



BNY Mellon Core Plus Fund

FACT SHEET
Sep 30, 2022

Class A **DCPAX** Class C **DCPCX** Class I **DCPIX** Class Y **DCPYX** ★★★★★

Morningstar Rating™ based on risk-adjusted returns as of 9/30/2022 for the fund's Class 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 Y (568 funds rated); 3 Yrs. 4 stars Class Y (568 funds rated); 5 Yrs. 4 stars Class Y (508 funds rated); 10 Yrs. 4 stars Class Y (363 funds rated). **Past performance is no guarantee of future results.***

CUSIP
Class A 05580W866
Class C 05580W858
Class I 05580W841
Class Y 05580W833

Assets for the Fund
\$1,109,136,780

Holdings³
432

Dividend Frequency
Monthly

Morningstar Category
Intermediate Core-Plus Bond

Lipper Category
Core Plus Bond Funds

Avg. Effective Maturity^{3,4}
10.11 Years

Avg. Effective Duration^{3,5}
6.03 Years

SEC 30-Day Yield (as of 9/30/22)[†]

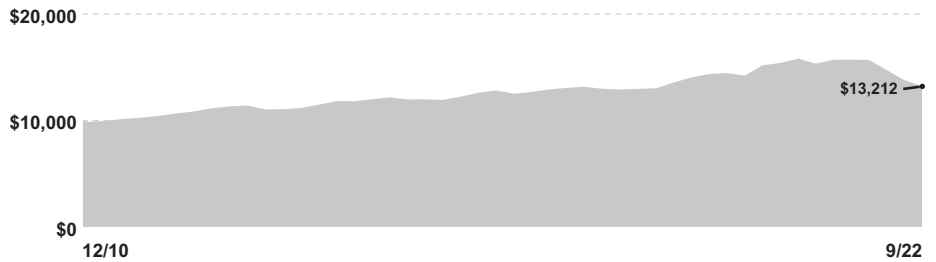
Class A 3.90%
Class C 3.30%
Class I 4.34%
Class Y 4.37%

Sub-Adviser - Insight North America LLC²



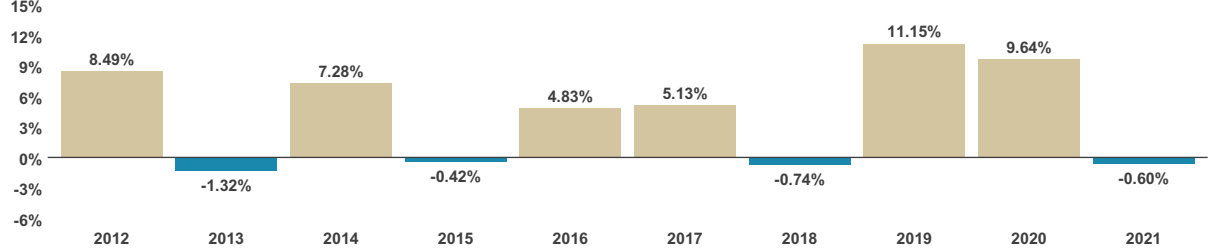
Investment Adviser
BNY Mellon Investment Adviser, Inc.

Growth of a \$10,000 Investment¹
A hypothetical \$10,000 investment in the fund's Class A shares on 12/2/10 would have been worth \$13,212 on 9/30/22.



This does not reflect the 4.50% maximum front-end sales load applicable to Class A shares which, if reflected, would have lowered performance. Assumes reinvestment of dividends and capital gains. Performance for the fund's other share classes would vary.

Historical Performance (CL.I @ NAV)^{1,6}



Average Annual Total Returns (9/30/22)^{1,†}

Share Class/Inception Date	3 M	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Class A (NAV) 02/02/18	-4.21%	-15.74%	-15.93%	-2.78%	0.20%	1.70%
Class A (4.50% max. load)	-8.52%	-19.56%	-19.75%	-4.25%	-0.72%	1.23%
Class C (NAV) 02/02/18	-4.39%	-16.12%	-16.55%	-3.51%	-0.48%	1.35%
Class C (1.00% max. CDSC)	-5.34%	-16.95%	-17.36%	-3.51%	-0.48%	1.35%
Class I (NAV) 02/02/18	-4.15%	-15.58%	-15.72%	-2.54%	0.44%	1.82%
Class Y (NAV) 12/02/10	-4.03%	-15.46%	-15.67%	-2.46%	0.48%	1.84%
Bloomberg U.S. Aggregate Bond Index ⁷	-4.75%	-14.61%	-14.60%	-3.26%	-0.27%	0.89%

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. Performance for periods less than 1 year is not annualized. Go to im.bnymellon.com for the fund's most recent month-end returns. The net expense ratio(s) reflect a contractual expense reduction agreement through 9/1/2023, without which, the returns would have been lower. Total Expense Ratios: Class A 0.72%, Class C 1.49%, Class I 0.46%, Class Y 0.40%. Net Expense Ratios: Class A 0.70%, Class C 1.45%, Class I 0.45%, Class Y 0.40%. [†]SEC 30-day yields reflect undertaking in effect, without which the Fund's SEC 30-day yield for Class A, Class C, Class I and Class Y shares would have been 3.87%, 3.22%, 4.31% and 4.37%, respectively, as of 9/30/2022. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

