

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 Series S - L Share Option Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 1.85% for years 1 - 4 or 1.15% for years 5+ and the annual Account Fee of \$30†. These results do not reflect the withdrawal charges which begin at 7% 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.**

 Series S - L Share Option 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 |
|---|--|---|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|
| Risk Managed | | | | | | | | | |
| Global Multi-Asset | AB Global Dynamic Allocation Portfolio - Class B | | 0.95% | 7.35% | 12.84% | 6.25% | 5.07% | 5.19% | 04/29/2011 |
| | AQR Global Risk Balanced Portfolio - Class B | | -0.05% | 10.51% | 15.41% | 6.97% | 5.15% | 2.79% | 04/29/2011 |
| | BlackRock Global Tactical Strategies Portfolio - Class B | | 0.78% | 7.63% | 14.25% | 5.99% | 5.46% | 4.79% | 04/29/2011 |
| | Brighthouse Balanced Plus Portfolio - Class B | | 0.93% | 6.13% | 12.30% | 8.44% | 7.98% | 7.14% | 04/29/2011 |
| | Invesco Balanced-Risk Allocation Portfolio - Class B | | 0.53% | 8.02% | 17.17% | 7.42% | 5.44% | 4.04% | 04/30/2012 |
| | JPMorgan Global Active Allocation Portfolio - Class B | | 1.05% | 7.17% | 15.23% | 8.01% | 6.53% | 5.66% | 04/30/2012 |
| | MetLife Multi-Index Targeted Risk Portfolio - Class B | | 1.15% | 7.30% | 13.20% | 6.83% | 6.34% | 6.06% | 11/12/2012 |
| | PanAgora Global Diversified Risk Portfolio - Class B | | 0.27% | 6.17% | 12.67% | 9.37% | 5.71% | 5.31% | 04/28/2014 |
| | Schroders Global Multi-Asset Portfolio - Class B | | 1.25% | 9.09% | 13.92% | 5.75% | 5.03% | 5.02% | 04/30/2012 |
| | Asset Allocation | American Funds® Balanced Allocation Portfolio - Class C | | 1.50% | 9.07% | 17.94% | 9.90% | 9.38% | 7.96% |
| American Funds® Growth Allocation Portfolio - Class C | | | 2.04% | 12.15% | 23.71% | 11.54% | 11.65% | 9.91% | 04/28/2008 |
| American Funds® Moderate Allocation Portfolio - Class C | | | 1.15% | 6.91% | 13.36% | 8.17% | 7.19% | 6.23% | 04/28/2008 |
| Brighthouse Asset Allocation 20 Portfolio - Class B | | | 0.19% | 2.41% | 6.03% | 5.25% | 3.59% | 3.15% | 05/02/2005 |
| Brighthouse Asset Allocation 40 Portfolio - Class B | | | 0.68% | 5.74% | 12.20% | 7.01% | 5.84% | 5.10% | 05/02/2005 |
| Brighthouse Asset Allocation 60 Portfolio - Class B | | | 1.19% | 8.94% | 18.22% | 9.00% | 8.24% | 7.08% | 05/02/2005 |
| Brighthouse Asset Allocation 80 Portfolio - Class B | | | 1.66% | 12.45% | 24.85% | 11.05% | 10.76% | 9.01% | 05/02/2005 |
| Brighthouse Asset Allocation 100 Portfolio - Class B | | | 2.06% | 15.62% | 30.64% | 12.71% | 12.81% | 10.50% | 11/03/2004 |
| SSGA Growth and Income ETF Portfolio - Class B | | | 1.24% | 10.28% | 18.09% | 8.08% | 7.66% | 6.33% | 09/30/2005 |
| SSGA Growth ETF Portfolio - Class B | | | 1.65% | 13.96% | 24.94% | 9.32% | 9.43% | 7.70% | 09/30/2005 |
| Domestic Equity (Large Cap) | American Funds® Growth Portfolio - Class C | Growth | 3.19% | 15.98% | 31.35% | 23.59% | 22.68% | 16.44% | 02/08/1984 |
| | BlackRock Capital Appreciation Portfolio - Class B | Growth | 3.08% | 19.58% | 27.68% | 21.78% | 22.44% | 16.00% | 10/10/1995 |
| | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B | Blend | 1.38% | 15.05% | 23.60% | 13.88% | 12.67% | 11.78% | 10/01/2002 |
| | Loomis Sayles Growth Portfolio - Class B | Growth | 2.35% | 17.48% | 21.32% | 15.45% | 14.65% | 13.89% | 02/12/2001 |
| | Invesco Comstock Portfolio - Class B | Value | 2.37% | 24.53% | 44.74% | 7.40% | 10.22% | 10.35% | 04/29/2005 |
| | Jennison Growth Portfolio - Class B | Growth | 3.74% | 15.82% | 21.89% | 24.71% | 24.97% | 17.92% | 05/01/2002 |
| | MetLife Stock Index Portfolio - Class B | Blend | 2.82% | 19.67% | 28.10% | 15.32% | 15.27% | 13.63% | 05/01/1990 |
| | MFS® Value Portfolio - Class B | Value | 2.39% | 18.95% | 30.61% | 10.72% | 9.95% | 11.31% | 07/20/1998 |
| | T. Rowe Price Large Cap Growth Portfolio - Class B | Growth | 2.85% | 19.71% | 27.16% | 20.62% | 21.50% | 16.92% | 11/09/1998 |
| | T. Rowe Price Large Cap Value Portfolio - Class B | Value | 2.66% | 19.62% | 38.88% | 9.29% | 10.02% | 11.16% | 12/11/1989 |
| Domestic Equity (Mid Cap) | Brighthouse/Artisan Mid Cap Value Portfolio - Class B | Value | 0.10% | 18.68% | 40.85% | 7.13% | 8.56% | 8.62% | 04/30/1993 |
| | Frontier Mid Cap Growth Portfolio - Class B | Growth | 3.11% | 14.34% | 33.49% | 17.39% | 16.73% | 12.37% | 04/30/2004 |
| | MetLife Mid Cap Stock Index Portfolio - Class G | Blend | 1.74% | 18.34% | 41.26% | 9.53% | 11.04% | 11.21% | 07/05/2000 |
| | T. Rowe Price Mid Cap Growth Portfolio - Class B | Growth | 2.18% | 13.27% | 30.05% | 15.25% | 15.74% | 14.27% | 02/12/2001 |
| | Victory Sycamore Mid Cap Value Portfolio - Class B | Value | 2.08% | 26.14% | 48.22% | 12.18% | 11.12% | 9.68% | 08/20/1997 |
| | Wells Capital Management Mid Cap Value Portfolio - Class B | Value | 1.07% | 18.96% | 39.29% | 10.62% | 9.15% | 9.37% | 04/30/2004 |
| Domestic Equity (Small Cap) | Brighthouse Small Cap Value Portfolio - Class B | Value | 2.29% | 22.96% | 51.06% | 5.97% | 9.22% | 9.27% | 05/01/2002 |
| | Invesco Small Cap Growth Portfolio - Class B | Growth | 2.45% | 9.34% | 42.29% | 16.69% | 18.39% | 15.00% | 10/09/2001 |
| | MetLife Russell 2000® Index Portfolio - Class G | Blend | 2.01% | 13.71% | 43.23% | 8.17% | 11.79% | 11.13% | 11/09/1998 |
| | Neuberger Berman Genesis Portfolio - Class B | Value | 1.76% | 12.46% | 30.38% | 12.68% | 13.94% | 11.56% | 07/05/2000 |
| Global Allocation | BlackRock Global Allocation V.I. Fund - Class III | | 0.78% | 6.06% | 15.99% | 9.95% | 7.97% | 5.66% | 11/18/2003 |
| | Baillie Gifford International Stock Portfolio - Class B | | 2.19% | 4.90% | 18.39% | 12.75% | 11.74% | 7.03% | 05/01/1991 |
| International Equity | Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B | | 1.62% | 1.13% | 25.56% | 12.49% | 8.36% | 2.60% | 04/28/2006 |

