

Prepared for Retail Clients. This document is marketing material. Investors should read the KIID/PRIIPs document and prospectus prior to investing, and should refer to the prospectus for the sub-funds full list of risks. Go to [www.bny.com/investments](http://www.bny.com/investments).

# BNY Mellon U.S. Equity Income Fund

## Euro A (Acc.)

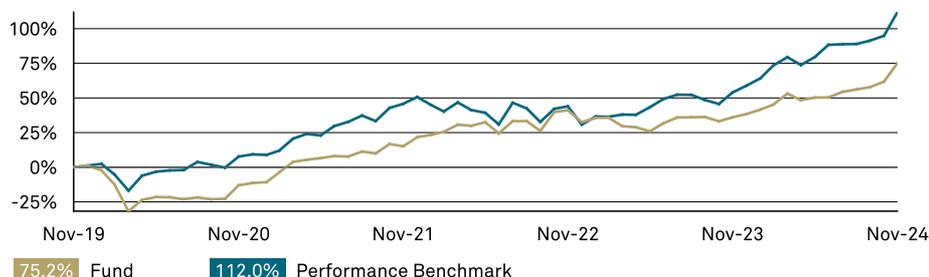
### INVESTMENT OBJECTIVE

To maximise total returns from income and capital growth.

### PERFORMANCE DISCLOSURE

Past performance is not a guide to future performance. The value of investments can fall. Investors may not get back the amount invested. Income from investments may vary and is not guaranteed.

### 5 YEAR CUMULATIVE PERFORMANCE (%)



### RETURN BY YEAR (%)

From	Sept 2019	Sept 2020	Sept 2021	Sept 2022	Sept 2023	Sept 2024					
To	Sept 2020	Sept 2021	Sept 2022	Sept 2023	Sept 2024						
Fund return	-21.35	43.12	14.73	7.97	15.78						
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Fund	-	-	-	-	-6.51	28.72	-12.39	37.27	8.97	4.36	
Performance Benchmark	28.67	12.23	14.55	6.37	-0.15	33.11	8.03	37.89	-13.17	21.41	

Source: Lipper as at 30. November 2024. Fund performance Euro A (Acc.) 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. The impact of the initial charge, which may be up to 5%, can be material on the performance of your investment. Performance figures including the initial charge are available upon request. Returns may increase or decrease as a result of currency fluctuations.

### TOP 10 HOLDINGS (%)

	Fund
AT&T Inc.	4.6
Cisco Systems, Inc.	4.5
Bank of America Corp	3.7
L3Harris Technologies Inc	3.1
Medtronic Plc	3.0
Assurant, Inc.	3.0
JPMorgan Chase & Co.	2.9
Goldman Sachs Group, Inc.	2.7
Aon Plc Class A	2.7
U.S. Bancorp	2.5

Source: BNY Mellon Investment Management EMEA Limited

### INVESTMENT MANAGER



Newton Investment Management: Newton seeks to deliver strong outcomes to its clients by taking an active, multidimensional and engaged investment approach, applied across its active equity, income, absolute return (including fixed income), multi-asset, thematic and sustainable strategies.

The Fund transitioned investment manager on the 1<sup>st</sup> September 2021. Prior to this date it was managed by Mellon Investments Corporation, LLC.

### PERFORMANCE BENCHMARK

The Fund will measure its performance against S&P 500 NR Index (the "Benchmark").

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. However, as the Benchmark covers a significant proportion of the investable universe, the majority of the Fund's holdings will be constituents of the Benchmark but the weightings in the portfolio are not influenced by those of the Benchmark. The investment strategy does not restrict the extent to which the Investment Manager may deviate from the Benchmark.

### GENERAL INFORMATION

Fund size (millions)	\$ 727.57
Performance Benchmark	S&P 500 NR Index
Lipper sector	LIPPER Global - Equity US Income
Fund type	ICVC
Fund domicile	Ireland
Fund manager	John C. Bailer
Alternate	Brian Ferguson / Keith Howell
Base currency	USD

### EURO A (ACC.) SHARE CLASS DETAILS

Inception date	10 Feb 2017
Min. initial investment	€ 5,000
Annual mgmt charge	2.00%
Max. initial charge	5.00%
ISIN	IE00BD5M6926

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.

For more details please read the KID document.

### KEY DATES

Fund launch	17 Jan 2017
Close of financial year	31 Dec

### HISTORIC YIELD (AS AT 31 OCTOBER 2024)

Share class	Yield
Euro A (Acc.)	2.00%

Historic yield figures are calculated on the basis of dividing the total dividends paid by the fund over the last 12 months by the fund's current price. Historic yields are shown on a net basis, do not include the impact of any initial charge and investors may be subject to tax on distributions. Gross of taxes. Please note, dividend income from the fund's US investments will be subject to 30% withholding tax.

