

BNY MELLON MULTI-ASSET FUND RANGE

FOR PROFESSIONAL CLIENTS AND, IN SWITZERLAND AND CHILE, FOR QUALIFIED INVESTORS ONLY. IN MEXICO, PERU AND URUGUAY, FOR INSTITUTIONAL INVESTORS ONLY. IN THE MIDDLE EAST, PROVIDED SOLELY FOR USE BY THE INTENDED RECIPIENT. IN MONACO, THIS IS FOR PROFESSIONAL INSTITUTIONAL INVESTORS ONLY.

BNY Mellon Investments Switzerland GmbH is a financial services provider in Switzerland and is required to categorise clients, excluding financial intermediaries, in accordance with the Financial Services Act (FinSA). For the purposes of this communication, we have categorised you as a professional client. Professional clients are entitled to provide notification in writing if they wish to be re-categorised.

		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 FUTURELEGACY FUND RANGE				
							FUTURELEGACY 3	FUTURELEGACY 4	FUTURELEGACY 5	FUTURELEGACY 6	FUTURELEGACY 7
Current Asset Allocation											
RATINGS											

All funds rated by



*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.

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. Note: Cash and others includes currency hedging and commodities. Source: BNY Investments as at 31 December 2025.

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.

BNY MELLON MULTI-ASSET FUND RANGE

Fund	Objective	Benchmark
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 over a rolling 5-year basis against the Sterling Overnight Index Average (SONIA), compounded over 30 days, plus 3% per year as a target benchmark (the "Benchmark"). SONIA is the average interest rate banks pay to borrow pounds sterling overnight and is used as a proxy for the return on cash deposits. The 30-day rate is calculated by compounding the daily SONIA rates throughout the previous 30-day period. 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 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 the UK Investment Association's 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 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 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 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 FutureLegacy 3 Fund	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.	The Fund is actively managed without benchmark-related constraints. The Fund will measure its performance against the Investment Association's Mixed Investment 0-35% 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.
BNY Mellon FutureLegacy 4 Fund	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.	The Fund is actively managed without benchmark-related constraints. The Fund will measure its performance against the 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.

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Fund	Objective	Benchmark
BNY Mellon FutureLegacy 5 Fund	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.	The Fund is actively managed without benchmark- related constraints. The Fund will measure its performance against the Investment Association's 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.
BNY Mellon FutureLegacy 6 Fund	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.	The Fund is actively managed without benchmark- related constraints. The Fund will measure its performance against the Investment Association's 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.
BNY Mellon FutureLegacy 7 Fund	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.	The Fund is actively managed without benchmark- related constraints. The Fund will measure its performance against the Investment Association's 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 levels of equity and bond exposure similar to those of the Fund.

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.

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.

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.

OXFORD RISK: Oxford Risk uses a quant risk model to determine the long-term risk of any fund or portfolio, providing a robust and reliable solution for mapping investors' risk profiles to suitable investments.

EV: EV risk-rated fund service is an easy way for advisers to turn their risk questionnaire's output into suitable recommendations on the EV portal. For full ratings please check EV adviser portal.

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

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. BNY, BNY Mellon and Bank of New York Mellon are the corporate brands of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole and/or its various subsidiaries generally. 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: 2443150. Expiry: 29 May 2026.