BNY PortfolioFlex℠ Model Portfolios

PERSONALIZED PORTFOLIOS, POWERED BY YOU, YOUR ADVISOR & BNY

WHAT IT IS

A BNY PortfolioFlex model portfolio is a professionally designed strategy built from multiple investments and tailored to your goals, risk tolerance and tax preferences.

WHY YOUR ADVISOR RECOMMENDS BNY'S PORTFOLIOFLEX

1 Personalized

Your advisor can fine-tune allocations within guiderails to reflect your risk/return goals and tax considerations.

2 Smart Oversight

BNY's 40+ years[1] of model portfolio expertise and global research help keep your strategy aligned with market conditions.

3 Stay on Track

Your advisor spends more time on you — your plan, your life — while BNY's seasoned team builds and maintains the portfolio framework.

[1] OCIO services date back to 1985 via predecessor firms.

HOW IT WORKS

Based upon your financial objectives, your advisor selects investments from BNY's curated list and adjusts allocations within disciplined guiderails.

NEXT STEPS

- **Discuss goals,** risk tolerance, time horizon and tax preferences with your advisor.
- **Work with your advisor** to select a BNY PortfolioFlex model aligned to your objectives.
- **Hold regular check-ins** with your advisor to help ensure your financial objectives are on track.

GU-777 – 31 December 2026
BMAIAM-883619-2026-02-10
IM-PTFLOFLXCVBRO-0626