| Asset Class | Variable Funding Options | Style | One Month | YTD | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|---|---|----------------|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|
| Brighthouse/Dimensional International Small Company Portfolio - Class B | | | 1.81% | 14.85% | 32.90% | 6.80% | 8.16% | 6.51% | 10/30/2008 |
| | Harris Oakmark International Portfolio - Class B | | -0.85% | 9.15% | 34.83% | 4.82% | 7.02% | 6.53% | 10/09/2001 |
| | Loomis Sayles Global Allocation Portfolio - Class B | | 2.01% | 11.47% | 17.55% | 11.90% | 11.62% | 8.69% | 04/28/2006 |
| | MetLife MSCI EAFE® Index Portfolio - Class G | | 1.31% | 9.62% | 23.20% | 6.44% | 7.15% | 4.81% | 11/09/1998 |
| | MFS® Research International Portfolio - Class B | | 2.70% | 10.72% | 22.34% | 9.87% | 9.84% | 5.69% | 02/12/2001 |
| | SSGA Emerging Markets Enhanced Index Portfolio - Class B | | 1.62% | 3.93% | 20.34% | - | - | 8.01% | 04/29/2019 |
| Fixed Income | AB International Bond Portfolio - Class B | World | 0.50% | -0.81% | 2.34% | - | - | 2.22% | 04/29/2019 |
| | BlackRock Bond Income Portfolio - Class B | Interm. | -0.21% | -1.22% | -0.24% | 4.03% | 1.66% | 1.94% | 08/26/1983 |
| | BlackRock High Yield Portfolio - Class B | High Yield | 0.22% | 3.10% | 7.66% | 5.08% | 4.80% | 5.12% | 08/30/1996 |
| | BlackRock Ultra-Short Term Bond Portfolio - Class B | Ultrashort | -0.19% | -1.51% | -2.26% | -1.07% | -1.05% | -1.45% | 02/12/2001 |
| | Brighthouse/Eaton Vance Floating Rate Portfolio - Class B | Bank Loan | 0.45% | 1.40% | 3.93% | 0.97% | 1.80% | 2.03% | 04/30/2010 |
| | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B | Short | -0.06% | -0.42% | 0.46% | 0.55% | 0.11% | -0.13% | 04/29/2011 |
| | JPMorgan Core Bond Portfolio - Class B | Interm. | -0.35% | -1.64% | -1.06% | 3.56% | 1.22% | 1.02% | 04/30/1997 |
| | MetLife Aggregate Bond Index Portfolio - Class G | Interm. | -0.35% | -2.30% | -2.56% | 2.97% | 0.69% | 0.72% | 11/09/1998 |
| | PIMCO Inflation Protected Bond Portfolio - Class B | Infltn Protctd | -0.34% | 2.83% | 3.83% | 5.17% | 2.66% | 1.09% | 05/01/2003 |
| | PIMCO Total Return Portfolio - Class B | Interm. | -0.25% | -1.67% | -1.15% | 3.64% | 1.70% | 1.51% | 02/12/2001 |
| | Western Asset Management Government Income Portfolio - Class B | Interm.Gov. | -0.34% | -2.11% | -2.89% | 3.19% | 0.55% | 0.78% | 04/29/2011 |
| | Western Asset Management Strategic Bond Opportunities Portfolio - Class B | Multisector | 0.13% | 1.20% | 5.64% | 5.12% | 3.19% | 3.17% | 10/31/1994 |
| | Western Asset Management U.S. Government Portfolio - Class B | Interm. Gov. | -0.25% | -1.71% | -1.91% | 1.85% | 0.19% | 0.03% | 10/31/1994 |
| Specialty | Clarion Global Real Estate Portfolio - Class B | | 2.10% | 24.24% | 36.21% | 9.21% | 4.95% | 5.66% | 04/30/2004 |

