BNY Mellon International Stock Fund

Sep 30, 2019

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

Morningstar Rating™ based on risk-adjusted returns as of 9/30/2019 for the fund's Class A, I and Y 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, I and Y (396 funds rated); 3 Yrs. 4 stars Class A, I and Y (396 funds rated); 5 Yrs. 4 stars Class A, I and Y (340 funds rated); 10 Yrs. 4 stars Class A, I and Y (extended rating) (247 funds rated). Past performance is no guarantee of future results.*

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 $17,775 on 9/30/19.

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 (9/30/19)¶

Share Class/Inception Date 3 M YTD 1 Yr 3 Yr 5 Yr 10 Yr
Class A (NAV) 12/29/06 -0.05% 17.39% 4.84% 9.11% 6.50% 6.37%
Class A (5.75% max. load) -5.79% 10.65% -1.19% 6.97% 5.24% 5.74%
Class C (NAV) 12/29/06 -0.20% 16.75% 4.12% 8.30% 5.72% 5.58%
Class C (1.00% max. CDSC) -1.20% 15.75% 3.12% 8.30% 5.72% 5.58%
Class I (NAV) 12/29/06 0.05% 17.68% 5.19% 9.47% 6.86% 6.73%
Class Y (NAV) 07/01/13 0.05% 17.64% 5.22% 9.48% 6.88% 6.58%
MSCI-EAFE® Index 1 -1.07% 12.80% -1.34% 6.48% 3.27% 4.90%

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. Total Expense Ratios: Class A 1.22%, Class C 1.96%, Class I 0.91%, Class Y 0.89%. Not all classes of shares may be available to all investors or through all broker/dealer platforms.

†The total return performance figures for Class Y shares of the fund represent the performance of the fund's Class A shares for periods prior to 7/1/13, the inception date for Class Y shares, and the performance of Class Y 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, anticipated holding period and other relevant factors. Portfolio composition is as of 9/30/2019 and is subject to change at any time. Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. *Source: FactSet. 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. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. 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.

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 guarantee of future results.

*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.

Top Ten Holdings

- **SMC**: 3.10%
- **Keyence**: 3.06%
- **AIA Group**: 2.98%
- **Adidas**: 2.94%
- **Experian**: 2.91%
- **Air Liquide**: 2.67%
- **Taiwan Semiconductor Manufacturing, ADR**: 2.58%
- **ASML**: 2.57%
- **Smith & Nephew**: 2.52%
- **Shin-Etsu**: 2.51%

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

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 im.bnymellon.com. Read the prospectus carefully before investing. Investors should discuss with their advisor 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.