

Annualized Rates of Return after Deduction of Portfolio Level Expenses and Mortality and Expense Risk Charges
Variable Life Class VL

Investment Options	Portfolio Inception	One Month	Year to Date	1 Year	3 Years	5 Years	10 Years or Inception
BlackRock Ultra-Short Term Bond Portfolio	02/12/01	0.10%	0.10%	1.50%	1.08%	0.51%	-0.02%
Brighthouse Asset Allocation 20 Portfolio	05/02/05	0.94%	0.94%	9.46%	4.93%	3.57%	4.76%
Brighthouse Asset Allocation 40 Portfolio ⁴	11/04/04	0.21%	0.21%	10.81%	6.25%	4.82%	6.06%
Brighthouse Asset Allocation 60 Portfolio ³	11/04/04	-0.38%	-0.38%	12.24%	7.67%	6.09%	7.95%
Brighthouse Asset Allocation 80 Portfolio ⁵	11/04/04	-0.86%	-0.86%	13.70%	9.13%	7.31%	9.33%
Brighthouse Asset Allocation 100 Portfolio	11/04/04	-1.37%	-1.37%	14.96%	10.20%	8.28%	10.12%
Brighthouse Small Cap Value Portfolio	05/01/02	-4.30%	-4.30%	10.79%	4.77%	8.29%	9.83%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio	05/01/06	-4.37%	-4.37%	6.72%	6.23%	3.82%	2.83%
Brighthouse/Artisan Mid Cap Value Portfolio	04/30/93	-3.96%	-3.96%	6.15%	3.85%	5.25%	9.38%
Brighthouse/Wellington Core Equity Opportunities Portfolio	10/31/94	0.18%	0.18%	22.70%	14.90%	11.41%	11.68%
Clarion Global Real Estate Portfolio	05/01/04	0.65%	0.65%	13.14%	8.04%	3.58%	7.85%
Loomis Sayles Growth Portfolio ⁷	02/12/01	0.77%	0.77%	13.67%	8.81%	6.46%	13.34%
Frontier Mid Cap Growth Portfolio ²	05/01/04	-0.26%	-0.26%	17.49%	14.06%	10.63%	12.09%
Harris Oakmark International Portfolio	10/09/01	-6.36%	-6.36%	6.74%	3.10%	3.36%	6.63%
Invesco Comstock Portfolio	05/02/05	-4.91%	-4.91%	8.61%	6.65%	7.09%	10.38%
Invesco Small Cap Growth Portfolio	10/09/01	0.33%	0.33%	11.51%	11.31%	9.40%	13.51%
Jennison Growth Portfolio	05/01/02	5.04%	5.04%	26.12%	21.87%	15.87%	15.35%
Loomis Sayles Global Allocation Portfolio ⁶	05/01/06	-0.05%	-0.05%	18.60%	12.58%	9.30%	10.54%
MetLife Stock Index Portfolio	05/01/90	-0.12%	-0.12%	20.71%	13.63%	11.48%	13.07%
MFS® Research International Portfolio	02/12/01	-2.12%	-2.12%	17.19%	9.97%	5.60%	5.90%
Neuberger Berman Genesis Portfolio ¹	10/09/01	-0.77%	-0.77%	17.46%	10.60%	10.76%	10.60%
PIMCO Inflation Protected Bond Portfolio	05/01/03	2.25%	2.25%	8.45%	3.13%	1.60%	2.83%
PIMCO Total Return Portfolio	02/12/01	2.45%	2.45%	9.35%	4.48%	2.70%	3.53%
T. Rowe Price Large Cap Growth Portfolio	11/09/98	2.44%	2.44%	20.27%	18.58%	14.34%	15.48%

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T. Rowe Price Large Cap Value Portfolio	12/11/89	-2.83%	-2.83%	14.46%	8.82%	8.53%	11.19%
T. Rowe Price Mid Cap Growth Portfolio	02/12/01	-0.40%	-0.40%	18.49%	15.18%	12.60%	14.87%
Wells Capital Management Mid Cap Value Portfolio+	05/01/04	-2.43%	-2.43%	19.91%	7.26%	5.78%	10.54%
Western Asset Management Strategic Bond Opportunities Portfolio	10/31/94	1.47%	1.47%	11.80%	5.61%	4.45%	5.44%
Western Asset Management U.S. Government Portfolio	10/31/94	1.13%	1.13%	5.87%	2.73%	1.63%	2.11%

GENERAL ACCOUNT - 4.00%

The General Account crediting rate is applied to all amounts allocated to the General Account. This rate may change at any time.

