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FOR PROFESSIONAL CLIENTS ONLY.

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 MULTI-ASSET DIVERSIFIED RETURN FUND	BNY MELLON REAL RETURN FUND	BNY MELLON 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
												
												
												

**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’.

**FundCalibre:** FundCalibre ratings are awarded after an initial qualitative screening and further qualitative analysis. This is followed up by their research team interviewing the fund manager face-to-face to understand and assess the investment process and style. Finally, a peer group review is conducted and those funds, whose managers FundCalibre believe to be the most skillful are awarded an Elite Rating.

Source: BNY Investments as at 30 June 2025.

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

IMPORTANT INFORMATION

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