- Return Not Available

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than \$50,000.

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

Certain optional benefit riders have investment allocation restrictions. Not all investment portfolios are available for all products and/or optional benefit riders. Please see the product prospectus for more information.

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 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 December 15, 2017, Schroder Investment Management North America Inc. replaced FIAM LLC as the subadviser to the Schrodgers Global Multi-Asset Portfolio II which was previously known as Pyramis® Managed Risk Portfolio.

Prior to the opening of business on April 30, 2018, the Schrodgers Global Multi-Asset Portfolio II (formerly the Pyramis® Managed Risk Portfolio)of Brighthouse Funds Trust I merged with and into the Shrodgers Global Multi-Asset Portfolio of Brighthouse Funds Trust I.

Prior to the opening of business on April 30, 2018, the Allianz Global Investors Dynamic Multi-Asset Plus Portfolio of Brighthouse Funds Trust I merged with and into the JPMorgan Global Active Allocation Portfolio of Brighthouse Funds Trust I.

Prior to April 30, 2018, the Fidelity Institutional Asset Management® Government Income Portfolio of Brighthouse Funds Trust I was known as the Pyramis® Government Income Portfolio of Brighthouse Funds Trust I.

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

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

Investment Performance Is Not Guaranteed.

Additional prospectuses for the Series S - L Share Option variable annuity issued by Brighthouse Life Insurance Company and 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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 its 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 are based on 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.

"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 Series S - L Share Option is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC Company (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-343-8496

• 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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Series S - L Share Option

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 Mortality & Expense and Administration Charges of 1.85% for years 1 - 4 or 1.15% for years 5+, the optional Guaranteed Lifetime Withdrawal Benefit charge of 1.35% of the Benefit Base, the Guaranteed Lifetime Withdrawal Death Benefit charge of 0.65% of the Death Benefit Base, the maximum applicable withdrawal charge of 7% and the annual Account Fee of \$30†.

Past performance does not guarantee future results.

