BNY | INVESTMENTS

SINGLE PHILOSOPHY — TWO WAYS TO ACCESS

Insight Investment - Global Core Plus - USD Hedged Strategy

Insight Investment is a leading global fixed income asset manager with a differentiated approach seeking to deliver consistent outcomes for clients. Fixed income is at the core of everything they do, and striving to meet client objectives is their number one goal. The team's investment philosophy is based on seeking consistent performance by virtue of two key investment principles: precision and diversification.

	Mutual Fund	Exchange-Traded Fund (ETF)
	BNY Mellon Global Fixed Income Fund	**BNY Mellon Global Fixed Income ETF**
Ticker	**Share Class I:** SDGIX	BGFI
Key Benefits of Strategy	• Actively managed global fixed income strategy with exposure to sovereigns, corporates, and securitized assets across developed and developing countries in addtion to select emerging markets • Most foreign currency exposure is actively hedged back to the U.S. dollars, seeking to reduce volatility while preserving access to global bond markets	
Holdings	Approximately 200-300	
Investment Team	Insight's Global Fixed Income Team	
Morningstar Category	Global Bond - USD Hedged	
Benchmark[2]	Bloomberg Global Aggregate Index (Hedged)	
Investment Minimum	$1,000	Varies by brokerage platform
Gross and Net Expense Ratios[1]	0.54% and 0.54%	0.40% and 0.40%
Inception Date	01/01/1994	07/24/2026
Key Benefits of Vehicle	• Ability to buy at net asset value (NAV)[1] at the end of day. • Ability to set up automatic investments and withdrawals into and out of mutual fund. See the fund's prospectus for more information.	• Allows investors intra-day liquidity and potential for tax-efficient investing.[3] See the ETF's prospectus for more information.

[1]Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. Net Expenses is the total annual operating expense ratio for the fund, after any applicable fee waivers or expense reimbursements. Not all classes of shares may be available to all investors or through all broker-dealer platforms. Buying or selling ETF shares on an exchange may require the payment of brokerage commissions. [2]The ETF currently does not have a stated benchmark to measure performance against. However, comparison of fund performance to an appropriate index indicates how the fund's returns compare with those of a broad measure of market performance. [3]ETF tax efficiency can be derived from certain structural elements, including turnover in passive strategies which is typically lower than that in active strategies; there can also be structural tax benefits from in-kind redemptions. When assets are delivered from an ETF via an in-kind transfer, no capital gains are realized. This can allow investors more control over the timing of their tax liabilities based on when they generally sell their position. Please consult your own tax advisor or financial professional for more detailed information on tax issues as they relate to your specific situation. **FDIC** is Federal Deposit Insurance Corp. LLC is limited liability company.

Disclosures and Important Information

Investors should carefully consider the investment objectives, risks, charges, and expenses associated with a mutual fund or exchange-traded fund (ETF) before making any investment decisions. To obtain a detailed prospectus that contains this information and other important details about a particular fund, investors are encouraged to contact their financial professional or visit the official website at bny.com/investments. It is highly recommended that investors read the prospectus thoroughly and understand all the information provided before committing any funds. No investment strategy or risk-management technique can be guaranteed to be successful under all market conditions or economic environments.

This material has been provided solely for informational purposes and should not be interpreted as investment advice or as a recommendation of any specific investment product, strategy, investment manager, or account arrangement. It should not be used as the primary basis for making any investment decisions. Prospective investors are advised to consult with a qualified legal, tax, or financial professional to determine whether any investment product, strategy, or service is suitable for their individual financial situation and goals. The views expressed herein are those of the stated author and do not necessarily reflect the views of other managers or the firm as a whole. These views are current as of the date of this publication and are subject to change without notice. No part of this material may be reproduced, distributed, or referred to in any other publication without the express written permission of the copyright holder.

Asset Allocation and Diversification cannot guarantee a profit nor can they fully protect against a loss in any investment portfolio.

