

The value of investments and the income received can fall as well as rise and investors may not get back the original amount invested.

Please refer to the prospectus and the Key Investor Information Document (KIID) before making any investment decisions.

SUSTAINABILITY

PRODUCT LEVEL REPORT

30 March 2026

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¹ On 2 December 2025 the Responsible Horizons Strategic Bond Fund's name changed to the BNY Strategic Bond Fund.

CONTEXT

This Sustainability Product Report is produced and published by BNY Mellon Fund Managers Limited (MFM) in compliance with the UK Sustainability Disclosure Requirements (UK SDR) of the UK Financial Conduct Authority (FCA). This report will be produced annually.

This report aims to give investors more information on the sustainability characteristics and sustainability-related performance of the products listed below, using key metrics as disclosed in the Prospectus and Consumer Facing Disclosure (CFD).

SUB-FUNDS OF BNY MELLON INVESTMENT FUNDS

- 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
- BNY Mellon European Opportunities Fund (Responsible)
- BNY Mellon Global Dynamic Bond Fund (Responsible)
- BNY Mellon Global Equity Income Fund (Responsible)
- BNY Mellon Real Return Fund (Responsible)
- BNY Mellon UK Opportunities Fund (Responsible)
- BNY Strategic Bond Fund
- Responsible Horizons UK Corporate Bond Fund

SUB-FUNDS OF BNY MELLON CHARITIES FUNDS

- Newton Growth and Income Fund for Charities (Responsible)

Product level sustainability report

BNY MELLON FUTURELEGACY 3 FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

2138006WALELDMDXPL29

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims 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. It does so by investing in a portfolio of UK and international securities across a broad range of asset classes.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in securities with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

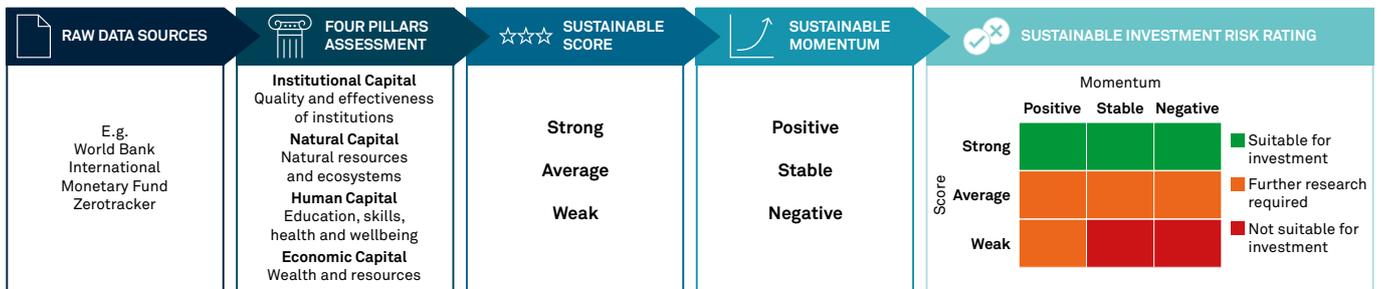
Sustainability characteristics for securities issued by corporations (e.g. company shares and corporate bonds)

The assessment of whether corporate securities are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

✘ Where the Fund doesn't invest	✔ Where the Fund invests																																		
Excluding investments in harmful activities	Issuers contributing to or aligning with the Fund's sustainable investment themes																																		
<p>To ensure no investments are made in activities the Investment Manager deems to be harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none"> Issuers in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption). Issuers producing tobacco products. Issuers involved in the manufacture of controversial weapons. Issuers with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether corporate issuers demonstrate sustainability characteristics based on the following themes and activities.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable theme</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Combatting climate change</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Responsible use of natural resources</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Human and economic development</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Health and wellness</th> </tr> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable activities</th> <th style="background-color: #1a3d4d; color: white;">Climate adaption</th> <th style="background-color: #1a3d4d; color: white;">Climate mitigation</th> <th style="background-color: #1a3d4d; color: white;">Resource protection</th> <th style="background-color: #1a3d4d; color: white;">Natural resource efficiency</th> <th style="background-color: #1a3d4d; color: white;">Human capital</th> <th style="background-color: #1a3d4d; color: white;">Safe societal & economic infrastructure</th> <th style="background-color: #1a3d4d; color: white;">Health</th> <th style="background-color: #1a3d4d; color: white;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="background-color: #e0f2f1;">Activity objective</td> <td style="background-color: #e0f2f1;">Anticipating and taking action to prevent or minimise the damage caused by climate change.</td> <td style="background-color: #e0f2f1;">Preventing or reducing greenhouse gas emissions.</td> <td style="background-color: #e0f2f1;">Reducing or treating harmful agents that could negatively impact the quality of our natural capital.</td> <td style="background-color: #e0f2f1;">Better utilisation of natural resources resulting in less demand for natural resources and waste generation.</td> <td style="background-color: #e0f2f1;">Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.</td> <td style="background-color: #e0f2f1;">Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.</td> <td style="background-color: #e0f2f1;">Access to healthcare, medical technologies and drug development.</td> <td style="background-color: #e0f2f1;">Access to healthier lifestyles and nutrition and healthy eating.</td> </tr> </tbody> </table> <p>Corporate securities demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.</p> <p> Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activities for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	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Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund’s sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund’s portfolio invested in securities with sustainability characteristics	✓	89.1% Comprising: 41.2% (corporate securities) + 47.9% (sovereign securities)	Figure shown is the Fund’s total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund’s portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	41.2%	Figure shown is the Fund’s total allocation to corporate securities from issuers either contributing to or aligning with the Fund’s sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 17.5% Amber: 30.4% Red: 0.0% Total: 47.9%	Figures shown are the Fund’s allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund’s total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of ‘medium’ or better	✓	15.9 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position’s allocation within the Fund’s portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	12.5%
Climate adaptation	0.0%
Climate mitigation	12.5%
Responsible use of natural resources	3.7%
Resource protection	1.4%
Natural resource efficiency	2.3%
Human and economic development	19.9%
Human capital	5.8%
Safe societal & economic infrastructure	14.2%
Health and wellness	5.2%
Health	4.9%
Wellbeing	0.3%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	41.2%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	17.5%
Amber (suitable for investment following further research)	30.4%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	47.9%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcfd-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON FUTURELEGACY 4 FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800EJR6G6QR08Q147

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

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Sustainability approach

The Fund aims 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. It does so by investing in a portfolio of UK and international securities across a broad range of asset classes.

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KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

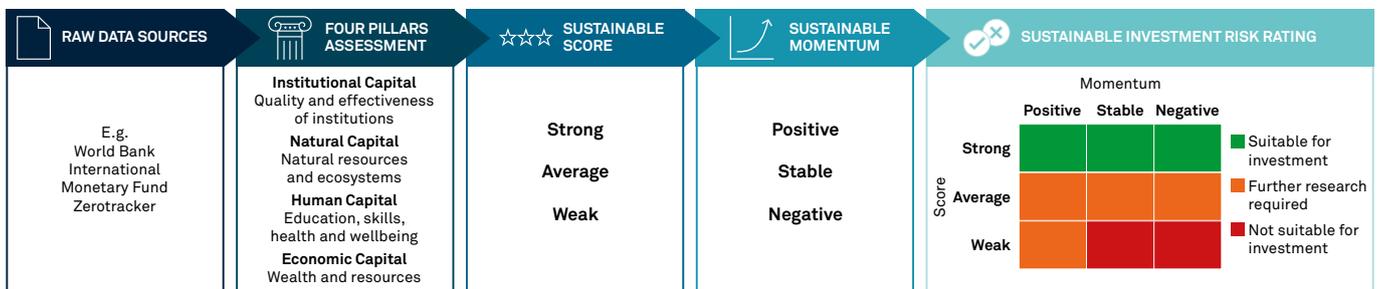
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These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activities for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	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Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	91.1% Comprising: 52.5% (corporate securities) + 38.6% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	52.5%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 14.2% Amber: 24.4% Red: 0.0% Total: 38.6%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	16.1 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	16.4%
Climate adaptation	0.0%
Climate mitigation	16.4%
Responsible use of natural resources	5.2%
Resource protection	2.2%
Natural resource efficiency	3.0%
Human and economic development	23.5%
Human capital	6.7%
Safe societal & economic infrastructure	16.8%
Health and wellness	7.3%
Health	6.9%
Wellbeing	0.4%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	52.5%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	14.2%
Amber (suitable for investment following further research)	24.4%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	38.6%

