

BNY Mellon

Trust Capabilities and Best Practices

Presented to:

June 11, 2012

The Commission on Indian Trust Administration and Reform

Presented by:

Lee Stephens, Executive Vice President, Global Client Management

Dan D'Ambrosio, Senior Relationship Manager

John Stroud, Director, Wealth Management

Our Business

BNY Mellon is a leader in Investment Management and Investment Services

Investment Management¹

\$1.3 trillion total assets under management

Investment Services¹

\$26.6 trillion assets under custody and administration

Asset Management	Wealth Management	Securities Servicing	Treasury Services
Multi-boutique investment manager	Wealth management for individuals and families	Full range of financial operations offerings	Cash management and global payments services
\$1.2 trillion assets under management ¹	\$176 billion in private client assets ¹	\$26.6 trillion assets under custody and administration ¹	\$1.4 trillion average payments processed daily ¹
8th largest US asset manager ²	Top 3 ranked private bank in US ⁴	\$11.9 trillion outstanding debt serviced ¹	170,000 transactions conducted daily ¹
11th largest global asset manager ³	Top 10 US wealth manager ⁵	\$1.8 trillion tri-party balances daily ¹	100+ currencies in which we transact

Expertise Across Our Efforts

- Design and deliver innovations for managing and servicing investments
- Combine a wide range of financial services into a comprehensive, client-centered approach
- Provide unparalleled access and opportunities in markets around the world

1 - As of March 31, 2012. 2 - Institutional Investor, 2011. 3 - Pensions & Investments, 2011. 4 - Barron's Penta, December 3, 2011. 5 - Barron's, September 19, 2011.

Investment Management

Fiduciary Trust Planning

Fiduciary Expertise

- Recognized leader in the trust business
- First to create and manage a trust in the U.S.
- Experience refined over centuries of managing complex wealth challenges
- Industry leadership in family office and charitable giving practices

Sophisticated, Comprehensive Capabilities

- Ability to establish and manage virtually every type of trust vehicle
- Offshore and Delaware trust capabilities
- Expertise in asset-specific issues surrounding concentrated wealth, retirement planning, executive compensation and business ownership
- Specialization in trust real estate management
- Deep understanding of complex fiduciary accounting and tax reporting requirements
- Ability to serve as trustee and executor in most any state

Expert Coordination and Execution

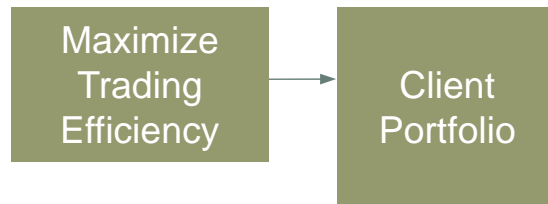
- Trust and estate expertise coupled with integrity to honor client wishes and beneficiary needs
- Strategies designed and implemented in thoughtful coordination with our clients' other advisors
- Among the industry's top trust wealth planning, and estate professionals

Fixed Income Investments

PROCESS

Implementation

Tailored portfolios reflect investment discipline and trading value



A Focus on Client Interests

- Portfolios tailored to client objectives
- Yields and returns improved through trading efficiencies
- Portfolios tailored to your tax situation

