



# Enhanced Preference Plus Account - IRC 401

## Performance Summary as of 09/30/19

Metropolitan Life Insurance Company

Variable Investment Option Performance Update

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.metlife.com](http://www.metlife.com). The account balance is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. For Investment Divisions that invest in Portfolios of the underlying Trust that were in existence prior to the Investment Division inception date, these returns have been adjusted to reflect the charges and expenses of the Enhanced Preference Plus Account Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses and the Separate Account Charge of 0.95%. These results do not reflect the withdrawal charges which begin at 7% and decrease over 7 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.**

### EPPA - IRC 401 Non-Standardized Performance: Without surrender charges applied as of 09/30/2019

| Asset Class                         | Variable Investment Options  | Style  | One Month | YTD    | 1 Year  | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|-------------------------------------|--|--------|-----------|--------|---------|---------|---------|---------------------------------------|--------------------------|
| <b>Asset Allocation</b>             | American Funds® Balanced Allocation Portfolio - Class C              |        | 0.44%     | 10.96% | 1.57%   | 6.73%   | 5.33%   | 7.10%                                 | 04/28/2008               |
|                                     | American Funds® Growth Allocation Portfolio - Class C                |        | 0.69%     | 12.59% | -0.21%  | 8.25%   | 6.34%   | 8.38%                                 | 04/28/2008               |
|                                     | American Funds® Moderate Allocation Portfolio - Class C              |        | 0.24%     | 9.66%  | 2.96%   | 5.30%   | 4.41%   | 5.86%                                 | 04/28/2008               |
|                                     | Brighthouse Asset Allocation 20 Portfolio - Class A                  |        | 0.01%     | 9.05%  | 6.02%   | 3.38%   | 3.03%   | 4.36%                                 | 05/01/2005               |
|                                     | Brighthouse Asset Allocation 40 Portfolio - Class A                  |        | 0.46%     | 10.88% | 4.54%   | 4.88%   | 3.96%   | 5.72%                                 | 05/01/2005               |
|                                     | Brighthouse Asset Allocation 60 Portfolio - Class A                  |        | 0.71%     | 12.65% | 2.65%   | 6.25%   | 4.88%   | 7.00%                                 | 05/01/2005               |
|                                     | Brighthouse Asset Allocation 80 Portfolio - Class A                  |        | 1.05%     | 14.66% | 0.91%   | 7.67%   | 5.73%   | 8.15%                                 | 05/01/2005               |
|                                     | Brighthouse Asset Allocation 100 Portfolio - Class A                 |        | 1.21%     | 16.30% | -0.87%  | 8.63%   | 6.39%   | 8.89%                                 | 05/01/2005               |
|                                     | Fidelity VIP Freedom 2020 Portfolio - Service Class 2                |        | 0.66%     | 13.16% | 4.25%   | 6.45%   | 4.82%   | 6.65%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2025 Portfolio - Service Class 2                |        | 0.74%     | 14.10% | 4.07%   | 6.92%   | 5.10%   | 7.37%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2030 Portfolio - Service Class 2                |        | 0.96%     | 15.50% | 3.28%   | 7.95%   | 5.70%   | 7.85%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2035 Portfolio - Service Class 2                |        | 1.30%     | 16.80% | 1.99%   | 8.59%   | 6.04%   | 8.38%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2040 Portfolio - Service Class 2                |        | 1.43%     | 17.12% | 1.45%   | 8.52%   | 5.99%   | 8.41%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2045 Portfolio - Service Class 2                |        | 1.43%     | 17.12% | 1.39%   | 8.52%   | 5.99%   | 8.52%                                 | 04/08/2009               |
|                                     | Fidelity VIP Freedom 2050 Portfolio - Service Class 2                |        | 1.45%     | 17.07% | 1.37%   | 8.50%   | 5.97%   | 8.53%                                 | 04/08/2009               |
|                                     | SSGA Growth and Income ETF Portfolio - Class E                       |        | 1.07%     | 12.92% | 2.56%   | 6.12%   | 4.53%   | 6.41%                                 | 09/30/2005               |
| SSGA Growth ETF Portfolio - Class E |  | 1.71%  | 14.04%    | 0.39%  | 7.04%   | 5.05%   | 7.20%   | 09/30/2005                            |                          |
| <b>Domestic Equity (Large Cap)</b>  | American Funds® Growth Fund - Class 2                                | Growth | -0.28%    | 14.61% | -1.74%  | 13.53%  | 11.23%  | 12.02%                                | 02/08/1984               |
|                                     | American Funds® Growth-Income Fund - Class 2                         | Blend  | 0.50%     | 14.98% | 0.68%   | 11.66%  | 9.06%   | 11.20%                                | 02/08/1984               |
|                                     | BlackRock Capital Appreciation Portfolio - Class E                   | Growth | -2.04%    | 20.29% | 1.37%   | 16.03%  | 12.11%  | 11.94%                                | 10/31/1994               |
|                                     | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A | Value  | 0.01%     | 24.05% | 12.53%  | 13.39%  | 10.48%  | 11.02%                                | 10/31/1994               |
|                                     | Brighthouse/Wellington Large Cap Research Portfolio - Class A        | Blend  | 0.96%     | 20.35% | 1.51%   | 11.42%  | 10.18%  | 11.73%                                | 06/24/1983               |
|                                     | ClearBridge Aggressive Growth Portfolio - Class A                    | Growth | 1.09%     | 11.41% | -6.85%  | 6.27%   | 3.79%   | 12.00%                                | 05/01/2001               |
|                                     | Fidelity VIP Equity-Income Portfolio - Initial Class                 | Value  | 2.56%     | 17.87% | 4.41%   | 8.39%   | 6.24%   | 9.59%                                 | 10/09/1986               |
|                                     | Fidelity VIP Growth Portfolio - Initial Class                        | Growth | -0.83%    | 19.71% | 0.83%   | 15.88%  | 11.18%  | 13.90%                                | 10/09/1986               |
|                                     | Jennison Growth Portfolio - Class A                                  | Growth | -1.10%    | 17.51% | -1.52%  | 16.10%  | 12.15%  | 13.29%                                | 05/01/2000               |
|                                     | MetLife Stock Index Portfolio - Class A                              | Blend  | 1.76%     | 19.46% | 3.02%   | 12.06%  | 9.53%   | 11.90%                                | 05/01/1990               |
|                                     | MFS® Value Portfolio - Class A                                       | Value  | 2.45%     | 20.73% | 6.41%   | 9.42%   | 8.32%   | 10.76%                                | 11/09/1998               |
|                                     | T. Rowe Price Large Cap Growth Portfolio - Class A                   | Growth | -0.98%    | 18.21% | 1.38%   | 15.38%  | 12.12%  | 13.95%                                | 11/09/1998               |
| <b>Domestic Equity (Mid Cap)</b>    | Brighthouse/Artisan Mid Cap Value Portfolio - Class A                | Value  | 4.44%     | 16.27% | -3.08%  | 6.17%   | 4.33%   | 9.10%                                 | 04/30/1993               |
|                                     | Calvert VP SRI Mid Cap Growth Portfolio                              | Growth | 0.27%     | 22.89% | 5.84%   | 10.79%  | 6.70%   | 11.56%                                | 07/16/1991               |
|                                     | Frontier Mid Cap Growth Portfolio - Class A                          | Growth | -0.65%    | 22.27% | 3.47%   | 12.14%  | 9.96%   | 10.92%                                | 04/29/1988               |
|                                     | MetLife Mid Cap Stock Index Portfolio - Class A                      | Blend  | 2.94%     | 16.85% | -3.63%  | 8.08%   | 7.60%   | 11.23%                                | 07/05/2000               |
|                                     | Morgan Stanley Discovery Portfolio - Class A                         | Growth | -10.82%   | 29.21% | 4.57%   | 21.07%  | 11.44%  | 12.02%                                | 03/03/1997               |
|                                     | T. Rowe Price Mid Cap Growth Portfolio - Class A                     | Growth | -0.46%    | 22.36% | 6.04%   | 13.86%  | 12.26%  | 13.84%                                | 02/12/2001               |
|                                     | Victory Sycamore Mid Cap Value Portfolio - Class A                   | Value  | 3.90%     | 21.11% | 2.12%   | 7.86%   | 5.05%   | 9.23%                                 | 11/09/1998               |
| <b>Domestic Equity (Small Cap)</b>  | Invesco Small Cap Growth Portfolio - Class E                         | Growth | -2.38%    | 13.48% | -10.76% | 9.31%   | 7.67%   | 11.80%                                | 01/02/2002               |
|                                     | Loomis Sayles Small Cap Core Portfolio - Class A                     | Blend  | 0.42%     | 16.44% | -6.01%  | 8.37%   | 7.85%   | 11.33%                                | 05/02/1994               |
|                                     | Loomis Sayles Small Cap Growth Portfolio - Class A                   | Growth | -3.92%    | 14.49% | -7.97%  | 13.63%  | 10.46%  | 13.56%                                | 05/01/2001               |
|                                     | MetLife Russell 2000® Index Portfolio - Class A                      | Blend  | 1.85%     | 13.49% | -9.58%  | 7.25%   | 7.24%   | 10.21%                                | 11/09/1998               |
|                                     | Neuberger Berman Genesis Portfolio - Class A                         | Value  | 0.02%     | 21.50% | 1.24%   | 11.32%  | 9.78%   | 11.09%                                | 07/05/2000               |
|                                     | T. Rowe Price Small Cap Growth Portfolio - Class A                   | Growth | -0.87%    | 21.67% | -2.03%  | 12.44%  | 10.50%  | 14.38%                                | 03/03/1997               |
| <b>Balanced</b>                     | Brighthouse/Wellington Balanced Portfolio - Class A                  |        | 0.40%     | 15.51% | 4.39%   | 7.87%   | 7.15%   | 8.62%                                 | 07/25/1986               |
|                                     | Calvert VP SRI Balanced Portfolio - Class I                          |        | -0.51%    | 17.72% | 7.97%   | 8.38%   | 6.19%   | 7.98%                                 | 09/30/1986               |
|                                     | MFS® Total Return Portfolio - Class A                                |        | 1.41%     | 14.04% | 5.88%   | 6.28%   | 5.54%   | 7.33%                                 | 07/01/2002               |
| <b>International Equity</b>         | American Funds® Global Small Capitalization Fund - Class 2           |        | -0.75%    | 18.16% | -0.98%  | 8.16%   | 5.83%   | 7.16%                                 | 04/30/1998               |