| Series S - L Share Option | | 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 Portfolio Inception* | 1 Year | 5 Year* | 10 Year or Since Subaccount Inception* | | |
| Risk Managed | | | | | | | | | |
| Global Multi-Asset | AB Global Dynamic Allocation | 3.83% | 2.79% | 2.78% | 5.61% | 2.63% | 2.28% | 04/29/2011 | 05/02/2011 |
| | AQR Global Risk Balanced | 6.39% | 2.85% | -0.13% | 7.61% | 1.90% | -0.13% | 04/29/2011 | 05/02/2011 |
| | BlackRock Global Tactical Strategies | 5.24% | 3.20% | 3.24% | 8.53% | 3.17% | 1.67% | 04/29/2011 | 05/02/2011 |
| | Brighthouse Balanced Plus | 3.31% | 5.79% | 4.78% | 7.24% | 6.09% | 4.25% | 04/29/2011 | 05/02/2011 |
| | Invesco Balanced-Risk Allocation | 8.14% | 3.13% | 1.39% | 12.29% | 3.05% | 1.33% | 04/30/2012 | 04/30/2012 |
| | JPMorgan Global Active Allocation | 6.22% | 4.27% | 3.23% | 10.86% | 4.15% | 3.11% | 04/30/2012 | 04/30/2012 |
| | MetLife Multi-Index Targeted Risk | 4.20% | 4.10% | 3.65% | 5.18% | 3.97% | 3.45% | 11/12/2012 | 11/12/2012 |
| | PanAgora Global Diversified Risk | 3.67% | 3.42% | 2.80% | 6.34% | 3.17% | 2.52% | 04/28/2014 | 04/28/2014 |
| | Schroders Global Multi-Asset | 4.91% | 2.75% | 2.59% | 4.43% | 2.51% | 2.34% | 04/30/2012 | 04/30/2012 |
| Asset Allocation | American Funds® Balanced Allocation | 8.90% | 7.18% | 5.63% | 14.93% | 7.32% | 4.75% | 04/28/2008 | 04/28/2008 |
| | American Funds® Growth Allocation | 14.65% | 9.43% | 7.61% | 22.71% | 9.69% | 6.44% | 04/28/2008 | 04/28/2008 |
| | American Funds® Moderate Allocation | 4.36% | 4.97% | 3.86% | 8.58% | 5.01% | 3.22% | 04/28/2008 | 04/28/2008 |
| | Brighthouse Asset Allocation 20 | -2.93% | 1.25% | 0.49% | -0.49% | 1.34% | 0.25% | 05/02/2005 | 09/29/2005 |
| | Brighthouse Asset Allocation 40 | 3.20% | 3.58% | 2.66% | 7.68% | 3.78% | 2.09% | 05/02/2005 | 09/29/2005 |
| | Brighthouse Asset Allocation 60 | 9.19% | 6.02% | 4.69% | 15.80% | 6.31% | 3.88% | 05/02/2005 | 09/29/2005 |
| | Brighthouse Asset Allocation 80 | 15.78% | 8.54% | 6.66% | 24.83% | 8.95% | 5.53% | 05/02/2005 | 09/29/2005 |
| | Brighthouse Asset Allocation 100 | 21.53% | 10.56% | 8.17% | 32.64% | 11.05% | 6.72% | 11/03/2004 | 11/19/2004 |
| | SSGA Growth and Income ETF | 9.06% | 5.43% | 3.91% | 15.15% | 5.36% | 3.25% | 09/30/2005 | 11/10/2008 |
| | SSGA Growth ETF | 15.87% | 7.19% | 5.30% | 24.03% | 7.24% | 4.34% | 09/30/2005 | 11/10/2008 |
| Domestic Equity (Large Cap) | American Funds® Growth | 22.24% | 20.39% | 14.18% | 40.81% | 20.57% | 12.80% | 02/08/1984 | 04/28/2008 |
| | BlackRock Capital Appreciation | 18.59% | 20.18% | 13.77% | 28.52% | 20.06% | 14.10% | 10/10/1995 | 11/19/2014 |
| | Brighthouse/Wellington Core Equity Opportunities | 14.53% | 10.48% | 9.56% | 20.71% | 9.74% | 8.10% | 10/01/2002 | 09/29/2005 |
| | Loomis Sayles Growth | 12.27% | 12.38% | 11.47% | 24.95% | 12.63% | 9.72% | 02/12/2001 | 03/21/2001 |
| | Invesco Comstock | 35.55% | 7.82% | 7.90% | 42.39% | 8.88% | 6.65% | 04/29/2005 | 05/01/2005 |
| | Jennison Growth | 12.83% | 22.67% | 15.66% | 30.79% | 22.69% | 14.13% | 05/01/2002 | 05/01/2002 |