Private Workbench

Capabilities Overview

PRIVATE WORKBENCH

Summary	Portfolio Details	Reporting	Settings
<p>GROUP SUMMARY</p> <ul style="list-style-type: none">Select account group for further drilldown <p>ACCOUNT SUMMARY</p> <ul style="list-style-type: none">Drilldown from account groups to:<ul style="list-style-type: none">Investment accountsBrokerage accountsBanking accountsSort by asset class <p>MY TEAM</p> <ul style="list-style-type: none">Portfolio team address, phone and fax numbersTeam member photos, phone numbers and biosLink to email addresses	<p>HOLDINGS</p> <ul style="list-style-type: none">By account or account groupSort by:<ul style="list-style-type: none">Asset classAs-of dateBasisPartnershipsDrilldown to position fundamentals <p>ACCOUNT ACTIVITY</p> <ul style="list-style-type: none">PurchasesSales/MaturitiesAdditionsWithdrawalsIncomeForeign exchangeAll <p>ESTIMATED INCOME</p> <ul style="list-style-type: none">Total taxable interestTotal taxable dividendsTotal tax exempt interestTotal income <p>INVESTMENT OBJECTIVES</p> <ul style="list-style-type: none">Associated with account or group	<p>TRANSACTIONS</p> <ul style="list-style-type: none">Banking transaction detailsBrokerage transaction detailsDividends and interest receivedRealized gain/loss transactionsStatement of change in net assetsTransaction details <p>HOLDINGS</p> <ul style="list-style-type: none">Account summary by typeAsset detail by asset typeAsset summary by asset typeHoldings unrealized gain/lossHoldings – Tax-lot detailInvestment detail by sector <p>OTHER</p> <ul style="list-style-type: none">Income Projections <p>FORMS AND DOCUMENTS</p> <ul style="list-style-type: none">StatementsTax documents	<p>MANAGE GROUPS</p> <ul style="list-style-type: none">Create, edit, delete or rearrange groups of accountsCreate nicknames <p>PREFERENCES</p> <ul style="list-style-type: none">Account summary views related to:<ul style="list-style-type: none">Assets & liabilitiesEquityFixed incomePortfolio views related to:<ul style="list-style-type: none">HoldingsAccountsEstimated income <p>MANAGE ALERTS</p> <ul style="list-style-type: none">Set or edit alerts<ul style="list-style-type: none">Asset classAsset sub-classSectorAsset typeHoldings <p>RESET PASSWORD</p> <ul style="list-style-type: none">Change login password <p>CHANGE FORGOTTEN PASSWORD ANSWERS</p> <ul style="list-style-type: none">Change answers to questions for Forgotten Password Service <p>REGISTER ANOTHER COMPUTER</p> <ul style="list-style-type: none">Access your portfolio from multiple computers

Summary

GROUP SUMMARY

Account groups information

- Drilldown to account groups created and nicknamed by you
- Click on Manage Groups to edit or rearrange groups
- Click right-hand links to access:
 - Alerts
 - Portfolio Details
- View market information
 - By Index
 - By company name or ticker

BNY MELLON WEALTH MANAGEMENT

WHO WE ARE | WHAT WE OFFER | NEWS AND INSIGHTS | CLIENT ACCESS

SUMMARY | PORTFOLIO DETAILS | BROKERAGE | REPORTING | MESSAGE CENTER | SETTINGS

CLIENT ACCESS > SUMMARY Sylvia Schwartz LOGOUT

Group Summary | Account Summary | My Team i [edit] [print] [share]

The account groups below reflect the preferences you determined under [Settings](#). Select a group below to go to a summary of those accounts.

Group Name	Assets	Liabilities	Net Assets	Go To
Sylvia(1)	\$2,369,334.94	\$0.00	\$2,369,334.94	[magnifying glass] [edit]
Giving Group(1)	\$2,369,334.94	\$0.00	\$2,369,334.94	[magnifying glass] [edit]
Gerry's Group(1)	\$2,369,334.94	\$0.00	\$2,369,334.94	[magnifying glass] [edit]
Tom(1)	\$25,001,361.97	\$0.00	\$25,001,361.97	[magnifying glass] [edit]
All Accounts(2)	\$27,370,696.92	\$0.00	\$27,370,696.92	[magnifying glass]
Sylvia & Tom's Group(2)	\$27,370,696.92	\$0.00	\$27,370,696.92	[magnifying glass] [edit]
Jeff's accounts(2)	\$27,370,696.92	\$0.00	\$27,370,696.92	[magnifying glass] [edit]

[Manage Groups >>](#)

LAST 5 ALERTS i [edit] [print]

No Alerts Found
To set up an alert use the [Manage Alerts](#) page

PORTFOLIO DETAILS i

[Holdings >>](#)
[Account Activity >>](#)
[Statements >>](#)
[Tax Documents >>](#)
[Estimated Income >>](#)

MARKET INFORMATION i

Index	Last	Change
I:DJ	12601.19	-227.49
NASDAQ	2448.27	-43.99
S&P500	1390.71	-22.69
400 Mid Cap	866.05	-13.54

Note: Stocks are delayed 20 minutes.

Company name or ticker symbol
Powered by YellowBrix

Portfolio Details

HOLDINGS

Individual or consolidated account holdings

Drilldown to asset class information and position fundamentals

Sort by:

- Asset class
- As-of date
- Basis
- Partnerships

BNY MELLON WEALTH MANAGEMENT

WHO WE ARE | WHAT WE OFFER | NEWS AND INSIGHTS | CLIENT ACCESS

SUMMARY | PORTFOLIO DETAILS | REPORTING | SETTINGS

CLIENT ACCESS > PORTFOLIO DETAILS > HOLDINGS Sylvia Schwartz LOGOUT

Holdings | Account Activity | Estimated Income | Investment Objectives

Account or Group: All Accounts | Asset Class: All Asset Classes

As of Date: 06 Feb 08 | Basis: Settlement | Partnerships: Show Separately

TOTAL ASSETS: \$26703K

- 34.24% Cash and Cash Equivalents \$9,143K
- 6.32% Alternative Investments \$1,688K
- 22.44% Equities \$5,991K
- 37.00% Fixed Income \$9,879K

Click on the chart to drill down.

Select the parameters and account or group above to view your holdings.

As of 06 Feb 08

Security	Cusip	Security Name/Tax Lot Id	Acquire Date	Cost	Quantity	Market Price	Market Value as of 06 Feb 08	Yield on Cost	Accruals	Unrealized Gain/Loss	Go to
Expand all Collapse all											
- Cash and Cash Equivalents Total							\$9,143,702.87				
+	CASHUSD	CASH & CASH EQUIVALENTS		\$5,924,376.16	5924376.160	\$1.00	\$5,924,376.16			\$0.00	
+	CASHIUSD	CASH & CASH EQUIVALENTS-INCOME		\$2,785,653.87	2785653.870	\$1.00	\$2,785,653.87			\$0.00	
+	CRA1	991061052 CASH RESERVE ACCOUNT		\$133,672.84	133672.840	\$1.00	\$133,672.84	3.667%		\$0.00	
+	CTP0131	182564AV6 CLARKSVILLE TENN 2.849% 7/01/31		\$300,000.00	300000.000	\$100.00	\$300,000.00	2.849%		\$0.00	
- Equities Total							\$5,991,525.25				
+	834182107	SOLECTRON CORP		\$33,244.73	6600.000	\$3.87	\$25,542.00			(\$7,702.73)	
+	ABT	002824100 ABBOTT LABORATORIES		\$6,534.53	150.000	\$57.73	\$8,659.50	2.984%		\$2,124.97	

Portfolio Details

ACCOUNT ACTIVITY

Individual or consolidated account activity

Sort by:

- Asset class
- Ticker symbol or CUSIP
- Time frame
- Transaction type

Download last 3 months to Quicken or Microsoft Money



WHO WE ARE | WHAT WE OFFER | NEWS AND INSIGHTS | CLIENT ACCESS
SUMMARY | PORTFOLIO DETAILS | BROKERAGE | REPORTING | MESSAGE CENTER | SETTINGS

CLIENT ACCESS > PORTFOLIO DETAILS > ACCOUNT ACTIVITY

Sylvia Schwartz LOGOUT

Holdings	Account Activity	Estimated Income	Investment Objectives	
Account or Group: Tom Asset Class: All Asset Classes Ticker: All Symbols Time Frame: Last 7 Days Transaction Type: All				
Select the parameters and account or group above to view your portfolio activity.				
Download last 3 months to Quicken or Money >				
Account	Settle Date (Trade Date)	Asset	Description	Shares Amount
10642882000	21 May 08	22237LNR9	Sell an Asset	-65000.000 \$65,000.00
	(21 May 08)	COUNTRYWIDE HOME CFC 3.25% 5/21/08	COUNTRYWIDE HOME CFC 3.25% 5/21/08 65,000 PAR VALUE AT 100 %	
10642882000	23 May 08	172967101-C	Asset Income	\$864.00
	(23 May 08)	CITIGROUP INC	DIVIDEND EARNED ON CITIGROUP INC \$ 0.320000/SHARE ON 2700 SHARES Due 05/23/2008	
10642882000	23 May 08	524908100-LEH	Asset Income	\$408.00
	(23 May 08)	LEHMAN BROTHERS HOLDINGS INC	DIVIDEND EARNED ON LEHMAN BROTHERS HOLDINGS INC \$ 0.170000/SHARE ON 2400 SHARES Due	

Portfolio Details

ESTIMATED INCOME

Individual or consolidated account estimated income

Sort by income type:

- All types
- Total taxable dividends
- Total taxable income
- Total tax-exempt income



WHO WE ARE | WHAT WE OFFER | NEWS AND INSIGHTS | CLIENT ACCESS

SUMMARY | PORTFOLIO DETAILS | REPORTING | SETTINGS

CLIENT ACCESS > PORTFOLIO DETAILS > ESTIMATED INCOME

Sylvia Schwartz LOGOUT

Holdings	Account Activity	Estimated Income	Investment Objectives						
Account or Group: All Accounts ▾		Income Type: All Types ▾							
Select the account or group above to view the estimated income for each holding in the selected account or group.									
As of 06 Feb 08									
Security	CUSIP	Security Name	Cost	Quantity	Market Price	Market Value as of 06 Feb 08	Yield on Cost	Estimated Annual Income	GoTo
Total Taxable Interest						\$12,345,735.76		\$175,848.37	
	CASHUSD	CASH & CASH EQUIVALENTS	\$8,710,030.03	8710030.03	\$1.00	\$8,710,030.03			
	748148BW2	QUEBEC PROV CDA 5.0% 7/17/09	\$96,272.10	90000	\$103.19	\$92,872.80	4.674	\$4,500.00	
	3128X1TQ0	FEDERAL HOME LOAN MTG 3.0% 7/22/08	\$245,600.00	250000	\$100.06	\$250,162.50	3.053	\$7,500.00	
	441812KD5	HOUSEHOLD FINANCE COR 4.75% 7/15/13	\$222,159.30	230000	\$99.82	\$229,590.60	4.917	\$10,925.00	
	060505BC7	BANK OF AMERICA CORP 3.25% 8/15/08	\$98,340.00	100000	\$100.28	\$100,276.00	3.304	\$3,250.00	
	06406HAW9	BANK OF NY CO 3.625% 1/15/09	\$30,207.90	30000	\$100.11	\$30,032.40	3.600	\$1,087.50	
	22237LNR9	COUNTRYWIDE HOME CFC 3.25% 5/21/08	\$64,651.60	65000	\$97.25	\$63,215.10	3.267	\$2,112.50	
	465410BK3	REPUBLIC OF ITALY 3.25% 5/15/09	\$154,248.25	155000	\$100.90	\$156,398.10	3.265	\$5,037.50	
	460146BU6	INTERNATIONAL PAPER CO 5.3% 4/01/15	\$96,697.00	100000	\$98.59	\$98,588.00	5.481	\$5,300.00	
	9128275N8	UNITED STATES TREAS NT 6.0% 8/15/09	\$195,560.16	180000	\$106.06	\$190,899.00	5.522	\$10,800.00	
	683234RV2	ONTARIO PROV CDA 5.125% 7/17/12	\$53,318.00	50000	\$108.42	\$54,210.50	4.806	\$2,562.50	
	53117CAF9	LIBERTY PPTY LP 7.25% 3/15/11	\$341,376.00	300000	\$108.43	\$325,296.00	6.371	\$21,750.00	

