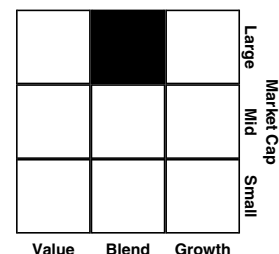


# BNYM Mellon NSL Stock Index Fund (UC2)

The strategy seeks to replicate the performance and characteristics of the S&P 500 Index with minimal tracking error. Mellon Capital uses full replication to construct the portfolio, holding each security in the index in its proportionate weight. This method limits the need for rebalancing and substantially reduces transaction costs relative to other indexing methods.



## Characteristics

Asset Class ..... STOCK  
 Category ..... Large Blend  
 Ticker ..... N/A  
 Fund Inception ..... 12/18/2009  
 Share Class Inception ..... 02/09/2010  
 Manager ..... Karen Wong  
 Manager Tenure (yrs.) ..... 10.46  
 Turnover (%) ..... 2.18%  
 Total Net Assets (\$mil.) ..... \$666.00  
 Avg. Market Cap (\$mil.) ..... \$123,739.96  
 No. of Securities ..... 509

## Largest Holdings (as of 12/31/2019)

Apple ..... 4.51%  
 Microsoft ..... 4.42%  
 Amazon.com ..... 2.83%  
 Facebook ..... 1.82%  
 Berkshire Hathaway ..... 1.63%  
 JP Morgan Chase ..... 1.61%  
 Alphabet ..... 1.48%  
 Alphabet Inc Class ..... 1.47%  
 Johnson & Johnson ..... 1.41%  
 Visa ..... 1.18%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 98.41%  
 Foreign Stock ..... 0.95%  
 Cash ..... 0.64%

## Fee Summary

Total Annual Operating Expenses (10/31/2019) ..... 0.06%  
 Total Annual Operating Expenses (per \$1,000) ..... \$0.60  
 Net Expense Ratio ..... 0.06%

## Shareholder-type Fees

Redemption Fee ..... N/A  
 Purchase Fee ..... N/A  
 Maximum Sales Charge ..... N/A  
 Maximum Deferred Sales Charge ..... N/A

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Performance at NAV (as of 03/31/2020)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
<b>Fund</b>	-19.56%	-6.98%	5.06%	6.67%	10.47%
<b>Benchmark*</b>	-19.60%	-6.98%	5.10%	6.73%	10.53%

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Calendar Yr. Returns	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Fund</b>	15.00%	2.01%	15.99%	32.31%	13.60%	1.30%	11.88%	21.76%	-4.44%	31.40%
<b>Benchmark*</b>	15.06%	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%	-4.38%	31.49%

\* The S&P 500 Index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. You cannot invest in an index.

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

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**NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE**