BNY MELLON INTERMEDIATE BOND FUND – CLASS M

September 30, 2018

GROWTH OF A $10,000 INVESTMENT

<table>
<thead>
<tr>
<th>Year</th>
<th>Growth Percentage</th>
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A hypothetical $10,000 investment in the fund on 1/1/87 would have been worth $46,872 on 9/30/18. Assumes reinvestment of dividends and capital gains.

CREDIT QUALITY BREAKDOWN

- U.S. Government 46.99%
- AAA 1.35%
- AA 11.3%
- A 24.01%
- BBB 15.87%
- Not Rated 0.48%

INDUSTRY ALLOCATION

<table>
<thead>
<tr>
<th>Industry</th>
<th>Allocation</th>
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ALLOCATION BY MATURITY

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Allocation</th>
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AVG. ANNUAL TOTAL RETURNS (9/30/18)

<table>
<thead>
<tr>
<th>Fund</th>
<th>1 yr</th>
<th>3 yr</th>
<th>5 yr</th>
<th>10 yr</th>
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PORTFOLIO MANAGEMENT

John F. Flahive and Timothy J. Sanville

INCOME DATE

1/1/87

TICKER

MPIBX

CUSIP

05569MB14

ASSETS (FOR THE FUND)

$834,012,932

HOLDINGS

122 (9/30/18)

DIVIDEND FREQUENCY

Monthly

AVERAGE MATURITY

3.28 Years (9/30/18)

DURATION

2.85 Years (9/30/18)

30-DAY YIELD (AS OF 9/30/18)

2.53%

MORNINGSTAR CATEGORY

Short-Term Bond

HISTORICAL PERFORMANCE

<table>
<thead>
<tr>
<th>Year</th>
<th>Fund</th>
<th>Benchmark</th>
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Goal/Approach

The fund seeks total return (consisting of capital appreciation and current income). To pursue its goal, the fund actively manages bond market and maturity exposure and invests at least 80% of its net assets, plus any borrowings for investment purposes, in bonds, such as:

- U.S. government and agency bonds
- Corporate bonds
- Mortgage-related securities, including commercial mortgage-backed securities (up to 25% of total assets)
- Foreign corporate and government bonds (up to 20% of total assets)
- Municipal bonds
- Certain other debt securities, including asset-backed and mortgage-backed securities

The fund’s investments in bonds must be of investment grade (i.e. Baa/BBB or higher) quality at the time of purchase or, if unrated, deemed of comparable quality by the investment adviser. Generally, the fund’s average effective portfolio maturity will be between 3 and 10 years and its average effective portfolio duration will be between 2.5 and 5.5 years. The fund may invest in individual bonds of any maturity or duration. In calculating average effective portfolio maturity and average effective portfolio duration, the fund may treat a bond that can be repurchased by its issuer on an earlier date (known as a “call date”) as maturing on the call date rather than on its stated maturity date.

The investment adviser uses a disciplined process to select bonds and manage risk. The investment adviser chooses bonds based on yield, credit quality, the level of interest rates and inflation, general economic and financial trends, and its outlook for the securities markets.

Portfolio Management

The investment adviser for the fund is BNY Mellon Fund Advisers, a division of The Dreyfus Corporation. John F. Flahive and Timothy J. Sanville are the fund’s primary portfolio managers, a position they have held since March 2006 and September 2015 respectively. Mr. Flahive is a senior vice president of The Bank of New York Mellon, an affiliate of The Dreyfus Corporation. Mr. Sanville is a first vice president of The Bank of New York Mellon. Mr. Flahive and Mr. Sanville also are employees of The Dreyfus Corporation and manage the fund as employees of The Dreyfus Corporation.

Certain Risks

The fund is subject generally to interest rate, credit, liquidity, prepayment and extension risk (as to mortgage-related holdings), call, sector, and market risks, to varying degrees, all of which are more fully described in the fund’s prospectus. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines.

Please refer to the prospectus for a more complete discussion of the fund's main risks.

Investors should consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. Contact your financial advisor to obtain a prospectus, or a summary prospectus, if available, that contains this and other information about the fund, and read it carefully before investing.

This material has been distributed for informational purposes only and should not be construed as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement. Please consult a legal, tax or investment advisor in order to determine whether any investment product or service is appropriate for a particular situation.