

Variable Annuity - Universal Annuity Non Standardized Unadjusted Monthly Performance Update as of December 31, 2020

Performance data quoted represents past performance and does not guarantee future results. Current performance may be higher or lower than the performance shown. Investment return and principal value fluctuate with changing market conditions so that, when redeemed, units may be worth more or less than their original cost. Additional information, including performance data current to the most recent month end, may be found at www.BrighthouseFinancial.com or by calling 1-877-948-4638.

The performance returns reflect the percentage change in unit value for the period indicated, after the deduction of all fees and expenses of the underlying portfolios, as well as the mortality and expense risk charge (1.25%) deducted from the separate account. A portfolio is a pooled funding vehicle established by an investment company and made available exclusively to a participating insurance company's separate account. A subaccount is a subdivision of the insurance company's separate account, which is available as an investment option through a variable annuity or variable life contract. Each subaccount invests exclusively in shares of the corresponding portfolio. Life of Portfolio reflects performance since the first date the investment company established the portfolio, regardless of whether or not the portfolio was available as a subaccount option under the insurance company's variable annuity or variable life contract. **FEE WAIVER:** Returns may reflect past or present fee waivers, limits or reductions negotiated by the portfolio's investment manager. Without such waivers, limits or reductions the returns would be lower. Please see the product prospectus for complete details.

Non Standardized Unadjusted returns do not reflect the annual \$30 contract administrative charge, or the maximum surrender charge (5%) which would be deducted for withdrawals. **In the State of New Jersey ABP and ACTS Programs, the annual contract administrative charge and surrender charges are waived for the Universal Annuity.**

The Universal Annuity is offered by prospectus only. To obtain a product prospectus, talk to your financial representative or write to the insurance company listed below. We advise you to carefully consider the product and funds' objectives, risks, charges and expenses before investing. The product and fund prospectuses contain this and other important information about the product and funds. Please read them carefully before you invest.

Non Standardized Unadjusted Performance

FUNDING OPTIONS	PORTFOLIO INCEPTION DATE	CUMULATIVE RETURNS						AVERAGE ANNUAL RETURNS			
		YTD	1 MTH	1 YR*	3 YR	5 YR	10 YR	3 YR	5 YR	10 YR	LIFE OF PORTFOLIO
1919 Variable Socially Responsive Balanced Fund	05/01/92	21.32%	3.12%	21.32%	48.29%	79.13%	136.70%	14.03%	12.37%	9.00%	7.20%
BlackRock Bond Income Portfolio - Class A	08/30/96	7.17%	0.40%	7.17%	14.22%	19.43%	36.96%	4.53%	3.61%	3.19%	3.65%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	-0.79%	-0.12%	-0.79%	0.66%	-0.55%	-6.43%	0.22%	-0.11%	-0.66%	1.58%
Brighthouse/Wellington Balanced Portfolio - Class A	09/06/89	16.18%	2.68%	16.18%	33.92%	60.69%	139.95%	10.23%	9.95%	9.15%	6.68%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	9.81%	2.33%	9.81%	39.90%	74.16%	167.45%	11.84%	11.74%	10.34%	7.77%
Loomis Sayles Growth Portfolio - Class A	05/16/83	30.80%	2.80%	30.80%	47.00%	75.02%	174.99%	13.70%	11.85%	10.65%	10.18%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	13.27%	2.83%	13.27%	40.76%	79.90%	193.72%	12.07%	12.46%	11.38%	8.02%
Fidelity VIP Equity-Income Portfolio - Initial Class	10/09/86	5.29%	4.59%	5.29%	19.85%	55.52%	130.72%	6.22%	9.23%	8.72%	7.68%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	16.32%	6.79%	16.32%	18.92%	56.25%	111.70%	5.95%	9.34%	7.79%	10.59%
Jennison Growth Portfolio - Class A	10/09/86	54.74%	4.70%	54.74%	100.87%	169.13%	352.55%	26.17%	21.90%	16.30%	10.02%
MetLife Stock Index Portfolio - Class A	01/08/88	16.56%	3.70%	16.56%	42.06%	87.87%	214.21%	12.42%	13.44%	12.13%	9.31%
MFS® Total Return Portfolio - Class F	06/16/94	8.10%	2.30%	8.10%	19.18%	41.96%	94.07%	6.02%	7.26%	6.85%	6.50%
Invesco Global Equity Portfolio - Class A	01/27/92	26.24%	4.51%	26.24%	41.14%	89.42%	168.79%	12.17%	13.63%	10.39%	8.82%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/31/94	5.51%	1.72%	5.51%	13.17%	21.46%	46.11%	4.21%	3.96%	3.86%	5.47%

