SAVE TIME. SCALE YOUR BUSINESS STAY IN CONTROL

with Model Portfolios

BNY PortfolioFlex℠ Model Portfolios

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BNY

PORTFOLIOFLEX MODEL PORTFOLIOS

When it comes to managing your clients' assets, you used to have only two choices: do it yourself or outsource to third-party model portfolios.

Now you have an option that offers the best of both worlds: BNY PortfolioFlex.

You can easily adjust portfolios to reflect each client's situation.

- Adjust asset allocations within guiderails
- Select investment products from a curated list
- Continue to add value by tailoring portfolios to align with the client's objectives

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You get the advantages of using third-party model portfolios

- Spend less time on investment research, due diligence and monitoring
- Spend less time on trading and rebalancing
- Manage client portfolios consistently and at scale

INCORPORATE FLEXIBLE MODEL PORTFOLIOS AND HELP GROW YOUR BUSINESS

Advisors saved an average of 455 hours per year by using model portfolios, devoting 315 of those hours to financial planning, client service and business development.[1]

You are already a solid financial advisor. PortfolioFlex can help you do it even better.

Elevate consistency across clients

Amplify your best ideas and deliver the kind of investment rigor clients notice

Use BNY model portfolios as a new advantage

Free your capacity for the high-impact conversations and client solutions that set top advisors apart.

[1] Source: Fidelity Financial Advisor Community, Investment Approach & Product Survey, May 2023. Calculated based on 50 working weeks per year.

HOW IT WORKS

PortfolioFlex empowers you to deliver the investment expertise of BNY, combined with your personal knowledge of each client's needs and goals.

Start with a solid foundation

Five flexible core model portfolios are available as taxable or tax-aware, each with default allocations and investments.

Decide what to customize

Change any or all, depending on your needs.

- Asset allocations: Adjust within guiderails.
- Investment strategies: Identify using additional options.
- Product wrappers: Select from a curated list of products that include actively managed and indexed ETFs, mutual funds and SMAs.

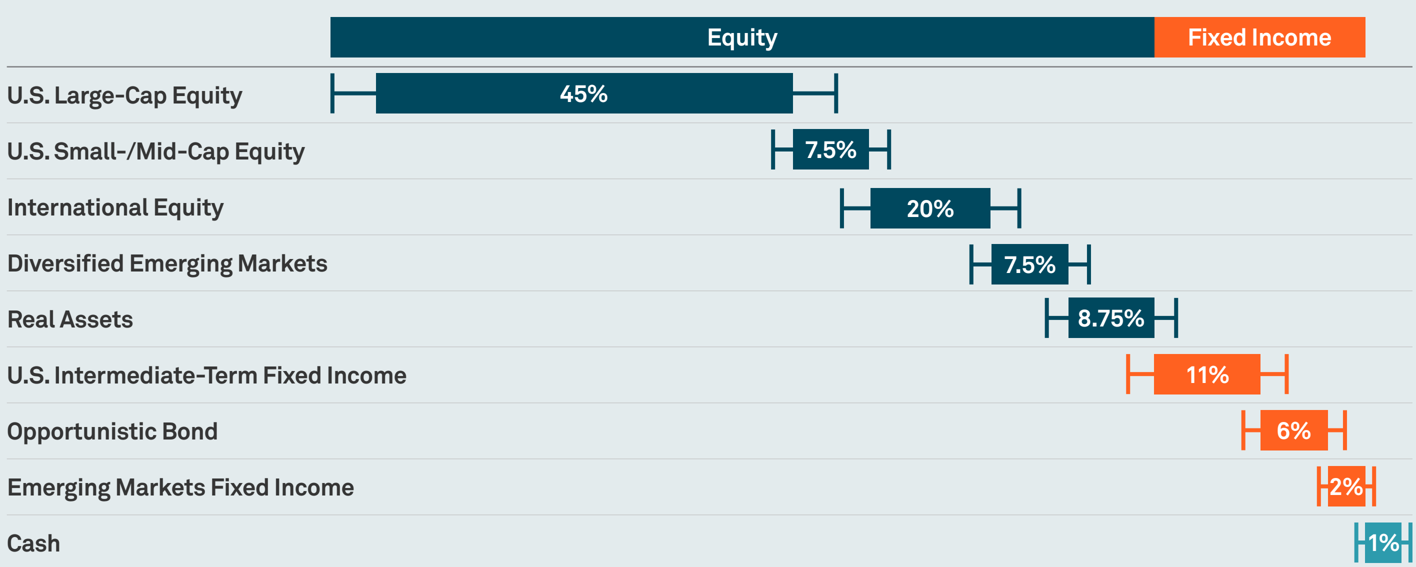
Apply changes efficiently at scale

Implement allocation adjustments across some or all of your book of business with the push of a button.

HOW IT WORKS: ADVISORS CAN ADJUST ASSET ALLOCATIONS WITHIN SET GUIDERAILS

PortfolioFlex Preselected Asset Allocation, or "Target" | Asset Allocation Guiderails

In this sample portfolio, the U.S. Large-Cap Equity target is 45% of the total portfolio. The Advisor can adjust that within the guiderails of 40% to 50%.



For illustrative purposes only.

PORTFOLIOFLEX IN ACTION

You have the choice to use PortfolioFlex model portfolios in the way that works best for you.

Change strategic asset allocations within guiderails

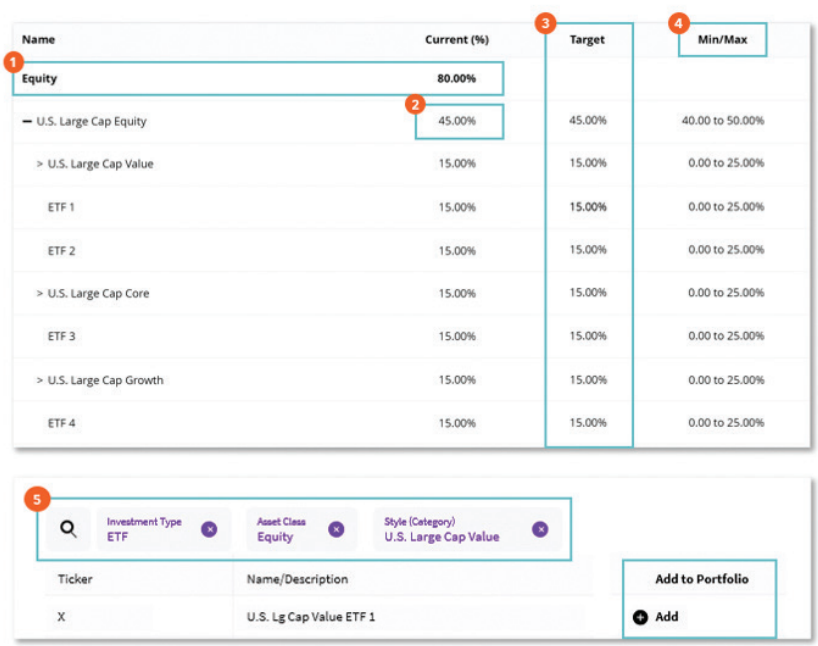
Maintain asset allocations but select new investments from a curated list

Change asset allocations and select new investments within guiderails from a curated list

In addition, BNY offers a proprietary tax overlay to efficiently transition client assets to PortfolioFlex models.[2]

The easy-to-use PortfolioFlex dashboard lets you:

1. See preset asset allocation models with views of underlying strategies
2. Easily edit strategy targets to fit a client's needs
3. Never lose track of changes made to default investment portfolio; always listed as "Target"
4. See minimums and maximums set by BNY
5. Quickly filter investments to customize model



Name	Current (%)	Target	Min/Max
Equity	80.00%		
– U.S. Large Cap Equity	45.00%	45.00%	40.00 to 50.00%
> U.S. Large Cap Value	15.00%	15.00%	0.00 to 25.00%
ETF 1	15.00%	15.00%	0.00 to 25.00%
ETF 2	15.00%	15.00%	0.00 to 25.00%
> U.S. Large Cap Core	15.00%	15.00%	0.00 to 25.00%
ETF 3	15.00%	15.00%	0.00 to 25.00%
> U.S. Large Cap Growth	15.00%	15.00%	0.00 to 25.00%
ETF 4	15.00%	15.00%	0.00 to 25.00%

For illustrative purposes only.

