BNY Mellon Sustainable U.S. Equity Portfolio, Inc.

Initial Shares | Service Shares

Investment Adviser
BNY Mellon Investment Adviser, Inc.

Benchmark
S&P 500® Index

Total Assets
$235,687,355

Holdings
39

Expenses and Fees
Initial Shares 0.74%
Service Shares 0.99%

Net Expenses
Initial Shares 0.70%
Service Shares 0.95%
The net expense ratio(s) reflect a contractual expense reduction agreement through 5/1/2020.

Historical Turnover Rate
51.68%
as of fiscal year end

Fiscal Year End
12/31/2018

Top Ten Holdings

Microsoft                          7.36%
Alphabet, Cl. A                  6.48%
Apple                             4.96%
Amazon.com                       4.79%
Intact Financial                 4.62%
Accenture, Cl. A                 3.96%
Merck & Co.                      3.94%
Verizon Communications           3.81%
Medtronic                        3.71%
PepsiCo                          3.30%

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

Asset Allocation

<table>
<thead>
<tr>
<th>Common Stock; Domestic</th>
<th>94.26%</th>
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<tbody>
<tr>
<td>Common Stock; Foreign</td>
<td>4.62%</td>
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<tr>
<td>Short Term</td>
<td>1.10%</td>
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<tr>
<td>Net Cash (Liabilities)</td>
<td>0.02%</td>
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Top Sectors and Industries

| Technology | 21.27% |
| Telecommunication Services | 19.76% |
| Finance | 12.03% |
| Health Care | 9.07% |
| Retailing | 7.60% |
| Utilities | 4.63% |
| Consumer Durables & Apparel | 4.12% |
| Pharmaceuticals, Biotech & Life Sciences | 3.94% |
| Food, Beverage & Tobacco | 3.30% |
| Household & Personal Products | 2.87% |

Portfolio composition is as of 9/30/2019 and is subject to change at any time. Total net assets are for the fund. Please see the prospectus for expenses as of the fund’s most recent fiscal year end. Expense information reflects the fund’s Initial and Service Shares and does not reflect the fees and charges imposed by participating insurance companies under their variable annuity contracts or variable life insurance policies. Current or future expenses may be higher or lower. Consult your Financial Representative for more information. The S&P 500® Index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

“Newton” and/or the “Newton Investment Management” brand refers to the following group of affiliated companies: Newton Investment Management Limited (NIMNA Ltd) and Newton Investment Management (North America) LLC (NIMNA LLC). NIMNA LLC personnel are supervised persons of NIMNA Ltd and NIMNA LLC does not provide investment advice, all of which is conducted by NIMNA Ltd. NIMNA LLC and NIMNA Ltd are the only Newton companies to offer services in the U.S. Newton is a wholly owned subsidiary of The Bank of New York Mellon Corporation.

GOAL/APPRAOCH
The fund seeks long-term capital appreciation. To pursue this goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in stocks (or derivatives) of U.S. companies that demonstrate attractive investment attributes and sustainable business practices and have no material unresolved environmental, social and governance (ESG) issues. The fund focuses on companies with market caps of $5 billion or more. The fund may invest up to 20% of its assets in foreign securities, including up to 10% in emerging markets securities.

RISKS
An investment in the fund is not a bank deposit. It is not insured or guaranteed by the 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. Equities are subject to market, market sector, market liquidity, issuer, and investment style risks, to varying degrees. 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. 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. Socially responsible portfolios can limit the number of investment opportunities available to the portfolio which may produce more modest gains than portfolios that are not subject to such special investment considerations.

PORTFOLIO MANAGEMENT
The fund's investment adviser is BNY Mellon Investment Adviser, Inc. and the fund's sub-adviser is Newton, an affiliate of BNY Mellon Investment Adviser, Inc. Jeff Munroe, Yuko Takano and Rob Stewart are the fund's primary portfolio managers. Mr. Munroe has held that position since May 2017 and Ms. Takano and Mr. Stewart have each held that position since May 2019. Mr. Munroe is the investment leader of the Global Equity team at Newton. Ms. Takano is a member of the Global Equity team and a portfolio manager on the Sustainable Global Equity strategy at Newton. Mr. Stewart is Head of Responsible Research at Newton. Newton's Responsible Research team is responsible for fundamental ESG research and analysis, controversy monitoring, company engagement and active proxy voting.

The investment objective and policies of the fund may be similar to those of other funds managed or advised by BNY Mellon Investment Adviser, Inc. However, the investment results of the fund may be higher or lower than, and may not be comparable to those of any other BNY Mellon Investment Adviser, Inc. and/or any Sub-Investment Adviser fund.

The fund is only available as a funding vehicle for variable annuity contracts and variable life insurance policies. Individuals may not directly purchase shares of the fund. A variable annuity is an insurance contract issued by an insurance company that enables investors to accumulate assets on a tax-deferred basis for retirement or other long-term goals. Investors should consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. Contact your financial advisor to obtain a prospectus and, if available, the summary prospectus that contains this and other information about the fund, and read it carefully before investing. Variable insurance products pose investment risks, including the possible loss of principal.


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. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation.