

# BNY Mellon Core Plus Fund

Fact Sheet | March 31, 2024

Class A DCPAX  
Class I DCPIX  
Class Y DCPYX

**Goal:** The fund seeks high total return consistent with preservation of capital.

Class	CUSIP
Class A	05580W866
Class I	05580W841
Class Y	05580W833

## Assets for the Fund

\$1,849,857,809

## Holdings<sup>7</sup>

508

## Dividend Frequency

Monthly

## Average Effective Maturity<sup>2,7</sup>

9.76 Years

## Average Effective Duration<sup>3,7</sup>

6.26 Years

## Sub-Adviser

Insight Investment

## 30-Day SEC Yields (%)

Class	Unsubsidized <sup>4</sup>	Subsidized <sup>5</sup>
Class A	4.17	4.19
Class I	4.63	4.64
Class Y	4.70	4.70

## Total Expenses (%)

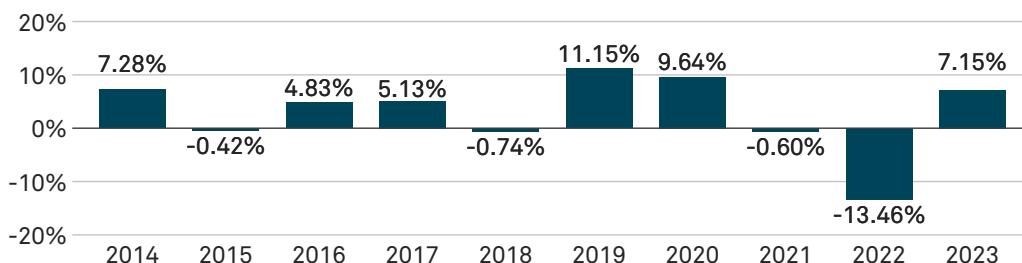
Class	Gross <sup>†</sup>	Net <sup>††</sup>
Class A	0.74	0.70
Class I	0.47	0.45
Class Y	0.41	0.41

## Average Annual Total Returns (as of 3/31/24)<sup>1</sup>

Class/Inception Date	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 02/02/18	-0.20%	-0.20%	3.12%	-2.05%	1.22%	2.30%
Class A (4.50% maximum load)	-4.72%	-4.72%	-1.57%	-3.54%	0.30%	1.83%
Class I (NAV) 02/02/18	-0.25%	-0.25%	3.37%	-1.80%	1.47%	2.46%
Class Y (NAV) 12/02/10	-0.24%	-0.24%	3.43%	-1.79%	1.51%	2.47%
Bloomberg U.S. Aggregate Bond Index <sup>6</sup>	-0.78%	-0.78%	1.70%	-2.46%	0.36%	1.54%

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](https://im.bnymellon.com) for the fund's most recent month-end returns.

## Historical Performance (Class I @ NAV)



<sup>†</sup>Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. <sup>††</sup>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 9/1/2024, 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.

<sup>1</sup>The BNY Mellon Core Plus Fund ("Fund") commenced operations after the assets of another investment company advised by the fund's sub-adviser, Insight Investment Grade Bond Fund ("the predecessor fund") were transferred to the fund in exchange for Class Y shares of the fund in a tax-free reorganization on February 2, 2018. The table compares the average annual total returns of the fund's shares (based on the performance of the predecessor fund's Institutional Class shares for period prior to February 2, 2018 and the performance of the respective class of the funds shares thereafter) to those of a broad measure of market performance. <sup>2</sup>Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. <sup>3</sup>Average Effective Duration is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest-rates. <sup>4</sup>Unsubsidized yield refers to the yield of a fund if no fee waivers or expense reimbursements had been in place over the period. <sup>5</sup>Subsidized yield is a yield of a fund that reflects any fee waivers or reimbursements that may be in effect. <sup>6</sup>Source: 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. 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.

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# BNY Mellon Core Plus Fund

Class A DCPAX ★★★★★ Class I DCPIX ★★★★★ Class Y DCPYX ★★★★★

Morningstar Rating™ based on risk-adjusted returns as of 3/31/2024 for the fund's Class A, I and Y shares; other classes may have different performance characteristics. Overall rating for the Intermediate Core-Plus Bond category. Fund ratings are out of 5 stars: Overall 4 stars Class A and I and 5 stars Class Y (557 funds rated); 3 Yrs. 3 stars Class A and 4 stars Class I and Y (557 funds rated); 5 Yrs. 4 stars Class A, I and Y (527 funds rated); 10 Yrs. 5 stars Class Y (368 funds rated). **Past performance is no guarantee of future results.\***

Asset Allocation <sup>7</sup>		Credit Quality Breakdown <sup>7,8,9</sup>		Allocation by Duration <sup>7,10</sup>	
Asset Type	Fund	Rating	Fund	Time Period	Fund
Investment Grade Corporate	36.90%	U.S. Government	13.25%	< 1 Year	9.73%
MBS	26.00%	AAA	5.54%	1 - 3 Years	14.23%
Treasury	12.68%	AA	27.10%	3 - 5 Years	22.04%
ABS	9.97%	A	16.28%	5 - 7 Years	27.95%
HY Corporate	7.52%	BBB	27.96%	7 - 10 Years	12.08%
EMD	4.94%	BB	6.34%	10 - 20 Years	13.97%
Government Related	1.23%	B	3.04%		
CMBS	0.27%	Not Rated	0.49%		
Cash & Equivalents	0.49%				
Totals may not add up to 100% due to rounding.					

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](http://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.

\*Source: Morningstar. The Morningstar Rating™ for funds, or "star rating," is calculated for managed products with at least a 3-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance (not including the effects of sales charges, loads and redemption fees if applicable), placing more emphasis on downward variations and rewarding consistent performance. Managed products, including open-end mutual funds and exchange-traded funds, are considered a single population for comparative purposes. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. ©2024 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Ratings do not reduce investment risk and are subject to change.

<sup>7</sup>Portfolio composition is as of 3/31/2024 and is subject to change at any time. <sup>8</sup>Bond ratings reflect the rating entity's evaluation of the issuer's ability to pay interest and repay principal on the bond on a timely basis. Bonds rated BBB/Baa or higher are considered investment grade, while bonds rated BB/Ba or lower are considered speculative as to the timely payment of interest and principal. <sup>9</sup>Credit ratings reflect only those assigned by S&P, Moody's, and/or Fitch. Split-rated securities if any, are reported in the higher rating category. <sup>10</sup>Source: Insight Investment.

**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. The use of **derivatives** involves risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid, and difficult to value and there is the risk that changes in the value of a derivative held by the portfolio will not correlate with the underlying instruments or the portfolio's other investments. Investing in **foreign denominated and/or domiciled securities** involves special risks, including changes in currency exchange rates, political, economic, and social instability, limited company information, differing auditing and legal standards, and less market liquidity. These risks generally are greater with emerging market countries. **High yield bonds** involve increased credit and liquidity risk than higher-rated bonds and are considered speculative in terms of the issuer's ability to pay interest and repay principal on a timely basis. **Mortgage-backed securities:** Ginnie Maes and other securities backed by the full faith and credit of the United States Government are guaranteed only as to the timely payment of interest and principal when held to maturity. The market prices for such securities are not guaranteed and will fluctuate. Privately issued mortgage related securities also are subject to credit risks associated with the underlying mortgage properties. These securities may be more volatile and less liquid than more traditional, government backed debt securities.

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