



BNYM Newton International Equity

Separately Managed Accounts

Sub-advised by

Newton Investment Management Limited

Managed by



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

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

➤ An Introduction
to BNY Mellon
Investment Management
INVESTING AS IT SHOULD BE

Introducing BNY Mellon Investment Management

The Investment Management Arm of BNY Mellon, One of the World's Largest Financial Services Firms

Our business

- Situated in more than 35 countries around the world, we look to connect investors with opportunities across every major asset class
- We believe that the right results begin by being relevant to every client, whether that is engaging the way they want, offering diversified strategies, or providing advice and quality insights for better-informed decisions
- To achieve this, we have built our model around investors' needs. Offering the best of both worlds, we bring together professional investment firms with unique cultures, backed by the strength, stability and global presence of BNY Mellon
- Our clients include asset managers, banks, broker-dealers, central banks, companies, family offices, financial intermediaries, governments, insurance companies, investment advisers, non-profit organizations, pension funds and sovereign institutions

Investing involves risk, including the possible loss of the entire amount you invest.

Together, We Manage and Service Financial Assets...

...for Institutions, Corporations and Individual Investors Around the World

BNY Mellon Investment Management

Institutional and retail
asset management



BNY Mellon Investment Services

Full range of financial operations, cash management
and global payments services



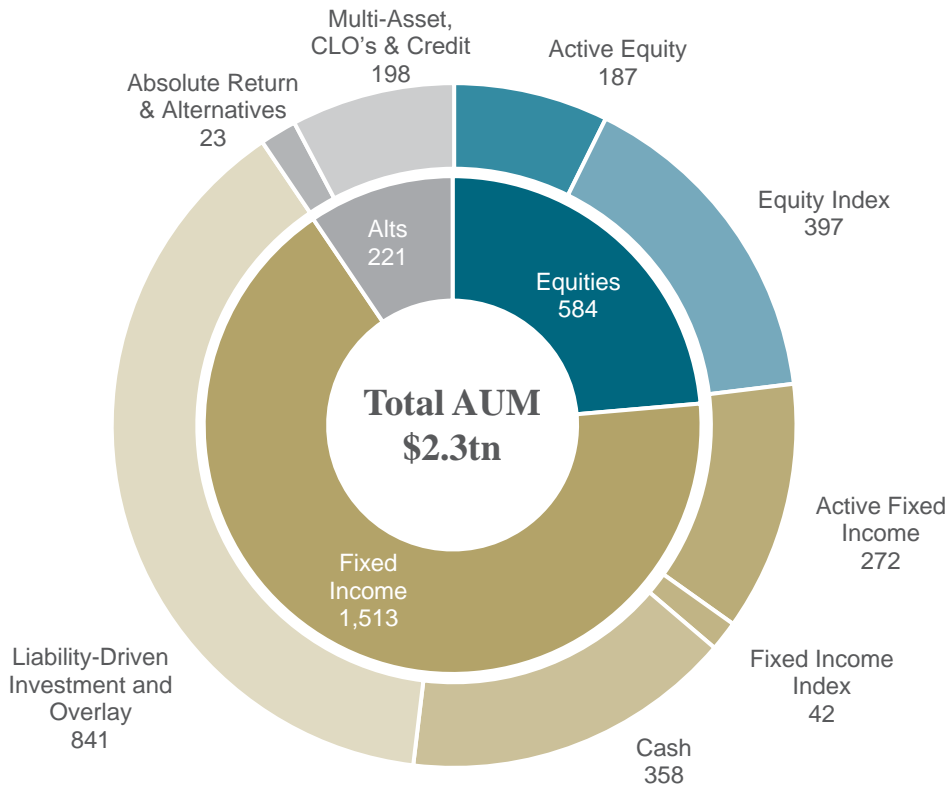
¹ Source: BNY Mellon. Data as of June 30, 2021 (this includes Wealth Management).

² Source: Ranking based on peer group company filing as of March 31, 2021. Peer group included in ranking analysts: STT, JPM, C, BNP, HSBC, NTRS and RBC.

BNY Mellon Investment Management & BNY Mellon Wealth Management

Assets Under Management as of June 30, 2021

Assets Under Management by Asset Class (\$Bn)



Assets Under Management by Client/Plan Type (\$Bn)

Defined Benefit	1,156
Defined Contribution	105
Endowments/Foundations	26
Sub-Advisory	205
Retail / Intermediary	105
Sovereign Wealth	107
Treasury/General Account	473
High Net Worth/Wealth Management	143

Source: BNY Mellon as of June 30, 2021. AUM includes the asset managers outlined in this file (with the exception of Siguler Guff), as well as BNY Mellon Investment Adviser, Inc. and BNY Mellon Wealth Management. Total AUM may not add up due to rounding.

Our Model: the Best of Both Worlds

Providing Specialist Expertise From Our Professional Investment Firms Backed by the Strength, Stewardship and Global Presence of BNY Mellon

The size, scale and distribution capability of BNY Mellon, with proven financial stewardship



Our investment managers, dedicated to delivering solutions our clients need in today's challenging world

Creative and critical thinkers, strong relationships, collective intelligence, operational excellence, choice of access, better fit of strategy to client needs



Investing involves risk, including the possible loss of the entire amount you invest.

Our Professional Investment Firms

Located Across the Americas, EMEA and Asia Pacific; Bringing Our Clients Clear, Independent Thinking From Our Dedicated Investment Minds

 <p>Global sub-investment grade debt asset management</p> <p>AUM: \$43bn</p>	 <p>Brazilian equity; long/short; macro; corporate bonds and fixed income strategies</p> <p>AUM: \$7.4bn</p>	 <p>Full array of money market funds and select offshore liquidity funds</p> <p>AUM: \$288bn</p>	 <p>Global fixed income, risk management solutions and absolute return investing</p> <p>AUM: \$1tn</p>
 <p>A global multi-specialist investment manager with a full spectrum of research-driven solutions</p> <p>AUM: \$673.2bn</p>	 <p>Active equity and bonds, multi-asset, absolute-return, income and sustainable solutions</p> <p>AUM: \$65.8bn</p>	 <p>Multi-strategy private equity, direct investment and multi-manager funds</p> <p>AUM: \$15.6bn</p>	<p>WALTER SCOTT</p> <p>Global equity investment management</p> <p>AUM: \$101.6bn</p>
<p>Total AUM: \$2.3tn*</p>			

*The Total AUM shown above includes AUM for High Net Worth/BNY Mellon Wealth Management, which was US\$143 billion as of June 30, 2021. Assets under management in U.S. dollars as of June 30, 2021. Siguler Guff data is as of March 31, 2021. Please see pages 35 and 36 for Important Information.



Introduction to Newton

Two Professional Firms Committed to Your Success

BNY Mellon Securities Corporation

- BNY Mellon Securities Corporation, a BNY Mellon subsidiary, provides distinctive investment advisory services to the wrap sponsor space.

Newton

- London-based global equity investment manager for more than 40 years
- Newton, a BNY Mellon subsidiary, has over \$63 billion in assets under management (AUM)

BNY Mellon Securities Corporation sponsors or provides investment advisory or administrative services to various wrap programs, and is the investment manager of record for the investment strategy described in this presentation. Newton Investment Management Limited provides certain investment management services to BNY Mellon Securities Corporation in connection with the strategy described in this presentation.

“Newton” and/or the “Newton Investment Management” brand refers to Newton Investment Management Limited. Newton is incorporated in the United Kingdom (Registered in England no. 1371973) and is authorized and regulated by the Financial Conduct Authority in the conduct of investment business. Newton is a subsidiary of The Bank of New York Mellon Corporation.

In addition, AUM for Newton may include assets managed by Newton’s officers as dual officers or employees of The Bank of New York Mellon Corporation and assets of wrap-fee account(s) for which Newton Investment Management Limited provides certain investment management services to BNY Mellon Securities Corporation in connection with these products.