| Asset Class         | Variable Investment Options   | Style          | Performance |        |        |         |         | 10 Year or       | Portfolio      |
|---------------------|---|----------------|-------------|--------|--------|---------|---------|------------------|----------------|
|                     |   |                | One Month   | YTD    | 1 Year | 3 Year* | 5 Year* | Since Inception* | Inception Date |
|                     | Baillie Gifford International Stock Portfolio - Class A                   |                | 1.43%       | 17.41% | 0.45%  | 7.12%   | 5.52%   | 3.90%            | 07/01/1991     |
|                     | Harris Oakmark International Portfolio - Class E                          |                | 4.51%       | 11.35% | -7.45% | 4.72%   | 1.88%   | 5.74%            | 01/02/2002     |
|                     | Invesco Global Equity Portfolio - Class A                                 |                | -0.03%      | 15.73% | -2.76% | 10.71%  | 6.75%   | 8.94%            | 03/03/1997     |
|                     | Loomis Sayles Global Allocation Portfolio - Class B                       |                | 0.28%       | 18.66% | 6.89%  | 9.83%   | 7.12%   | 9.27%            | 04/28/2006     |
|                     | MetLife MSCI EAFE® Index Portfolio - Class A                              |                | 2.86%       | 12.28% | -2.23% | 5.23%   | 2.20%   | 3.77%            | 11/09/1998     |
|                     | MFS® Research International Portfolio - Class A                           |                | 2.51%       | 16.41% | 0.32%  | 6.96%   | 3.08%   | 4.43%            | 02/12/2001     |
| <b>Fixed Income</b> | American Funds® Bond Fund - Class 2                                       | Intern.        | -0.70%      | 8.03%  | 8.88%  | 1.86%   | 2.25%   | 2.66%            | 04/30/1997     |
|                     | BlackRock Bond Income Portfolio - Class A                                 | Intern.        | -0.59%      | 8.51%  | 9.43%  | 2.36%   | 2.69%   | 3.53%            | 06/24/1983     |
|                     | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B        | Short          | 0.03%       | 3.14%  | 2.56%  | 1.05%   | 0.66%   | 0.61%            | 04/29/2011     |
|                     | Fidelity VIP Investment Grade Bond Portfolio - Initial Class              | Intern.        | -0.53%      | 8.30%  | 8.94%  | 2.32%   | 2.65%   | 3.27%            | 12/05/1988     |
|                     | MetLife Aggregate Bond Index Portfolio - Class A                          | Intern.        | -0.62%      | 7.68%  | 9.07%  | 1.76%   | 2.18%   | 2.48%            | 11/09/1998     |
|                     | PIMCO Inflation Protected Bond Portfolio - Class E                        | Infltn Protctd | -1.18%      | 6.62%  | 5.14%  | 1.14%   | 0.91%   | 2.35%            | 05/01/1994     |
|                     | PIMCO Total Return Portfolio - Class A                                    | Intern.        | -0.49%      | 8.10%  | 8.99%  | 2.70%   | 2.66%   | 3.21%            | 02/12/2001     |
|                     | Western Asset Management Strategic Bond Opportunities Portfolio - Class A | Multisector    | 0.29%       | 11.21% | 9.05%  | 4.03%   | 3.41%   | 5.25%            | 10/31/1994     |
|                     | Western Asset Management U.S. Government Portfolio - Class A              | Intern. Gov.   | -0.33%      | 4.84%  | 6.16%  | 1.13%   | 1.23%   | 1.77%            | 10/31/1994     |
| <b>Specialty</b>    | Clarion Global Real Estate Portfolio - Class E                            |                | 1.86%       | 20.91% | 13.21% | 3.93%   | 4.65%   | 6.67%            | 04/30/2004     |

