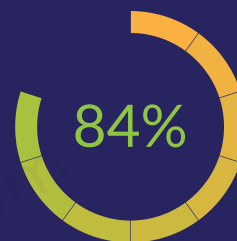


BNY Mellon

TRUST SCORE



BNY Mellon, federally registered in 1997, is a Registered Investment Advisor (RIA) in 50 state(s) with a licensed staff of 266 advisors. BNY Mellon manages \$2 billion and provides investment advisory services for 3,692 clients (1:14 advisor/client ratio).

Fees may vary. Please contact advisor.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- There is one licensed advisor for every 14 clients (industry average 1:50)
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 21 years
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees

CONSIDERATIONS

- Firm has a disciplinary history
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist
- Firm performs side-by-side management with accounts that have differing fee structures. Investment Advisors may be incentivized to favor clients that pay higher fees over others
- Firm privately manages or owns some of the products they recommend and may be incentivized to sell those products over others to their investors

BENEFITS (cont.)

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)

Firm may recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products

Firm has previously been found guilty of violating SEC or CFTC regulations

Firm has previously been found guilty of violating investment-related regulations by a regulatory agency other than the SEC or CFTC

Firm has previously been found guilty of a non-minor violation of a Self-Regulatory Organization's regulation

Firm has previously been fined or ordered to cease and desist activity by the SEC or CFTC

Firm has previously had a civil action dropped against them following a cash-settlement in court