Unique combination of bottom-up stock selection within a thematic framework

- Themes help identify areas of risk and opportunity, helping narrow the stock universe
- Bottom-up stock selection is a priority decision, not sector or country allocations
- Flexible investment analysis allows for using differing investment tools, not rules, during changing market and business cycles. The investment process is style and market-cap agnostic

Performance-driven culture

- Newton manages a proportion of its assets utilizing a performance fee-based structure, attempting to create a performance-driven culture aligned with clients' objectives

Team-focused culture

- Newton's investment process relies on the interaction between its global analysts, portfolio managers and regional specialists. This process looks to capture the best ideas within the house and deliver them into each client's portfolio

Newton's Investment Philosophy

Global Thematic Investing Since 1978

We believe in ...

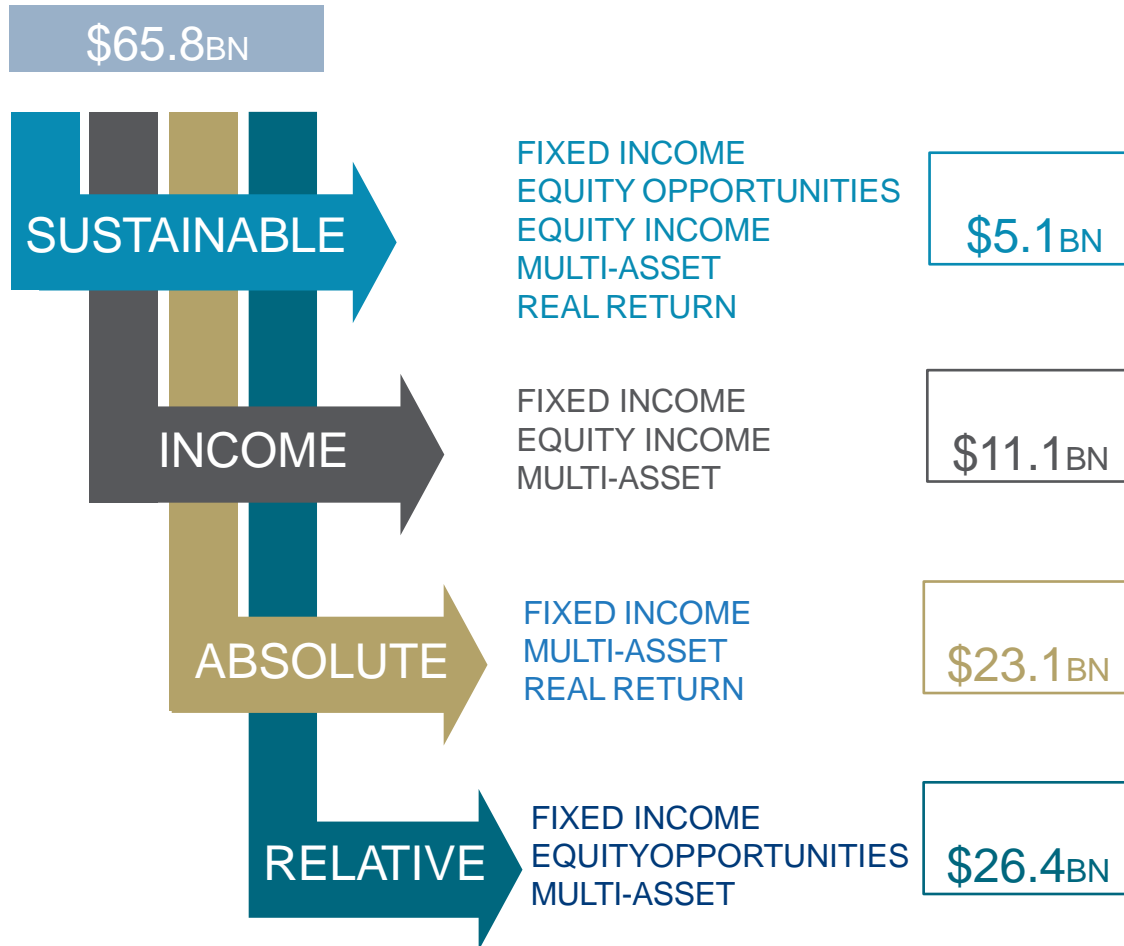


Our primary objective is delivering results for our clients

Source: Newton, 2020.

Assets Under Management

Summary as of June 30, 2021



Investing with purpose

- Partnerships with clients to deliver desired outcomes
- Over 40 years of global investment expertise
- Consistent conviction-based investment philosophy
- Single multi-disciplinary investment team

Team-based approach

Source: Newton, June 2021. Totals may not add up due to rounding.

Our Investment Process

We think globally, using themes which:

- Represent key forces of observable change
- Provide long-term orientation
- Provide a stimulus for debate and focus for research

We conduct proprietary global research with:

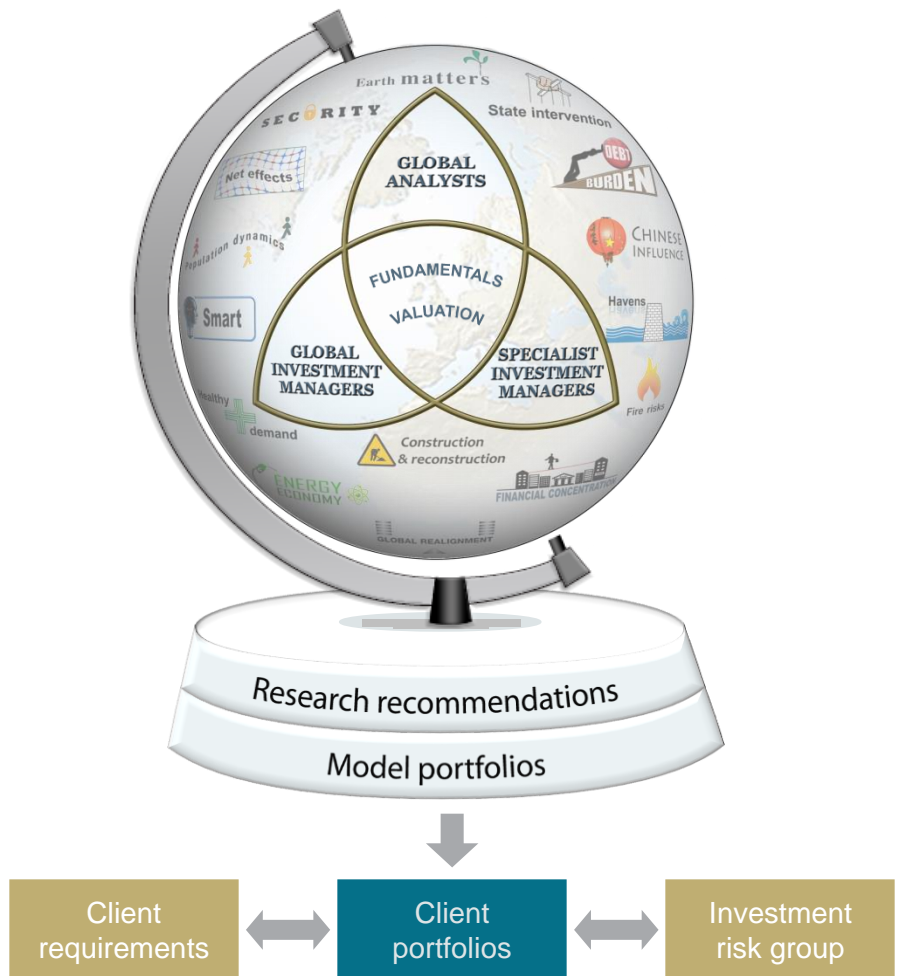
- Career global sector analysts
- Credit, asset class, regional, strategic complements
- Responsible investment themes

We deliberately base our investment engine in London. We believe this fosters:

- Perspective: dispassionate global judgment
- Communication culture, robust real-time debate
- Efficient idea generation and implementation