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Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

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<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON FUTURELEGACY 5 FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

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Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800TRPT93JE5TBK68

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
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No sustainable investment label

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Sustainability approach

The Fund aims 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. It does so by investing in a portfolio of UK and international securities across a broad range of asset classes.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in securities with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

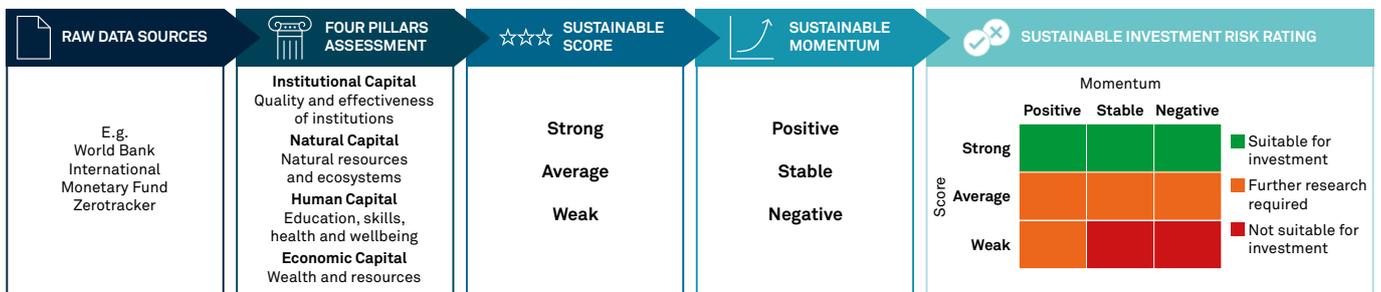
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Issuers with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether corporate issuers demonstrate sustainability characteristics based on the following themes and activities.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable theme</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Combatting climate change</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Responsible use of natural resources</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Human and economic development</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Health and wellness</th> </tr> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable activities</th> <th style="background-color: #1a3d4d; color: white;">Climate adaption</th> <th style="background-color: #1a3d4d; color: white;">Climate mitigation</th> <th style="background-color: #1a3d4d; color: white;">Resource protection</th> <th style="background-color: #1a3d4d; color: white;">Natural resource efficiency</th> <th style="background-color: #1a3d4d; color: white;">Human capital</th> <th style="background-color: #1a3d4d; color: white;">Safe societal & economic infrastructure</th> <th style="background-color: #1a3d4d; color: white;">Health</th> <th style="background-color: #1a3d4d; color: white;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="background-color: #1a3d4d; color: white;">Activity objective</td> <td>Anticipating and taking action to prevent or minimise the damage caused by climate change.</td> <td>Preventing or reducing greenhouse gas emissions.</td> <td>Reducing or treating harmful agents that could negatively impact the quality of our natural capital.</td> <td>Better utilisation of natural resources resulting in less demand for natural resources and waste generation.</td> <td>Enhanced educational, growth or wellbeing opportunities. 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These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activities for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	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Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	94.8% Comprising: 68.7% (corporate securities) + 26.1% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	68.7%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 8.8% Amber: 17.3% Red: 0.0% Total: 26.1%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	16.2 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	21.9%
Climate adaptation	0.0%
Climate mitigation	21.9%
Responsible use of natural resources	7.2%
Resource protection	3.2%
Natural resource efficiency	4.0%
Human and economic development	29.7%
Human capital	8.6%
Safe societal & economic infrastructure	21.1%
Health and wellness	9.9%
Health	9.3%
Wellbeing	0.7%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	68.7%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	8.8%
Amber (suitable for investment following further research)	17.3%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	26.1%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON FUTURELEGACY 6 FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800RXVZCN1EA17037

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims 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. It does so by investing in a portfolio of UK and international securities across a broad range of asset classes.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in securities with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

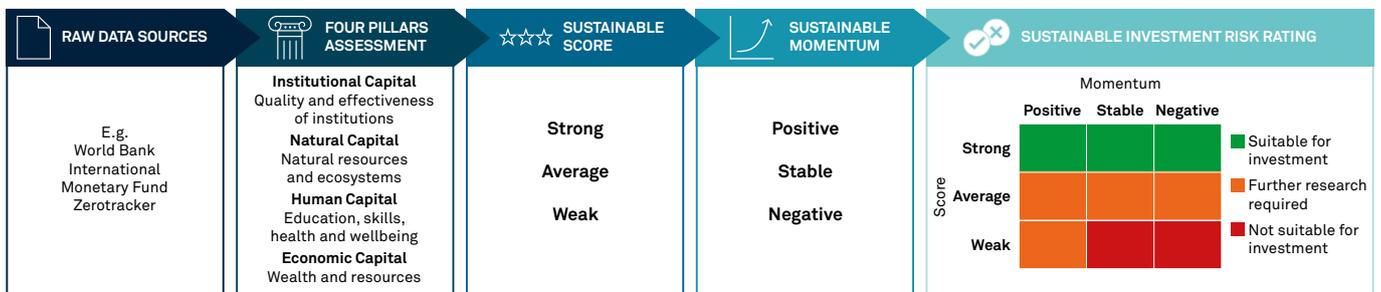
Sustainability characteristics for securities issued by corporations (e.g. company shares and corporate bonds)

The assessment of whether corporate securities are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

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Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

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Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	96.1% Comprising: 81.8% (corporate securities) + 14.3% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	81.8%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 5.5% Amber: 8.8% Red: 0.0% Total: 14.3%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	16.3 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	26.0%
Climate adaptation	0.0%
Climate mitigation	26.0%
Responsible use of natural resources	8.5%
Resource protection	3.8%
Natural resource efficiency	4.7%
Human and economic development	34.9%
Human capital	10.1%
Safe societal & economic infrastructure	24.8%
Health and wellness	12.4%
Health	11.5%
Wellbeing	0.8%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	81.8%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	5.5%
Amber (suitable for investment following further research)	8.8%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	14.3%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

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<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON FUTURELEGACY 7 FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800AMKMO3GHVYTI54

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims 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. It does so by investing in a portfolio of UK and international securities across a broad range of asset classes.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in securities with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

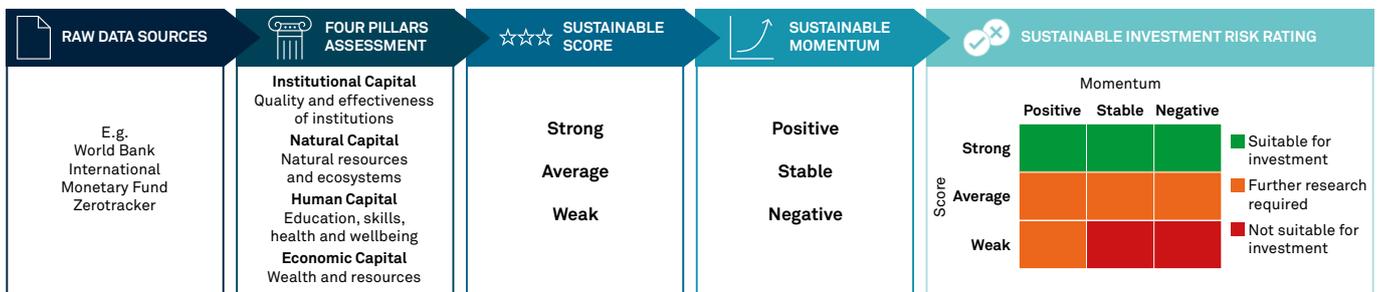
Sustainability characteristics for securities issued by corporations (e.g. company shares and corporate bonds)

The assessment of whether corporate securities are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

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Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.																											

Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	97.9% Comprising: 92.5% (corporate securities) + 5.4% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	92.5%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 2.7% Amber: 2.7% Red: 0.0% Total: 5.4%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	16.3 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	30.1%
Climate adaptation	0.0%
Climate mitigation	30.1%
Responsible use of natural resources	9.6%
Resource protection	4.5%
Natural resource efficiency	5.1%
Human and economic development	38.3%
Human capital	11.2%
Safe societal & economic infrastructure	27.1%
Health and wellness	14.5%
Health	13.6%
Wellbeing	1.0%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	92.5%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	2.7%
Amber (suitable for investment following further research)	2.7%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	5.4%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON EUROPEAN OPPORTUNITIES FUND (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from BNY Mellon Sustainable European Opportunities Fund to BNY Mellon European Opportunities Fund (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800EFKBB77XVMHH94

Investment manager:

Newton Investment
Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to achieve capital growth over the long term (5 years or more). It does so by investing mainly in a concentrated portfolio of shares issued by continental European companies.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in company shares with sustainability (i.e. positive environmental and/or social) characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

The assessment of whether a company's shares are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

✘ Where the Fund doesn't invest	✔ Where the Fund invests								
Excluding investments in harmful activities	Companies contributing to or aligning with the Fund's sustainable investment themes								
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none">  Companies in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption).  Companies producing tobacco products.  Companies involved in the manufacture of controversial weapons.  Companies with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> ● Sale of tobacco products. ● Adult entertainment. ● Production of alcoholic beverages. ● Gambling operations. ● Extraction of thermal coal. ● Extraction and/or production of oil and gas. ● Extraction and/or production of oil and gas in offshore Arctic regions. ● Extraction and/or production of oil sands. ● Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether companies demonstrate sustainability characteristics based on the following themes and activities.</p>								
	 Combatting climate change	 Responsible use of natural resources		 Human and economic development		 Health and wellness			
Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	
Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.	
	<p>Shares demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.</p>								
	<p> Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p>								
	<p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								

Sustainability metrics

The following table provides information about the performance of the Fund’s sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund’s portfolio invested in securities with sustainability characteristics	✓	99.4%	Figure shown is the Fund’s total allocation to company shares, which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund’s portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in company shares from issuers either contributing to or aligning with sustainable activities	✓	99.4%	Figure shown is the Fund’s total allocation to company shares from issuers either contributing to or aligning with the Fund’s sustainable themes and activities.
No investments in companies which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund’s total allocation to securities from companies in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of ‘medium’ or better	✓	13.8 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position’s allocation within the Fund’s portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to company shares by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	38.2%
Climate adaptation	0.0%
Climate mitigation	38.2%
Responsible use of natural resources	7.9%
Resource protection	3.6%
Natural resource efficiency	4.4%
Human and economic development	37.7%
Human capital	13.1%
Safe societal & economic infrastructure	24.6%
Health and wellness	15.7%
Health	14.0%
Wellbeing	1.7%
Total investments in company shares from issuers either contributing to or aligning with sustainable activities	99.4%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON GLOBAL DYNAMIC BOND FUND (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from BNY Mellon Sustainable Global Dynamic Bond Fund to BNY Mellon Global Dynamic Bond Fund (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

21380048R7HWUUKHZJ44

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund seeks to deliver positive returns on a rolling 3-year basis after fees. It does so by investing mainly in global bonds issued by governments, other public entities and companies. The Fund aims to deliver positive returns before fees within a range of cash (SONIA (30-day compounded)) on a rolling 3-year basis and cash (SONIA (30-day compounded)) + 2% per annum on a rolling 5-year basis.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in bonds with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

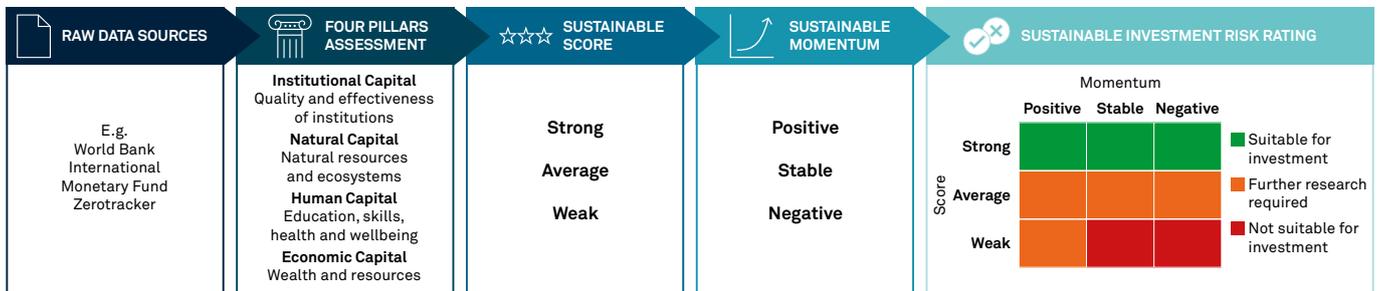
Sustainability characteristics for bonds issued by companies

The assessment of whether corporate bonds are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

✘ Where the Fund doesn't invest	✔ Where the Fund invests																																		
Excluding investments in harmful activities	Issuers contributing to or aligning with the Fund's sustainable investment themes																																		
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none"> Issuers in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption) Issuers producing tobacco products. Issuers involved in the manufacture of controversial weapons. Issuers with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether corporate issuers demonstrate sustainability characteristics based on the following themes and activities.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable theme</th> <th colspan="2" style="background-color: #1a3d4d; color: white;">Combating climate change</th> <th colspan="2" style="background-color: #1a3d4d; color: white;">Responsible use of natural resources</th> <th colspan="2" style="background-color: #1a3d4d; color: white;">Human and economic development</th> <th colspan="2" style="background-color: #1a3d4d; color: white;">Health and wellness</th> </tr> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable activities</th> <th style="background-color: #1a3d4d; color: white;">Climate adaption</th> <th style="background-color: #1a3d4d; color: white;">Climate mitigation</th> <th style="background-color: #1a3d4d; color: white;">Resource protection</th> <th style="background-color: #1a3d4d; color: white;">Natural resource efficiency</th> <th style="background-color: #1a3d4d; color: white;">Human capital</th> <th style="background-color: #1a3d4d; color: white;">Safe societal & economic infrastructure</th> <th style="background-color: #1a3d4d; color: white;">Health</th> <th style="background-color: #1a3d4d; color: white;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="background-color: #1a3d4d; color: white;">Activity objective</td> <td>Anticipating and taking action to prevent or minimise the damage caused by climate change.</td> <td>Preventing or reducing greenhouse gas emissions.</td> <td>Reducing or treating harmful agents that could negatively impact the quality of our natural capital.</td> <td>Better utilisation of natural resources resulting in less demand for natural resources and waste generation.</td> <td>Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.</td> <td>Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.</td> <td>Access to healthcare, medical technologies and drug development.</td> <td>Access to healthier lifestyles and nutrition and healthy eating.</td> </tr> </tbody> </table> <p>Corporate bonds demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.</p> <p> Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combating climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.
Sustainable theme	Combating climate change		Responsible use of natural resources		Human and economic development		Health and wellness																												
Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness																											
Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.																											

Sustainability characteristics for bonds issued by sovereigns (governments and other public entities)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's bonds are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund’s sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund’s portfolio invested in securities with sustainability characteristics	✓	95.7% Comprising: 38.0% (corporate securities) + 57.7% (sovereign securities)	Figure shown is the Fund’s total allocation to securities issued by corporations (e.g. corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund’s portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate bonds from issuers either contributing to or aligning with sustainable activities	✓	38.0%	Figure shown is the Fund’s total allocation to corporate bonds from issuers either contributing to or aligning with the Fund’s sustainable themes and activities.
No investments in sovereign bonds from issuers with a red sustainable investment risk rating	✓	Green: 34.8% Amber: 22.9% Red: 0.0% Total: 57.7%	Figures shown are the Fund’s allocation to sovereign bonds by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in bonds from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund’s total allocation to bonds from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of ‘medium’ or better	✓	16.0 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position’s allocation within the Fund’s portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate bonds by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	11.2%
Climate adaptation	0.0%
Climate mitigation	11.2%
Responsible use of natural resources	3.9%
Resource protection	1.5%
Natural resource efficiency	2.5%
Human and economic development	19.5%
Human capital	4.7%
Safe societal & economic infrastructure	14.9%
Health and wellness	3.4%
Health	3.0%
Wellbeing	0.5%
Total investments in corporate bonds from issuers either contributing to or aligning with sustainable activities	38.0%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign bonds by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	34.8%
Amber (suitable for investment following further research)	22.9%
Red (not suitable for investment)	0.0%
Total investments in sovereign bonds	57.7%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON GLOBAL EQUITY INCOME FUND (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from BNY Mellon Sustainable Global Equity Income Fund to BNY Mellon Global Equity Income Fund (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800MJ56SMKSD2FV89

