



EXITING EMPLOYEE INFORMATION GUIDE

Applicable to
U.S. employees only



BNY MELLON

This Exiting Employee Information Guide will assist you as you conclude your employment with BNY Mellon. It will provide you with information regarding termination procedures, unemployment compensation, final pay and benefits, along with a Quick Reference Contact List to assist you with your final questions.

BNY Mellon appreciates your contribution to the company and wishes you future success.

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YOUR LEGAL OBLIGATIONS AS AN EXITING EMPLOYEE

This statement is to remind you of your obligations as a former employee of BNY Mellon or one of its subsidiaries, affiliates or related entities (collectively, “BNY Mellon”) under applicable law, the BNY Mellon Code of Conduct (the “Code of Conduct”) and, if applicable, pursuant to one or more restrictions regarding your post-employment activity contained in an agreement between you and BNY Mellon, including without limitation, your employment agreement, equity award agreement(s) or any other agreements executed by you in connection with your employment at BNY Mellon (collectively, “Post-Employment Restrictions”). Your employment with BNY Mellon may at times have placed you in a position of trust within our company and allowed you access to invaluable confidential and proprietary information concerning the business, clients and future plans of BNY Mellon.

Under applicable law, the Code of Conduct and, if applicable, pursuant to any of your Post-Employment Restrictions, you have an obligation following the termination of your employment to maintain the confidentiality of BNY Mellon’s confidential or proprietary information, including but not limited to, client information, and to refrain from using or disclosing any such information other than for the benefit of BNY Mellon and its clients. In addition to your duty not to misappropriate or disclose BNY Mellon’s confidential and proprietary information, you are also reminded of your duty not to interfere with BNY Mellon’s employment relationships, client relations and related contracts.

This obligation of confidentiality does not prohibit you from lawfully (i) initiating communications directly with, cooperating with, providing relevant information to or otherwise assisting in an investigation by: the SEC, FINRA, CFTC and NFA or any other governmental or regulatory body or official(s) or finance-related self-regulatory organization (collectively, “Governmental Authorities”) regarding a possible violation of law; or (ii) testifying, participating or otherwise assisting in an action or proceeding by any such Governmental Authorities relating to a possible violation of law. Your ability to report legal violations internally or to Government Authorities, either during or after your employment, is not prohibited by any other BNY Mellon policy or agreement. However, you are not authorized to disclose information covered by the attorney-client privilege, protected by the attorney work product doctrine, or covered by any other applicable privileges or protections.

Further, pursuant to the Defend Trade Secrets Act: “An individual shall not be held criminally or civilly liable under any Federal or State trade secret law for the disclosure of a trade secret as defined in the Economic Espionage Act that (A) is made (i) in confidence to a Federal, State, or local government official, either directly or indirectly, or to an attorney; and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (B) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal. An individual who files a lawsuit for retaliation by an employer for reporting a suspected violation of law may disclose the trade secret to the attorney of the individual and use the trade secret information in the court proceeding, if the individual (A) files any document containing the trade secret under seal; and (B) does not disclose the trade secret, except pursuant to court order.

YOUR LEGAL OBLIGATIONS AS AN EXITING EMPLOYEE (CONTINUED)

Further, your Post-Employment Restrictions, if applicable, may also contain other limitations regarding your competition with BNY Mellon, your solicitation of BNY Mellon employees and clients, or other similar activities. If you have questions regarding whether you are subject to such Post-Employment Restrictions, please contact your Human Resources Business Partner.

If you have not yet done so, please immediately return to your manager all BNY Mellon equipment, examples of which are set forth in the attached, and all confidential or proprietary information of BNY Mellon and/or its clients that may be in your possession, custody or control. This information includes, but is not limited to, all memoranda, notes, emails, spreadsheets, software, plans, records, reports, or any other documents relating to BNY Mellon, its business (which includes, without limitation, information regarding companies in which BNY Mellon holds positions), BNY Mellon's clients or their business, and all copies and extracts of such information.

YOUR RESPONSIBILITIES

Return company items

Prior to your last day of work, the following items should have been returned to your manager. If you still possess them, make immediate arrangements to return them to your manager. If you were on disability at the time of your departure, see Note below.

- Employee identification badge and/or Building Access card
- Citibank Visa card (cut cards in half before mailing)
- Purchase Cards (destroy and discard card in a secure manner). Collect any outstanding receipts and provide them to your manager along with other Purchase Card information and transaction records so that he or she may reconcile them to your next Purchase Card statement.
- Conference call or telephone calling cards
- RSA SecurID card
- Cellular phone/BlackBerry/iPhones/iPads/Android smartphones and tablets/MiFi hotspots/PC cards/Pager
- All keys
- Computers and electrical equipment
- Memory sticks
- Company equipment provided for home or travel use
- Company files, folders, manuals and records, including but not limited to client information
- Travel and Entertainment reimbursement reports (submit and document through the usual channels)
- Unused airline tickets
- Company car, fuel/maintenance cards and final vehicle mileage report
- Parking permit
- Any other company property

Note: If your employment terminated while on disability, call MyHR at 1-800-947-4748 to determine where to return the above items.

Identify and return any documents subject to a Legal Hold

To the extent you have received a Document Retention Notice from BNY Mellon's Legal Department, you must segregate all responsive documents from your files, identify such documents as coming from your files, and return those documents to the attorney within the Legal Department who was identified on the Legal Hold Notice.

Exit Interviews

Our BNYM global exit interviewing process supports our 'best in class' candidate experience and furthers our culture of continuous improvement. We want to ensure that we engage our employees as they leave our organization voluntarily, enable them to share feedback on their work experience, and collect information related to their decision to pursue other opportunities (if applicable). We plan to use this information to assess potential improvements in, and to bolster, talent acquisition efforts, retain key talent, and optimize our BNY Mellon High Performance Culture. Please expect to receive an exit interview survey link shortly after you share your resignation with your manager.

