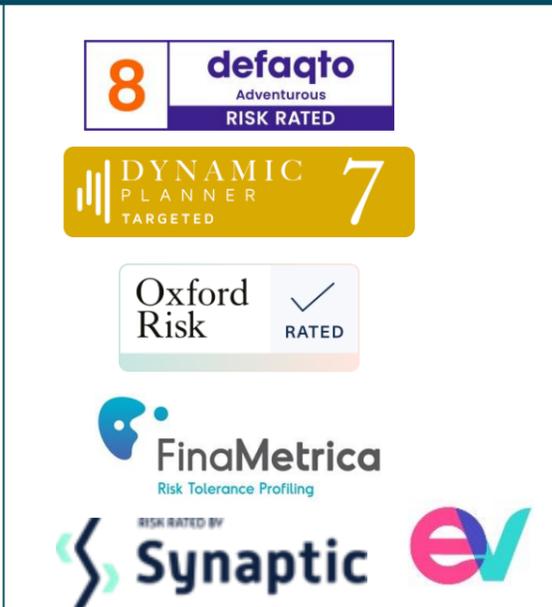


## RISK RATING MAPPING

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
 <p>5 defaqto Balanced RISK RATED</p> <p>DYNAMIC PLANNER™ PROFILED 5</p> <p>DYNAMIC PLANNER® PREMIUM FUND</p> <p>Oxford Risk ✓ RATED</p> <p>RISK RATED BY Synaptic EV</p>	 <p>5 defaqto Balanced RISK RATED</p> <p>DYNAMIC PLANNER™ PROFILED 5</p> <p>DYNAMIC PLANNER® PREMIUM FUND</p> <p>Oxford Risk ✓ RATED</p> <p>RISK RATED BY Synaptic EV</p>	 <p>5 defaqto Balanced RISK RATED</p> <p>DYNAMIC PLANNER™ PROFILED 5</p> <p>Oxford Risk ✓ RATED</p> <p>RISK RATED BY Synaptic EV</p>	 <p>6 defaqto Balanced Growth RISK RATED</p> <p>DYNAMIC PLANNER™ PROFILED 6</p> <p>DYNAMIC PLANNER® PREMIUM FUND</p> <p>Oxford Risk ✓ RATED</p> <p>RISK RATED BY Synaptic EV</p>	 <p>7 defaqto Growth RISK RATED</p> <p>DYNAMIC PLANNER™ PROFILED 7</p> <p>DYNAMIC PLANNER® PREMIUM FUND</p> <p>Oxford Risk ✓ RATED</p> <p>RISK RATED BY Synaptic EV</p>
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
 <p>3 defaqto Cautious RISK RATED</p> <p>DYNAMIC PLANNER™ TARGETED 3</p> <p>Oxford Risk ✓ RATED</p> <p>FinaMetrica Risk Tolerance Profiling</p> <p>RISK RATED BY Synaptic EV</p>	 <p>4 defaqto Cautious Balanced RISK RATED</p> <p>DYNAMIC PLANNER™ TARGETED 4</p> <p>Oxford Risk ✓ RATED</p> <p>FinaMetrica Risk Tolerance Profiling</p> <p>RISK RATED BY Synaptic EV</p>	 <p>5 defaqto Balanced RISK RATED</p> <p>DYNAMIC PLANNER™ TARGETED 5</p> <p>Oxford Risk ✓ RATED</p> <p>FinaMetrica Risk Tolerance Profiling</p> <p>RISK RATED BY Synaptic EV</p>	 <p>6 defaqto Balanced Growth RISK RATED</p> <p>DYNAMIC PLANNER™ TARGETED 6</p> <p>Oxford Risk ✓ RATED</p> <p>FinaMetrica Risk Tolerance Profiling</p> <p>RISK RATED BY Synaptic EV</p>	 <p>8 defaqto Adventurous RISK RATED</p> <p>DYNAMIC PLANNER™ TARGETED 7</p> <p>Oxford Risk ✓ RATED</p> <p>FinaMetrica Risk Tolerance Profiling</p> <p>RISK RATED BY Synaptic EV</p>

Source: BNY Investments as at April 2025. 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.

## RISK RATING MAPPING

BNY MELLON REAL RETURN FUND	BNY MELLON REAL RETURN FUND (RESPONSIBLE)	BNY MELLON GLOBAL DYNAMIC BOND FUND	BNY MELLON GLOBAL DYNAMIC BOND FUND (RESPONSIBLE)
    	 	  	 

**Source:** BNY Investments as at April 2025. 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.

**Defaqto:** Defaqto map funds and MPS portfolios to 10 accumulation risk profiles. A rating of 1 represents the lowest risk; 10 indicates the highest risk. Within the risk profiles, Defaqto use the industry recognised Hymans Robertson strategic asset allocations.

**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.

**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.

**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.

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

### IMPORTANT INFORMATION

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