

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. 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. Returns for Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date have been adjusted to reflect the charges and expenses of the Scudder Advocate Rewards 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 1.55% and the annual contract administrative charge of \$40. Premium taxes are not reflected. **Past performance is no guarantee of future results.**

Scudder Advocate Rewards Non-Standardized Performance: Without surrender charges applied as of 08/31/2021

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
<b>Asset Allocation</b>									
	Brighthouse Asset Allocation 40 Portfolio - Class B		0.71%	5.93%	12.50%	7.30%	6.12%	5.38%	05/02/2005
	Brighthouse Asset Allocation 60 Portfolio - Class B		1.21%	9.14%	18.54%	9.29%	8.53%	7.36%	05/02/2005
	Brighthouse Asset Allocation 80 Portfolio - Class B		1.69%	12.65%	25.19%	11.35%	11.06%	9.31%	05/02/2005
<b>Domestic Equity (Large Cap)</b>									
	Alger Capital Appreciation Portfolio - Class S	Growth	3.09%	17.98%	23.56%	22.09%	21.80%	16.86%	01/25/1995
	BNY Mellon Sustainable U.S. Equity Portfolio, Inc. - Service Shares	Growth	3.23%	20.24%	28.26%	19.20%	16.23%	13.28%	10/07/1993
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B	Blend	1.40%	15.26%	23.93%	14.19%	12.97%	12.08%	05/01/2001
	Jennison Growth Portfolio - Class B	Growth	3.76%	16.03%	22.22%	25.04%	25.30%	17.78%	04/03/1985
	MetLife Stock Index Portfolio - Class B	Blend	2.85%	19.88%	28.44%	15.64%	15.58%	13.93%	10/01/1997
	MFS® Value Portfolio - Class E	Value	2.39%	19.17%	31.06%	11.11%	10.34%	11.72%	05/01/1996
	T. Rowe Price Large Cap Growth Portfolio - Class E	Growth	2.85%	19.99%	27.63%	21.06%	21.96%	17.33%	10/29/1999
	T. Rowe Price Large Cap Value Portfolio - Class B	Value	2.69%	19.83%	39.25%	9.58%	10.31%	11.46%	05/02/1994
<b>Domestic Equity (Mid Cap)</b>									
	DWS Small Mid Cap Value VIP - Class B	Value	1.43%	23.68%	47.95%	4.60%	6.61%	8.16%	05/01/1996
	Frontier Mid Cap Growth Portfolio - Class B	Growth	3.14%	14.55%	33.85%	17.70%	17.05%	12.67%	05/01/2001
	T. Rowe Price Mid Cap Growth Portfolio - Class B	Growth	2.20%	13.47%	30.40%	15.56%	16.05%	14.58%	05/03/1999
<b>Domestic Equity (Small Cap)</b>									
	Neuberger Berman Genesis Portfolio - Class B	Value	1.79%	12.66%	30.73%	12.98%	14.25%	11.86%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class B	Growth	2.79%	9.04%	30.10%	11.46%	14.79%	13.97%	05/02/1994
<b>Balanced</b>									
	Brighthouse/Wellington Balanced Portfolio - Class B		1.76%	10.37%	17.79%	11.63%	10.45%	9.65%	04/06/1982
	MFS® Total Return Portfolio - Class B		1.33%	10.91%	19.22%	9.33%	7.71%	7.72%	09/05/1989
<b>International Equity</b>									
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A		1.62%	1.51%	26.19%	13.07%	8.92%	3.14%	12/31/1997
	Invesco Global Equity Portfolio - Class B		2.58%	16.97%	33.27%	16.02%	17.11%	12.18%	05/01/1996
	MFS® Research International Portfolio - Class B		2.73%	10.91%	22.67%	10.17%	10.14%	5.98%	01/06/1992
<b>Fixed Income</b>									
	BlackRock Bond Income Portfolio - Class B	Interm.	-0.19%	-1.04%	0.03%	4.31%	1.94%	2.22%	05/01/1996
	BlackRock High Yield Portfolio - Class B	High Yield	0.24%	3.28%	7.95%	5.37%	5.08%	5.41%	04/06/1982
	BlackRock Ultra-Short Term Bond Portfolio - Class B	Ultrashort	-0.17%	-1.34%	-2.00%	-0.81%	-0.78%	-1.18%	07/16/1985
	Western Asset Management Strategic Bond Opportunities Portfolio - Class E	Multisector	0.30%	1.53%	6.15%	5.53%	3.59%	3.56%	10/31/1994

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

A fee waiver or expense limit may be or have been in place for any of the investment options. The reduced expenses that may result from this waiver or limit may increase performance results. Please see the prospectus for more information.

Effective on April 30, 2021, Invesco V.I. Managed Volatility Fund of the AIM Variable Insurance Funds (Invesco Variable Insurance Funds) merged into the Invesco V.I. Equity and Income Fund of the AIM Variable Insurance Funds (Invesco Variable Insurance Funds). Values before April 30, 2021, reflect the performance of the Invesco V.I. Managed Volatility Fund.

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 July 2, 2018, Deutsche DWS Variable Series II replaced Deutsche Variable Series II as the subadviser to the DWS Government & Agency Securities VIP previously known as Deutsche Government & Agency Securities VIP.

Effective July 2, 2018, Deutsche DWS Variable Series II replaced Deutsche Variable Series II as the subadviser to the DWS Small Mid Cap Growth VIP previously known as Deutsche Small Mid Cap Growth VIP.

Prior to the opening of business on April 30, 2018, the MFS® Value Portfolio II (formerly the BlackRock Large Cap Value Portfolio) of Brighthouse Funds Trust II merged with and into the MFS® Value Portfolio of Brighthouse Funds Trust II.

Effective on or about September 1, 2017, Massachusetts Financial Services Company replaced BlackRock Advisors, LLC as the subadviser to the MFS® Value Portfolio II, which was previously known as BlackRock Large Cap Value Portfolio.

Effective on April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund merged into the Met/Templeton Growth Portfolio of Met Investors Series Trust and the Met/Templeton Growth Portfolio was renamed the Oppenheimer Global Equity Portfolio of the Met Investors Series Trust. Values before April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

Effective April 29, 2013, MLA Mid Cap Portfolio of the Met Investors Series Trust (formerly Lazard Mid Cap Portfolio) merged into Neuberger Berman Genesis Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of MLA Mid Cap Portfolio.

Effective April 29, 2013, RCM Technology Portfolio of the Met Investors Series Trust merged into T. Rowe Price Large Cap Growth Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of RCM Technology Portfolio.

Effective April 29, 2013, the Class B shares of the T. Rowe Price Large Cap Growth Portfolio were exchanged for the Class E shares of the T. Rowe Price Large Cap Growth Portfolio. As a result of the share class exchange, values before April 29, 2013 reflect the performance of the T. Rowe Price Large Cap Growth Portfolio - Class B.

Effective April 29, 2013, Turner Mid Cap Growth Portfolio of the Met Investors Series Trust merged into Frontier Mid Cap Growth Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of Turner Mid Cap Growth Portfolio.

Effective May 3, 2010, the following investment portfolio substitution was made: DWS Global Opportunities VIP Portfolio into Oppenheimer Global Equity Portfolio.

Performance for the Oppenheimer Global Equity Portfolio consists of the performance for the DWS Global Opportunities VIP Portfolio before and on April 30, 2010 and the Oppenheimer Global Equity Portfolio after April 30, 2010.

Effective May 3, 2010, the following investment portfolio substitution was made: DWS Technology VIP Portfolio into RCM Technology Portfolio.

Performance for the RCM Technology Portfolio consists of the performance for the DWS Technology VIP Portfolio before and on April 30, 2010 and the RCM Technology Portfolio after April 30, 2010.

### **Investment Performance Is Not Guaranteed.**

**Prospectuses for the investment portfolios are available from your financial professional or at [www.BrighthouseFinancial.com](http://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. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com).**

**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.**

This annuity, some riders, features and investment options may not be available in all states, at all firms or at all times.

The contract contains limitations and the policy forms may vary by state. Oregon form numbers: TL-22378OR, L-22378OR.

Scudder Investments is part of Deutsche Asset Management, which is the marketing name in the US for the asset management activities of DeutscheBank AG, Deutsche Investment Management Americas Inc., Deutsche Asset Management Inc., Deutsche Asset Management Investment Services Ltd., Deutsche Bank Trust Company Americas and Scudder Trust Company.

"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 Scudder Advocate Rewards variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) 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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## Scudder Advocate Rewards

The performance data quoted represents past performance and does not guarantee future results. The return information shown below is the actual average total return since each Sub-Account inception. Also shown (when available) is adjusted historical average total return prior to each Sub-Account inception, derived from the performance of each Sub-Account's corresponding Portfolio, adjusted to reflect the charges and expenses of the Scudder Advocate Rewards Variable Annuity, as if the contract had existed during the stated period(s). The return information is based on the accumulation unit value and reflects all Portfolio-level investment management fees and expenses (including applicable 12b-1 fees), the M&E risk and administrative expense charges of 1.90%, the annual contract administrative charge of \$40, the Enhanced Stepped-Up Provision (E.S.P.) charge of 0.20%, the current charge for GMWB II 0.65% (maximum of 1.00% upon reset), and the withdrawal charge of 8%. **Premium taxes are not reflected. Past performance is no guarantee of future results.**

Scudder Advocate Rewards		Average Annual Total Return as of 08/31/2021 Assuming Contract Surrender			Standardized as of 06/30/2021 Assuming Contract Surrender			Portfolio Inception Date	Subaccount Inception Date
		1 Year	5 Year*	10 Year or Since Sub- Account Inception*	1 Year	5 Year*	10 Year or Since Subaccount Inception*		
Asset Class	Variable Funding Options								
<b>Asset Allocation</b>	Brighthouse Asset Allocation								
	40	3.15%	3.70%	4.13%	7.30%	3.91%	3.65%	05/02/2005 05/23/2005	
	Brighthouse Asset Allocation 60	8.70%	6.05%	6.08%	14.81%	6.36%	5.31%	05/02/2005 01/19/2006	
	Brighthouse Asset Allocation 80	14.79%	8.53%	8.00%	23.17%	8.95%	6.92%	05/02/2005 05/12/2005	
<b>Domestic Equity (Large Cap)</b>									
	Alger Capital Appreciation	13.29%	19.02%	15.47%	26.99%	18.75%	14.04%	01/25/1995 06/09/2003	
	BNY Mellon Sustainable U.S. Equity	17.60%	13.58%	11.93%	23.85%	12.95%	10.21%	10/07/1993 06/09/2003	
	Brighthouse/Wellington Core Equity Opportunities	13.64%	10.39%	10.74%	19.36%	9.69%	9.31%	05/01/2001 06/09/2003	
	Jennison Growth	12.06%	22.44%	16.38%	28.68%	22.43%	14.77%	04/03/1985 05/01/2003	
	MetLife Stock Index	17.77%	12.94%	12.57%	26.40%	12.58%	11.12%	10/01/1997 09/16/2005	
	MFS® Value	20.17%	7.82%	10.39%	23.48%	7.52%	8.91%	05/01/1996 06/09/2003	
	T. Rowe Price Large Cap Growth	17.03%	19.17%	15.93%	31.02%	19.40%	14.62%	10/29/1999 06/09/2003	
	T. Rowe Price Large Cap Value	27.69%	7.79%	10.13%	34.29%	8.15%	8.70%	05/02/1994 06/09/2003	
<b>Domestic Equity (Mid Cap)</b>									
	DWS Small Mid Cap Value								
	VIP	35.66%	4.17%	6.87%	43.88%	5.55%	5.45%	05/01/1996 06/09/2003	
	Frontier Mid Cap Growth	22.73%	14.37%	11.33%	29.28%	14.11%	9.21%	05/01/2001 06/09/2003	
	T. Rowe Price Mid Cap Growth	19.57%	13.40%	13.21%	25.30%	13.38%	11.60%	05/03/1999 06/09/2003	
<b>Domestic Equity (Small Cap)</b>									
	Neuberger Berman Genesis	19.87%	11.64%	10.53%	23.78%	11.58%	9.31%	07/05/2000 05/01/2004	
	T. Rowe Price Small Cap Growth	19.30%	12.17%	12.61%	26.44%	12.69%	10.86%	05/02/1994 06/09/2003	
<b>Balanced</b>									
	Brighthouse/Wellington								
	Balanced	8.01%	7.93%	8.34%	13.38%	7.87%	7.34%	04/06/1982 06/09/2003	
	MFS® Total Return	9.31%	5.25%	6.44%	12.56%	5.19%	5.73%	09/05/1989 06/09/2003	
<b>International Equity</b>									
	Brighthouse/Aberdeen								
	Emerging Markets Equity	15.71%	6.43%	1.91%	35.48%	8.17%	1.34%	12/31/1997 06/09/2003	
	Invesco Global Equity	22.20%	14.44%	10.84%	31.12%	14.83%	8.89%	05/01/1996 06/09/2003	
	MFS® Research International	12.48%	7.62%	4.71%	17.75%	7.74%	3.25%	01/06/1992 06/09/2003	
<b>Fixed Income</b>									
	BlackRock Bond Income	-8.28%	-0.39%	1.00%	-7.53%	-0.44%	1.13%	05/01/1996 06/09/2003	
	BlackRock High Yield	-1.01%	2.68%	4.15%	3.92%	3.41%	3.68%	04/06/1982 06/09/2003	
	BlackRock Ultra-Short Term Bond	-10.14%	-3.05%	-2.36%	-10.12%	-3.03%	-2.35%	07/16/1985 06/09/2003	
	Western Asset Management Strategic Bond								
	Opportunities	-2.67%	1.22%	2.32%	0.39%	1.67%	2.30%	10/31/1994 06/12/1997	

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Brighthouse Life Insurance Company • Charlotte, NC 28277

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