BNY Mellon Balanced Opportunity Fund

Fact Sheet | September 30, 2026

Class A	**DBOAX**
Class I	**DBORX**
Class Y	**DBOYX**

Goal: The fund seeks high total return through a combination of capital appreciation and current income.

Class	CUSIP
Class A	09662F106
Class I	09662F304
Class Y	09662F601

Assets for the Fund
$285,848,965

Holdings[4]
435

Dividend Frequency
Annually

Sub-Adviser
Newton Investment Management North America, LLC

Total Expenses (%)

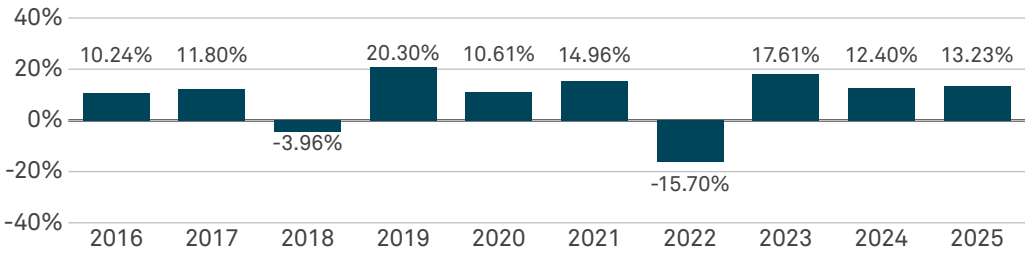
Class	Gross†	Net††
Class A	1.25	1.15
Class I	1.01	0.90
Class Y	1.24	0.90

Average Annual Total Returns (as of 9/30/26)[1]

Class/Inception Date	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 01/30/04	-0.19%	6.35%	9.16%	13.64%	6.89%	8.42%
Class A (5.75% maximum load)	-5.94%	0.25%	2.89%	11.42%	5.63%	7.78%
Class I (NAV) 01/30/04	-0.16%	6.53%	9.42%	13.90%	7.15%	8.69%
Class Y (NAV) 09/30/16	-0.15%	6.56%	9.42%	13.89%	7.28%	8.76%
S&P 500® Index[2]	2.30%	12.75%	15.74%	22.89%	13.79%	15.33%
Bloomberg U.S. Aggregate Bond Index[3]	-3.51%	-2.91%	-1.84%	4.06%	-0.64%	1.14%

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. Data assumes the reinvestment of dividends and capital gains, if any. Performance for periods less than 1 year is not annualized. Go to bny.com/investments for the fund's most recent month-end returns.

Historical Performance (Class I @ NAV)



†Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. ††Net Expenses is the total annual operating expense ratio for the fund, after any applicable fee waivers or expense reimbursements. The net expense ratio(s) reflect a contractual expense reduction agreement through 3/31/2027, without which, the returns would have been lower. The Net Expenses is the actual fund expense ratio applicable to investors. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

[1]For the fund's Class Y shares, periods prior to the inception date reflect the performance of the fund's Class I shares. Such performance figures have not been adjusted to reflect applicable class fees and expenses of Class Y shares. Each share class is invested in the same portfolio of securities, and the annual returns would have differed only to the extent that the classes have different expenses. [2]Source: FactSet. The **S&P 500® Index** is widely regarded as the best single gauge of large-cap U.S. equities. [3]Source: FactSet. The **Bloomberg U.S. Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment-grade, U.S. dollar-denominated, fixed-rate taxable bond market. Bloomberg® and the Bloomberg U.S. Aggregate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg") and have been licensed for use for certain purposes by BNY. Bloomberg is not affiliated with BNY, and Bloomberg does not approve, endorse, review, or recommend any product named herein. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information. Investors cannot invest directly in any index. **NAV** is Net Asset Value. **FDIC** is Federal Deposit Insurance Corp. **YTD** is Year to Date. **CFA®** and **Chartered Financial Analyst®** are registered trademarks owned by the CFA Institute.

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

BNY | INVESTMENTS

BNY Mellon Balanced Opportunity Fund

Asset Allocation[4]

Asset Type	Fund
Common Stock; Domestic	57.69%
Corporate Bonds (Non - Convertible); Domestic	28.94%
Common Stock; Foreign	6.34%
Corporate Bonds (Non - Convertible); Foreign	3.52%
Short Term	1.45%
Collateralized Mortgage Obligations; Corporate	0.91%
U.S.Government Securities	0.86%
U.S.Government Agencies	0.24%
Net Cash (Liabilities)	0.03%

Top 10 Holdings[4]

Company	Fund
Nvidia	4.49%
Microsoft	3.39%
Apple	3.32%
United States Treasury Note/ Bond, 4.75%, 11/15/2043	2.75%
Amazon.com	2.46%
IShares Core U.S. Aggregate Bond	2.33%
United States Treasury Note/ Bond, 3.625%, 03/31/2030	2.11%
United States Treasury Note/ Bond, 3.625%, 05/31/2028	2.05%
SPDR S&P 500 ETF Trust	1.90%
Alphabet, Class C	1.80%

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[4]

Sector	Fund
Technology	20.79%
Sovereign	13.29%
Finance	10.21%
Telecommunication Services	9.34%
U.S. Government Agencies/ Mortgage-Backed	7.64%
Health Care	5.47%
Industrial	4.94%
Energy	3.83%
Pharmaceuticals, Biotech & Life Sciences	3.09%
Mutual Funds: Domestic	2.33%

Portfolio Manager(s)

John C. Bailer, CFA
Fund 2015
Industry 1992

Karen Behr
Fund 2021
Industry 1999

James Stavena
Fund 2022
Industry 1991

Brian C. Ferguson
Fund 2007
Industry 1990

Keith Howell, CFA
Fund 2021
Industry 2004

Torrey Zaches, CFA
Fund 2018
Industry 1994

Martin Chambers
Fund 2023
Industry 2006

Julianne D. McHugh
Fund 2025
Industry 1992

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. For more information, call 1-800-373-9387 or visit bny.com/investments. 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.

[4]Portfolio composition is as of 9/30/2026 and is subject to change at any time.

Risks: Bonds are subject generally to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. **Equities** are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. **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.

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The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYIA). BNYIA has engaged its affiliate, Newton Investment Management North America, LLC (NIMNA), to serve as the fund's sub-adviser. NIMNA has entered into a sub-sub investment advisory agreement with its affiliate, Newton Investment Management Limited (NIM), to enable NIM to provide certain advisory services to NIMNA for the benefit of the fund. All are subsidiaries of BNY. BNY is the corporate brand of The Bank of New York Mellon Corporation.

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