The Bloomberg Global Aggregate Index (Hedged) is a diversified global fixed-income benchmark that includes government, government-related, corporate, and securitized bonds from issuers in both developed and emerging markets. The index hedges currency risk to the U.S. dollar (USD) using forward contracts to mitigate volatility for USD-based investors. It is designed to provide a comprehensive total return measure of global investment-grade bonds. Investors should note that it is not possible to invest directly in any index.

"BLOOMBERG®" and the Bloomberg indices listed herein (the "Indices") are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), which administers the Indices (collectively, "Bloomberg"). These marks have been licensed for use for certain purposes by the distributor of this material (the "Licensee"). Bloomberg is not affiliated with the Licensee and does not approve, endorse, review, or recommend the financial products named herein (the "Products"). Bloomberg does not guarantee the timeliness, accuracy, or completeness of any data or information relating to the Products.

Risks:

Bonds are subject to various risks including interest rate risk, credit risk, liquidity risk, call risk, and general market risk, each to varying degrees. Generally, all other factors being equal, bond prices move inversely to changes in interest rates; therefore, an increase in interest rates can cause bond prices to decline.

Investing in **foreign-denominated and/or foreign-domiciled securities** involves special risks. These risks include fluctuations in currency exchange rates, political instability, economic uncertainty, social unrest, limited availability of company information, differing auditing and legal standards, and lower market liquidity. Such risks are generally more pronounced in emerging market countries.

High Yield Bonds carry increased credit and liquidity risks compared to higher-rated bonds and are considered speculative. There is a greater risk that the issuer may be unable to pay interest or repay principal on a timely basis.

The use of derivatives introduces risks that differ from, or may be greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid, and difficult to value. Additionally, there is a risk that changes in the value of a derivative held by the portfolio will not correlate with the underlying instruments or with the portfolio's other investments.

Additional Risks: BNY Mellon Global Fixed Income ETF (BGFI)

ETF shares are listed on an exchange, and shares are generally bought and sold in the secondary market at market prices. At times, the market price may trade at a premium or discount to an ETF's per-share net asset value (NAV). Additionally, ETFs carry the risk that an active trading market for their shares may not develop or be maintained. Buying or selling ETF shares on an exchange may involve the payment of brokerage commissions.

ETFs trade like stocks and are subject to investment risks, including the potential loss of principal. The risks associated with investing in an ETF typically reflect the risks of the types of instruments in which the ETF invests. Diversification does not guarantee a profit or protect against loss.

ETFs issue (or redeem) shares to certain institutional investors known as "Authorized Participants" (usually market makers or other broker-dealers) only in large blocks of shares called "Creation Units." BNYSC does not distribute shares in amounts smaller than Creation Units and does not maintain a secondary market in shares. BNYSC may enter into selective agreements with Authorized Participants for the sale of Creation Units of shares.

BNY Investments is the brand name representing the investment management business of BNY and its affiliated investment firms worldwide. BNY is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a general term to refer to the Corporation as a whole or its various subsidiaries.

Investment advisory services in North America are provided by Insight North America LLC, a registered investment adviser regulated by the U.S. Securities and Exchange Commission (SEC). Insight North America LLC is affiliated with other global investment managers that also use the corporate brand Insight Investment, and may be referred to as "Insight" or "Insight Investment." Insight is a subsidiary of BNY.

BNY Mellon Investment Advisor, Inc. (BNYIA) serves as the adviser to the mutual fund referenced above, while BNY Mellon ETF Investment Adviser, LLC (BNYETF) serves as the adviser to the ETF references above (together the "Funds"). BNYIA and BNYETF have engaged their affiliate, Insight North America LLC (Insight), to act as the sub-adviser to the Funds. BNY Mellon Securities Corporation (BNYSC), a registered broker-dealer, acts as the distributor for the Funds.

MARK-968430-2026-07-15

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