

INVESTMENT STRATEGIES AT PRIMERICA

MODEL PORTFOLIOS

Target Risk

	Investment Minimum	Management Fee	Expense Ratio (Gross)
BNY Target Risk Portfolios 20/80 Model	\$25,000	0.00%	0.40%
BNY Target Risk Portfolios 40/60 Model	\$25,000	0.00%	0.42%
BNY Target Risk Portfolios 60/40 Model	\$25,000	0.00%	0.42%
BNY Target Risk Portfolios 80/20 Model	\$25,000	0.00%	0.44%
BNY Target Risk Portfolios 100 US Equity Model	\$25,000	0.00%	0.52%
BNY Target Risk Portfolios 100 Global Equity Model	\$25,000	0.00%	0.43%
BNY Target Risk Portfolios Tax Aware 20/80 Model	\$25,000	0.00%	0.38%
BNY Target Risk Portfolios Tax Aware 40/60 Model	\$25,000	0.00%	0.40%
BNY Target Risk Portfolios Tax Aware 60/40 Model	\$25,000	0.00%	0.41%
BNY Target Risk Portfolios Tax Aware 80/20 Model	\$25,000	0.00%	0.43%

SEPARATELY MANAGED ACCOUNTS

	Investment Minimum	Management Fee
BNY Newton Large Cap Dynamic Value	\$75,000	0.28%

LEARN MORE

To learn more about BNY Mutual Funds, Exchange-Traded Funds (ETFs), Model Portfolios, Direct Indexing and Separately Managed Accounts (SMAs), and how they can play a part in your clients' asset allocation strategies, please contact BNY Investments at **1-800-334-6899**.

Important information

Investors should consider the investment objectives, risks, charges, and expenses of a mutual fund, exchange-traded fund (ETF), SMA or SMA model strategy carefully before investing. Contact a financial professional or visit bny.com/investments to obtain a prospectus, summary prospectus, SMA or SMA model strategy offering materials that contain this and other information about the fund, SMA or model strategy, as applicable, and read them carefully before investing.

In providing products/services referenced herein, neither BNY Mellon Advisors, Inc. (BNY Advisors) nor its affiliates are assuming responsibility for the advisory firm's regulatory compliance or providing advice or recommendations directly to the firm's investors. The advisory firm is responsible for independently evaluating the risks, features and limitations of these products/services and determining whether or not to implement any practices suggested as a result thereof.

The information provided is for illustrative/educational purposes only and should not be construed as investment advice or a recommendation of any particular investment product, strategy, investment manager or account arrangement, and should not serve as a primary basis for investment decisions. **All investment strategies referenced herein come with investment risks, including loss of value and/or loss of anticipated income. Past performance does not guarantee future results. No investment strategy or risk management technique can guarantee returns in any market environment.**

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.

BNY Target Risk Portfolios include mutual funds and ETFs that are advised or sub-advised by an investment advisory affiliate of BNY Advisors (Proprietary Funds). The inclusion of Proprietary Funds in BNY Target Risk Portfolios creates a conflict of interest for BNY Advisors, as our investment advisory affiliates receive compensation when Proprietary Funds are included in a BNY Target Risk Portfolios model. BNY Advisors addresses this conflict through a combination of disclosure to investors and by waiving its advisory and sponsor fees, as applicable, for assets held in the BNY Target Risk Portfolios.

BNY Advisors may refer clients to certain of its affiliates offering expertise, products and services which may be of interest to the client. Use of an affiliate after such a referral remains in the sole decision of the client.

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 (BNY). BNY Advisors is the brand name under which BNY Mellon Advisors, Inc. conducts its investment advisory business. BNY is the corporate brand of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole and/or its various subsidiaries generally. Trademark(s) belong to their respective owners.

Securities are offered through BNY Mellon Securities Corporation (BNYSC), a registered broker-dealer. BNY Investments is the brand name for the investment management business of BNY and its investment firm affiliates worldwide.

BNY Advisors' business is described in its Form CRS and Form ADV, Part 1 and Part 2 Brochure, which can be obtained from the SEC's Investment Adviser Public Disclosure website at: <https://adviserinfo.sec.gov/firm/summary/106108> or upon request.

BNY and Primerica are not affiliated. Product availability is subject to change.

Newton Investment Management North America, LLC ("NIMNA") is a registered investment adviser with the US Securities and Exchange Commission ("SEC") and subsidiary of The Bank of New York Mellon Corporation ("BNY"). The Firm was established in 2021, comprised of equity and multi-asset teams from an affiliate, Mellon Investments Corporation. The Firm is part of the group of affiliated companies that individually or collectively provide investment advisory services under the brand 'Newton' or 'Newton Investment Management' or 'BNY Investments Newton'. Newton currently includes NIMNA and Newton Investment Management Ltd. ('NIM') and Newton Investment Management Japan Limited ('NIMJ'). NIMNA is the discretionary manager for the BNYM Newton Dynamic Value Strategy and, in that capacity may change the asset style and/or the investment allocation within the managed portfolios at its discretion.

For use with Primerica Financial Professionals Only. Not for Use with the General Public.

Not FDIC Insured. Not Bank Guaranteed. May Lose Value.

©2025 The Bank of New York Mellon Corporation. All rights reserved.

As of October 2025.

BMAIAM-809402-2025-09-25 | IM-PRIMERICAOH-1025