### FUND RATINGS

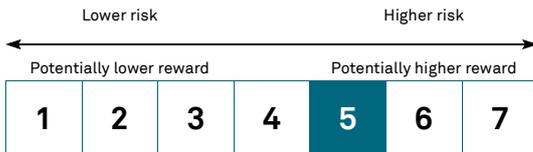


Source & Copyright: Morningstar ratings © 2024 Morningstar. All Rights Reserved. Ratings are collected on the first business day of the month.

**KEY RISKS ASSOCIATED WITH THIS FUND**

- There is no guarantee that the Fund will achieve its objectives.
- Where the Fund invests significantly in a single market, this may have a material impact on the value of the Fund.
- Derivatives are highly sensitive to changes in the value of the asset from which their value is derived. A small movement in the value of the underlying asset can cause a large movement in the value of the derivative. This can increase the sizes of losses and gains, causing the value of your investment to fluctuate. When using derivatives, the Fund can lose significantly more than the amount it has invested in derivatives.
- The Fund takes its charges from the capital of the Fund. Investors should be aware that this has the effect of lowering the capital value of your investment and limiting the potential for future capital growth. On redemption, you may not receive back the full amount you initially invested.
- The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Fund to financial loss.
- If this share class is denominated in a different currency from the base currency of the Fund. Changes in the exchange rate between the share class currency and the base currency may affect the value of your investment.
- For hedged share classes the hedging strategy is used to reduce the impact of exchange rate movements between the share class currency and the base currency. It may not completely achieve this due to factors such as interest rate differentials.
- A complete description of risk factors is set out in the Prospectus in the section entitled "Risk Factors".

**RISK AND REWARD PROFILE - EURO A (ACC.)**



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium high level, and poor market conditions will likely impact the capacity of BNY Mellon Fund Management (Luxembourg) S.A. to pay you.

This document is marketing material. Investors should read the KIID/PRIIPs document and prospectus prior to investing, and should refer to the prospectus for the sub-funds full list of risks. Go to [www.bny.com/investments](http://www.bny.com/investments).

If you are unsure which type of investment is right for you, please contact a financial adviser.

**IMPORTANT INFORMATION**

Investment Managers are appointed by BNY Mellon Investment Management EMEA Limited (IMEMEA), BNY Mellon Fund Managers Limited (MFM), BNY Mellon Fund Management (Luxembourg) S.A. (MFML) or affiliated fund operating companies to undertake portfolio management activities in relation to contracts for products and services entered into by clients with IMEMEA, MFML or the MFM. 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 [www.bny.com/investments](http://www.bny.com/investments). BNY is the corporate brand of The Bank of New York Mellon Corporation and its subsidiaries. BNY Mellon Global Funds, plc (MGF) is an open-ended umbrella type investment company with variable capital (ICVC) incorporated with limited liability under the laws of Ireland and authorised by the Central Bank of Ireland as a UCITS. There exists segregated liability between sub-funds of MGF. The manager of the sub-fund is MFML which is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier ("CSSF"). Information on investor rights including the complaints handling policy and investor redress mechanisms is available at [www.bny.com/investments](http://www.bny.com/investments).

In the **European Union (EU)**: MFML can terminate arrangements for marketing sub-funds of MGF in EU Member States and shareholders will receive prior notification. The Prospectus and KID are available free of charge from Carne Global Financial Services Ltd, 2nd Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2, Ireland. In the **United Kingdom (UK)**: MGF is authorised overseas but not in the UK. The Financial Ombudsman Service will not consider complaints related to MGF, its sub-funds, its operator or its depository, and these will not be covered under the compensation scheme. Investors should seek financial advice before investing and review information contained in the MGF prospectus. In **Switzerland**, FINMA authorises sub-funds of MGF for distribution to non-qualified investors. The Swiss representative is REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. The Swiss paying agent is Banque Cantonale de Genève, 17, quai de l'Île, 1204 Geneva. Investors in Switzerland can obtain the latest version of FINMA approved documents in German free of charge from the Swiss representative. In **Spain**, MGF is registered with the CNMV, Registration No. 267. Issued in **Europe (ex-Switzerland)** by MFML. Issued in **Switzerland** by BNY Mellon Investments Switzerland GmbH, Bäregasse 29, CH-8001 Zürich, Switzerland. Issued in the **UK** by IMEMEA, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. Registered in England No. 1118580. Authorised and regulated by the Financial Conduct Authority.

MIS0023-310125

Issued on 16/12/2024