

# POSITION YOURSELF AND YOUR CLIENTS FOR SUCCESS

BNY Target Risk Portfolios

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# BNY TARGET RISK PORTFOLIOS<sup>1</sup>

Incorporating BNY Advisors<sup>2</sup> models into your client portfolios can help distinguish your practice in a crowded marketplace and highlight the value you bring. By delegating some or all of your investment management function, you can better serve your clients, supporting their total wealth needs.

With BNY Target Risk Portfolios, you can leverage our expertise to manage your clients' investments and help them achieve their aspirations.

Our firm's long history, deep capabilities and established track record may help deliver more consistent, reliable results — and allow you to use your time more effectively.

## 01

### **GAIN MORE TIME TO FOCUS ON YOUR CLIENTS AND SCALE YOUR PRACTICE**

Reduce the time spent on investment management so you can build stronger relationships with your clients, grow your practice and increase overall efficiency.

## 02

### **WITH INSTITUTIONAL QUALITY EXPERTISE, DELEGATE TO THE EXPERTS WITH CONFIDENCE**

BNY Advisors delivers institutional-quality expertise in asset management, and makes it available to your clients through our suite of open-architecture models.

## 03

### **HELP CLIENTS PURSUE THEIR REAL-LIFE ASPIRATIONS WITH DYNAMIC PORTFOLIOS**

Our models offer strategic asset allocation with tactical tilts, an approach designed to deliver risk-adjusted returns that may align with the real-life outcomes your clients want to achieve.

<sup>1</sup> BNY Target Risk Portfolios is the marketing name for BNY Mellon Target Risk Portfolios. <sup>2</sup> BNY Advisors is the brand name under which BNY Mellon Advisors, Inc. conducts its investment advisory business. BNY Mellon Advisors, Inc. is an investment adviser registered in the United States under the Investment Advisers Act of 1940 and a subsidiary of The Bank of New York Mellon Corporation.

# 01 GAIN MORE TIME TO FOCUS ON YOUR CLIENTS

Our model portfolios can help you scale your practice.

Using BNY Advisors' risk-based model portfolios may give you more time to devote to strengthening client relationships and building your practice.



## OUTSOURCE INVESTMENT MANAGEMENT TASKS

such as manager research, monitoring, trading and rebalancing, so you can focus on clients' big-picture wealth management needs.



## DEEPEN RELATIONSHIPS, GAIN REFERRALS

by focusing on what really matters to clients, such as comprehensive financial planning and superior service, which can lead to increased referrals and greater retention rates.



## BUILD A MORE SCALABLE PRACTICE

by freeing up time that was spent on administrative tasks, and drive growth in your client book by using that time to prospect and develop new client relationships.

Our model portfolios are designed to help you realize your clients' aspirations.

BNY Advisors' model portfolios may help your clients achieve real-life goals by seeking to mitigate risk and improve investment outcomes.



**Simplify portfolios** by choosing an efficient core investment solution that provides broad diversification and professional management.



**Optimize portfolios** with ongoing monitoring that seeks attractive investment opportunities across different investment vehicles, including mutual funds and exchange-traded funds (ETFs).



**Seek attractive risk-adjusted returns** by thoughtfully allocating assets and selecting what we believe are best-in-class managers.



**Access institutional-quality research**, due diligence and investment selection with a low minimum initial investment.

# 02 DELEGATE WITH CONFIDENCE

## Leverage our expertise with BNY Target Risk Portfolios.

We offer a range of model portfolios that provide broad diversification and support a variety of risk profiles and return goals. Our goal is to generate consistent long-term returns — pursuing current opportunities while managing risk.

You can feel confident selecting BNY Advisors as your investment partner to serve your clients. Our institutional-quality models are designed to deliver:

1

### STRATEGIC ASSET ALLOCATION WITH TACTICAL TILTS

Dynamic model portfolios offer long-term asset allocation designed to provide broad diversification, paired with tactical tilts that seek to capitalize on today's opportunities, consistent with each portfolio's risk profile.

2

### DIVERSE INVESTMENT SELECTION

Our multi-style, multi-manager portfolios allocate across mutual funds and ETFs — both indexed and active. Both traditional and tax-aware portfolios are available to meet your clients' needs.

