BNY | INVESTMENTS

BNY BRINGS THE LATEST IN ETFS

Curated, Outcome-Oriented Solutions

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

BNY Active Equity ETFs

Name	Ticker/Cusip	Index	Investment Manager	Gross Expense Ratio†	Net Expense Ratio††	Inception Date
BNY Mellon Concentrated Growth ETF	BKCG 05613H 209	S&P 500 Index	Fayez Sarofim & Co.	0.50%	0.50%	5/14/04[1]
BNY Mellon Concentrated International ETF	BKCI 09661T 834	MSCI EAFE Index	Walter Scott	0.75%	0.65%[2]	12/6/21
BNY Mellon Dynamic Value ETF	BKDV 05613H 100	Russell 1000 Value Index	Newton Investment Management North America LLC	0.60%	0.60%	11/1/24
BNY Mellon Enhanced Dividend and Income ETF	BEDY 05613H 308	Russell 1000 Value Index	Newton Investment Management North America LLC	0.50%	0.50%	1/1/85[3]
BNY Mellon Global Infrastructure Income ETF	BKGI 09661T 826	S&P Global Infrastructure Index	Newton Investment Management North America LLC	0.65%	0.55%[4]	11/2/22

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

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BNY Active Fixed Income ETFs

Name	Ticker/Cusip	Index	Investment Manager	Gross Expense Ratio†	Net Expense Ratio††	Inception Date
BNY Mellon Active Core Bond ETF	BKFI 05613H 506	Bloomberg U.S. Aggregate Bond Index	Insight	0.40%	0.40%	1/1/87[5]
BNY Mellon Core Plus ETF	BCPL 05613H 407	Bloomberg U.S. Aggregate Bond Index	Insight	0.40%	0.40%	3/2/12[6]
BNY Mellon High Yield ETF	BKHY 09661T 800	Bloomberg U.S. Corporate High Yield Total Return Index	Insight	0.22%	0.22%	4/22/20
BNY Mellon Municipal Intermediate ETF	BKMI 05613H 704	Bloomberg Municipal 3–15 Years Blend (3–15) Index	Insight	0.35%	0.35%	1/1/87[7]
BNY Mellon Municipal Opportunities ETF	BMOP 05613H 803	Bloomberg Municipal Bond Index	Insight	0.54%	0.54%	10/15/08[8]
BNY Mellon Municipal Short Duration ETF	BKMS 05613H 605	Bloomberg Municipal 1–3 Years Index	Insight	0.35%	0.35%	10/2/00[9]
BNY Mellon Ultra Short Income ETF	BKUI 09661T 859	Bank of America Merrill Lynch 3-Month U.S. Treasury Bill Index	Dreyfus	0.13%	0.12%[10]	8/9/21

BNY Index Equity ETFs

Name	Ticker/Cusip	Index	Investment Manager	Gross Expense Ratio†	Net Expense Ratio††	Inception Date
BNY Mellon Emerging Markets Equity ETF	BKEM 09661T503	Solactive GBS Emerging Markets Large & Mid Cap USD Index NTR	Mellon	0.11%	0.11%	4/22/20
BNY Mellon International Equity ETF	BKIE 09661T404	Solactive GBS Developed Markets ex United States Large & Mid Cap USD Index NTR	Mellon	0.04%	0.04%	4/22/20
BNY Mellon U.S. Large Cap Core Equity ETF	BKLC 09661T107	Solactive GBS United States 500 Index TR	Mellon	0.00%	0.00%	4/7/20
BNY Mellon U.S. Mid Cap Core Equity ETF	BKMC 09661T206	Solactive GBS United States 400 Index TR	Mellon	0.04%	0.04%	4/7/20
BNY Mellon U.S. Small Cap Core Equity ETF	BKSE 09661T305	Solactive GBS United States 600 Index TR	Mellon	0.04%	0.04%	4/7/20

BNY Index Fixed Income ETFs

Name	Ticker/Cusip	Index	Investment Manager	Gross Expense Ratio†	Net Expense Ratio††	Inception Date
BNY Mellon Core Bond ETF	BKAG 09661T602	Bloomberg U.S. Aggregate Total Return Index	Mellon	0.0%	0.0%	4/22/20

FOR MORE INFORMATION

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Disclosures and Important Information

FDIC is Federal Deposit Insurance Corp. **GBS** is Global Benchmark Series. **NTR** is Net Total Return. **NAV** is Net Asset Value.

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

ETF shares are listed on an exchange, and shares are generally purchased and sold in the secondary market at market price. At times, the market price may be at a premium or discount to the ETF's per share NAV. In addition, ETFs are subject to the risk that an active trading market for an ETF's shares may not develop or be maintained. Buying or selling ETF shares on an exchange may require the payment of brokerage commissions.

ETFs trade like stocks, are subject to investment risk, including possible loss of principal. The risks of investing in ETFs typically reflect the risks associated with the types of instruments in which the ETF invests. Diversification cannot assure a profit or protect against loss.

Past performance is no guarantee of future results.

[1] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Concentrated Growth ETF predecessor mutual fund (BNY Mellon Tax Managed Growth Fund). The listing date for BKCG is 3/31/25. [2] Effective August 1, 2024, BNY Mellon ETF Investment Adviser, LLC (the Adviser) has contractually agreed until at least March 1, 2026, to assume the direct expenses of BNY Mellon Concentrated International ETF so that the fund's total annual operating expenses, including acquired fund fees and expenses (if any), do not exceed 0.65% of the fund's average daily net assets. [3] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Enhanced Dividend and Income ETF predecessor mutual fund (BNY Mellon Income Stock Fund). The listing date for BEDY is 12/8/25. [4] Effective February 28, 2025, the Adviser has contractually agreed until at least February 28, 2026, to assume the direct expenses of the BNY Mellon Global Infrastructure ETF so that the fund's total annual operating expenses, including acquired fund fees and expenses (if any), do not exceed 0.55% of the fund's average daily net assets. [5] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Active Core Bond ETF predecessor mutual fund (BNY Mellon Intermediate Bond Fund). The listing date for BKFI is 1/12/26. [6] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Core Plus ETF predecessor mutual fund (BNY Mellon Corporate Bond Fund). The listing date for BCPL is 1/12/26. [7] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Municipal Intermediate ETF predecessor mutual fund (BNY Mellon National Intermediate Municipal Bond Fund). The listing date for BKMI is 1/12/26. [8] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Municipal Opportunities ETF predecessor mutual fund (BNY Mellon Municipal Opportunities Bond Fund). The listing date for BMOP is 1/12/26. [9] Prior to its conversion the ETF operated as a mutual fund. Shown is the inception date for the BNY Mellon Municipal Short Duration ETF predecessor mutual fund (BNY Mellon National Short-Term Municipal Bond Fund). The listing date for BKMS is 1/12/26. [10] The Adviser has contractually agreed, until at least October 31, 2026, to assume the direct expenses of the BNY Mellon Ultra Short Income ETF fund so that the fund's total annual operating expenses, including acquired fund fees and expenses (if any), do not exceed 0.12% of the fund's average daily net assets.

Please see the funds' prospectuses for additional information on fees.

[†] Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. [††] Net Expenses is the total annual operating expense ratio for the fund, after any applicable fee waivers or expense reimbursements. The Net Expenses is the actual fund expense ratio applicable to investors. Past performance is no guarantee of future results.

NOT ALL ETFs MAY BE AVAILABLE TO ALL INVESTORS OR THROUGH ALL BROKER-DEALER PLATFORMS.

