



Schedule A & Disclosure Document

December 2023

BNYM Mellon SL Mid Cap Stock Index Fund

856622

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856622Instl

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE



Effective July 25, 2024

THE BANK OF NEW YORK MELLON EMPLOYEE BENEFIT COLLECTIVE INVESTMENT FUND PLAN

*Supplement to Schedule A & Disclosure Document
for all the unit classes of the BNY Mellon collective trust funds (the "Funds") listed below:*

Index Funds

BNYM MELLON SL 1-3 YEAR GOVT/CREDIT BOND INDEX FUND	BNYM MELLON SL MID CAP STOCK INDEX FUND
BNYM MELLON SL ACWI EX-U.S. IMI FUND	BNYM MELLON SL REIT INDEX FUND
BNYM MELLON SL AGGREGATE BOND INDEX FUND	BNYM MELLON SL SMALL CAP STOCK INDEX FUND
BNYM MELLON SL INTERMEDIATE CREDIT BOND INDEX FUND	BNYM MELLON SL STOCK INDEX FUND
BNYM MELLON SL INTERNATIONAL STOCK INDEX FUND	BNYM MELLON SL TIPS INDEX FUND

1. **The following sentence is hereby added to the "PRINCIPAL INVESTMENT STRATEGIES" section under Investment Information in the Funds' Schedule A & Disclosure Document:**

The Fund is an index fund that will prioritize matching the performance of the index and is subject to Section 8(d) of the Declaration of Trust pertaining to transaction costs of the Fund.

2. **The "FREQUENT TRADING" section under Account and Unit Information in the Funds' Schedule A & Disclosure Document is hereby deleted in its entirety and replaced with the following section:**

FREQUENT TRADING AND ALLOCATION OF TRANSACTION COSTS

The Fund is an index fund; however, for purposes of Section 8(d) of the Declaration of Trust, the Fund will typically bear the transaction costs generated by purchases and redemptions. In accordance with Section 8(b) of the Declaration of Trust, the trustee can alternatively honor redemption requests with a distribution of in-kind securities. Additionally, for initial purchases or full redemptions of Units initiated by a Participating Trust in the Fund, the Trustee, in its sole discretion, may externalize transaction costs and charge the Participating Trust for the transaction costs of the Fund in accordance with Section 8(d) of the Declaration of Trust associated with such purchases or redemptions.

The Fund is designed for long-term investors. Frequent purchases and redemptions of Units may disrupt portfolio management strategies and harm Fund performance by diluting the value of the Units and increasing brokerage and administrative costs. As a result, the Bank discourages excessive trading, market timing and other disruptive trading practices that could adversely affect the Fund or its operations. To the extent that the Bank determines in its sole discretion that a Participating Trust is engaging in excessive trading, market timing or other disruptive trading activity, the Bank reserves the right to reject or restrict Fund Unit-related acquisition or disposition requests from such Participating Trust without any prior notice to the Participating Trust. Furthermore, if such Participating Trust is a defined contribution plan with self-directed investments, as a condition of its ongoing participation in the Fund, the Participating Trust may be required to implement procedures designed to restrict excessive trading, market timing and any other disruptive trading activity within the individual plan accounts beneficially owned by the plan participants and beneficiaries under such Participating Trust.

3. The “SECURITIES TRANSACTION COSTS” section under Fund Disclosures of Fees and Expenses in the Funds’ Schedule A & Disclosure Document is hereby deleted in its entirety and replaced with the following section:

SECURITIES TRANSACTION COSTS

Except as provided in the *Account and Unit Information (Frequent Trading and Allocation of Transaction Costs)* section above, the Fund pays transaction costs, such as brokerage commissions, mark-ups and mark-downs, when it buys and sells securities. Brokers and dealers for the Fund’s portfolio transactions are selected on the basis of their ability to provide best execution. These Fund-level costs are not included in the “Annual Net Operating Expenses” line item of the *Fee Table*.

THE BANK OF NEW YORK MELLON EMPLOYEE BENEFIT COLLECTIVE INVESTMENT FUND PLAN

*Supplement to Schedule A & Disclosure Document
for each of the BNY Mellon collective trust funds (the "Funds") listed in the below table.*

Effective July 1, 2024, the Fund's Schedule A & Disclosure Document are amended as follows:

In the "FEE TABLE" section (1) the Internal Management Fee for Class Instl shown in the table under the Annual Fund Operating Expenses, and (2) the Expense Limit relating to the Annual Gross Operating Expenses in the second paragraph of the "NOTES AND DEFINITIONS" to the fee table, will be decreased as presented in the table below:

Fund Name	Management Fee Before 7/1/24	Management Fee From 7/1/24	Expense Limit Before 7/1/24	Expense Limit From 7/1/24
BNYM Mellon SL 1-3 Year Govt/Credit Bond Index Fund	0.0200%	0.0075%	0.0150%	0.0125%
BNYM Mellon SL ACWI ex-U.S. Fund	0.0300%	0.0250%	0.0300%	0.0200%
BNYM Mellon SL ACWI ex-U.S. IMI Fund	0.0900%	0.0300%	0.0500%	0.0300%
BNYM Mellon SL Aggregate Bond Index Fund	0.0200%	0.0050%	0.0150%	0.0075%
BNYM Mellon SL Emerging Markets Stock Index Fund	0.0800%	0.0250%	0.0500%	0.0350%
BNYM Mellon NSL Emerging Markets Stock Index Fund	0.0800%	0.0500%	0.0500%	0.0350%
BNYM Mellon SL Intermediate Credit Bond Index Fund	0.0300%	0.0200%	0.0150%	0.0100%
BNYM Mellon SL International Stock Index Fund	0.0300%	0.0150%	0.0250%	0.0150%
BNYM Mellon SL Market Completion Fund	0.0200%	0.0100%	0.0200%	0.0100%
BNYM Mellon SL Mid Cap Stock Index Fund	0.0200%	0.0075%	0.0200%	0.0075%
BNYM Mellon SL MVP International Stock Index Fund	N/A	N/A	0.0250%	0.0150%
BNYM Mellon SL REIT Index Fund	0.0300%	0.0200%	0.0200%	0.0150%
BNYM Mellon SL Small Cap 600 Stock Index Fund	0.0200%	0.0075%	0.0200%	0.0075%
BNYM Mellon SL Small Cap Stock Index Fund	0.0200%	0.0075%	0.0200%	0.0075%
BNYM Mellon SL Smid Cap Stock Index Fund	0.0200%	0.0075%	0.0200%	0.0075%
BNYM Mellon SL Stock Index Fund	0.0100%	0.0050%	0.0100%	0.0050%
BNYM Mellon SL TIPS Index Fund	0.0200%	0.0050%	0.0150%	0.0075%

The following sentence is hereby deleted from "MINIMUM INITIAL INVESTMENT AMOUNT" section under "Investing in the Fund":

There is no minimum initial investment amount for this Fund.

The above sentence is replaced with:

The minimum initial investment amount for Class INSTL is \$5 million. The Trustee reserves the right to close accounts if withdrawals cause the account balance to fall below \$5 million. In addition, the Trustee in its sole discretion may waive the minimum initial investment amount.

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PLEASE TAKE NOTE OF THE FOLLOWING:

THE FUND'S UNITS OF PARTICIPATION ("UNITS") HAVE NOT BEEN REGISTERED UNDER THE US SECURITIES ACT OF 1933 ("1933 ACT") OR UNDER THE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION, IN RELIANCE ON CERTAIN EXEMPTIONS FROM SUCH REGISTRATION. IN ADDITION, THE FUND IS NOT REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940 ("1940 ACT"). ACCORDINGLY, INVESTORS ARE NOT ENTITLED TO THE PROTECTIONS OF THE 1933 ACT OR THE 1940 ACT; AND THIS SCHEDULE A & DISCLOSURE DOCUMENT (HEREAFTER, "SCHEDULE A & DISCLOSURE DOCUMENT") DOES NOT CONTAIN INFORMATION THAT WOULD OTHERWISE BE INCLUDED IF REGISTRATION UNDER THE 1933 ACT AND 1940 ACT WERE REQUIRED.

PROSPECTIVE INVESTORS ARE NOT TO CONSTRUE THE CONTENTS OF THIS SCHEDULE A & DISCLOSURE DOCUMENT AS INVESTMENT, TAX, OR LEGAL ADVICE. THIS OFFERING DOCUMENT, AS WELL AS THE NATURE OF THE INVESTMENT, SHOULD BE REVIEWED BY EACH PROSPECTIVE INVESTOR WITH ITS INVESTMENT ADVISERS, ACCOUNTANTS AND LEGAL COUNSEL.

EXCEPT FOR CERTAIN PERSONS IDENTIFIED IN THIS SCHEDULE A & DISCLOSURE DOCUMENT, NO PERSON IS AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATION NOT CONTAINED IN THIS SCHEDULE A & DISCLOSURE DOCUMENT, AND, IF GIVEN OR MADE, SUCH OTHER INFORMATION OR REPRESENTATION MUST NOT BE RELIED UPON.

