

MULTI-ASSET FUND RANGE

CURRENT ASSET
ALLOCATION¹

RATINGS¹

MIXED ASSETS			INCOME-ORIENTATED		ABSOLUTE RETURN				
BNY MELLON MULTI-ASSET BALANCED FUND	BNY MELLON MULTI-ASSET GROWTH FUND	BNY MELLON MULTI-ASSET MODERATE FUND	BNY MELLON MULTI-ASSET INCOME FUND*	BNY MELLON GLOBAL DYNAMIC BOND INCOME FUND*	BNY MELLON MULTI-ASSET DIVERSIFIED 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*
<div> <div></div> EQUITY <div></div> BONDS <div></div> ALTERNATIVES <div></div> DERIVATIVES <div></div> CASH AND CURRENCY HEDGING </div>									
<div> <div>6</div> defaqto RISK RATING BALANCED GROWTH </div>	<div> <div>7</div> defaqto RISK RATING GROWTH </div>	<div> <div>5</div> defaqto RISK RATING BALANCED </div>	<div> <div>6</div> defaqto RISK RATING BALANCED GROWTH </div>		<div> <div>5</div> defaqto RISK RATING BALANCED </div>	<div> <div>5</div> defaqto RISK RATING BALANCED </div>	<div> <div>5</div> defaqto RISK RATING BALANCED </div>		<div> <div>2</div> defaqto RISK RATING VERY CAUTIOUS </div>
<div> <div>DYNAMIC PLANNER[™] PROFILED 6</div> </div>	<div> <div>DYNAMIC PLANNER[™] PROFILED 7</div> </div>	<div> <div>DYNAMIC PLANNER[™] PROFILED 5</div> </div>	<div> <div>DYNAMIC PLANNER[™] PROFILED 6</div> </div>		<div> <div>DYNAMIC PLANNER[™] PROFILED 5</div> </div>	<div> <div>DYNAMIC PLANNER[™] PROFILED 5</div> </div>		<div> <div>DYNAMIC PLANNER[™] PROFILED 3</div> </div>	
<div> <div>DYNAMIC PLANNER[™] PREMIUM FUND</div> </div>	<div> <div>DYNAMIC PLANNER[™] PREMIUM FUND</div> </div>				<div> <div>DYNAMIC PLANNER[™] PREMIUM FUND</div> </div>	<div> <div>DYNAMIC PLANNER[™] PREMIUM FUND</div> </div>			
<div> <div>Source: MILE A</div> <div>Synaptic Risk Rating 3 1-5</div> </div>	<div> <div>Synaptic Risk Rating 4 1-5</div> </div>		<div> <div>Synaptic Risk Rating 3 1-5</div> </div>	<div> <div>Synaptic Risk Rating 2 1-5</div> </div>	<div> <div>Synaptic Risk Rating 3 1-5</div> </div>	<div> <div>Source: MILE A</div> <div>Synaptic Risk Rating 2 1-5</div> </div>	<div> <div>Synaptic Risk Rating 2 1-5</div> </div>		
<div> <div>RSMR FUND RANGE</div> </div>	<div> <div>RSMR FUND RANGE</div> </div>		<div> <div>RSMR FUND RANGE</div> </div>		<div> <div>RSMR FUND RANGE</div> </div>	<div> <div>RSMR FUND RANGE</div> </div>		<div> <div>RSMR FUND RANGE</div> </div>	<div> <div>RSMR FUND RANGE</div> </div>

*The fund can invest more than 35% of net assets in different Transferable Securities and Money Market Instruments issued or guaranteed by any EEA State, its local authorities, a third country or public international bodies of which one or more EEA States are member.