3

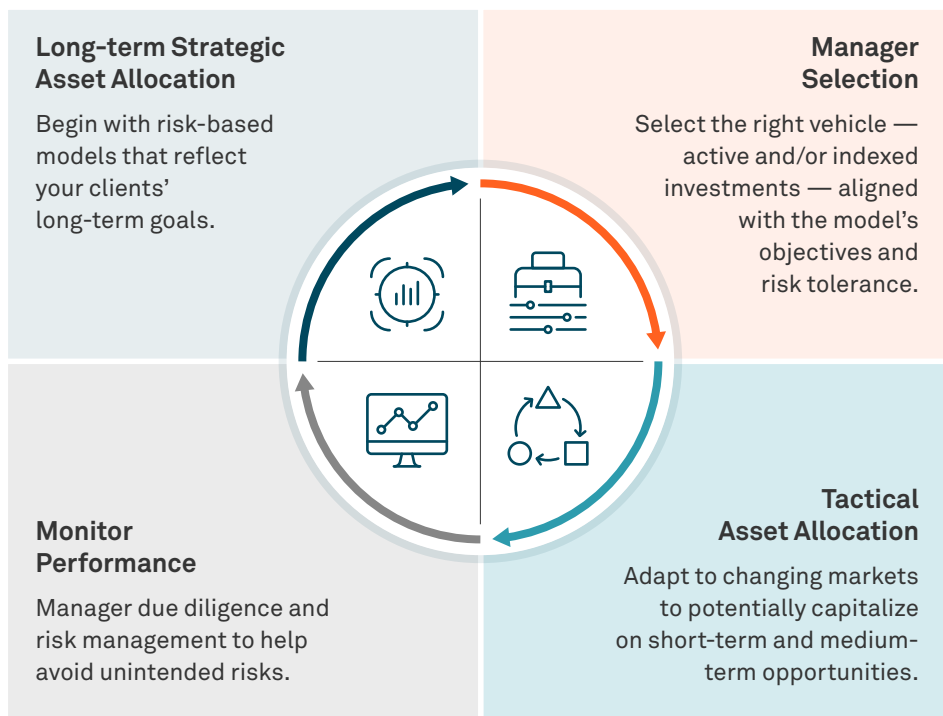
### DISCIPLINED MANAGER RESEARCH AND DUE DILIGENCE

Institutional-quality manager selection and monitoring includes ongoing reviews, regular manager meetings and performance outlier monitoring.

4

### A REPEATABLE PROCESS FROM A DEEP BENCH OF TALENT

BNY Advisors' experienced investment team includes more than 80 professionals, over 30 of whom are CFA® charterholders, and has a history in seeking additional investment alpha.



# 03 HELP YOUR CLIENTS PURSUE THEIR REAL-LIFE ASPIRATIONS WITH DYNAMIC PORTFOLIOS

Sophisticated design intended to create best-of-breed model portfolios.

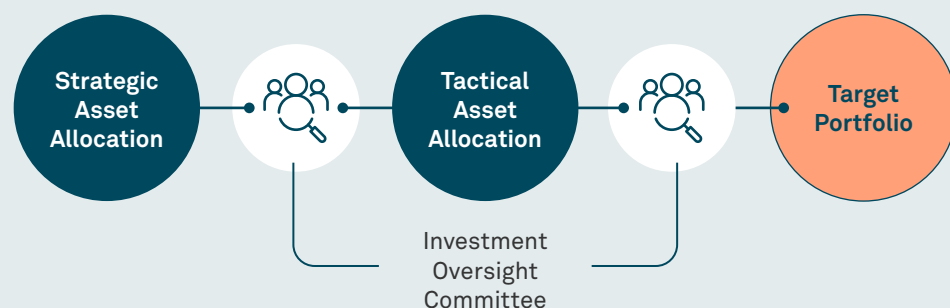
Risk-based models from BNY Advisors are designed to align with your clients' objectives. Six traditional models and four tax-aware models target a wide range of risk-return profiles. Our models are broadly diversified across proprietary and third-party mutual funds and ETFs — both active and indexed — with a heavy weighting to Morningstar 3-, 4- and 5-star rated funds.

