

BNY Mellon Advisors, Inc.
Form CRS Customer Relationship Summary
March 31, 2026

BNY Mellon Advisors, Inc. (BNYA), formerly known as Lockwood Advisors, Inc., is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.*

What investment services and advice can you provide me?

We serve as the sole sponsor or co-sponsor of wrap fee programs in which we offer our discretionary portfolio management services and access to third-party managers that are responsible for day-to-day investment decisions. We also offer our portfolio management services through wrap fee programs sponsored by third parties or, in certain cases, outside of a wrap fee program, and act as overlay manager for third-party model portfolios. Clearing and custody services are normally provided by Pershing LLC (Pershing), a broker-dealer affiliate of ours, unless the sponsor or co-sponsor of the wrap fee program, or the firm that serves as your investment adviser if outside of a wrap fee program, selects another firm. Our advisory services are generally offered to retail investors through third-party intermediaries (Intermediary) with which you primarily interact and that provide you with investment advice. Your interactions with us will generally occur through, or together with, your Intermediary. Where we have discretion, we will manage your account and periodically monitor your account to ensure it remains consistent with your selected strategy or model. Account minimums for the various programs, strategies, and models vary. We do not limit our advice to proprietary investments. Depending on the program, strategy, or model selected, you might receive advice with respect to a broad range of investments or a limited range of investments. For example, we do not make all mutual funds or share classes of mutual funds available for use in our programs, strategies, and models. In addition, we provide non-discretionary investment advice to clients in the form of research and detailed analysis of investment managers, and also offer a referral service designed for current and prospective clients who seek to receive referrals to unaffiliated registered investment advisers that can help those clients meet their investment needs.

For more information about our investment advisory services, please refer to the applicable BNYA Wrap Fee Program Brochure or Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/106108>.

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do the qualifications mean?

What fees will I pay?

The fees you pay will vary depending on the services you select, and can include a sponsor fee, your Intermediary's advisory fee (as determined by your Intermediary), a manager fee, and a model provider fee. These fees may be included in the "wrap" fee for a wrap fee program, in addition to clearing and custody fees and fees for administrative services. Our fees are calculated as a percentage of assets in your account and are charged quarterly in advance, unless otherwise stated. You may be able to obtain some or all of the services available through a particular wrap fee program on an "unbundled" basis outside of a wrap fee program and, depending on the circumstances, the aggregate of any separately paid fees may be lower (or higher) than the single, all-inclusive fee charged in the wrap fee program. There are additional fees not included in the wrap fee, for example, underlying fund expenses; commissions, mark-ups and mark-downs for trades not executed through Pershing (or other firm selected by the sponsor, co-sponsor, or your investment adviser for clearing and custody services); product-specific transaction fees and expenses; required regulatory transactional fees; transfer fees; and service and account type related fees. The more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to invest more.

* Statements in this summary (i) are required by SEC Form CRS, summary in nature and limited in substance and size by SEC Form CRS; (ii) relate only to our obligations under the Investment Advisers Act of 1940, (iii) do not create or modify any agreement, relationship or obligation between you and us or our financial professionals; and (iv) are subject to the more complete terms and conditions of our investment advisory agreements and disclosures (including Form ADV Part 2).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more information about fees and costs, please refer to the applicable BNYA Wrap Fee Program Brochure or Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/106108>.

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. This summary does not include all conflicts.

Proprietary Products & Services: Our affiliates receive additional compensation for acting as adviser or sub-adviser to certain mutual funds, exchange-traded funds, and separately managed account products, which creates an incentive for us to select those products over other products. We also have an incentive to refer clients to investment advisers who participate in a wrap fee program we sponsor and/or recommend our discretionary portfolio management services to you, as it may result in additional compensation to us.

Third-Party Payments: While we do not receive any direct fees for investments in mutual funds that are used in our managed products, our affiliates receive payments from certain funds. This creates an incentive to select funds or share classes that result in greater compensation to our affiliates. Third-party model providers may also select funds that make these payments to our affiliates.

Revenue Sharing: Pershing receives compensation from funds that Pershing makes available on a no-transaction-fee basis for services provided to the funds, as well as for certain FDIC-insured bank deposit products, which creates an incentive for us to recommend or select these funds and deposit products over those that do not make such payments.

Principal Trading: With the exception of fractional shares, where we act as investment adviser in relation to a trade order sent to Pershing, Pershing effects trades on an agency basis unless we obtain prior approval for a principal trade. Where a third-party manager sends trades to Pershing, Pershing may effect those trades on a principal basis without first obtaining your approval.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

For more information about our conflicts of interest, please refer to the applicable BNYA Wrap Fee Program Brochure or Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/106108>.

How do your financial professionals make money?

Our financial professionals are compensated through a salary and regular annual bonus.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For more information about our advisory services, please refer to the applicable BNYA Wrap Fee Program Brochure or Firm Brochure available at <https://adviserinfo.sec.gov/firm/brochure/106108>. For up-to-date information or to request a copy of this disclosure, please call BNYA at (212) 495-1784, or contact your Intermediary.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Item 1 Cover Page

BNY Mellon Advisors, Inc.

200 Park Avenue
New York, NY 10166

Form ADV Part 2A Firm Brochure – BNY Advisor Match (as of March 31, 2026)

This brochure (the “Brochure”) provides information about the qualifications and business practices of BNY Mellon Advisors, Inc. (“BNYA,” the “Firm,” “we,” or “us”), formerly known as Lockwood Advisors, Inc. (“Lockwood”). If you have any questions about the contents of this Brochure, please contact us at 212-495-1784. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

The Firm is registered as an investment adviser with the SEC. Registration with the SEC does not imply that the investment adviser has any particular level of skill or training.

Additional information about BNYA is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Summary of Material Changes

Following is a summary of material changes since the initial Brochure, dated December 26, 2025:

The following material changes were made as part of this annual update, effective March 31, 2026:

- Item 1 was updated to reflect BNYA's new telephone number: 212-495-1784.
- Item 4 was updated to reflect amended language under Referral Process to include a digital matching process when identifying a suitable registered investment advisor for a prospective client.

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Item 4 Advisory Business

Background

BNY Mellon Advisors, Inc. (“BNYA”), formerly known as Lockwood Advisors, Inc., is a corporation organized in 1995 under the laws of the state of Delaware and opened for business in the summer of 1996. BNYA is registered with the SEC as an investment adviser and is a wholly owned subsidiary of MBC Investments Corporation, which in turn is an indirect, wholly owned subsidiary of The Bank of New York Mellon Corporation (“BNY”), a publicly owned company.