1. Source: BNY Mellon as at 30 September 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.

BNY MELLON MULTI-ASSET FUND RANGE

FUND	OBJECTIVES	BENCHMARK
BNY Mellon Multi-Asset Balanced Fund	To achieve a balance between income and capital growth over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association Mixed Investment 40-85% Shares NR Sector average as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with levels of equity and bond exposure similar to those of the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Growth Fund	To achieve capital growth and income over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association Flexible Investment NR Sector average as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with the same flexibility, in terms of equity and bond exposure, as the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Moderate Fund	To achieve capital growth and income over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association's Mixed Investment 20-60% Shares NR Sector average, as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with levels of equity and bond exposure similar to those of the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Income Fund	To achieve income together with the potential for capital growth over the long term (5 years or more).	The Fund will measure its performance against a composite index, comprising 60% MSCI AC World NR Index and 40% ICE Bank of America Global Broad Market GBP Hedged TR Index, as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because the Investment Manager utilises this index when measuring the Fund's income yield. The Fund is actively managed, which means the Investment Manager has absolute discretion to invest outside the Benchmark subject to the investment objective and policies disclosed in the Prospectus. While the Fund's holdings may include constituents of the Benchmark, the selection of investments and their weightings in the portfolio are not influenced by the Benchmark. The investment strategy does not restrict the extent to which the Investment Manager may deviate from the Benchmark.
BNY Mellon Global Dynamic Bond Income Fund	To achieve income over the medium term (3-5 years).	The Fund will not measure its performance against a benchmark because it is not possible to state a comparator that will be relevant at all times. Instead, the authorised corporate director(ACD) invites investors to consider the Fund's yield versus other fixed income investment products that seek to generate income. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments subject to the investment objective and policies disclosed in the Prospectus.
BNY Mellon Multi-Asset Diversified Return Fund	To achieve long-term capital growth over a period of at least 5 years from a portfolio diversified across a range of assets. The Fund is managed to seek a return in excess of cash (SONIA (30-day compounded)) +3% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis(meaning a period of three years, no matter which day you start on).However, a positive return is not guaranteed and a capital loss may occur.	The Fund will measure its performance before fees against SONIA (30-day compounded) +3% per annum over five years as a target benchmark (the "Benchmark").SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because it is representative of sterling cash and the Fund's investment objective is to seek a return in excess of sterling cash+3% per annum. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Real Return Fund	To achieve a rate of return in sterling terms that is equal to or above a minimum return from cash (SONIA (30-day compounded)) + 4% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, capital is in fact at risk and there is no guarantee that this will be achieved over that, or any, time period.	The Fund will measure its performance before fees against SONIA (30-day compounded) +4% per annum over five years as a target benchmark (the "Benchmark").SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because, in typical market conditions, it represents a target that will be equal to or greater than UK inflation rates over the same period and is commensurate with the Investment Manager's approach. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.

BNY MELLON MULTI-ASSET FUND RANGE

FUND	OBJECTIVES	BENCHMARK
BNY Mellon Sustainable Real Return Fund	To achieve a rate of return in sterling terms that is equal to or above the return from cash (SONIA (30-day compounded)) + 4% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, capital is in fact at risk and there is no guarantee that this will be achieved over that, or any, time period.	The Fund will measure its performance before fees against SONIA (30-day compounded) +4% per annum over five years as a target benchmark (the "Benchmark"). SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because, in typical market conditions, it represents a target that will be equal to or greater than UK inflation rates over the same period and is commensurate with the Investment Manager's approach. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Global Dynamic Bond Fund	To maximise the total return, comprising income and capital growth. The Fund is managed to seek a minimum return of cash (SONIA (30-day compounded)) +2% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, a positive return is not guaranteed and a capital loss may occur.	The Fund will measure its performance before fees against SONIA (30-day compounded) +2% per annum over five years as a target benchmark (the "Benchmark"). SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because it is representative of sterling cash and the Fund's investment objective is to seek a minimum return of sterling cash +2% per annum. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Sustainable Global Dynamic Bond Fund	To achieve income and capital growth over the medium term (3-5 years). The Fund is managed to seek a minimum return of cash (SONIA (30-day compounded)) +2% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, a positive return is not guaranteed and a capital loss may occur.	The Fund will measure its performance before fees against SONIA (30-day compounded) +2% per annum over five years as a target benchmark (the "Benchmark"). SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because SONIA (30-day compounded) is representative of sterling cash and the Fund's investment objective is to seek a minimum return of sterling cash +2% per annum. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies disclosed in the Prospectus.

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. 2. FRP: Fund Rating Profile.

RSMR: RSMR take a qualitative approach to fund rating. While past performance and risk measures play a role in fund rating, our research team rely on face-to-face meetings with fund managers and management teams across the globe to establish how they will continue to develop performance.

Square Mile: Square Mile is an independent funds research company that 'rates' funds, and provides opinion. The ratings are a guide to the conviction that their analysts have in the ability of a fund manager to achieve their outcome objectives over the longer term. The ratings range from AAA, to AA and A for actively managed funds. Rated passive funds are awarded an R for recommended and some younger funds, with shorter track records, are afforded a PP rating, as a 'Positive Prospect'.

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.

The value of investments can fall. Investors may not get back the amount invested. Income from investment can vary and is not guaranteed.

IMPORTANT INFORMATION

For Professional Clients only. This is a financial promotion. Please refer to the prospectus and the KIID before making any investment decisions. Go to www.bnymellonim.com. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and its subsidiaries. The Funds are sub-funds of BNY Mellon Investment Funds, an open-ended investment company with variable capital (ICVC) with limited liability between sub-funds. Incorporated in England and Wales: registered number IC27. The Authorised Corporate Director (ACD) is BNY Mellon Fund Managers Limited (BNY MFM), incorporated in England and Wales: No. 1998251. Registered address: BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. Authorised and regulated by the Financial Conduct Authority. **Issued in the UK** by BNY Mellon Investment Management EMEA Limited, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. Registered in England No. 1118580. Authorised and regulated by the Financial Conduct Authority. Document ID: 1616550. Expiry : 28 February 2024.