Pinpoint Portfolio Analytics From BNY Mellon

TAILORED PORTFOLIO ANALYSIS AND OBSERVATIONS EXCLUSIVELY FOR YOU
Pinpoint is a powerful analytics service that applies multiple lenses in an effort to uncover insights about your clients’ portfolios, seeking to identify hidden opportunities and surface potential shortfalls. We create a comprehensive and customized report and then marry the analytics with a consultative, hands-on approach by our Portfolio Strategy Group. The end result is a set of insights to help address your clients’ unique needs and special circumstances.

**Advisor Benefits**

1. **Identify Risk**
   In addition to looking at historical performance, Pinpoint helps to identify risk within your current portfolios by stress-testing potential market conditions.

2. **Create More Efficient Portfolios**
   Taking into account your clients’ risk tolerance, time horizon and investment goals, Pinpoint can help balance portfolio risk and return for more refined portfolios.

3. **Benefit From Portfolio Guidance**
   Analyzing investment portfolios can be a complicated process. With Pinpoint, you have access to investment professionals with asset allocation expertise who will work with you to provide portfolio guidance.

Take the first step and talk to your Regional Consultant about your clients’ current asset allocation and to develop portfolios that are designed to meet clients’ investment objectives.
Leverage the Strength of BNY Mellon Investment Management’s Portfolio Strategy Group

BNY Mellon Investment Management is one of the world’s largest investment firms. 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 quality insights for better-informed decisions.

By working with your Regional Consultant and the BNY Mellon Investment Management Portfolio Strategy Group, you have access to services and solutions, like Pinpoint, that help you to develop and tailor stronger client portfolios.

The BNY Mellon Investment Management Portfolio Strategy Group

partners with financial advisors in a consultative, one-on-one fashion to support more informed investment choices.

With a focus on outcome-oriented solutions, the team consults with financial advisors across the country and delivers innovative advisor education programs at industry conferences.

Drawing from the breadth of BNY Mellon Investment Management, the Portfolio Strategy Group brings a diverse investment background to assist advisors with risk management, portfolio construction, alternative beta, manager due diligence and macroeconomic research.

Eric Hundahl, CFA
Head of Portfolio Strategy

James Macey, CFA, CAIA
Senior Investment Strategist

Judith Cheng, CFA, CIPM
Investment Strategist

Bryan Schenk
Investment Strategist
Pinpoint by BNY Mellon looks deep into the specific holdings of your portfolios to gain an insightful picture of its potential opportunities, including hypothetical portfolio behavior in varying market scenarios — bull and bear markets, high growth/low growth, high volatility/low volatility, and rising and falling rate environments. The analysis goes beyond simple performance comparisons to help build an in-depth look at the funds you are currently using and the funds you are considering.

**Portfolio Analysis**

Pinpoint reports offer insightful analysis with a focus on risk management. This allows you to compare a hypothetical portfolio to your current allocation on a number of levels to help calibrate a desirable level of risk and return.

**Portfolio Risk Measures**

Pinpoint aggregates data from existing and proposed funds into a single report that compares them according to a comprehensive list of modern portfolio theory statistics to quickly highlight key metrics at a glance.

**In-Depth Analysis**

The analysis goes beyond simple performance comparisons to take an in-depth look at underlying holdings. Pinpoint creates a detailed snapshot of your portfolio based on sector, market cap, regional exposure, style, duration, credit quality, and maturity.
Conditional Market Analysis

The Conditional Market Analysis provides a robust look at how a hypothetical portfolio may react to a variety of market scenarios (bull/bear, high growth/low growth, high volatility/low volatility and rising/falling rate environments) to help you understand how your portfolio may behave in these conditions.

The Fund Comparison

The Fund Comparison provides an efficient side-by-side comparison of the funds you are currently using and the funds you are considering.

The analysis looks at a variety of data points, targeting those most important to you and your client.

Correlation Analysis

The Correlation Analysis function helps identify how closely a fund tracks to the performance of other funds and relevant market indices so you can tell what funds, even across asset classes, may offer better diversification potential.

Portfolio Analytics: The consultative process
RISK

All investments involve risk, including the possible loss of principal. Certain investments involve greater or unique risks that should be considered along with the objectives, fees, and expenses before investing. Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, to varying degrees. Small and midsized 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. 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. Socially responsible portfolios may forgo opportunities to invest in other securities when advantageous, or may sell securities when disadvantageous for them to do so while pursuing their socially responsible criteria. Commodities contain heightened risk including market, political, regulatory, and natural conditions, and may not be suitable for all investors. Derivatives and commodity-linked derivatives involve risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid, and difficult to value and there is the risk that changes in the value of a derivative held by the portfolio will not correlate with the underlying instruments or the portfolio’s other investments. Commodity-linked derivative instruments may involve additional costs and risks, such as commodity index volatility or factors affecting a particular industry or commodity, such as drought, floods, weather, livestock disease, embargoes, tariffs and international economic, political and regulatory developments. Alternative strategies (including hedge funds and private equity) may involve a high degree of risk and prospective investors are advised that these strategies are suitable only for persons of adequate financial means who have no need for liquidity with respect to their investment and who can bear the economic risk, including the possible complete loss, of their investment. The strategies will not be subject to the same regulatory requirements as registered investment vehicles. The strategies may be leveraged and may engage in speculative investment practices that may increase the risk of investment loss. Investors should consult their investment professional prior to making an investment decision.

BNY Mellon Investment Management Portfolio Strategy Group is part of The Bank of New York Mellon (the “Bank”). In the US, the BNY Mellon Portfolio Strategy Group offers products and services through the Bank, including investment strategies that are developed by affiliated BNY Mellon Investment Management advisory firms and managed by officers of such affiliated firms acting in their capacities as dual officers of the Bank.

This material has been distributed for informational purposes only, in connection with exploratory conversations; it does not contain sufficient information to support an investment decision and it should not be relied upon by you in evaluating the merits of investing in any securities or product. This information does not take into account any client’s particular investment or other financial objectives, nor any client’s legal, regulatory, tax or accounting status, nor does it purport to be comprehensive or intended to replace the exercise of a client’s own careful independent review regarding any investment or other financial decision. This information should not be considered as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement. Information provided may contain certain statements that could be deemed forward-looking statements; any such statements, forecasts, opinions or investment techniques are not guarantees, are subject to change, and are not reliable indicators for future performance. Past performance is no guarantee of future results. Information contained herein has been obtained from sources believed to be reliable, but not guaranteed. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission. BNY Mellon Investment Management is one of the world's leading investment management organizations and one of the top US wealth managers, encompassing BNY Mellon's affiliated investment management firms, wealth management organization and global distribution companies. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the corporation as a whole or its various subsidiaries generally. BNY Mellon Investment Adviser, Inc. and BNY Mellon Securities Corporation are companies of BNY Mellon. © 2020 BNY Mellon Securities Corporation, 240 Greenwich Street, 9th Floor, New York, NY 10286.

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