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BNY Multi-Sector Credit Income Fund

INVESTMENT MANAGER

Insight are leaders in risk management, fixed income and multi-asset investment solutions.

INVESTMENT OBJECTIVE

To achieve a total return from income and capital growth.

PERFORMANCE BENCHMARK

The Fund will measure its performance against a blended benchmark consisting of 50% Bloomberg Global Aggregate Credit 1-10 Year, 50% Bloomberg Global High Yield Corporate, USD hedged (the "Blended Benchmark").

The Fund is actively managed, which means the Investment Manager has absolute discretion to invest outside the Blended Benchmark subject to the investment objective and policies disclosed in the Prospectus. While the Fund's holdings may include constituents of the Blended Benchmark, the selection of investments and their weightings in the portfolio are not influenced by the Blended Benchmark. The investment strategy does not restrict the extent to which the Investment Manager may deviate from the Blended Benchmark.

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GENERAL INFORMATION

Total net assets (million)	$ 1,063.29
Performance Benchmark	50% Bloomberg Global Aggregate Credit 1-10 Year, 50% Bloomberg Global High Yield Corporate, USD hedged
Lipper sector	LIPPER Global - Bond Global USD
Fund type	OEIC
Fund domicile	Ireland
Fund manager	Damien Hill / Adam Whiteley / Shaun Casey
Base currency	USD
Currencies available	USD, EUR, GBP, HKD, SGD, AUD
Fund launch	16 Nov 2015
Fund Transition	Fund Transitioned to Insight 1 Sep 2021
Investment vehicle name	BNY Mellon Global Funds, plc
SFDR Categorisation	Article 8

USD A (ACC.) SHARE CLASS DETAILS

Inception date	16 Nov 2015
Min. initial investment	$ 5,000
Annual mgmt charge	1.15%
ISIN	IE00BYRC8G84
Registered for sale in:	AT, BE, CH, DE, DK, ES, FI, FR, GB, GG, IE, IT, JE, LU, NL, NO, PT, SE, SG

Costs incurred when purchasing, holding, converting or selling any investment, will impact returns. Costs may increase or decrease as a result of currency and exchange rate fluctuations.

DEALING

09:00 to 17:00 each business day

Valuation point: 22:00 Dublin time

FUND RATINGS

Source & Copyright: Morningstar ratings © 2026 Morningstar. All Rights Reserved. Ratings are collected on the first business day of the month.

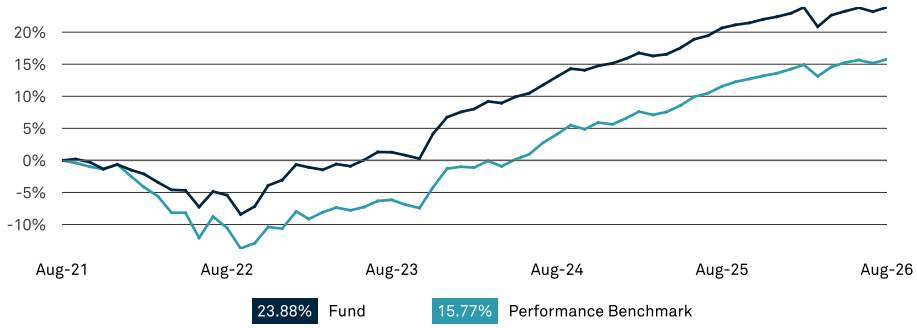
PERFORMANCE DISCLOSURE

Past performance is not a guide to future performance. 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, KID and other fund documents for a full list of risks and before making any investment decisions. Documents are available in English and in selected local languages where the fund is registered. Go to bny.com/investments.

Returns may increase or decrease as a result of currency fluctuations.

5 YEAR CUMULATIVE PERFORMANCE (%)



PERFORMANCE SUMMARY (%)

					Annualised		
	1M	3M	YTD	1YR	2YR	3YR	5YR
USD A (Acc.)	0.55	0.49	1.20	2.67	4.66	6.94	4.37
USD W (Acc.)	0.61	0.67	1.67	3.45	-	-	-
Performance Benchmark	0.53	0.43	1.91	3.78	5.46	7.24	2.97

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	0.66	3.10	-5.49	3.44	6.12	-1.31	-2.43	10.10	7.88	6.32
Performance Benchmark	9.78	5.88	-0.51	11.52	6.67	1.58	-10.08	10.48	6.98	7.56

ANNUAL PERFORMANCE TO LAST QUARTER END (%)

From	Jun 2021	Jun 2022	Jun 2023	Jun 2024	Jun 2025
To	Jun 2022	Jun 2023	Jun 2024	Jun 2025	Jun 2026
Fund	-7.69	7.89	10.41	7.62	4.15

Source: Lipper. Fund performance of this share class is calculated as total return, based on net asset value, including charges, but excluding initial charge, income reinvested gross of tax, expressed in share class currency.
Effective 16th May 2025, the Fund name changed from BNY Mellon Targeted Return Bond Fund to BNY Multi-Sector Credit Income Fund.

BNY Mellon Investment Management EMEA Limited - Client Services
Tel: +44 20 7163 2367
Fax: +44 20 7163 2039
Email:internationalsales@bny.com
Web: www.bny.com

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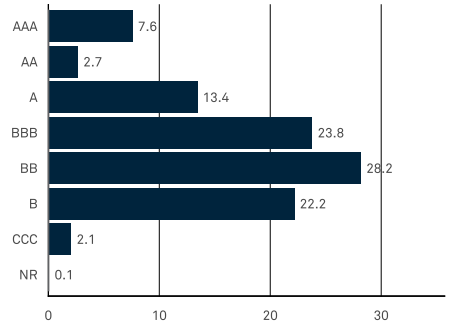
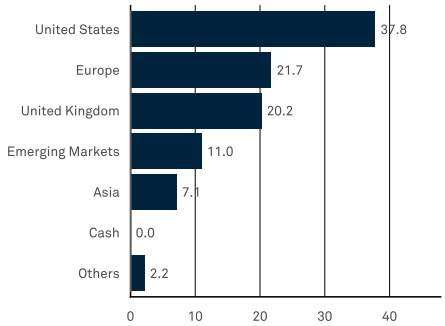
CREDIT QUALITY BREAKDOWN (%)



REGIONAL ALLOCATION (%)



TOP 10 HOLDINGS (%)

	Fund
Ubs Group Ag	0.61
Notting Hill Genesis	0.54
Adt Sec Corp	0.54
Rlgh Finance Bermuda Ltd	0.54
Benteler International A	0.54
Triodos Bank Nv	0.53
Abbvie Inc	0.52
Dno Asa 1	0.52
Venture Global Plaque	0.51
New S Wales Treasury Crp	0.51

ASSET ALLOCATION (%)

	%
HY Corporates	41.1
IG Corporates	35.2
EM Corporates	12.2
Securitised Non-Agency	8.0
Loans	2.7
EM Sovereign	1.1
Government	0.0
Others	-0.2

Source: BNY Mellon Investment Management EMEA Limited

FUND STATISTICS - 3 YEARS

Jensen Alpha	0.00
Beta	0.92
Correlation	0.94
Annualised Information Ratio	-0.24
Annualised Sharpe Ratio	0.73
Annualised Tracking Error	1.15
R^2	0.88
Annualised Standard Deviation	3.29
Maximum Drawdown	-2.44
VaR Normal 95%	-1.02

PORTFOLIO CHARACTERISTICS

	Fund
Yield to Maturity (%)	6.51
Yield to Worst (%)	6.46
Yield to maturity (EUR-hedged) (%)	5.12
Spread over Governments (bp)	192.3
Duration (yrs)	3.6
Credit Spread Duration (yrs)	3.7
Insight Spread Duration (yrs)	7.0
Cash*	0.0
Average Rating	Baa3
Holdings	587
Issuer	366.0
Top 10 Issuers (%)	7.1

* includes Insight Liquidity Fund, cash balances, margin and collateral balances.

SUMMARY RISK INDICATOR (SRI) - USD A (ACC.)

Lower risk — Higher risk

Potentially lower reward — Potentially higher reward

1	**2**	3	4	5	6	7

The Summary Risk Indicator is a number between 1 and 7 shown on all PRIIPs Key Information Documents (PRIIPs KID) to allow investors to compare funds' risk and reward profiles. 1 is the lowest and 7 is the highest.

The risk category was calculated using historical performance data (or indicative fund performance during periods of suspension) and may not be reliable indication of the fund's future risk profile. The fund's risk category is not guaranteed to remain fixed. Please see the PRIIPs KID for more information.

SHARE CLASS TABLE

	ISIN	Sedol	WKN	AMC	ISIN	Sedol	WKN	AMC
USD W (Acc.)	IE00BYRCJ106	BYRCJ10	A41GTC	0.45%				

DISTRIBUTION YIELD (AS AT 31 JULY 2026)

Share class	Yield
USD A (Acc.)	6.07%
USD W (Acc.)	6.07%

Distribution yield reflects the amount a fund may be expected to distribute over the next twelve months as a percentage of the fund's price at the date shown. Yields are shown on a net basis, do not include any initial charge, and investors may be subject to tax on distribution.

IMPORTANT INFORMATION

For Professional Clients and, in Switzerland, for Qualified Investors only. Investment Managers are appointed by BNY Mellon Investment Management EMEA Limited (BNYMIM EMEA), BNY Mellon Fund Managers Limited (BNYMFM), BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML) or affiliated fund operating companies to undertake portfolio management activities in relation to contracts for products and services entered into by clients with BNYMIM EMEA, BNY MFML or the BNY Mellon funds. Portfolio holdings are subject to change, for information only and are not investment recommendations. Calls may be recorded. For more information visit our Privacy Policy. BNY Investments is the brand name for the investment management business of BNY and its investment firm affiliates worldwide. BNY is the corporate brand of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole or its various subsidiaries generally.

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The Manager may terminate the arrangements made for the marketing of one or more sub-funds of BNYMGF in one or more EU Member States and shareholders will receive prior notification in this event.

BNYMGF is authorised overseas but not in the UK. The Financial Ombudsman Service is unlikely to be able to consider complaints related to BNYMGF, its sub-funds, its operator or its depositary. Any claims for losses relating to the operator and the depositary of BNYMGF are unlikely to be covered under the compensation scheme. A prospective investor should consider getting financial advice before deciding to invest and should see the BNYMGF prospectus for more information.

In **Switzerland**, the Company is established as an open-ended umbrella type investment company under Irish law and the Sub-funds are authorised by FINMA for distribution to non-qualified investors in or from Switzerland. The Swiss representative and paying agent is REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. Investors in Switzerland can obtain the documents of the Company, such as the Prospectus, the KIDs, the Memorandum and Articles of Association, the semi-annual and annual reports, each in their latest version as approved by FINMA, in English, and further information free of charge from the Swiss representative.

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