¹The BNY Mellon Insight Core Plus Fund ("Fund") commenced operations after the assets of a predecessor mutual fund reorganized into the fund on 2/2/18. Performance for Class Y is the performance from the predecessor fund. The predecessor fund was the Cutwater Investment Grade Bond Fund, Institutional Class, inception on 12/2/2010, and was renamed to the Insight Investment Grade Bond Fund following BNY Mellon's purchase of Cutwater Asset Management on 1/2/2015. The total return performance figures for Class A, C and I shares of the Fund represent the performance of the Fund's Class Y shares for periods prior to 2/2/18, the inception date for Class A, C and I shares, and the performance of Class A, C and I shares, from that inception date. 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, class restrictions, anticipated holding period and other relevant factors. Additionally, on 10/19/2018 the Fund received the merged assets of Dreyfus Intermediate Term Income Fund, the performance of which is not reflected above. ²Insight investment advisory services in North America are provided through two different investment advisers registered with the Securities and Exchange Commission (SEC), using the brand Insight Investment: Insight North America LLC (INA) and Insight Investment International Limited (IIL). The North American investment advisers are associated with other global investment managers that also (individually and collectively) use the corporate brand Insight Investment and may be referred to as "Insight" or "Insight Investment." ³Portfolio composition is as of 9/30/2022 and is subject to change at any time. ⁴Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. ⁵Average Effective Duration is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest-rates. ⁶Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. ⁷Source: 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 (agency fixed-rate and hybrid ARM pass-throughs), ABS and CMBS (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 BNY Mellon Core Plus Fund. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to BNY Mellon Core Plus Fund. Investors cannot invest directly in any index.

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

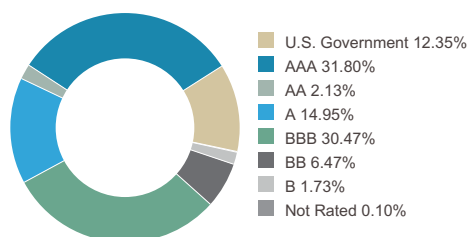
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Class A DCPAX Class C DCPCX Class I DCPIX Class Y DCPYX

Sector Distribution¹

Inv. Grade Corporate	38.19%
MBS	18.09%
ABS	14.50%
Treasury	11.28%
HY Corporate	7.02%
EMD	4.69%
Government Related	2.67%
Cash & Equiv	1.87%
CMBS	1.69%

Credit Quality Breakdown^{1,2,3}

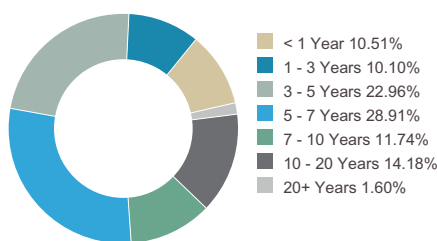


Top Ten Holdings¹

U.S. Treasury, 3.125%, 02/15/2042	2.42%
U.S. Treasury, 1.375%, 08/15/2050	1.36%
U.S. Treasury, 2.75%, 08/15/2032	1.35%
VCP CLO II VCP 2021-2A A1	1.13%
FNMA 6519	1.11%
FNMA 2293	1.08%
FNMA 2790	1.07%
FNMA 1686	0.91%
Benchmark Mortgage Trust Bmark 2021-B27 A5	0.88%
FNMA 2253	0.84%

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

Allocation by Duration¹



Goal/Approach

The fund seeks high total return consistent with the preservation of capital. To pursue its goal, the fund normally invests in a diversified portfolio of fixed-income securities of U.S. and foreign issuers. Typically, the fund's portfolio can be expected to have an average effective duration ranging between three and eight years.

Portfolio Management

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser), and the fund's sub-adviser is Insight North America LLC, an affiliate of BNYM Investment Adviser. Gautam Khanna, CFA and James DiChiaro are the fund's primary portfolio managers. Mr. Khanna has served as primary portfolio manager since the fund commenced operations on February 2, 2018. Mr. DiChiaro has served as a primary portfolio manager of the fund since August 1, 2019. Mr. Khanna also was the predecessor fund's primary portfolio manager since its inception in December 2010. Messrs. Khanna and DiChiaro are senior portfolio managers at the sub-adviser.

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 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.

BNY Mellon Investment Adviser, Inc., Insight Investment, and BNY Mellon Securities Corporation are affiliated with The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation.

*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, closed-end 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. ©2022 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. **Past performance is no guarantee of future results.** The fund represents a single portfolio with multiple share classes that have different expense structures. Other share classes may have achieved different results. Ratings do not reduce investment risk and are subject to change. The Morningstar Extended Performance Rating is calculated by adjusting the performance of the fund's oldest share class to reflect the fee structure of the younger share class, and then compounding the adjusted plus actual monthly returns into the extended performance Risk-Adjusted Return for the 3-, 5- and 10-year time periods.

¹Portfolio composition is as of 9/30/2022 and is subject to change at any time. ²Bond 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. ³Credit 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.

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. *Recent market risks include pandemic risks related to COVID-19. The effects of COVID-19 have contributed to increased volatility in global markets and will likely affect certain countries, companies, industries and market sectors more dramatically than others. To the extent the fund may overweight its investments in certain countries, companies, industries or market sectors, such positions will increase the fund's exposure to risk of loss from adverse developments affecting those countries, companies, industries or sectors.*

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.