[2] Service provided as part of the BNY Precision Direct Indexing product which is offered through the BNY Advisors Managed360 Program and certain third-party wrap fee programs on the Pershing managed accounts platform.

WE OFFER RESOURCES TO SUPPORT YOU, YOUR CLIENTS AND YOUR PRACTICE

BNY delivers the timely content and actionable insights you need for productive client conversations, including:

- Annual and mid-year outlook reports*
- Quarterly model commentary and tactical insights
- Macro content shared quarterly, monthly, weekly and in response to market disruptions
- Timely views on market events delivered through articles, white papers, videos and webinars

We also offer marketing support designed to fuel the growth of your business, including:

ADVISOR MATERIALS

- Advisor presentations
- Advisor brochures
- Portfolio commentary*
- Trade rationale*
- Futurize Your Practice℠ Interactive Practice Management

CLIENT MATERIALS

- Model brochures
- Model summary sheets
- Model fact sheets, updated quarterly*

* Available for portfolios managed by BNY.

SCALE WITH CONSISTENCY, NOT COMPLEXITY

Our institutional-quality process is designed to deliver resilient portfolios and repeatable results.

1 Long-Term Strategic Asset Allocation

Begin with risk-based models that reflect your clients' long-term goals.

2 Portfolio Construction

Select the right vehicle for the client's objectives and risk tolerance, including active and/or indexed investments.

4 Monitor Performance

Rely on manager due diligence and risk management to help avoid unintended risks.

3 Tactical Asset Allocation

Adapt to changing markets to potentially capitalize on short-term and medium-term opportunities.

1 Robust strategic asset allocation includes testing our capital markets assumptions and continually adapting our models to reflect year-to-year forecast changes.

2 Disciplined and objective approach to portfolio construction incorporates both indexed and active investments depending on market efficiency and liquidity.

3 Tactical tilts in the short and medium term seek to take advantage of temporary displacements in the market while maintaining tracking error relative to benchmarks.

4 Rigorous manager selection process helps ensure quality by emphasizing stable management teams, repeatable processes and consistent performance.

Why Use BNY PortfolioFlex?

Incorporating model portfolios can help you build a more effective and scalable practice. BNY PortfolioFlex delivers institutional-quality asset allocation and manager research while letting you customize portfolios based on your clients' needs.

240+ YEARS

BNY has delivered expertise and scale while remaining resilient.

40+ YEARS[1]

BNY Investments has been creating and managing model portfolio solutions.

25+ YEARS

Our seasoned team has weathered multiple economic cycles using their average experience.

Source: BNY Advisors. As of December 2025. [1] Via predecessor firms.

LEARN MORE

Contact your BNY Investments Consultant

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BNY PortfolioFlex (PortfolioFlex) is a managed account product where BNY Advisors, serving as overlay manager, determines the asset allocation strategy and available investment vehicle selections for each investment style in the portfolios. Financial advisors, within limits, can make changes to target allocations and select from investment selections that have been provided by BNY Advisors.

BNY Advisors is granted limited discretionary trading authority with respect to assets in PortfolioFlex accounts. Pursuant to its discretionary trading authority, BNY Advisors will invest the assets in the account according to the asset allocation and investment options selected by the client and/or his/her advisor. BNY Advisors will also periodically buy and sell securities in the account so that the assets in the account remain in line with the selected asset allocation without receiving prior approval from client. The client and/or his/her advisor retain final authority for selecting among the available investment options in the client's PortfolioFlex account.

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ETF shares are listed on an exchange, and shares are generally purchased and sold in the secondary market at market price. At times, the market price may be at a premium or discount to the ETF's per share NAV. In addition, ETFs are subject to the risk that an active trading market for an ETF's shares may not develop or be maintained. Buying or selling ETF shares on an exchange may require the payment of brokerage commissions.

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