

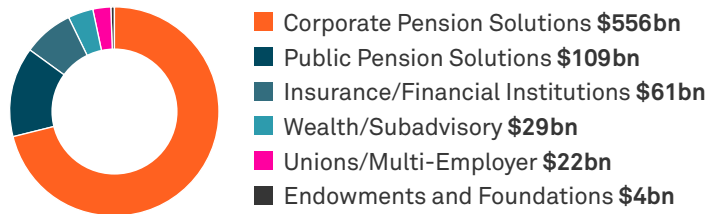
GETTING TO KNOW INSIGHT INVESTMENT

Fixed income is at the core of everything we do, and striving to meet our clients' objectives is our number one goal. Our investment philosophy is based on seeking consistent performance by virtue of two key investment principles: precision and diversification.

Insight Investment is a leading global investment manager and fixed income specialist firm within BNY Investments.

INSIGHT AT A GLANCE

ASSETS UNDER MANAGEMENT: \$784BN¹



GLOBAL REACH

1,111 EMPLOYEES
WORLDWIDE

275 INVESTMENT
PROFESSIONALS

INVESTMENT CENTERS:
New York, San Francisco,
Boston, London

GLOBAL PRESENCE:
9 cities and 6 countries

OUR CAPABILITIES

FIXED INCOME

- We offer a comprehensive range of global capabilities, including investment grade, core plus, global, high yield, structured credit, taxable and tax-exempt municipal fixed income.
- We seek to deliver a proven investment platform and robust resources, providing access to portfolio managers, strategists, solution providers, risk managers and client service specialists.

RISK MANAGEMENT SOLUTIONS

- Insight pioneered liability driven investing (LDI) beginning in Europe in 2003.
- Risk management specialization in pension, insurance, currency, and quantitative and actuarial analysis.
- Over 150-strong team of client support professionals, risk and compliance experts partnering on over 350 custom client solutions.

INSIGHT'S DIFFERENTIATED APPROACH

We offer the flexibility and culture of a specialized boutique, the scale and resources of a large independent investment manager and the stability that comes from being under the corporate umbrella of the United States' oldest bank.

Our approach favors agility over size, and experience over asset-class expansion. We believe Insight's global fixed income

team is deeply resourced and highly experienced. Our investment professionals are subject matter specialists in their area of expertise.

At the heart of our investment philosophy is a determination to offer innovative solutions designed to help meet the unique needs of our clients.

¹ Insight Investment, 12/31/24.

KEY INVESTMENT CAPABILITIES

Solutions	Liability Driven Investing (LDI)	Multi-Sector Fixed Income	Short Duration	Fundamental Fixed Income	Securitized/ABS
	Cashflow Driven Investing (CDI)		Core/Core Plus		Municipals
	Insurance General Accounts		Global Fixed Income		IG Credit
	Wealth/ Subadvisory	Systematic Fixed Income	High Yield		US Rates
			Custom Index		Emerging Markets
					Convertible Bonds
					Stable Value

INVESTMENT PHILOSOPHY AND PROCESS

Our fixed income investment philosophy focuses on aiming to deliver consistent performance through two key investment principles: precision and diversification.

Precision: In assessing investment opportunities, we seek to include only those elements of market risk that we consider attractive and we aim to minimize unintended risks.

Diversification: We seek to add value through active management of risk and return across a broad range of investment opportunities using proprietary management techniques.



Click to learn more about our [fixed income strategies](#).

ABS = asset-backed securities. IG = investment grade. HY = high yield.

All investments involve risk including loss of principal. Certain investments involve greater or unique risks that should be considered along with the objectives, fees, and expenses before investing.

No investment strategy or risk management technique can guarantee returns or eliminate risk in any market environment.

Bonds are subject to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. High yield bonds are subject to increased credit risk and are considered speculative in terms of the issuer’s perceived ability to continue making interest payments on a timely basis and to repay principal upon maturity. Management risk is the risk that the investment techniques and risk analyses applied will not produce the desired results and that certain policies or developments may affect the investment techniques available to managing certain strategies. Diversification cannot assure a profit or protect against loss.

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