Between September 30, 2002 and January 1, 2024, BNYA was wholly owned by Pershing Group, LLC; on January 1, 2024, BNYA merged with BNY Mellon Investor Solutions, LLC as part of an internal reorganization. Despite this reorganization, the ultimate ownership did not change. BNY Advisors is the brand name under which BNYA conducts its investment advisory business and is part of a group of affiliated entities that form BNY Investments, the investments business of BNY.

BNYA does not have any offices located outside of the United States.

As of December 31, 2025, BNYA had total assets under management of \$33,478,488,988. This figure is comprised of:

\$33,206,739,506 managed on a discretionary basis;

\$271,749,482 managed on non-discretionary basis.

As of December 31, 2025, BNYA also had \$158,685,681,336 in assets under advisement for which BNYA provides a model of securities but does not arrange or affect the purchase or sale of securities.

The BNY Advisor Match Service

The Service is a referral service designed for current and prospective clients who seek to receive referrals to unaffiliated registered investment advisers (each, an “Advisor” and together, “Advisors”) that can help those clients meet their investment needs. Based on the information you provide as part of the profiling process, we will aim to identify one or more Advisors for you to consider. Advisors are identified from among a universe of registered investment advisers that (i) open and maintain their client accounts with Pershing Advisor Solutions LLC (“PAS”) and which are carried (i.e., custodied) by Pershing LLC (“Pershing”), both broker dealers registered with the SEC, members of the Financial Industry Regulatory Authority and wholly owned subsidiaries of BNY, (ii) meet the participation criteria for the Service as described below in Item 8, and (iii) agree to pay BNYA the fees described below in Item 5. Participation in the Service is not open to all investment advisers that satisfy the eligibility criteria, and BNYA limits participation in the Service to Advisors that have significant business relationships with affiliates of BNYA, namely PAS. The Service is only offered to Advisors who open and maintain client accounts with PAS.

While the Advisors have been evaluated based on the participation criteria for the Service, neither BNYA nor PAS have made an independent evaluation of any product or service of the Advisor or the appropriateness of any particular advisory service for your individual circumstances. You are solely responsible for determining whether to meet with and/or retain any Advisor, and whether any particular Advisor is appropriate for you based on your investment objectives, financial situation, investment needs or other individual circumstances. There may be other Advisors that participate in the Service (or investment advisers that do not participate in the Service) that are equally or more appropriate for your individual circumstances.

We will provide you with information about each Advisor that is identified for a referral. The information has been provided to us by each Advisor, and we have not reviewed or verified the accuracy of such information. It is important that you understand that you have no obligation to contact or retain the services of any Advisor you learn about through the Service. You should interview and evaluate each Advisor you consider hiring to ensure that the Advisor and the advisory services each Advisor can provide are right for you. Each Advisor has its own account minimums and client restrictions. If you decide to hire an Advisor, you will enter into an agreement directly with that Advisor for the provision of investment services. Advisors are not affiliated with or agents of BNYA, and Advisors pay a fee to BNYA for referrals as explained in more detail in the section below titled “Fees and Compensation.”

Certain affiliates of BNYA, namely PAS and/or Pershing, receive additional direct or indirect compensation from the Advisors and/or the Advisors’ clients for the clearing, custody, and other brokerage services associated with any accounts opened and maintained with PAS and carried by Pershing.

The Referral Process

You will enter certain profile information through BNYA’s online interface for the Service, or a BNYA representative will work with you to gather the information such as net worth, marital status, and financial goals (collectively, “Profile Information”). To arrive at one or more Advisors that align with your criteria, BNYA will use our screening process to compare the Profile Information you have provided with the information provided by the Advisors. The screening process can consist of the use of manual review conducted by BNYA personnel, a digital matching tool that provides output to BNYA personnel for review or direct digital matching without review of personnel. All processes aim to utilize the same matching criteria based on the Profile Information and the information provided by the Advisors.

We have not verified the information provided by the Advisors, and we do not make any representation that any Advisor that aligns with your screening criteria offers certain expertise or experience in a given advisory service. Following the acceptance and agreement of the BNY Advisor Match Terms & Conditions along with the names of the referred Advisor(s), you will receive (i) a summary of the Profile Information you provided and (ii) a firm profile for each Advisor, which includes a summary of relevant information provided by the Advisor. You should review all these documents carefully. In addition, by participating in the Service you give BNYA permission to share your name, contact information and additional Profile Information we collected from you with your referred Advisor(s). Please see the BNY Advisor Match Terms & Conditions for further details about sharing your information with the referred Advisor(s). The Service does not constitute a recommendation with respect to any particular Advisor identified by the Service. In addition, BNYA does not provide investment advice or recommendations to buy or sell securities or other property in connection with the Service. The Service provides referrals only and ends once we have referred you to an Advisor or Advisors. The decision as to which Advisor, if any, to hire is yours. If you decide to hire an Advisor, it is your responsibility to work with your Advisor to determine if the services it provides are appropriate for you. If you decide to give an Advisor trading discretion or other authority over your account(s) and the Advisor directs transactions to affiliates of BNYA, including PAS, such affiliates will act on the instructions received from the Advisor and will not review or evaluate the Advisor’s trading activity to determine if such trading is consistent with the Advisor’s investment strategies or is otherwise appropriate or suitable for you. We have no authority or control with respect to any assets managed by the Advisor, and we have no ongoing duty to you with respect to the Advisor’s management of such assets. It is also your responsibility to monitor your selected Advisor, including the Advisor’s management of your assets and the Advisor’s performance. All questions about your investment strategy, portfolio performance, and the Advisor’s activity should be directed to your selected Advisor.

We do not limit participation in the Service to Advisors with the best historical investment performance or client service levels among their peers. Further, we will play no role in monitoring or evaluating any

advisory services that you receive from any Advisor you choose to work with, and we have no duty to update you regarding any referred Advisor once you receive your referral, including whether such Advisor continues to participate in the Service. If an Advisor refers you to a third party for any services, this, also, is strictly between you and the Advisor and is beyond the scope of the Service.