+ Closed to new investments except under dollar cost averaging and rebalancing programs in existence at the time of closing.

Current performance may be lower or higher than the performance quoted.

This is past performance and is no guarantee of future results.

1. Effective April 29, 2013, the MLA Mid Cap Portfolio (formerly the Lazard Mid Cap Portfolio) of the Met Investors Series Trust merged into the Neuberger Berman Genesis Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of the MLA Mid Cap Portfolio.
2. Effective April 29, 2013, the Turner Mid Cap Growth Portfolio of the Met Investors Series Trust merged into the Frontier Mid Cap Growth Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of the Turner Mid Cap Growth Portfolio.
3. Effective April 28, 2014, the MetLife Balanced Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 60 Portfolio (currently known as Brighthouse Asset Allocation 60 Portfolio) of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Balanced Strategy Portfolio.
4. Effective April 28, 2014, the MetLife Defensive Strategy Portfolio and the MetLife Moderate Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 40 Portfolio (currently known as Brighthouse Asset Allocation 40 Portfolio) of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Defensive Strategy Portfolio.
5. Effective April 28, 2014, the MetLife Growth Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 80 Portfolio (currently known as Brighthouse Asset Allocation 80 Portfolio) of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Growth Strategy Portfolio.
6. Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets Portfolio.
7. Effective on or about December 16, 2019, Loomis, Sayles & Company, L.P replaced ClearBridge Investments, LLC as the subadvisor to the Loomis Sayles Growth Portfolio which was previously known as the ClearBridge Aggressive Growth Portfolio.

Investment Performance Is Not Guaranteed.

We urge you to contact your financial professional to obtain a personalized illustration, which reflects the charges and expenses applicable to your policy.

In some cases the inception date shown is the inception date of the underlying Investment Fund's Class B shares because the Investment Fund issued Class B shares at inception, and issued Class A shares at a later date. In these cases, the investment returns shown have been adjusted to exclude the 12b-1 fee imposed on the Class B shares. Such adjustments have been made to the investment returns shown for the following portfolios for the periods indicated: the MetLife Balanced Strategy Portfolio, the MetLife Defensive Strategy Portfolio, the MetLife Growth Strategy Portfolio and the MetLife Moderate Strategy Portfolio for the period prior to May 2, 2005; the BlackRock Money Market Portfolio, the Harris Oakmark International Portfolio, the Legg Mason ClearBridge Aggressive Growth Portfolio and the Invesco Small Cap Growth Portfolio for the period prior to January 2, 2002; and the MFS Research International Portfolio, the PIMCO Total Return Portfolio and the T. Rowe Price Mid Cap Growth Portfolio for the period prior to May 1, 2001.

Prospectuses for the underlying investment funds are available from Brighthouse Life Insurance Company. The prospectuses contain information about the investment objectives, risks, and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The average annual total returns shown above represent past performance and are not an indication of future performance. Past performance does not guarantee future results. Current performance may be lower or higher than the performance information shown. The investment experience and cash value of a policy will fluctuate so that, at the time of a withdrawal or surrender, the cash value may be worth more or less than the amount of premiums paid.

Brighthouse variable life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet its stated goals or objectives. The cash value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than the amount of premiums paid. Guarantees are based on the claims-paying ability and financial strength of Brighthouse Life Insurance Company. Please contact your financial professional for complete details.

Performance results current to the most recent month-end are available by calling 1-800-638-5000.

"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. Variable life Class VL insurance policies were issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on policy form #CLP001 and CLP002 and were distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-638-9294

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