* 1 YR Cumulative Returns is equivalent to 1 Year Average Annual Return.

Investments in variable products involve risk including possible loss of principal. Some portfolios include more risk than others, such as REIT investments that can be affected by interest rate moves, economic cycles and tax and regulatory requirements. Furthermore, there are additional risks associated with investing in non-US companies, high-yield bonds, emerging markets, aggressive growth stocks, non-diversified/concentrated funds and small-, mid- and micro-cap stocks which are more fully explained in the fund prospectuses.

Variable annuities are long-term financial vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Amounts withdrawn may be subject to ordinary income tax, and if taken prior to age 59½, a 10% Federal income tax penalty may also apply. Withdrawals have the effect of reducing the death benefit and cash value.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. Universal Annuity is a variable annuity issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA), Charlotte, NC 28277 on policy form number LVA-10FPU-A, LVA-FPG(U) and LVA-FPGC(U) and distributed by Brighthouse Securities, LLC (member FINRA).

Variable Annuity - Universal Annuity SEC Standardized Quarterly Performance Update as of December 31, 2020

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Standardized returns shown represent the percentage change in unit value for the period indicated, after the deduction of all fees and expenses of the underlying portfolios, as well as the charges deducted from the separate account, including the mortality and expense risk (1.25%), the annual contract administrative charge (\$30) and the deferred sales charge (5%) maximum. A portfolio is a pooled funding vehicle established by an investment company and made available exclusively to a participating insurance company's separate account. A subaccount is a subdivision of the insurance company's separate account, which is available as an investment option through a variable annuity or variable life contract. Each subaccount invests exclusively in shares of the corresponding portfolio. Life of Portfolio reflects performance since the first date the subaccount was offered by the insurance company's separate account. All performance figures are annualized unless otherwise noted. FEE WAIVER: Returns may reflect past or present fee waivers, limits or reductions negotiated by the portfolio's investment manager. Without such waivers, limits or reductions the returns would be lower.

Please see the product prospectus for complete details.

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Standardized Performance

Funding Options	SUBACCOUNT INCEPTION DATE	1 YR*	3 YR	5 YR	10 YR	LIFE OF SUBACCOUNT
1919 Variable Socially Responsive Balanced Fund	05/01/92	15.86%	12.30%	11.34%	9.00%	7.20%
BlackRock Bond Income Portfolio - Class A	08/30/96	2.35%	2.94%	2.66%	3.19%	3.65%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	-5.25%	-1.31%	-1.03%	-0.66%	1.57%
Brighthouse/Wellington Balanced Portfolio - Class A	01/28/92	10.95%	8.55%	8.94%	9.15%	6.29%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/01/98	4.87%	10.14%	10.71%	10.34%	5.11%
Loomis Sayles Growth Portfolio - Class A	05/16/83	24.91%	11.97%	10.82%	10.65%	10.17%
ClearBridge Variable Appreciation Portfolio - Class I	05/01/02	8.17%	10.36%	11.43%	11.38%	7.45%
Fidelity VIP Equity-Income Portfolio - Initial Class	07/21/93	0.55%	4.60%	8.23%	8.72%	7.19%
Fidelity VIP Mid Cap Portfolio - Service Class 2	05/01/01	11.08%	4.33%	8.33%	7.79%	8.50%
Jennison Growth Portfolio - Class A	01/28/92	47.78%	24.25%	20.78%	16.30%	9.37%
MetLife Stock Index Portfolio - Class A	01/08/88	11.31%	10.70%	12.40%	12.13%	9.31%
MFS® Total Return Portfolio - Class F	02/17/95	3.24%	4.41%	6.28%	6.85%	6.67%
Invesco Global Equity Portfolio - Class A	01/27/92	20.56%	10.46%	12.59%	10.39%	8.82%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/12/97	0.76%	2.62%	3.01%	3.86%	5.03%

