



# BNY Mellon International Equity Fund

FACT SHEET  
Sep 30, 2022

Class A NIEAX    Class C NIECX    Class I SNIEX    Class Y NIEYX

### 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 common stocks or securities convertible into common stocks (such as convertible preferred stocks, warrants and convertible bonds) of foreign companies and depository receipts evidencing ownership in such securities. At least 75% of the fund's net assets will be invested in countries represented in the MSCI EAFE Index.

### CUSIP

Class A 05588D845  
Class C 05588D852  
Class I 05588D837  
Class Y 05588D753

### Assets for the Fund

\$410,629,216

### Holdings<sup>2</sup>

60

### Dividend Frequency

Annually

### Morningstar Category

Foreign Large Blend

### Lipper Category

International Multi-Cap Growth

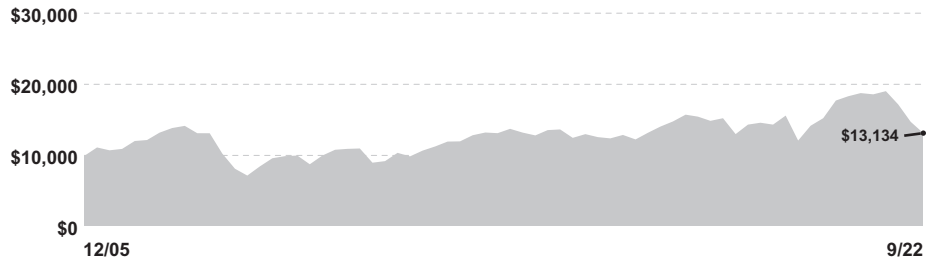
### Sub-Adviser



Investment Adviser  
BNY Mellon Investment Adviser, Inc.

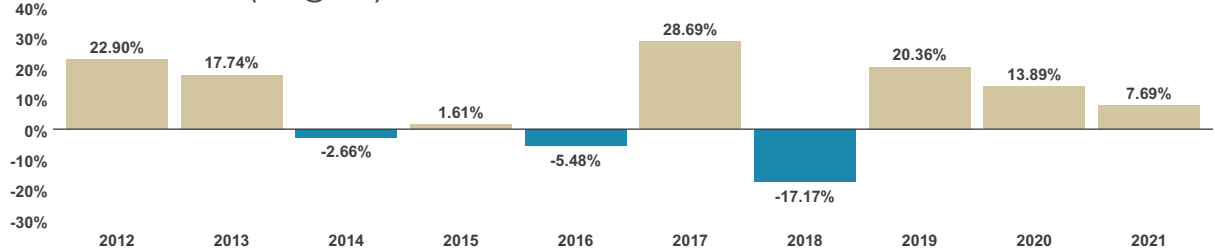
### Growth of a \$10,000 Investment<sup>1</sup>

A hypothetical \$10,000 investment in the fund's Class A shares on 12/21/05 would have been worth \$13,134 on 9/30/22.



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)<sup>3</sup>



### Average Annual Total Returns (9/30/22)<sup>1</sup>

Share Class/Inception Date	3 M	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Class A (NAV) 03/31/08	-10.79%	-31.00%	-29.34%	-2.87%	-2.33%	2.09%
Class A (5.75% max. load)	-15.93%	-34.96%	-33.41%	-4.77%	-3.48%	1.49%
Class C (NAV) 03/31/08	-10.96%	-31.39%	-29.88%	-3.61%	-3.06%	1.32%
Class C (1.00% max. CDSC)	-11.85%	-32.08%	-30.56%	-3.61%	-3.06%	1.32%
Class I (NAV) 12/21/05	-10.77%	-30.90%	-29.19%	-2.65%	-2.09%	2.37%
Class Y (NAV) 07/01/13	-10.72%	-30.89%	-29.17%	-2.63%	-2.08%	2.41%
MSCI-EAFE <sup>®</sup> Index <sup>4</sup>	-9.36%	-27.09%	-25.13%	-1.83%	-0.84%	3.67%

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](http://im.bnymellon.com) for the fund's most recent month-end returns. The net expense ratio(s) reflect a contractual expense reduction agreement through 2/1/2023, without which, the returns would have been lower. Total Expense Ratios: Class A 1.17%, Class C 1.95%, Class I 0.88%, Class Y 0.82%. Net Expense Ratios: Class A 1.07%, Class C 1.82%, Class I 0.82%, Class Y 0.82%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

<sup>1</sup>The total return performance figures for Class A and Class Y shares of the fund represent the performance of the fund's Class I shares for periods prior to 3/31/08 and 7/1/13, the inception dates for Class A and Class Y shares, respectively, and the performance of Class A and Class Y, respectively, from those inception dates. 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. <sup>2</sup>Portfolio composition is as of 9/30/2022 and is subject to change at any time. <sup>3</sup>Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. <sup>4</sup>Source: 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.

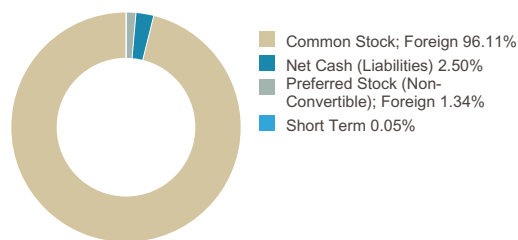
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Not FDIC-Insured. Not Bank-Guaranteed. May Lose Value.

# BNY Mellon International Equity Fund

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## Asset Allocation<sup>1</sup>



## Top Ten Holdings<sup>1</sup>

Shell	4.38%
Roche Holding	3.76%
Nestle	3.50%
Zurich Insurance Group	3.38%
TechnoPro Holdings	3.05%
Barclays	2.99%
AstraZeneca	2.88%
Diageo	2.73%
BAE Systems	2.53%
Sanofi	2.41%

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

## Top Country Exposures<sup>1</sup>

United Kingdom	30.21%
Japan	18.12%
Switzerland	15.99%
France	10.95%
Netherlands	5.04%
Germany	4.73%
Australia	2.25%
Hong Kong	2.05%
China	1.94%
Norway	1.78%

## 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 Limited (Newton), to serve as the fund's sub-adviser. Paul Markham is the fund's primary portfolio manager, a position he has held since the fund's inception. Mr. Markham is a member of the Equity Opportunities team and a portfolio manager on various global and regional equity strategies 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](http://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.

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<sup>1</sup>Portfolio composition is as of 9/30/2022 and is subject to change at any time. Diversification cannot assure a profit or protect against loss.

**Risks:** Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Currencies are subject to the risk that those currencies will decline in value relative to a local currency, or, in the case of hedged positions, that the local currency will decline relative to the currency being hedged. Each of these risks could increase the fund's volatility. 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 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.