Morningstar Extended Rating™ based on risk-adjusted returns as of 9/30/2019 for the fund’s Class A (extended rating), I (extended rating) and 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 5 stars Class A (extended rating), I (extended rating) and Y (539 funds rated); 3 Yrs. 4 stars Class A (extended rating) and 5 stars Class I (extended rating) and Y (539 funds rated); 5 Yrs. 5 stars Class A (extended rating), I (extended rating) and Y (448 funds rated). Past performance is no guarantee of future results.*

**Morningstar Category**
Intermediate Core-Plus Bond

**Lipper Category**
Core Plus Bond Funds

**Average Effective Maturity**
8.65 Years

**Average Effective Duration**
5.77 Years

**SEC 30-Day Yield (as of 9/30/19)**

<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 A (NAV) 02/02/18</td>
<td>2.39%</td>
<td>10.26%</td>
<td>10.74%</td>
<td>3.89%</td>
<td>4.00%</td>
<td>4.20%</td>
</tr>
<tr>
<td>Class A (4.50% max. load)</td>
<td>-2.26%</td>
<td>5.28%</td>
<td>5.76%</td>
<td>2.30%</td>
<td>3.05%</td>
<td>3.66%</td>
</tr>
<tr>
<td>Class C (NAV) 02/02/18</td>
<td>2.18%</td>
<td>9.74%</td>
<td>10.00%</td>
<td>3.49%</td>
<td>3.76%</td>
<td>4.06%</td>
</tr>
<tr>
<td>Class C (1.00% max. CDSC)</td>
<td>1.18%</td>
<td>8.74%</td>
<td>9.00%</td>
<td>3.49%</td>
<td>3.76%</td>
<td>4.06%</td>
</tr>
<tr>
<td>Class I (NAV) 02/02/18</td>
<td>2.45%</td>
<td>10.46%</td>
<td>11.01%</td>
<td>4.05%</td>
<td>4.09%</td>
<td>4.25%</td>
</tr>
<tr>
<td>Class Y (NAV) 12/02/10</td>
<td>2.46%</td>
<td>10.48%</td>
<td>11.03%</td>
<td>4.04%</td>
<td>4.08%</td>
<td>4.25%</td>
</tr>
<tr>
<td>Bloomberg Barclays U.S. Aggregate Bond Index</td>
<td>2.27%</td>
<td>8.52%</td>
<td>10.30%</td>
<td>2.92%</td>
<td>3.38%</td>
<td>–</td>
</tr>
</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 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 8/30/2020. Total Expense Ratios: Class A 0.78%, Class C 1.56%, Class I 1.47%, Class Y 0.63%. Net Expense Ratios: Class A 0.70%, Class C 1.45%, Class I 0.45%, Class Y 0.45%. Not all classes of shares may be available to all investors or through all broker/dealer platforms.

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The 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, incepted 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 10/16/2018 the Fund received the merged assets of Dreyfus Intermediate Term Income Fund, the performance of which is not reflected above. *Insight 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 (III). 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.” Portfolio composition is as of 9/30/2019 and is subject to change at any time. **Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund’s holdings. *Average Effective Duration is used to measure the market price sensitivity of the fund’s portfolio holdings to changes in interest-rates. **Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. Source: FactSet. The Bloomberg Barclays 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). Investors cannot invest directly in any index.
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, faith and credit of the United States 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.

Top Ten Holdings
- U.S. Treasury, 2.4%, 05/15/2029, 3.96%
- U.S. Treasury, 2.5%, 02/28/2026, 3.27%
- U.S. Treasury, 2%, 07/31/2020, 3.21%
- U.S. Treasury, 3.5%, 02/15/2039, 2.51%
- FNMA, 3%, 07/01/2034, 1.83%
- GNMA, 3%, 07/01/2046, 1.79%
- FNMA, 3.5%, 09/01/2044, 1.61%
- U.S. Treasury, 1.8%, 07/31/2024, 1.46%
- BHP Billiton, 6.8%, 10/19/2075, 1.43%
- FHLMC, 3.5%, 07/01/2045, 1.34%

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

Allocation by Duration
- < 1 Year: 16.22%
- 1 - 3 Years: 14.20%
- 3 - 5 Years: 24.50%
- 5 - 7 Years: 14.80%
- 7 - 10 Years: 12.54%
- 10 - 20 Years: 16.38%
- 20+ Years: 1.36%

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.

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, Jason Celente, E. Gerard Berrigan and James DiChiario are the fund's primary portfolio managers. Messrs. Khanna, Celente and Berrigan have each served as primary portfolio managers since the fund commenced operations on February 2, 2018. Mr. DiChiario has served as a primary portfolio manager of the fund since August 1, 2019. Messrs. Khanna, Celente and Berrigan also were the predecessor fund's primary portfolio managers since its inception in December 2010. Messrs. Khanna, Celente and DiChiario are senior portfolio managers, and Mr. Berrigan is head of U.S. fixed income, at the sub-adviser.

Credit Quality Breakdown
- U.S. Government: 18.69%
- AAA: 27.27%
- AA: 2.33%
- A: 18.86%
- BBB: 28.44%
- BB: 3.15%
- B: 1.26%

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. 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 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.

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.


*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 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.