

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at www.BrighthouseFinancial.com. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. For Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the Vintage L Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the M&E risk and administrative expense charges of 2.05% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 6% and decrease over 4 years (for returns reflecting these charges, see the Standardized report pages in this document that follows this Nonstandardized report). **These figures represent past performance and are not an indication of future performance.**

Vintage L

Non-Standardized Performance: Without surrender charges applied as of 07/31/2020

| Variable Funding Options | Portfolio Inception Date | One Month | Year-to-Date | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* |
|--|--------------------------|-----------|--------------|---------|---------|---------|---------------------------------------|
| American Funds® Global Growth Fund - Class 2 | 04/30/97 | 5.59% | 8.78% | 18.83% | 11.08% | 9.34% | 10.18% |
| American Funds® Growth Fund - Class 2 | 02/08/84 | 7.23% | 18.80% | 30.67% | 16.78% | 14.44% | 13.65% |
| American Funds® Growth-Income Fund - Class 2 | 02/08/84 | 3.49% | -1.39% | 5.41% | 8.08% | 8.04% | 10.42% |
| BlackRock Bond Income Portfolio - Class E | 06/16/94 | 1.86% | 5.78% | 7.19% | 3.38% | 2.31% | 2.18% |
| BlackRock Capital Appreciation Portfolio - Class A | 08/30/96 | 5.80% | 18.92% | 25.69% | 18.83% | 13.64% | 13.37% |
| BlackRock Ultra-Short Term Bond Portfolio - Class E | 06/16/94 | -0.19% | -0.79% | -0.99% | -0.63% | -1.09% | -1.58% |
| Brighthouse Asset Allocation 20 Portfolio - Class B | 05/02/05 | 2.27% | 2.71% | 4.86% | 2.77% | 2.23% | 2.69% |
| Brighthouse Asset Allocation 40 Portfolio - Class B | 05/02/05 | 2.96% | 0.33% | 3.69% | 2.98% | 2.83% | 4.03% |
| Brighthouse Asset Allocation 60 Portfolio - Class B | 05/02/05 | 3.78% | -0.61% | 3.85% | 3.63% | 3.65% | 5.41% |
| Brighthouse Asset Allocation 80 Portfolio - Class B | 05/02/05 | 4.53% | -1.82% | 3.83% | 4.20% | 4.41% | 6.70% |
| Brighthouse Asset Allocation 100 Portfolio - Class B | 05/02/05 | 5.08% | -2.70% | 4.04% | 4.57% | 5.03% | 7.62% |
| Brighthouse Small Cap Value Portfolio - Class B | 04/20/82 | 2.25% | -23.24% | -17.33% | -4.58% | 1.06% | 5.14% |
| Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B | 03/04/96 | 10.14% | -2.04% | 2.88% | 0.63% | 3.54% | 0.40% |
| Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A++ | 04/05/93 | 4.20% | -4.00% | 1.21% | 8.54% | 7.85% | 9.50% |
| Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B | 10/01/02 | 4.23% | -4.13% | 0.98% | 8.27% | 7.59% | 9.45% |
| Brighthouse/Wellington Large Cap Research Portfolio - Class E | 03/23/98 | 6.25% | 2.46% | 9.89% | 8.67% | 8.26% | 11.15% |
| Clarion Global Real Estate Portfolio - Class A | 05/04/98 | 2.36% | -17.47% | -12.31% | -2.06% | -0.87% | 3.32% |
| Loomis Sayles Growth Portfolio - Class A | 05/16/83 | 4.81% | 14.26% | 22.56% | 9.10% | 6.22% | 9.70% |
| ClearBridge Variable Aggressive Growth Portfolio - Class I | 11/01/99 | 2.04% | -4.10% | 4.22% | 2.41% | 1.89% | 10.50% |
| ClearBridge Variable Appreciation Portfolio - Class I | 10/16/91 | 5.38% | -1.64% | 5.67% | 9.00% | 8.11% | 10.29% |
| ClearBridge Variable Dividend Strategy Portfolio - Class I++ | 09/14/99 | 4.55% | -6.60% | -0.54% | 6.50% | 7.42% | 9.63% |
| ClearBridge Variable Dividend Strategy Portfolio - Class II | 10/01/02 | 4.48% | -6.72% | -0.74% | 6.34% | 7.26% | 9.33% |
| ClearBridge Variable Large Cap Growth Portfolio - Class I++ | 05/01/98 | 6.60% | 12.56% | 18.97% | 16.01% | 13.00% | 14.87% |
| ClearBridge Variable Large Cap Value Portfolio - Class I | 02/17/98 | 4.31% | -10.19% | -4.36% | 2.06% | 3.55% | 8.23% |
| ClearBridge Variable Mid Cap Portfolio - Class I | 11/01/99 | 6.45% | -7.31% | -1.43% | 2.51% | 3.18% | 8.57% |
| ClearBridge Variable Small Cap Growth Portfolio - Class I++ | 11/01/99 | 7.57% | 12.41% | 12.66% | 15.62% | 10.68% | 13.35% |
| Fidelity VIP Contrafund® Portfolio - Service Class | 01/03/95 | 6.49% | 15.13% | 22.77% | 12.88% | 10.28% | 11.53% |
| Fidelity VIP Mid Cap Portfolio - Service Class 2 | 12/28/98 | 5.73% | -8.60% | -4.67% | -0.06% | 1.84% | 6.47% |