| | MetLife Stock Index | 19.00% | 13.05% | 11.38% | 28.33% | 12.70% | 9.95% | 05/01/1990 | 10/09/2001 |
| | MFS® Value | 21.51% | 7.72% | 9.06% | 25.01% | 7.35% | 7.55% | 07/20/1998 | 07/11/2008 |
| | T. Rowe Price Large Cap Growth | 18.07% | 19.24% | 14.68% | 33.20% | 19.50% | 13.37% | 11/09/1998 | 03/21/2001 |
| | T. Rowe Price Large Cap Value | 29.72% | 7.72% | 8.82% | 36.85% | 8.07% | 7.37% | 12/11/1989 | 12/11/1989 |
| Domestic Equity (Mid Cap) | Brighthouse/Artisan Mid Cap Value | 31.68% | 6.18% | 6.08% | 42.63% | 6.82% | 5.10% | 04/30/1993 | 03/21/2001 |
| | Frontier Mid Cap Growth | 24.36% | 14.51% | 10.15% | 31.44% | 14.25% | 7.90% | 04/30/2004 | 05/01/2004 |
| | MetLife Mid Cap Stock Index | 32.08% | 8.69% | 8.89% | 40.37% | 9.24% | 7.43% | 07/05/2000 | 05/01/2009 |
| | T. Rowe Price Mid Cap Growth | 20.94% | 13.54% | 12.07% | 27.13% | 13.50% | 10.41% | 02/12/2001 | 03/21/2001 |
| | Victory Sycamore Mid Cap Value | 39.01% | 8.80% | 7.17% | 43.83% | 9.28% | 5.37% | 08/20/1997 | 03/04/1998 |
| | Wells Capital Management Mid Cap Value | 30.12% | 6.89% | 6.84% | 37.35% | 7.13% | 5.24% | 04/30/2004 | 05/01/2004 |
| Domestic Equity (Small Cap) | Brighthouse Small Cap Value | 41.83% | 6.75% | 6.88% | 50.27% | 8.17% | 5.69% | 05/01/2002 | 05/01/2002 |
| | Invesco Small Cap Growth | 33.11% | 16.06% | 12.71% | 49.79% | 16.93% | 10.91% | 10/09/2001 | 10/09/2001 |
| | MetLife Russell 2000® Index | 34.04% | 9.36% | 8.78% | 48.46% | 11.43% | 7.52% | 11/09/1998 | 05/01/2009 |
| | Neuberger Berman Genesis | 21.27% | 11.69% | 9.31% | 25.49% | 11.67% | 8.07% | 07/05/2000 | 05/01/2004 |
| Global Allocation | BlackRock Global Allocation V.I. Fund | 6.97% | 5.71% | 3.17% | 16.68% | 6.22% | 3.13% | 11/18/2003 | 11/17/2014 |
| International Equity | Baillie Gifford International Stock | 9.35% | 9.47% | 4.52% | 22.80% | 11.24% | 2.88% | 05/01/1991 | 09/29/2005 |
| | Brighthouse/Aberdeen Emerging Markets Equity | 16.48% | 5.92% | -0.74% | 37.83% | 7.74% | -1.65% | 04/28/2006 | 05/01/2006 |
| | Brighthouse/Dimensional International Small Company | 23.78% | 5.68% | 4.00% | 32.44% | 6.15% | 2.44% | 10/30/2008 | 11/10/2008 |
| | Harris Oakmark International | 25.69% | 4.37% | 3.90% | 41.77% | 7.36% | 2.34% | 10/09/2001 | 10/09/2001 |
| | Loomis Sayles Global Allocation | 8.53% | 9.44% | 6.42% | 15.38% | 9.55% | 5.29% | 04/28/2006 | 05/01/2006 |
| | MetLife MSCI EAFE® Index | 14.14% | 4.78% | 2.18% | 20.10% | 5.20% | 0.55% | 11/09/1998 | 05/01/2009 |
| | MFS® Research International | 13.28% | 7.57% | 3.12% | 18.98% | 7.69% | 1.35% | 02/12/2001 | 03/21/2001 |
| | SSGA Emerging Markets Enhanced Index | 11.30% | - | 3.70% | 29.88% | - | 6.45% | 04/29/2019 | 04/29/2019 |
| Fixed Income | AB International Bond | -6.62% | - | -2.28% | -5.84% | - | -2.90% | 04/29/2019 | 04/29/2019 |
| | BlackRock Bond Income | -9.18% | -0.75% | -0.84% | -8.38% | -0.81% | -1.01% | 08/26/1983 | 04/30/2012 |
| | BlackRock High Yield | -1.31% | 2.53% | 2.68% | 4.02% | 3.24% | 2.18% | 08/30/1996 | 04/28/2008 |
| | BlackRock Ultra-Short Term Bond | -11.06% | -3.56% | -4.84% | -11.04% | -3.55% | -4.84% | 02/12/2001 | 03/21/2001 |

