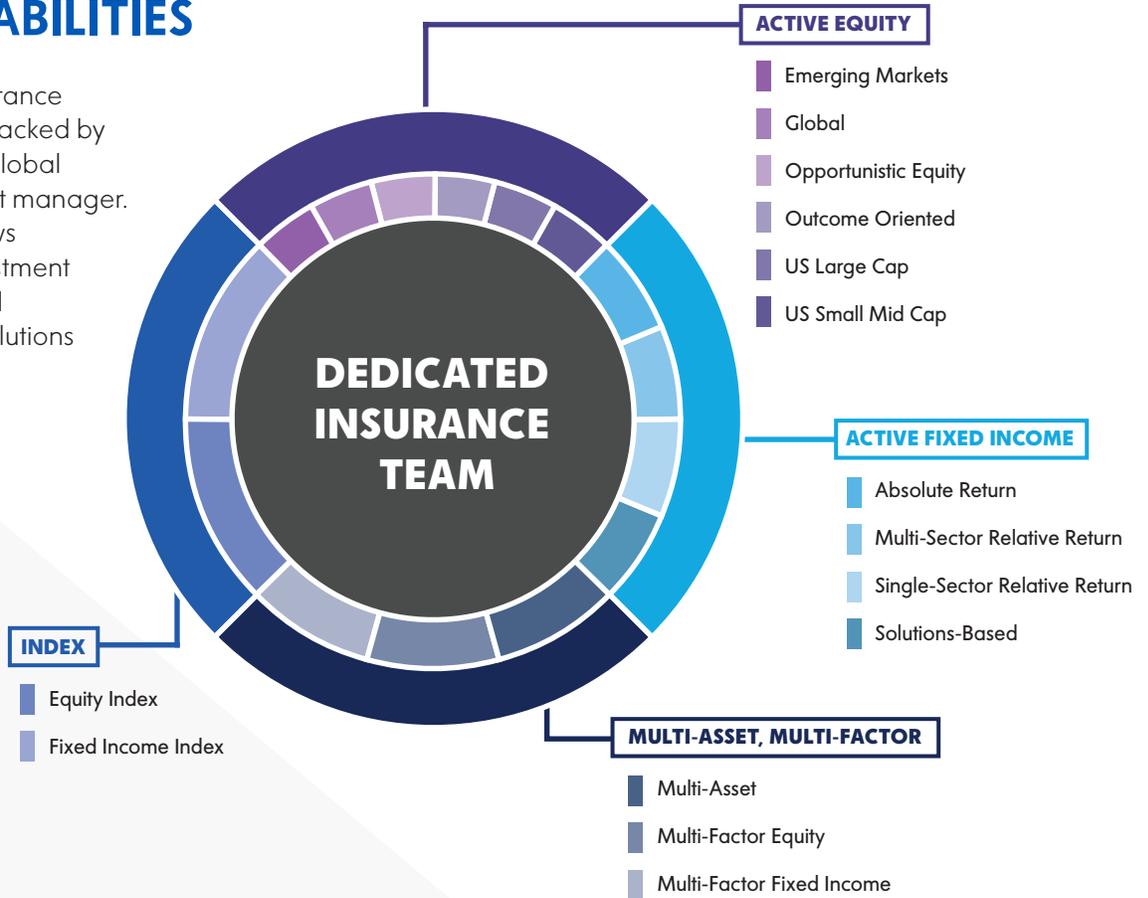


**EMBRACING  
COMPLEXITY**  
INSURANCE  
CAPABILITIES

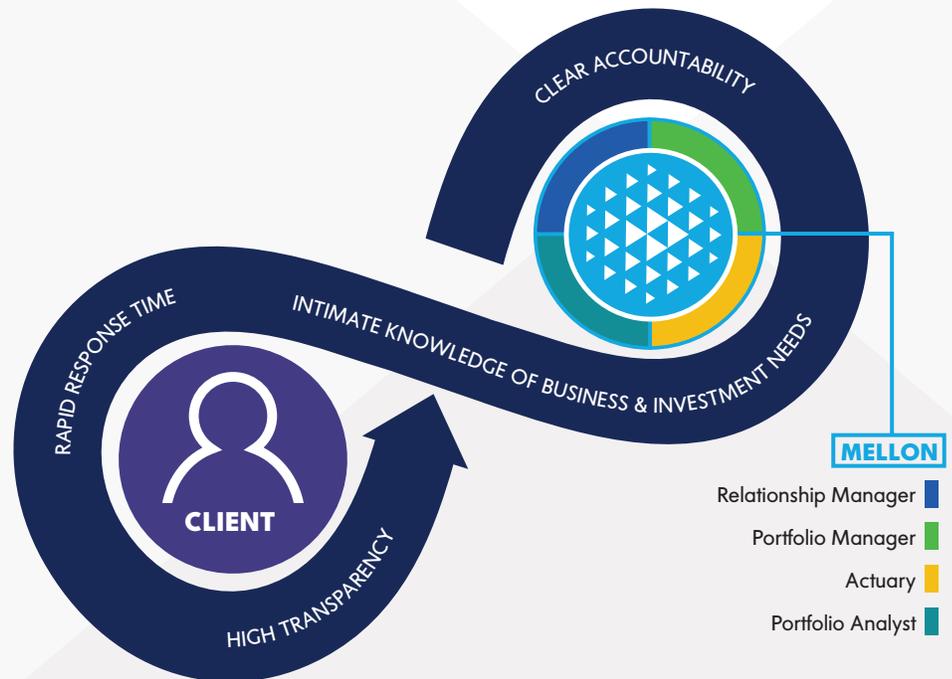
# DEDICATED INSURANCE PROFESSIONALS, GLOBAL CAPABILITIES

Our focused team of insurance investment specialists is backed by the deep resources of a global multi-specialist investment manager. This team of experts draws from Mellon's broad investment capabilities to design and implement customized solutions for insurance clients.



