Goal/Approach
The fund seeks total return (consisting of capital appreciation and income). To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in stocks. The fund seeks to focus on dividend-paying stocks and other investments and investment techniques that provide income. The investment adviser chooses stocks through a disciplined investment process that combines computer modeling techniques, fundamental analysis and risk management.

CUSIP
Class A 05569M343 Class C 05569M335 Class I 05569M327 Class Y 05569M319

Assets for the Fund
$626,009,765

Holdings
52

Dividend Frequency
Monthly

Morningstar Category
Large Value

Lipper Category
Equity Income Funds

BNY Mellon Income Stock Fund

Class A BMIAX  Class C BMISX  Class I BMIIX  Class Y BMIYX

Asset Allocation

- Common Stock; Domestic: 94.90%
- Short Term 2.60%
- Preferred Stock (Non-Convertible); Domestic: 2.38%
- Net Cash (Liabilities): 0.12%

Top Ten Holdings

1. JPMorgan Chase & Co. 5.26%
2. PPL 4.30%
3. Goldman Sachs Group 4.24%
4. CF Industries Holdings 4.22%
5. US Bancorp 3.91%
6. Medtronic 3.78%
7. Bank Of America 3.73%
8. Morgan Stanley 3.50%
9. AbbVie 3.08%
10. United Technologies 2.94%

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

Sector Allocation

- Financials: 29.99%
- Health Care: 15.73%
- Information Technology: 10.36%
- Industrials: 8.52%
- Materials: 7.94%
- Utilities: 7.04%
- Energy: 6.79%
- Consumer Staples: 4.01%
- Consumer Discretionary: 3.85%
- Communication Services: 3.15%
- Real Estate: 2.63%

Portfolio Management

The fund's investment adviser is BNY Mellon Fund Advisers, a division of BNY Mellon Investment Adviser, Inc. The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). John C. Bailer, Brian C. Ferguson and David S. Intoppa are the fund's primary portfolio managers. Mr. Bailer has been a primary portfolio manager of the fund since December 2011, and Messrs. Ferguson and Intoppa have been primary portfolio managers of the fund since December 2015. Mr. Bailer is an executive vice president and a senior portfolio manager of U.S. dividend-oriented and large cap-strategies and is a senior research analyst on the Dynamic Large Cap Value strategy at Mellon Investments Corporation (Mellon), an affiliate of BNYM Investment Adviser. Mr. Ferguson is an executive vice president and senior portfolio manager and is the head of the Large Cap Value team at Mellon. Mr. Intoppa is a director and senior research analyst on the Dynamic Large Cap Value strategy at Mellon. Messrs. Bailer, Ferguson and Intoppa also are employees of BNYM Investment Adviser and manage the fund in their capacity as employees of BNYM Investment Adviser.

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.


*Portfolio composition is as of 3/31/2020 and is subject to change at any time.

There is no guarantee that dividend-paying companies will continue to pay, or increase, their dividend.

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. 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.