- Active strategies are used in areas where we have identified high-conviction managers we believe can generate persistent alpha.
- Indexed strategies are used for efficiency and liquidity, and when they are the most cost-effective option.

## A DISCIPLINED APPROACH HELPS ENSURE RESILIENCY.

Our professionals implement a disciplined approach designed to keep each model aligned with its risk and return objectives. The team has the ability to rebalance the portfolios to reflect changing market conditions, helping the portfolios to stay more resilient over time. Tactical tilts aim to take advantage of periodic displacements in the market while maintaining tracking error relative to benchmarks.

## THE INTERPLAY OF OUR STRATEGIC AND TACTICAL ASSET ALLOCATION

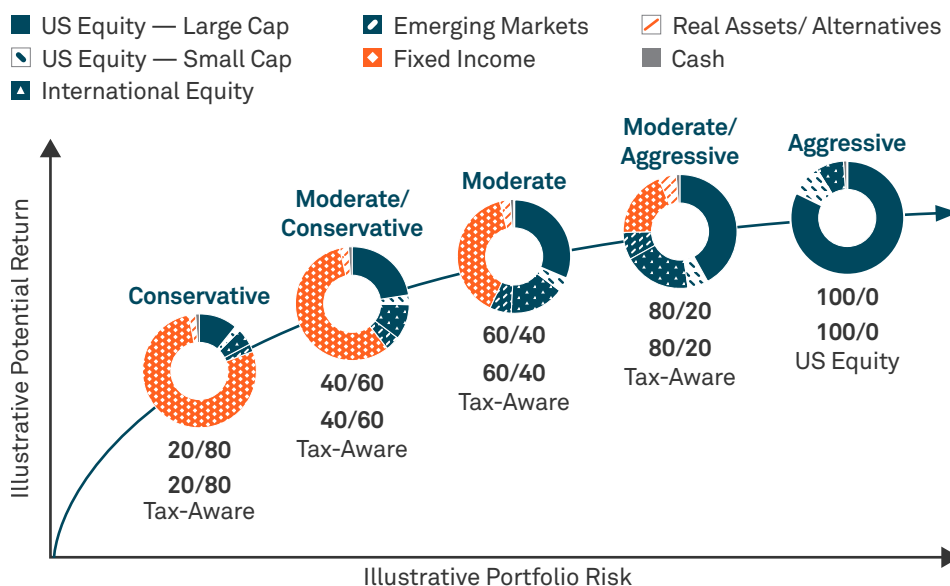


## MACROECONOMIC INSIGHTS POWER MODEL PORTFOLIO CREATION.

Our firm's capital market assumptions, developed by the BNY Investment Institute,<sup>3</sup> guide how we structure the strategic asset allocations for our institutional and ultra high-net-worth client portfolios. You and your clients can now benefit from those same assumptions through our model portfolios, which incorporate macroeconomic forecasts generated by the investment professionals across BNY. The team regularly stress-tests the capital markets assumptions that drive our strategic asset allocations.

<sup>3</sup> Investment Institute consists of BNY Advisors' macroeconomic research, asset allocation, manager research and operational due diligence teams.

## STRATEGIC ASSET ALLOCATION ACROSS THE FULL RANGE OF RISK-RETURN PROFILES



The chart is for illustrative purposes only and is not indicative of the past or future performance of any BNY product.

# CONSULTATIVE AND ROBUST SUPPORT TO HELP YOU TAKE YOUR BUSINESS TO THE NEXT LEVEL

At BNY, we seek to provide centralized access to our comprehensive services, expertise and thought leadership.

We are dedicated to delivering integrated investment solutions driven by insights, powered by innovative technology, and focused on your clients' objectives. You can rely on us for consultative service and support that can help you effectively integrate models into your practice and client portfolios.

We offer a full suite of timely content and actionable insights designed to foster productive client conversations. You'll have access to commentary, quarterly updates and thought leadership materials, including:

- Annual outlook, capital market assumptions and quarterly macro insights
- Quarterly model commentary and tactical insights
- Monthly video recap
- Educational materials for clients that explain the potential benefits of long-term investing, asset allocation and working with a financial professional
- Regional and home office support



Beyond model portfolios, BNY Investments offers direct indexing and tax management capabilities that can help address the needs of more sophisticated clients.



