Morningstar Rating™ based on risk-adjusted returns as of 3/31/2020 for the fund's Class A, I and Y 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 A, I and Y (638 funds rated); 3 Yrs. 4 stars Class A, I and Y (extended rating) (503 funds rated); 10 Yrs. 4 stars Class A, I and Y (extended rating) (369 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 12/18/07 would have been worth $10,425 on 3/31/20.

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)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Class A (NAV) 12/18/07</th>
<th>Class A (5.75% max. load)</th>
<th>Class C (NAV) 12/18/07</th>
<th>Class C (1.00% max. CDSC)</th>
<th>Class I (NAV) 12/18/07</th>
<th>Class Y (NAV) 10/01/15</th>
<th>MSCI-EAFE® Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>-21.12%</td>
<td>-25.68%</td>
<td>-21.31%</td>
<td>-22.10%</td>
<td>-21.06%</td>
<td>-21.02%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2011</td>
<td>-21.12%</td>
<td>-25.68%</td>
<td>-21.31%</td>
<td>-22.10%</td>
<td>-21.06%</td>
<td>-21.02%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2012</td>
<td>-12.80%</td>
<td>-17.81%</td>
<td>-13.67%</td>
<td>-14.53%</td>
<td>-12.52%</td>
<td>-12.42%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2013</td>
<td>-1.05%</td>
<td>-2.97%</td>
<td>-1.82%</td>
<td>-1.82%</td>
<td>-0.74%</td>
<td>-0.68%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2014</td>
<td>-0.17%</td>
<td>-1.34%</td>
<td>-0.92%</td>
<td>-0.92%</td>
<td>0.16%</td>
<td>0.18%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2015</td>
<td>-2.29%</td>
<td>-1.69%</td>
<td>-1.53%</td>
<td>-1.53%</td>
<td>2.60%</td>
<td>2.61%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2016</td>
<td>-14.38%</td>
<td>-22.83%</td>
<td>-14.38%</td>
<td>-14.38%</td>
<td>-4.31%</td>
<td>-6.82%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2017</td>
<td>-0.62%</td>
<td>-14.53%</td>
<td>-0.62%</td>
<td>-14.53%</td>
<td>0.27%</td>
<td>0.18%</td>
<td>-22.83%</td>
</tr>
<tr>
<td>2018</td>
<td>2.97%</td>
<td>-22.83%</td>
<td>2.97%</td>
<td>-22.83%</td>
<td>0.27%</td>
<td>0.18%</td>
<td>2.97%</td>
</tr>
<tr>
<td>2019</td>
<td>2.97%</td>
<td>-22.83%</td>
<td>2.97%</td>
<td>-22.83%</td>
<td>0.27%</td>
<td>0.18%</td>
<td>2.97%</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 2/28/2021, without which, the returns would have been lower. Total Expense Ratios: Class A 4.98%, Class C 2.33%, Class I 0.98%, Class Y 0.94%. Net Expense Ratios: Class A 1.39%, Class C 0.65%, Class I 0.98%, Class Y 0.94%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.
BNY Mellon Diversified International Fund

Class A: DFPAX  Class C: DFPCX  Class I: DFPIX  Class Y: DDIFX

**Asset Allocation**

- International Equity: 95.83%
- Domestic Cash: 2.12%
- Domestic Equity: 1.96%
- International Cash: 0.09%

**Top Holdings**

- **BNY Mellon International Core Equity Fund, Cl. Y**: 36.39%
- **BNY Mellon International Stock Fund, Cl. Y**: 32.16%
- **BNY Mellon International Equity Fund, Cl. Y**: 21.10%
- **BNY Mellon International Small Cap Fund, Cl. Y**: 6.10%
- **BNY Mellon Emerging Markets Securities Fund, Cl. Y**: 4.25%

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

**Sector Allocation**

- Industrials: 15.70%
- Financials: 14.74%
- Consumer Discretionary: 13.02%
- Health Care: 12.51%
- Information Technology: 12.16%
- Consumer Staples: 12.06%
- Energy: 6.15%
- Materials: 5.69%
- Real Estate: 3.62%
- Utilities: 2.57%
- Telecommunication Services: 1.78%

**Goal/Approach**

The fund seeks long-term capital appreciation. To pursue its goal, the fund normally allocates its assets among other mutual funds advised by BNY Mellon Investment Adviser, Inc. or its affiliates, referred to as underlying funds that invest primarily in stocks issued by foreign companies. The underlying funds as of the date of the prospectus were BNY Mellon International Core Equity Fund, BNY Mellon International Stock Fund, BNY Mellon International Equity Fund, BNY Mellon Global Emerging Markets Fund, BNY Mellon Emerging Markets Securities Fund, BNY Mellon Strategic Beta Emerging Markets Equity Fund and BNY Mellon International Small Cap Fund.

**Portfolio Management**

The fund’s investment adviser is BNYM Investment Adviser. Caroline Lee and Jeffrey M. Mortimer, CFA are the fund’s primary portfolio managers responsible for investment allocation decisions, positions they have held since November 2018 and March 2015, respectively. Ms. Lee is the Senior Investment Strategist for BNY Mellon Wealth Management, an affiliate of BNY Mellon Investment Adviser. Mr. Mortimer is the Director of Investment Strategy for BNY Mellon Wealth Management. Ms. Lee and Mr. Mortimer also are 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.

BNYM Investment Adviser, Inc. and BNY Mellon Securities Corporation are affiliated with The Bank of New York Mellon Corporation.

*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. ©2020 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.

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

**Risks:**

Equities are subject to market, sector market, sector 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. Small and midsized company stocks tend to be more volatile and less liquid than larger company stocks as these companies are less established and have more volatile earnings histories. 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.