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to achieve income together with the potential for capital growth over the long term (5 years or more). It does so by investing mainly in shares issued by companies located anywhere in the world.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in company shares with sustainability (i.e. positive environmental and/or social) characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

The assessment of whether a company's shares are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

 Where the Fund doesn't invest	 Where the Fund invests								
Excluding investments in harmful activities	Companies contributing to or aligning with the Fund's sustainable investment themes								
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none">  Companies in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption).  Companies producing tobacco products.  Companies involved in the manufacture of controversial weapons.  Companies with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> ● Sale of tobacco products. ● Adult entertainment. ● Production of alcoholic beverages. ● Gambling operations. ● Extraction of thermal coal. ● Extraction and/or production of oil and gas. ● Extraction and/or production of oil and gas in offshore Arctic regions. ● Extraction and/or production of oil sands. ● Extraction and/or production of shale energy (fracking). 	The Investment Manager determines whether companies demonstrate sustainability characteristics based on the following themes and activities.								
	 Sustainable theme	 Combatting climate change		 Responsible use of natural resources		 Human and economic development		 Health and wellness	
	Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness
	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.
	Shares demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.								
	 Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.								
	 Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.								

Sustainability metrics

The following table provides information about the performance of the Fund’s sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund’s portfolio invested in securities with sustainability characteristics	✓	98.5%	Figure shown is the Fund’s total allocation to company shares, which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund’s portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in company shares from issuers either contributing to or aligning with sustainable activities	✓	98.5%	Figure shown is the Fund’s total allocation to company shares from issuers either contributing to or aligning with the Fund’s sustainable themes and activities.
No investments in companies which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund’s total allocation to securities from companies in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of ‘medium’ or better	✓	16.6 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position’s allocation within the Fund’s portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to company shares by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	28.5%
Climate adaptation	0.0%
Climate mitigation	28.5%
Responsible use of natural resources	15.8%
Resource protection	6.7%
Natural resource efficiency	9.1%
Human and economic development	34.9%
Human capital	10.8%
Safe societal & economic infrastructure	24.1%
Health and wellness	19.3%
Health	17.8%
Wellbeing	1.5%
Total investments in company shares from issuers either contributing to or aligning with sustainable activities	98.5%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON REAL RETURN FUND (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from BNY Mellon Sustainable Real Return Fund to BNY Mellon Real Return Fund (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

21380011XLBV7XLT2W47

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund seeks to deliver positive returns on a rolling 3-year basis after fees by investing in a portfolio of UK and international securities across a broad range of asset classes. It also aims to deliver positive returns before fees within a range of cash (SONIA (30-day compounded)) on a rolling 3-year basis and cash (SONIA (30-day compounded)) + 4% per annum on a rolling 5-year basis.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in securities with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

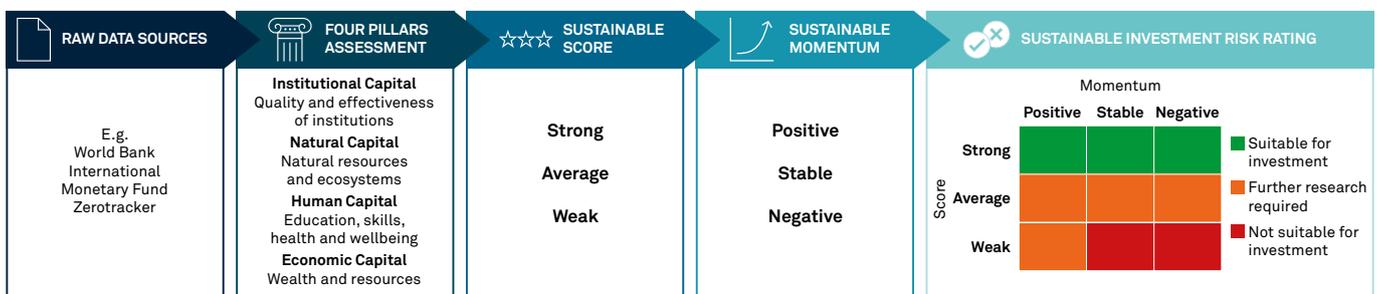
Sustainability characteristics for securities issued by corporations (e.g. company shares and corporate bonds)

The assessment of whether corporate securities are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

✘ Where the Fund doesn't invest	✔ Where the Fund invests																																		
Excluding investments in harmful activities	Issuers contributing to or aligning with the Fund's sustainable investment themes																																		
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none"> Issuers in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption). Issuers producing tobacco products. Issuers involved in the manufacture of controversial weapons. Issuers with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether corporate issuers demonstrate sustainability characteristics based on the following themes and activities.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable theme</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Combatting climate change</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Responsible use of natural resources</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Human and economic development</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Health and wellness</th> </tr> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable activities</th> <th style="background-color: #1a3d4d; color: white;">Climate adaption</th> <th style="background-color: #1a3d4d; color: white;">Climate mitigation</th> <th style="background-color: #1a3d4d; color: white;">Resource protection</th> <th style="background-color: #1a3d4d; color: white;">Natural resource efficiency</th> <th style="background-color: #1a3d4d; color: white;">Human capital</th> <th style="background-color: #1a3d4d; color: white;">Safe societal & economic infrastructure</th> <th style="background-color: #1a3d4d; color: white;">Health</th> <th style="background-color: #1a3d4d; color: white;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="background-color: #1a3d4d; color: white;">Activity objective</td> <td>Anticipating and taking action to prevent or minimise the damage caused by climate change.</td> <td>Preventing or reducing greenhouse gas emissions.</td> <td>Reducing or treating harmful agents that could negatively impact the quality of our natural capital.</td> <td>Better utilisation of natural resources resulting in less demand for natural resources and waste generation.</td> <td>Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.</td> <td>Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.</td> <td>Access to healthcare, medical technologies and drug development.</td> <td>Access to healthier lifestyles and nutrition and healthy eating.</td> </tr> </tbody> </table> <p>Corporate securities demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.</p> <p> Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.
Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness																												
Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness																											
Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.																											

Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	82.1% Comprising: 65.4% (corporate securities) + 16.7% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	65.4%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 10.6% Amber: 6.1% Red: 0.0% Total: 16.7%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	15.4 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	20.8%
Climate adaptation	0.0%
Climate mitigation	20.8%
Responsible use of natural resources	3.1%
Resource protection	1.9%
Natural resource efficiency	1.2%
Human and economic development	32.9%
Human capital	11.0%
Safe societal & economic infrastructure	21.9%
Health and wellness	8.6%
Health	7.7%
Wellbeing	0.9%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	65.4%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	10.6%
Amber (suitable for investment following further research)	6.1%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	16.7%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Product level sustainability report

BNY MELLON UK OPPORTUNITIES FUND (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from BNY Mellon Sustainable UK Opportunities Fund to BNY Mellon UK Opportunities Fund (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800YZ5QGHPRESZ56

Investment manager:

Newton Investment Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to achieve capital growth over the long term (5 years or more). It does so by investing mainly in a concentrated portfolio of shares issued by UK companies.

While pursuing its investment objective, the Fund invests a minimum of 70% of its portfolio in company shares with sustainability (i.e. positive environmental and/or social) characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

The assessment of whether a company's shares are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

 Where the Fund doesn't invest	 Where the Fund invests							
Excluding investments in harmful activities	Companies contributing to or aligning with the Fund's sustainable investment themes							
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none">  Companies in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption).  Companies producing tobacco products.  Companies involved in the manufacture of controversial weapons.  Companies with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	The Investment Manager determines whether companies demonstrate sustainability characteristics based on the following themes and activities.							
	 Combatting climate change	 Responsible use of natural resources		 Human and economic development		 Health and wellness		
Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness
Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.
	Shares demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.							
	 Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.							
	 Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.							

Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	99.3%	Figure shown is the Fund's total allocation to company shares, which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in company shares from issuers either contributing to or aligning with sustainable activities	✓	99.3%	Figure shown is the Fund's total allocation to company shares from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in companies which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from companies in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	16.6 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to company shares by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	23.5%
Climate adaptation	0.0%
Climate mitigation	23.5%
Responsible use of natural resources	12.3%
Resource protection	5.4%
Natural resource efficiency	7.0%
Human and economic development	46.1%
Human capital	18.1%
Safe societal & economic infrastructure	28.0%
Health and wellness	17.4%
Health	15.4%
Wellbeing	2.0%
Total investments in company shares from issuers either contributing to or aligning with sustainable activities	99.3%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

BNY STRATEGIC BOND FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800ESD6RK36ZFSF17

Investment manager:

Insight Investment Management (Global) Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to generate a return through a combination of income and capital returns, whilst integrating environmental, social and governance (ESG) considerations. It mainly invests in sterling denominated (or hedged back to sterling) global fixed income securities issued by companies, governments and other public entities.

While pursuing its investment objective, the Fund invests in securities with sustainability (i.e. positive environmental and/or social) characteristics. The Fund seeks to achieve the following goals:

- Assessing the overall suitability of issuers based on the Investment Manager's proprietary ESG ratings
- Aiming to achieve net zero carbon emissions for the Fund's holdings in corporate fixed income securities by the end of 2050
- Helping to finance the delivery of projects with positive environmental and/or social impacts

The eligibility of securities is determined using the Investment Manager's proprietary ESG ratings framework, drawing upon data from third-party providers, which evaluates issuers on ESG risks using a scale from 1 (low risk) to 5 (high risk). The Fund favours issuers with stronger ESG profiles (i.e. lower scores).

NOTE

On 2 December 2025, the Fund's name changed from Responsible Horizons Strategic Bond Fund to BNY Strategic Bond Fund, and its investment policy was updated. As these changes were effective after the reporting period, they will be reflected in future reports. This report refers to the Prospectus commitments in place during the reporting period.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

Where the Fund doesn't invest	 Where the Fund invests	
<p> Issuers involved in unsuitable products</p> <p>The Fund's portfolio will exclude direct investment in securities from issuers which the Investment Manager believes have material involvement in products that it considers unsuitable from a sustainability perspective. These include:</p> <ul style="list-style-type: none">  Tobacco production  Controversial weapon production  Oil and gas  Thermal coal mining and/or thermal coal power generation <p>The full list of the exclusions currently applied can be found at https://www.bnymellonim.com/rh.</p> <p> Issuers with an ESG rating of 5</p> <p>Securities from corporate issuers that have an ESG rating of 5 (high risk) are excluded from the Fund's portfolio.</p>	<p> Issuers assessed for net zero Minimum 55% of Fund's portfolio</p> <p>This portion of the Fund's portfolio comprises investments the Investment Manager believes will enable the Fund to achieve net zero carbon emissions for its holdings in corporate fixed income securities by 2050.</p> <p>These securities may be from issuers the Investment Manager determines to fall within any of the following categories:</p> <p>Not currently committed – issuers currently without a long-term goal consistent with achieving net zero by 2050 but that the Investment Manager believes over time will become committed to achieving net zero.</p> <p>Committed – issuers with long term goals consistent with achieving net zero by 2050.</p> <p>Aligning – issuers with short- and medium-term emissions reduction targets and have quantified plans to deliver against these targets.</p> <p>Aligned – issuers whose capital expenditure is consistent with achieving net zero by 2050.</p> <p>Achieving – issuers with clear oversight of net zero transition plans and executive remuneration linked to delivering emissions reduction targets.</p> <p>The Investment Manager aims to increase the Fund's allocation to issuers that are at least committed to achieving net zero over time.</p>	<p> Use of proceeds impact bonds Minimum 15% of Fund's portfolio</p> <p>This portion of the Fund's portfolio comprises corporate fixed income securities whose proceeds will be used to fund, in full or in part, projects with a positive environmental and/or social impact (use of proceeds impact bonds).</p> <p>The initiatives financed by the securities' proceeds are aligned to at least one of the UN Sustainable Development Goals. These are a series of 17 goals whose focus includes climate change mitigation, natural resource protection, and social advancement and equality.</p> <p>To determine which securities are eligible for inclusion in the Fund's portfolio, the Investment Manager uses industry standards and its own research to rate potential investments as either:</p> <ul style="list-style-type: none"> ● Dark green – best in class ● Light green – some weakness in sustainability criteria. These are securities that pass the Investment Manager's assessment and are aligned to industry principles, but do not score as highly as dark green-rated bonds ● Red – don't invest <p>Only those securities rated dark green and light green are eligible for inclusion in the Fund's portfolio.</p>
<p>All investments in corporate fixed income securities must be from issuers which do not cause any material or negative environmental or social outcomes and which demonstrate good governance.</p>		

Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
Have at least 55% of the Fund's portfolio directly invested in corporate fixed income securities which fall under one of the five net zero alignment categories (as defined by the Investment Manager)		Total: 79.5%	Figure shows the Fund's total allocation to securities from issuers the Investment Manager determines to fall within any of the following categories: <ul style="list-style-type: none"> ● Not currently committed ● Committed ● Aligning ● Aligned ● Achieving A full breakdown of each category is shown below in the "issuers by net zero alignment category" table. Note, this figure excludes corporate issuers with no rating, cash and other non-corporate fixed income securities.
Maintain a better (lower) overall ESG score than that of the Bloomberg Global Aggregate Corporate Index, based on the Investment Manager's scoring methodology		Fund: 2.4 Index: 2.8	The ESG scores range from 1 (strongest) to 5 (weakest). The scores aim to reflect the level of ESG risk faced by the underlying issuers in the Fund's portfolio/index that could negatively affect their financial performance. The overall ESG score is the average of the Investment Manager's ESG ratings summed in proportion to each security's allocation within the Fund's portfolio (weighted).
Have a weighted average carbon emissions intensity level lower than 625 tonnes of CO ₂ per million US\$ of revenue		528 CO ₂ e t / US\$m revenue	Figure shown is the Fund's weighted average carbon intensity across scope 1, 2 and 3 emissions. Coverage of scope 1 and scope 2 emissions combined may be greater than coverage of the individual parts. Scope 3 emissions coverage is estimated. All estimates are provided by MSCI. The data coverage is 64% – the overall carbon intensity figure is calculated by filling data gaps: where the Investment Manager does not have data on emissions, the average from the Fund is used. Scope 1 emissions are direct emissions that are owned or controlled by a company. Scope 2 emissions are indirect emissions from the purchase of electricity and heat. Scope 3 emissions cover any upstream and downstream emissions in the value chain of a company, such as raw materials, transportation of products and use of the company's products.
Demonstrate positive impact has been achieved by the Fund's holdings in use of proceeds impact bonds		Annual greenhouse gas emissions avoided: 70 metric tons CO ₂ e per million invested Annual renewable electricity generation: 138 MWh per million invested Number of beneficiaries: 35	Figures are based on the Fund's holdings in use of proceeds impact bonds that have published impact reporting. Number of beneficiaries includes via employment generation, loans to small and medium-sized enterprises, healthcare facilities and education supported.

Source: Insight Investment Management (Global) Limited and MSCI. Please note totals may differ slightly because figures are rounded to one decimal place.

ISSUERS BY NET ZERO ALIGNMENT CATEGORY

	Fund allocation as at 30 November 2025	Category description
Issuers assessed for net zero		
Not currently committed	18.1%	Issuers currently without a long-term goal consistent with achieving net zero by 2050 but that the Investment Manager believes over time will become committed to achieving net zero.
Committed	33.2%	Issuers with long term goals consistent with achieving net zero by 2050.
Aligning	22.0%	Issuers with short- and medium-term emissions reduction targets and have quantified plans to deliver against these targets.
Aligned	6.2%	Issuers whose capital expenditure is consistent with achieving net zero by 2050.
Achieving	0.0%	Issuers with clear oversight of net zero transition plans and executive remuneration linked to delivering emissions reduction targets.
Others		
Unrated corporate issuers	13.8%	Based on public data, it cannot be verified if the issuer is committed to net zero.
Cash and other investments	6.7%	
Total	100.0%	

Note: Use of proceeds impact bonds that have been assessed by the Investment Manager and not assigned the lowest level of impact rating shall be considered 'committed'.