An Advisor may, but is not required to, recommend investment into one or more products whereby BNYA acts as a discretionary investment manager or where it provides overlay management services, where it acts as a sponsor to a program, and/or where a BNY investment is used. The use of BNYA investment advisory products or services, or BNY investments, will result in additional compensation to BNYA and/or its affiliates. In addition, Advisors that participate in the Service agree that they will recommend that clients open and maintain their accounts with PAS and custody their account assets at Pershing and, unless clients direct otherwise will execute securities transactions for client accounts through PAS. This will generate brokerage commissions and other revenue for PAS and/or Pershing. Refer to Item 11 (“Participation or Interest in Client Transactions”) for more information about how BNYA and its affiliates manage conflicts of interest associated with the Service.

Item 5 Fees and Compensation

You do not directly pay any fee for participating in the Service. If you decide to hire an Advisor referred by the Service, you will pay fees to that Advisor based on the terms and conditions of any investment management and advisory agreements between you and the Advisor. Advisory fees may vary according to several factors, including, but not limited to, the advisory product(s) selected, account size, type and servicing requirements. Advisory fees may be negotiable with some Advisors. Fees will be disclosed in the Advisor’s Form ADV, Part 2A Brochure. We are not acting as a fiduciary or providing investment advice within the meaning of the Employee Retirement Income Security Act of 1974, or the Internal Revenue Code, or regulations thereunder with respect to your account as a result of the Service.

As described below, Advisors pay referral fees to BNYA to participate in the Service. The referral fees are separate from (i) any advisory fees you pay to an Advisor, (ii) any fees you pay to BNYA for investment management services, (iii) any fees paid to affiliates of BNYA, including PAS and/or Pershing for brokerage and custody services, and (iv) any other fees for products or services you pay to any other BNY affiliate, including any fees/expenses related to mutual funds or exchange-traded funds that are advised or sub-advised by an investment advisory affiliate of BNYA. Advisors have agreed that the fees paid by the Advisor to BNYA pursuant to the Service will not impact the fees that the Advisor charges a referred client. Please refer to the Advisor’s Form ADV, Part 2A Brochure for information regarding the fees charged by the Advisor or discuss any questions you may have regarding fees that you will pay directly with the Advisor.

Advisors pay referral fees to BNYA for each client referral pursuant to the agreement between BNYA, PAS and each Advisor (“Referral Agreement”). The Referral Agreement provides that the Advisor will pay BNYA an annual \$50,000 participation fee (“Participation Fee”) to participate in the Service and an annual asset-based fee of up to 0.30% calculated based on the value of the assets in a referred client’s accounts opened or maintained with PAS and custodied at Pershing, that are managed or advised pursuant to an investment advisory agreement between that Advisor and a client or that client’s household members, which includes such client’s spouse, children and any other family member sharing the same residence address as the Advisor’s client (collectively, “Client Accounts”). In the event that an Advisor or BNYA terminates the Referral Agreement prior to the end of a full calendar year, the Participation Fee is prorated based on the number of completed quarters in which the Referral Agreement was in effect for such year, but the Advisor’s obligations to pay the asset-based fee will remain in effect. In addition, each Advisor has agreed to pay BNYA a one-time fee of 0.75% (the “Buy-out Fee”) if an Advisor’s client transfers custody of the assets held in Client Accounts to a financial institution not affiliated with BNYA. The Buy-out Fee creates

a financial incentive for Advisors to encourage clients to maintain custody of their assets with affiliates of BNYA rather than transferring custody to another financial institution. If you terminate your advisory agreement with an Advisor, the Advisor will have no ongoing obligation to pay BNYA referral fees with respect to your Client Accounts. Under certain circumstances, BNYA can waive or reduce the referral fees payable to BNYA by an Advisor.

Item 6 Performance Based Fees and Side-by-Side Management

BNYA does not charge advisory fees, including performance-based advisory fees, as compensation for the Service. BNYA provides only referrals to unaffiliated investment advisers under the Service, and is not responsible for discretionary management of accounts or assets through the Service. Therefore, BNYA has no opportunity to engage in side-by-side management. As described in Item 5, BNYA may charge advisory fees for the provision of other products and/or services, including discretionary management of accounts, which are separate from the Service. For more information on BNYA's other products and services, please refer to the applicable Form ADV Part 2 brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/106108>.

Item 7 Types of Clients

The Service is generally available to current and prospective clients who wish to be referred to an Advisor for assistance with their investment needs. In order to participate in the Service, you must be a resident of the United States, typically reside in the United States, and have a valid U.S. taxpayer identification number. We reserve the right to terminate your participation in the Service (or limit your rights to access any or all account features, products, or services) for any reason. The Service is not available to foreign investors, non-U.S. trusts, and government entities as defined by the SEC's "pay-to-play" rule according to Rule 206(4)-5 under the Investment Advisers Act of 1940, as amended (the "Advisers Act"). These include federal, state, or local governments, boards, commissions, public schools, colleges, universities, hospitals, health care organizations, and public entity retirement plans, such as Internal Revenue Code sections 403(b), 401(a), and 457 plans.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

As directed by current or prospective clients or through the use of our screening process, we seek to refer current and prospective clients to Advisors based on a comparison of the information you share with us about your investment needs, with the information Advisors have provided to us about their firms and the types of advisory services they provide to their clients. In no event shall providing documentation and/or information by BNYA about any of the Advisors constitute a recommendation or opinion as to the quality of an Advisor's investment products, services, or investment performance. We have relied on the information and representations of each Advisor as part of the Advisor's eligibility to participate in the Service and to align the Advisor with your stated needs and preferences for the referral. All investment strategies employed by the Advisors that participate in the Service are subject to certain risks, including the risk of loss that each client should understand and be willing to bear. Please see the relevant Advisor's Form ADV, Part 2A Brochure for additional information about risks associated with an Advisor's investment strategies. Advisors that participate in the Service are limited to unaffiliated investment advisers or entities that have significant business relationships with affiliates of BNYA, namely PAS. There could be other investment advisers, apart from those we make available to you through the Service, that are equally or more appropriate for your specific circumstances.