THIS SCHEDULE A & DISCLOSURE DOCUMENT CONTAINS SUMMARIES, BELIEVED TO BE ACCURATE, OF CERTAIN TERMS OF CERTAIN DOCUMENTS RELATING TO THIS OFFERING, INCLUDING THE DECLARATION OF TRUST. FOR COMPLETE INFORMATION CONCERNING THE RIGHTS AND OBLIGATIONS OF THE PARTIES, REFER TO THE ACTUAL DOCUMENTS, COPIES OF WHICH WILL BE FURNISHED TO PROSPECTIVE INVESTORS (THE "QUALIFIED PARTICIPANTS"), UPON REQUEST, PRIOR TO EXECUTION OF THE PARTICIPATION AGREEMENT (THE "AGREEMENT"). QUALIFIED PARTICIPANTS WHOSE AGREEMENTS ARE ACCEPTED AND EXECUTED BY THE BANK OF NEW YORK MELLON ARE REFERRED TO HEREIN AS "PARTICIPATING TRUSTS". ALL SUCH SUMMARIES ARE QUALIFIED IN THEIR ENTIRETY BY THIS REFERENCE.

INVESTMENT IN UNITS INVOLVES RISK AND YOUR ATTENTION IS DRAWN TO THE SECTION HEADED *FUND DISCLOSURES FOR INVESTMENT RISKS* BELOW.

Schedule A of The Bank of New York Mellon Employee Benefit Collective Investment Fund Plan for the BNYM Mellon SL Mid Cap Stock Index Fund

General Information

The Bank of New York Mellon (the "Bank" or "Trustee") maintains The Bank of New York Mellon Employee Benefit Collective Investment Fund Plan, as amended from time to time ("Declaration of Trust"), as well as its constituent funds including the BNYM Mellon SL Mid Cap Stock Index Fund ("Fund").

Investment Information

INVESTMENT OBJECTIVE

The Fund's investment objective is to track the performance of the S&P MidCap 400® Index (the "Index"). While there is no assurance that the Fund will achieve its investment objective, it endeavors to do so by following the principal investment strategies and policies described in this Schedule A & Disclosure Document.

INDEX

The Fund's performance is compared to the S&P MidCap 400® Index. The Index does not incur management fees, costs, and expenses, and cannot be invested in directly. The Index is an unmanaged portfolio of specified securities. The Fund's portfolio may differ significantly from the securities in the Index.

Standard & Poor's®, S&P® and S&P MidCap 400® Index are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The S&P MidCap 400® Index is a product of S&P Dow Jones Indices LLC or its affiliates, and has been licensed for use by the Bank. The Bank's Products are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, any of their third party licensors, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Bank's Products or any member of the public regarding the advisability of investing in securities generally or in the Bank's Products particularly or the ability of the S&P MidCap 400® Index to track general market performance. S&P Dow Jones Indices' only relationship to the Bank with respect to the S&P MidCap 400® Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices. The S&P MidCap 400® Index is determined, composed and calculated by S&P Dow Jones Indices without regard to the Bank or the Bank's Products. S&P Dow Jones Indices have no obligation to take the needs of the Bank or the owners of the Bank's Products into consideration in determining, composing or calculating the S&P MidCap 400® Index. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of the Bank's Products or the timing of the issuance or sale of the Bank's Products or in the determination or calculation of the equation by which the Bank's Products is to be converted into cash or redeemed, case the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of the Bank's Products. There is no assurance that investment products based on the S&P MidCap 400® Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC and its subsidiaries are not investment advisors. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DO NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P MID CAP 400® INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE BANK, OWNERS OF THE BANK'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P MID CAP 400® INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE BANK, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Any indices are trademarks used for comparative purposes only. None of the owners of the trademarks sponsor, endorse, sell or promote the Fund, or make any representation regarding the advisability of investing in the Fund.

PRINCIPAL INVESTMENT STRATEGIES

The Fund is constructed to mirror the Index to provide long-term capital growth. In meeting the objective, the Fund will seek to match the performance of the Index by investing in a portfolio of mid-capitalization equity securities. The assets of the Fund may be invested in securities, including exchange traded funds and mutual funds, and a combination of other collective funds that together are designed to track the performance of the Index. The Fund may also invest in the EB Temporary Investment Fund. To the extent a portion of the Fund is invested in another collective fund, the terms of that collective fund will be incorporated by reference. Financial futures may be used to obtain exposure, to provide liquidity for cash flows, to hedge dividend accruals or for other purposes that facilitate meeting the Fund's objective.

Cash investments or assets used as collateral underlying the derivatives positions may be comprised of other collective funds and short to medium-term debt of investment grade that may include, without limitation, Treasury bills and notes, corporate obligations, commercial paper (including paper issued or resold under Section 3(a)(3), Section 4(2) and Rule 144A of the Securities Act of 1933), repurchase agreements, and obligations of government sponsored enterprises.

The Fund is expected to be diversified, so that at least 75% of its total assets are represented by cash and cash items, government securities, securities of other investment companies, and other securities limited in respect of any one issuer to any amount not greater than 5% of total assets. The Fund is constructed to mirror the Index and if it is unable to maintain such diversification at any time, it will prioritize matching the performance of the Index.

If exchange-traded/mutual funds are purchased or sold, there will be additional expenses embedded within those funds and imposed on the Fund which may negatively impact the Fund's performance and those exchange-traded/mutual funds may participate in securities lending programs. The Fund will participate in The Bank of New York Mellon's securities lending programs.

A DISCUSSION OF PRINCIPAL RISKS AND ADDITIONAL RISKS CAN BE FOUND IN THE *FUND DISCLOSURES FOR INVESTMENT RISKS* SECTION OF THIS SCHEDULE A & DISCLOSURE DOCUMENT.

Unit Class Pricing and Fee Table

UNIT CLASS

The Fund has been established with one or more classes of Units. Each class of Fund Units will be charged its own fees and expenses as further described in the Fee Table below, but all Units in every class have a proportionate interest in the Fund's underlying assets. Subject to acceptance of investments by the Trustee, each Qualified Participant must determine which class will be purchased based on any applicable eligibility requirements for each Unit class as well as the Qualified Participant's evaluation of the fees and expenses and the applicable services that are provided. Depending on the Unit class, the Trustee may pay a portion of its fees to third party providers of plan administrative recordkeeping services for plans investing in the Fund, which may help defray the costs of an applicable plan's administrative service provider. Qualified Participants may contact their plan administrative service providers to determine whether the service provider receives such payments, and if so, the amount of such payment as it relates to the plan.

The Fund's classes of Units are as follows:

- Unit Class I is available on a limited basis to investors, approved by the Bank in its sole discretion, that have entered into a separate agreement providing for the payment of an external management fee (i.e., "account level" fees) to the Bank. Such external management fee will be mutually agreed upon by the Bank and the Participating Trust as set forth in the Agreement. Third party expenses and related party expenses are charged directly to the Fund.
- Unit Class II is closed to new investors. Unit Class II is available to qualified defined contribution and defined benefit plans only. This class features an internal management fee that is charged against Fund assets. Third party expenses and related party expenses are also charged directly to the Fund. No portion of the Fund's other fees and expenses are used to help defray the cost of a plan's administrative recordkeeper.
- Unit Class Instl is available to qualified defined contribution and defined benefit plans only. This class features an internal management fee that is charged against Fund assets. Third party expenses and related party expenses are also charged directly to the Fund. No portion of the Fund's other fees and expenses are used to help defray the cost of a plan's administrative recordkeeper.

The Trustee may in its discretion and with prior notice to Participating Trusts from time to time add, delete, amend or otherwise modify a class of units of the Fund.

FEE TABLE

Fees and expenses are only one of several factors to consider when making investment decisions. Following are the expenses that a Participating Trust would incur as an investor in the Fund. The expenses are provided as a percentage of the average net asset value of the Fund. The Fee Table does not reflect any "account level" fee ("External Management Fee") charged by the Bank for its investment management services, which would be separately invoiced to the Participating Trust. Although any such External Management Fee would not be charged against Fund assets, such cost would be borne by the Participating Trust (or the applicable plan sponsor or client).

Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)

	Class I	Class II	Class Instl
Fund-Level Expenses			
Internal Management Fee ¹	0.000%	0.050%	0.020%
Related Party Expenses	0.002%	0.002%	0.003%
Plan Service Provider Fee	0.000%	0.060%	0.000%
Third Party Expenses	0.001%	0.001%	0.001%
Underlying Fund Expenses	0.005%	0.005%	0.005%
Annual Gross Operating Expenses (before expense reimbursement)	0.009%	0.119%	0.029%
Expense Reimbursement	(0.000%)	(0.000%)	(0.000%)
Annual Net Operating Expenses (after expense reimbursement)	0.009%	0.119%	0.029%

NOTES AND DEFINITIONS

Fund-related costs may include fees and expenses incurred directly by the Fund ("Fund-Level Expenses") as well as indirect fees and expenses ("Underlying Fund Expenses") that are borne by the Fund as a result of investing in other investment funds, such as a mutual fund, exchange-traded fund or another bank collective investment fund ("Underlying Funds"). The Fund-Level Expenses are comprised of Related Party Expenses, if applicable, and Third Party Expenses as provided in the Fee Table. They may also include an investment management fee ("Internal Management Fee"), if applicable, and a Plan Service Provider Fee, if applicable, that are charged against Fund assets as provided in the Fee Table. "Related Party Expenses" may include, but are not limited to fees and expenses relating to custody, Fund accounting, transfer agency and any applicable class action settlement processing for portfolio securities that are paid to the Bank or related parties. "Third Party Expenses" may include, but are not limited to audit, National Securities Clearing Corporation (NSCC) fees, third party facilitation, vendor, record keeping services, fair value pricing fees, legal fees, ERISA bonding (if applicable) and other expenses paid to third parties. Additional information concerning the fees and expenses that are included in the Fund's Related Party Expenses and Third Party Expenses is provided in the Fund's audited financial statements. The "Plan Service Provider Fee" covers amounts that are used to help defray the cost of third party providers of plan administrative recordkeeping services for plans investing in the Fund, which may include your plan's administrative recordkeeper.

The Fund's annual operating expenses before any fee waivers and expense reimbursements (the "Annual Gross Operating Expenses") are comprised of Fund-Level Expenses and Underlying Fund Expenses. The Bank will reimburse expenses so that the sum of the Related Party Expenses (excluding any class action settlement processing fee) and Third Party Expenses as well as any Underlying Fund Expenses associated with any investment by the Fund in other affiliated bank commingled funds, after adjustment, will not exceed 0.02% of the Fund's assets under management ("AUM") in any given fiscal year of the Fund (the "Expense Limit"). This Expense Limit may be modified or terminated in the future. Notice of any such changes will be provided in advance of their implementation. The voluntary fee waivers and/or expense reimbursements described herein do not include any External Management Fee that the Bank charges to a Participating Trust.

The Fund's total annual operating expenses after taking into account any expense reimbursement (the "Annual Net Operating Expenses") is calculated by taking the Fund's Annual Gross Operating Expenses and subtracting the annual amount of the expense reimbursement. Any External Management Fee will not be reflected in the Annual Gross Operating Expenses and the Annual Net Operating Expenses as presented in the above Fee Table. To reflect the impact of the annual rate of any External Management Fee on the Participating Trust's investment in the Fund for purposes of evaluating the Fund's Annual Gross Operating Expenses and Annual Net Operating Expenses, such annual fee rate should be combined with the annual percentage rate for the Annual Gross Operating Expenses and Annual Net Operating Expenses, respectively.

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- ¹ For Class I, the Bank does not charge an Internal Management Fee against Fund assets, but may charge an External Management Fee outside of the Fund which is specified in the Agreement. The Fund-Level Expenses for Class Instl include an Internal Management Fee, and they do not include any External Management Fee (i.e., "account level fees") that the Bank charges to a Participating Trust. The Fund-Level Expenses for Class II include an Internal Management Fee and Plan Service Provider Fee, and they do not include any External Management Fee. The Internal Management Fee and Plan Service Provider Fee are charged daily and calculated in the unit value of the Fund and withdrawn quarterly.

While the expenses are generally based on the Fund's last fiscal year-end, they may be adjusted for material changes in expenses during the current fiscal period. Your actual costs will vary. The sum of the percentage rates included in the Fee Table may not total due to rounding.

Please refer to the Fund's audited financial statements, as they become available, for additional information about the Fund and the ratio of total expenses to average net assets. The Fund's expense ratio as reported in the financial statements reflects the Related Party Expenses and Third Party Expenses charged to the Fund during its most recently completed fiscal year and any Internal Management Fee paid by the Fund (if applicable). If a Unit class of the Fund does not charge an Internal Management Fee, an External Management Fee will be charged as specified in the Agreement with the Participating Trust.

Valuation of Units

VALUATION OF UNITS

The Units are valued on each Business Day of the year. A Business Day is any day on which the New York Stock Exchange (NYSE) and/or any other primary exchange (as may be designated by the Bank in its sole discretion) is open. The Participating Trusts will be notified if (i) a day on which the NYSE is closed is declared as a Business Day or (ii) a day on which the NYSE is open is not considered a Business Day.

Generally, the Fund's Unit value equals the total value of each asset held by the Fund, less any liabilities, divided by the total number of Units outstanding determined as of the close of business (end of regular trading on the NYSE (normally 4:00 p.m. (Eastern Time)) and/or any other primary exchange (as may be designated by the Bank in its sole discretion) on each Business Day.

If any price, quotation, or price evaluation is not readily available when the Unit value is calculated, or if the Bank believes that such price, quotation, or price evaluation does not accurately reflect a security's current value, the Fund may use the fair value of the investment, determined in accordance with procedures established by the Bank. There can be no assurance that the Fund could purchase or sell an investment at the price used to calculate the Fund's Unit value.

SUSPENSION OF TRADING

Under certain circumstances, the Bank, in its sole discretion and to the extent permissible under applicable law, may suspend, in whole or in part, the valuation of the assets or Units and/or the rights to make purchases and redemptions of Units for the whole or any part of any period when (a) any market or stock exchange on which a portion of the investments of such Units are quoted is closed (other than for ordinary holidays) or dealings therein are restricted or suspended, or a closing of any such market or stock exchange or a suspension or restriction of dealings is threatened; (b) there exists any state of affairs which, in the opinion of the Bank, constitutes a scenario as a result of which disposition of the assets of such Units would not be reasonably practicable or would be prejudicial to Participating Trusts; (c) there has been a breakdown in the means of communication normally employed in determining the price or value of any of the investments of such Units, or of current prices on any stock exchange on which a portion of the investments of such Units are quoted, or of quotes or prices provided by banks, brokers or other recognized services for providing such quotes or prices, or when for any reason the prices or values of any investments owned by such Units cannot reasonably be promptly and accurately ascertained; (d) the transfer of funds involved in the realization or acquisition of any investment cannot, in the opinion of the Bank, be effected at normal rates of exchange; (e) the normal settlement procedures for the purchase or sale of securities or other assets cannot be effected in the customary manner or in accordance with generally applicable time periods; (f) the action of any government or agency thereof or any self-regulatory body prevents or interferes with the ability of the Bank to appropriately value the assets of the Units or readily transfer or dispose of assets of the Units; (g) the Bank deems such action is in the best interests of the Units or the Participating Trusts or necessary or advisable in order to accord fair and equitable treatment to all Participating Trusts; or (h) in the absence of timely prenotification of a large trade that meets or exceeds 5% of the Fund's AUM, the trade will be rejected

the morning of settlement date by 9:00 a.m. (Eastern Time). Clients or their recordkeeper will need to submit the prenotification for the following day's Fund net asset value ("NAV") by 2:00 p.m. (Eastern Time) on trade date together with related trade instructions.

The Bank, in its sole discretion, may elect to terminate the Fund pursuant to the terms set forth in the Declaration of Trust.

Investing in the Fund

QUALIFIED PARTICIPANTS

The Fund is exempt from federal income taxation; and it and its Units are exempt from registration with the Securities and Exchange Commission. In order to preserve these exemptions, the Fund may only accept assets of Qualified Participants, which include:

- A qualified trust, exempt from taxation under Section 501(a) of the Internal Revenue Code of 1986, as amended (the "Code"), by reason of constituting part of a plan qualifying under Section 401(a) of the Code, other than a trust or account which forms part of an "H.R. 10 plan" for self-employed workers within the meaning of 17 C.F.R. 230.144A(a)(1)(i)(F);
- An eligible governmental plan trust or custodial account under Section 457(b) of the Code that is exempt from taxation under Section 457(g) of the Code;
- Church plans (as defined in Section 414(e) of the Code) that are either a retirement income account within the meaning of Section 403(b)(9) of the Code or a church plan organization defined in Section 414(e)(3)(A) of the Code, together with other assets permitted to be commingled for investment purposes with the assets of such retirement income account or church plan organization without adversely affecting the tax status of such retirement income account or church plan organization;
- A governmental plan described in Section 401(a)(24) of the Code that is not subject to federal income taxation and is not funded by an annuity contract described in Section 403(b) of the Code and that complies with the "exclusive benefit" requirements of Revenue Ruling 81-100 (1981-1 C.B. 326) (as amended, and any successor ruling, "RR 81-100");
- A common, collective, or commingled trust fund which consists solely of assets described in one or more of the preceding bullet points, and which is exempt from federal income taxation by reason of qualifying as a "group trust" under RR 81-100;
- A segregated asset account maintained by a life insurance company that consists solely of the assets of the participants that individually satisfy the requirements of one of the preceding bullet points;
- Any other pension plan, trust or other investment entity whose investment in the Fund would not jeopardize the Fund's tax exemption under Section 501(a) of the Code, its treatment as a group trust, or its exemption from the registration requirements of the federal and state securities laws, all as determined by the Bank in its sole discretion.

