

BNY Mellon Balanced Opportunity Fund

Fact Sheet | December 31, 2023

Class A **DBOAX**
Class I **DBORX**
Class Y **DBOYX**

Goal: The fund seeks high total return through a combination of capital appreciation and current income.

Class	CUSIP
Class A	09662F106
Class I	09662F304
Class Y	09662F601

Assets for the Fund
\$278,610,883

Holdings⁴
540

Dividend Frequency
Annually

Sub-Adviser
Newton Investment
Management North
America, LLC

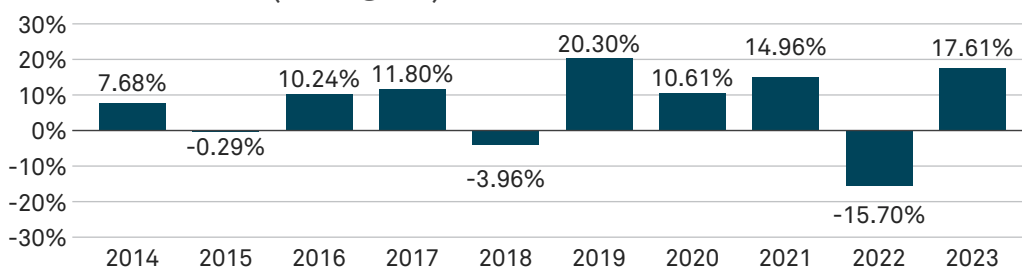
Total Expenses (%)		
Class	Gross [†]	Net ^{††}
Class A	1.24	1.15
Class I	1.01	0.90
Class Y	0.94	0.90

Average Annual Total Returns (as of 12/31/23)¹

Class/Inception Date	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 01/30/04	8.97%	17.35%	17.35%	4.19%	8.42%	6.52%
Class A (5.75% maximum load)	2.71%	10.59%	10.59%	2.15%	7.14%	5.89%
Class I (NAV) 01/30/04	9.00%	17.61%	17.61%	4.46%	8.69%	6.78%
Class Y (NAV) 09/30/16	8.99%	18.38%	18.38%	4.67%	8.82%	6.85%
S&P 500 [®] Index ²	11.69%	26.29%	26.29%	10.00%	15.69%	12.03%
Bloomberg U.S. Aggregate Bond Index ³	6.82%	5.53%	5.53%	-3.31%	1.10%	1.81%

The performance data quoted represents past performance, which is no guarantee of future results. Share price and investment return fluctuate, and an investor's shares may be worth more or less than original cost upon redemption. Current performance may be lower or higher than the performance quoted. Data assumes the reinvestment of dividends and capital gains, if any. Performance for periods less than 1 year is not annualized. Go to im.bnymellon.com for the fund's most recent month-end returns.

Historical Performance (Class I @ NAV)



[†]Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. ^{††}Net Expenses is the total annual operating expense ratio for the fund, after any applicable fee waivers or expense reimbursements. The net expense ratio(s) reflect a contractual expense reduction agreement through 3/31/2024, without which, the returns would have been lower. The Net Expenses is the actual fund expense ratio applicable to investors. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

¹The total return performance figures for Class Y of the fund represent the performance of the fund's Class I shares for periods prior to 9/30/16, the inception date for Class Y. Performance reflects the applicable class' distribution/servicing fees since the inception date. Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, anticipated holding period and other relevant factors. ²Source: FactSet. The **S&P 500[®] Index** is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization. ³Source: FactSet. The **Bloomberg U.S. Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment-grade, U.S. dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS ((mortgage-backed security) agency fixed-rate and hybrid ARM (adjustable-rate mortgage) pass-throughs), ABS (asset-backed security) and CMBS ((collateralized mortgage-backed securities) agency and nonagency). Bloomberg[®] and the Bloomberg U.S. Aggregate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg") and have been licensed for use for certain purposes by BNY Mellon. Bloomberg is not affiliated with BNY Mellon, and Bloomberg does not approve, endorse, review, or recommend any product named herein. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information. Investors cannot invest directly in any index.

