



BNY MELLON
ASSET MANAGEMENT

Integrated Pension Solution

BNY Mellon Asset Management Integrated Pension Solution

The BNY Mellon Asset Management integrated pension solution offers all the services necessary to enhance the overall management of your plan.

Our strategic advice and analysis capabilities allow us to deliver a customized pension solution that will meet your specific objectives. The solution is focused on all aspects of plan management, including:

- ▶ Reducing plan contribution levels and avoiding pension expense surprises
- ▶ Managing your pension's impact on financial statements
- ▶ Improving portfolio diversification and investment performance
- ▶ Realizing cost savings

All of our services are delivered in a cost effective manner by a dedicated team from a proven and trusted provider. With the growing complexities of pension plans, this singular focus enables us to structure a unique solution for you. Our proprietary modeling capabilities are a main feature of our service.

We use proprietary asset/liability modeling capabilities to enhance the asset allocation decision-making process. Our modeling process incorporate your specific liabilities, funded status and risk tolerance to set the optimal asset allocation for your plan.

We also create customized liability-driven benchmarks to enable you to measure the investment performance against both capital market based benchmarks and the liabilities of your plan. We provide a comprehensive set of trust services, including on-line reporting, monthly statements and benefit disbursements services.

Monitoring the changes in the value of your assets and plan liabilities on a regular basis will enable you to better manage your plan.

Investment Process and Philosophy

We use a complete lineup of strategies provided by BNY Mellon Asset Management subsidiaries. Our investments philosophy is based on proper portfolio diversification, management of risk and alpha generation. BNY Mellon takes responsibility for manager selection, ongoing manager evaluation and manager replacement with an objective to deliver:

- ▶ Superior investment performance
- ▶ Cost-effective diversification across experienced managers
- ▶ Alternative investment strategies that provide enhanced risk adjusted return
- ▶ Simplified plan administration

Client Service Excellence and Trust Services from the Global Leader

With \$19.5 trillion in assets under administration and custody (as of 3/31/09) and \$881 billion under management (as of 3/31/09) The Bank of New York Mellon Corporation is a leader in asset servicing and asset management services. Our Integrated Pension Solution offers clients the combined advantage of financial strength, stability and expertise. Let us show you how we can create an integrated pension solution specifically for your plan.

For more information on the BNY Mellon Asset Management Integrated Pension Solution, please contact Peter Austin at 617-248-6085 or peter.austin@bnymellon.com