BNY Mellon's new ETFs are designed to offer a compelling alternative to those in the market today, and at a market-leading price point for two of the funds. The BNY Mellon US Large Cap Core Equity ETF and BNY Melllow Core Bond ETF are the first 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.

We build our index ETFs to track their respective benchmarks. We utilize a variety of investment tools and techniques to minimize tracking error, reduce transaction costs and maximize efficiency.

BNY Mellon is committed to the strength of our intellectual capital. The ETF suite of BNY Mellon Investment Management builds on that reputation and allows clients to complement their existing investments through our robust capabilities from across our entire organization.

### Equity

<table>
<thead>
<tr>
<th>Name</th>
<th>Ticker/CUSIP</th>
<th>Target Index</th>
<th>Investment Objective</th>
<th>Anticipated Launch Rate</th>
<th>Total Expense Ratio**</th>
</tr>
</thead>
<tbody>
<tr>
<td>BNY Mellon US Large Cap Core Equity ETF</td>
<td>BKLC 09661T107</td>
<td>Morningstar® US Large Cap IndexSM</td>
<td>The fund seeks to match the performance of the Morningstar® US Large Cap IndexSM</td>
<td>April 9, 2020</td>
<td>0.00%</td>
</tr>
<tr>
<td>BNY Mellon US Mid Cap Core Equity ETF</td>
<td>BKMC 09661T206</td>
<td>Morningstar® US Mid Cap IndexSM</td>
<td>The fund seeks to match the performance of the Morningstar® US Mid Cap IndexSM</td>
<td>April 9, 2020</td>
<td>0.04%</td>
</tr>
<tr>
<td>BNY Mellon US Small Cap Core Equity ETF</td>
<td>BKSE 09661T305</td>
<td>Morningstar® US Small Cap IndexSM</td>
<td>The fund seeks to match the performance of the Morningstar® US Small Cap IndexSM</td>
<td>April 9, 2020</td>
<td>0.04%</td>
</tr>
<tr>
<td>BNY Mellon International Equity ETF</td>
<td>BKIE 09661T404</td>
<td>Morningstar® Developed Markets ex-US Large Cap IndexSM</td>
<td>The fund seeks to match the performance of the Morningstar® Developed Markets ex-US Large Cap IndexSM</td>
<td>April 23, 2020</td>
<td>0.04%</td>
</tr>
<tr>
<td>BNY Mellon Emerging Markets Equity ETF</td>
<td>BKEM 09661T503</td>
<td>Morningstar® Emerging Markets Large Cap IndexSM</td>
<td>The fund seeks to match the performance of the Morningstar® Emerging Markets Large Cap IndexSM</td>
<td>April 23, 2020</td>
<td>0.11%</td>
</tr>
</tbody>
</table>

### Fixed Income

<table>
<thead>
<tr>
<th>Name</th>
<th>Ticker/CUSIP</th>
<th>Target Index</th>
<th>Investment Objective</th>
<th>Anticipated Launch Rate</th>
<th>Total Expense Ratio**</th>
</tr>
</thead>
<tbody>
<tr>
<td>BNY Mellon Core Bond ETF</td>
<td>BKAG 09661T602</td>
<td>Bloomberg Barclays US Aggregate Total Return Index</td>
<td>The fund seeks to match the performance of the Bloomberg Barclays US Aggregate Total Return Index</td>
<td>As market conditions permit</td>
<td>0.00%</td>
</tr>
<tr>
<td>BNY Mellon Short Duration Corporate Bond ETF</td>
<td>BKSb 09661T701</td>
<td>Bloomberg Barclays US Corporate 1-5 Years Total Return Index</td>
<td>The fund seeks to match the performance of the Bloomberg Barclays US Corporate 1-5 Year Total Return Index</td>
<td>As market conditions permit</td>
<td>0.06%</td>
</tr>
<tr>
<td>BNY Mellon High Yield Beta ETF</td>
<td>BKHY 09661T800</td>
<td>Bloomberg Barclays US Corporate High Yield Total Return Index</td>
<td>Seeks to match the performance of the Bloomberg Barclays US Corporate High Yield Total Return Index</td>
<td>As market conditions permit</td>
<td>0.22%</td>
</tr>
</tbody>
</table>

*Launch dates are subject to change.
Learn more

Call your BNY Mellon Advisor or contact a BNY Mellon Brokerage Services Representative at 1-800-843-5466.

Investors should consider the investment objectives, risks, charges and expenses of a 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 advisor 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.

RISKS

ETFs trade like stocks and are subject to investment risk, including possible loss of principal. The risks of investing in the ETF typically reflect the risks of the types of instruments in which the risks of the ETF invests. Diversification cannot assure a profit or protect against loss. Equities are subject to 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 over higher-rated bonds and are considered speculative in terms of the issuer’s ability to pay interest and repay principal on a timely basis.

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* Zero commission 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.

** The Total Expenses, or Net Expenses (if including fee waivers or expense reimbursements), is the actual fund expense ratio applicable to investors. Please see prospectus for more information.

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