BNY Mellon Corporate Bond Fund
Class M BYMMX

Goal/Approach
The fund seeks total return (consisting of capital appreciation and current income). To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in corporate bonds, which include U.S. dollar-denominated bonds issued by the U.S. and foreign corporations. The remainder of the fund’s assets may be invested in U.S. government and agency bonds, mortgage-related securities, including commercial mortgage-backed securities, asset-backed securities, foreign corporate bonds denominated in foreign currencies, foreign government bonds, municipal bonds and commercial paper and other money market instruments. The investment adviser uses a disciplined process to select bonds and manage risk. The process includes computer modeling and scenario testing of possible changes in market conditions. The investment adviser will use other techniques in an attempt to manage market risk and duration.

CUSIP
Class M 05569M368

Assets for the Fund
$875,223,818

Holdings
207

Dividend Frequency
Monthly

Avg. Effective Maturity\(^1,2\)
6.37 Years

Avg. Effective Duration\(^1,3\)
5.07 Years

SEC 30-Day Yield (as of 6/30/19)
Class M 2.89%

Morningstar Category
Corporate Bond

Growth of a $10,000 Investment
A hypothetical $10,000 investment in the fund’s Class M shares on 3/2/12 would have been worth $13,467 on 6/30/19.

Assumes reinvestment of dividends and capital gains.

Historical Performance\(^4\)

Average Annual Total Returns (6/30/19)

<table>
<thead>
<tr>
<th>Share Class/Inception Date</th>
<th>3 M</th>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class M (NAV) 03/02/12</td>
<td>3.76%</td>
<td>8.46%</td>
<td>9.35%</td>
<td>4.19%</td>
<td>3.94%</td>
<td>4.14%</td>
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<tr>
<td>Bloomberg Barclays U.S. Intermediate Credit Index(^5)</td>
<td>2.99%</td>
<td>6.65%</td>
<td>8.23%</td>
<td>3.01%</td>
<td>3.10%</td>
<td>—</td>
</tr>
<tr>
<td>Bloomberg Barclays U.S. Credit Index(^6)</td>
<td>4.27%</td>
<td>9.35%</td>
<td>10.34%</td>
<td>3.74%</td>
<td>3.92%</td>
<td>—</td>
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</tbody>
</table>

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 im.bnymellon.com for the fund’s most recent month-end returns. Total Expense Ratio: Class M 0.55%. Not all classes of shares may be available to all investors or through all broker/dealer platforms.

\(^1\)Portfolio composition is as of 06/30/2019 and is subject to change at any time. \(^2\)Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund’s holdings. \(^3\)Average Effective Duration is used to measure the market price sensitivity of the fund’s portfolio holdings to changes in interest-rates. \(^4\)Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. \(^5\)Source: FactSet. The Bloomberg Barclays U.S. Intermediate Credit Index measures the investment-grade, U.S. dollar-denominated, fixed-rate, taxable corporate and government-related bond markets with a maturity greater than 1 year and less than 10 years. It is composed of the U.S. Corporate Index and a non-corporate component that includes non-U.S. agencies, sovereigns, supranationals and local authorities constrained by maturity. The U.S. Intermediate Credit Index is a subset of the U.S. Credit Index, which feeds into the U.S. Government/Credit Index and U.S. Aggregate Index. \(^6\)Source: FactSet. The Bloomberg Barclays U.S. Credit Index measures the investment-grade, U.S. dollar-denominated, fixed-rate, taxable corporate and government-related bond markets. It is composed of the U.S. Corporate Index and a non-corporate component that includes non-U.S. agencies, sovereigns, supranationals and local authorities. Investors cannot invest directly in any index.

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


Portfolio Management
The investment adviser for the fund is BNY Mellon Fund Advisers, a division of BNY Mellon Investment Adviser, Inc. John F. Flahive and Timothy J. Sanville are the fund's primary portfolio managers, positions they have held since March 2012 and September 2015, respectively. Messrs. Flahive and Sanville are senior vice president and first vice president, respectively, of The Bank of New York Mellon. Messrs. Flahive and Sanville manage the fund in their capacity as employees of BNY Mellon Investment Adviser, Inc.

Risks: Bonds are subject 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. 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.

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