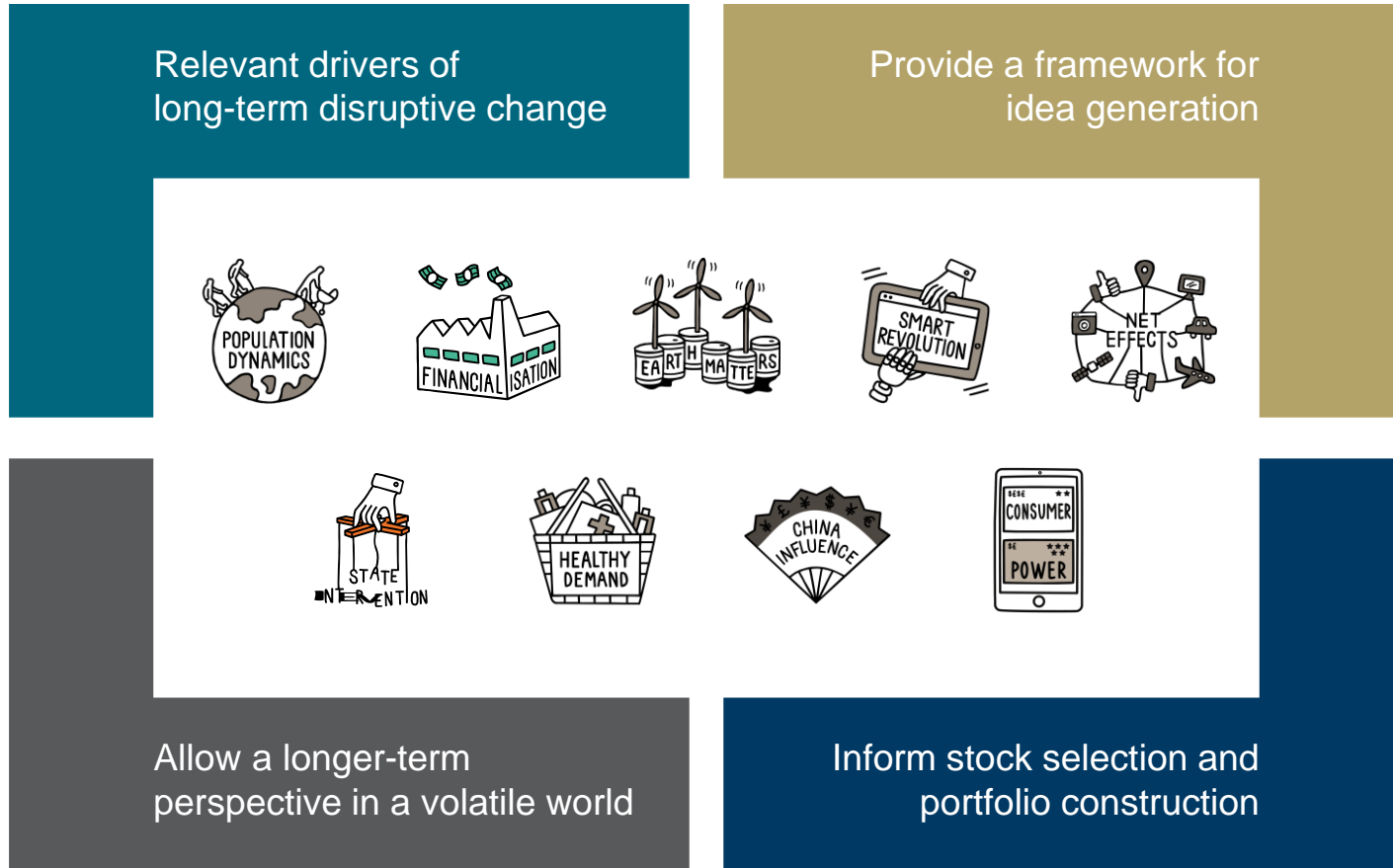
We construct single portfolios:

- Research-recommended lists act as menus
- Model portfolios provide leadership
- Portfolio managers given discretion and accountability



Global Thematic Framework

Themes Help Identify Opportunities and Challenges



Investors fail to understand the impact of structural change

Source: Newton, 2020.

Stock Selection

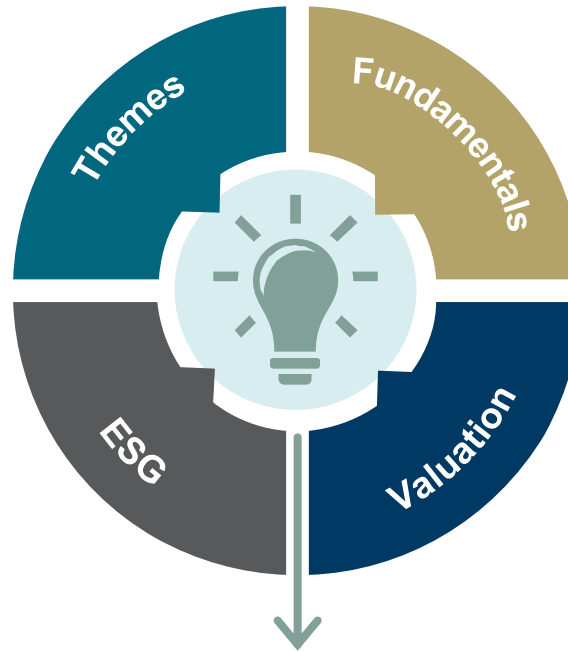
Newton's Long-Term Perspective Is Built on:

THEMES

Identifying drivers of change,
providing a framework for
idea generation

FUNDAMENTALS

Analysis of operating trends,
quality of business model
and competitive landscape



ESG

Integrated assessment of
financially material ESG¹
risks and opportunities

VALUATION

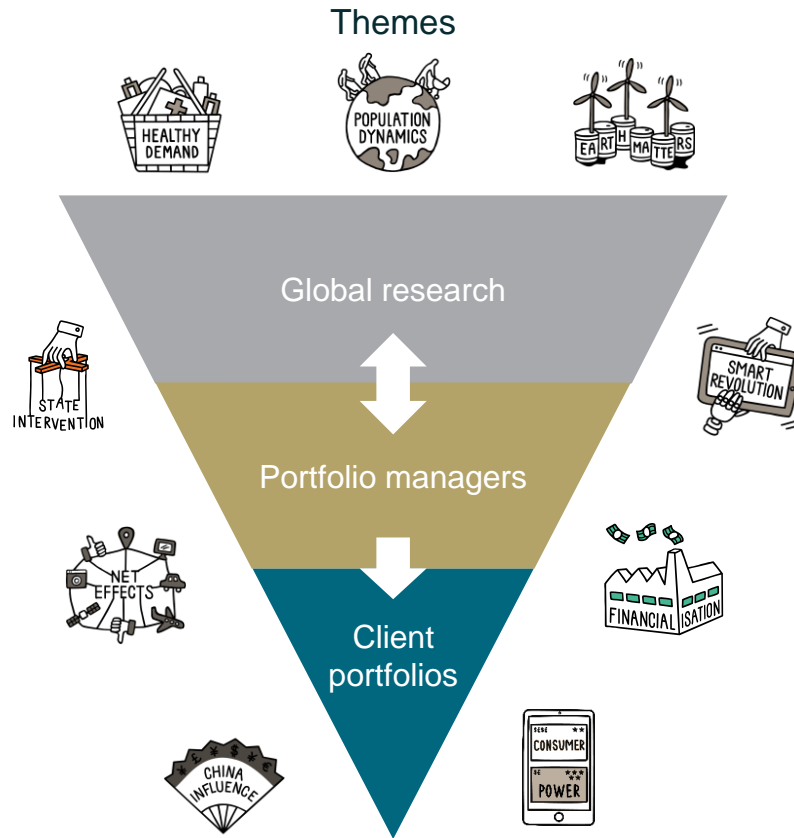
Investing in what we believe
to be strong businesses
at the right price

IDEAL CANDIDATE

1. Environmental, Social and Governance.

Source: Newton, 2020.

