

BNY Mellon Brings the Latest in ETF Solutions

The BNY Mellon ETF Difference – Choice, Quality and Experience.

- 1 BNY Mellon's ETFs are designed to offer a compelling alternative to those in the market today across both indexed and actively-managed solutions.
- 2 Our index ETFs are built to track their respective indices, utilizing a variety of investment tools and techniques to minimize tracking error, reduce transaction costs and maximize efficiency. Two of these funds are offered at a market-leading price point. The BNY Mellon US Large Cap Core Equity ETF and BNY Mellon Core Bond ETF are zero-fee* ETFs in the largest equity and fixed income US market categories offered to investors without fee waivers or other restrictions, providing investors the benefits that lower expenses can have on their long-term returns.
- 3 BNY Mellon is committed to the strength of our intellectual capital. The introduction of new actively-managed ETFs enable us to make some of the leading strategies from across our investment specialist firms available to a broader range of investors.

BNY Mellon Active ETFs

Name	Ticker / Cusip	Index	Investment Objective	Investment Manager	Total Expense Ratio ¹	Inception Date
BNY Mellon Concentrated International ETF	BKCI 09661T834	MSCI EAFE Index	The fund seeks long-term total return	Walter Scott & Partners Limited	0.80%	12/6/21
BNY Mellon Global Infrastructure Income ETF	BKGI 09661T826	S&P Global Infrastructure Index ²	The fund seeks long-term total return consisting of capital growth and income	Newton Investment Management North America	0.65%	11/2/22
BNY Mellon Responsible Horizons Corporate Bond ETF	RHCB 09661T842	ICE Bank of America US Corporate Index	The fund seeks total return consisting of capital appreciation and income	Insight North America, LLC	0.35%	3/21/22
BNY Mellon Sustainable Global Emerging Markets ETF	BKES 09661T883	MSCI EM Index	The fund seeks long-term capital appreciation	Newton Investment Management	0.75%	12/14/21
BNY Mellon Sustainable International Equity ETF	BKIS 09661T875	MSCI EAFE Index	The fund seeks long-term capital appreciation	Newton Investment Management	0.70%	12/14/21
BNY Mellon Sustainable US Equity ETF	BKUS 09661T867	S&P 500 Index	The fund seeks long-term capital appreciation	Newton Investment Management	0.60%	12/14/21
BNY Mellon Ultra Short Income ETF	BKUI 09661T859	Bank of America Merrill Lynch 3-Month U.S. Treasury Bill Index	The fund seeks high current income consistent with the maintenance of liquidity and low volatility of principal.	Dreyfus	0.12%	8/9/21

Not all ETFs may be available to all investors or through all broker-dealer platforms.

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

BNY Mellon Index Equity ETFs

Name	Ticker / Cusip	Index	Investment Objective	Investment Manager	Total Expense Ratio ¹	Inception Date
BNY Mellon Emerging Markets Equity ETF	BKEM 09661T503	Morningstar® Emerging Markets Large Cap Index SM	The fund seeks to match the performance of the Morningstar® Emerging Markets Large Cap Index SM	Mellon Investments Corporation	0.11%	4/22/20
BNY Mellon International Equity ETF	BKIE 09661T404	Morningstar® Developed Markets ex-US Large Cap Index SM	The fund seeks to match the performance of the Morningstar® Developed Markets ex-US Large Cap Index SM	Mellon Investments Corporation	0.04%	4/22/20
BNY Mellon US Large Cap Core Equity ETF	BKLC 09661T107	Morningstar® US Large Cap Index SM	The fund seeks to match the performance of the Morningstar® US Large Cap Index SM	Mellon Investments Corporation	0.00%	4/7/20
BNY Mellon US Mid Cap Core Equity ETF	BKMC 09661T206	Morningstar® US Mid Cap Index SM	The fund seeks to match the performance of the Morningstar® US Mid Cap Index SM	Mellon Investments Corporation	0.04%	4/7/20
BNY Mellon US Small Cap Core Equity ETF	BKSE 09661T206	Morningstar® US Small Cap Index SM	The fund seeks to match the performance of the Morningstar® US Small Cap Index SM	Mellon Investments Corporation	0.04%	4/7/20