YOUR RESPONSIBILITIES (CONT.)

Repay any outstanding money

- If you have taken more vacation time than you have earned at the time of your termination, you have been overpaid. Payroll will notify you of the repayment amount by letter (if permissible in the state where you live).
- If you have taken personal days that have not been earned, you may have been overpaid. Payroll will notify you of the repayment amount by letter.
- Any outstanding balances on a Citibank Visa card must be reconciled to determine non-business purchases or business expenses not previously reimbursed to you. Non-business purchases and reimbursed expenses must be paid in full with a personal check before you leave BNY Mellon.
- Money advanced for travel must be repaid before your last day of work or accounted for through an approved Travel and Entertainment reimbursement report.
- If you have resigned and were relocated by the company, you must contact our Global Mobility department at 1-412-234-4708 to settle any outstanding security deposit loans, second mortgages and any possible repayment of relocation expenses.
- If you received a signing bonus when you were hired, please contact your manager to settle any possible repayment of the signing bonus.
- A final mileage report substantiating personal use of a company car must be submitted to Fleet Administration/Executive Travel. Contact Fleet Administration at 1-412-234-4432 for help in determining your personal use balance.
- If you were on a Deduct Status or given a leave of absence without pay by your manager during the covered pay period(s), deductions will be made from your final pay.

Tuition Assistance

- Tuition assistance paid within the last 12 months must be repaid. Payroll will notify you of the repayment amount by letter.
- To the fullest extent permitted by law, the company may deduct the Repayment Amount due to the company from any amounts the company owes to you, including, but not limited to, salary, bonus, incentive payment, or commissions to offset the outstanding Repayment Amount. In addition, in the event that full repayment of the Repayment Amount cannot be made from any amounts due to the employee, the employee must pay the company the outstanding Repayment Amount within sixty (60) calendar days.

Change address, if necessary

If your address has changed or will change, notify the Human Resources Contact Center in writing to report your new address. The MyHR address is BNY Mellon, BNY Mellon Center, 500 Grant Street, Room 151-3102, Pittsburgh, PA 15258. The fax number is 1-724-540-6925.

Properly reporting your address change will ensure that those final items (e.g., W-2 forms, 401(k) information, pension information, etc.) will be sent to the correct address after your last day of employment.

Relocation - contact Global Mobility

If you had relocation benefits, contact the Global Mobility department at 1-412-234-4708 before you leave the company to discuss outstanding advances, reimbursements and/or repayment of relocation expenses.

YOUR RESPONSIBILITIES (CONT.)

Cancel your Purchasing (PCard) account and provide records for outstanding charges

If you have a PCard, call 412-236-3192 for instructions on canceling your account(s). Reconcile any outstanding balances and provide record of your reconciliation and supporting receipts/documentation to your manager before your last day of employment.

Refer employment verification inquiries

Your manager and/or supervisor is not authorized to provide you with letters of recommendation or answer telephone or written inquiries from prospective employers. Inquiries concerning employment verification should be directed to The Work Number either by verifiers calling 1-800-947-4748 or 1-800-367-5690 or by visiting www.theworknumber.com. The verifier will need to provide your Social Security number and the company code of 10971.

Only beginning and ending dates of employment and job title of your last position held are provided.

Data pertaining to company business

You are reminded of your obligation that no data pertaining to company business is to be stored on personally owned computing devices. You acknowledge and represent that you have no such data on any of your personal devices and that you have returned to the Legal Department, in accordance with the above instructions, all documents responsive to any current Legal Hold Notices.

Read the following information in detail

Read the following information in its entirety, as it includes important information in regards to benefits.

YOUR FINAL PAY

Ways to receive final pay Depending on your current payroll arrangements, your final pay will either be sent to you by check at your home address or credited to your designated bank account.

Final pay date You will receive your final pay at the end of the next regular pay period unless a state law requires an earlier payment.

Inclusions/deductions of final pay The pay will include compensation for time worked to date and any earned but unused vacation. It will be offset by any vacation that was taken but not earned, and any personal days that were taken but not earned, only with written consent from you.

MyTime is the company’s system of record for vacation and absence tracking for all U.S. employees. You will need to verify that your time off history is accurately submitted and approved in MyTime at the time of your resignation, as this data will be used to calculate your final pay.

Extra-time or overtime Extra-time or overtime not included in your final pay will be paid in the next scheduled pay upon receipt of your Time Record.

It is your responsibility to ensure that your final time record through your last day of employment is submitted in MyTime.

Incentives or commissions After you leave BNY Mellon, any incentive or commission you are eligible to receive, that is not included in your final pay will be paid to you in the form of a check not via direct deposit.

Vacation Your final pay will include any earned or flex vacation not taken prior to the last day of employment. Employees in commission-only positions do not earn vacation and will not be paid in lieu of vacation. Except where state law dictates, you must work the entire month to receive credit for that month. Vacation is prorated for employees who work the first through the last day of the month as follows:
Note: Fractions of days are not rounded up.

Last Full Month of Service	Fraction of Vacation Earned
January	1/12
February	1/6
March	1/4
April	1/3
May	5/12
June	1/2
July	7/12
August	2/3
September	3/4
October	5/6
November	11/12
December	100%

YOUR FINAL PAY (CONT.)

Flex Vacation

If you terminate employment during the year, your regular vacation time and your Flex Vacation time are calculated together for final pay purposes. Unused purchased vacation time will be refunded to you.

Personal day

If you have not taken your earned personal day(s) when you leave, you will not be paid for that earned day(s).