Process Overview



- **Themes:** Long-term in nature, set the background for our stock research and portfolio construction
- **Global research:** Career industry analysts provide global stock recommendations, with integrated ESG¹ research
- **Portfolio managers:** Provide a combination of perspectives, ensure ideas are delivered effectively and consistently into portfolios
- **Client portfolios:** High-conviction, single portfolios constructed from firm-wide recommendations

Process encourages lateral thinking, teamwork, fluid communication and swift implementation of ideas

1. Environmental, Social and Governance.

Newton Equity Opportunities Team

International Equity

Global Thematic Insights

Economics and Policy



People



Innovation



21 years' investment experience

12 years at Newton



Paul Birchenough



Ian Smith



Charles French



Paul Markham



Jeff Munroe



Yuko Takano



Louise Kernohan



Simon Nichols¹



Ben Smith

Portfolio Managers

23 years' investment experience
15 years at Newton

Equity Income

Equity Opportunities

Real Return

Multi-Asset

Fixed Income

Global Research

15 years' investment experience **6** years at Newton



Duncan Bulgin
Head of Research



Tom Atkinson



Stephen Benson



Amy Chamberlain



Fei Chen



Vivek Gautam



Emily Heaven



Robbie Henderson



Connor Middleton



Michal Plotkowiak



Laura Sheehan



Maria Toneva



Jonny Urwin



Scott Freedman



Martin Chambers



Ashwin Palta



Jeevan Dhoot

Credit



Andrew Parry
Head of Sustainable Investment



Ian Burger
Head of Responsible Investment



Carolyn Hewitt



Lloyd McAllister



Alexander Parkinson



Rebecca White



Sakshi Bahl²



Tanushree Chandhok²



Parag Saxena²

Responsible Investment



David King



Paul Byrne



Edward Geall



Jeremy Stuber



Joo Hee Lee



Brendan Mulhern



Joseph Karagoz

Thematic, Quant & Strategy

¹Simon Nichols also manages Multi-Asset portfolios; ²An employee of BNY Mellon Operations India, not included in the calculation of team average numbers. Provides support to the Newton Responsible Investment Team from Pune, India.

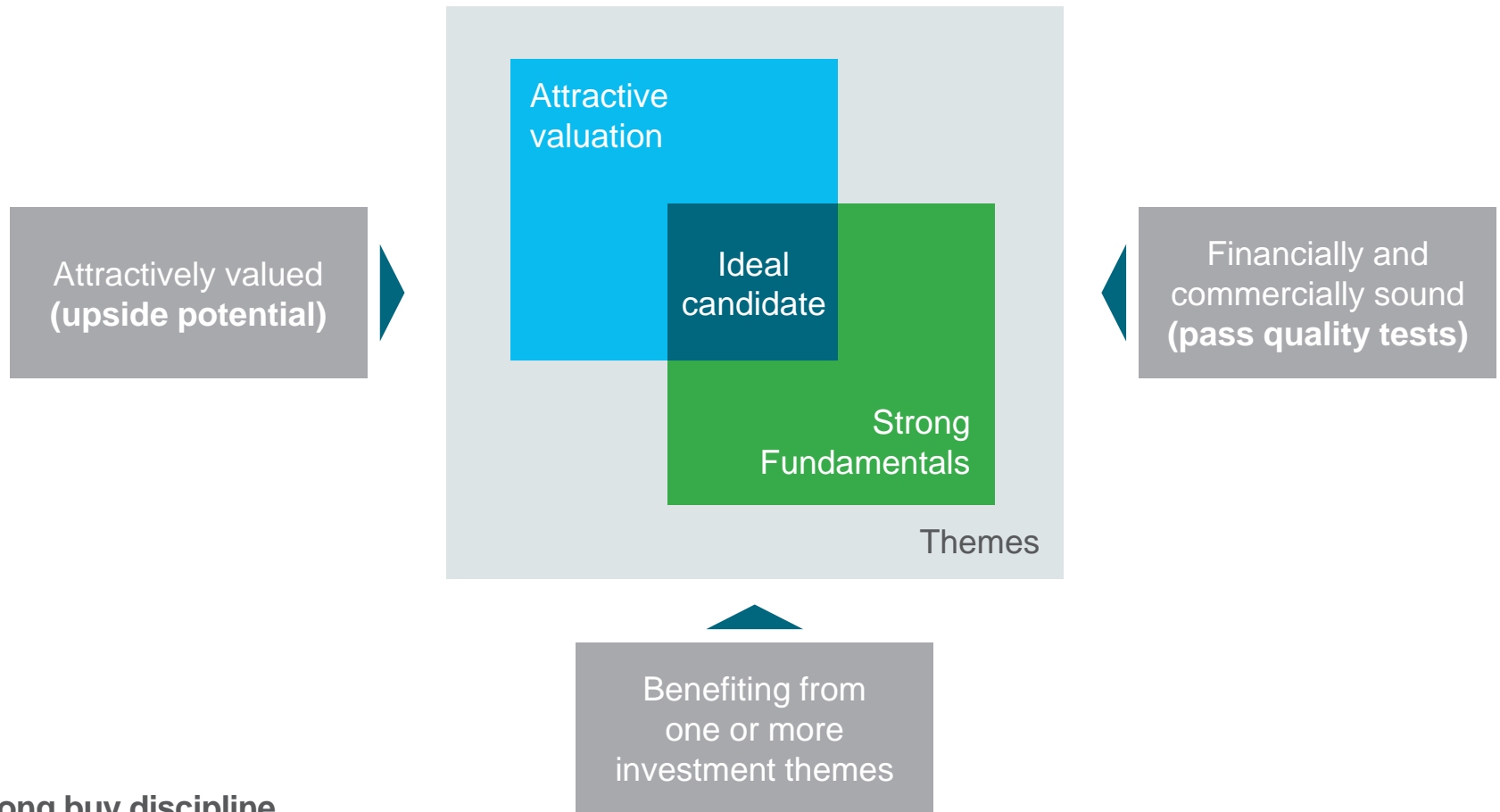
Source: Newton, June 30, 2021. Years' investment experience and tenure at Newton are team average numbers.