The Fund does not accept investments from individual retirement accounts (IRAs) or 403(b) plans.

A Qualified Participant may be required to establish to the Bank's satisfaction that the Qualified Participant meets the requirements of eligibility to participate in the Fund. This may include, as requested by the Bank, written representations (including, for example, representations that the Fund's tax exempt status will not be jeopardized as a result of the Qualified Participant's participation in the Fund) or other information (including, for example, a written certificate regarding its status or a copy of a determination letter from the Internal Revenue Services), or other assurances that the Bank may deem necessary or advisable.

ESTABLISHING AN ACCOUNT

To establish an account in the Fund, a Qualified Participant must enter into a participation agreement or other agreement (collectively, "Agreement") with the Bank. The Agreement must be fully executed by both the Bank and the Qualified Participant prior to the Qualified Participant's initial investment in Units. By executing the Agreement, the fiduciary or trustee warrants that its trust is a Qualified Participant; that the underlying trust document includes appropriate provisions authorizing the investment in the Fund; that, to the extent it is a fiduciary to a plan established under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), it has reviewed the information that the Bank is required to provide to such plan fiduciaries under Section 408(b)(2) of ERISA as provided in *Fund Disclosures of Fees and Expenses* and determined that its investment of the plan's assets in the Fund constitutes a reasonable exercise of fiduciary authority; and that the trust will comply with the Fund's requirements set forth in the Declaration of Trust and this Schedule A & Disclosure Document.

Qualified Participants whose Agreements are accepted and executed by the Bank are referred to herein as "Participating Trusts."

PURCHASE OF AND PAYMENT FOR UNITS

To purchase Units on any Business Day on which Units are valued ("Admission Day"), a Participating Trust must give the Bank written notice of its intention to make such purchase before 4:00 p.m. (Eastern Time) on the Admission Day. Such purchase will be processed on Admission Day, subject to the Participating Trust's commitment to make payment no later than the next Business Day following the Admission Day. A written notice may be made via facsimile transmission to 855-678-1241 or via email to

MellonCashControlTeam@mellon.com. To allow the Bank to accord fair and equitable treatment to all Participating Trusts, the Bank strongly encourages Participating Trusts to provide such notification for large cash flows before 2:00 p.m. (Eastern Time) on the Admission Day to allow the Bank sufficient time to prepare the Fund's portfolio to efficiently invest the incoming cash flow. Funds in payment for an addition to the Fund must be received by the Bank or its designated agent by 12:00 p.m. (Eastern Time) on the next Business Day following the Admission Day.

The Fund reserves the right to permit Participating Trusts to access the Fund through the NSCC platform. Where the Fund approves the use of the NSCC platform, any investor using the platform should refer to subscription procedures and deadlines as notified by the relevant recordkeeper. In addition, such investor should refer to the recordkeeper's NSCC notification procedures, rather than providing written notice via email as described above.

At the Trustee's discretion, the Fund may permit Participating Trusts to access the Fund through the service agreement between the recordkeeper of a Participating Trust and the Trustee. Any investor accessing the Fund through the service agreement should refer to subscription procedures and deadlines as notified by the relevant recordkeeper. In addition, such investor should refer to the notification procedures set forth by their recordkeeper, rather than providing written notice via email as described above.

A definition of Business Day is found in the *Valuation of Units* section.

In certain cases, at its discretion, the Bank may accept in-kind contributions to purchase Units. It may also waive any advance notification deadlines for contributions to the Fund.

If the markets close early, trading for the Fund may close early, and requests to purchase Units must be received before such earlier time. Requests received in proper form before these times will be processed on the Admission Day. Certain Participating Trusts may have earlier cut-off times for purchases of Units due to administrative requirements.

Fund Units will be purchased at the Unit value calculated on the Admission Day.

Any loss incurred by the Fund due to the late or non-payment of subscription proceeds in respect of a purchase of Units will be borne by the relevant investor, or if not practical to recover such losses from the investor, by the Fund.

MINIMUM INITIAL INVESTMENT AMOUNT

There is no minimum initial investment amount for this Fund.

Withdrawals from the Fund

Units may be withdrawn at any time, subject to any suspension of trading as discussed in *Suspension of Trading* above. To withdraw Units on any Business Day on which Units are valued ("Withdrawal Date"), a Participating Trust must give the Bank written notice of its intention to make a withdrawal from the Fund before 4:00 p.m. (Eastern Time) on the Withdrawal Date. Such written notice may be made via facsimile transmission to 855-678-1241 or via email to MellonCashControlTeam@mellon.com. To allow the Bank to accord fair and equitable treatment to all Participating Trusts, the Bank strongly encourages Participating Trusts to provide such notification for large cash flows before 2:00 p.m. (Eastern Time) on the Withdrawal Date to allow the Bank sufficient time to raise liquidity and efficiently honor the withdrawal request. Withdrawal proceeds (cash and/or securities) processed outside of the NSCC generally will be paid/transferred on the Business Day following the Withdrawal Date, but the Bank may extend payment/transfer up to five business days following the Withdrawal Date. Withdrawal proceeds will be paid/transferred only to the entity designated by the Participating Trust during its account initialization process or per the special instructions received and accepted on the withdrawal request; and only at the direction of those individuals designated by the Participating Trust on its authorized signature list.

For Participating Trusts that access the Fund via NSCC platform, please refer to withdrawal procedures and deadlines as notified by the relevant recordkeeper. In addition, please refer to the recordkeeper's NSCC notification procedures, rather than providing written notice via email as described above.

For Participating Trusts that access the Fund through their recordkeeper's service agreement with the Trustee, please refer to subscription procedures and deadlines as notified by the relevant recordkeeper. In addition, please refer to the recordkeeper's notification procedures, rather than providing written notice via email as described above.

A definition of Business Day is found in the *Valuation of Units* section.

If the markets close early, trading for the Fund may close early, and requests to withdraw Units must be received before such earlier time. Requests received in proper form before these times are processed on the Withdrawal Date. Certain Participating Trusts may have earlier cut-off times for withdrawals of Units due to administrative requirements.

Fund Units will be withdrawn at the Unit value calculated on the Withdrawal Date.

The Bank reserves the right, in its sole discretion, to delay the payment of withdrawal proceeds or to satisfy withdrawal requests by making a payment in kind in lieu of or in addition to cash distributions. It may also waive any advance notification deadlines for withdrawals from the Fund.

FORCED WITHDRAWALS

The Bank may force a Participating Trust to withdraw from the Fund if it receives a notice that the Participating Trust no longer satisfies eligibility requirements, or if the Bank determines at any time, in its sole discretion, that the Participating Trust should be withdrawn from the Fund. Such distribution may be in cash or in kind, or partly in each, as the Bank may determine.

If such forced withdrawals would cause the Fund to incur penalties or other losses, such penalties or losses may be allocated entirely and directly to the account of the Participating Trust experiencing such a forced withdrawal and will be deducted from the proceeds of the withdrawal prior to settlement and payment to the Participating Trust.

Fund Management

THE TRUSTEE

The discretionary trustee of the Fund is The Bank of New York Mellon, a New York state chartered banking institution. The Bank is responsible for the management of the Fund, including the custody of Fund assets. The Bank is a wholly owned subsidiary of The Bank of New York Mellon Corporation.

The Bank serves as an ERISA fiduciary to the Fund. The Fund is maintained by the Bank as a collective trust fund for purposes of Section 3(c)(11) of the 1940 Act.

The Bank has claimed an exclusion from the definition of the term "commodity pool operator" under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under the Commodity Exchange Act.

The Bank and its agents will not be liable with respect to any direction received from a Participating Trust, a fiduciary thereof, or any participant therein and has no duty to inquire as to whether any such direction is made in accordance with the provisions of the applicable plan. Except as otherwise required under applicable law, the Bank and its agents will not incur any personal liability for any act or obligation of, or claim against, the Fund; and all persons dealing with the Fund, in any way, must look only to assets of the Fund for payment of any obligations of the Fund.

DUAL OFFICERS

The portfolio managers of the Fund are dual officers of the Bank and Mellon Investments Corporation (the "Advisor"), an investment boutique affiliated with the Bank.

The Bank has delegated to the Advisor all proxy voting duties relating to the Fund. The Advisor shall vote, or refrain from voting, proxies associated with the Fund's underlying portfolio of securities in accordance with the Fund's proxy voting policies as established by the Bank, except as otherwise required by applicable law or any related fiduciary requirements. The Advisor provides information regarding the Fund's proxy voting policy within its Form ADV, which investors can access at <https://adviserinfo.sec.gov>. Additionally, the Advisor will provide investors with a current copy of the Fund's proxy voting policy upon request. Investors will be deemed to have accepted the Fund's proxy voting policy by their continued investment in the Fund.

AUDITOR

PricewaterhouseCoopers LLP has been appointed as the independent registered public accounting firm for the Fund.

TRANSFER AGENT

The Transfer Agent of the Fund is the Bank. However, the Bank has contracted with BNY Mellon Investment Servicing (US), Inc. ("BNYMIS") to provide sub-transfer agency services to the Fund, including without limitation, processing purchases and withdrawals of the Fund's Units and maintaining shareholder data.

Marketing and Distribution Services

ROLE OF TRUSTEE AS DISTRIBUTOR

The Trustee serves as the distributor for the Fund, and its Bank officers may meet with prospective investors, prepare and furnish sales materials, and provide other marketing support for the Fund (collectively, “Marketing and Distribution Services”). The Trustee is also authorized to appoint one or more marketing agents for the Fund (each, a “Marketing Agent”), and it may delegate its authority to perform certain Marketing and Distribution Services to such Marketing Agents.

ROLE OF MARKETING AGENT

BNY Mellon Securities Corporation (“BNYMSC”) has been appointed by the Trustee to serve as a Marketing Agent for the Fund. BNYMSC is a registered broker-dealer under the Securities Exchange Act of 1934, as amended, that is affiliated with the Bank. As a Marketing Agent for the Trustee, BNYMSC provides related Marketing and Distribution Services for the Fund. In addition, BNYMSC assists with the onboarding of new clients at the time of the initial sale of Fund Units. BNYMSC in its capacity as a Marketing Agent does not offer any fiduciary services to Fund investors or prospective clients.

BNYMSC is not the exclusive Marketing Agent for the Fund. Marketing and Distribution Services may be furnished by the Bank, BNYMSC or another third party acting as a Marketing Agent, as may be applicable. With respect to new clients of the Fund, the identity of any applicable Marketing Agent is provided in the Agreement.

COMPENSATION FOR MARKETING AGENT (NO ADDITIONAL SALES CHARGE)

When a client is introduced to the Fund through BNYMSC, in exchange for the services provided on behalf of the Trustee by BNYMSC as a Marketing Agent for the Fund, the Trustee will share and pay approximately 20% of the fund management fee revenue that is earned in connection with the client’s Fund investments to BNYMSC.

Any compensation payable to a Marketing Agent for its services on behalf of the Trustee will be limited to, and shared from, the Trustee’s applicable fee revenue. Accordingly, there will be no separate sales charge or other additional fee charged to the client as a result of any Marketing Agent introducing such client to the Fund.

NO FIDUCIARY SALES ADVICE

Neither the Trustee nor any Marketing Agent provides any fiduciary investment advice as to the advisability of investing (or not investing) in the Fund. In no event should any prospective or existing client of the Fund rely on any recommendation from the Bank, any Marketing Agent or their respective representatives as the primary basis for such client’s decision to purchase, hold or sell any Fund Units.

FUND UNITS ULTIMATELY OFFERED BY TRUSTEE

Although a Marketing Agent may assist in the offer and sale of Fund Units to prospective investors, all Fund Units are ultimately offered by the Bank. The Fund is maintained by the Bank, and the Fund-related services provided by the Marketing Agent are provided on behalf of the Trustee.

Account and Unit Information

FREQUENT TRADING

The Fund is an index fund; however, for purposes of Section 8(d) of the Declaration of Trust, the Fund will bear the transaction costs generated by purchases and redemptions. The Fund is designed for long-term investors. Frequent purchases of Units and withdrawals may disrupt portfolio management strategies and harm Fund performance by diluting the value of the Units and increasing brokerage and administrative costs. As a result, the Bank discourages excessive trading, market timing and other disruptive trading practices that could adversely affect the Fund or its operations. To the extent that the Bank determines in its sole discretion that a Participating Trust is engaging in excessive trading, market timing or other disruptive trading activity, the Bank reserves the right to reject or restrict Fund Unit-related acquisition requests from such Participating Trust without any prior notice to the Participating Trust. Furthermore, if such Participating Trust is a defined contribution plan with self-directed investments, as a condition of its ongoing participation in the Fund, the Participating Trust may be required to implement procedures designed to restrict excessive trading, market timing and any other disruptive trading activity within the individual plan accounts beneficially owned by the plan participants and beneficiaries under such Participating Trust.

ACCOUNTS AND CONFIRMATIONS

Unit certificates are not issued.

Detailed statements itemizing each addition, withdrawal and reinvestment of income are generated monthly and are available for download via the Private Site, www.mellon.com.

Each Unit will represent an undivided proportionate interest in all the net assets of the Fund attributable to such Class (or, if a Fund does not have more than one Class, each Unit will represent an individual proportionate interest in all the net assets of such Fund). There will be a separate accounting as evidenced by Units to reflect the interests of the Participating Trust and any other Qualified Participant investing in the applicable Fund , including separate accounting for contributions to the Fund by any Qualified Participant purchasing Units and for disbursements by the Fund to any Qualified Participant redeeming Units, and the Units held by each Qualified Participant will reflect the investment experience of the applicable Fund as allocable to the respective Qualified Participants.

INCOME

Net income and realized capital gains of the Fund are accumulated and added to, and reinvested as part of, the principal of the Fund.

TAX STATUS

The Trust and each of its constituent funds (including the Fund) is intended to qualify as a group trust under Revenue Ruling 81-100, as amended, and therefore be exempt from federal income taxation pursuant to Code Section 501(a).

The Fund's fiscal year end is September 30.

FUND INFORMATION

You may request further information regarding the Fund, including but not limited to information regarding fees and expenses, portfolio holdings, transactions, and broker-dealers utilized therefor, by contacting your Mellon Investments Corporation client service representative at the following email address: csrs@mellon.com. The Bank reserves the right to refuse to fulfill any request for such information if it believes that providing the information may adversely affect the Fund or holders of its Units or would be unduly burdensome to the administration of the Fund.

The assets of the Fund are segregated from those of any other funds established under the Declaration of Trust.

Fund Disclosures for Investment Risks

Principal Risks and Additional Risks

The Fund is not a deposit of, and is not insured or guaranteed by a bank, the Federal Deposit Insurance Corporation (FDIC), or any other government agency. The Fund's Unit value fluctuates, sometimes dramatically, which means you could lose money by investing in the Fund. The Fund does not promise or guarantee that its performance will achieve a Qualified Participant's objective or retirement needs.

The Fund is subject to the principal risks and additional risks listed below. They are not an exhaustive or complete list of all the risks of the Fund or its investments.

PRINCIPAL RISKS

The principal risk factors that could adversely affect the Fund's Unit value, total return, and ability to meet its investment objective include the following:

Equity Securities Risk. The value of equity securities of public and private, listed and unlisted companies and equity derivatives generally varies with the performance of the issuer and movements in the equity markets. As a result, the Fund may suffer losses if it invests in equity instruments of issuers whose performance diverges from the portfolio management team's expectations or if equity markets generally move in a single direction. The Fund also may be exposed to risks that issuers will not fulfill contractual obligations such as, in the case of convertible securities or private placements, delivering marketable common stock upon conversions of convertible securities and registering restricted securities for public resale.

Exchange-Traded Fund ("ETF") Risk. ETFs typically trade on a securities exchange and their shares may, at times, trade at a premium or discount to their net asset values. ETF shareholders are generally subject to the same risk as holders of the underlying financial instruments they are designed to track. ETFs are also subject to certain additional risks, including, without limitation, the risk that their prices may not correlate perfectly with changes in the prices of the underlying financial instruments they are designed to track, and the risk of trading in an ETF halting due to market conditions or other reasons, based on the policies of the exchange upon which the ETF trades. Investing in ETFs, which are investment companies, may involve duplication of advisory fees and certain other expenses.

Index Strategy Risk. The Fund may use an indexing strategy. It does not attempt to manage market volatility, use defensive strategies or reduce the effects of any long-term periods of poor index performance. The correlation between Fund and index performance may be affected by the Fund's expenses and use of sampling techniques, changes in securities markets, changes in the composition of the index and the timing of purchases and sales. Legal, tax and regulatory changes, such as certain sanctions imposed by governments, may occur during the life of the Fund which may restrict the Fund's ability to purchase, hold or sell certain constituents of the relevant index in their appropriate proportions or otherwise adversely affect the ability of the Fund to pursue a full replication index strategy.

Market Risk. The market value of a security may decline due to general market conditions that are not specifically related to a particular company, such as real or perceived adverse economic conditions, changes in the general outlook for corporate earnings, changes in interest or currency rates, outbreaks of an infectious disease, or adverse investor sentiment generally. A security's market value also may decline because of factors that affect a particular industry or industries, such as labor shortages or increased production costs and competitive conditions within an industry.

