November 4, 2026

BNY FAMILY OF FUNDS

(each, a "fund" and collectively, the "funds")

Supplement to Current Summary Prospectuses, Prospectuses and Statements of Additional Information ("SAI")

Adviser Consolidation

The Bank of New York Mellon Corporation ("BNY") intends to consolidate several of its U.S. investment firms (the "Adviser Consolidation"), effective, subject to regulatory requirements, on or about January 1, 2027 (the "Effective Date"). The following investment advisers to the funds are involved in the Adviser Consolidation:

- BNY Mellon Investment Adviser, Inc. ("BNYIA") – each fund's primary investment adviser
- Insight North America LLC ("INA") – a sub-adviser to certain funds
- Mellon Investments Corporation, including its Mellon and Dreyfus divisions ("MIC") – a sub-adviser to certain funds
- Newton Investment Management North America, LLC ("NIMNA") – a sub-adviser to certain funds

(collectively, the "Involved Advisers")

The Adviser Consolidation will be effected via corporate mergers, with the surviving consolidated firm to be named "BNY Investments Corporation." Accordingly, the boards of the funds have approved (1) a new management agreement ("Management Agreement") for each fund with BNY Investments Corporation; (2) the termination of the existing sub-investment advisory agreements with the Involved Advisers that serve as sub-advisers to certain funds; and (3) Newton Investment Management Limited ("NIM") to provide advisory support to certain funds pursuant to an advisory support agreement where NIM previously served as a sub-sub investment adviser pursuant to a sub-sub-investment advisory agreement, all effective on the Effective Date. The new Management Agreement for each fund is substantially similar in all material respects to each fund's existing management agreement, and the new advisory support agreement with NIM for applicable funds is substantially similar in all material respects to such funds' existing sub-sub-investment advisory agreement.

It is currently anticipated that each fund's portfolio managers from the Involved Advisers who are responsible for the day-to-day management of the fund's investments will continue to manage the fund's investments as of the Effective Date as portfolio managers for BNY Investments Corporation. It is also currently anticipated that there will be no material changes to a fund's investment objective(s), strategies or policies, no reduction in the nature, quality or level of services provided to a fund, and no increase in the management fee payable by a fund as a result of the Adviser Consolidation.

The Adviser Consolidation will not involve a change in actual control or management of the Involved Advisers. Because there is no actual change in control or management of the Involved Advisers, the Adviser Consolidation does not constitute an "assignment" of the investment advisory and sub-investment advisory agreements for purposes of the Investment Company Act of 1940, as amended, and, therefore, a shareholder vote is not required.

In connection with the Adviser Consolidation for each fund, effective on the Effective Date:

1) All references to the Involved Advisers in a fund's summary prospectus, prospectus and SAI are replaced with references to BNY Investments Corporation (BNYIC), except in instances where historical information is provided in a fund's prospectus or SAI.
2) All references to a portfolio manager being employed by an Involved Sub-Adviser in a fund's summary prospectus, prospectus and SAI are replaced with the portfolio manager being employed by BNY Investments Corporation (BNYIC).
3) All references to sub-investment advisory and sub-sub-investment advisory arrangements (including index management agreements) with Involved Advisers in a fund's summary prospectus, prospectus and SAI are removed.

4) For funds that currently have a sub-sub-investment advisory arrangement with NIM, references to NIM serving as a sub-sub-investment adviser pursuant to a sub-sub-investment advisory agreement are replaced with NIM providing advisory support pursuant to an advisory support agreement in such fund's summary prospectus, prospectus and SAI.
5) The following information replaces any contrary information in the section "Management – Investment Adviser" of each fund's prospectus:

Effective January 1, 2027, the investment adviser for the fund is BNY Investments Corporation (BNYIC), 240 Greenwich Street, New York, New York 10286. BNYIC manages approximately $1.2 trillion in assets. Prior to January 1, 2027, the investment adviser for the fund was BNY Mellon Investment Adviser, Inc. (BNYIA). Effective January 1, 2027, BNYIC is the primary asset management business of The Bank of New York Mellon Corporation (BNY), a global investments company dedicated to helping its clients manage and service their financial assets throughout the investment lifecycle.