BNY Mellon Index Fixed Income ETFs

Name	Ticker / Cusip	Index	Investment Objective	Investment Manager	Total Expense Ratio ¹	Inception Date
BNY Mellon Core Bond ETF	BKAG 09661T602	Bloomberg U.S. Aggregate Total Return Index	The fund seeks to match the performance of the Bloomberg US Aggregate Bond Index	Mellon Investments Corporation	0.00%	4/22/20
BNY Mellon High Yield Beta ETF	BKHY 09661T800	Bloomberg U.S. Corporate High Yield Total Return Index	Seeks to match the performance of the Bloomberg US Corporate High Yield Bond Index	Insight North America, LLC	0.22%	4/22/20
BNY Mellon Short Duration Corporate Bond ETF	BKSB 09661T800	Bloomberg U.S. Corporate 1-5 Years Total Return Index	The fund seeks to match the performance of the Bloomberg US 1-5 Year Corporate Bond Index	Mellon Investments Corporation	0.06%	4/22/20

Learn more

For more information on BNY Mellon ETFs, visit im.bnymellon.com/etf or contact BNY Mellon Advisor or a BNY Mellon Brokerage Services Representative at **1-800-843-5466**.

Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. To obtain a prospectus, or a summary prospectus, if available, that contains this and other information about a fund, contact your financial professional or visit im.bnymellon.com/etf. Read the prospectus carefully before investing.

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.

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. Diversification cannot assure a profit or protect against loss.

RISKS

Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Investing in **foreign denominated and/or domiciled securities** involves special risks, including changes in currency exchange rates, political, economic, and social instability, limited company information, differing auditing and legal standards, and less market liquidity. These risks generally are greater with **emerging market countries**. **Bonds** are subject to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. **High yield bonds** involve increased credit and liquidity risk than higher-rated bonds and are considered speculative in terms of the issuer's ability to pay interest and repay principal on a timely basis. **Small and mid-sized company stocks** tend to be more volatile and less liquid than larger company stocks as these companies are less established and have more volatile earnings histories. A fund's incorporation of **ESG considerations** into its investment approach may cause it to make different investments than funds that invest in equity or fixed income securities of companies that do not integrate consideration of environmental, social or governance issues when selecting investments. Under certain economic conditions, this could cause the fund to underperform funds that do not incorporate ESG considerations. The incorporation of ESG considerations may affect the fund's exposure to certain sectors and/or types of investments, and may adversely impact the fund's performance depending on whether such sectors or investments are in or out of favor in the market. For a fund which invests significantly in companies that are engaged in the **infrastructure business**, the fund is more susceptible to adverse economic, regulatory, political, legal and other changes affecting such companies. Infrastructure companies are subject to a variety of factors that may adversely affect their business or operations, including high interest costs in connection with capital construction programs, costs associated with environmental and other regulations, difficulty in raising capital in adequate amounts on reasonable terms in periods of high inflation or unsettled capital markets, the effects of economic slowdown and surplus capacity, increased competition from other providers of services, uncertainties concerning the availability of fuel at reasonable prices, the effects of energy conservation policies, service interruption due to environmental, operational or other mishaps, and other factors.

Past performance is no guarantee of future results.

The BNY Mellon ETFs are not sponsored, endorsed, sold or promoted by Morningstar, Inc. or Bloomberg Index Services Limited (together the "index provider") and have been licensed for use for certain purposes by BNY Mellon. The index provider makes no representation regarding the advisability of investing in BNY Mellon ETFs. The index provider determines the composition of the index and relative weightings of the securities in the index, which is subject to change by the index provider. The index provider publishes information regarding the market value of the index.

*Zero-fee does not include any applicable brokerage commissions shareholders may pay for the purchase or sale of ETF shares through their broker/dealer. Please read the prospectus for additional information on expenses.

¹The Total Expense Ratio is the actual fund expense ratio applicable to investors. Zero-fee means zero total annual fund operating expenses and does not include any applicable brokerage commissions shareholders may pay for the purchase or sale of ETF shares through their broker/dealer. Please see prospectus for additional information on fees.

²This benchmark is not currently the fund's benchmark. It is anticipated that the fund will adopt this benchmark in the near future.

The ETF funds will issue (or redeem) fund shares to certain institutional investors known as "Authorized Participants" (typically market makers or other broker-dealers) only in large blocks of fund shares known as "Creation Units." BNY Mellon Securities Corporation ("BNYMSC"), a subsidiary of the BNY Mellon, serves as distributor of the fund. BNYMSC does not distribute fund shares in less than Creation Units, nor does it maintain a secondary market in fund shares. BNYMSC may enter into selected agreements with Authorized Participants for the sale of Creation Units of fund shares.

Index returns are for illustrative purposes only. Index performance returns do not reflect any management fees, transaction costs or expenses. Indexes are unmanaged and one cannot invest directly in an index. Past performance does not guarantee future results.

The Morningstar[®] Emerging Markets Large Cap IndexSM is a float-adjusted market capitalization weighted index designed to measure the performance of emerging market large-capitalization stocks. A country is considered emerging if: (i) its annual per capita gross national income does not fall in the World Bank's high-income category for the most recent three years; (ii) it has had broad-based discriminatory controls against non-domiciled investors during the most recent three years; and (iii) its stock markets do not exhibit any of the following characteristics: transparency, market regulation, operational efficiency, and the absence of broad-based investment restrictions. The index's initial universe of eligible securities includes equity securities (including common stock, preferred stock and shares of REITs), issued by emerging market companies and traded on a major foreign exchange. At each reconstitution, the initial universe is screened to exclude securities