Total number of investment personnel = 65

Single investment team, interactive and collaborative approach

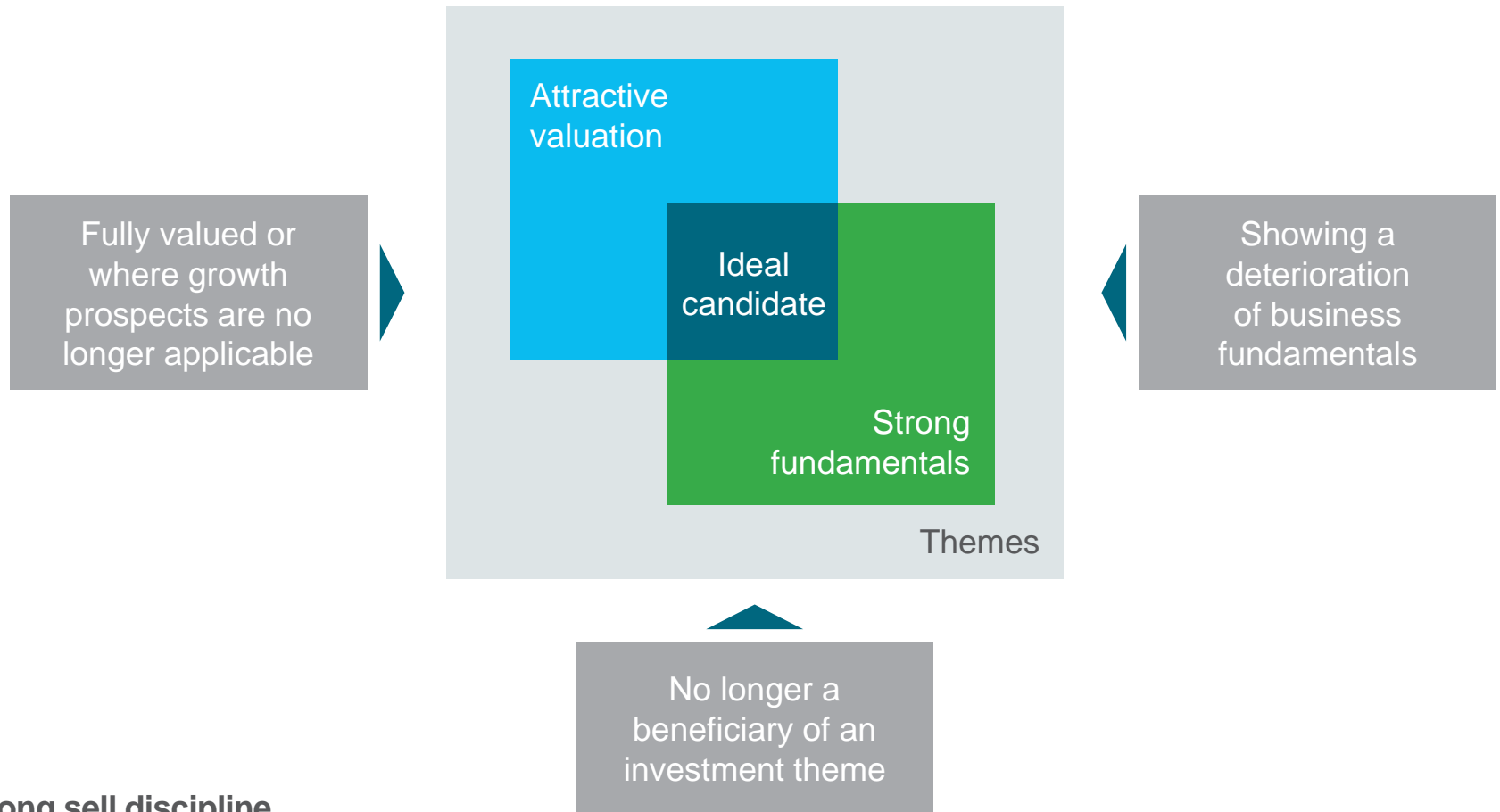
Buy Discipline

Newton Typically Buys Stocks That It Believes Are:



Sell Discipline

Newton Typically Sells Stocks That It Believes Are:



Strong sell discipline

Potential Newton Benefits

Newton Is an Experienced Asset Manager With an Established History of Investing in International Markets

- **London-based manager with 40+ years of global equity investing** and an international equity composite launched 18 years ago
- **Experienced team** of portfolio managers supported by global sector analysts. The entire investment team is located in a single office, designed to encourage **efficient idea generation and rapid implementation of ideas into portfolios**
- **Thoughtful combination of rigorous bottom-up analyses within a global thematic framework:** Themes help the investment team identify areas of risk and opportunity, while rigorous bottom-up analyses help the team select the right securities
- **Client-focused firm** with a performance-driven culture focused on delivering for our clients



BNYM Newton International Equity Portfolio

BNYM Newton International Equity

Strategy type

International Equity

Objective

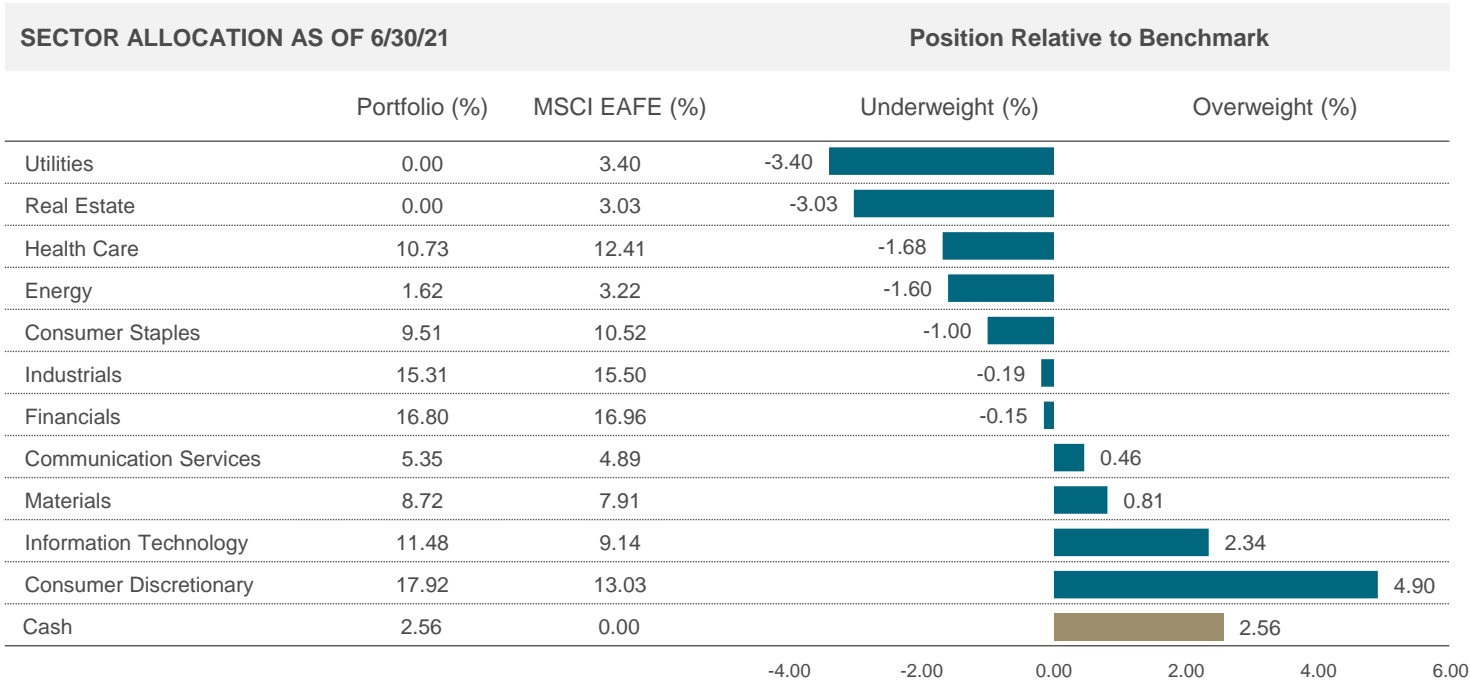
To achieve long-term capital growth from investing in global equities excluding U.S. securities

- A focused, **actively managed** portfolio of international equities
- **Focus:** typically 55 to 80 holdings
- **Flexibility:** ability to invest anywhere around the world, excluding the U.S.
- **Freedom:** portfolio can deviate considerably from the benchmark
- Maximum of 5% of the portfolio value invested in any one company
- Emerging market exposure capped at 20%, off-benchmark exposure capped at 25% in total

There's no guarantee the strategy's objective will be achieved. Portfolio holdings are subject to change at any time without notice and may not be construed as investment recommendations. Please see important information at the end of this presentation.

Portfolio Information

BNYM Newton International Equity



Source: Newton. Based on the strategy model account that is delivered to BNY Mellon Securities Corporation (BNYMSC) and used by BNYMSC to invest client account assets. The strategy model account is subject to change; actual individual accounts may vary. Sectors are defined according to the Global Industry Classification Standard. There can be no assurance that the securities purchased will remain in the portfolio or that other securities have not been purchased. The holdings listed should not be considered recommendations to purchase or sell a particular security. It should not be assumed that securities bought or sold in the future will be profitable or will equal the performance of the securities in this list. The securities identified and described do not represent all of the securities purchased, sold or recommended for client accounts. Newton will provide a complete list of portfolio holdings purchased and sold in the last 12 months upon request.

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. An investor cannot invest directly in any index. While the MSCI EAFE Index does not contain any ADRs, the BNYM Newton International Equity wrap accounts are composed mostly of ADRs. Totals may not add up due to rounding.

*Represents position in the MSCI Japan ETF, a non-benchmark holding.

Portfolio Information

BNYM Newton International Equity as of 6/30/21

TOP 10 HOLDINGS

Company	Percent of Portfolio
ASML Holding NV	3.59
Sony Group Corporation	3.41
Recruit Holdings Co., Ltd.	3.20
TechnoPro Holdings, Inc.	3.13
AIA Group Limited	2.94
Diageo Plc	2.87
Roche Holding AG	2.53
Anglo American Plc	2.49
Barclays Plc	2.47
SAP SE	2.46
Total	29.11

REGIONAL ALLOCATION

	BNYM Newton Int'l Equity (%)	MSCI EAFE (%)	Relative (%)
United Kingdom	21.00	14.38	6.61
North America	1.50	0.00	1.50
Middle East	0.00	0.60	-0.60
Japan	20.85	23.19	-2.33
Europe ex UK	41.43	50.07	-8.65
Asia Pacific ex Japan	2.94	11.76	-8.82
Emerging Market (Subtotal)	9.72	0.00	9.72
Developed Market (Subtotal)	87.72	100.00	-12.28

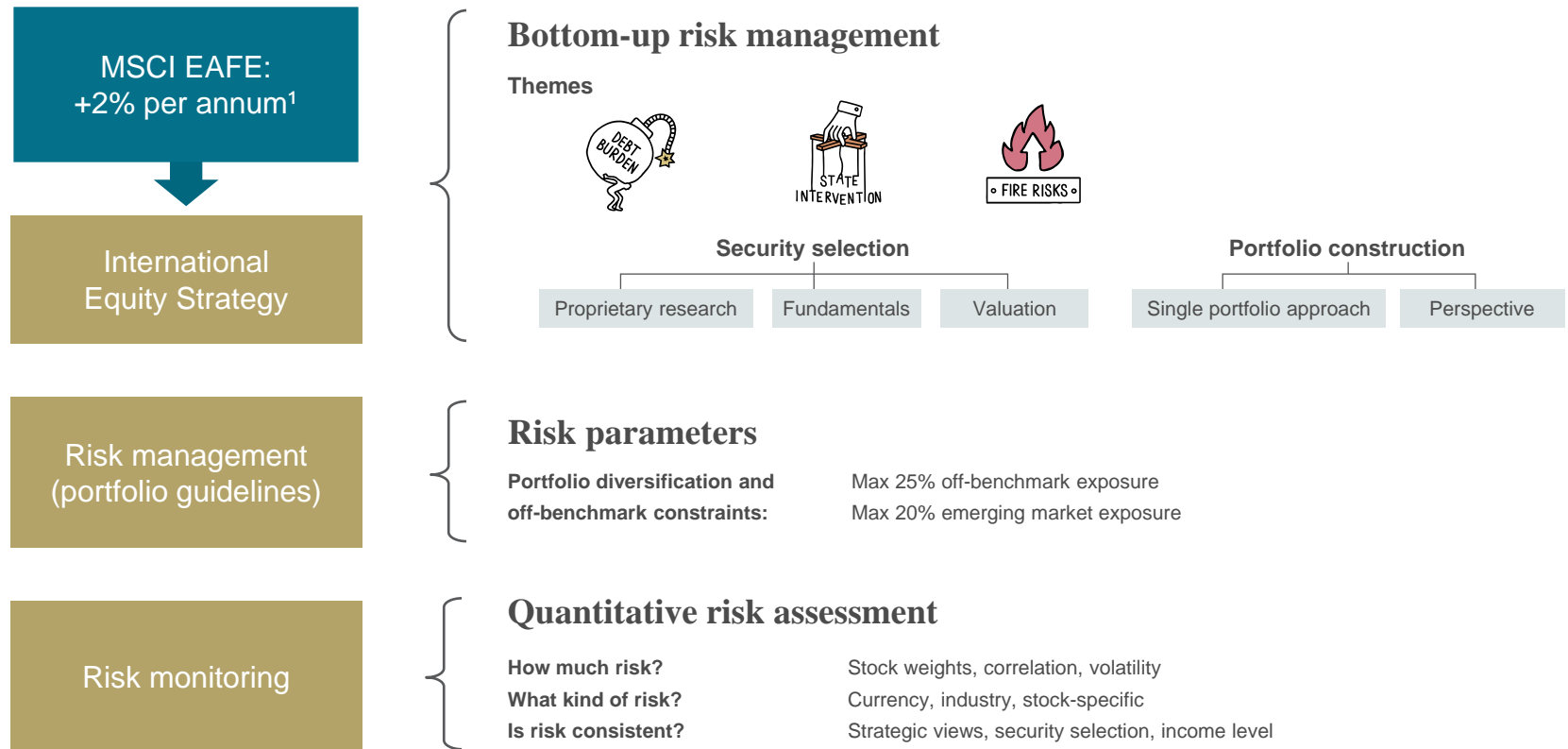
Source: Newton. Based on the strategy model account that is delivered to BNY Mellon Securities Corporation (BNYMSC) and used by BNYMSC to invest client account assets. The strategy model account is subject to change; actual individual accounts may vary. Sectors are defined according to the Global Industry Classification Standard. There can be no assurance that the securities purchased will remain in the portfolio or that other securities have not been purchased. The holdings listed should not be considered recommendations to purchase or sell a particular security. It should not be assumed that securities bought or sold in the future will be profitable or will equal the performance of the securities in this list. The securities identified and described do not represent all of the securities purchased, sold or recommended for client accounts. Newton will provide a complete list of portfolio holdings purchased and sold in the last 12 months upon request.

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*Represents position in the MSCI Japan ETF, a non-benchmark holding.

International Equity Investing

Seeking to manage risks

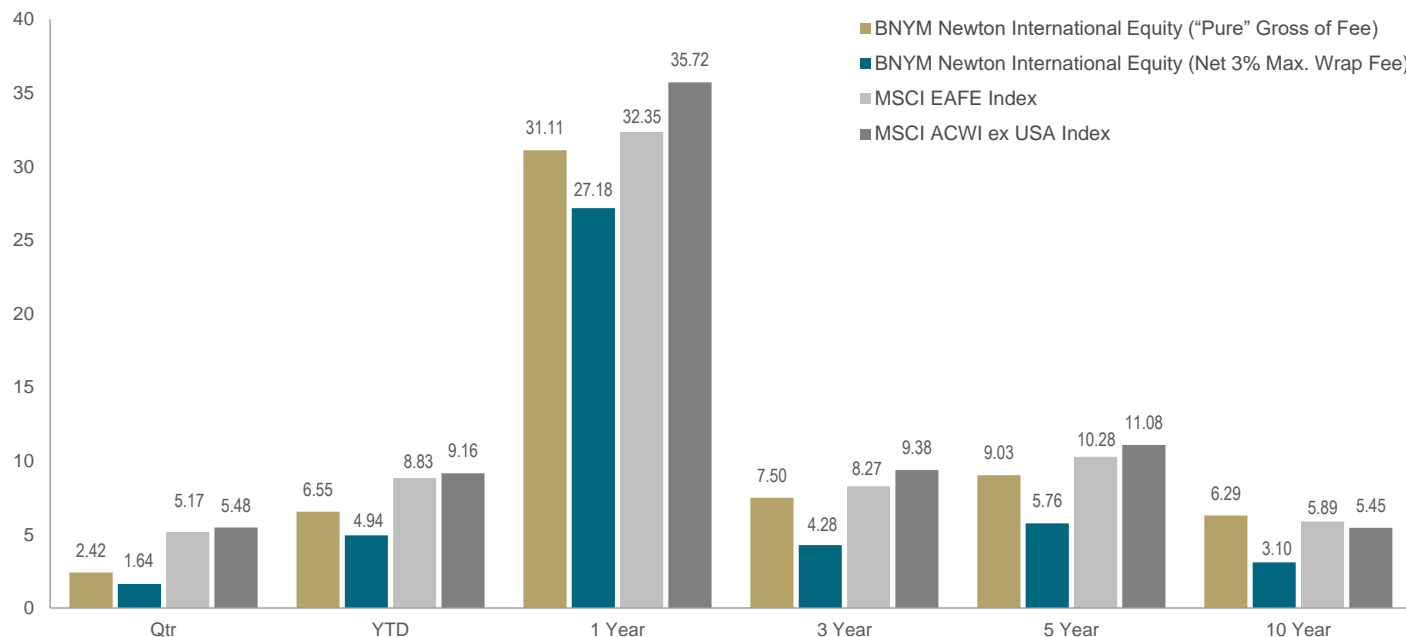


Seeking appropriate, consistent and intended risk

1. The MSCI EAFE Index is used as a comparative index for this strategy. The strategy does not aim to replicate either the composition or the performance of the comparative index.

BNYM Newton International Equity Composite Performance

Average Annual Total Returns as of 6/30/21 (%)



DUE TO RECENT MARKET VOLATILITY, CURRENT PERFORMANCE MAY BE DIFFERENT THAN THE FIGURES SHOWN. Investors should note that the strategy's short-term performance is highly unusual, in part to unusually favorable market conditions, and is unlikely to be repeated or consistently achieved in the future.

Sources: BNYMSC and FactSet. **Past performance is no guarantee of future results.** "Pure" gross-of-fee returns are supplemental to net-of-fee returns and do not reflect the deduction of managed account program fees. The information shown is supplemental to a fully compliant GIPS presentation that can be found at the end of this presentation along with other important disclosures. Returns for less than one year are not annualized. The benchmark for the Composite is the MSCI EAFE Index, which is a free float-adjusted, market capitalization-weighted index that is designed to measure the equity market performance in developed markets, excluding the United States and Canada. While the MSCI EAFE Index does not contain any ADRs, the BNYM Newton International Equity wrap accounts are primarily composed of ADRs and foreign ordinary shares settled in U.S. dollars. Benchmark performance is net of withholding taxes using the highest tax rates applicable to non-resident individual investors. The MSCI ACWI ex USA Index is included for comparison purposes only. An investor cannot invest directly in any index.

Performance figures for each account within the Composite are calculated monthly on a trade-date basis. Monthly market values include all dividends, interest and accrued income, and realized and unrealized gains or losses, if any. Through March 31, 2018, monthly returns reflected the daily weighting of cash flow using the modified Dietz method; effective April 1, 2018, returns are calculated daily and are geometrically linked to create a monthly return. Monthly returns are geometrically linked to create quarterly and annual returns. Composite performance results are asset-weighted on a monthly basis using beginning-of-the-month market values of accounts. Through March 31, 2018, portfolio valuation and calculation of returns occurred when cash flows or security transfers in-kind exceeded 10% of the beginning-of-the-month market value, and accounts were excluded from composites for the month when a client-initiated significant cash flow or security transfer in-kind exceeded 30% of the beginning-of-the-month market value. As of April 1, 2018, accounts are excluded from composites for the month when a client-initiated significant cash flow or security transfer in-kind exceeds 30% of the prior business day market value; the 10% rule no longer applies due to implementation of daily return calculation. The account is removed temporarily from the Composite for the month of the significant cash flow or security transfer in-kind, and returned to the Composite the following month. Extended periods of composite performance are computed by linking monthly returns. Dispersion measures the variability of account returns within a composite and is calculated using asset-weighted standard deviation for any time period in which at least five accounts have been open for the entire year.

BNYM Newton International Equity Composite Performance Presentation⁸

Year end Dec. 31	Composite annual total return ("pure" gross of fees)* (%)	Composite annual total return (net of fees) (%)	MSCI EAFE Index return (%)	Number of portfolios in Composite	Composite dispersion (%)	Composite ex-post standard deviation (3-yr annualized)**	Benchmark ex-post standard deviation (3-yr annualized)**	Composite assets at end of period (U.S.\$ millions)	Composite assets as a percentage of firm's AUM (%)	Total firm AUM (U.S.\$ millions)
2010	10.70	7.38	7.75	1,478	0.44	--	--	435.98	66.07	659.87
2011	-13.10	-15.70	-12.14	1,089	0.51	19.53	22.40	261.03	46.98	555.67
2012	21.91	18.26	17.32	964	0.25	16.88	19.34	269.70	52.18	516.86
2013	18.64	15.08	22.79	1,010	0.48	14.97	16.25	321.42	50.28	639.22
2014	-1.35	-4.31	-4.90	869	0.17	11.42	13.03	244.40	52.87	462.25
2015	2.49	-0.59	-0.81	938	0.20	10.64	12.46	264.26	53.32	495.61
2016	-3.88	-6.76	1.00	719	0.24	10.92	12.47	194.41	52.58	369.75
2017	28.06	24.22	25.03	728	0.43	10.69	11.83	251.35	55.53	452.66
2018	-15.40	-17.94	-13.79	619	0.33	11.20	11.26	178.26	49.79	358.02
2019	20.20	16.59	22.01	542	0.33	11.25	10.83	180.80	48.53	372.55

* "Pure" gross-of-fees returns are supplemental to net-of-fees returns and do not reflect the deduction of managed account program fees.

** Three-year annualized ex-post standard deviation of the composite is not required prior to 2011.

BNYM Newton International Equity Composite Performance Presentation

BNY Mellon Securities Corporation⁸ (“BNYMSC” or the “Firm”) claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with GIPS standards. BNYMSC has been independently verified for calendar years 2002 through 2019. Verification assesses whether (1) the firm has complied with the composite construction requirements of GIPS standards on a firm-wide basis and (2) the firm’s policies and procedures are designed to calculate and present performance in compliance with GIPS standards. The BNYM Newton International Equity Composite has been examined for the periods from April 1, 2006 through December 31, 2011, and from January 1, 2014 through December 31, 2019. The verification and performance examination reports are available upon request. A complete list and description of the Firm’s composites are available upon request. For further information, please contact us at 1-877- 334-6899.

1. BNYMSC is a registered investment adviser. BNYMSC is a wholly-owned subsidiary of BNY Mellon Investment Adviser, Inc. (“BNYM Investment Adviser”)⁸ and an indirect subsidiary of The Bank of New York Mellon Corporation (“BNY Mellon”). BNYMSC offers wrap account and separately managed account strategies managed by the Firm and other investment advisers. The Firm is defined as encompassing those accounts, with respect to its Intermediary SMA business, for which BNYMSC serves as the discretionary asset manager, plus those discretionary accounts in the BNY Mellon Managed Asset Program, sponsored by BNYMSC, for which BNYMSC acts as Portfolio Manager.
2. Past performance is not indicative of future results and any portfolio could suffer losses as well as achieve gains. Performance returns are based in U.S. dollars, and are shown both before the deduction of managed account program fees (“pure” gross of fees), and after the deduction of managed account program fees (net of fees). Net-of-fee performance figures demonstrate the compounding effect of fees and are derived by using the highest model, all-inclusive fee (“wrap fee”) of 3.00%. Returns include realized and unrealized gains and losses plus accrued income. The performance of the BNYM Newton International Equity Composite (the “Composite”) is based in U.S. dollars and is net of non-reclaimable withholding taxes on dividends, interest income and capital gains where applicable. Generally, equity securities held in the composite that are listed on a major U.S. exchange are valued using the last sale price reported. For foreign equity and ADR positions that trade over the counter, an imputed price may be used, based on the last sale price reported on the primary foreign exchange, converted to U.S. dollars using the current currency exchange (or “spot”) rate. Additional information regarding policies for valuing portfolios, calculating performance, and preparing compliant presentations is available upon request.
3. The Composite was created in April 2006 with an inception of April 1, 2006. From inception, the Composite consists of all fully discretionary international equity accounts subject to a wrap fee for which Newton Investment Management Limited, an affiliate of the Firm, has served as sub-adviser to BNYMSC. Accounts in the Composite are invested in international equities selected through a bottom-up process within a global thematic framework. The composition of the portfolios is limited to Depository Trust and Clearing Corporation (DTCC)-eligible securities of international companies, inclusive of American Depositary Receipts (ADRs), index-based exchange-traded funds, and/or non-DTCC-eligible foreign ordinary shares settled in U.S. dollars. The portfolios may invest as much as 25% of their total assets in markets outside the constituents of the MSCI EAFE Index, including a maximum of 20% in emerging markets.
4. The standard wrap fee charged to accounts included in this Composite generally ranges from 1.00%-3.00%, depending on assets and plan sponsor, and typically includes transaction charges, custody, advisory, servicing and consulting fees. Fees charged to individual accounts may vary outside of this range based on arrangements between the Sponsor and clients.