6) In the "Portfolio Managers and Portfolio Manager Compensation" section of the SAI, references to "Dreyfus" are replaced with references to "BNYIC – Liquidity;" references to "INA" are replaced with references to "BNYIC – Fixed Income;" references to "MIC" are replaced by references to "BNYIC – Index;" and references to "Newton" are replaced by references to "BNYIC – Equity."

In addition, the current proxy voting procedures adopted for each fund will remain the same following the Adviser Consolidation.

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Branding Initiative

BNY is currently engaged in a global brand strategy initiative with the aim of building a global investment brand for BNY Investments. In connection with this initiative, "BNY Mellon" is being replaced with "BNY" to align with the BNY Investments brand. Further, for applicable money market fund registrants, "BNY" is being added so that the name of money market fund registrants will begin with "BNY Dreyfus."

In connection with the Branding Initiative for each fund with "Mellon" in its name, effective on the Effective Date:

The word "Mellon" is removed from the name of each fund and registered investment company of which it is a series. In addition, all references to the "BNY Mellon Family of Funds" in a fund's summary prospectus, prospectus and SAI are replaced with references to the "BNY Family of Funds."

Further, the names of the following registered investment companies are changed as follows, effective on the Effective Date:

Current Name	New Name
Dreyfus Government Cash Management Funds	BNY Dreyfus Government Cash Management Funds
Dreyfus Institutional Liquidity Funds	BNY Dreyfus Institutional Liquidity Funds
Dreyfus Institutional Preferred Money Market Funds	BNY Dreyfus Institutional Preferred Money Market Funds
Dreyfus Institutional Reserves Funds	BNY Dreyfus Institutional Reserves Funds

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September 30, 2026

BNY MELLON INVESTMENT FUNDS IV, INC.
BNY Mellon Institutional S&P 500 Stock Index Fund

Supplement to Current Summary Prospectus and Prospectus

The following information supersedes and replaces the information in the second paragraph in the sections "Portfolio Management" in the summary prospectus and "Fund Summary – Portfolio Management" in the prospectus:

David France, CFA, Todd Frysinger, CFA, Vlasta Sheremeta, CFA, and Marlene Walker Smith are the fund's primary portfolio managers, positions they have held since October 2020. Messrs. France and Frysinger and Ms. Sheremeta are each a senior vice president and senior portfolio manager at Mellon Investments Corporation (MIC), an affiliate of BNYIA, and an employee of BNYIA. Ms. Walker Smith is a senior director at MIC and Chief Investment Officer of Mellon, a division of MIC, and an employee of BNYIA. Messrs. France and Frysinger and Mses. Sheremeta and Walker Smith manage the fund in their capacity as employees of BNYIA.

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The following information supersedes and replaces the information in the third paragraph in the section "Fund Details – Management – Investment Adviser" in the prospectus:

David France, CFA, Todd Frysinger, CFA, Vlasta Sheremeta, CFA, and Marlene Walker Smith are the fund's primary portfolio managers, positions they have held since October 2020. Messrs. France and Frysinger and Mses. Sheremeta and Walker Smith are employees of BNYIA and Mellon Investments Corporation, an affiliate of BNYIA, and are jointly and primarily responsible for managing the fund's portfolio. Mr. France is a senior vice president and senior portfolio manager at MIC. He has been employed by MIC or a predecessor company of MIC since 2009, and by BNYIA since November 2017. Mr. Frysinger is a senior vice president and senior portfolio manager at MIC. He has been employed by MIC or a predecessor company of MIC since 2007, and by BNYIA since September 2020. Ms. Sheremeta is a senior vice president and senior portfolio manager at MIC. She has been employed by MIC or a predecessor company of MIC since 2011, and by BNYIA since September 2020. Ms. Walker Smith is a senior director at MIC and Chief Investment Officer of Mellon, a division of MIC. She has been employed by MIC or a predecessor company of MIC since 1995, and by BNYIA since 2010. Messrs. France and Frysinger and Mses. Sheremeta and Walker Smith manage the fund in their capacity as employees of BNYIA.