| AUTOMATED                                       | Year to | 1 Year | 3 Years | 5 Years | 10 Years | Strategy    |
|---|---------|--------|---------|---------|----------|-------------|
| INVESTMENT STRATEGIES (A.I.S)                   | Date    | Ann.   | Ann.    | Ann.    | Ann.     | Incep. Date |
| Equity Generator® MetLife Stock Index           | 2.30%   | 3.15%  | 3.29%   | 3.56%   | 4.38%    | 01/02/1992  |
| Equity Generator® Frontier Mid Cap Growth       | 2.25%   | 3.13%  | 3.30%   | 3.54%   | 4.24%    | 01/02/1992  |
| Equalizer <sup>SM</sup> MetLife Stock Index     | 10.72%  | 3.58%  | 7.68%   | 6.41%   | 7.59%    | 01/02/1992  |
| Equalizer <sup>SM</sup> Frontier Mid Cap Growth | 12.25%  | 4.16%  | 7.85%   | 6.71%   | 7.22%    | 01/02/1992  |

\*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.**

A MetLife investment option may have a name and/or investment objective similar to that of another mutual fund with the same manager. Despite any similarity, the MetLife option is separate and distinct and will not have the same performance. Different performance will result from different investment policies, cash flows, fees, expenses and fund asset sizes.

The performance shown may reflect, for some periods described, the management of previous investment managers. Please see the prospectus for more information.

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.

Certain investment options may have adopted, with respect to certain classes, a distribution plan under Rule 12b-1 of the Investment Company Act of 1940. MetLife is paid the 12b-1 fee under the plan. Please see the prospectus for more information.

Prior to March 6, 2017, Brighthouse Funds Trust I was known as Met Investors Series Trust and Brighthouse Funds Trust II was known as Metropolitan Series Fund.

Prior to the close of business on April 29, 2005, the Met/Putnam Voyager Portfolio was merged into the Jennison Growth Portfolio. The Met/Putnam Voyager Division is no longer available under this product. Performance for Jennison Growth consists of performance for the Met/Putnam Voyager Division before April 29, 2005 and performance of the Jennison Growth Division on and after April 29, 2005.

