

BNY Mellon Multi-Asset Fund Range

RISK RATING MAPPING

| Ratings provider | 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 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 | 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 |
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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.

RSMR: RSMR takes a qualitative approach to fund rating. While past performance and risk measures play a role in fund rating, RSMR’s research team relies 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 its 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.

Source: BNY Mellon Investment Management 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.

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

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: 1670094. Expiry Date: 23 April 2024.

