

BNY PortfolioFlexSM 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 guardrails to reflect your risk/return goals and tax considerations.

2 Smart Oversight

BNY's 40+ years¹ 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 guardrails.

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.

Investors should consider the investment objectives, risks, charges, and expenses of an exchange-traded fund (ETF) or Separately Managed Account (SMA) carefully before investing. Contact a financial professional or visit bny.com/investments to obtain a prospectus, summary prospectus, or SMA offering materials that contain this and other information about the ETF or SMA, as applicable, and read them carefully before investing. 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. BNY PortfolioFlex Portfolios contain open-end mutual funds and exchange-traded funds (ETFs). ETFs trade like stocks, are subject to investment risk, including possible loss of principal. The risks of investing in the ETF typically reflect the risks associated with the types of instruments in which the ETF invests. 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. Investors should carefully consider the investment objectives, risks, charges, fees and expenses of any mutual fund or ETF before investing. This and other important information can be found in the fund/ETF prospectus and, if available, the summary prospectus, which may be obtained through your financial advisor, by calling the fund/issuer or visiting the respective fund company's/issuer's website or by visiting the SEC's EDGAR website at <https://www.sec.gov/edgar/search/#>. Please read the prospectus and, if available, the summary prospectus carefully.

BNY PortfolioFlex (PortfolioFlex) is a managed 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.

Investment options available in PortfolioFlex may include mutual funds and ETFs advised or subadvised by an investment advisory affiliate of BNY Advisors (Affiliated Funds), as well as models provided by an investment advisory affiliate of BNY Advisors (Affiliated Models). Given that BNY Advisors' affiliates receive compensation when Affiliated Funds or Affiliated Models are included in PortfolioFlex, BNY Advisors excludes client assets invested in Affiliated Funds and Affiliated Models for purposes of calculating its advisory fees and sponsor fees, as applicable, to mitigate any conflict of interest.

Mutual funds and ETFs included in portfolios charge additional fees and expenses outside of the advisory fee for this product. Mutual funds may additionally charge a redemption fee if shares are redeemed within a specified period of time. The amount of the redemption fee, as well as the minimum holding period, is disclosed in each of the respective fund prospectuses. For complete details, please refer to the fund prospectus.

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