



BNY Mellon Diversified Emerging Markets Fund

FACT SHEET
Sep 30, 2021

Class A **DBEAX** Class C **DBECX** Class I **SBCEX** ★★★★★ Class Y **SBYEX** ★★★★★

Morningstar Rating™ based on risk-adjusted returns as of 9/30/2021 for the fund's Class I and Y shares; other classes may have different performance characteristics. Overall rating for the Diversified Emerging Markets category. Fund ratings are out of 5 stars: Overall 4 stars Class I and Y (708 funds rated); 3 Yrs. 4 stars Class I and Y (708 funds rated); 5 Yrs. 4 stars Class I and Y (598 funds rated); 10 Yrs. 3 stars Class I and Y (extended rating) (317 funds rated). **Past performance is no guarantee of future results.***

CUSIP
Class A 05588D738
Class C 05588D746
Class I 05586X504
Class Y 05588D811

Assets for the Fund
\$197,564,560

Holdings²
226

Dividend Frequency
Annually

Morningstar Category
Diversified Emerging Markets

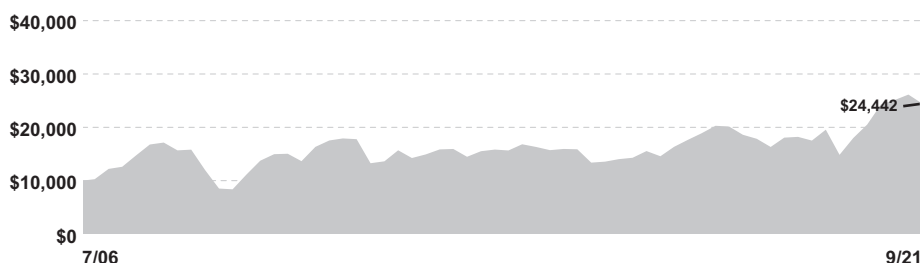
Lipper Category
Emerging Markets Funds

Investment Professionals



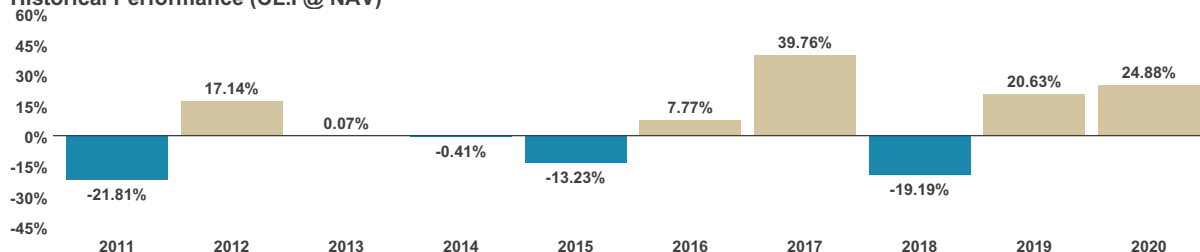
Investment Adviser
BNY Mellon Investment Adviser, Inc.

Growth of a \$10,000 Investment
A hypothetical \$10,000 investment in the fund's Class A shares on 7/10/06 would have been worth \$24,442 on 9/30/21.



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)³



Average Annual Total Returns (9/30/21)¹

Share Class/Inception Date	3 M	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Class A (NAV) 03/31/09	-6.49%	0.49%	19.15%	11.05%	9.47%	6.30%
Class A (5.75% max. load)	-11.86%	-5.27%	12.29%	8.88%	8.18%	5.67%
Class C (NAV) 03/31/09	-6.68%	-0.07%	18.26%	10.20%	8.55%	5.45%
Class C (1.00% max. CDSC)	-7.61%	-1.07%	17.26%	10.20%	8.55%	5.45%
Class I (NAV) 07/10/06	-6.39%	0.83%	19.65%	11.62%	10.00%	6.78%
Class Y (NAV) 01/31/14	-6.38%	0.90%	19.68%	11.71%	10.07%	6.85%
MSCI Emerging Markets Index ⁴	-8.09%	-1.25%	18.20%	8.58%	9.23%	6.09%

DUE TO RECENT MARKET VOLATILITY, CURRENT PERFORMANCE MAY BE DIFFERENT THAN THE FIGURES SHOWN.