Portfolio Details





INVESTMENT OBJECTIVE

Individual or consolidated account investment objective(s)

- Risk tolerance
- Time frame


SUMMARY | PORTFOLIO DETAILS | BROKERAGE | REPORTING | MESSAGE CENTER | SETTINGS

CLIENT ACCESS > PORTFOLIO DETAILS > INVESTMENT OBJECTIVES Sylvia Schwartz LOGOUT

Holdings | Account Activity | Estimated Income | **Investment Objectives** |    

Account or Group 10002223000-CHARITABLE GIVING SALES DEMO ACCOUNT ▾

Select the account or group above to view the investment objective associated with those accounts.

Account Name	Account Number	Investment Manager	Investment Objective
CHARITABLE GIVING SALES DEMO ACCOUNT	10002223000	MICHAEL T DALEY	 The primary objective of this portfolio is growth of principal through capital appreciation. Generation of current income is not necessary except as it may serve as an important long-term component of total return to the portfolio.

Reporting

Transactions

- Banking and brokerage transaction details
- Dividends and interest received
- Realized gain/loss transactions
- Statement of change in net assets
- Transaction details

Holdings

- Account summary by type
- Asset detail by asset type
- Asset summary by asset type
- Holdings – unrealized gain/loss
- Holdings – tax-lot details
- Investment detail by sector

Others

- Income projections

The screenshot displays the BNY Mellon Wealth Management reporting interface. At the top, the BNY Mellon logo and name are visible. Below the logo is a navigation bar with four main sections: WHO WE ARE, WHAT WE OFFER, NEWS AND INSIGHTS, and CLIENT ACCESS. Under CLIENT ACCESS, there are sub-links for SUMMARY, PORTFOLIO DETAILS, BROKERAGE, REPORTING, MESSAGE CENTER, and SETTINGS. The current page is identified as CLIENT ACCESS > REPORTING > TRANSACTIONS, with the user name Sylvia Schwartz and a LOGOUT option.

The main content area is divided into two columns. The left column contains a sidebar menu with the following sections:

- REPORTS**
 - TRANSACTIONS
 - HOLDINGS
 - OTHERS
- FORMS AND DOCUMENTS**
 - STATEMENTS
 - TAX DOCUMENTS
 - MY DOCUMENTS


The right column displays the **Transactions** section, which includes a table with the following data:

Transactions	
Title ^	
Banking Transaction Details	▶ Run
Brokerage Transaction Details	▶ Run
Dividends and Interest Received	▶ Run
Pending Trades	▶ Run
Realized Gain Loss Transaction	▶ Run
Statement of Change in Net Assets	▶ Run
Transaction Details	▶ Run

At the bottom of the page, there is a footer with links for TERMS OF USE, PRIVACY, BNYMELLON.COM, and SITEMAP.

Reporting

TRANSACTION REPORT SAMPLE

 Transaction Details 04/21/2008 - 05/20/2008								
								Reported in U.S. Dollars
21 Apr 08 to 20 May 08								
All Accounts								
Shares Security ID/Ticker	Principal(P)/ Income(I) Activity	Transaction Description Account Broker	Trade Date Settle Date Entry Date	Amount	Commission Amount	Federal Short Term Gain/Loss	Federal Long Term Gain/Loss	
ADJUSTMENT								
10002223000-CHARITABLE GIVING SALES DEMO ACCOUNT								
305560104 FRP	P	ADJUSTMENT - BOOK VALUE OF FAIRPOINT COMMUNICATIONS INC ADJUSTED BY \$-23510.00	04/21/2008	0.00	0.00	0.00	0.00	
		10002223000						
CASH RECEIPT								
10002223000-CHARITABLE GIVING SALES DEMO ACCOUNT								
002824100 ABT	I	CASH RECEIPT - DIVIDEND EARNED ON ABBOTT LABORATORIES \$ 0.360000/SHARE ON 150 SHARES Due 05/15/2008	05/15/2008	54.00	0.00	0.00	0.00	
		10002223000						
149123101 CAT	I	CASH RECEIPT - DIVIDEND EARNED ON CATERPILLAR INC \$ 0.360000/SHARE ON 60 SHARES Due 05/20/2008	05/20/2008	21.60	0.00	0.00	0.00	
		10002223000						
369604103 GE	I	CASH RECEIPT - DIVIDEND EARNED ON GENERAL ELEC CO \$ 0.310000/SHARE ON 570 SHARES Due 04/25/2008	04/25/2008	176.70	0.00	0.00	0.00	
		10002223000						
742718109 PG	I	CASH RECEIPT - DIVIDEND EARNED ON PROCTER & GAMBLE CO \$ 0.400000/SHARE ON 120 SHARES Due 05/15/2008	05/15/2008	48.00	0.00	0.00	0.00	
		10002223000						
912828AP5 UST4012	I	CASH RECEIPT - INTEREST EARNED ON UNITED STATES TREASURY 4.0% 11/15/12 \$ 0.020000/\$1 PV ON 275000 PAR VALUE Due 05/15/2008	05/15/2008	5,500.00	0.00	0.00	0.00	
		10002223000						

Reporting

FORMS AND DOCUMENTS


Statements

- Current and up to 2 years of past statements

Tax Documents

My Documents

- Forms, reports, spreadsheets and other documents from your relationship manager



BNY MELLON
WEALTH MANAGEMENT

[WHO WE ARE](#) | [WHAT WE OFFER](#) | [NEWS AND INSIGHTS](#) | [CLIENT ACCESS](#)

[SUMMARY](#) | [PORTFOLIO DETAILS](#) | [REPORTING](#) | [SETTINGS](#)

[CLIENT ACCESS > REPORTING > TOP TEMPLATES](#) Sylvia Schwartz LOGOUT

REPORTS

TOP TEMPLATES »

- ▢ HOLDINGS
- ▢ TRANSACTIONS
- ▢ OTHERS

FORMS AND DOCUMENTS

- ▢ STATEMENTS
- ▢ TAX DOCUMENTS
- ▢ MY DOCUMENTS

Select from the custom templates below for a report that meets your specific needs. Pre-defined reports are also available in the holdings, transactions, analytics, and other report categories below.

Top Holdings Templates i

Account Summary By Type	▷ Run
Asset Detail By Asset Type	▷ Run
Asset Summary By Asset Type	▷ Run
More Holdings Templates >>	

