

BNY

**BROKERAGE
ACCOUNT**



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

BNY | INVESTMENTS

BNY BROKERAGE ACCOUNT

With today's complex markets and increasing demands on your time, it may be harder than ever for your investment management resources to measure up to your goals and expectations.

The BNY Brokerage Account is designed to help you effectively manage all your investments in one consolidated account with a roster of comprehensive tools and services.



BNY — PARTNER WITH A LEADER

One of the world's leading investment management organizations and one of the top U.S. wealth managers.

Bringing together professional, institutional-quality investment firms with experienced talent and unique cultures, backed by the strength, stability and global presence of BNY.

All-in-One Investment Management

The **BNY Brokerage Account** is an all-in-one investment management resource that can facilitate how effectively you manage your daily finances and help you meet your investment goals.

This comprehensive investment solution provides:

Online Trading starting at \$2.00.¹

Consolidation of Assets into one account providing you tools and resources to help you stay in control of your finances.

Investment Information from a registered financial representative or dedicated financial professional.¹

¹ Other fees and account minimums may apply. \$2.00 per trade for the first 1,000 shares and \$0.01 per share thereafter. See Fee and Commission Schedule for details. Certain minimums apply for access to BNY Advisor Services.

With the BNY Brokerage Account, you can simplify your life, consolidate your finances, and help build your wealth.

ACCOUNT FEATURES

Designed to help you manage your daily finances through one consolidated account

Account Management

Detailed quarterly statements including portfolio summary, asset valuation by category and cost-basis reporting.

Account Minimum

Basic account: \$10,000.²

Select Link

Consolidated brokerage statements to help streamline recordkeeping, paperwork and tracking.

Cash Management

- Daily sweep into money market funds.
- Checkwriting.
- Visa® Gold debit card.
- Mobile Check Deposit
- Electronic Funds Transfer (ACH)

Comprehensive Investment Options

- Access to a wide range of financial products and professional money managers.
- BNY equity, fixed income and money market mutual funds.
- BNY brokerage capabilities.
- Margin accounts.⁴

ACCOUNT MANAGEMENT TOOLS

Complete account management and customer service features

Online Account Access

Visit bny.com/investments and select “BNY Mellon Brokerage Account Customers.” Then enter your user ID and password and click “Continue” to log in. Online account features include:

OPEN AN ACCOUNT ONLINE — For individual, joint and IRA accounts.

ELECTRONIC NOTIFICATION SERVICE — Get email alerts whenever a new account statement or trade confirmation is available for online viewing.

ALERTS — Create alerts for: Price, Volume, News and Trades. Alerts can be sent to your email address and/or cell phone or handheld device.

TRADING RATES — Conduct online trading for \$2.00¹ per trade and review real-time order status.

MARKET WATCH & PORTFOLIO TRACKING — Stay abreast of the latest market conditions and news, develop and track model portfolios and access complete account summary information.

BNY Brokerage Account App

Manage your investments securely and easily anytime, anywhere from your mobile device.



Download the “BNY Brokerage Account” app for iOS devices on the Apple App store and for Android devices on the Google Play Store.

Visit bny.com/investments and select “BNY Brokerage Services” under “Resources” for additional information and instructions on how to download the app.

INVESTMENT OPTIONS

Providing you with a wide variety of choices

Mutual Funds

Access to over 8,000 mutual funds from BNY and other leading fund families, many with no transaction fees.³

Securities

Stocks, exchange-traded funds, bonds (including Treasuries, zeros, corporates, agencies, municipals and CDs), as well as equity and index options.

Retirement Accounts

Including Traditional IRAs, Roth IRAs, Rollover IRAs and SEP IRAs.

² Higher minimums may apply. No minimums for IRA accounts.

³ Certain minimum holding periods may apply. Investors should review the applicable BNY Brokerage Account Fee and Commission Schedule for details.

⁴ Not available for IRAs. Carefully review your financial resources, investment objectives, and risk tolerance to determine if a margin loan is an appropriate investment tool for you.

In today's global economy, navigating the world of investing is becoming an increasingly complex task.

Investors, faced with an abundance of choices, are demanding expert knowledge and quality investments. That's where BNY can help. By combining investment expertise with a full range of sophisticated product options, BNY can help investors make smart decisions in a rapidly evolving marketplace.

LEARN MORE

Call BNY Brokerage Services at **1-800-843-5466** or visit us online at bny.com/investments

All investments involve risk, including the possible loss of principal. Certain investments involve greater or unique risks that should be considered along with the objectives, fees, and expenses before investing.

Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, to varying degrees. **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.

Upon enrolling in a BNY Brokerage Account, please read the BNY Brokerage Account Client Agreement and Related Disclosures, and Fee and Commission Schedules.

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Securities in brokerage accounts:

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