BNY Mellon International Stock Fund

Class A DISAX ★★★★
Class C DISCX
Class I DISRX ★★★★

Morningstar Rating™ based on risk-adjusted returns as of 3/31/2019 for the fund’s Class A and I shares; other classes may have different performance characteristics. Overall rating for the Foreign Large Growth category. Fund ratings are out of 5 stars: Overall 4 stars Class A and I (373 funds rated); 3 Yrs. 4 stars Class A and 5 stars Class I (373 funds rated); 5 Yrs. 4 stars Class A and 5 stars Class I (314 funds rated); 10 Yrs. 3 stars Class A and I (228 funds rated). Past performance is no guarantee of future results.*

CUSIP
Class A 05587K725
Class C 05587K733
Class I 05587K741

Assets for the Fund
$4,188,296,094

Holdings2 49

Dividend Frequency
Annually

Morningstar Category
Foreign Large Growth

Lipper Category
International Large-Cap Growth

WALTER SCOTT
SINCE 1962

Investment Adviser
BNY Mellon Investment Adviser, Inc.

Growth of a $10,000 Investment
A hypothetical $10,000 investment in the fund's Class A shares on 12/29/06 would have been worth $16,969 on 3/31/19.

This does not reflect the 5.75% 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)^

Average Annual Total Returns (3/31/19)^

Share Class/Inception Date
YTD 3 M 1 Yr 3 Yr 5 Yr 10 Yr
Class A (NAV) 12/29/06 12.07% 12.07% 3.65% 10.59% 5.71% 9.22%
Class A (5.75% max. load) 5.63% 5.63% -2.31% 8.43% 4.47% 8.57%
Class C (NAV) 12/29/06 11.84% 11.84% 2.91% 9.76% 4.93% 8.42%
Class C (1.00% max. CDSC) 10.84% 10.84% 1.91% 9.76% 4.93% 8.42%
Class I (NAV) 12/29/06 12.14% 12.14% 4.01% 10.94% 6.07% 9.61%
MSCI-EAFE® Index^ 9.98% 9.98% -3.71% 7.27% 2.33% 8.96%

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 are not annualized. Go to bnymellonim.com/us for the fund’s most recent month-end returns. Total Expense Ratios: Class A 1.22%, Class C 1.96%, Class I 0.91%.

1Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, class restrictions, anticipated holding period and other relevant factors. 2Portfolio composition is as of 03/31/2019 and is subject to change at any time. 3Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower.

Source: FactSet. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted, market capitalization-weighted index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. Investors cannot invest directly in any index.

Walter Scott Global Investment Management is the “marketing name” for Walter Scott & Partners Limited, which provides sub-investment advisory services to certain BNY Mellon Investment Adviser, Inc. funds. Walter Scott & Partners Limited is a wholly owned subsidiary of The Bank of New York Mellon Corporation and a BNY Mellon Investment Adviser, Inc. affiliate.

Asset Allocation

- Common Stock; Foreign 96.10%
- Net Cash (Liabilities) 3.90%

Top Ten Holdings

1. AIA Group 3.25%
2. Keyence 3.19%
3. SMC Corporation 2.83%
4. Experian 2.55%
5. SAP 2.50%
6. Air Liquide 2.47%
7. CNOOC 2.44%
8. Compass Group 2.42%
9. Novo Nordisk 2.41%
10. Adidas 2.38%

Top Country Exposures

1. Japan 23.27%
2. United Kingdom 13.88%
3. Switzerland 12.00%
4. France 10.96%
5. Hong Kong 8.17%
6. Denmark 6.46%
7. Germany 4.88%
8. Australia 3.04%
9. China 2.44%
10. Taiwan 2.36%

Top Sectors and Industries

1. Industrials 17.62%
2. Health Care 15.90%
3. Consumer Discretionary 15.48%
4. Information Technology 13.51%
5. Consumer Staples 13.28%
6. Materials 8.91%
7. Energy 4.58%
8. Real Estate 3.77%
9. Utilities 3.56%
10. Financials 3.38%

Goal/Approach

The fund seeks long-term total return. To pursue this goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in stocks. The fund normally invests primarily in foreign companies located in the developed markets. Examples of developed markets are Canada, Japan, Australia, Hong Kong and Western Europe.

Portfolio Management

BNY Mellon Investment Adviser, Inc., the fund’s investment adviser, has engaged its affiliate, Walter Scott & Partners Limited (Walter Scott), to serve as the fund’s sub-investment adviser. Walter Scott, subject to BNY Mellon Investment Adviser, Inc. supervision and approval, provides investment advisory assistance and research and the day-to-day management of the fund’s investments. Investment decisions for the fund are made by Walter Scott’s Investment Team, which is overseen by Walter Scott’s Investment Management Committee (IMC). The members of the Investment Team with the most significant responsibility for day-to-day management of the fund and who also have this responsibility with the IMC, are Roy Leckie, Charlie Macquaker and Jane Henderson. Mr. Leckie, a director of Walter Scott and co-leader of the IMC, has been with the firm since 1995. Mr. Macquaker, a director of Walter Scott and co-leader of the IMC, has been with the firm since 1991. Ms. Henderson, the Managing Director of Walter Scott, has been with the firm since 1995.

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 advisor or visit bnymellonim.com/us. Read the prospectus carefully before investing. Investors should discuss with their advisor the eligibility requirements for Class I 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, 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. ©2019 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.

*Portfolio composition is as of 03/31/2019 and is subject to change at any time.

Risks: Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, to varying degrees. 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. 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. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation.

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