We use the following factors, among others, to determine which Advisors are eligible to participate in the Service ("Participating Advisor"):

1. **Federal Registration.** A Participating Advisor must be an investment adviser registered and in good standing with the SEC and any applicable state securities regulatory authorities or an entity that is exempt from registration as an investment adviser pursuant to Section 202(a)(11) (A) under the Advisers Act.
2. **Representative Registration.** Representatives of a Participating Advisor who meet the definition of “Investment Adviser Representative” under Rule 203A-3 under the Advisers Act and who provide services to you must be registered/licensed appropriately in the required jurisdictions, and must have at least five years of advisory experience.
3. **Fee-Based Compensation.** Participating Advisors must charge fee-based, asset-based, or flat-rate investment advisory service fees (including hourly fees).
4. **Errors and Omissions Liability.** Participating Advisors and all associated persons of the Advisor who manage client assets or who supervise such associated persons must at all times be covered through both errors and omissions liability insurance and fidelity bond coverage, with a minimum of \$2 million in errors and omissions liability insurance and \$1 million in fidelity bond coverage

We can, in our sole discretion, modify these criteria in whole or in part with respect to any Advisor at any time, and we reserve the right to suspend referrals to any Participating Advisor or terminate an Advisor’s participation in the Service for any reason. While we have evaluated the referred Advisors based on the participation criteria for the Service, as noted above, we have not made an independent evaluation of any particular product, strategy, or service that is offered by any Advisor.

Cybersecurity Risk

There are various operational, systems, information security and related risks involved in investing, including but not limited to “cybersecurity” risk. Cybersecurity attacks include electronic and non-electronic attacks that include but are not limited to gaining unauthorized access to digital systems (e.g., through “hacking” or malicious software coding) for purposes of misappropriating assets or sensitive information, corrupting data, or causing operational disruption. Cybersecurity attacks also may be carried out in a manner that does not require gaining unauthorized access, such as causing denial of service attacks on websites (i.e., efforts to make services unavailable to intended users). As the use of technology has become more prevalent, BNYA and its affiliates and their respective client accounts have become potentially more susceptible to operational risks through cybersecurity attacks. These attacks in turn could cause BNYA and its affiliates and their respective client accounts to incur regulatory penalties, reputational damage, additional compliance costs associated with corrective measures, and/or financial loss. Similar adverse consequences could result from cybersecurity incidents affecting counterparties with which BNYA engages in transactions, third party service providers, governmental or other regulatory authorities, exchange and other financial market operators, banks, brokers, dealers and other financial institutions and other parties. While cybersecurity risk management systems and business continuity plans have been developed and are designed to reduce risks associated with these attacks, there are inherent limitations in any cybersecurity risk management system or business continuity plan, including the possibility that certain risks have not been identified. Accordingly, there is no guarantee that such efforts will succeed, especially since we do not directly control the cybersecurity systems of issuers or third-party service providers.

Recent technological advances in generative artificial intelligence and machine learning technologies and systems create opportunities for, and present risks to, BNYA and its affiliates and their respective clients. BNYA and its affiliates has taken a measured approach to artificial intelligence technology given reliability, cybersecurity, and other concerns. However, it is likely that BNYA and its affiliates and their respective

clients will be exposed to risks related to artificial intelligence through third parties, such as service providers and counterparties.

Item 9 Disciplinary Information

From time to time, BNYA, BNY or an affiliate of BNY may be involved in regulatory examinations or litigation that arise in the ordinary course of business. Items requiring disclosure will be disclosed accordingly in BNYA's Form ADV Part 1A, Item 11 and the respective Disclosure Reporting Pages ("DRPs"), and Item 9 of this Brochure (below).

On August 14, 2018, the SEC announced an administrative proceeding against BNYA (which, at the time, was known as Lockwood). The action arose out of the SEC's assertion that BNYA failed to adopt and implement policies and procedures reasonably designed to provide clients or their investment advisers with material information about third party portfolio managers' "trading away" or "step out trading" practices in BNYA's sponsored separately managed account wrap fee programs ("Wrap Programs") and the full extent of the costs of choosing certain portfolio managers in those Wrap Programs. Specifically, the SEC determined that BNYA's policies and procedures failed to require that material information about "trading away" or "step outs" (1) would be obtained and considered by BNYA prior to making the third party portfolio management firms available to clients in its Wrap Programs and/or (2) would be disclosed to clients directly or through their third party advisers. BNYA offered its Wrap Programs to third party advisers and their clients. In the Wrap Programs, the investments were managed by third party portfolio management firms pursuant to investment strategies selected by the clients in consultation with their advisers. BNYA and the other participating firms were compensated for the advisory, brokerage and custodial services that they provided by sharing an annual wrap fee based on a percentage of the assets under management. Certain expenses were not covered by the wrap fee, such as when a portfolio manager elected to direct the execution of a trade through a broker-dealer firm that was not participating in the Wrap Program. This practice was referred to as "trading away" or "step out trading" and in many cases resulted in transaction costs being borne by the Wrap Program client in addition to the annual wrap fee. Despite paying these costs, Wrap Program clients were not notified that particular trades were "traded away" nor, if applicable, information on how much "step out trading" would cost on top of the wrap fee. By contract, BNYA had allocated to the clients' advisers the responsibility of evaluating the suitability of the portfolio managers for the individual clients, but the SEC Staff found that BNYA did not provide those advisers with enough information to perform that evaluation.

BNYA submitted an Offer of Settlement which the SEC has determined to accept on August 14, 2018.

On February 12, 2018, the SEC announced the Share Class Selection Disclosure Initiative ("SCSD Initiative"), a self-reporting initiative directed at investment advisers, under which the SEC Division of Enforcement agreed to recommend favorable settlement terms for advisers who self-report violations of the federal securities laws relating to certain mutual fund share class selection and disclosure issues and who promptly return money to harmed clients. BNYA (which, at the time, was known as Lockwood) voluntarily participated in the SCSD Initiative. In connection with the SCSD Initiative, BNYA undertook a review of its disclosures, and of the mutual fund share classes recommended to, or purchased or held by, clients invested in BNYA Programs during the period between January 1, 2014 and September 4, 2015 and determined that, during this period, certain mutual funds paid 12(b)1 fees totaling \$45,872 to Pershing Adviser Solutions, a broker-dealer affiliated with BNYA, when a lower cost share class was available. BNYA voluntarily reported this to the SEC pursuant to the SCSD Initiative. On March 11, 2019, the SEC issued an Order Instituting Administrative and Cease and Desist Proceedings, Making Findings, and Imposing Remedial Sanctions and a Cease and Desist Order against BNYA (the "Order"), which Order found that BNYA violated Sections 206(2) and 207 of the Investment Advisers Act of 1940 ("Advisers Act"). BNYA was ordered to cease and desist from future violations of Sections 206(2) and 207 of the

Advisers Act; was censured; and was ordered to pay disgorgement of \$45,872, together with prejudgment interest of \$6,315.98, and to distribute such amounts to affected clients.