Health benefits

Your coverage will cease on the last day of the month in which you terminate employment.

Questions

If you have questions, please contact MyHR at 1-800-947-4748 (8 a.m. to 5 p.m. Eastern Time Monday and Friday; 8 a.m. to 8 p.m. Eastern Time Tuesday, Wednesday and Thursday).

MEDICAL, DENTAL AND VISION BENEFITS

Medical/dental/vision benefits

Your medical/dental/vision benefits cease the last day of the month in which you terminate employment. You can choose to continue your benefits coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985).

COBRA

You and your previously covered dependents can extend medical/dental/vision coverage for up to 18 months under the COBRA plan. For participants in the Lower Deductible HSA and Higher Deductible HSA Plans, the traditional health coverage is an eligible COBRA election, but the HSA contributions are exempt from the COBRA rules set forth in the Internal Revenue Service Code. Information will be sent to your home in a separate mailing within 14 days of your termination being reported. If you are interested in continuing coverage, access the MyBenefit Solutions website at <http://mybenefits.bnymellon.com> or call BNY Mellon Benefit Solutions at 1-800-947- 4748 within 60 days of the COBRA notice. Premiums for this coverage are paid by you (or your dependents) and are 102 percent of the entire cost of the coverage. Once you pay the COBRA premium, your coverage will be retroactive to your date of termination.

Note: If you elected not to participate in medical, dental or vision as an active employee, you will not receive the COBRA offering for extended medical, dental or vision benefits.

Questions

If you do not receive your COBRA notice within 14 days of your termination date or have questions, please contact BNY Mellon Benefit Solutions at 1-800-947-4748 (8:30 a.m. to 8 p.m. Eastern Time Monday through Friday).

MEDICAL, DENTAL AND VISION BENEFITS (CONT.)

Unused balances in Health Saving Accounts

Unused balances in Health Saving Accounts (HSAs) remain available for your use when you leave BNY Mellon, regardless of your age.

Unused balances in Health Reimbursement Accounts

Unused balances in Health Reimbursement Accounts (HRAs) remain available for your use if you are at least age 55 when your employment ends. If you leave before attaining age 55, you will forfeit any amounts remaining in your HRA, unless you elect COBRA. However, you can be reimbursed for eligible expenses incurred prior to your termination of employment.

Health Care Flexible Spending Accounts

Your Health Care Flexible Spending Account ceases on the last day of the month in which you terminate employment. However, under COBRA, you can continue in the Health Care Flexible Spending Account until the end of the year in which you terminate employment. You will be sent detailed information about continuing participation in the Health Care Flexible Spending Account in your COBRA packet.

Dependent Care Flexible Spending Accounts

The Dependent Care Flexible Spending Account ceases on the last day of the month in which you terminate employment.

Unused balances in Flexible Spending Accounts

If you have unused balances in either the Health or Dependent Care Flexible Spending Accounts, you can only be reimbursed for eligible expenses incurred prior to your termination of employment. Any expenses incurred after your termination date will not be eligible for reimbursement and cannot be refunded to you. One exception applies: if you continue in the Health Care Flexible Spending Account under COBRA, reimbursement of eligible expenses will continue until COBRA ends due to nonpayment or a qualified status change, but no later than the end of the year in which you terminate employment.

As a reminder, under current law, reimbursements cannot be made from your Health and Dependent Care Flexible Spending Accounts for your domestic partner's expenses or those of his or her children.

You may submit reimbursement requests for eligible expenses. Call BNY Mellon Benefit Solutions at 1-800-947-4748 or visit <http://mybenefits.bnymellon.com>. Claims for expenses must be submitted by June 30th of the following year. Example: Claims for 2018 expenses must be submitted by June 30, 2019 and claims for 2019 expenses must be submitted by June 30, 2020.

Direct reimbursement

Direct deposit of your FSA reimbursements will continue after your termination. If you do not have direct deposit established with BNY Mellon Benefit Solutions, you will be reimbursed by check. Checks are mailed to your home address.

Wellbeing Rewards

You must be on the BNY Mellon payroll at the time of the point-based incentive distribution in order to receive the incentive, regardless of when the incentive was earned.

COMMUTER BENEFIT

Commuter benefit

Termination/Severance dates are automatically provided to BNY Mellon's commuter vendor, so future month-end deductions are discontinued. **But**, due to the timing of purchases and payroll deductions, you could experience a payroll deduction (and benefit product) even if you become inactive.

If you are terminated after the 1st day of any month and are signed up for a transit pass or a parking lease, a deduction will be taken out of your month-end pay. You can ensure your order is cancelled (for the next month) by logging on to the commuter website by the 9th day of the month - mybenefits.bnymellon.com

Metro North and Long Island Railroad cancellations must be done by the 3rd day of the month. If you experience any issues with cancelling the order, please notify the BNY Mellon Benefit Solutions Hotline at 1-800-947-4748, option 2.

This benefit is only to be used by active employees for the purpose of parking and/or commuting to and from work. Once your employment ends, you are no longer eligible for the commuter benefit

In addition, the company is unable to return any additional balance or credit you may have in your transit or parking account per IRS regulations.

- If you have elected a Parking Cash Reimbursement Account:
 - Parking cash reimbursement dollars cannot be refunded and will be forfeited.
 - You may submit reimbursement claims within 180 days of your termination for expenses that occurred during the time you were an active employee.
- If you have elected the Commuter Prepaid MasterCard Card:
 - The card will be turned off as soon as possible.
 - The company is unable to return any additional balance or credit you may have on the card.

Questions

If you have questions, please contact BNY Mellon Benefit Solutions at 1-800-947-4748 (8:30 a.m. to 8 p.m. Eastern Time Monday through Friday).