| Variable Funding Options | Portfolio Inception Date | One Month | Year-to-Date | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* |
|---|--------------------------|-----------|--------------|---------|---------|---------|---------------------------------------|
| Franklin Income VIP Fund - Class 2 | 01/24/89 | 1.93% | -10.58% | -7.46% | -0.76% | 1.44% | 3.47% |
| Franklin Small-Mid Cap Growth VIP Fund - Class 2++ | 05/01/98 | 7.68% | 24.51% | 25.38% | 16.62% | 10.02% | 11.59% |
| Frontier Mid Cap Growth Portfolio - Class D | 03/23/98 | 5.94% | 6.06% | 11.36% | 10.42% | 8.17% | 10.85% |
| Harris Oakmark International Portfolio - Class A | 08/01/96 | 1.84% | -21.76% | -12.40% | -9.08% | -2.91% | 2.53% |
| Invesco Global Equity Portfolio - Class B | 01/27/92 | 5.78% | 2.67% | 10.83% | 7.37% | 6.20% | 8.55% |
| Invesco Small Cap Growth Portfolio - Class A | 05/02/05 | 6.30% | 10.74% | 12.08% | 10.37% | 7.65% | 12.01% |
| Janus Henderson Enterprise Portfolio - Service Shares | 09/13/93 | 5.31% | -3.10% | 0.97% | 10.89% | 10.48% | 12.76% |
| Jennison Growth Portfolio - Class A++ | 07/03/95 | 7.69% | 28.41% | 39.05% | 21.33% | 16.10% | 15.87% |
| JPMorgan Small Cap Value Portfolio - Class A | 05/02/05 | 2.18% | -21.21% | -16.87% | -6.77% | -0.93% | 3.74% |
| MetLife Stock Index Portfolio - Class B | 10/16/91 | 5.39% | 0.86% | 9.09% | 9.15% | 8.64% | 10.93% |
| MFS® Research International Portfolio - Class B++ | 01/02/97 | 3.70% | -4.22% | 5.58% | 2.65% | 1.96% | 3.78% |
| MFS® Total Return Portfolio - Class F | 06/16/94 | 3.01% | -2.23% | 2.44% | 3.32% | 3.74% | 5.77% |
| MFS® Value Portfolio - Class A | 07/20/98 | 3.86% | -10.44% | -4.42% | 2.28% | 4.50% | 8.79% |
| Neuberger Berman Genesis Portfolio - Class B | 07/05/00 | 6.52% | 3.91% | 6.58% | 9.23% | 8.17% | 10.40% |
| PIMCO Inflation Protected Bond Portfolio - Class A | 09/30/99 | 2.44% | 7.44% | 8.35% | 3.34% | 1.90% | 1.49% |
| PIMCO Total Return Portfolio - Class B | 01/02/98 | 1.24% | 6.15% | 7.41% | 3.28% | 2.11% | 1.62% |
| T. Rowe Price Large Cap Growth Portfolio - Class B++ | 06/26/92 | 6.60% | 14.76% | 21.48% | 15.03% | 12.50% | 14.38% |
| T. Rowe Price Large Cap Value Portfolio - Class B | 01/14/91 | 4.15% | -15.87% | -9.85% | -0.39% | 2.98% | 7.43% |
| T. Rowe Price Large Cap Value Portfolio - Class E++ | 12/03/93 | 4.13% | -15.82% | -9.77% | -0.30% | 3.08% | 6.98% |
| Templeton Foreign VIP Fund - Class 2 | 05/01/92 | 0.92% | -18.46% | -11.76% | -8.75% | -4.43% | -0.22% |
| Victory Sycamore Mid Cap Value Portfolio - Class B | 08/20/97 | 3.10% | -13.45% | -8.05% | 0.58% | 0.23% | 6.11% |
| Western Asset Core Plus VIT Portfolio - Class I | 06/16/94 | 2.30% | 5.46% | 8.10% | 3.59% | 2.90% | 4.11% |
| Western Asset Management Strategic Bond Opportunities Portfolio - Class A++ | 10/31/94 | 3.30% | -0.32% | 2.21% | 2.00% | 2.74% | 3.08% |
| Western Asset Management Strategic Bond Opportunities Portfolio - Class B | 10/16/91 | 3.33% | -0.51% | 1.98% | 1.74% | 2.49% | 2.70% |