Item 10 Other Financial Industry Activities and Affiliations

Other Financial Industry Activities

BNYA does not engage in any other business other than that of an investment manager, research provider, model provider, sponsor or administrator for managed account programs. Some of BNYA's personnel may hold securities registrations, including, but not limited to FINRA series 7 or series 24, which are held with a BNYA affiliate.

Affiliated Broker-Dealers and Investment Advisers

BNYA is affiliated with a large number of investment advisers and broker-dealers within the BNY family of companies. Please see BNYA's Form ADV Part 1A-Schedule D, Section 7.A, for a list of investment advisers and broker-dealers affiliated with BNYA. Some of our investment adviser affiliates have investment-related private funds for which a related person serves as sponsor, general partners or managing member (or equivalent), respectively. Please refer to the Form ADV Part 1A – Schedule D, Section 7.B for each of our affiliated investment advisers for information regarding such firm's private funds (if applicable) and such firm's Form ADV Part 1A – Schedule D, Section 7.A for information regarding related persons that serve in a sponsor, general partners or managing member capacity (if applicable).

BNY is a global financial services company providing a comprehensive array of financial services (including asset management, wealth management, asset servicing, clearing and execution services, issuer services and treasury services) through a world-wide, client-focused team that enables institutions and individuals to manage and service their financial assets. BNY Investments is the umbrella designation for certain of BNY's affiliated investment management firms and global distribution companies and is responsible, through various subsidiaries, for U.S. and non-U.S. retail, intermediary and institutional distribution of investment management and related services.

Business Relationships with Participating Advisors

PAS provides Advisors and their clients with access to institutional brokerage services such as trading, custody, reporting, and related services. PAS also makes available various support services to help Advisors manage or administer their clients' accounts. In some circumstances, PAS has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on behalf of Advisors. The availability of these services from PAS benefits Advisors because they do not have to produce or pay for these additional services and creates additional conflicts of interest and financial incentives for Advisors to recommend or refer clients to PAS. Please review your Advisor's Form ADV, Part 2A Brochure, to review what services or products your Advisor receives or business arrangements your Advisor may have with PAS.

Participation in the Service is not open to all investment advisers that satisfy the eligibility criteria described above, and BNYA limits participation in the Service to Advisors that have significant business relationships with affiliates of BNYA, namely PAS. All Advisors that participate in the Service are clients of PAS. Additionally, each Advisor's participation in the Service depends in part on the amount of revenue and overall profitability of the relationship between the Advisor and BNY, including the execution, custody, and clearing fees generated by Advisor's clients through accounts maintained at PAS and/or invested in BNYA investment advisory services or BNYA investments. An Advisor's participation is also contingent on the Advisor undertaking to increase the amount of assets in its clients' accounts (not referred through

the Service) by a certain amount within a specified time period. This type of arrangement creates additional conflicts of interest and increases the Advisor's financial incentive to encourage its clients to maintain their accounts at Pershing rather than with another custodian. In addition to Advisors' relationship with PAS, Advisors may have other business relationships with BNYA and its affiliates. These relationships may create a potential conflict of interest; however, it does not affect BNYA's decision on whether to include the Advisors in the Service. Refer to Item 11 ("Participation or Interest in Client Transactions") for information about how BNYA and its affiliates manage conflicts of interest associated with the Service.

BNYA has established the Manager Research Group ("Manager Research Group"), which provides manager research for use across the BNY enterprise. The Manager Research Group carries out manager and investment vehicle research. BNYA evaluates certain individual portfolio managers and model providers for inclusion in various managed account programs. The selection of portfolio managers and model providers is subject to the approval of an investment oversight committee within BNYA. The committee provides oversight of the governance and policy framework applicable to BNYA's manager research processes and operational due diligence processes and is responsible for ensuring consistency to affiliated and non-affiliated portfolio managers, model providers and BNYA managed products.

While Advisors are evaluated based on the participation criteria for the Service, the Advisors that participate in the Service are not reviewed under the manager research process by the Manager Research Group, except in certain cases where an Advisor may also serve as a portfolio manager or model provider that is available in one or more managed account programs available on the Pershing platform. Advisors participating in the Service are identified from among the universe of registered investment advisers that have significant business relationships with PAS, which is separate and different from the group of advisers that participate in BNYA managed account programs. BNYA does not have an obligation to recommend the portfolio managers it selects in such managed account programs for this Service, nor does BNYA have an obligation to recommend Advisors that participate in the Service for BNYA's managed account programs.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics and Personal Trading

BNYA has adopted a Code of Ethics ("Code") pursuant to Rules 204A-1 and 204-2 under the Advisers Act. The Code is reviewed periodically, amended as necessary, and distributed to all personnel. Periodic training on the Code is provided to existing employees and all new employees upon hire.

The Code addresses a variety of topics relating to the appropriate conduct of investment advisory personnel, including the following:

- Fiduciary obligations of access persons
- Requirement to comply with applicable Federal securities laws
- Classification of access persons
- Reporting requirements for access persons
- Pre-clearance requirements for access persons
- Confidentiality
- Receipt and presentation of gifts
- Pre-approval of initial public offerings or limited offerings
- Reporting, review and recordkeeping requirements
- Review of access persons' transactions in reportable securities
- Violations of the Code
- Training

With respect to personal trading, the Code contains rules and restrictions on the purchase and sale of securities by employees. These rules and/or restrictions are designed to protect BNYA's clients. All officers and employees are required to put the interests of the clients first in all dealings relating to the client and their investments.

Activities that are strictly prohibited include:

- Having a personal interest in any client transaction
- Receiving any personal benefit from a client transaction
- Using knowledge of client transactions for personal gain
- Allowing anything to influence or impact an independent unbiased judgment with respect to client communications.

Compliance personnel monitor personal securities trading by employees and the members of the employee's household. Employees are required to obtain approval in advance for any securities transactions they or a member of their household wish to make. Employee personal trading is monitored by Compliance personnel to verify the employees are complying with the Code. BNYA may impose penalties and sanctions on employees who have violated provisions of the Code, including the personal trading policy. Employees must file transaction reports with Compliance quarterly and holdings reports annually.