based on the number of non-trading days in the preceding quarter, monthly dollar traded value and turnover during the preceding six-month period, and market capitalization. The index includes large capitalization securities from each eligible country, targeting the top 70% of stocks by market capitalization from each eligible country. The index rebalances quarterly in March, June, September and December, and reconstitutes semi-annually in June and December. **The Morningstar® Developed Markets ex-US Large Cap IndexSM** is a float-adjusted market capitalization weighted index designed to measure the performance of developed market (excluding the United States) large-capitalization stocks. A country is considered developed if it meets the following criteria: (i) its annual per capita gross national income falls in the World Bank's high-income category for the most recent three years; (ii) it has not had any broad-based discriminatory controls against non-domiciled investors for the most recent three years; and (iii) its stock markets exhibit the following characteristics: transparency, market regulation, operational efficiency, and the absence of broad-based investment restrictions. The index's initial universe of eligible securities includes equity securities (including common stock, preferred stock and shares of REITs), issued by developed market companies (excluding the United States) and traded on a major foreign exchange. At each reconstitution, the initial universe is screened to exclude securities based on the number of non-trading days in the preceding quarter, monthly dollar traded value and turnover during the preceding six-month period, and market capitalization. The index includes large capitalization securities from each eligible country, targeting the top 70% of stocks by market capitalization from each eligible country. The index rebalances quarterly in March, June, September and December, and reconstitutes semi-annually in June and December. **The Morningstar® US Large Cap IndexSM** is a float-adjusted market capitalization weighted index designed to measure the performance of US large-capitalization stocks. The index's initial universe of eligible securities includes common stock, tracking stock and shares of real estate investment trusts (REITs) issued by US companies and traded on the New York Stock Exchange, NASDAQ or NYSE Market LLC. At each reconstitution, the initial universe is screened to exclude securities based on the number of non-trading days in the preceding quarter and trading volume during the preceding six-month period. The index includes the securities of companies whose cumulative total market capitalization represents approximately the top 70% of the remaining securities. The index rebalances quarterly in March, June, September and December, and reconstitutes semi-annually in June and December. **The Morningstar® US Mid Cap IndexSM** is a float-adjusted market capitalization weighted index designed to measure the performance of US medium-capitalization stocks. The index's initial universe of eligible securities includes common stock, tracking stock and shares of real estate investment trusts (REITs) issued by US companies and traded on the New York Stock Exchange, NASDAQ or NYSE Market LLC. At each reconstitution, the initial universe is screened to exclude securities based on the number of non-trading days in the preceding quarter and trading volume during the preceding six-month period. The index includes the securities of companies whose cumulative total market capitalization falls approximately between the bottom 10%–30% of the remaining securities. The index rebalances quarterly in March, June, September and December, and reconstitutes semi-annually in June and December. **The Morningstar® US Small Cap IndexSM** is a float-adjusted market capitalization weighted index designed to measure the performance of US small-capitalization stocks. The index's initial universe of eligible securities includes common stock, tracking stock and shares of real estate investment trusts (REITs) issued by US companies and traded on the New York Stock Exchange, NASDAQ or NYSE Market LLC. At each reconstitution, the initial universe is screened to exclude securities based on the number of non-trading days in the preceding quarter and trading volume during the preceding six-month period. The index includes the securities of companies whose cumulative total market capitalization represents approximately the bottom 3%–10% of the remaining securities. The index rebalances quarterly in March, June, September and December, and reconstitutes semi-annually in June and December. **The Bloomberg US Aggregate Total Return Index** is designed to measure the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, mortgage-backed pass-through securities (agency fixed-rate), commercial mortgage-backed securities (agency and non-agency) and other asset-backed securities having at least one year until final maturity. To be included in the index, securities must be rated investment grade (Baa3/ BBB-/BBB- or higher) using the middle rating of Moody's, S&P and Fitch. **The Bloomberg US Corporate High Yield Total Return Index** is designed to measure the US dollar-denominated, high yield (junk), fixed-rate, taxable corporate bond market. Bonds included in the index must have \$150 million or more par amount outstanding and at least one year until final maturity. Bonds are classified as high yield if the middle rating of Moody's, Fitch and S&P is Ba1/BB+/BB+ or below. Securities in the index are updated on the last business day of each month. **The Bloomberg US Corporate 1–5 Years Total Return Index** is designed to measure the market for investment grade, US dollar-denominated, fixed-rate, taxable corporate bonds with one to five years left to maturity. To be included in the index, securities must have \$300 million or more par amount outstanding and be rated investment grade (Baa3/BBB-/BBB- or higher) using the middle rating of Moody's, S&P and Fitch. Securities in the index are updated on the last business day of each month. **The Bank of America Merrill Lynch 3-Month U.S. Treasury Bill Index** is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. The issue selected at each month-end rebalancing is the outstanding Treasury Bill that matures closest to, but not beyond, three months from the rebalancing date. To qualify for selection, an issue must have settled on or before the month-end rebalancing date. The **S&P 500®** Index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. The **MSCI Emerging Markets Index** is a free float-adjusted market capitalization-weighted index that is designed to measure equity market performance of emerging markets. The **MSCI EAFE Index** (Europe, Australasia, Far East) is a free float-adjusted, market capitalization-weighted index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. The **ICE Bank of America US Corporate Index** is an unmanaged index comprised of U.S. dollar denominated investment grade corporate debt securities publicly issued in the U.S. domestic market with at least one year remaining term to final maturity. The **S&P Global Infrastructure Index** is designed to track 75 companies from around the world chosen to represent the listed infrastructure industry while maintaining liquidity and tradability. To create diversified exposure, the index includes three distinct infrastructure clusters: energy, transportation, and utilities. An investor cannot invest directly in any index.

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The fund's investment adviser is BNY Mellon ETF Investment Adviser, LLC (Adviser), and the fund's sub-adviser is Dreyfus, a division of Mellon Investments Corporation, which is an affiliate of the Adviser.

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