset solutions and fiduciary services. We currently have more than \$29B in assets under management or advisement on behalf of over 105 clients.



## 65+ investment personnel

Asset allocation research | Manager research | Portfolio management | Risk management | Investment operations | Client service

**Learn more** | Call **1-800-334-6899** or visit **im.bnymellon.com**

**Investors should consider the investment objectives, risks, charges and expenses of a fund carefully before investing. To obtain a prospectus, or a summary prospectus, if available, that contains this and other information about a fund, contact your financial professional or visit im.bnymellon.com.**

**Past performance is no guarantee of future results.**

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Although an asset allocation plan can be a valuable tool to help reduce overall volatility, all investments involve risks, including possible loss of principal. Asset allocation and diversification cannot assure a profit or protect against loss. The models include exchange traded funds (ETF) which are managed using various investment strategies involving certain risks. Therefore, the models are subject to those same risks. In addition, investors are subject to the fees and expenses of the underlying funds included in the models.

This material does not take into account the particular investment objectives, restrictions, or financial, legal or tax situation of any specific investor. Investors should consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation.

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