Source: Insight Investment Management (Global) Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

RESPONSIBLE HORIZONS UK CORPORATE BOND FUND

On 2 December 2024, the Fund's investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 December 2024 to 30 November 2025, which represents the first 12 months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800U3BJTI70DN9D15

Investment manager:

Insight Investment Management (Global) Limited

Report date:

30 March 2026

Reporting period:

2 December 2024 to
30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to generate a return through a combination of income and capital growth, whilst integrating environmental, social and governance (ESG) considerations. It mainly invests in sterling denominated (or hedged back to sterling) global fixed income securities issued by companies with a medium to high assessment of creditworthiness.

While pursuing its investment objective, the Fund invests in securities with sustainability (i.e. positive environmental and/or social) characteristics. The Fund seeks to achieve the following goals:

- Assessing the overall suitability of issuers based on the Investment Manager's proprietary ESG ratings
- Aiming to achieve net zero carbon emissions for the Fund's holdings in corporate fixed income securities by the end of 2050
- Helping to finance the delivery of projects with positive environmental and/or social impacts

The eligibility of securities is determined using the Investment Manager's ESG ratings framework, drawing upon data from third-party providers, which evaluates issuers on ESG risks using a scale from 1 (low risk) to 5 (high risk). The Fund favours issuers with stronger ESG profiles (i.e. lower scores).

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

Where the Fund doesn't invest	 Where the Fund invests	
<p data-bbox="113 322 459 383">  Issuers involved in unsuitable products </p> <p data-bbox="113 398 459 562"> The Fund's portfolio will exclude direct investment in securities from issuers which the Investment Manager believes have material involvement in products that it considers unsuitable from a sustainability perspective. These include: </p> <ul data-bbox="113 577 459 801" style="list-style-type: none">  Tobacco production  Controversial weapon production  Oil and gas  Thermal coal mining and/or thermal coal power generation <p data-bbox="113 813 459 875"> The full list of the exclusions currently applied can be found at https://www.bnymellonim.com/rh. </p>	<p data-bbox="467 322 970 383">  Issuers assessed for net zero Minimum 65% of Fund's portfolio </p> <p data-bbox="467 398 970 517"> This portion of the Fund's portfolio comprises investments the Investment Manager believes will enable the Fund to achieve net zero carbon emissions for its holdings in corporate fixed income securities by 2050. </p> <p data-bbox="467 528 970 595"> These securities may be from issuers the Investment Manager determines to fall within any of the following categories: </p> <p data-bbox="467 607 970 696"> Not currently committed – issuers currently without a long-term goal consistent with achieving net zero by 2050 but that the Investment Manager believes over time will become committed to achieving net zero. </p> <p data-bbox="467 707 970 752"> Committed – issuers with long term goals consistent with achieving net zero by 2050. </p> <p data-bbox="467 763 970 831"> Aligning – issuers with short- and medium-term emissions reduction targets and have quantified plans to deliver against these targets. </p> <p data-bbox="467 842 970 887"> Aligned – issuers whose capital expenditure is consistent with achieving net zero by 2050. </p> <p data-bbox="467 898 970 965"> Achieving – issuers with clear oversight of net zero transition plans and executive remuneration linked to delivering emissions reduction targets. </p> <p data-bbox="467 976 970 1043"> The Investment Manager aims to increase the Fund's allocation to issuers that are at least committed to achieving net zero over time. </p>	<p data-bbox="978 322 1479 383">  Use of proceeds impact bonds Minimum 15% of Fund's portfolio </p> <p data-bbox="978 398 1479 517"> This portion of the Fund's portfolio comprises corporate fixed income securities whose proceeds will be used to fund, in full or in part, projects with a positive environmental and/or social impact (use of proceeds impact bonds). </p> <p data-bbox="978 528 1479 663"> The initiatives financed by the securities' proceeds are aligned to at least one of the UN Sustainable Development Goals. These are a series of 17 goals whose focus includes climate change mitigation, natural resource protection, and social advancement and equality. </p> <p data-bbox="978 674 1479 763"> To determine which securities are eligible for inclusion in the Fund's portfolio, the Investment Manager uses industry standards and its own research to rate potential investments as either: </p> <ul data-bbox="978 775 1479 954" style="list-style-type: none">  Dark green – best in class  Light green – some weakness in sustainability criteria. These are securities that pass the Investment Manager's assessment and are aligned to industry principles, but do not score as highly as dark green-rated bonds  Red – don't invest <p data-bbox="978 965 1479 1010"> Only those securities rated dark green and light green are eligible for inclusion in the Fund's portfolio. </p>
<p data-bbox="113 887 459 947">  Issuers with an ESG rating of 5 </p> <p data-bbox="113 958 459 1032"> Securities from corporate issuers that have an ESG rating of 5 (high risk) are excluded from the Fund's portfolio. </p>	<p data-bbox="467 1061 1479 1106"> All investments in corporate fixed income securities must be from issuers which do not cause any material or negative environmental or social outcomes and which demonstrate good governance. </p>	

Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 December 2024 to 30 November 2025, with data shown as at and end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
Have at least 65% of the Fund's portfolio directly invested in corporate issuers that fall under one of the five net zero alignment categories (as defined by the Investment Manager)		Total: 88.2%	Figure shows the Fund's total allocation to securities from issuers the Investment Manager determines to fall within any of the following categories: <ul style="list-style-type: none"> ● Not currently committed ● Committed ● Aligning ● Aligned ● Achieving A full breakdown of each category is shown below in the "issuers by net zero alignment category" table. Note, this figure excludes corporate issuers with no rating, cash and other non-corporate fixed income securities.
Maintain a better (lower) overall ESG score than that of the S&P iBoxx GBP Collateralized & Corporate Index, based on the Investment Manager's scoring methodology		Fund: 2.3 Index: 2.5	The ESG scores range from 1 (strongest) to 5 (weakest). The scores aim to reflect the level of ESG risk faced by the underlying issuers in the Fund's portfolio/index that could negatively affect their financial performance. The overall ESG score is the average of the Investment Manager's ESG ratings summed in proportion to each security's allocation within the Fund's portfolio (weighted).
Have a weighted average carbon emissions intensity level lower than 435 tonnes of CO ₂ per million US\$ of revenue		323 CO ₂ e t / US\$m revenue	Figure shown is the Fund's weighted average carbon intensity across scope 1, 2 and 3 emissions. Coverage of scope 1 and scope 2 emissions combined may be greater than coverage of the individual parts. Scope 3 emissions coverage is estimated. All estimates are provided by MSCI. The data coverage is 83% – the overall carbon intensity figure is calculated by filling data gaps: where the Investment Manager does not have data on emissions, the average from the Fund is used. Scope 1 emissions are direct emissions that are owned or controlled by a company. Scope 2 emissions are indirect emissions from the purchase of electricity and heat. Scope 3 emissions cover any upstream and downstream emissions in the value chain of a company, such as raw materials, transportation of products and use of the company's products.
Demonstrate positive impact has been achieved by the Fund's holdings in use of proceeds impact bonds		Annual greenhouse gas emissions avoided: 57 metric tons CO ₂ e per million invested Annual renewable electricity generation: 135 MWh per million invested Number of beneficiaries: 2,076	Figures are based on the Fund's holdings in use of proceeds impact bonds that have published impact reporting. Number of beneficiaries includes via employment generation, loans to small and medium-sized enterprises, healthcare facilities and education supported.

Source: Insight Investment Management (Global) Limited and MSCI. Please note totals may differ slightly because figures are rounded to one decimal place.