# HIGH-TOUCH SERVICE MODEL | RESPONSIVE. NIMBLE. DYNAMIC.

To meet each client's unique needs, our service model offers clients direct access to portfolio managers and other investment resources, providing complete transparency into views, positioning and results. We believe inclusion of the portfolio manager as a part of the core client service team is the most effective approach to meeting the ever-changing challenges of our insurance clients. Our portfolio managers are dynamic, responsive partners who provide visibility and effective solutions for our clients at every turn.



BY THE NUMBERS

\$497.8B FIRM AUM

\$86.5B INSURANCE AUM

# DIVERSE OBJECTIVES, TAILORED SOLUTIONS

Insurance companies and their investment needs are inherently complex. Mellon's dedicated insurance team helps clients define and implement custom investment solutions that meet these diverse, and sometimes conflicting, needs.



TAXES



STATUTORY REGULATIONS



CASH FLOW



GUIDELINES



INCOME



RISK TOLERANCE



RATING AGENCIES



GAIN & LOSS



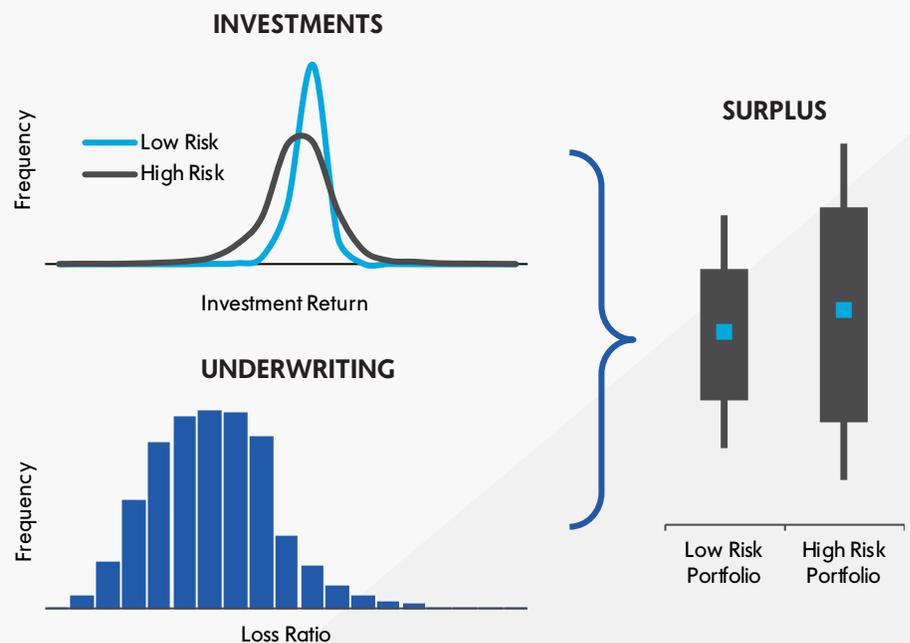
SURPLUS



LIABILITIES

## A HOLISTIC VIEW OF ENTERPRISE RISK

We establish an optimal asset allocation by evaluating your investment portfolio in both an asset-only framework as well as in a total enterprise framework. A custom financial model tests alternative asset allocations in tandem with uncertain operating results. These robust models are built collaboratively with clients and can generate deterministic projections, stress tests and stochastic simulations. The models also facilitate a variety of business decisions, including capital allocation, market strategies, product mix and pricing decisions, and are an important part of an overall Enterprise Risk Management program.



WE STRIVE TO HELP OUR CLIENTS EMBRACE THE COMPLEXITY INHERENT TO INSURANCE PORTFOLIOS WITH **OUR COMPREHENSIVE APPROACH & BESPOKE SERVICE MODEL.**

## ABOUT MELLON

Mellon is a global multi-specialist investment manager dedicated to serving our clients with a full spectrum of research-driven solutions. With roots dating back to the 1800s, Mellon has been innovating across asset classes for generations and has the combined scale and capabilities to offer clients a broad range of single and multi-asset strategies.

[www.mellon.com](http://www.mellon.com)

Published March 2019. Data as of December 31, 2018. Insurance AUM includes all firm insurance assets, including variable annuity assets. Where applicable, assets include discretionary and non-discretionary assets, the notional value of overlay strategies, and assets managed by investment personnel acting in their capacity as officers of affiliated entities. Employee totals include employees of affiliated entities acting as dual officers and/or associated persons of Mellon. This information is provided for informational purposes and does not constitute an offer to sell, or solicitation of an offer to purchase, any securities, nor does it constitute investment advice or an endorsement with respect to any strategy or vehicle. No investment strategy or risk management technique can guarantee returns or eliminate risk in any market environment.