Top Transactions Templates i

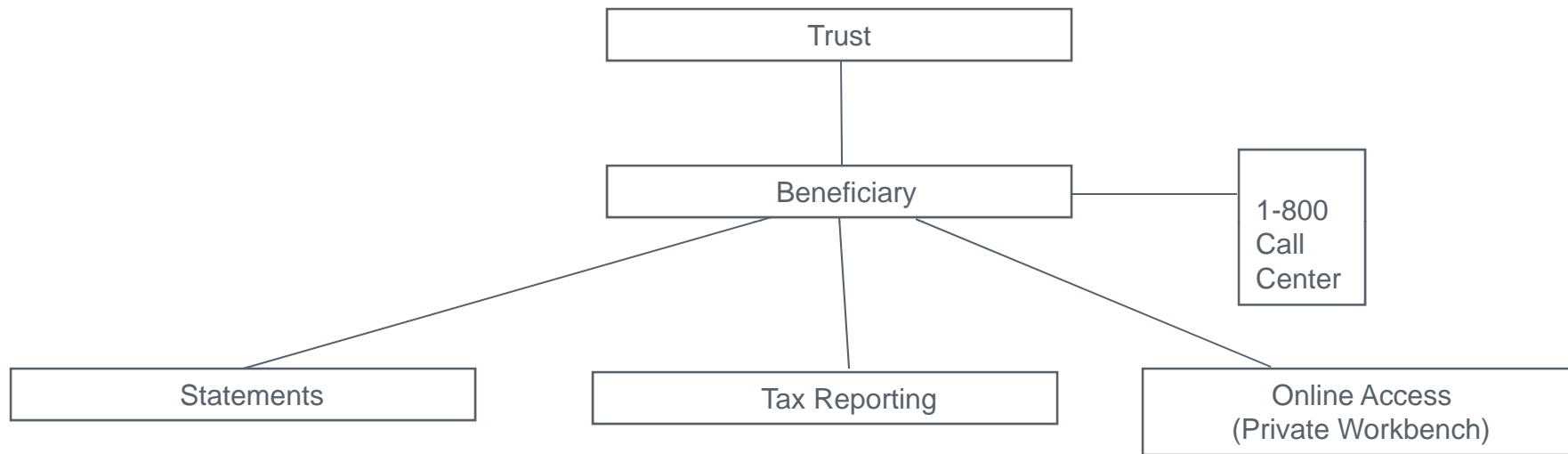
Banking Transaction Details	▷ Run
Brokerage Transaction Details	▷ Run
Dividends and Interest Received	▷ Run
More Transactions Templates >>	

