

BNY Mellon Model Portfolios

Model portfolios crafted to meet targeted client outcomes

BENEFITS

1 | Client Outcome Focused

Aims to deliver higher probabilities of achieving client objectives with an emphasis on reducing the impact of adverse outcomes.

2 | Institutional Backing

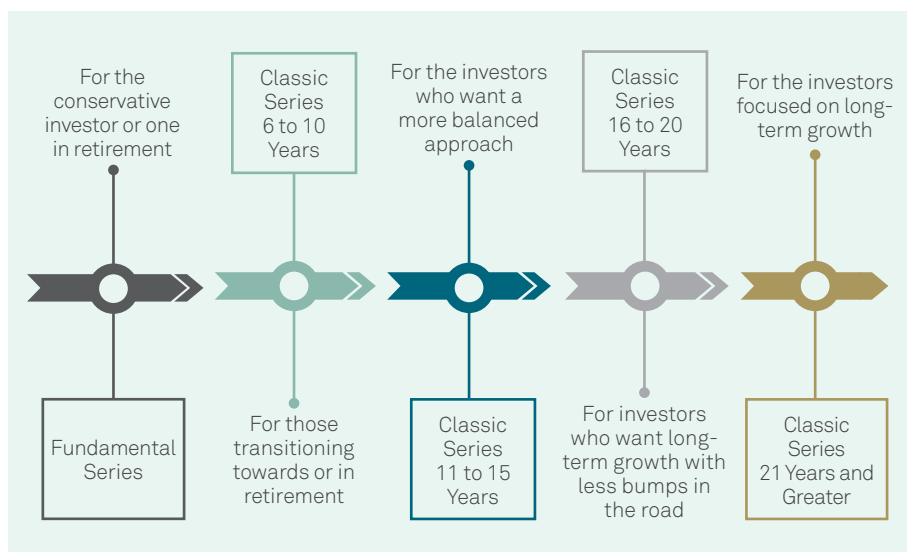
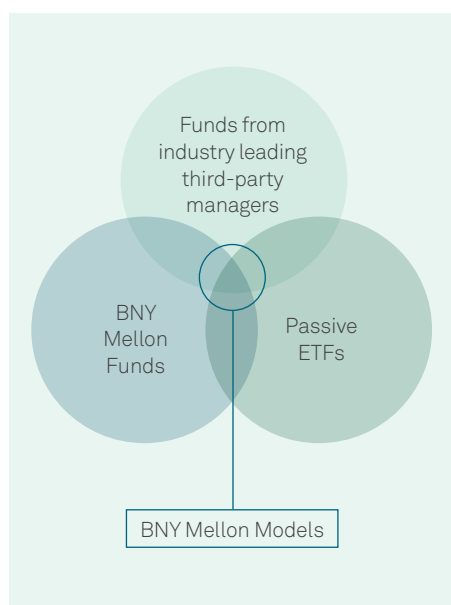
BNY Mellon provides specialist expertise from our professional investment firms backed by the strength, stewardship and global presence of one of the world's largest asset managers with \$2.3 trillion in assets under management as of 9/30/21.

3 | Comprehensive Approach

The models provide multi-level diversification incorporating both active and passive styles. Third-party funds are used after rigorous manager due diligence.

IMPLEMENTATION

The paper models are composed of passive ETFs for low-cost implementation, including BNY Mellon funds and funds from leading third party managers.



Fundamental Series represents **an approximately 0/100 equities and fixed income portfolio**
Classic Series 6 to 10 Years represents **an approximately 15/85 equities and fixed income portfolio**
Classic Series 11 to 15 Years represents **an approximately 30/70 equities and fixed income portfolio**
Classic Series 16 to 20 Years represents **an approximately 60/40 equities and fixed income portfolio**
Classic Series 21 Years and Greater represents **an approximately 90/10 equities and fixed income portfolio**

Chart is for illustrative purposes only. It does not take into account the particular investment objectives, restrictions, or financial, legal or tax situation of any specific investor. An investment in an investment product is not appropriate for all investors. Investors should consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation. Asset allocation does not guarantee investment returns and does not eliminate the risk of loss.