Investments in variable products involve risk including possible loss of principal. Some portfolios include more risk than others, such as REIT investments that can be affected by interest rate moves, economic cycles and tax and regulatory requirements. Furthermore, there are additional risks associated with investing in non-US companies, high-yield bonds, emerging markets, aggressive growth stocks, non-diversified/concentrated funds and small-, mid- and micro-cap stocks which are more fully explained in the fund prospectuses.

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Effective on or about December 16, 2019, Loomis, Sayles & Company, L.P replaced ClearBridge Investments, LLC as the subadviser to the Loomis Sayles Growth Portfolio which was previously known as the ClearBridge Aggressive Growth Portfolio.

Effective on or about May 24, 2019, Invesco Advisers, Inc. replaced Oppenheimer Variable Accounts Funds as the subadviser to the Invesco Global Equity Portfolio which was previously known as the Oppenheimer Global Equity Portfolio.

On or about May 1, 2016, the Lord Abnett Bond Debenture Portfolio merged with and into the Western Asset Management Strategic Bond Opportunities Portfolio. Values before May 1, 2016 reflect the performance of the Lord Abnett Bond Debenture Portfolio.

Prior to the opening of business on November 10, 2014, the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust was reorganized into the 1919 Variable Socially Responsive Balanced Fund of the Trust for Advised Portfolios. Values before November 10, 2014 reflect the performance of the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust.

Effective April 28, 2014, the ClearBridge Aggressive Growth Portfolio II of the Met Investors Series Trust merged with and into the ClearBridge Aggressive Growth Portfolio of the Met Investors Series Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Aggressive Growth Portfolio II.

Prior to the opening of business on April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund (MSF) merged with and into the Met/Templeton Growth Portfolio of Met Investors Series Trust (MIST) and the Met/Templeton Growth Portfolio was renamed the MIST Oppenheimer Global Equity Portfolio. Values before April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund. Performance shown for Oppenheimer Global Equity Portfolio - Class A consists of performance for Templeton Growth Securities Fund - Class 1 prior to April 28, 2006 and Oppenheimer Global Equity Portfolio - Class A on or after April 28, 2006. Values before April 28, 2006 reflect the performance of Templeton Growth Securities Fund - Class 1.

Effective April 30, 2012, the Oppenheimer Capital Appreciation Portfolio merged into the Jennison Growth Portfolio. Values before April 30, 2012 reflect the performance of the Oppenheimer Capital Appreciation Portfolio. Performance for Oppenheimer Capital Appreciation Portfolio - Class A consists of performance for Fidelity VIP Growth Portfolio - Initial Class prior to April 28, 2008 and Oppenheimer Capital Appreciation Portfolio - Class A on or after April 28, 2008.

Performance for the MetLife Stock Index Portfolio - Class A consists of performance for the Dreyfus Stock Index Fund - Initial Shares prior to April 30, 2007 and MetLife Stock Index Portfolio - Class A on or after April 30, 2007.

Performance for the BlackRock Diversified Portfolio - Initial Class consists of performance for the Fidelity VIP Asset Manager(SM) Portfolio - Initial Class prior to April 30, 2007 and BlackRock Diversified Portfolio - Initial Class on or after April 30, 2007.