EMPLOYEE GROUP LIFE INSURANCE COVERAGE: BASIC/SUPPLEMENTAL LIFE, BASIC/SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT, AND SPOUSE/CHILD LIFE INSURANCE COVERAGE

Conversion and portability

Employee Group Life Insurance Coverage — Basic/Supplemental Life, Basic/Supplemental Accidental Death & Dismemberment (AD&D), and Spouse/Child Insurance Coverage — ceases on the last day of the month in which you terminate employment. You may continue coverage by submitting a conversion application directly to MetLife (see address below) or by following the steps below for portability within 31 days after your last day of employment.

*The portability option is not available to retiring employees.

Application for continuance

Upon termination, MetLife will automatically forward, to the home address on file, a Notice of Continuation of Coverage form that contains information about continuing coverage.

To continue your coverage via portability, you must mail or fax the completed portability form to request the information within 15 days from the date of this notice or 31 days from the date of your group coverage termination, whichever is later. In no event, however, will this enrollment period exceed 91 days from the date group coverage terminates. Failure to comply with the timeliness requirement will result in denial of your request to continue coverage.

The completed form can be returned to:

MetLife Recordkeeping and Enrollment Services
P.O. Box 14401
Lexington, KY 40512-4401
Portability Hotline: 1-888-252-3607

To continue your coverage via conversion, a licensed financial professional from Mass Mutual will reach out to you within a few business days following your receipt of the conversion form and submit the application to process the conversion. Should you wish to speak to a representative sooner, please contact MetLife's customer service center at 1-877-275-6387. Please note you will need your conversion notice in order to begin the conversion process.

Questions

If you have questions, please contact BNY Mellon Benefit Solutions at 1-800-947-4748 (8:30 a.m. to 8 p.m. Eastern Time Monday through Friday).

RETIREMENT PLAN (PENSION)

Plan Name

The Bank of New York Mellon Corporation Pension Plan (the "Pension Plan")
Employer Identification Number: 13-5160382
Plan Number: 001

The Pension Plan provides for a monthly pension benefit or, if eligible, a lump sum payment at retirement. Certain participants are eligible for a lump sum payment at termination of employment. Effective December 31, 2010, the Pension Plan was closed to new participants. Pension benefit accruals ceased for all participants on June 30, 2015.

Eligibility

All active U.S. BNY Mellon salaried and hourly employees, except employees of Pershing LLC and GIS, who had completed at least one year of eligibility service as of December 31, 2010 are eligible to participate in the Pension Plan. Effective December 31, 2010, the Pension Plan was closed to new participants.

Vesting

Vesting means that you have a non-forfeitable right to receive a benefit from the Pension Plan. You are vested if you have at least three years of service, or were hired before January 1, 2009 and/or are age 55 or older with at least one year of service. All participants who were actively employed as of June 30, 2015 became 100% vested regardless of their attained ages or their lengths of service.

Pension Letter

If you meet the Pension Plan eligibility requirements, approximately six weeks after your termination date, you will receive a letter informing you whether you are vested and, if so, the amount of your pension benefit and your rights under the Pension Plan.

Questions

If you have questions after you receive your pension letter; you can use BNY Mellon's Pension Plan self-service website for fast, easy and secure access to information about your vested pension benefit. Visit www.BNYMELLONPENSION.hrod.b.com and register on the Account Login page to get started. Alternatively, you may call the BNY Mellon Pension Service Center at 1-800-947-4748. Representatives are available Monday through Friday from 8 a.m. to 6 p.m. Eastern Time.

Please make sure that Payroll has your current home address to ensure prompt, accurate delivery of all Pension Plan correspondence. See page 5 for change of address instructions.

This table is a summary of selected features of The Bank of New York Mellon Corporation Pension Plan (the "Pension Plan") in non-legal language. Not all of the details of the Pension Plan are described in this summary. Full details of the Pension Plan are contained in the official Pension Plan document. In the event of a conflict between this summary and the official Pension Plan document, the official Pension Plan document or administrative rules made by those administering the Pension Plan will control. Please visit BNY Mellon's Pension Plan self-service website or call the BNY Mellon Pension Service Center at 1-800-947-4748 to request a copy of the complete Summary Plan Description.

401(K) SAVINGS PLAN

Plan Name	<p>The Bank of New York Mellon Corporation 401(k) Savings Plan (the “401(k) Plan”)</p> <p>The 401(k) Plan is an account based benefit that is designed to help you save for the future. The assets you have accumulated during your employment with BNY Mellon may include tax advantaged contributions made by you and/or by BNY Mellon.</p>
Eligibility	<p>All salaried U.S. employees of The Bank of New York Mellon Corporation are eligible to participate in the 401(k) Plan. U.S. hourly employees are eligible to participate in the 401(k) Plan after completing 1,000 hours of service within a year.</p>
Vesting	<p>Vesting means you have a non-forfeitable right to receive a benefit.</p> <ul style="list-style-type: none">– You are always 100 percent vested in the value of your contributions, safe harbor matching contributions, rollover contributions and investment gains and losses.– You are 100 percent vested in the value of any Basic Company Contributions made to your 401(k) account if you have completed three years of vesting service at the time of your employment termination or retirement under the terms of the 401(k) Plan.– Other vesting schedules may apply to prior company contributions merged into the 401(k) Plan.
401(k) Information Letter	<p>If you have a vested account balance in the 401(k) Plan, a letter describing the choices you have for your account will be mailed to you approximately two weeks following the pay period in which Payroll processes your termination or retirement from BNY Mellon.</p> <ul style="list-style-type: none">– If your vested account balance is \$1,000 or more, you may keep your account in the Plan and delay taking payments until April 1 following the year in which you attain age 70 1/2, at which time you must begin taking minimum distributions from your account. Alternatively, you can elect to take a distribution of your account or you may want to roll over all or part of your account to an IRA or another employer plan.– If your vested account balance is less than \$1,000 and you do not elect to take a distribution, it will be automatically distributed to you, at which time you may be eligible to roll over your balance into another qualified plan or to an Individual Retirement Account (IRA).
Outstanding Loan Balance	<p>If you have a 401(k) loan that is outstanding when you leave BNY Mellon, you will continue to be responsible for loan payments as agreed to in the original loan terms. You may also choose to pay off the remaining loan balance. If you do not make a payment, your loan will be in default and may be subject to taxes.</p> <ul style="list-style-type: none">– Continue making payments: You can set up recurring direct debit payments via the 401(k) Plan website. Once set up, these recurring direct debit loan payments will automatically continue until you take a distribution from your 401(k) Plan account or for the remainder of the loan term. Your loan payment amounts will be adjusted to account for any missed payment and to ensure that your loan is paid off by the payoff date. You will receive notice of the new payment amount in the mail at your home address. There may be a fee for returned payments for insufficient funds.

