

BNY MELLON MULTI-ASSET FUND RANGE

CURRENT ASSET ALLOCATION

RATINGS

	BNY MELLON MULTI-ASSET DIVERSIFIED RETURN FUND*	BNY MELLON MULTI-ASSET INCOME FUND*	BNY MELLON MULTI-ASSET MODERATE FUND	BNY MELLON MULTI-ASSET BALANCED FUND	BNY MELLON MULTI-ASSET GROWTH FUND	BNY MELLON FUTURELEGACY FUND RANGE				
						FUTURELEGACY 3	FUTURELEGACY 4	FUTURELEGACY 5	FUTURELEGACY 6	FUTURELEGACY 7
						30% Equity	45% Equity	60% Equity	75% Equity	90% Equity

● EQUITY
 ● BONDS
 ● ALTERNATIVES
 ● DERIVATIVES
 ● CASH AND OTHERS

*The Fund can invest more than 35% of net assets in different Transferable Securities and Money Market Instruments issued or guaranteed by any EEA State, its local authorities, a third country or public international bodies of which one or more EEA States are members.

Note: Cash and others includes currency hedging and commodities. Source: BNY Mellon Investment Management as at 31 March 2024. The BNY Mellon FutureLegacy funds are actively managed typically by using forward-looking expectations of volatility. In doing so, the Investment Manager uses its own internal risk model, whilst also considering external independent risk profiling methodologies. Based on a risk profile scale of 1 (lowest) to 10 (highest), the funds target risk profiles of 3, 4, 5, 6 and 7 but this is not guaranteed. The risk profile targeted by each of the BNY Mellon FutureLegacy funds can be identified through the number included in the respective fund's name. This risk profile is not the same as the risk and reward category shown in the funds' Key Investor Information Document(s). The risk profiles of the funds are currently assessed against the risk ratings scale provided by Dynamic Planner, but is subject to change at the ACD's discretion. Dynamic Planner Risk Ratings should not be used for making an investment decision and it does not constitute a recommendation or advice in the selection of a specific investment or class of investments. FinaMetrica: The FinaMetrica risk test provides a score matching clients' risk tolerance. This mappings guide helps facilitate the investment strategy selection process for a BNY Mellon FutureLegacy fund by matching clients' risk tolerance score to a fund.

BNY MELLON MULTI-ASSET FUND RANGE

Fund	Objectives	Benchmark
BNY Mellon Multi-Asset Diversified Return Fund	To achieve long-term capital growth over a period of at least 5 years from a portfolio diversified across a range of assets. The Fund is managed to seek a return in excess of cash (SONIA (30-day compounded)) +3% per annum over five years before fees. In doing so, it aims to achieve a positive return on a rolling three year basis (meaning a period of three years, no matter which day you start on). However, a positive return is not guaranteed and a capital loss may occur.	The Fund will measure its performance before fees against SONIA (30-day compounded) +3% per annum over five years as a target benchmark (the "Benchmark"). SONIA is a nearly risk-free rate meaning no bank credit risk is included, the rate can rise or fall as a result of central bank policy decisions or changing economic conditions. The Fund will use the Benchmark as a target for the Fund's performance to match or exceed because it is representative of sterling cash and the Fund's investment objective is to seek a return in excess of sterling cash +3% per annum. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Income Fund	To achieve income together with the potential for capital growth over the long term (5 years or more).	The Fund will measure its performance against a composite index, comprising 60% MSCI AC World NR Index and 40% ICE Bank of America Global Broad Market GBP Hedged TR Index, as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because the Investment Manager utilises this index when measuring the Fund's income yield. The Fund is actively managed, which means the Investment Manager has absolute discretion to invest outside the Benchmark subject to the investment objective and policies disclosed in the Prospectus. While the Fund's holdings may include constituents of the Benchmark, the selection of investments and their weightings in the portfolio are not influenced by the Benchmark. The investment strategy does not restrict the extent to which the Investment Manager may deviate from the Benchmark.
BNY Mellon Multi-Asset Moderate Fund	To achieve capital growth and income over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association's Mixed Investment 20-60% Shares NR Sector average, as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with levels of equity and bond exposure similar to those of the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Balanced Fund	To achieve a balance between income and capital growth over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association Mixed Investment 40-85% Shares NR Sector average as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with levels of equity and bond exposure similar to those of the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon Multi-Asset Growth Fund	To achieve capital growth and income over the long term (5 years or more).	The Fund will measure its performance against the UK Investment Association Flexible Investment NR Sector average as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with the same flexibility, in terms of equity and bond exposure, as the Fund. The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.
BNY Mellon FutureLegacy 3 Fund	To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 3 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.	The Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 15% SONIA GBP, 55% ICE BofAML Global Broad Index GBP Hedged and 30% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.
BNY Mellon FutureLegacy 4 Fund	To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 4 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.	The Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 10% SONIA GBP, 45% BAML Global Broad Index GBP Hedged and 45% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.
BNY Mellon FutureLegacy 5 Fund	To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 5 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.	The Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 5% SONIA GBP, 35% BAML Global Broad Index GBP Hedged and 60% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.
BNY Mellon FutureLegacy 6 Fund	To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 6 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.	The Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 25% BAML Global Broad Index GBP Hedged and 75% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.
BNY Mellon FutureLegacy 7 Fund	To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 7 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third-party risk rating agency.	The Fund is actively managed without benchmark-related constraints. The Fund uses a composite index, comprising 10% BAML Global Broad Index GBP Hedged and 90% MSCI ACWI GBP NR as a point of reference (comparator) against which the ACD invites Shareholders to compare the Fund's performance. The ACD considers the composite index to be an appropriate comparator because it includes a broad representation of the asset classes, sectors and geographical areas in which the Fund predominantly invests.

The value of investments can fall. Investors may not get back the amount invested. Income from investment may vary and is not guaranteed.

IMPORTANT INFORMATION

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