

BNY Mellon Short Term Income Fund

Fact Sheet | June 30, 2025

Class A **BYSAX**
Class D **DSTIX**
Class I **BYSIX**
Class Y **BYSYX**

Class A **BYSAX** Class D **DSTIX** Class I **BYSIX** ★★★★★ Class Y **BYSYX** ★★★★★

Morningstar Rating™ based on risk-adjusted returns as of 6/30/2025 for the fund's Class I and Y shares; other classes may have different performance characteristics. Overall rating for the Short-Term Bond category. Fund ratings are out of 5 stars: Overall 4 stars Class I and Y (527 funds rated); 3 Yrs. 4 stars Class I and Y (527 funds rated). **Past performance is no guarantee of future results.***

Class	CUSIP
Class A	05600G602
Class D	05600G107
Class I	05600G701
Class Y	05600G800

Assets for the Fund

\$85,509,453

Holdings⁷

316

Dividend Frequency

Monthly

Average Effective Maturity^{2,7}

3.79 Years

Average Effective Duration^{3,7}

2.29 Years

30-Day SEC Yields (%)

Class	Unsubsidized ⁴	Subsidized ⁵
Class A	3.97	4.30
Class D	4.10	4.46
Class I	4.33	4.66
Class Y	4.14	4.66

Total Expenses (%)

Class	Gross [†]	Net ^{††}
Class A	0.99	0.65
Class D	0.91	0.60
Class I	0.67	0.40
Class Y	0.68	0.40

Sub-Adviser

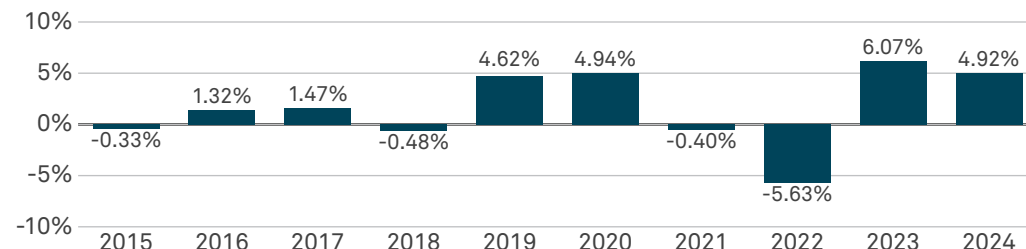
Insight North America LLC

Average Annual Total Returns (as of 6/30/25)¹

Class/Inception Date	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 05/06/22	1.79%	3.56%	6.72%	4.67%	1.99%	1.85%
Class A (2.50% maximum load)	-0.76%	0.95%	4.01%	3.81%	1.48%	1.59%
Class D (NAV) 08/18/92	1.90%	3.69%	6.88%	4.87%	2.11%	1.91%
Class I (NAV) 05/06/22	1.85%	3.68%	6.98%	5.08%	2.24%	1.97%
Class Y (NAV) 05/06/22	1.95%	3.79%	7.09%	5.08%	2.24%	1.97%
ICE BofA Merrill Lynch 1-5 Year U.S. Corporate/Government Index ⁶	1.49%	3.52%	6.42%	3.75%	1.27%	1.95%

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 D @ 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 12/1/2025, 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.

¹For the fund's Class A, I and Y shares, periods prior to the inception date reflect the performance of the fund's Class D shares. Such performance figures have not been adjusted to reflect applicable class fees and expenses of Class A, I or Y shares; if these expenses had been reflected, the performance shown for Class A shares would have been lower. The performance figures for Class A shares have been adjusted to reflect the front-end sales load applicable to Class A 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. Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, anticipated holding period and other relevant factors. ²Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. It does not take into account the fund's use of leverage. ³Average Effective Duration is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest rates. ⁴Unsubsidized yield refers to the yield of a fund if no fee waivers or expense reimbursements had been in place over the period. ⁵Subsidized yield is a yield of a fund that reflects any fee waivers or reimbursements that may be in effect. ⁶Source: FactSet. The ICE BofA Merrill Lynch 1-5 Year U.S. Corporate/Government Index tracks the performance of U.S. dollar-denominated investment-grade debt publicly issued in the U.S. domestic market, including U.S. Treasury, U.S. agency, foreign government, supranational and corporate securities, including all securities with a remaining term to final maturity less than five years. 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.

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Allocation by Maturity^{7,10}

Time Period	Fund	Index
< 1 Year	24.44%	3.95%
1 - 3 Years	50.11%	56.89%
3 - 5 Years	22.12%	39.11%
5 - 7 Years	2.36%	0.02%
7 - 10 Years	0.35%	0.03%
20+ Years	0.62%	0.00%

Credit Quality Breakdown^{7,8,9}

Rating	Fund	Index ¹⁰
U.S. Government	1.47%	65.18%
AAA	17.88%	3.26%
AA	5.54%	5.13%
A	16.13%	13.96%
BBB	27.76%	12.33%
BB	20.00%	0.12%
B	8.13%	0.00%
Not Rated	3.09%	0.02%

Top Ten Industries⁷

Industry	Fund
Asset - Backed Certificates	16.02%
Finance	14.05%
Asset-Backed Ctfs./Auto Receivables	12.66%
Energy	10.91%
Collateralized Mortgage Obligations	6.32%
Materials	5.15%
Industrial	4.84%
Utilities	4.23%
Telecommunication Services	3.46%
Automobiles & Components	3.22%

Portfolio Manager(s)

Scott Zaleski, CFA	James DiChiario
Fund 2019	Fund 2023
Industry 1990	Industry 1998

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](https://www.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.

*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 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. ©2025 Morningstar, Inc. All rights reserved. The information contained herein: is proprietary to Morningstar and/or its content providers; may not be copied or distributed; and 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. Ratings do not reduce investment risk and are subject to change.

⁷Portfolio composition is as of 6/30/2025 and is subject to change at any time. ⁸Bond ratings reflect the rating entity's evaluation of the issuer's ability to pay interest and repay principal on the bond on a timely basis. Bonds rated BBB/Baa or higher are considered investment grade, while bonds rated BB/Ba or lower are considered speculative as to the timely payment of interest and principal. ⁹Credit ratings reflect only those assigned by S&P, Moody's, and/or Fitch. Split-rated securities, if any, are reported in the higher rating category. ¹⁰Source: Insight Investment.

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. **High yield bonds** involve increased credit and liquidity risk than higher-rated bonds and are considered speculative in terms of the issuer's ability to pay interest and repay principal on a timely basis.

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