*Annualized for Investment Options/Portfolios in existence for more than one year.

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

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.

Effective on or about December 15, 2017, Victory Capital Management Inc. replaced Invesco Advisers, Inc. as the subadviser to the Victory Sycamore Mid Cap Value Portfolio previously known as the Invesco Mid Cap Value Portfolio.

Effective April 28, 2014, the T. Rowe Price Large Cap Value Portfolio - Class E of the Met Investors Series Trust replaced ClearBridge Variable All Cap Value Portfolio - Class I of the Legg Mason Partners Variable Equity Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Variable All Cap Value Portfolio - Class I.

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.

Effective April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund 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.

As of May 2, 2011, the following portfolio substitutions took effect: Legg Mason ClearBridge Variable Capital Portfolio into Davis Venture Value Portfolio and Legg Mason Western Asset Variable Diversified Strategic Income Portfolio into Western Asset Management Strategic Bond Opportunities Portfolio.

As of May 2, 2011, the following portfolio mergers took effect: Legg Mason ClearBridge Variable Dividend Strategy Portfolio into Legg Mason ClearBridge Variable Equity Income Builder Portfolio (now known as ClearBridge Variable Equity Income Portfolio) and MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (now known as Brighthouse Asset Allocation 100 Portfolio) .

Performance for the Davis Venture Value Portfolio consists of the performance of the Legg Mason ClearBridge Variable Capital Portfolio before and on April 29, 2011 and the Davis Venture Value Portfolio after April 29, 2011.

Performance for the Western Asset Management Strategic Bond Opportunities Portfolio consists of the performance of the Legg Mason Western Asset Variable Diversified Strategic Income Portfolio before and on April 29, 2011 and the Western Asset Management Strategic Bond Opportunities Portfolio after April 29, 2011.

Performance for the ClearBridge Variable Equity Income Portfolio Class I consists of the performance of the Legg Mason ClearBridge Variable Dividend Strategy Portfolio before and on April 29, 2011 and the ClearBridge Variable Equity Income Portfolio after April 29, 2011.

Performance for the MetLife Aggressive Strategy Portfolio (now known as Brighthouse Asset Allocation 100 Portfolio) consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio after April 29, 2011.

Effective May 3, 2010, the following investment portfolio substitution was made: Legg Mason Partners Variable Money Market Portfolio into BlackRock Money Market Portfolio.

Performance for the BlackRock Money Market Portfolio consists of the performance for the Legg Mason Variable Money Market Portfolio before and on April 30, 2010 and the BlackRock Money Market Portfolio after April 30, 2010.

Effective May 1, 2009, the following investment portfolio substitutions were made: PIMCO VIT Total Return Portfolio into PIMCO Total Return Portfolio and Legg Mason Partners Variable Equity Index Portfolio into MetLife Stock Index Portfolio.

Effective May 1, 2009 the following investment portfolio mergers were made: Met/AIM Capital Appreciation Portfolio and FI Large Cap Portfolio into BlackRock Legacy Large Cap Growth Portfolio (now known as BlackRock Capital Appreciation Portfolio) and Capital Guardian U.S. Equity Portfolio into Pioneer Fund Portfolio.

Performance for the PIMCO Total Return Portfolio consists of the performance for PIMCO VIT Total Return Portfolio before and on May 1, 2009 and the PIMCO Total Return Portfolio after May 1, 2009. Performance for the MetLife Stock Index Portfolio consists of the performance for the Legg Mason Partners Variable Equity Index Portfolio on and before May 1, 2009 and the MetLife Stock Index Portfolio after May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of the performance for the FI Large Cap Portfolio on and before May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

Effective May 1, 2009, the following share class change was made: Legg Mason Partners Variable Appreciation Portfolio - Class II to Legg Mason Partners Variable Appreciation Portfolio - Class I.

Investment Performance Is Not Guaranteed.

Prospectuses for the investment portfolios are available from your financial professional or at www.BrighthouseFinancial.com. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

Variable annuities are long-term investments designed for retirement purposes. Variable annuities 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 their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. All product guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Vintage LSM is a service mark of Citigroup, Inc. and its Affiliates.

"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. The Vintage L variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Number TL-22386 and is distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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Vintage L

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at www.BrighthouseFinancial.com. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Each Investment Option consists of a sub-account of the separate account supporting the contract (a "Sub-Account") that invests solely in shares of a fund portfolio (a "Portfolio"). *Standardized Performance* for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the Sub-Account inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Sub-Account inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the M&E risk and administrative expense charges of 2.05%, the contract administrative charge \$30, the Enhanced Stepped-Up Provision (E.S.P.) 0.15%, current charge (maximum of 1.00% upon reset) for GMWB II 0.50%, and the surrender charge of 6%.

Past performance does not guarantee future results.

Vintage L

Average Annual Total Return as of
07/31/2020
Assuming Contract Surrender

Standardized as of 06/30/2020
Assuming Contract Surrender

| Variable Funding Options | Portfolio Inception Date | Average Annual Total Return as of 07/31/2020 Assuming Contract Surrender | | | 10 Year or Since Portfolio Inception* | Standardized as of 06/30/2020 Assuming Contract Surrender | | | 10 Year or Since Sub-Account Inception* |
|--|--------------------------|--|----------|--------|---------------------------------------|---|--------|----------|---|
| | | 1 Year | 5 Years* | | | Sub-Account Inception Date | 1 Year | 5 Years* | |
| American Funds® Global Growth Fund - Class 2 | 04/30/97 | 11.68% | 8.64% | 9.47% | 11/17/99 | 6.87% | 7.90% | 9.74% | |
| American Funds® Growth Fund - Class 2 | 02/08/84 | 22.81% | 13.69% | 12.91% | 11/08/99 | 15.50% | 12.54% | 12.79% | |
| American Funds® Growth-Income Fund - Class 2 | 02/08/84 | -0.93% | 7.34% | 9.70% | 11/03/99 | -3.68% | 6.93% | 10.11% | |
| BlackRock Bond Income Portfolio - Class E | 06/16/94 | 0.74% | 1.65% | 1.52% | 11/12/99 | -0.87% | 1.35% | 1.44% | |
| BlackRock Capital Appreciation Portfolio - Class A | 08/30/96 | 18.13% | 12.91% | 12.64% | 11/26/99 | 12.02% | 12.60% | 12.74% | |
| BlackRock Ultra-Short Term Bond Portfolio - Class E | 06/16/94 | -6.94% | -1.73% | -2.22% | 11/08/99 | -6.78% | -1.73% | -2.22% | |
| Brighthouse Asset Allocation 20 Portfolio - Class B | 05/02/05 | -1.45% | 1.56% | 2.02% | 07/01/05 | -3.55% | 1.20% | 2.00% | |
| Brighthouse Asset Allocation 40 Portfolio - Class B | 05/02/05 | -2.55% | 2.16% | 3.36% | 06/14/05 | -5.19% | 1.66% | 3.39% | |
| Brighthouse Asset Allocation 60 Portfolio - Class B | 05/02/05 | -2.40% | 2.98% | 4.73% | 06/14/05 | -5.80% | 2.32% | 4.79% | |
| Brighthouse Asset Allocation 80 Portfolio - Class B | 05/02/05 | -2.42% | 3.73% | 6.01% | 05/12/05 | -6.45% | 2.92% | 6.13% | |
| Brighthouse Asset Allocation 100 Portfolio - Class B | 05/02/05 | -2.22% | 4.35% | 6.93% | 05/16/05 | -6.80% | 3.42% | 7.11% | |
| Brighthouse Small Cap Value Portfolio - Class B | 04/20/82 | -22.30% | 0.41% | 4.45% | 11/17/03 | -23.36% | -0.48% | 4.92% | |
| Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B | 03/04/96 | -3.31% | 2.87% | -0.25% | 05/01/03 | -13.36% | -0.05% | -0.37% | |
| Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A++ | 04/05/93 | -4.88% | 7.16% | 8.79% | 04/01/98 | -7.25% | 7.00% | 8.89% | |
| Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B | 10/01/02 | -5.10% | 6.89% | 8.74% | 10/01/02 | -7.49% | 6.73% | 8.92% | |
| Brighthouse/Wellington Large Cap Research Portfolio - Class E | 03/23/98 | 3.28% | 7.56% | 10.43% | 11/18/99 | -1.86% | 6.82% | 10.32% | |
| Clarion Global Real Estate Portfolio - Class A | 05/04/98 | -17.58% | -1.52% | 2.65% | 05/01/02 | -19.57% | -1.36% | 3.36% | |
| Loomis Sayles Growth Portfolio - Class A | 05/16/83 | 15.19% | 5.53% | 8.99% | 05/01/02 | 11.17% | 4.64% | 9.30% | |
| ClearBridge Variable Aggressive Growth Portfolio - Class I | 11/01/99 | -2.05% | 1.23% | 9.78% | 11/03/99 | -2.78% | 0.91% | 10.79% | |
| ClearBridge Variable Appreciation Portfolio - Class I | 10/16/91 | -0.69% | 7.41% | 9.58% | 11/09/99 | -4.50% | 6.75% | 9.63% | |
| ClearBridge Variable Dividend Strategy Portfolio - Class I++ | 09/14/99 | -6.52% | 6.72% | 8.92% | 05/01/01 | -8.76% | 5.98% | 9.13% | |
| ClearBridge Variable Dividend Strategy Portfolio - Class II | 10/01/02 | -6.71% | 6.56% | 8.63% | 10/01/02 | -8.89% | 5.82% | 8.77% | |
| ClearBridge Variable Large Cap Growth Portfolio - Class I++ | 05/01/98 | 11.81% | 12.27% | 14.12% | 11/03/99 | 6.43% | 11.53% | 14.04% | |
| ClearBridge Variable Large Cap Value Portfolio - Class I | 02/17/98 | -10.11% | 2.88% | 7.53% | 11/10/99 | -13.02% | 2.24% | 7.81% | |
| ClearBridge Variable Mid Cap Portfolio - Class I | 11/01/99 | -7.36% | 2.51% | 7.86% | 11/03/99 | -11.73% | 1.29% | 7.92% | |
| ClearBridge Variable Small Cap Growth Portfolio - Class I++ | 11/01/99 | 5.88% | 9.96% | 12.62% | 11/24/99 | 1.22% | 8.40% | 12.33% | |
| Fidelity VIP Contrafund® Portfolio - Service Class | 01/03/95 | 15.39% | 9.57% | 10.81% | 11/03/99 | 9.94% | 8.42% | 10.89% | |
| Fidelity VIP Mid Cap Portfolio - Service Class 2 | 12/28/98 | -10.40% | 1.18% | 5.78% | 05/01/02 | -15.56% | 0.19% | 5.61% | |
| Franklin Income VIP Fund - Class 2 | 01/24/89 | -13.03% | 0.78% | 2.80% | 05/06/05 | -14.79% | 0.17% | 3.02% | |
| Franklin Small-Mid Cap Growth VIP Fund - Class 2++ | 05/01/98 | 17.84% | 9.31% | 10.86% | 11/09/99 | 11.58% | 7.77% | 10.85% | |
| Frontier Mid Cap Growth Portfolio - Class D | 03/23/98 | 4.66% | 7.46% | 10.14% | 05/01/02 | -0.45% | 6.33% | 10.24% | |
| Harris Oakmark International Portfolio - Class A | 08/01/96 | -17.67% | -3.54% | 1.86% | 05/01/03 | -21.15% | -3.69% | 2.65% | |
| Invesco Global Equity Portfolio - Class B | 01/27/92 | 4.16% | 5.51% | 7.85% | 11/17/03 | -2.13% | 4.69% | 8.19% | |