Other Templates i

Income Projections	▷ Run
More >>	

Beneficiary Relations

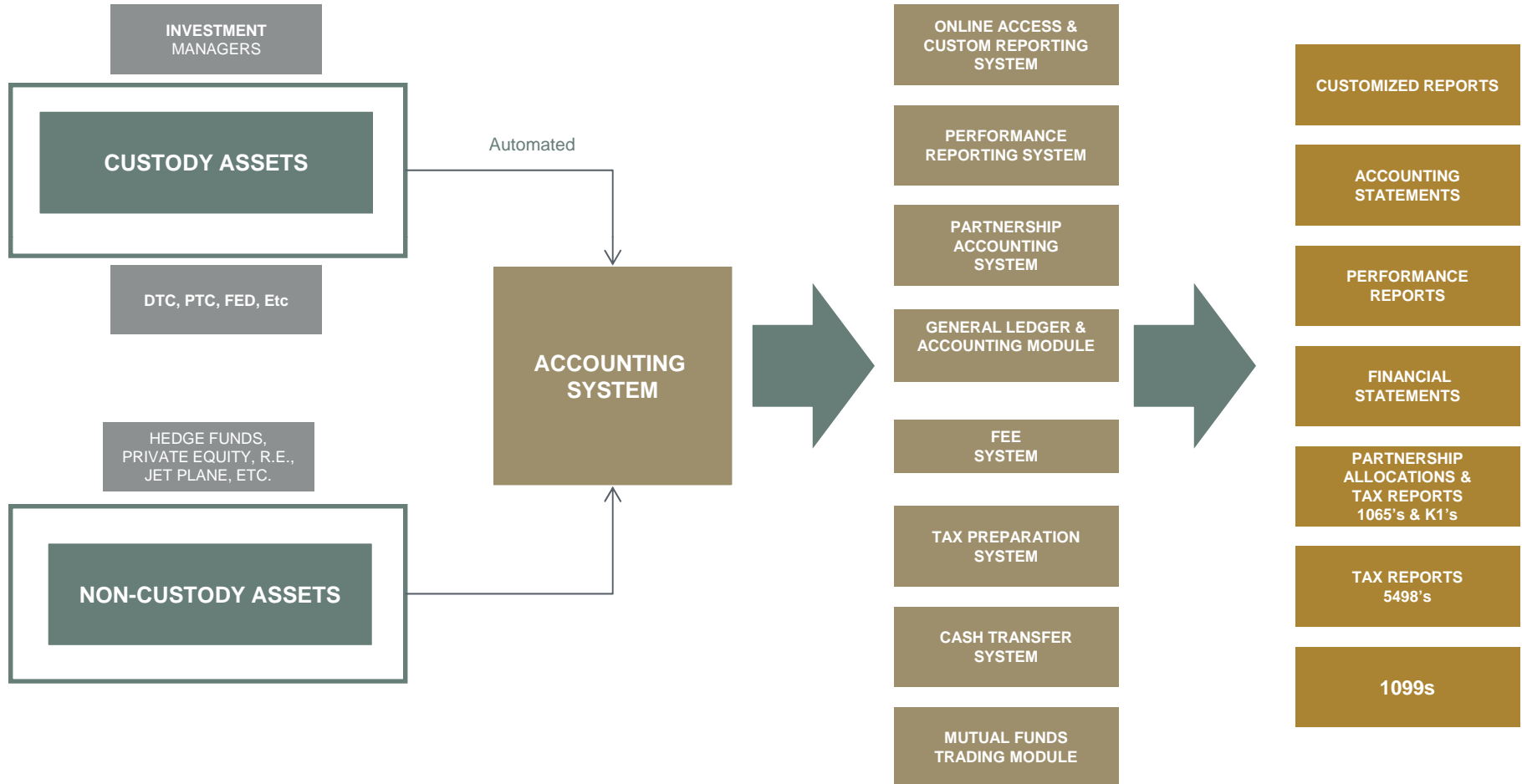
Beneficiary Service Model



Administration

Asset Servicing and Information Management

CONSOLIDATED INFORMATION = "THE BOOK OF RECORD"



Support Services

Support Services

Eagle Investment Services, a BNY Mellon Company

Administrative Support

- Data Management
- Investment Accounting
- Performance Management

Information Technology Services

- Highly knowledgeable Global Service and Support Team
- Fully integrated capabilities

Exceptional Resources

- Highly flexible, fully integrated, custody, trust and operating environments
- Exceptional online client reporting platform
- Comprehensive reporting, including tax reporting and tax cost information

Commitment to Sustained Excellence

- Continued significant investments in technology to maintain leading-edge systems
- Delivering technology and industry expertise

BNY Mellon

INDUSTRY AWARDS AND ACCOLADES

Global Investor/isf

Global Custody Survey, May 2011

- First Overall in Single Custodian – Weighted
- First Versus Peers
 - Americas – Unweighted
 - Asia/Australasia – Weighted
 - Mutual Fund Managers in EMEA – Weighted
 - Single Custodian in Americas – Unweighted

Global Custodian

Securities Lending Survey, April 2011

- Top Rated: Europe, Single Provider
- Commended: Global, \$1-10 Billion, More than \$10 Billion, North America
- Best in Class: Earning Performance, Risk Management, Relationship Management, Client Service, Product Development, Reporting, Compliance

Tri-Party Securities Financing Survey, March 2011

- Top Rated – Global, North America

Global Custody Survey, December 2010

- 132 Best in Class Awards – Highest Within Peer Group
- Eight Top Ratings
- First Versus Peers in North America
- First Overall in Less than \$1 Billion Category

R&M

Global Custody Survey, March 2011

- First Overall in Eight Categories
- First Overall Versus Peers

Global Finance

World's Safest Banks, August 2011

- Safest Bank in the United States

World's Best Banks, August 2011

- Best Custody Bank

Best Sub-Custodian Bank Awards, May 2010

- Best Custody Bank in Canada (CIBC Mellon)

Money Management Executive Fund Operations Award, May 2010

- Innovation Award Winner

Global Pensions Award, March 2010

- Derivatives360 named Product Launch of the Year
- Securities Lender of the Year

Institutional Investor

World's Largest Global Custodians, September 2011

- World's Largest Global Custodian