BNY Managed Asset Program
Personal Bond Strategy

BNY | INVESTMENTS

TURNING YOUR INVESTMENTS INTO PERSONALIZED "PAYCHECKS"

Many individuals, especially retirees, want steady, predictable cashflows without losing flexibility. Traditional investment products may fall short, delivering inconsistent results. That's why we created the Personal Bond Strategy — a structured way to plan cashflows from your saved assets. The Personal Bond Strategy is managed by Insight, BNY's global fixed income specialist.

Your BNY Advisor can help you define your income needs, and we build a bond portfolio tailored to meet them. With US Corporate and Treasury bonds, your portfolio can provide stability, yield, and active management to help adapt to changing markets.

Need adjustments? You can update your cash flow profile, make additional contributions, or take unscheduled withdrawals. You stay in control, with the option to liquidate within 21 days. The Personal Bond Strategy can help bring clarity, confidence, and simplicity to your financial plan.

How to start receiving your personal "paychecks"?

The process starts with you and your BNY Advisor working together to determine your desired sequence of "paychecks," to be delivered on a monthly or annual basis for four to 25 years. Once you agree on the right sequence of "paychecks," you would fund your new account. Insight will look to buy bonds on your behalf that match your profile, while also optimizing for yield maximization and issuer and sector diversification. Once your account is initially invested, you will start to receive these anticipated "paychecks" comprised of interest from the coupons and repayment of principal.*

Because you directly own these bonds, you have the ability to modify, add or subtract from the original cashflow plan as you see fit. It's that easy!

Actively managed portfolio backed by institutional quality research

CREDIT SELECTION

Buy bonds we don't think will default

- 20+ credit analysts
- Same bond universe used by pension investors

OPTIMIZATION

Proprietary technology and portfolio construction process

- Select bonds with the highest yield eligible given desired cash flow and diversification

ONGOING MAINTENANCE

Actively maintain the portfolio over time

- Portfolios are periodically re-optimized
- Bonds are actively monitored for potential default risk

1 Personal "Paychecks"

Portfolio of bonds selected to meet your "paycheck" needs — because your financial goals are unique.

2 Active Management

Portfolios are rebalanced over time to help enhance performance and keep you on track.

3 Flexible

Easily adjust cash flows, make contributions, take withdrawals or even liquidate as your needs change.

4 Strong Heritage

Insight Investment is a global leader in managing pensions while BNY brings over 150 years of retail expertise.

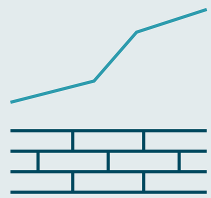
*** Please note: as a decumulation strategy, your account, under expected interest rate and other market factors, would be reduced to zero ($0) as of the end of the time period you specified.**

Possible ways the Personal Bond can work to address your needs

Bridge strategy to delay Social Security income...

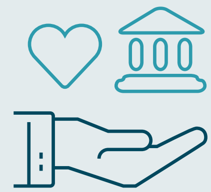
... and maximize lifetime benefit

Cover expected essential living expenses...



... leaving other assets for potential market upside

Support an ongoing charity or academic organization



... removing the risk to sell assets at the wrong time

What else you need to know as an investor

$100,000 minimum initial investment

Standard advisory fee of .70%

4- to 25-year investment timeline

Monthly or annual withdrawal options

LEARN MORE

For more information, please contact your **BNY Advisor** or call BNY at **1-800-843-5466**.

Investors should speak with their BNY Advisor, who can provide more information, including the fee schedule and services provided thereunder, and its appropriateness for your investment portfolio.

The BNY Managed Asset Program (the "Program"), a wrap-fee, investment advisory program, provides a comprehensive, disciplined strategy for helping you achieve your long-term goals. You will receive professional guidance from a BNY Advisor to help you develop a personalized investment plan. Investors should speak with their advisor, who can provide more information about the BNY Managed Asset Program and its appropriateness for your investment portfolio.

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