BNY Mellon International Stock Index Fund

Investor Shares  DIISX  Class I  DINIX ★★★★

Morningstar Rating™ based on risk-adjusted returns as of 3/31/2020 for the fund’s Class I shares; other classes may have different performance characteristics. Overall rating for the Foreign Large Blend category. Fund ratings are out of 5 stars: Overall 4 stars Class I (638 funds rated); 3 Yrs. 4 stars Class I (638 funds rated); 5 Yrs. 3 stars Class I (extended rating) (503 funds rated); 10 Yrs. 3 stars Class I (extended rating) (369 funds rated). Past performance is no guarantee of future results.*

CUSIP
Investor Shares 09661L500
Class I 09661L203

Assets for the Fund
$472,478,921

Holdings2 924

Dividend Frequency Annually

Morningstar Category
Foreign Large Blend

Lipper Category
International Multi-Cap Core

Investment Professionals

Mellon is a global multi-specialist investment manager dedicated to serving our clients with a full spectrum of research-driven solutions.

Investment Adviser
BNY Mellon Investment Adviser, Inc.

Growth of a $10,000 Investment1
A hypothetical $10,000 investment in the fund’s Investor Shares on 6/30/97 would have been worth $17,990 on 3/31/20.

Assumes reinvestment of dividends and capital gains. Performance for the fund’s other share classes would vary.

Historical Performance (CL.I @ NAV)1

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</tr>
</thead>
<tbody>
<tr>
<td>7.31%</td>
<td>-12.51%</td>
<td>17.74%</td>
<td>21.12%</td>
<td>-5.91%</td>
<td>-1.19%</td>
<td>1.14%</td>
<td>24.71%</td>
<td>-13.67%</td>
<td>21.77%</td>
<td></td>
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Average Annual Total Returns (3/31/20)1

<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>10 Yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investor Shares (NAV) 06/30/97</td>
<td>-22.64%</td>
<td>-22.64%</td>
<td>-14.61%</td>
<td>-2.11%</td>
<td>-0.94%</td>
<td>2.30%</td>
</tr>
<tr>
<td>Class I (NAV) 08/31/16</td>
<td>-22.60%</td>
<td>-22.60%</td>
<td>-14.37%</td>
<td>-1.88%</td>
<td>-0.75%</td>
<td>2.40%</td>
</tr>
<tr>
<td>MSCI-EAFE® Index1</td>
<td>-22.83%</td>
<td>-22.83%</td>
<td>-14.38%</td>
<td>-1.82%</td>
<td>-0.62%</td>
<td>2.72%</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 may not be annualized. Go to im.bnymellon.com for the fund’s most recent month-end returns. The net expense ratio reflects a contractual expense reduction agreement, without which, the returns would have been lower. The agreement may be amended without the approval of the fund’s shareholders. Total Expense Ratios: Investor Shares 0.61%, Class I 0.38%, Net Expense Ratios: Investor Shares 0.60%, Class I 0.35%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

1The total return performance figures for Class I shares of the fund represent the performance of the fund’s Investor shares, for periods prior to 8/31/16, the inception date for Class I shares, and the performance of Class I from that inception date. Performance reflects the applicable class’s 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. 2Portfolio composition is as of 3/31/2020 and is subject to change at any time. Asset Exposure percentages include any exposure through long futures positions but do not include any short positions or currency transactions. 3Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. 4Source: 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.
**BNY Mellon International Stock Index Fund**

**Investor Shares** DIIX  **Class I** DINIX

### Asset Exposure

- **Foreign Equity**: 99.17%
- **Short Term And Net Cash**: 0.61%
- **Domestic Equity**: 0.22%

### Top Country Exposures

<table>
<thead>
<tr>
<th>Country</th>
<th>Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Japan</td>
<td>26.20%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>13.75%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>10.97%</td>
</tr>
<tr>
<td>France</td>
<td>10.54%</td>
</tr>
<tr>
<td>Germany</td>
<td>8.28%</td>
</tr>
<tr>
<td>Australia</td>
<td>6.03%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>4.37%</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>3.62%</td>
</tr>
<tr>
<td>Spain</td>
<td>2.59%</td>
</tr>
<tr>
<td>Sweden</td>
<td>2.55%</td>
</tr>
</tbody>
</table>

### Top Ten Holdings

- **Nestle**: 2.68%
- **Roche Holding**: 2.00%
- **Novartis**: 1.55%
- **Toyota Motor**: 1.20%
- **AstraZeneca**: 1.02%
- **HSBC Holdings**: 1.00%
- **ASML Holding**: 0.99%
- **SAP**: 0.99%
- **AIA Group**: 0.95%
- **Novo Nordisk**: 0.93%

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

### Top Sectors and Industries

- **Financials**: 16.44%
- **Health Care**: 14.33%
- **Industrials**: 14.26%
- **Consumer Staples**: 12.64%
- **Consumer Discretionary**: 11.08%
- **Information Technology**: 7.62%
- **Materials**: 6.68%
- **Communication Services**: 5.52%
- **Utilities**: 4.19%
- **Energy**: 3.95%
- **Real Estate**: 3.30%

### Goal/Approach

The fund seeks to match the performance of the Morgan Stanley Capital International Europe, Australasia, Far East Index (the "Index"). To pursue this goal, the fund generally is fully invested in stocks included in the Index. The fund attempts to have a correlation between its performance and that of the Index of at least .95 before expenses. A correlation of 1.00 would mean that the fund and the Index were perfectly correlated.

### Portfolio Management

The fund’s investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). Thomas J. Durante, CFA, Karen Q. Wong, CFA and Richard A. Brown, CFA are the primary portfolio managers of the fund. Mr. Durante has been a primary portfolio manager of the fund since June 2010, and Ms. Wong and Mr. Brown have been primary portfolio managers of the fund since April 2007. Mr. Durante is a managing director and co-head of equity index portfolio management at BNY Mellon Investment Adviser. Ms. Wong is a managing director and head of index portfolio management at BNY Mellon, and Mr. Brown is a managing director and co-head of equity index portfolio management at BNY Mellon.

### Risks

**Equities** are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, 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. The fund uses an indexing strategy. It does not attempt to manage market volatility, use defensive strategies or reduce the effects of any long-term periods of poor stock performance. Recent market risks include pandemic risks related to COVID-19. The effects of COVID-19 have contributed to increased volatility in global markets and will likely affect certain countries, companies, industries and market sectors more dramatically than others. To the extent the fund may overweight its investments in certain countries, companies, industries or market sectors, such positions will increase the fund's exposure to risk of loss from adverse developments affecting those countries, companies, industries or sectors.

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.

**www.im.bnymellon.com**  
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