ISSUERS BY NET ZERO ALIGNMENT CATEGORY

	Fund allocation as at 30 November 2025	Category description
Issuers assessed for net zero		
Not currently committed	7.1%	Issuers currently without a long-term goal consistent with achieving net zero by 2050 but that the Investment Manager believes over time will become committed to achieving net zero.
Committed	37.2%	Issuers with long term goals consistent with achieving net zero by 2050.
Aligning	33.0%	Issuers with short- and medium-term emissions reduction targets and have quantified plans to deliver against these targets.
Aligned	10.9%	Issuers whose capital expenditure is consistent with achieving net zero by 2050.
Achieving	0.0%	Issuers with clear oversight of net zero transition plans and executive remuneration linked to delivering emissions reduction targets.
Others		
Unrated corporate issuers	5.9%	Based on public data, it cannot be verified if the issuer is committed to net zero.
Cash and other investments	5.9%	
Total	100.0%	

Note: Use of proceeds impact bonds that have been assessed by the Investment Manager and not assigned the lowest level of impact rating shall be considered 'committed'.

Source: Insight Investment Management (Global) Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-entity-and-product-reports.html>

Product level sustainability report

NEWTON GROWTH AND INCOME FUND FOR CHARITIES (RESPONSIBLE)

On 2 April 2025, the Fund's name changed from Newton Sustainable Growth and Income Fund for Charities to Newton Growth and Income Fund for Charities (Responsible). At the same time, its investment policy was updated. This was to give investors more information on how the Investment Manager selects securities with positive environmental and/or social characteristics. These updates were made to comply with UK Sustainability Disclosure Requirements (UK SDR). They did not affect the Fund's investment objective or its risk profile.

This report covers the period from 2 April 2025 to 30 November 2025, which represents the first eight months of the Fund being subject to UK SDR.

Manager:

BNY Mellon Fund Managers Limited

Legal entity identifier (LEI):

213800B3AVABEFXJLS27

Investment manager:

Newton Investment
Management Limited

Report date:

30 March 2026

Reporting period:

2 April 2025 to 30 November 2025

No sustainable investment label

Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label. This is because, while the Fund has sustainability characteristics, it does not seek a specific sustainability outcome as part of its investment objective.

Sustainability approach

The Fund aims to generate capital growth and income over the long term (5 years or more). It does so by investing at least 70% of its portfolio in global company shares and bonds with sustainability characteristics.

KEY SUSTAINABILITY CHARACTERISTICS OF THE FUND'S INVESTMENTS

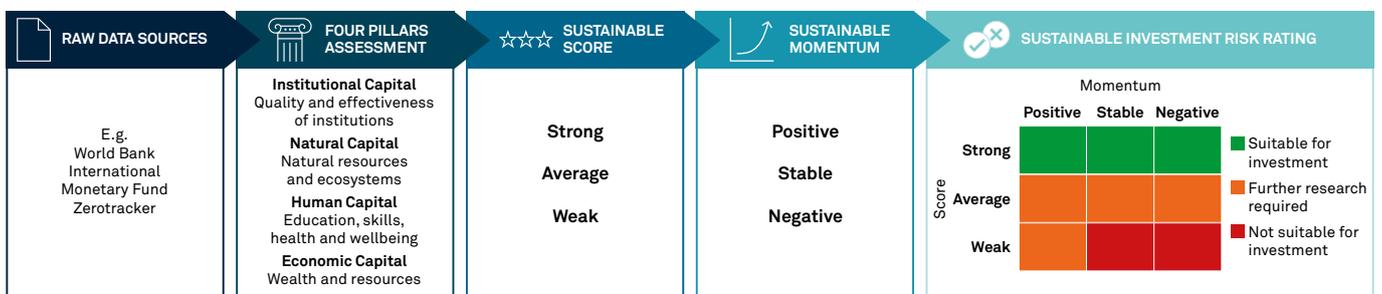
Sustainability characteristics for securities issued by corporations (e.g. company shares and corporate bonds)

The assessment of whether corporate securities are suitable for the Fund's portfolio is based on the Investment Manager's sustainability research framework. The analysis draws on a wide range of science and evidence-based sources, as well as metrics from third party data providers.

✘ Where the Fund doesn't invest	✔ Where the Fund invests																																		
Excluding investments in harmful activities	Issuers contributing to or aligning with the Fund's sustainable investment themes																																		
<p>To ensure no investments are made in activities the Investment Manager deems harmful from an environmental or social perspective, the following exclusionary screens are applied to the Fund's investment universe:</p> <ul style="list-style-type: none"> Issuers in breach of UN Global Compact principles (including human rights, labour, environment and anti-corruption). Issuers producing tobacco products. Issuers involved in the manufacture of controversial weapons. Issuers with material involvement in (i.e. accounting for 10% or more of revenue): <ul style="list-style-type: none"> • Sale of tobacco products. • Adult entertainment. • Production of alcoholic beverages. • Gambling operations. • Extraction of thermal coal. • Extraction and/or production of oil and gas. • Extraction and/or production of oil and gas in offshore Arctic regions. • Extraction and/or production of oil sands. • Extraction and/or production of shale energy (fracking). 	<p>The Investment Manager determines whether corporate issuers demonstrate sustainability characteristics based on the following themes and activities.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="background-color: #1a3d4d; color: white;">Sustainable theme</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Combatting climate change</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Responsible use of natural resources</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Human and economic development</th> <th colspan="2" style="background-color: #1a3d4d; color: white;"> Health and wellness</th> </tr> <tr> <th style="background-color: #1a3d4d; color: white;">Sustainable activities</th> <th style="background-color: #1a3d4d; color: white;">Climate adaption</th> <th style="background-color: #1a3d4d; color: white;">Climate mitigation</th> <th style="background-color: #1a3d4d; color: white;">Resource protection</th> <th style="background-color: #1a3d4d; color: white;">Natural resource efficiency</th> <th style="background-color: #1a3d4d; color: white;">Human capital</th> <th style="background-color: #1a3d4d; color: white;">Safe societal & economic infrastructure</th> <th style="background-color: #1a3d4d; color: white;">Health</th> <th style="background-color: #1a3d4d; color: white;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="background-color: #1a3d4d; color: white;">Activity objective</td> <td>Anticipating and taking action to prevent or minimise the damage caused by climate change.</td> <td>Preventing or reducing greenhouse gas emissions.</td> <td>Reducing or treating harmful agents that could negatively impact the quality of our natural capital.</td> <td>Better utilisation of natural resources resulting in less demand for natural resources and waste generation.</td> <td>Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.</td> <td>Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.</td> <td>Access to healthcare, medical technologies and drug development.</td> <td>Access to healthier lifestyles and nutrition and healthy eating.</td> </tr> </tbody> </table> <p>Corporate securities demonstrating sustainability characteristics are those that the Investment Manager has determined as contributing to or aligning with at least one of the Fund's sustainable investment themes and at least one associated activity.</p> <p> Contributors: Companies which are solving sustainability issues by providing products and/or services which benefit the environment and/or society. These businesses will have at least 30% of revenues derived from sustainable activities or 30% of their operational or capital expenditure focused on sustainable activities.</p> <p> Aligners: Companies demonstrating strong sustainability practices, within their internal operations and value chain, across the most material areas of activity for the company. These businesses will typically have strong management programmes linked to sustainable activities. For example, efficiently using key resources, having credible commitments to carbon emissions reduction or prioritising employee health and wellbeing.</p>								Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness		Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness	Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.
Sustainable theme	Combatting climate change		Responsible use of natural resources		Human and economic development		Health and wellness																												
	Sustainable activities	Climate adaption	Climate mitigation	Resource protection	Natural resource efficiency	Human capital	Safe societal & economic infrastructure	Health	Wellness																										
Activity objective	Anticipating and taking action to prevent or minimise the damage caused by climate change.	Preventing or reducing greenhouse gas emissions.	Reducing or treating harmful agents that could negatively impact the quality of our natural capital.	Better utilisation of natural resources resulting in less demand for natural resources and waste generation.	Enhanced educational, growth or wellbeing opportunities. Provision or creation of a safe, diverse and inclusive workplace.	Development of social infrastructure and ongoing protection from harm. Access to finance and digitalisation.	Access to healthcare, medical technologies and drug development.	Access to healthier lifestyles and nutrition and healthy eating.																											

Sustainability characteristics for securities issued by sovereigns (e.g. government bonds)

The Investment Manager determines whether sovereign issuers demonstrate sustainability characteristics using data points sourced from international organisations. Each issuer is assessed against four pillars to determine how well it is performing from a sustainability perspective (its sustainable score) and how its management of key sustainability factors is progressing (its sustainable momentum). These indicators are then combined to determine whether the issuer's securities are suitable for investment.



Sustainability metrics

The following table provides information about the performance of the Fund's sustainability metrics during the reporting period from 2 April 2025 to 30 November 2025, with data shown as at the end of the period to allow for future year-on-year comparison.

By targeting investments which demonstrate sustainability characteristics, the Fund is expected to have:	Achieved throughout reporting period?	Metric as at 30 November 2025	Notes
A minimum of 70% of the Fund's portfolio invested in securities with sustainability characteristics	✓	95.3% Comprising: 82.3% (corporate securities) + 13.0% (sovereign securities)	Figure shown is the Fund's total allocation to securities issued by corporations (e.g. company shares and corporate bonds) and sovereigns (e.g. government bonds), which the Investment Manager determines as demonstrating positive environmental and/or social characteristics. The remainder of the Fund's portfolio is comprised of securities that do not demonstrate the sustainability characteristics previously described in this report. These are primarily securities held for liquidity and hedging purposes.
Investments in corporate securities from issuers either contributing to or aligning with sustainable activities	✓	82.3%	Figure shown is the Fund's total allocation to corporate securities from issuers either contributing to or aligning with the Fund's sustainable themes and activities.
No investments in sovereign securities from issuers with a red sustainable investment risk rating	✓	Green: 9.5% Amber: 3.5% Red: 0.0% Total: 13.0%	Figures shown are the Fund's allocation to sovereign securities by sustainable investment risk rating, as determined by the Investment Manager. Sustainable investment risk ratings: Green: Suitable for investment Amber: Further research required Red: Not suitable for investment
No investments in securities from corporate issuers which have been involved in violations of the United Nations Global Compact principles	✓	0.0%	Figure shown is the Fund's total allocation to securities from issuers in breach of UN Global Compact (UNGC) principles. The UNGC is a strategic initiative led by the United Nations that supports global companies that are committed to responsible business practices. The UNGC seeks to ensure companies operate in ways that, at a minimum, meet fundamental responsibilities based on ten principles in the areas of human rights, labour, environment and anti-corruption.
Average ESG risk rating of 'medium' or better	✓	15.3 (Low)	The ESG risk rating measures the degree to which the value of companies held by the Fund may be negatively impacted due to environmental, social and/or governance (ESG) factors. The risk rating scores range from 0 (best) to 100 (worst). Scores are divided into five categories: Negligible (0-9.9), Low (10-19.9), Medium (20-29.9), High (30-39.9) and Severe (40+). The Fund score is the average of the underlying company risk scores summed in proportion to each position's allocation within the Fund's portfolio.

Source: Newton Investment Management Limited and Sustainalytics. Please note totals may differ slightly because figures are rounded to one decimal place.

SUSTAINABILITY METRICS SUPPLEMENTAL INFORMATION

Fund allocation to corporate securities by sustainable theme and activity

Sustainable theme / activity	Fund allocation as at 30 November 2025
Combatting climate change	23.2%
Climate adaptation	0.0%
Climate mitigation	23.2%
Responsible use of natural resources	5.6%
Resource protection	2.3%
Natural resource efficiency	3.3%
Human and economic development	40.9%
Human capital	10.6%
Safe societal & economic infrastructure	30.3%
Health and wellness	12.7%
Health	11.7%
Wellbeing	1.0%
Total investments in corporate securities from issuers either contributing to or aligning with sustainable activities	82.3%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Fund allocation to sovereign securities by sustainable investment risk rating

Sustainable investment risk rating	Fund allocation as at 30 November 2025
Green (suitable for investment)	9.5%
Amber (suitable for investment following further research)	3.4%
Red (not suitable for investment)	0.0%
Total investments in sovereign securities	13.0%

Source: Newton Investment Management Limited. Please note totals may differ slightly because figures are rounded to one decimal place.

Additional information

For further key information relating to this Fund, including details on its objective, investment policy and sustainability characteristics, please refer to the Prospectus, Consumer Facing Disclosure (CFD) and Key Investor Investment Document (KIID) which can be viewed on our website at:

<https://www.bny.com/investments/uk/en/individual/funds-centre.html/>

Further information on climate-related metrics can be found in the Task Force on Climate-Related Financial Disclosures (TCFD) Report, which can be viewed at:

<https://www.bny.com/investments/uk/en/individual/funds-centre/tcf-d-entity-and-product-reports.html>

Glossary

Asset: In this context, investments held in a portfolio, for example stocks, bonds, property and cash.

Asset class: A grouping of investments that exhibit similar characteristics and are subject to the same laws and regulations.

Bond: A loan of money by an investor to a company or government for a stated period of time in exchange for a fixed interest rate payment and the repayment of the initial amount at its conclusion.

Capital: Resources or money used or available for use in the production of more wealth.

Capital expenditure: The money spent by a business or organisation on acquiring or maintaining fixed assets, such as land, buildings and equipment.

Capital growth: When the current value of an investment is greater than the initial amount invested.

Capital return: The gain received from an investment.

Carbon dioxide equivalent (CO₂e): A measurement of the total greenhouse gases emitted, expressed in terms of the equivalent measurement of carbon dioxide.

Controversial weapons: Weapons that cause indiscriminate or disproportionate harm. For example, anti-personnel landmines, cluster munitions, chemical, biological and nuclear weapons.

Corporate bond: A loan made to a company for a fixed period by an investor, for which they receive a defined return.

Derivatives: Financial contracts, set between two or more parties, that derive their value from an underlying asset, group of assets, or index.

Efficient portfolio management: Generally, an investment in derivatives with the aim of reducing risk or costs for a fund.

Environmental, social and governance (ESG): Elements or factors of responsible investment consisting of a set of standards through which a company's operations can be screened prior to investing.

Equities: Shares issued by a company, representing an ownership interest.

Fixed income: Broadly refers to those types of investment security that pay investors fixed interest payments until their maturity date.

Government bond: A loan of money by an investor to a government for a stated period of time in exchange for a (generally) fixed rate of interest and the repayment of the initial amount at its conclusion.

Green bond: A fixed income financial instrument that can generate positive climate or environmental benefits.

Greenhouse gas emissions: Emissions from gases that contribute to the natural greenhouse effect. For example, carbon dioxide, methane and nitrous oxide.

Hedge: An investment with the aim of offsetting potential losses incurred by a related investment.

Impact bonds: A type of fixed income security in which the proceeds raised are used to fund, in full or in part, projects that will meet environmental or social criteria and aim to achieve specific results.

Index: A portfolio of investments representing a particular market or a portion of it.

Issuer: A legal entity that develops, registers and sells securities.

Liquidity: The degree to which an asset or security can be quickly bought or sold in the market without affecting its price.

Megawatt hour (MWh): A megawatt hour equals 1,000 kilowatts of electricity generated per hour and is used to measure electric output.

Money market instruments: Short-term financial instruments that are used for lending and borrowing and can readily be converted to cash (e.g. certificates of deposit).

Net zero: An international initiative to achieve total greenhouse gas emissions that are equal to the emissions removed from the atmosphere by 2050. As a result, limiting global warming and climate change.

Operational expenditure: The day-to-day expenses that a company incurs to keep its business running.

Portfolio: A collection of investments.

Return: The gain or loss from an investment over a stated period of time.

Revenue: The income received from a company's normal business operations and other business activities.

Rolling 3-year period: A period of three years, no matter which day you start on.

Rolling 5-year period: A period of five years, no matter which day you start on.

Securities: Tradable financial assets such as shares in a company or fixed income securities also known as a bond.

Share: Also known as equity, is a security representing the ownership of a fraction of a company listed on the stock market.

SONIA (Sterling Overnight Index Average): An index based on actual transactions and which reflects the average of the interest rates that banks pay to borrow sterling overnight from other financial institutions and other institutional investors.

UN Global Compact: A strategic initiative led by the United Nations (UN) that supports global companies that are committed to responsible business practices in the areas of human rights, labour, the environment and corruption.

Warrant: A type of derivative that gives the right, but not the obligation, to buy or sell a security at a certain price before expiration.

Weighted average carbon emissions intensity: A measure of carbon emissions normalised by revenues.

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