# ENTRUST YOUR INVESTMENT MANAGEMENT TO **BNY ADVISORS**

Your clients' long-term goals demand a model portfolio provider with a deeply resourced team and a long history. BNY Advisors delivers the expertise of BNY, an institution that has been at the center of the financial industry for 240 years.

Our firm's history of innovation and risk management includes 40 years of experience creating model portfolio solutions for sophisticated individuals and institutions. Our model portfolios are powered by a team of more than 85 investment professionals. From institutional-quality manager research to strategic and tactical asset allocation, the dynamic team works together to deliver optimized models for your clients.

## \$176.9B

AUM/AUA<sup>4</sup>

## 85+

INVESTMENT  
PROFESSIONALS<sup>5</sup>

## 40

YEARS PROVIDING  
MODEL PORTFOLIOS<sup>6</sup>

## Serve your clients and scale your business.

Risk-based models from BNY Advisors offer you and your clients a blend of potential benefits. Our institutional-quality, open-architecture model portfolios deliver asset allocation, disciplined manager selection and risk management, all in a single solution. Leverage BNY Advisors' investment management expertise to aim for better investment outcomes for your clients — and scale your practice.

Contact your  
BNY Investment  
Consultant for  
more information.

<sup>4</sup> As of December 31, 2024. This includes regulatory assets under management of approximately \$23.7 billion, which are managed on a discretionary basis; approximately \$5.7 billion, which is managed by certain BNY Mellon Advisors, Inc. (BNY Advisors) employees in their capacity as dual officers of BNY Mellon Investment Adviser, Inc. and The Bank of New York Mellon; and approximately \$147.5 billion managed on a non-discretionary basis where advisory services are provided to BNY Mellon, N.A. and accounts for which BNY Advisors provides a model of securities but does not arrange or effect the purchase or sale of the securities. For more information on the services provided for each category of management, please see BNY Advisors' most recent ADV Part 2A. <sup>5</sup> Includes employees of BNY Investments who provide support to BNY Advisors. <sup>6</sup> OCIO services date back to 1985 via predecessor firms.

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BNY Target Risk Portfolios contain open-end mutual funds and 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.

Diversification and strategic asset allocation do not guarantee a profit nor protect against a loss in declining markets.

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BNY Target Risk Portfolios are a series of discretionary investment strategies that incorporate multiple investment styles and, in some cases, multiple asset classes (e.g., fixed income and equity), intended to diversify the portfolio against the risks of investing in any one investment style. BNY Advisors is the discretionary manager for BNY Target Risk Portfolios and, in that capacity, may change the asset style and/or the investment vehicle allocation within these portfolios at its discretion.

Tax considerations, while important, are just one factor to consider before making any investment decision. BNY Advisors is not a tax advisor and this communication does not constitute tax advice. Clients should consult with a qualified tax professional for specific tax advice.

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The Morningstar Rating™ for funds, or "star rating," is calculated for managed products with at least a 3-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance (not including the effects of sales charges, loads and redemption fees if applicable), placing more emphasis on downward variations and rewarding consistent performance. Managed products; including open-end mutual funds, closed-end funds and exchange-traded funds; are considered a single population for comparative purposes. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. Morningstar Ratings are in no way to be considered a buy or sell signal nor should be viewed as a statement of fact. © 2025 Morningstar, Inc. All rights reserved. Certain information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

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For more information about BNY Advisors, as well as its products, fees and services, please refer to BNY Advisors' Form CRS (Customer Relationship Summary) and applicable Form ADV Part 2 Brochure, which may be obtained from the SEC's Investment Adviser Public Disclosure website at: <https://adviserinfo.sec.gov/firm/summary/106108> or by writing to: BNY Advisors, Attn: Legal Department, 1800 American Blvd., Suite 300 – Pod D, Pennington, NJ 08534, or by calling (800) 200-3033, option 3. © 2025 BNY Mellon Advisors, Inc. All rights reserved.

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