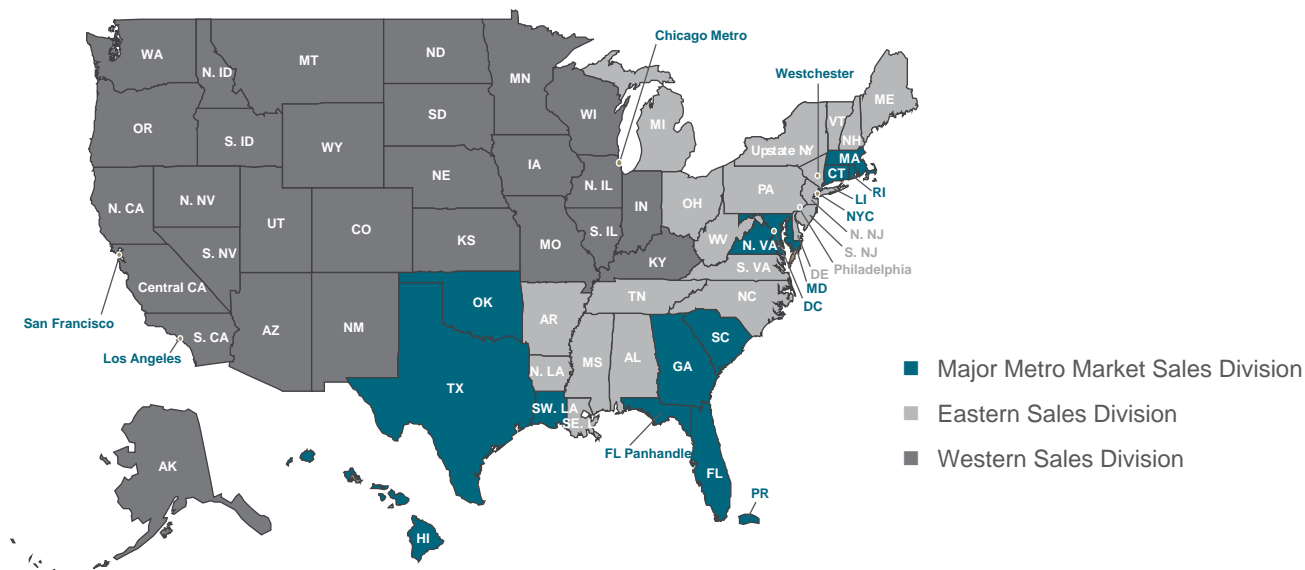
BNYM Newton International Equity Composite Performance Presentation

5. Accounts are included in the Composite in the first full calendar month under management and, if terminated, remain in the historical Composite record through the last full calendar month under management.
6. Performance figures for each account within the Composite are calculated monthly on a trade-date basis. Monthly market values include all dividends, interest and accrued income, and realized and unrealized gains or losses, if any. Through March 31, 2018, monthly returns reflected the daily weighting of cash flow using the modified Dietz method; effective April 1, 2018, returns are calculated daily and are geometrically linked to create a monthly return. Monthly returns are geometrically linked to create quarterly and annual returns. Composite performance results are asset-weighted on a monthly basis using beginning-of-the-month market values of accounts. Through March 31, 2018, portfolio valuation and calculation of returns occurred when cash flows or security transfers in-kind exceeded 10% of the beginning-of-the-month market value, and accounts were excluded from composites for the month when a client-initiated significant cash flow or security transfer in-kind exceeded 30% of the beginning-of-the-month market value. As of April 1, 2018, accounts are excluded from composites for the month when a client-initiated significant cash flow or security transfer in-kind exceeds 30% of the prior business day market value; the 10% rule no longer applies due to implementation of daily return calculation. The account is removed temporarily from the Composite for the month of the significant cash flow or security transfer in-kind, and returned to the Composite the following month. Extended periods of composite performance are computed by linking monthly returns. Dispersion measures the variability of account returns within a composite and is calculated using asset-weighted standard deviation for any time period in which at least five accounts have been open for the entire year.
7. The benchmark for the Composite is the MSCI EAFE Index, which 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. While the MSCI EAFE index does not contain any ADRs, the BNYM Newton International Equity wrap accounts are primarily composed of ADRs and foreign ordinary shares settled in U.S. dollars. Benchmark performance is net of withholding taxes using the highest tax rates applicable to non-resident individual investors. An investor cannot invest directly in any index. Benchmark returns are not covered by the reports of the independent accountants.
8. Effective June 3, 2019, as part of a BNY Mellon branding initiative, the corporate names of MBSC Securities Corporation and The Dreyfus Corporation were changed to BNY Mellon Securities Corporation and BNY Mellon Investment Adviser, Inc., respectively, and the name of the Newton Dreyfus International Equity Composite was changed to the BNYM Newton International Equity Composite.



Appendix

BNY Mellon Investment Consultants: Major Metro Market Sales Division

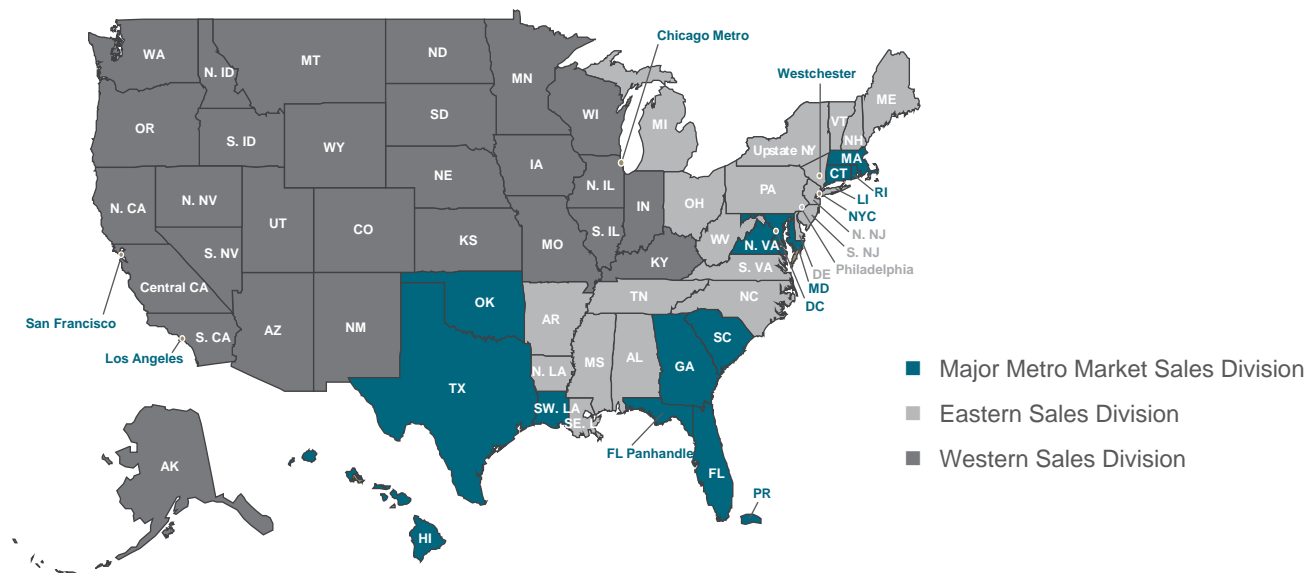


Major Metro Market Sales Division – Carey Penswick, CIMA®, Regional Director – 415-307-6425

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				Open	—	—
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