- **Pay off remaining loan balance:** Loan payoff amounts can be obtained by calling the 401(k) Savings Line. To pay off your loan, you can either: (1) Initiate a direct debit payment from your personal bank account via the 401(k) Plan website; or (2) Submit a loan payoff via certified check, cashier's check or money order made payable to "The Bank of New York Mellon 401(k) Savings Plan." Be sure to write your Social Security number and loan number on each check or money order and send it to:

Regular Mail

Voya
The Bank of New York Mellon
Corporation Plan Administration
P.O. Box 55772
Boston, MA 02205-5772

Overnight Mail

Voya
The Bank of New York Mellon
401(k) Savings Plan
30 Braintree Hill Office Park
Boston, MA 02184

- **Default on loan:** If you do not begin making direct debit payments or repay the outstanding loan balance within 90 days of your last regular payment, the loan balance will be defaulted and treated as a taxable distribution from the 401(k) Plan. An IRS Form 1099-R for the taxable amount will be mailed to your address of record.

Also, note that if you have an outstanding loan at the time you take a distribution and/or rollover of your 401(k) account balance, federal law requires that the outstanding loan be considered a deemed distribution, and it will be taxable in the year the distribution and/or rollover occurs. You will be responsible for regular income tax on the amount of the deemed distribution. A 10 percent excise tax may also apply.

Manage Your Account

You can manage your account the following ways:

Plan website: www.bnymellon401k.com You will need your password to access the website. If you forgot your password, click "Forgot Password?" or call the 401(k) Savings Line.

401(k) Savings Line: 1-800-947-4748. Voya Customer Service Representatives are available from 8 a.m. to 8 p.m. ET, Monday through Friday.

Voya Retire mobile app: Search for "Voya Retire" in your preferred app store.*

Keep Your Contact Information Current

Please make sure that Payroll has your current home address to ensure prompt, accurate delivery of all 401(k) Plan correspondence. See page 5 for change of address instructions.

If you have been using your work email to receive electronic correspondence and/or quarterly account statements from the 401(k) Plan, please update your email address on the 401(k) Plan website.

Questions

If you have questions about the 401(k) Plan or the choices available to you as a participant eligible for a distribution and/or rollover, call the 401(k) Savings Line at 1-800-947-4748. Voya Customer Service Representatives and Retirement Advisors are available to assist you Monday through Friday from 8 a.m. to 8 p.m. Eastern Time.

This table is a summary of selected features of the 401(k) Plan in non-legal language. Not all of the details of the 401(k) Plan are described in this summary. Full details of the 401(k) Plan are contained in the official Plan document. In the event of a conflict between this summary and the official Plan document, the official Plan document or administrative rules made by those administering the Plan will control. Please call the 401(k) Savings Line at 1-800-947-4748 to request a copy of the complete Summary Plan Description.

* iPhone®, iPod® and iPad® are trademarks of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.

STOCK OPTIONS/RESTRICTED STOCK UNITS

Stock options, restricted stock units If you have stock options or restricted stock units, they must be treated in accordance with the terms of the applicable grant/award.

Questions If you have questions, you may call 1-800-947-4748 or contact Fidelity at 1-800-544-9354.

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

When your employment ends The Employee Stock Purchase Plan (ESPP) is available only to active employees. When you leave BNY Mellon, your participation will end. Any contributions made during the current purchase period will remain in the ESPP and be used to purchase stock at the end of the purchase period.

What happens to stock? Outstanding shares you own will not be impacted. You will continue to access them via Fidelity (www.NetBenefits.com).

Questions If you have questions, you may call 1-800-947-4748 or contact Fidelity at 1-800-544-9354,

VOLUNTARY BENEFITS

Auto and home insurance, pet insurance, critical illness/care, accident insurance and identity theft insurance

If you enrolled in one of the BNY Mellon Voluntary Benefits through Mercer, you may continue your coverage through a direct bill policy. Mercer (or the applicable carrier) will send you information regarding continuing your coverage. If you have questions, contact Mercer Voluntary Benefits, the program administrator, at 1-866-250-4510.

Group legal services

If you are enrolled in the Hyatt Legal Plan, you must enroll for portable coverage within 30 days of your last day of employment. Contact Hyatt's Client Service Center at 1-800-821-6400 for assistance.

Long-term Care Insurance – Prudential

If you are enrolled in the Long Term Care Insurance Plan, you may continue your coverage. Your coverage under this plan will continue as long as you pay your premiums. You will be billed directly by Prudential.

If you have questions, contact Prudential at 1-800-732-0416.

SHORT-TERM DISABILITY (NEW YORK STATE EMPLOYEES ONLY)

Short-term disability

If you were employed in New York State and become disabled at any time during the first four weeks following your termination of employment, you are eligible for short-term disability benefits in accordance with New York State law.

Questions

If you have questions, contact Liberty Mutual Insurance Company at 1-888-440-6118.

UNEMPLOYMENT COMPENSATION

Applying

Your state Office of Employment Security can provide you with information regarding Unemployment Compensation and job opportunities. BNY Mellon uses the services of the ADP Unemployment Group to process all Unemployment Compensation requests. If you apply for Unemployment Compensation and are asked to supply BNY Mellon's address, please use the following:

BNY Mellon
ADP, Inc. and TALX UCM Services, Inc. dba UC eXpress
PO Box 66744
St. Louis, MO 63166 - 6744

For individuals living in New York and Massachusetts

Please see Exhibits A-C on pages 19-22 for more information on how to file an Unemployment Compensation/Insurance Benefits claim.

SERVICE RECOGNITION PROGRAM/WOW PROGRAM

Service is calculated based on years of continuous service — whether service was completed on a full- or part-time basis, or both. For employees with a split in service — those who left the company, then later rejoined — years of service will be calculated only from the re-hire date.* Part-time employees are eligible for recognition on the basis of their years of service, not hours worked.

Certain exceptions in service calculation apply to employees who left the company and then returned prior to January 1, 2011. Their years of service are calculated based on their combined tenure — that is, the time they served from their original hire date to the date they left the company PLUS the time they served from their rehire date to the present day. Certain other exceptions may apply based on acquisition agreements or applicable law.

**The method of calculating total years of service for the Service Recognition Program will apply only to the Service Appreciation Program; it will not change the way in which service is calculated for vacation, severance, pension or any other purposes.*

As part of my recognition for my years of service, I received an extra day off. Are there stipulations about this day off if I leave the company prior to using it, will I be paid for it? There is no cash value associated with this day off. If you do not use the day off within one year of your milestone anniversary or leave BNY Mellon prior to using the day off, unless otherwise required by law, the extra day off will be forfeited and you will not be paid for it.

If I celebrated and was notified of my 25-year milestone anniversary and leave the company prior to ordering my 25-year gift, am I still eligible to receive it?

Yes, if you leave the company and have not yet ordered your 25-year milestone gift, you will have 45 days from your last day with BNY Mellon to order your gift by calling Globoforce Customer Service at 1-866-294-2290. You will be unable to order a gift through Tiffany & Co. if you have not done so prior to your last day with BNY Mellon.

If you have questions regarding the Service Recognition Program, please send an email to servicerecognitionprogram@bnymellon.com.

WOW Program

You have 45 days after your active employment ends to redeem your WOW points. You must contact Globoforce at 1-866-294-2290 to redeem unused points.

After the 45 day period, unused WOW points will lapse without any right to compensation.

QUICK REFERENCE CONTACTS

Topic	Phone Number/Website
BNY Mellon Benefit Solutions	1-800-947-4748 http://mybenefits.bnymellon.com
General Questions (MyHR)	1-800-947-4748
Pay	1-800-947-4748
401(k) Savings Plan	1-800-947-4748 www.bnymellon401k.com
Retirement (Pension) plan –	1-800-947-4748
General questions	
Stock options, RSUs, ESPP	1-800-544-9354 www.NetBenefits.com
Employment verification	1-800-947-4748 1-800-367-5690 www.theworknumber.com
Citibank Visa card administrator	212-815-4050
Purchase card (PCard)	412-234-5530
RSA SecurID token	Your Manager
Signing bonus	Your Manager
Relocation – Global Mobility department	412-234-4708
Travel Services	412-234-0291
Executive Travel/Executive Travel	412-234-4432

EXHIBIT A — NEW YORK SUI ACCOUNT NUMBERS BY COMPANY

Firm Name	Federal Employer Identification Number	N.Y. State Employer Registration Number
039 - HedgeMark International, LLC	27-0800950	51474484
040 - HedgeMark Advisors, LLC	26-4433204	51474511
041 - HedgeMark Risk Analytics, LLC	27-0889475	51474446
049 - Cutwater Investor Services Co.	13-3594521	34414970
053 – Sumday Administration LLC	61-1736461	53586875
080 - BNYM Perf & Risk Analytics, Inc	91-1934665	53199090
106 - Mellon Global Investing Corp.	25-1694680	47282657
111 - The Bank of New York Mellon	13-5160382	60701488
121 - BNY Investment Mgmt Svcs, LLC	13-4156315	51869025
146 - Technology Services Group Inc.	22-2706270	07070193
181 - Eagle Investment Systems LLC	25-1898275	46100309
212 - BNY Mellon Capital Markets LLC	23-2384977	48319582
252 - BNY Mellon Trust Company NA	95-3571558	52021157
321 - Albridge Solutions, Inc.	31-1478484	50145450
325 – BNY Mellon Government Securities	51-0385751	53201869
340 - BNY Mellon Inv Serv US Inc	42-871943	06316435
381 - Pershing LLC	13-2741729	33611509
420 - BNY Capital Funding LLC	13-4053208	05063172
466 - Pershing Advisor Solutions LLC	83-0437353	51209875
489 - CenterSquare Investment Mgmt	59-2830996	49238707
503 - Colson Services Corp.	13-4157730	05932771
505 – MBC Investments Corporation	51-0301132	53629079
507 - iNautix (USA) LLC	20-5367933	48147296
517 - Alcentra NY, LLC	56-2666153	07616115
565 - Newton Capital Management LLC	20-4409385	51771838
590 - Mellon Financial Services #1	51-0265620	05307500
601 – Insight North America, LLC	82-0983489	5388377
685 – BNYM Asset Mgmt Operations LLC	26-3871715	50367791
791 - BNY Mellon, N. A.	25-0659306	47911498
871 - The Dreyfus Corporation	13-5673135	67712159
875 - MBSC Securities Corporation	13-2603136	62737283
954 - Standish Mellon Asset Mgmt Co	25-1890416	51212694
972 – BNY Mellon AMNA	25-1442864	52020167

The mailing address where Payroll Records are kept is: c/o ADP, Inc. and TALX UCM Services, Inc. dba UC eXpress, P.O. Box 66744, St. Louis MO 63166-6744.