| Variable Funding Options | Portfolio Inception Date | Average Annual Total Return as of 07/31/2020 Assuming Contract Surrender | | | 10 Year or Since Portfolio Inception* | Sub-Account Inception Date | Standardized as of 06/30/2020 Assuming Contract Surrender | | | 10 Year or Since Sub- Account Inception* |
|---|-----------------------------|--|----------|--|--|-------------------------------|--|----------|---|---|
| | | 1 Year | 5 Years* | 10 Year or Since Portfolio Inception* | | | 1 Year | 5 Years* | 10 Year or Since Sub- Account Inception* | |
| Invesco Small Cap Growth Portfolio - Class A | 05/02/05 | 5.33% | 6.95% | 11.29% | 05/02/05 | 0.46% | 5.77% | 11.24% | | |
| Janus Henderson Enterprise Portfolio - Service Shares | 09/13/93 | -5.10% | 9.77% | 12.03% | 05/01/00 | -8.52% | 8.71% | 12.08% | | |
| Jennison Growth Portfolio - Class A++ | 07/03/95 | 30.69% | 15.35% | 15.12% | 11/09/99 | 21.69% | 14.55% | 14.93% | | |
| JPMorgan Small Cap Value Portfolio - Class A | 05/02/05 | -21.87% | -1.57% | 3.06% | 05/02/05 | -23.08% | -2.67% | 3.33% | | |
| MetLife Stock Index Portfolio - Class B | 10/16/91 | 2.53% | 7.93% | 10.21% | 11/08/99 | -1.56% | 7.21% | 10.36% | | |
| MFS® Research International Portfolio - Class B++ | 01/02/97 | -0.77% | 1.30% | 3.11% | 05/01/01 | -6.19% | 0.90% | 3.69% | | |
| MFS® Total Return Portfolio - Class F | 06/16/94 | -3.72% | 3.07% | 5.09% | 05/01/02 | -5.94% | 2.69% | 5.22% | | |
| MFS® Value Portfolio - Class A | 07/20/98 | -10.17% | 3.82% | 8.09% | 05/03/04 | -12.01% | 3.43% | 8.31% | | |
| Neuberger Berman Genesis Portfolio - Class B | 07/05/00 | 0.17% | 7.47% | 9.68% | 05/01/04 | -4.19% | 6.25% | 9.47% | | |
| PIMCO Inflation Protected Bond Portfolio - Class A | 09/30/99 | 1.83% | 1.24% | 0.84% | 04/18/05 | -0.49% | 0.74% | 0.61% | | |
| PIMCO Total Return Portfolio - Class B | 01/02/98 | 0.95% | 1.45% | 0.97% | 05/01/01 | -0.56% | 1.34% | 0.97% | | |
| T. Rowe Price Large Cap Growth Portfolio - Class B++ | 06/26/92 | 14.18% | 11.77% | 13.64% | 11/03/99 | 8.78% | 11.38% | 13.63% | | |
| T. Rowe Price Large Cap Value Portfolio - Class B | 01/14/91 | -15.28% | 2.32% | 6.73% | 05/01/02 | -17.98% | 1.63% | 7.07% | | |
| T. Rowe Price Large Cap Value Portfolio - Class E++ | 12/03/93 | -15.20% | 2.42% | 6.28% | 05/22/98 | -17.89% | 1.73% | 6.70% | | |
| Templeton Foreign VIP Fund - Class 2 | 05/01/92 | -17.07% | -5.05% | -0.87% | 11/03/99 | -20.59% | -5.39% | -0.16% | | |
| Victory Sycamore Mid Cap Value Portfolio - Class B | 08/20/97 | -13.58% | -0.42% | 5.43% | 04/27/06 | -15.46% | -1.29% | 5.73% | | |
| Western Asset Core Plus VIT Portfolio - Class I | 06/16/94 | 1.60% | 2.23% | 3.43% | 11/17/99 | -0.54% | 1.88% | 3.56% | | |
| Western Asset Management Strategic Bond Opportunities Portfolio - Class A++ | 10/31/94 | -3.93% | 2.08% | 2.41% | 06/12/97 | -6.41% | 1.46% | 2.26% | | |
| Western Asset Management Strategic Bond Opportunities Portfolio - Class B | 10/16/91 | -4.16% | 1.82% | 2.03% | 11/08/99 | -6.71% | 1.20% | 1.84% | | |

*Annualized for Investment Options/Portfolios in existence for more than one year.

+ Not available under all Contracts. Availability depends on Contract issue date.

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

Investment Performance Is Not Guaranteed.

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