BNY Mellon Institutional S&P 500 Stock Index Fund

BNY | INVESTMENTS

Summary Prospectus | February 27, 2026

Ticker DSPIX

Before you invest, you may want to review the fund's prospectus, which contains more information about the fund and its risks. You can find the fund's prospectus and other information about the fund, including the statement of additional information and most recent reports to shareholders, online at www.bny.com/investments/literaturecenter. You can also get this information at no cost by calling 1-800-373-9387 (inside the U.S. only) or by sending an e-mail request to info@bny.com. The fund's prospectus and statement of additional information, dated February 27, 2026 (each as revised or supplemented), are incorporated by reference into this summary prospectus.

Investment Objective

The fund seeks to match the total return of the S&P 500® Index.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy, hold and sell shares of the fund. **You may pay other fees, such as brokerage commissions and other fees to financial intermediaries, which are not reflected in the table and examples below.**

Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)	
Management fees	.20
Other expenses	.02
Total annual fund operating expenses	.22
Fee waiver *	(.01)
Total annual fund operating expenses *(after fee waiver)*	.21

* *The fund's investment adviser, BNY Mellon Investment Adviser, Inc., has agreed in its management agreement with the fund to pay all of the fund's expenses, except management fees, interest expenses, brokerage fees, commissions and commitment fees on borrowings if any, fees pursuant to any distribution or shareholder services plan adopted by the fund, fees and expenses of the non-interested board members and their counsel and independent counsel to the fund, and any extraordinary expenses. BNY Mellon Investment Adviser, Inc. has further agreed to reduce its fees in an amount equal to the fund's allocable portion of the fees and expenses of the non-interested board members and the fees and expenses of counsel to the fund and to the non-interested board members (in the amount of .01% for the past fiscal year). These provisions in the management agreement may not be amended without the approval of the fund's shareholders.*

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. The Example is based on net operating expenses, which reflects the contractual undertaking by BNY Mellon Investment Adviser, Inc. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

1 Year	3 Years	5 Years	10 Years
$22	$68	$118	$268

Portfolio Turnover

The fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover may indicate higher transaction costs and may result in higher taxes when fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the Example, affect the fund's performance. During the most recent fiscal year, the fund's portfolio turnover rate was 2.69% of the average value of its portfolio.

Principal Investment Strategy

To pursue its goal, the fund normally invests at least 95% of its total assets in common stocks included in the S&P 500® Index. To replicate index performance, the fund's portfolio managers use a passive management approach and generally purchase all of the securities comprising the S&P 500® Index (though, at times, the fund may invest in a representative sample of the S&P 500®

Index). Because the fund has expenses, performance will tend to be slightly lower than that of the S&P 500® Index. The fund attempts to have a correlation between its performance and that of the S&P 500® Index of at least .95, before expenses. A correlation of 1.00 would mean that the fund and the index were perfectly correlated.

The S&P 500® Index is an unmanaged index that measures the performance of the large-cap segment of the U.S. market. Considered to be a proxy of the U.S. equity market, the index is composed of 500 constituent companies. Standard & Poor's weights each company's stock in the index by its market capitalization (i.e., the share price times the number of shares outstanding), adjusted by the number of available float shares (i.e., those shares available to public investors. As of February 2026, companies included in the S&P 500® Index generally must have market capitalizations of $22.7 billion or more.