EXHIBIT A — MASSACHUSETTS SUI ACCOUNT NUMBERS BY COMPANY

Firm Name	Federal Employer Identification Number	MA State Employer Registration Number
017 - TBC Asset Management, LLC	04-3404987	09193031
040 – Hedgemark Advisors, LLC	26-4433204	22124055
041 – Hedgemark Risk Analytics, LLC	27-0889475	22124298
049 - Cutwater Investor Services Co.	13-3594521	22028512
080 - BNYM Perf & Risk Analytics, LLC	91-1934665	81126840
094 – XBK LLC	82-3432835	22110208
111 - The Bank of New York Mellon	13-5160382	60078440
121 - BNY Investment Mgmt Svrs, LLC	13-4156315	22036591
146 - Technology Services Group Inc.	22-2706270	22046540
181 - Eagle Investment Systems LLC	25-1898275	83579510
182 - BNY Administrative Service LLC	13-4132606	83813760
183 - Eagle Access LLC	04-2654884	79131910
212 - BNY Mellon Capital Markets LLC	23-2384977	10063128
252 - BNY Mellon Trust Company NA	95-3571558	83956410
321 - Albridge Solutions, Inc.	31-1478484	10044043
339 - BNYM Investment Serv Trust Co.	51-0385754	84254780
340 - BNY Mellon Inv Serv US Inc	04-2871943	60080250
373 - Lockwood Advisors, Inc.	23-2842975	21999227
381 - Pershing LLC	13-2741729	83341840
466 – Pershing Advisor Solutions LLC	83-0437353	84049550
505 – MBC Investments Corporation	51-0301132	22102658
507 - iNautix (USA) LLC	20-5367933	10013674
517 - Alcentra NY, LLC	56-2666153	10080229
565 – Newton Investment Mgmt (N.A.)	20-4409385	22102239
590 - Mellon Financial Services #1	51-0265620	79663640
685 - BNY Mellon Asset Mngt Ops, LLC	26-3871715	60078460
791 - BNY Mellon, N. A.	25-0659306	84033160
871 - The Dreyfus Corporation	13-5673135	10013761
875 - MBSC Securities Corporation	13-2603136	79215480
972 – BNY Mellon AMNA	25-1442864	82998370

EXHIBIT B — NEW YORK STATE: HOW TO FILE FOR UNEMPLOYMENT INSURANCE BENEFITS

Contact Us

To claim weekly Unemployment Insurance benefits (certify for benefits) or check the status of benefit payments:

- **Online:** Go to www.labor.ny.gov/signin.
- **Telephone:** Call **(888) 581-5812**, our Tel-Service automated phone system, 24 hours a day, 7 days a week.
- **TTY/TDD users (hearing impaired):** **(877) 205-3119**
- **Video Relay Users:** If you use a Video Relay System or another type of relay service, contact your relay operator and ask the relay operator to call **(888) 783-1370**.

To apply for benefits (file a claim) or ask specific questions about your claim:

- **Online:** Go to www.labor.ny.gov/signin.
- **Telephone:** Call our Telephone Claims Center Monday through Friday, 8 a.m. to 5 p.m. at **(888) 209-8124**. Interpreters are available for most languages; press nine for an interpreter.
- **TTY/TDD users:** Call a relay operator at **(800) 662-1220** and ask the operator to call **(888) 783-1370**.
- **Video Relay Service users:** If you use a Video Relay System or another type of relay service, contact your relay operator and ask the relay operator to call **(888) 783-1370**.
- **Secure message:** Sign in at www.labor.ny.gov/signin and click on the envelope icon at the upper right of the My Online Services page.

To create or use an NY.gov ID:

- Go to www.labor.ny.gov/signin.
- **Need help?** Call the Department of Labor Contact Center at **(888) 4 NYSDOL ((888) 469-7365)** between 8:30 a.m. to 4:30 p.m. Monday through Friday. **Press option 2** to speak to a representative at the Department of Labor Contact Center.

Debit card assistance – KeyBank Customer Service:

- Call **(866) 295-2955**

To obtain your 1099-G form:

- **Online:** Sign in to your account at www.labor.ny.gov/signin. On the My Online Services page, click on “Unemployment Services” and then “Payment and Tax withholding Options and View/Print 1099G” button.
- **Telephone:** Call our Telephone Claims Center* and select the option to obtain your 1099-G form.

Unemployment Insurance Fraud Hotline

- Call **(888) 598-2077**

More Resources:

- Audio version of this handbook: <http://labor.ny.gov/ui/claimantinfo/Claimant-Handbook-Audio.shtm>
- Frequently Asked Questions about Unemployment Insurance: <http://labor.ny.gov/ui/faq.shtm>
- For information about New York State’s \$15 Minimum Wage, visit: www.labor.ny.gov/minimumwage
- For information about New York State’s Paid Family Leave program, visit: www.ny.gov/paidfamilyleave

*To reach the Telephone Claims Center, please call (888) 209-8124. TTY/TDD users: call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. Video or other types of relay service users contact your relay operator and ask the relay operator to call (888) 783-1370.

EXHIBIT C — MASSACHUSETTS: HOW TO FILE FOR UNEMPLOYMENT INSURANCE BENEFITS



This pamphlet includes important information on how to apply for Unemployment Insurance benefits.