Small and Midsize Company Risk. Small and midsize companies carry additional risks because the operating histories of these companies tend to be more limited, their earnings and revenues less predictable (and some companies may be experiencing significant losses), and their share prices more volatile than those of larger, more established companies. The shares of smaller companies tend to trade less frequently than those of larger, more established companies, which can adversely affect the pricing of these securities and the Fund's ability to sell these securities. These companies may have limited product lines, markets or financial resources, or may depend on a limited management group. Some of the Fund's investments will rise and fall based on investor perception rather than economic factors. Other investments are made in anticipation of future products, services or events whose delay or cancellation could cause the stock price to drop.

Stock Investing Risk. Stocks generally fluctuate more in value than bonds and may decline significantly over short time periods. There is the chance that stock prices overall will decline because stock markets tend to move in cycles, with periods of rising prices and falling prices. The market value of a stock may decline due to general market conditions that are not related to the particular company, such as real or perceived adverse economic conditions, changes in the outlook for corporate earnings, changes in interest or currency rates,

or adverse investor sentiment generally. A security's market value also may decline because of factors that affect a particular industry, such as labor shortages or increased production costs and competitive conditions within an industry, or factors that affect a particular company, such as management performance, financial leverage, and reduced demand for the company's products or services.

ADDITIONAL RISKS

In addition to the principal risks identified above, the Fund may be subject to the following additional risks that are not anticipated to be principal risks of investing in the Fund:

Bank Fund Risk. As a bank-maintained collective investment fund, the Fund and its Units are not registered under federal and state securities laws in reliance upon applicable exemptions. Because the Fund is not a mutual fund, it is governed by different regulations, restrictions and disclosure requirements. For example, the Fund is subject to banking and tax regulations which, among other things, generally limit participation in the Fund to certain eligible trust clients of the Bank (or another affiliated bank).

Cybersecurity Risk. The Fund and its service providers (including the Bank) are susceptible to cyber-attacks and technological malfunctions that have effects similar to those of a cyber-attack. Cyber-attacks include, among others, stealing or corrupting data maintained online or digitally, preventing legitimate users from accessing information or services on a website, releasing confidential information without authorization, and causing operational disruption. Successful cyber-attacks against, or security breakdowns of, the Fund, the Bank, custodian, transfer agent, or other service provider would likely adversely affect the Fund. For instance, cyber-attacks may interfere with the processing of investor transactions, affect the Fund's ability to calculate its net asset value, cause the release of private investor information or confidential Fund information, impede trading, cause reputational damage, and subject the Fund to regulatory fines, penalties or financial losses, reimbursement or other compensation costs, and additional compliance costs. While the Bank has established business continuity plans and systems designed to prevent cyber-attacks, such plans and systems are subject to inherent limitations. Similar types of cyber security risks also are present for issuers of securities in which the Fund invests, which could result in material adverse consequences for such issuers, and may cause the Fund's investment in such securities to lose value.

Derivatives Risk. A small investment in derivatives could have a potentially large impact on the Fund's performance. The use of derivatives involves 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 Fund will not correlate with the underlying instruments or the Fund's other investments. Derivative instruments also involve the risk that a loss may be sustained as a result of the failure of the counterparty to the derivative instruments to make required payments or otherwise comply with the derivative instruments' terms. Certain types of derivatives involve greater risks than the underlying obligations because, in addition to general market risks, they are subject to liquidity risk, counterparty risk and credit risk. Additionally, some derivatives involve economic leverage, which could increase the volatility of these investments as they may fluctuate in value more than the underlying instrument.

ETF and Other Underlying Fund Risk. To the extent the Fund invests in Underlying Funds, such as ETFs or collective investment funds including those offered and maintained by banks or trust companies affiliated with The Bank of New York Mellon, the Fund will be affected by the investment policies, practices and performance of such entities in direct proportion to the amount of assets the Fund has invested therein. The risks of investing in other Underlying Funds typically reflect the risks associated with the types of instruments in which the Underlying Funds invest. When the Fund invests in another Underlying Fund, shareholders of the Fund will bear indirectly their proportionate share of the expenses of the other Underlying Fund (including management fees) in addition to the expenses of the Fund. When units of underlying collective investment funds are purchased, the terms of these underlying collective investment funds are hereby incorporated by reference and shall be deemed part of the Fund. ETFs are exchange-traded investment companies that are, in many cases, designed to provide investment results corresponding to an index. The value of the underlying securities can fluctuate in response to activities of individual companies or in response to general market and/or economic conditions. Additional risks of investments in ETFs include: (i) the market price of an ETF's shares may trade at a discount to its net asset value; (ii) an active trading market for an ETF's shares may not develop or be maintained; or (iii) trading may be halted if the listing exchanges' officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts trading generally. The Fund will incur brokerage costs when purchasing and selling shares of ETFs.

Futures Risk. Index futures are exchange traded derivatives. The price of index futures contracts may not correlate perfectly with the movement in the underlying index because of certain market distortions. First, all participants in the futures market are subject to margin deposit and maintenance requirements. Rather than meeting additional margin deposit requirements, shareholders may close futures contracts through offsetting transactions that would distort the normal relationship between the index and futures markets.

Secondly, from the point of view of speculators, the deposit requirements in the futures market are less onerous than margin requirements in the securities market. Therefore, increased participation by speculators in the futures market also may cause price distortions. Successful use of index futures is subject to our ability to correctly predict movements in the direction of the market.

Index License Risk. If in respect of an index, at any time, the license granted in respect of the Fund to replicate or otherwise use the index for tracking purposes terminates, or such a license is otherwise disputed, impaired or ceases for any reason, the Bank may be forced to replace the index with another index that it determines to track substantially the same market as the index in question and which it considers to be an appropriate index for the Fund to track and such a substitution or any delay in such a substitution may have an adverse impact on the Fund. In the event that the Bank is unable to identify a suitable replacement for the relevant index, it may be forced to terminate the Fund.

Large Unit Holder Transaction Risk. The Fund may experience adverse effects when certain large Unit holders purchase or redeem large amounts of Units of the Fund. Such large Unit holder redemptions, which may occur rapidly or unexpectedly, may cause the Fund to sell portfolio securities at times when it would not otherwise do so, which may negatively impact the Fund's NAV and liquidity. Similarly, large Fund Unit purchases may adversely affect the Fund's performance to the extent that the Fund is delayed in investing new cash or otherwise maintains a larger cash position than it ordinarily would.

Participant Concentration Risk. From time to time, the Fund may have participants that hold a significant portion of the Fund's outstanding Units. Investments activities of such participants could have a material impact on the operations and expenses of the Fund. Participants will bear the expenses of the Fund (including management fees, as applicable) in direct proportion to the amount of assets participants have invested in the Fund at any time.

Regulatory Risk. There has recently been significant discussion regarding enhanced governmental scrutiny and/or increased regulation of the asset management industry, and activities that may impact the Fund's performance, such as commodity futures, currency hedging and derivatives contracts. There can be no assurance that any such scrutiny or regulation will not have an adverse impact on the Fund's activities, including the ability of the Fund to invest in preferred jurisdictions or otherwise execute its investment strategy or achieve its investment objectives. Additionally, the Bank is part of a larger firm with multiple business lines active in multiple jurisdictions that are governed by a multitude of legal systems and regulatory regimes, some of which are new and evolving. As a result, the Fund, the Bank and/or their respective affiliates may be subject to a number of unusual legal and regulatory risks, including changing laws and regulations, developing interpretations of such laws and regulations, as well as existing laws, and increased scrutiny by regulators and law enforcement authorities. Some of this evolution may be directed at the asset management industry in general, or certain segments of the industry, and may result in scrutiny or claims against the Fund or the Bank directly. Legal, tax and regulatory changes, such as certain sanctions imposed by governments, may occur during the life of the Fund which may adversely affect the ability of the Fund to pursue its investment strategies.

OTHER CLIENT ACCOUNTS

Portfolio managers may manage multiple accounts for a diverse client base, including mutual funds, separate accounts, private funds, bank collective trust funds or common trust accounts and wrap fee programs that invest in securities in which the Fund may invest or that may pursue a strategy similar to the Fund's component strategies ("Other Accounts").

Other Accounts may have investment objectives, strategies and risks that differ from those of the Fund. The portfolio managers may purchase different securities for the Fund and the Other Accounts, and the performance of securities purchased for the Fund may vary from the performance of securities purchased for Other Accounts. The portfolio managers may place transactions on behalf of Other Accounts that are directly or indirectly contrary to investment decisions made for the Fund.

Fund Disclosures of Fees and Expenses

Supplemental 408(b)(2) Disclosures: Fees and Expenses

These disclosures include important information concerning the fees and expenses of the Fund. With respect to any retirement plan investors subject to ERISA, these disclosures supplement the fee information included in the *Fee Table* section of the Schedule A and, together, they are being provided on behalf of the Fund in accordance with ERISA Section 408(b)(2) and the related regulations. All capitalized terms that are not otherwise defined in these supplemental disclosures will have the same meaning as set forth in the Fee Table.

BANK COLLECTIVE INVESTMENT FUND SERVICES

The Fund is a bank collective investment fund maintained by the Bank, a New York state chartered banking institution. As the discretionary trustee of the Fund, the Bank is responsible for holding the assets of the Fund in trust and providing custody services to the Fund. The Bank has authority over the investment management of the Fund and its underlying portfolio of assets. It is also responsible for providing certain administrative services on behalf of the Fund, such as accounting and transfer agency services as applicable.

FIDUCIARY STATUS

As a discretionary trustee of the Fund, the Bank will provide its services as a fiduciary within the meaning of Section 3(21) of ERISA.

DIRECT COMPENSATION PAYABLE FROM PARTICIPATING TRUST (EXTERNAL MANAGEMENT FEE)

The Fund may offer one or more classes of Units that feature an External Management Fee payable to the Bank for investment management services. An External Management Fee is invoiced and charged directly to the Participating Trust. This fee is charged outside of the Fund and is not reflected in the Unit value. If the Participating Trust selects a Unit class that features an External Management Fee, such fee will be an amount as mutually agreed upon by the Bank and the Participating Trust as set forth in writing in the Agreement with the Participating Trust. Please refer to your Agreement for more information on any applicable External Management Fee and the applicable fee rate.

INDIRECT COMPENSATION PAYABLE FROM FUND ASSETS AND OTHER SOURCES

The Fund may also offer one or more classes of Units that feature an Internal Management Fee that is charged against Fund assets in exchange for the Bank's investment management services, as well as Related Party Expenses for related administrative services, including but not limited to custody, transfer agency and fund accounting services. Any Internal Management Fee or Related Party Expenses are reflected in the Unit value, representing an indirect cost that is borne by the Participating Trust when investing in any such Unit class.

Except for any External Management Fee invoiced directly to the investor (if applicable), other costs associated with investing in the Fund are charged to the Fund itself and, therefore, they are borne indirectly by the Participating Trust when investing in the Fund. The Fund-related costs may include Fund-Level Expenses as well as Underlying Fund Expenses that are borne by the Fund as a result of investing in other Underlying Funds.

Underlying Fund Expenses may arise when the Fund invests in an Underlying Fund. Any Underlying Fund Expenses incurred by the Fund would include the Fund's proportionate share of any fees and expenses payable by any Underlying Fund in which it invests, which will vary from fund to fund depending on the nature and investment strategy thereof. If the Underlying Fund is a bank collective investment fund maintained by the Bank ("Affiliated Fund"), the Fund's Underlying Fund Expenses may indirectly include compensation payable from such Affiliated Fund to the Bank and its related parties. The Underlying Fund Expenses attributable to any Affiliated Fund, if applicable, are described in the *Underlying Fund Expenses From Affiliated Fund Investments* section below. Any such Underlying Fund Expenses attributable to Affiliated Funds are reflected in the Fund's Underlying Fund Expenses and are not reflected in the Fund's Related Party Expenses.

SECURITIES TRANSACTION COSTS

Except as provided in the *Account and Unit Information (Frequent Trading)* section above, the Fund pays transaction costs, such as brokerage commissions, mark-ups and mark-downs, when it buys and sells securities. Brokers and dealers for the Fund's portfolio transactions are selected on the basis of their ability to provide best execution. These Fund-level costs are not included in the "Annual Net Operating Expenses" line item of the *Fee Table*.

UNDERLYING FUND EXPENSES FROM AFFILIATED FUND INVESTMENTS

Underlying Fund Expenses may be incurred if the Fund invests in any Affiliated Funds. Any such Underlying Fund Expenses would be comprised of the Fund's proportionate share of any fees and expenses payable by any Affiliated Fund in which it invests, which will vary from fund to fund depending on the nature and investment strategy thereof.

The Fund invests in other Affiliated Funds which are also maintained by the Bank. A list of the Affiliated Fund(s) in which the Fund invests has been included in the disclosure package that includes this Schedule A & Disclosure Document (or has otherwise been identified in the disclosure materials provided to you previously), and additional information concerning the Fund's investment in Affiliated Funds is also included in the audited financial statements of the Fund.

The Fund may invest in the EB Temporary Investment Fund, which is a short-term investment fund for liquidity and cash management purposes. Although this short-term investment fund is an Affiliated Fund, it does not pay the Bank directly for its services on behalf of the Affiliated Fund. Thus, the Bank does not earn any additional compensation directly from the Affiliated Fund as a result of the Fund's investment in this Affiliated Fund. However, the Fund indirectly bears its proportionate share of any third party expenses paid by this Affiliated Fund.

If the Fund purchases units of any Affiliated Fund, the terms of such Affiliated Fund will be incorporated by reference and shall be deemed part of the Fund. The Fund will only purchase units of an Affiliated Fund to the extent an investment in such Affiliated Fund is consistent with the investment strategy of the Fund.

To the extent the Fund is subject to ERISA, any investments in Affiliated Funds are intended to comply with the statutory prohibited transaction exemption under ERISA Section 408(b)(8) or another applicable exemption. When a Participating Trust invests in the Fund, it will be deemed to have authorized the Fund to purchase and sell ownership interests in Affiliated Funds. The compensation earned by the Bank and its affiliates through the Fund's investment in Affiliated Funds is reflected in the Fund's Underlying Fund Expenses as described in the *Fee Table* section above. The Fund's Underlying Fund Expenses are comprised of the indirect fees and expenses that are borne by the Fund as a result of investing in Affiliated Funds as well as any unaffiliated funds. Detailed fee information for any applicable Affiliated Fund is included in its Schedule A & Disclosure Document and its audited financial statements, which are available upon request by contacting the Bank as provided in the *Fund Information* section above. To the extent that an Affiliated Fund participates in soft dollar arrangements or engages in securities lending, if applicable, information relating to any relevant compensation earned by the Bank and related parties is further described in the Schedule A & Disclosure Document for the Affiliated Fund.

COMPENSATION PAID AMONG RELATED PARTIES AND SUBCONTRACTORS

Certain investment management and other related services provided by the Bank on behalf of the Fund are furnished through employees who are dual officers of the Bank and an affiliated investment manager, Mellon Investments Corporation (the "Affiliated Manager"). Under this arrangement, the Affiliated Manager provides qualified personnel to perform certain investment-related and operational services as officers of the Bank. The Affiliated Manager receives 95% of the External Management Fee or Internal Management Fee, as applicable, as payment under this arrangement from the Bank. The Fund may be offered in connection with a Participating Trust's assets that are custodied with the Bank at a competitive price based on the nature and volume of the custodial relationship. In this case, the Affiliated Manager would forego the afore described Management Fee. Instead, the Bank would compensate the Affiliated Manager based on the Management Fee as negotiated between BNY Mellon and the Affiliated Manager, not to exceed 10 basis points (.10%).

The Bank has engaged BNYMIS, an affiliate of the Bank, to provide certain NSCC-related supporting services as a sub-transfer agent for certain commingled funds maintained by the Bank. To the extent the Fund is one of the Bank's commingled funds clearing through the NSCC trading platform, BNYMIS receives an annual fee of \$100 per client account that is maintained for each Fund investor. The Bank will share a portion of its management fee with BNYMIS, as applicable, to pay for its NSCC-related services.

The Trustee may appoint affiliates or third parties as Marketing Agents to provide Marketing and Distribution Services for the Fund. To compensate the applicable Marketing Agent for providing such services on behalf of the Trustee, the Bank shares a portion of its related fee revenue from the Fund with such Marketing Agent as further described above in the *Marketing and Distribution Services* section. The Marketing Agent's compensation is limited to such revenue payable from the Bank, and there is no separate sales charge or other additional fee charged to the client as a result of a Marketing Agent introducing such client to the Fund.

COMPENSATION FOR TERMINATION OF CONTRACT OR ARRANGEMENT

There are no termination fees when a Participating Trust elects to cease its participation in the Fund.

MANNER OF RECEIPT OF COMPENSATION

Any External Management Fee (if applicable) is invoiced and charged directly to the Participating Trust. Any such amount is payable to the Bank in arrears on a monthly or quarterly basis as directed by you. Any Internal Management Fee (if applicable) and Related Party Expenses are payable to the Bank in arrears. They are accrued ratably on each valuation date on which the Fund's Units are valued. Any Internal Management Fee (if applicable) is deducted from Fund assets on a quarterly basis. Any Related Party Expenses are deducted from Fund assets on a monthly basis.

INCOME FROM BANK DEPOSIT ACCOUNTS (INDIRECT COMPENSATION)

Cash awaiting distribution or investment may be transferred to deposit accounts of the Bank for cash management purposes. Amounts held by the Bank in its deposit accounts are included on the Bank's balance sheet and represent an obligation to the depositor. While the Bank earns compensation related to deposit accounts, it does not track the use or application of specific client or account balances. To the extent the Fund is subject to ERISA, any investment of Fund assets in deposit accounts of the Bank is intended to comply with ERISA Section 408(b)(4) or another applicable exemption.

Amounts held by the Bank in its deposit accounts are subject to the deposit terms and conditions for the type of account. The Bank intends to use the cash balances in the deposit accounts to fund certain financial activities, such as current and new lending activities and investments. The Bank's compensation or net interest revenue in respect of its deposit accounts may be measured by the difference between what the Bank earns in its proprietary capacity on the assets in its deposit accounts and the expenses directly related to those accounts, including any interest that the Bank pays to its depositors.

For uninvested USD balances held overnight, the *gross* return earned by the Bank, prior to any deduction for expenses, most closely approximates the Effective Federal Funds Rate. This rate can be used to estimate the Bank's gross earnings by taking the amount of the deposit times the Effective Federal Funds Rate for the date of the deposit divided by 360 days. To illustrate, if uninvested cash in the amount of \$100,000 (USD) were held overnight in an interest-bearing deposit account on August 17, 2020, the Bank's estimated *gross* earnings for such short term deposit would be $\$100,000 \times .0010/360 = \0.28 . For uninvested, non-USD currency balances held overnight, the *gross* return earned by the Bank, prior to any deduction for expenses, most closely approximates the overnight rate associated with that market or currency. With respect to currencies for which the local short term interest rate has become zero or negative, a negative interest rate and related charges may be applied by the Bank to any such deposits held overnight by the Fund.

CLASS ACTION SETTLEMENT PROCESSING FEE (INDIRECT COMPENSATION)

From time to time, the Fund may receive notice that it may be entitled to a portion of certain class action settlement proceeds that are payable in respect of a portfolio security or other investment that was held by the Fund and other similarly situated members of the settlement class, if it agrees to participate in the class action settlement. To the extent the Fund elects to participate, the Bank will gather the necessary data for the third party claims administrator that is administering the settlement, prepare the related claims forms and perform other ancillary services in support of the Fund's settlement claim. In exchange for such processing services, the Bank will receive 3% of the settlement proceeds, which will be deducted immediately after such amount is credited to the Fund. This processing fee is in addition to the Fund management fee that is earned by the Bank, and it is reported in the Fund's audited financial statements as applicable. To the extent this Fund is subject to ERISA, this Bank service arrangement is intended to comply with ERISA Section 408(b)(6) or another applicable exemption.

SECURITIES LENDING REVENUE (INDIRECT COMPENSATION)

The Bank serves as the lending agent for the Fund, and it may earn fees from the lending of securities from the Fund to third party borrowers. Additional information in respect of any fees earned by the Bank from securities lending is provided in the Fund's audited financial statements. To the extent the Fund is subject to ERISA, any services provided by the Bank as lending agent are intended to comply with Prohibited Transaction Exemption 2006-16, ERISA Section 408(b)(6) or another applicable exemption.

The Fund's fees are comprised of any applicable management fee as well as any applicable related party and third party expenses as further described in this Schedule A & Disclosure Document. The Bank provides a variety of services to the Fund, including trustee, investment management, securities lending (including collateral management services), custody, transfer agent, and fund accounting services. The fee for any individual service may differ from the fee the Bank would receive for providing such service in isolation. Thus, in assessing the reasonableness of our fees for any specific service, you should consider the aggregate fees for the range of services we provide.

The Bank will receive an administration fee in an amount equal to .02% per annum of the average daily value of the collateral received by the Bank as lending agent in respect of such securities loans.

Seventy percent (70%) of the securities lending revenue received by the Fund will accrue to the benefit of its investors, and the remainder will be received by the Bank as compensation for the securities lending services conducted on behalf of the Fund. Any securities lending revenue allocable to the Fund will be reflected in the Fund's net asset value and will indirectly accrue to the benefit of the Fund's investors.

To the extent that a loan of securities is secured by cash collateral, the Bank will invest the cash collateral received from the third party borrowers in the BNYM EB Securities Lending Temporary Investment Fund, which is a cash collateral pool. The cash collateral pool is an Affiliated Fund maintained by the Bank, but the cash collateral pool itself does not pay any compensation directly to the Bank and related parties. However, any income earned on investments in the cash collateral pool in excess of any rebates payable to the borrowers will be deemed to be securities lending revenue, and such income will be shared between the Fund and the Bank in the manner described above.

With respect to any unit class of the Fund that features an External Management Fee, it should be noted that such fee is generally negotiable with each investor. This means that some clients pay an External Management Fee that differs from those paid by other clients. Some clients may seek to negotiate a rebate or discount on their External Management Fee that is based on the amount of securities lending revenue received by the Fund. By adjusting the amount of the External Management Fee in this manner, some clients may seek to negotiate a more favorable securities lending revenue arrangement.

If securities lending is designated in the governing documents including the Schedule A of any other collective funds in which the Fund invests, such collective funds may also participate in securities lending and all collective funds that participate in securities lending are subject to the securities lending fees described above.

Please refer to the Fund's audited financial statements, as they become available, for additional information about the compensation earned by the Bank as a lending agent for the Fund.

SECURITIES LENDING (CROSS PRINCIPAL NETTING)

The Bank has implemented a "cross principal netting" arrangement for the benefit of its various agency securities lending clients including but not limited to the Fund. Under this arrangement, in the event of a default by any non-U.S. borrower ("Non-U.S. Borrower") that has borrowed securities from multiple securities lending clients of the Bank, the excess collateral from the Bank's over-collateralized clients will be used to reduce the losses that would otherwise be incurred by any under-collateralized clients. Accordingly, if the Fund is under-collateralized when a Non-U.S. Borrower defaults, the Fund will benefit under this arrangement to the extent that the excess collateral from other Bank clients is used to reduce the Fund's losses. If the Fund is over-collateralized, the arrangement will never cause the Fund to become under-collateralized, given the fact that only the excess portion of the Fund's collateral assets may be used to reduce the potential losses of the Bank's other clients. It should be noted that if the Fund is over-collateralized under its securities loan with the defaulting Non-U.S. Borrower and the same defaulting Non-U.S. Borrower also separately happens to owe amounts to the Fund under an ISDA or other master trading agreement ("Master Agreement"), the Fund will not have "set-off" or netting rights (otherwise arising from the amount owed under the Master Agreement) that could potentially reduce the Fund's obligation to return the excess collateral under the securities loan to the defaulting Non-U.S. Borrower. The indemnification the Fund receives from the Bank for potential losses incurred under the securities lending program is not diminished by this arrangement, which remains in full effect.

SECURITIES LENDING INDEMNIFICATION

The Bank as securities lending agent, will provide borrower default indemnification for the Fund for losses, if any, related to such Fund's loan of securities to a borrower as provided under the Bank's securities lending programs. Accordingly if, for any reason, a borrower fails to return the loaned securities to the Fund, the Bank will liquidate the collateral held and purchase securities to replace the unreturned loaned securities. Subject to any amounts the Fund may owe for any losses of principal or other diminution of value from investing cash collateral, if the proceeds realized from the liquidation of non-cash collateral and/or approved investments is insufficient to purchase the replacement securities due to their appreciation beyond the collateral received, the Bank will pay additional amounts as necessary towards the purchase of the replacement securities.

IMPORTANT INFORMATION – FEE INCREASES

If the Fund features an External Management Fee, such fee may be increased by an amendment to the Agreement that is approved in writing by the Participating Trust. In addition, other Fund-related fees payable to the Bank and related parties, such as any Internal Management Fee, may be increased with at least 30 days written notice to the Participating Trust investing in the Fund. If the Participating Trust fails to object to the proposed change before the date on which the change becomes effective, the Participating Trust will be deemed to have consented to the proposed change.

Additional Disclosures

Customer Identification Program Notice

The following language is posted on the BNY Mellon Internet site and provides the form of notification recommended for customers of BNY Mellon. A CIP Notice disclosure must be provided to investors/participants of the Funds as articulated below.

<https://www.bnymellon.com/us/en/about-us/global-impact/enterprise-esg/customer-identification-program-notice.html>

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, financial institutions are required by Federal law to obtain, verify, and record information that identifies each individual or entity that opens an account or requests credit.

What this means for individuals: When an individual opens an account or requests credit, we will ask for their name, residence address, date of birth, tax identification number, and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents.

What this means for other legal entities: When a corporation, partnership, trust or other legal entity opens an account or requests credit, we will ask for the entity's name, physical address, tax identification number, and other information that will allow us to identify the entity. We may also ask to see other identifying documents, such as certified articles of incorporation, partnership agreements or a trust instrument.

In addition, in accordance with the Unlawful Internet Gambling Enforcement Act, transactions associated with unlawful internet gambling are prohibited. Specifically, the Act "prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling." BNY Mellon customers must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to:

<http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20081112a1.pdf>