BNY Mellon Multi-Asset Fund Range RISK RATING MAPPING

Ratings provider	BNY MELLON MULTI-ASSET DIVERSIFIED RETURN FUND	BNY MELLON MULTI-ASSET INCOME FUND	BNY MELLON MULTI-ASSET MODERATE FUND	BNY MELLON MULTI-ASSET BALANCED FUND	BNY MELLON MULTI-ASSET GROWTH FUND	BNY MELLON GLOBAL DYNAMIC BOND INCOME FUND	BNY MELLON REAL RETURN FUND	BNY MELLON SUSTAINABLE REAL RETURN FUND	BNY MELLON GLOBAL DYNAMIC BOND FUND	BNY MELLON SUSTAINABLE GLOBAL DYNAMIC BOND FUND	BNY MELLON FUTURELEGACY 3 FUND	BNY MELLON FUTURELEGACY 4 FUND	BNY MELLON FUTURELEGACY 5 FUND	BNY MELLON FUTURELEGACY 6 FUND	BNY MELLON FUTURELEGACY 7 FUND
adefaqto	5 defaqto RISK RATING EMANCED	6 RISK BATING PALAMETER GROWTH	5 defaqto RISK RATING MARKED	G RISK RATING MANAGES GROWTH	7 defaqto RISK RATING GROWTH		defaqto RISK RATING BALANCED	5 defaqto RISK BATING BLANKED		2 defaqto RISK KATING VERY CAUTIOUS	3 defaqto RISK RATING CAUTIOUS	4 Cefaqto RISK KATING CMITIOUS BILANCED	5 defaqto RISK RATING BALANCES	defaqto RISK RATING MANCES GROWTH	8 defaqto RISK RATING ADVERTURBOUS
DYNAMIC	DYNAMIC 5 DYNAMIC PLANNER' PREMIUM FUND	DYNAMIC DIANNER 6	DYNAMIC 5	DYNAMIC FLANER 6 DYNAMIC PLANER PREMIUM FUND	DYNAMIC 7 DYNAMIC PLANNER' PREMIUM FUND		DYNAMIC 5 DYNAMIC PLANNER* PREMIUM FUND		M DYNAMIC 3		MDYNAMIC 3	MOYNAMIC 4	MPHANIC 5	Market 6	PARTIE 7
Synaptic	Synaptic Rise Rating 1-5	Synaptic fict field og 11-5	Synaptic Files Raing	Synaptic Rise Rating 1-5	Synaptic Rice Rain ng 4	Synaptic Rise Rating 2	Synaptic Bise Rating 2	Synaptic Elice Rating 2	Synaptic Rise Rating 2	Synaptic Rise Rating 2	Synaptic Elice Rating 2	Synaptic Rise Rating 3	Synaptic Elice Rating 3	Synaptic Elec Rating 4.	Synaptic Rise Raing
• FinaMetrica											FinaMetrica Score Range 34-46	FinaMetrica Score Range 44-55	FinaMetrica Score Range 53-64	FinaMetrica Score Range 62-74	FinaMetrica Score Range 72-92

Defaqto: Risk Ratings uniquely map fund family members to Defaqto's 10 risk profiles. These have been created in partnership with Moody's Analytics. A Risk Rating of 1 indicates that a proposition represents the lowest risk profile; a Risk Rating of 10 indicates the highest risk profile.

Dynamic Planner: Risk-profiling process is driven by rigorous analysis of the underlying asset mix of a fund, as well as considering factors such as the flexibility of the investment mandate, monthly trend analysis of the underlying asset constituents and observed performance. Once this analysis is complete, the data is calibrated to the underlying asset forecast assumptions of the Dynamic Planner model. The expected risk of the fund is then determined using a scale from 1 (lowest) to 10 (highest) which can then be aligned to client risk profiles.

Synaptic: The Synaptic Risk Rating Service is derived from the risk framework provided by Moody's Analytic's Stochastic engine. It has been created to provide advisers with more robust, quantitative measures for risk than is generally available, and provide the opportunity for them to move away from Volatility based ratings.

FinaMetrica: The FinaMetrica risk test provides a score matching clients' risk tolerance. This mappings guide helps facilitate the investment strategy selection process for a BNY Mellon FutureLegacy fund by matching clients' risk tolerance score to a fund.

Source: BNY Mellon Investment Management as at 31 December 2023. Dynamic Planner Risk Ratings should not be used for making an investment decision and it does not constitute a recommendation or advice in the selection of a specific investment or class of investments.

THE VALUE OF INVESTMENTS CAN FALL. INVESTORS MAY NOT GET BACK THE AMOUNT INVESTED.

IMPORTANT INFORMATION

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