The fund may operate as a non-diversified fund, as defined under the Investment Company Act of 1940, as amended, to the approximate extent the S&P 500® Index is non-diversified, without shareholder approval. The fund may therefore operate as non-diversified solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the index.

The fund will concentrate its investments (i.e., hold 25% or more of its total assets) in a particular industry or group of industries to approximately the same extent that the index is concentrated. In addition, to the extent the fund purchases securities comprising the S&P 500® Index, the fund may, from time to time, invest a significant portion of its assets in securities of companies in certain sectors, such as the information technology sector.

"Standard & Poor's®," "S&P®," "Standard & Poor's 500®" and "S&P 500®" are trademarks of Standard & Poor's Financial Services, LLC (Standard & Poor's), and have been licensed for use by the fund. The fund is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the fund.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. It is not a complete investment program. The fund's share price fluctuates, sometimes dramatically, which means you could lose money.

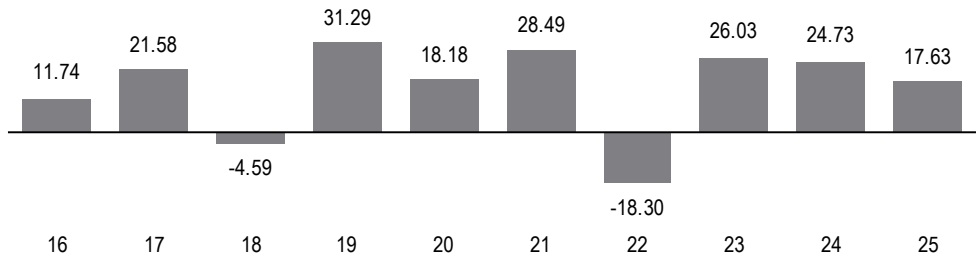
- *Risks of stock investing:* Stocks generally fluctuate more in value than bonds and may decline significantly over short time periods. There is the chance that stock prices overall will decline because stock markets tend to move in cycles, with periods of rising prices and falling prices. The market value of a stock may decline due to general market conditions or because of factors that affect the particular company or the company's industry.
- *Indexing strategy risk:* The fund uses an indexing strategy. It does not attempt to manage market volatility, use defensive strategies or reduce the effects of any long-term periods of poor index performance. The correlation between fund and index performance may be affected by the fund's expenses and/or use of sampling techniques, changes in securities markets, changes in the composition of the index and the timing of purchases and redemptions of fund shares.
- *Concentration risk:* The fund will concentrate its investments (i.e., hold 25% or more of its total assets) in a particular industry or group of industries to approximately the same extent that the index is concentrated. To the extent the fund concentrates in a particular industry or group of industries or sector, it may be more susceptible to economic conditions and risks affecting those industries or sectors.
- *Market risk:* The value of the securities in which the fund invests may be affected by political, regulatory, economic and social developments, and developments that impact specific economic sectors, industries or segments of the market. In addition, turbulence in financial markets and reduced liquidity in equity, credit and/or fixed-income markets may negatively affect many issuers, which could adversely affect the fund. Global economies and financial markets are becoming increasingly interconnected, and conditions and events in one country, region or financial market may adversely impact issuers in a different country, region or financial market. These risks may be magnified if certain events or developments adversely interrupt the global supply chain; in these and other circumstances, such risks might affect companies world-wide. Local, regional or global events such as war, military conflicts, acts of terrorism, natural disasters, the spread of infectious illness or other public health issues, recessions, elevated levels of government debt, changes in trade regulation or economic sanctions, internal unrest and discord, or other events could have a significant impact on the fund and its investments.
- *Non-diversification risk:* Because the fund seeks to closely track the composition of the index, from time to time, more than 25% of the fund's total assets may be invested in issuers representing more than 5% of the fund's total assets due to an index rebalance or market movement, which would result in the fund being non-diversified under the Investment Company Act of 1940, as amended. A non-diversified fund may invest a greater portion of its assets in securities of a smaller number of individual issuers than a diversified fund. As a result, the fund's performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund.