Series S - L Share Option

Average Annual Total Return
as of 08/31/2021
Assuming Contract SurrenderStandardized as of 06/30/2021
Assuming Contract Surrender

| Asset Class | Variable Funding Options | 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 Portfolio Inception* | 1 Year | 5 Year* | 10 Year or Since Subaccount Inception* | | |
| | Brighthouse/Eaton Vance Floating Rate | -5.03% | -0.55% | -0.71% | -2.45% | -0.25% | -1.19% | 04/30/2010 | 05/03/2010 |
| | Brighthouse/Franklin Low Duration Total Return | -8.50% | -2.36% | -3.27% | -7.17% | -2.23% | -3.36% | 04/29/2011 | 05/02/2011 |
| | JPMorgan Core Bond | -9.94% | -1.21% | -1.94% | -10.04% | -1.35% | -1.76% | 04/30/1997 | 04/28/2008 |
| | MetLife Aggregate Bond Index | -11.34% | -1.76% | -2.27% | -11.60% | -1.87% | -1.97% | 11/09/1998 | 05/01/2003 |
| | PIMCO Inflation Protected Bond | -5.13% | 0.25% | -2.05% | -3.78% | -0.16% | -1.91% | 05/01/2003 | 05/01/2003 |
| | PIMCO Total Return | -10.03% | -0.69% | -1.36% | -9.61% | -0.67% | -1.41% | 02/12/2001 | 03/21/2001 |
| | Western Asset Management Government Income | -11.64% | -1.92% | -2.19% | -12.24% | -2.15% | -1.81% | 04/29/2011 | 05/02/2011 |
| | Western Asset Management Strategic Bond Opportunities | -3.32% | 0.85% | 0.50% | 0.08% | 1.34% | 0.18% | 10/31/1994 | 11/17/2014 |
| | Western Asset Management U.S. Government | -10.74% | -2.29% | -3.08% | -10.44% | -2.37% | -2.82% | 10/31/1994 | 05/01/2005 |
| Specialty | Clarion Global Real Estate | 27.07% | 2.46% | 3.10% | 25.93% | 1.49% | 1.75% | 04/30/2004 | 05/01/2004 |

- Return Not Available

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than \$50,000.

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

Current performance may be lower or higher than the performance quoted.**This is past performance and is no guarantee of future results.****Investment Performance Is Not Guaranteed.**

Additional prospectuses for the Series S - L Share Option variable annuity issued by Brighthouse Life Insurance Company and 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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 its 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 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.

"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 Series S - L Share Option is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC Company (member FINRA).

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