To the extent the Code is silent on a matter; BNYA shall default to the BNY Code of Conduct (the "BNY Code"). The BNY Code provides to employees the framework and sets the expectations for business conduct. In addition, it clarifies our responsibilities to clients, suppliers, government officials, competitors and the communities we serve and outlines important legal and ethical issues.

BNYA will provide a copy of the Code or BNY Code to you or any prospective client, upon request.

Participation or Interest in Client Transactions

BNYA, its employees and/or affiliates may give advice and take action in the performance of their duties that may be the same as, similar to, or different from advice given, or the timing or nature of actions taken, for other client accounts or for their proprietary or personal accounts. BNYA and its employees may at any time hold, acquire, increase, decrease, dispose of or otherwise deal with positions in investments in which a client account may have an interest from time to time. BNYA has no obligation to acquire for a client account a position in any investment, which it, acting on behalf of another client, or an employee, may acquire, and the client accounts shall not have first refusal, co-investment or other rights in respect of any such investment. In addition, BNYA employees may be invested in the BNYA managed products. Because this may present a potential conflict of interest, BNYA has adopted a Code of Ethics, which includes restrictions on employees' personal trading as described above.

Investors participating in the Service may also be clients of BNYA affiliated investment advisers and such relationships and related transactions may occur without BNYA's knowledge. In addition, an Advisor may recommend investment into one or more programs whereby BNYA acts as a discretionary investment manager, where it provides overlay management services, where it acts as a sponsor to a program, and/or where a BNY investment is used. The use of BNYA investment advisory products or services or BNY investments will result in additional compensation to BNYA and its affiliates.

Advisors participating in the Service may suggest broker-dealers for brokerage, custody and other products and services for which you would compensate the broker. Advisors have agreed with BNYA not to induce clients to transfer their accounts from PAS or to establish brokerage or custody accounts at other custodians except when their fiduciary duties to clients would require doing so. Unless you direct them to the contrary,

participating Advisors generally will execute transactions for your account through PAS since the total fees for executing trades paid by your account will generally be less. Advisors are, however, not required to use PAS to execute trades for your account. You may direct your Advisor to use a different brokerage firm, but PAS or Pershing will charge a fee for clearance and settlement of any trade executed through a different brokerage firm and held in custody by Pershing, in addition to the fees charged by the different brokerage firm. As a broker-dealer, PAS earns compensation from the products and services available through PAS, including execution of trades in investments such as stocks, bonds, and mutual funds and the sale of insurance products. When your Advisor uses PAS to execute transactions, PAS and/or Pershing will earn compensation from you and/or a third party. The compensation earned by PAS and/or Pershing from trades placed and securities held in client accounts that are managed by Advisors contributes to the conflicts of interest associated with BNYA's role in offering the Service.

The compensation received by BNYA and its affiliates from Advisors, both from within and outside the Service, creates conflicts of interest both when we select Advisors to participate in the Service and when we refer you to those Advisors. BNYA addresses these conflicts in several ways, including (i) establishing participation criteria described above in Item 8 and securing the Advisors' agreement to adhere to those criteria before admission into the Service and on a periodic basis thereafter, (ii) excluding the revenue received by BNYA and its affiliates from consideration in the screening criteria used by the tool to align Advisors with clients, and (iii) periodically evaluating and overseeing the referral process for compliance with the policies and procedures governing the Service.

Privacy Policy

BNYA has procedures designed to protect your personal information. Please refer to Exhibit A for BNYA's Privacy Policy.

Business Continuity

BNYA has adopted a business continuity plan to maintain critical functions and services in the event of circumstances which may impact our physical office location, applications, data centers or networks.

Risk Council

BNYA has established the BNYA Risk Oversight Council ("ROC") that is responsible for reviewing the investment and operational risks applicable to BNYA's business. Material issues identified by the ROC may be escalated to the BNYA Risk and Compliance Committee ("RCC"), which is responsible for overall risk management of the activities across BNYA, and has monitoring and oversight responsibilities with respect to the risk and compliance matters of BNYA. Additionally, the RCC determines whether any material items require escalation to the BNYA Board of Directors and/or other applicable BNY enterprise-level oversight committees.

Item 12 Brokerage Practices

BNYA does not select or recommend broker-dealers for client transactions as part of the Service. However, as described above, an Advisor's participation in the Service can create incentives for an Advisor to recommend the use of affiliates of BNYA, namely PAS for the execution of brokerage transactions and/or Pershing for the custody of their Client Accounts.

Item 13 Review of Accounts

The Service provides referrals only and ends once we have referred you to an Advisor. BNYA has no discretionary authority or control with respect to the assets under management at any Advisor, and BNYA has no ongoing duty to you with respect to the management of any such assets with respect to the Service. BNYA does not monitor or evaluate any advisory services that you receive from any Advisor you choose to work with, and BNYA has no duty to update you regarding the status of any Advisor in the Service once you receive your referral. As described in Item 5, BNYA may charge advisory fees for the provision of other products and/or services, including discretionary management of accounts, which are separate from the Service. For more information on BNYA's other products and services, please refer to the applicable Form ADV Part 2 brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/106108>.

Item 14 Client Referrals and Other Compensation

As described herein, BNYA receives compensation from Advisors for referrals made through the Service.

BNYA has also entered into agreements (the "Referral Partner Agreement") with certain third-party referral partners (each, a "Referral Partner") under which BNYA compensates the Referral Partners for client referrals a portion of the fee BNYA receives which is attributable to a referral by such Referral Partner under the Service. The referral fee paid varies, and is set forth in the Referral Partner Agreement with the applicable Referral Partner.

Item 15 Custody

BNYA does not have custody of client securities or accounts with respect to the Service. BNYA and its affiliates, including Pershing as described above, can have custody of client securities in connection with activities unrelated to the Service. Clients should carefully review statements they receive from their custodian regarding their accounts.

Item 16 Investment Discretion

BNYA does not exercise any investment discretion in connection with referrals made pursuant to the Service. As described in Item 5, BNYA may charge advisory fees for the provision of other products and/or services, including discretionary management of accounts, which are separate from the Service. For more information on BNYA's other products and services, please refer to the applicable Form ADV Part 2 brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/106108>.

