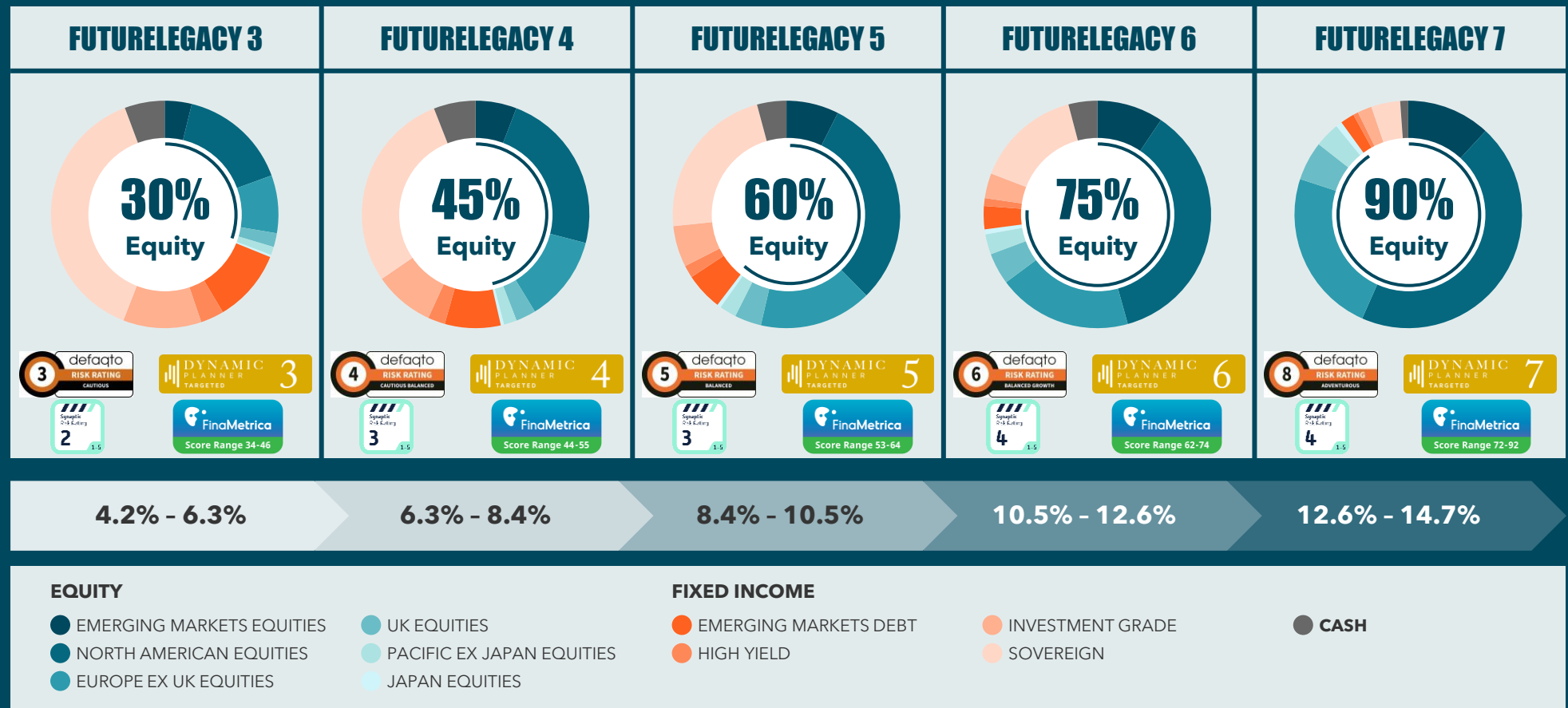


# BNY Mellon FutureLegacy Fund Range

## THE BEST OF NEWTON'S SUSTAINABLE ASSET MANAGEMENT SKILLS



Five multi-asset funds managed to remain within Dynamic Planner's risk target managed bands.



The BNY Mellon FutureLegacy funds are actively managed typically by using forward-looking expectations of volatility. In doing so, the Investment Manager uses its own internal risk model, whilst also considering external independent risk profiling methodologies. Based on a risk profile scale of 1 (lowest) to 10 (highest), the funds target risk profiles of 3, 4, 5, 6 and 7 but this is not guaranteed. The risk profile targeted by each of the BNY Mellon FutureLegacy funds can be identified through the number included in the respective fund's name. This risk profile is not the same as the risk and reward category shown in the funds' Key Investor Information Document(s). The risk profiles of the funds are currently assessed against the risk ratings scale provided by Dynamic Planner, but is subject to change at the ACD's discretion.