Performance

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class I shares from year to year. The table compares the average annual total returns of the fund's Class I shares to those of the S&P 500® Index, a broad measure of market performance. The fund's past performance (before and after taxes) is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at www.bny.com/investments. Prior to August 31, 2016, the fund's Class I shares were undesignated.

Year-by-Year Total Returns as of 12/31 each year (%)

Class I



During the periods shown in the chart:
Best Quarter
2020, Q2: 20.48
Worst Quarter
2020, Q1: (19.63)

After-tax returns are calculated using the historical highest individual federal marginal income tax rates, and do not reflect the impact of state and local taxes. Actual after-tax returns depend on the investor's tax situation and may differ from those shown, and the after-tax returns shown are not relevant to investors who hold their shares through U.S. tax-deferred arrangements such as 401(k) plans or individual retirement accounts. Returns after taxes on distributions and sale of fund shares may be higher than returns before taxes or returns after taxes on distributions due to an assumed tax benefit from losses on a sale of the fund's shares at the end of the period.

Average Annual Total Returns (as of 12/31/25)

	1 Year	5 Years	10 Years
Class I Shares returns before taxes	17.63%	14.19%	14.59%
Class I Shares returns after taxes on distributions	10.54%	8.93%	11.35%
Class I Shares returns after taxes on distributions and sale of fund shares	15.56%	10.48%	11.55%
S&P 500® Index reflects no deductions for fees, expenses or taxes	17.87%	14.42%	14.81%

Portfolio Management

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYIA).

David France, CFA, Todd Frysinger, CFA, Vlasta Sheremeta, CFA, Michael Stoll and Marlene Walker Smith are the fund's primary portfolio managers, positions they have held since October 2020. Messrs. France, Frysinger and Stoll and Ms. Sheremeta are each a senior vice president and senior portfolio manager at Mellon Investments Corporation (MIC), an affiliate of BNYIA, and an employee of BNYIA. Ms. Walker Smith is a senior director and head of equity index portfolio management at MIC and an employee of BNYIA. Messrs. France, Frysinger and Stoll and Mses. Sheremeta and Walker Smith manage the fund in their capacity as employees of BNYIA.

Purchase and Sale of Fund Shares

In general, the fund's minimum initial investment is $1,000 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-373-9387 (inside the U.S. only) or by visiting www.bny.com/investments. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, or through a Retirement Plan (as defined below), you may mail your request to sell shares to BNY Institutional Services, P.O. Box 534442, Pittsburgh, Pennsylvania 15253-4442. If you invested directly through the fund, you may mail your request to sell shares to BNY Shareholder Services, P.O. Box 534434, Pittsburgh, Pennsylvania 15253-4434. If you are an Institutional Direct accountholder, please contact your BNY relationship manager for instructions.

Retirement Plans include qualified or non-qualified employee benefit plans, such as 401(k), 403(b)(7), Keogh, pension, profit-sharing and other deferred compensation plans, whether established by corporations, partnerships, sole proprietorships, non-profit entities, trade or labor unions, or state and local governments, but do not include IRAs (including, without limitation, traditional IRAs, Roth IRAs, Coverdell Education Savings Accounts, IRA "Rollover Accounts" or IRAs set up under Simplified Employee Pension Plans (SEP-IRAs), Salary Reduction Simplified Employee Pension Plans (SARSEPs) or Savings Incentive Match Plans for Employees (SIMPLE IRAs)).

Tax Information

The fund's distributions are taxable as ordinary income or capital gains, except when your investment is through an IRA, Retirement Plan or other U.S. tax-advantaged investment plan (in which case you may be taxed upon withdrawal of your investment from such account).

Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund's distributor and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund's distributor and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary's website for more information.

This prospectus does not constitute an offer or solicitation in any state or jurisdiction in which, or to any person to whom, such offering or solicitation may not lawfully be made.