RISKS

Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Investing in **foreign denominated and/or domiciled securities** involves special risks, including changes in currency exchange rates, political, economic, and social instability, limited company information, differing auditing and legal standards, and less market liquidity. These risks generally are greater with **emerging market countries. Bonds** are subject to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. **High yield bonds** involve increased credit and liquidity risk than higher-rated bonds and are considered speculative in terms of the issuer's ability to pay interest and repay principal on a timely basis. **Small and 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. For a fund which invests significantly in companies that are engaged in the **infrastructure business,** the fund is more susceptible to adverse economic, regulatory, political, legal and other changes affecting such companies. Infrastructure companies are subject to a variety of factors that may adversely affect their business or operations, including high interest costs in connection with capital construction programs, costs associated with environmental and other regulations, difficulty in raising capital in adequate amounts on reasonable terms in periods of high inflation or unsettled capital markets, the effects of economic slowdown and surplus capacity, increased competition from other providers of services, uncertainties concerning the availability of fuel at reasonable prices, the effects of energy conservation policies, service interruption due to environmental, operational or other mishaps, and other factors. The BNY Mellon active ETFs are non-diversified, which means that the funds may invest a relatively high percentage of its assets in a limited number of issuers. Therefore, performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund. The healthcare sector is subject to government regulation and reimbursement rates, as well as government approval of products and services, which could have a significant effect on price and availability. Furthermore, the types of products or services produced or provided by healthcare companies quickly can become obsolete. In addition, companies in the **healthcare sector** can be significantly affected by patent expirations, pricing pressure, and product liability claims. The **information technology** sector has been among the most volatile sectors of the stock market. Information technology companies involve greater risk because their revenue and/or earnings tend to be less predictable (and some companies may be experiencing significant losses) and their share prices tend to be more volatile. Certain information technology companies may have limited product lines, markets or financial resources, or may depend on a limited management group. In addition, these companies are strongly affected by worldwide technological developments, and their products and services may not be economically successful or may quickly become outdated. Investor perception may play a greater role in determining the day-to-day value of information technology stocks than it does in other sectors.

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

Fund investments may decline dramatically in value if anticipated products or services are delayed or cancelled. There is no guarantee that **dividend-paying stocks** will continue to pay, or increase their dividends in the future. **Enhanced Dividend and Income ETF:** The Fund may invest in **equity-linked notes ("ELNs")** that include some or all of the following characteristics: writing (selling) call options on a reference security; purchasing corresponding call options on the reference security at a higher strike price than the written call option; executing a market exposure strategy designed to help offset the opportunity cost to the fund of not being fully invested in the equity market (i.e., the amount allocated to the ELN); and investing in a fixed income component paying a stated interest rate. Each ELN will be structured such that the Fund's maximum potential loss on the ELN will be capped at an amount equal to or less than the principal invested in the ELN. ELNs expose the fund to a variety of risks, associated with underlying components. **Options and Market Exposure Risks:** The writing of call options on reference securities, while collecting premiums, also risks losses if the security's price rises above the strike price. To seek to minimize such losses, ELNs may buy offsetting call options (at the cost of an additional premium) or utilize market exposure contracts, which however can suffer from imperfect price correlation. In addition, adverse price movements in the reference security can lead to losses — including loss of principal — on both the written-option and market exposure strategies. **Credit/Counterparty Risk:** ELNs are unsecured notes; if the issuer's credit quality deteriorates, the ELN's value and any payments due may be impaired. **Liquidity Risk:** the ELNs held by the fund are unlisted, and resale will depend on the issuer's willingness to repurchase the security. Limited secondary markets can make ELNs hard to value or sell, potentially forcing sales at unfavorable prices. **Structural and Operational Considerations:** ELNs have fixed terms and expiration dates, unlike direct equity holdings, which may increase the fund's turnover, transaction costs and tax liabilities. Taken together, these factors mean ELNs can be more complex and potentially riskier than more typical securities, with exposures to market, credit, liquidity and operational dynamics. **Mortgage-backed securities:** Ginnie Maes and other securities backed by the full faith and credit of the United States are guaranteed only as to the timely payment of interest and principal when held to maturity. The market prices for such mortgage-backed securities are not guaranteed and will fluctuate. Privately issued mortgage related securities also are subject to credit risks associated with the underlying mortgage properties. These securities may be more volatile and less liquid than more traditional, government backed debt securities. **Municipal income** may be subject to state and local taxes. Capital gains, if any, are taxable.

Past performance is no guarantee of future results.

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

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

The Solactive GBS Emerging Markets Large & Mid Cap USD Index NTR is part of the Solactive Global Benchmark Series which includes benchmark indices for developed and emerging market countries. The index intends to track the performance of the large and mid cap segment covering approximately the largest 85% of the free-float market capitalization in the Emerging Markets. **The Solactive GBS Developed Markets ex United States Large & Mid Cap USD Index NTR** is part of the Solactive Global Benchmark Series which includes benchmark indices for developed and emerging market countries. The index intends to track the performance of the large and mid cap segment covering approximately the largest 85% of the freefloat market capitalization in the Developed Markets excluding the United States. It is calculated as a net total return index in USD and weighted by free-float market capitalization. **The Solactive GBS United States 500 Index** intends to track the performance of the largest 500 companies from the U.S. stock market and is based on the Solactive Global Benchmark Series. Constituents are selected based on company market capitalization and weighted by free float market capitalization. The index is calculated as a total return index in USD and is reconstituted quarterly. **The Solactive GBS United States 400 Index i**ntends to track the performance of the largest 400 mid cap companies from the U.S. stock market and is based on the Solactive Global Benchmark Series. Constituents are selected based on company market capitalization and weighted by free float market capitalization. The index is calculated as a total return index in USD and is reconstituted quarterly. **The Solactive GBS United States 600 Index** intends to track the performance of the largest 600 small cap companies from the U.S. stock market and is based on the Solactive Global Benchmark Series. Constituents are selected based on company market capitalization and weighted by free float market capitalization. The index is calculated as a total return index in USD and is reconstituted quarterly.

The **Bloomberg U.S. Aggregate Bond Index** is designed to measure the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, mortgage-backed pass-through securities (agency fixed-rate), commercial mortgage-backed securities (agency and non-agency) and other asset-backed securities having at least one year until final maturity. To be included in the index, securities must be rated investment grade (Baa3/ BBB-/BBB- or higher) using the middle rating of Moody's, S&P and Fitch. The **Bloomberg U.S. Corporate High Yield Total Return Index** is designed to measure the U.S. dollar-denominated, high yield (junk), fixed-rate, taxable corporate bond market. Bonds included in the index must have $150 million or more par amount outstanding and at least one year until final maturity. Bonds are classified as high yield if the middle rating of Moody's, Fitch and S&P is Ba1/BB+/BB+ or below. Securities in the index are updated on the last business day of each month. The **Bank of America Merrill Lynch 3-Month U.S. Treasury Bill Index** is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. The issue selected at each month-end rebalancing is the outstanding Treasury Bill that matures closest to, but not beyond, three months from the rebalancing date. To qualify for selection, an issue must have settled on or before the month-end rebalancing date. The **S&P 500® Index** is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. The **MSCI EAFE Index** (Europe, Australasia, Far East) is a free float-adjusted, market capitalization-weighted index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. The S&P Global Infrastructure Index is designed to track 75 companies from around the world chosen to represent the listed infrastructure industry while maintaining liquidity and tradability. To create diversified exposure, the index includes three distinct infrastructure clusters: energy, transportation, and utilities. An investor cannot invest directly in any index. The **Russell 1000® Value Index** measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000 companies with relatively lower price-to-book ratios, lower I/B/E/S forecast medium term (2 year) growth and lower sales per share historical growth (5 years). The **Bloomberg Municipal 3–15 Years Blend (3–15) Index** is a sub-index of the Bloomberg U.S. Municipal Bond Index, a measure of the U.S. municipal tax-exempt investment grade bond market, tracking bonds with 3–15 year maturities. The Bloomberg Municipal 1–3 Years Index is a sub-index of the Bloomberg U.S. Municipal Bond Index, a flagship measure of the U.S. municipal tax-exempt investment grade bond market, tracking bonds with 1–3 year maturities. The **Bloomberg U.S. Municipal Bond Index** covers the U.S. dollar-denominated long-term tax-exempt bond market. Investors cannot invest directly in any index.

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