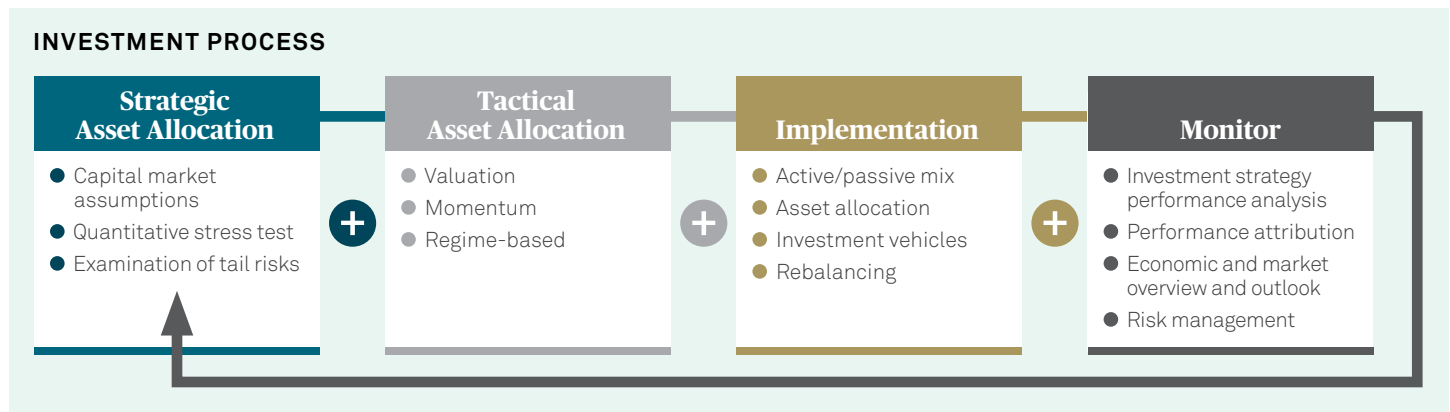
Why BNY Mellon?

PHILOSOPHY

We seek to minimize investment performance dispersion around long-term investment outcomes.

PROCESS

The process is a **multi-step, iterative one** designed around client objectives that seeks to mitigate negative market outcomes.



Why Integrated Partners and BNY Mellon?

Since 1996, Integrated Partners has been helping financial advisors to achieve their entrepreneurial vision. They offer comprehensive business building services, designed with the truly independent advisor in mind. With one hundred and forty-one advisors, one hundred and twenty-seven CPAs and forty regional offices across the United States, Integrated has built their reputation advisor by advisor, client by client.

BNY Mellon is one of the world's leading financial institutions, dedicated to delivering the solutions clients seek in today's dynamic market environment.

BNY Mellon's model portfolios are constructed to help meet specific or multiple objectives. Clients and financial professionals can work together to achieve long-term financial goals using robust portfolios developed by BNY

Mellon's team of investment professionals. The models aim to maximize returns while minimizing risk, and are stress tested across numerous adverse market scenarios. They give the flexibility to target a variety of financial goals, including growth, income and stability.

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Carefully consider the funds within the model portfolios' investment objectives, risks, charges, and expenses before investing. This and other information can be found in the fund's prospectuses, or if available, the summary prospectuses or SMA offering materials, which can be obtained at im.bnymellon.com. Read it carefully before investing.

Model portfolios may not achieve their stated objectives. The investment allocations within each paper model are subject to change without notice.

This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement, and should not serve as a primary basis for investment decisions. This material does not take into account the particular investment objectives, restrictions, or financial, legal or tax situation of any specific investor. Investors should consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation.

Although an asset allocation plan can be a valuable tool to help reduce overall volatility, all investments involve risks, including possible loss of principal. Asset allocation and diversification cannot assure a profit or protect against loss. The models include mutual funds or exchange traded funds (ETF) which are managed using various investment strategies involving certain risks. Therefore, the models are subject to those same risks. In addition, investors are subject to the fees and expenses of the underlying funds. ETFs trade like stocks, are subject to investment risk, including possible loss of principal. The risks of investing in ETFs typically reflect the risks associated with the types of instruments in which the ETF invests.

Integrated Partners and its advisor relationships are not affiliated with BNY Mellon.

Actively managed model portfolios do not seek to replicate the performance of an index. An actively managed model portfolio may underperform its benchmark. An investment in the model portfolio is not appropriate for all investors and is not intended to be a complete investment program. Investing in the model portfolio involves risks. There is no guarantee that any investment strategy will be successful or achieve any particular level of results.

Information provided herein on the BNY Mellon Model Portfolios may vary materially from any portfolios or accounts derived from the BNY Mellon Model Portfolios.

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