Item 17 Voting Client Securities

BNYA does not acquire authority or exercise proxy voting on your behalf as part of the Service.

Item 18 Financial Information

BNYA does not solicit prepayment of client fees in connection with the Service. BNYA is not aware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

EXHIBIT A

BNY Mellon Advisors, Inc.

Privacy Policy

(BEGINS ON NEXT PAGE)

FACTS**WHAT DOES BNY MELLON ADVISORS, INC. DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Account balances and account transactions ▪ Assets and transaction history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BNY Mellon Advisors, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BNY Mellon Advisors, Inc. share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	No

Questions?	Call BNY Mellon Advisors, Inc. at 212-495-1784.
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Who we are

Who is providing this notice?

BNY Mellon Advisors, Inc. (a subsidiary of The Bank of New York Mellon Corporation)

What we do

How does **BNY Mellon Advisors, Inc.** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **BNY Mellon Advisors, Inc.** collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Provide account information
- Make deposits or withdrawals from your account
- Use your credit or debit card
- Make a wire transfer

We also collect your personal information from third parties, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Our affiliates include banks and companies whose names include "The Bank of New York," "BNY," "Mellon," or "Pershing," and other financial companies such as Pershing LLC and Pershing Advisor Solutions, as well as non-financial companies such as Pershing X, Inc. and BNY Mellon Technology Private Limited.

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- **BNY Mellon Advisors, Inc.** does NOT share information with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- **BNY Mellon Advisors, Inc.** does not jointly market.

Other important information

This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.

For region-specific privacy notices, please visit Pershing's global privacy notice webpage at <https://www.bny.com/pershing/us/en/data-privacy.html>.

BNY Mellon Advisors, Inc.

200 Park Avenue
New York, NY 10166
212-495-1784

Form ADV, Part 2B (Brochure Supplement)
BNY Advisor Match
(as of March 31, 2026)

BNY Mellon Advisors, Inc.
200 Park Avenue
New York, NY 10166
212-495-1784

Form ADV Part 2B (Brochure Supplement)
BNY Advisor Match
(as of March 31, 2026)

This brochure supplement is provided on BNY Mellon Advisors, Inc.'s ("BNYA") Senior Vice President, Client Executive Emilio Coppin.

Mr. Coppin's contact information is:

Emilio Coppin
200 Park Avenue
New York, NY 10166

Phone: 212-922-4420

This brochure supplement provides information about Emilio Coppin that supplements BNYA's Form ADV, Part 2A brochure. You should have received a copy of that brochure. Please contact BNYA at 212-495-1784 if you did not receive BNYA's brochure or if you have questions related to this supplement.

Additional Information about Mr. Coppin is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Emilio Coppin, born in 1979, is a Senior Vice President and Client Executive at BNY Mellon Advisors, Inc. (“BNYA”). In his role as Relationship Manager for the BNY Advisor Match service, Mr. Coppin works directly with investors who wish to be referred to a registered investment adviser for assistance with their investment needs.

Prior to this, Emilio spent several years at Citi within the Citigold International and Private Client divisions, operating in roles such as Financial Advisor from 2018 to 2022 where he managed investment portfolios for high-net-worth individuals across global markets, and later as Investment Strategy Lead from 2022 to February 2026, partnering closely with Financial Advisors to develop tailored investment strategies, conduct in-depth portfolio analysis, and identify opportunities across asset classes for their Clients. His experience includes executing complex trades, evaluating portfolio risk and concentration, and ensuring alignment with clients’ long term financial objectives and regulatory standards.

Earlier in his career, Emilio built a strong and analytical foundation at Bank of America Merrill Lynch, where he developed investment research, supported portfolio management, and gained hands on experience across equities, fixed income, and alternative investments.

Mr. Coppin earned a Bachelor of Arts in International Studies from The University of South Florida.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Mr. Coppin is an investment adviser representative (Series 66) with BNYA. Mr. Coppin is also FINRA Series 7 registered with Pershing Advisor Solutions LLC, an affiliate of BNYA and both indirect, wholly owned subsidiaries of The Bank of New York Mellon Corporation.

Item 5 Additional Compensation

Mr. Coppin does not receive any additional compensation beyond his salary and regular annual bonus for providing advisory services.

Item 6 Supervision

Chris Vella (BNYA’s President and Chief Investment Officer) is responsible for supervising and monitoring Mr. Coppin’s advisory activities for BNYA. Mr. Vella can be reached at 212- 815-6094.

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200 Park Avenue
New York, NY 10166
212-495-1784

Form ADV Part 2B (Brochure Supplement)
BNY Advisor Match
(as of March 31, 2026)

This brochure supplement is provided on BNY Mellon Advisors, Inc.'s ("BNYA") Senior Client Portfolio Manager, Anthony Destro.

Mr. Destro's contact information is:

BNY Mellon Advisors, Inc.
200 Park Avenue
New York, NY 10166

Phone: (609) 512-9446

This brochure supplement provides information about Anthony Destro that supplements BNYA's Form ADV, Part 2A brochure. You should have received a copy of that brochure. Please contact BNYA at 212-495-1784 if you did not receive BNYA's brochure or if you have questions related to this supplement.

Additional Information about Mr. Destro is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Anthony Destro, born in 1973, is a Senior Client Portfolio Manager for BNY Mellon Advisors, Inc. (“BNYA”). Mr. Destro is responsible for the day-to-day portfolio management of BNYA’s discretionary investment solutions, as well as supporting the firm’s macroeconomic analysis and active manager selection. Mr. Destro is a member of BNYA’s Investment Committee. In his role as Relationship Manager for the BNY Advisor Match service, Mr. Destro works directly with investors who wish to be referred to a registered investment adviser for assistance with their investment needs.

Mr. Destro originally joined BNYA (formerly known as Lockwood Advisors, Inc.) in 1998, and also previously worked as a research analyst in the BNYA investment research group. Mr. Destro earned a Bachelor of Arts degree in Economics from Rutgers University and a Master of Business Administration in Finance from Temple University. He is a Chartered Financial Analyst (CFA) charterholder and is a member of the CFA Institute and the CFA Society of Philadelphia. Mr. Destro is also a Chartered Alternative Investment Analyst® (CAIA®) designee and member.