Este folleto contiene información importante sobre cómo solicitar los beneficios del Seguro de Desempleo.

Este panfleto contém informações importantes sobre como registrar-se para receber benefícios de subsídio de desemprego.

Данный проспект содержит важную информацию о процессе подачи заявления на получение Страхового пособия по безработице.

Livré sa gen enfòmasyon enpòtan sou fason pou aplike pou Benefis Asirans Chomaj yo.

Il presente opuscolo contiene importanti informazioni riguardanti la modalità di richiesta per l'indennità di disoccupazione.

Cette brochure comporte d'importants renseignements sur la façon de demander des prestations d'assurance-chômage.

ကျွန်ုပ်တို့သည် အရေးကြီးသော အချက်အလက်များကို ဖော်ပြထားပါသည်။

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Cuốn sách mỏng này bao gồm thông tin quan trọng về cách nộp đơn xin bảo hiểm thất nghiệp.

ကျွန်ုပ်တို့သည် အရေးကြီးသော အချက်အလက်များကို ဖော်ပြထားပါသည်။

这个小册子包括如何申请失业保险金的重要信息。

이 팜플렛에는 실업 급여의 신청 방법에 대한 중요한 정보가 들어 있습니다.

يحتوي هذا الكتيب على معلومات هامة حول كيفية التقديم للحصول على منافع تأمين البطالة.

What is Unemployment Insurance?

Unemployment Insurance (UI) is a temporary income protection program for workers who have lost their jobs through no fault of their own, but are able to work, available for work, and looking for work. Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Department of Unemployment Assistance (DUA); no deductions are made from employees' pay.

When should you apply for UI benefits?

If you have been separated from work, or your work schedule has been reduced, you should apply for UI benefits during your first week of total or partial unemployment. Your claim will begin on the Sunday of the calendar week in which your claim is filed. This date is known as your effective claim date. Waiting more than a full week to request benefits will delay the beginning of your claim and benefits may not be paid for the week(s) of unemployment that occurred prior to the week of filing.

How to apply for UI benefits:

We are committed to providing you with prompt and courteous service. Our goal is to ensure that you can apply for benefits quickly and efficiently. Simply follow these steps:

Be ready with the following information:

- Social Security Number
- Date of birth (month, day, year)
- Home address, telephone number, and email address (if available)
- Whether you have filed a UI claim in Massachusetts, or in any other state during the past 12 months
- The names and addresses of all employers you have worked for during the past 15 months, and the dates you worked for each employer. If you are reopening a claim, be prepared to provide the same information for any employment you have had since your claim was last active.
- Your Military discharge papers – form DD-214, member 4 (if you were separated from Military service with any branch of the U.S. armed forces within the past 18 months)
- If you were employed by the federal government within the past 18 months, the SF-8 and/or SF-50 form given to you by your government employer at the time of your separation
- The reason why you are no longer working or why your hours have been reduced

- Last day of employment
- The names, dates of birth, and Social Security Numbers of any dependent children that you plan to claim as a dependent
- Alien registration number or verification that you were legally eligible to work in the United States, and that you are currently eligible to begin a new job

Select the method that is most convenient for you:

There are two ways you can apply for benefits.



Apply using UI Online:

UI Online is a safe, secure, easy-to-use, self-service system. If you choose to use UI Online, you will complete the information online and submit your application using a computer with internet access. If you do not have access to a computer, visit your local library or One-Stop Career Center to use free, publicly-available computers.

To apply using UI Online (5:00 a.m. to 10:00 p.m. daily):

1. Go to www.mass.gov/dua and select **UI Online for Claimants**.
2. Then select **Apply for Benefits**. When you apply for benefits using UI Online for the first time, you will be asked to enter your Social Security Number (SSN), create a password, and select a security question and answer. It is important for you to remember your password and security question and answer. You will use your SSN and password to access UI Online each week to request your benefit payment. If you forget your password, you can reset it by clicking **Forgot Password**, answering the security question, and selecting a new password.
3. Complete all information requested. You will receive a confirmation message after you submit your application. If your application is interrupted, you can go back and complete it before 10:00 p.m. on Saturday of the same week.

Tip: Be sure to provide your telephone number and email address – it will make it easier for us to contact you if there are questions about your application.



Apply by phone using the TeleClaim Center:

To apply for benefits by phone (8:30 a.m. to 4:30 p.m. Monday through Friday):

1. Call the TeleClaim Center toll-free at 877-626-6800: from area codes 351, 413, 508, 774, and 978; or 617-626-6800 from any other area code.
2. Select English or another language.
3. Press 1 – to apply for benefits. Enter your SSN and the year you were born. You will then be connected to an agent who will take the information necessary to file your claim.

Note: During peak periods from Monday through Thursday, call scheduling may be implemented providing priority for callers based on the last digit of their Social Security number. This helps ensure that everyone can get through to the Teleclaim Center in a timely manner. Please check the schedule below before calling:

If the last digit of your SSN is:	Assigned day to call Teleclaim is:
0, 1	Monday
2, 3	Tuesday
4, 5, 6	Wednesday
7, 8, 9	Thursday
Any last digit	Friday

How to create or change your Personal Identification Number (PIN) for TeleCert:

When you apply for benefits by telephone for the first time, you will be asked to create your PIN. If you have previously created your PIN and do not remember it, or need to change your PIN, call the PIN Service Line at 617-626-6943. The PIN Service Line is available seven days a week from 5 a.m. to 10 p.m. You will need a touch-tone phone to use the PIN Service Line. Note: Please be aware that smart phones with QWERTY keyboard sometimes do not work when answering the security question. Instead, use a cellular phone or land line.

