


























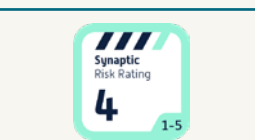





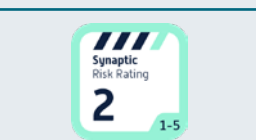



FOR PROFESSIONAL CLIENTS ONLY.
The value of investments can fall.
Investors may not get back the amount invested.

BNY Mellon Multi-Asset Fund Range

RISK RATING MAPPING

Ratings provider	Mixed assets		Income-orientated		Absolute return				
	BNY Mellon Multi-Asset Balanced Fund	BNY Mellon Multi-Asset Growth Fund	BNY Mellon Multi-Asset Income Fund*	BNY Mellon Global Dynamic Bond Income Fund*	BNY Mellon Multi-Asset Diversified Return 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*
									
									
									
									
									

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.

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 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 members.

IMPORTANT INFORMATION

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