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 2/1/2022, without which, the returns would have been lower. Total Expense Ratios: Class A 2.09%, Class C 2.98%, Class I 1.48%, Class Y 1.38%. Net Expense Ratios: Class A 1.94%, Class C 2.69%, Class I 1.48%, Class Y 1.38%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

¹The total return performance figures for Class Y shares of the fund represent the performance of the fund's Class I shares for periods prior to 1/31/14, the inception date for Class Y shares, and the performance of Class Y from that inception date. Performance reflects the applicable class's sales load and distribution/servicing fees since the inception date. Had these fees and expenses been reflected for periods prior, performance would have been lower. 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. 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. ²Portfolio composition is as of 9/30/2021 and is subject to change at any time. ³Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. ⁴Source: FactSet. The MSCI Emerging Markets Index is a free float-adjusted, market capitalization-weighted index that is designed to measure equity market performance of emerging markets. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. Investors cannot invest directly in any index.

"Newton" and/or the "Newton Investment Management" brand refers to Newton Investment Management Limited. Newton is incorporated in the United Kingdom and is authorized and regulated by the Financial Conduct Authority in the conduct of investment business. Newton is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Newton is a subsidiary of The Bank of New York Mellon Corporation.

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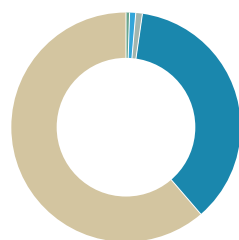
Class A **DBEAX**

Class C **DBECX**

Class I **SBCEX**

Class Y **SBYEX**

Asset Allocation¹



Common Stock; Foreign 61.31%
Mutual Funds; Domestic 36.40%
Net Cash (Liabilities) 0.93%
Preferred Stock (Non-Convertible); Foreign 0.86%
Common Stock; Domestic 0.50%

Top Ten Holdings¹

BNY Mellon Global Emerging Markets Fund, Cl. Y	35.09%
Taiwan Semiconductor Manufacturing	4.81%
Tencent Holdings	3.68%
Samsung Electronics	2.90%
Chailease Holding	1.53%
MediaTek	1.32%
iShares MSCI Emerging Markets ETF	1.32%
Alibaba Group Holding, ADR	1.29%
Sberbank Of Russia	1.23%
Lukoil, ADR	1.14%

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

Top Country Exposures¹

China	24.25%
India	15.52%
Tanzania	14.28%
South Korea	11.80%
United States	5.74%
Brazil	4.75%
Mexico	3.09%
South Africa	3.03%
Hong Kong	2.90%
Russia	2.20%

Top Sectors and Industries¹

Semiconductors & Semiconductor	10.85%
Banks	6.27%
Internet Software & Services	5.89%
IT Services	4.62%
Industrial Conglomerates	4.01%
Food & Staples Retailing	3.98%
Metals & Mining	3.97%
Media	3.86%
Technology Hardware, Storage & Equipment	3.57%
Internet & Direct Marketing Retail	3.27%

Goal/Approach

The fund seeks long-term growth of capital. To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies located, organized, or with a majority of assets or business in emerging market countries, including underlying funds that invest in such securities. The fund uses a "manager of managers" approach by selecting one or more investment managers to serve as subadvisers to the fund. The fund also uses a "fund of funds" approach by investing in one or more underlying funds.

Portfolio Management

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). BNYM Investment Adviser has engaged its affiliate, Newton Investment Management North America, LLC (Newton), to serve as the fund's subadviser. The day-to-day management of the portion of the fund's portfolio allocated to the Active Equity Strategy is the responsibility of Julianne McHugh. Ms. McHugh has been a primary portfolio manager of the fund since November 2015 and is Head of Impact investing and a lead portfolio manager on emerging market strategies at Newton. The day-to-day management of the portion of the fund's portfolio allocated to the Multi-Factor Equity Strategy is the responsibility of Peter D. Goslin, CFA. Mr. Goslin has been a primary portfolio manager of the fund since January 2014. Mr. Goslin is a portfolio manager at Newton.

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 professional or visit im.bnymellon.com. Read the prospectus carefully before investing. Investors should discuss with their financial professional 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.

BNY Mellon Investment Adviser, Inc., Newton Investment Management North America, LLC and BNY Mellon Securities Corporation are subsidiaries of The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand of 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. ©2021 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.

¹Portfolio composition is as of 9/30/2021 and is subject to change at any time.

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. **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 and should not serve as a primary basis for investment decisions. Please consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation.