

BNY INVESTMENTS

RESEARCH 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 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
 Rayner Spencer Mills Research												
 INVESTMENT CONSULTING & RESEARCH												
 ELITE RATED by FundCalibre.com												

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 September 2025.

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.bny.com/investments. BNY is the corporate brand 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: 2443151. Expiry Date: 29 May 2026.