Source: Newton, 31 December 2023. Pie charts illustrate the breakdown of equities and bonds by region/market.

Source for Ratings: BNY Mellon Investment Management as at 31 December 2023. Ratings are for illustrative purposes only and should not be relied upon when making an investment decision. 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. Dynamic Planner's 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. 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.

# BNY MELLON FUTURELEGACY FUND RANGE

## Key risks

- **Objective/Performance Risk:** There is no guarantee that the Funds will achieve their objectives.
- **Currency Risk:** These Funds invest in international markets which means they are exposed to changes in currency rates which could affect the value of the Funds.
- **Derivatives Risk:** Derivatives are highly sensitive to changes in the value of the asset from which their value is derived. A small movement in the value of the underlying asset can cause a large movement in the value of the derivative. This can increase the sizes of losses and gains, causing the value of your investment to fluctuate. When using derivatives, the Funds can lose significantly more than the amount they have invested in derivatives.
- **Changes in Interest Rates & Inflation Risk:** Investments in bonds/money market securities are affected by interest rates and inflation trends which may negatively affect the value of the Funds.
- **Credit Ratings and Unrated Securities Risk:** Bonds with a low credit rating or unrated bonds have a greater risk of default. These investments may negatively affect the value of the Funds.
- **Credit Risk:** The issuer of a security held by the Funds may not pay income or repay capital to the Funds when due.
- **Emerging Markets Risk:** Emerging Markets have additional risks due to less-developed market practices.
- **Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect (“Stock Connect”) risk:** The Funds may invest in China A shares through Stock Connect programmes. These may be subject to regulatory changes and quota limitations. An operational constraint such as a suspension in trading could negatively affect the Funds’ ability to achieve their investment objectives.
- **Volcker Rule Risk:** The Bank of New York Mellon Corporation or one of its affiliates (“BNYM”) has invested in these Funds. As a result of restrictions under the “Volcker Rule,” which has been adopted by U.S. Regulators, BNYM must reduce its shareholding percentage so that it constitutes less than 25% of the Funds within, generally, three years of the Funds’ establishment (which starts when the Funds’ manager begins making investments for the Funds). Risks may include: BNYM may initially own a proportionately larger percentage of the Funds, and any mandatory reductions may increase Fund portfolio turnover rates, resulting in increased costs, expenses and taxes. Details of BNYM’s investment in the Funds are available upon request.
- **CoCo’s Risk:** Contingent Convertible Securities (CoCo’s) convert from debt to equity when the issuer’s capital drops below a pre-defined level. This may result in the security converting into equities at a discounted share price, the value of the security being written down, temporarily or permanently, and/or coupon payments ceasing or being deferred.
- **Sustainable Funds Risk:** The Funds follow a sustainable investment approach, which may cause them to perform differently than Funds that have a similar objective but which do not integrate sustainable investment criteria when selecting securities. The Funds will not engage in stock lending activities and, therefore, may forego any additional returns that may be produced through such activities.
- **Investment in Infrastructure Companies Risk:** The value of investments in Infrastructure Companies may be negatively impacted by changes in the regulatory, economic or political environment in which they operate.
- **Counterparty Risk:** The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Funds to financial loss.

# BNY MELLON FUTURELEGACY FUND RANGE

## BNY MELLON FUTURELEGACY 3 FUND

**Objective:** To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 3 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.

**Benchmark:** This Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 15% SONIA GBP, 55% ICE BofAML Global Broad Index GBP Hedged and 30% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

## BNY MELLON FUTURELEGACY 4 FUND

**Objective:** To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 4 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.

**Benchmark:** This Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 10% SONIA GBP, 45% BAML Global Broad Index GBP Hedged and 45% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

## BNY MELLON FUTURELEGACY 5 FUND

**Objective:** To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 5 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.

**Benchmark:** This Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 5% SONIA GBP, 35% BAML Global Broad Index GBP Hedged and 60% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

## BNY MELLON FUTURELEGACY 6 FUND

**Objective:** To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 6 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.

**Benchmark:** This Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 25% BAML Global Broad Index GBP Hedged and 75% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

## BNY MELLON FUTURELEGACY 7 FUND

**Objective:** To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 7 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.

**Benchmark:** This Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 10% BAML Global Broad Index GBP Hedged and 90% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

**The value of investments can fall. Investors may not get back the amount invested. Income from investment may 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](http://www.bnymellonim.com) For a full list of risks applicable to these funds, please refer to the Prospectus or other offering documents.** 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: 1825402. Expiry: 05 July 2024.