Qualification as a CFA® charterholder requires:

- A bachelor’s degree from an accredited institution or equivalent education or work experience.
- Successful completion of all three exam levels of the CFA program.
- 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfillment of local society requirements, which vary by society.
- Entry into a Member’s Agreement, a Professional Conduct Statement and any additional documentation requested by CFA Institute.

CFA® and Chartered Financial Analyst® are registered trademarks owned by the CFA Institute.

Qualification as a CAIA® charter holder requires:

- Completion of a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets.
- Successful completion of both the Level I and Level II CAIA examinations.
- Annual attestation to the terms of the CAIA ® member agreement.
- A U.S. bachelor’s degree or the equivalent, and more than one year of full-time employment in a professional capacity within the regulatory, banking, financial, or related fields (“Professional Experience”), or alternatively at least four years of Professional Experience.

CAIA® and Chartered Alternative Investment Analyst® are registered trademarks owned by the CAIA® Association.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Mr. Destro is an investment adviser representative (Series 66) with BNYA.

Item 5 Additional Compensation

Mr. Destro does not receive any additional compensation beyond his salary and regular annual bonus for providing advisory services.

Item 6 Supervision

BNYA’s Investment Policy Council and Elena Goncharova (BNYA’s Head of Intermediary Solutions) are responsible for supervising and monitoring Mr. Destro’s advisory activities for BNYA. Ms. Goncharova can be reached at 617-722-7871.

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200 Park Avenue
New York, NY 10166
212-495-1784

Form ADV Part 2B (Brochure Supplement)
BNY Advisor Match
(as of March 31, 2026)

This brochure supplement is provided on BNY Mellon Advisors, Inc.'s ("BNYA") Client Portfolio Manager, Frank Germana.

Mr. Germana's contact information is:

BNY Mellon Advisors, Inc.
200 Park Avenue
New York, NY 10166

Phone: (609) 806-0272

This brochure supplement provides information about Frank Germana that supplements BNYA's Form ADV, Part 2A brochure. You should have received a copy of that brochure. Please contact BNYA at 212-495-1784 if you did not receive BNYA's brochure or if you have questions related to this supplement.

Additional Information about Mr. Germana is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Frank Germana, born in 1965, is a Client Portfolio Manager for BNY Mellon Advisors, Inc. (“BNYA”). Mr. Germana is responsible for the day-to-day portfolio management of BNY’s discretionary investment solutions. In his role as Relationship Manager for the BNY Advisor Match service, Mr. Germana works directly with investors who wish to be referred to a registered investment adviser for assistance with their investment needs.

Mr. Germana rejoined BNYA (formerly known as Lockwood Advisors, Inc.) in 2019 and has over thirty-five years of investment experience. Previously, Mr. Germana was an Investment Strategy and Portfolio Management Consultant with Palladium, LLC. In this role, he was a member of the investment committee and was responsible for the construction, implementation and monitoring of client portfolios. Mr. Germana spent a large portion of his career with J.P. Morgan Asset Management as a Client Portfolio Manager supporting the U.S. Equity Value team and as a U.S. Equity Strategist representing the broader U.S. Equity platform. Mr. Germana earned a Bachelor of Business Administration from Temple University. He is a Chartered Financial Analyst (CFA) charterholder and is a member of the CFA Institute and the CFA Society of Philadelphia.

Qualification as a CFA® charterholder requires:

- A bachelor’s degree from an accredited institution or equivalent education or work experience.
- Successful completion of all three exam levels of the CFA program.
- 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfillment of local society requirements, which vary by society.
- Entry into a Member’s Agreement, a Professional Conduct Statement and any additional documentation requested by CFA Institute.

CFA® and Chartered Financial Analyst® are registered trademarks owned by the CFA Institute.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Mr. Germana is an investment adviser representative (Series 65) with BNYA.

Item 5 Additional Compensation

Mr. Germana does not receive any additional compensation beyond his salary and regular annual bonus for providing advisory services.

Item 6 Supervision

BNYA’s Investment Policy Council and Elena Goncharova (BNYA’s Head of Intermediary Solutions) are responsible for supervising and monitoring Mr. Germana’s advisory activities for BNYA. Ms. Goncharova can be reached at 617-722-7871.

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Form ADV Part 2B (Brochure Supplement)
BNY Advisor Match
(as of March 31, 2026)

This brochure supplement is provided on BNY Mellon Advisors, Inc.'s ("BNYA") Senior Vice President, Client Executive Jaime Roncoroni.

Mrs. Roncoroni's contact information is:

BNY Mellon Advisors, Inc.
200 Park Avenue
New York, NY 10166

Phone: (844) 269-4769

This brochure supplement provides information about Jaime Roncoroni that supplements BNYA's Form ADV, Part 2A brochure. You should have received a copy of that brochure. Please contact BNYA at 212-495-1784 if you did not receive BNYA's brochure or if you have questions related to this supplement.

Additional Information about Mrs. Roncoroni is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Jaime Roncoroni, born in 1976, is a Senior Vice President and Client Executive at BNY Mellon Advisors, Inc. (“BNYA”). In her role as Relationship Manager for the BNY Advisor Match service, Mrs. Roncoroni works directly with investors who wish to be referred to a registered investment adviser for assistance with their investment needs.

Before joining BNY in September 2025, she served as Vice President and Senior Relationship Manager at Northern Trust Asset Management for nearly two decades. During her tenure, she managed key relationships with intermediary clients, helping them strengthen and scale their businesses. Earlier in her career at Northern Trust, Mrs. Roncoroni established the Investment Solutions Group, providing strategic support to the organization's wealth management initiatives. Mrs. Roncoroni earned a Bachelor of Science in Business Administration from Bucknell University.

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

Mrs. Roncoroni is an investment adviser representative (Series 65) with BNYA. Mrs. Roncoroni is also FINRA Series 6 and Series 7 registered with Pershing Advisor Solutions LLC, an affiliate of BNYA and both indirect, wholly owned subsidiaries of The Bank of New York Mellon Corporation.

Item 5 Additional Compensation

Mrs. Roncoroni does not receive any additional compensation beyond her salary and regular annual bonus for providing advisory services.

Item 6 Supervision

Chris Vella (BNYA’s President and Chief Investment Officer) is responsible for supervising and monitoring Mrs. Roncoroni’s advisory activities for BNYA. Mr. Vella can be reached at 212- 815-6094.