NAV is Net Asset Value. **FDIC** is Federal Deposit Insurance Corp. **YTD** is Year to Date. **CFA[®]** and **Chartered Financial Analyst[®]** are trademarks owned by CFA Institute.

Not FDIC-Insured. Not Bank-Guaranteed. May Lose Value.

 **BNY MELLON | INVESTMENT MANAGEMENT**

BNY Mellon Balanced Opportunity Fund

Asset Allocation⁴

Asset Type	Fund
Collateralized Mortgage Obligations; Agency	0.81%
Collateralized Mortgage Obligations; Corporate	0.82%
Common Stock; Domestic	52.85%
Common Stock; Foreign	6.89%
Corporate Bonds (Non - Convertible); Domestic	11.63%
Corporate Bonds (Non - Convertible); Foreign	3.71%
Preferred Stock (Non-Convertible); Foreign	0.07%
Short Term	3.69%
U.S. Government Agencies	10.12%
U.S. Government Securities	9.13%
Net Cash (Liabilities)	0.26%

Top Ten Holdings⁴

Company	Fund
Apple	2.81%
Microsoft	2.74%
Amazon.com	2.54%
Alphabet, Cl. C	2.34%
Nvidia	2.13%
SPDR S&P 500 ETF Trust	1.96%
United States Treasury Note/Bond, 4.75%, 07/31/2025	1.63%
United States Treasury Note/Bond, 2.25%, 02/15/2052	1.57%
United States Treasury Note/Bond, 1.75%, 08/15/2041	1.42%
Danaher	1.02%

The holdings listed should not be considered recommendations to buy or sell a security. Large concentrations can increase share price volatility.

Top Sectors and Industries⁴

Sector	Fund
Technology	12.91%
Finance	12.59%
U.S. Government Agencies/-Mortgage-Backed	10.96%
Telecommunication Services	9.72%
Sovereign	9.68%
Health Care	8.48%
Industrial	6.20%
Energy	4.49%
Pharmaceuticals, Biotech & Life Sciences	2.16%
Consumer Staples	1.97%

Portfolio Manager(s)

John Porter

Fund 2021
Industry 1994

John C. Bailer, CFA

Fund 2015
Industry 1992

Karen Behr

Fund 2021
Industry 1999

James Stavena

Fund 2022
Industry 1991

Brian C. Ferguson

Fund 2007
Industry 1990

Keith Howell, CFA

Fund 2021
Industry 2004

James A. Lydotes, CFA

Fund 2016
Industry 1998

Torrey Zaches

Fund 2018
Industry 1994

Martin Chambers

Fund 2023
Industry 2006

Howard Cunningham

Fund 2023
Industry 1988

Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. To obtain a prospectus, or a summary prospectus, if available, that contains this and other information about a fund, contact your financial professional. For more information, call 1-800-373-9387 or visit im.bnymellon.com. Read the prospectus carefully before investing. Investors should discuss with their financial professional the eligibility requirements for Class I and Y shares, which are available only to certain eligible investors, and the historical results achieved by the fund's respective share classes.

⁴Portfolio composition is as of 12/31/2023 and is subject to change at any time.

Risks: Bonds are subject generally to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines.

Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. **Small and midsize company stocks** tend to be more volatile and less liquid than larger company stocks as these companies are less established and have more volatile earnings histories.

The information being provided is general information about our firm and its products and services. It should not be construed as investment advice or a recommendation with respect to any product or service and should not serve as a primary basis for investment decisions. Please consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation.

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). BNYM Investment Adviser has engaged its affiliate, Newton Investment Management North America, LLC (NIMNA), to serve as the fund's sub-adviser. NIMNA has entered into a sub-sub investment advisory agreement with its affiliate, Newton Investment Management Limited (NIM), to enable NIM to provide certain advisory services to NIMNA for the benefit of the fund. All are subsidiaries of The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation.

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MARK-513275-2024-03-13

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