On or about April 30, 2007, the BlackRock Large Cap Portfolio of the Metropolitan Series Fund, Inc. merged into the BlackRock Large Cap Core Portfolio (currently known as Met/Wellington Large Cap Research Portfolio) of the Met Investors Series Trust. Values prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio (formerly the BlackRock Investment Trust Portfolio).

Effective April 28, 2008, the MFS® Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS® Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MSF MFS® Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS® Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's April 28, 2008 prospectus is that of the MIST MFS® Value Portfolio.)

Effective May 3, 2010, the following investment portfolio merged: FI Mid Cap Opportunities Portfolio into Morgan Stanley Mid Cap Growth Portfolio. Performance for the Morgan Stanley Mid Cap Growth Portfolio consists of the performance for the FI Mid Cap Opportunities Portfolio before and on April 30, 2010 and the Morgan Stanley Mid Cap Growth Portfolio after April 30, 2010.

As of May 2, 2011, the following portfolio merger took effect: MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio).

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

Effective April 30, 2012, the Lord Abbett Mid Cap Value Portfolio of the Metropolitan Series Fund merged into the Lord Abbett Mid Cap Value Portfolio (currently known as Invesco Mid Cap Value Portfolio) of the Met Investors Series Trust. Values before April 30, 2012 reflect the performance of the Lord Abbett Mid Cap Value Portfolio of the Metropolitan Series Fund.

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.

Prior to April 29, 2019, the Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth Portfolio.

Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets Portfolio.

**While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.**

**Asset allocation portfolios are "fund of funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses as well as its pro rata share of the management fee and expenses of the underlying portfolios. The Contract Owner may be able to realize lower aggregate expenses by investing directly in the underlying portfolios instead of investing in an asset allocation portfolio. In that case, you would not receive the asset allocation services provided by an investment adviser.**

**Investment Performance Is Not Guaranteed.**

Prospectuses for the Enhanced Preference Plus Account variable annuity issued by Metropolitan Life Insurance Company and for the investment portfolios are available from your financial professional or at [www.metlife.com](http://www.metlife.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, 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.

Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to an account, and any earnings on such contributions, are generally not permitted prior to attaining normal retirement age under the retirement plan except under certain circumstances, such as an individual's severance from employment with the employer sponsoring the plan or the individual's death, disability or hardship (or 457(b) unforeseeable emergency) as permitted under the plan. Distributions of contributions and any earnings may also be restricted as defined in the plan documents. Contact the plan administrator to determine when and under what circumstances the individual may request a distribution from the plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, there is no 10% federal income tax penalty except that the 10% federal income tax penalty may apply to distributions of amounts previously rolled over to a governmental 457(b) plan from another type of employer retirement plan or IRA. Consult a tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

The Enhanced Preference Plus Account variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form Series G.4333-7. All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

Metropolitan Life Insurance Company • New York, NY 10166  
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• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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| EPPA - IRC 401                                   |   | Average Annual Total Return<br>as of 09/30/2019<br>Assuming Contract Surrender |         |   | Standardized as of 09/30/2019<br>Assuming Contract Surrender |         |   | Investment<br>Division<br>Inception<br>Date | Investment<br>Division<br>Inception<br>Date |            |
|--|---|--|---------|---|--|---------|---|---|---|------------|
|  |   | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Investment<br>Division<br>Inception* |   |   |            |
| Asset Class                                      | Variable Investment<br>Options              | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Investment<br>Division<br>Inception* | Portfolio<br>Inception<br>Date              | Investment<br>Division<br>Inception<br>Date |            |
| Asset Allocation                                 | American Funds® Balanced Allocation         | -4.01%   | 4.96%   | 7.10%                                       | -4.01%   | 4.96%   | 7.10%   | 04/28/2008                                  | 04/28/2008                                  |            |
|  | American Funds® Growth Allocation           | -5.81%   | 5.99%   | 8.38%                                       | -5.81%   | 5.99%   | 8.38%   | 04/28/2008                                  | 04/28/2008                                  |            |
|  | American Funds® Moderate Allocation         | -2.60%   | 4.03%   | 5.86%                                       | -2.60%   | 4.03%   | 5.86%   | 04/28/2008                                  | 04/28/2008                                  |            |
|  | Brighthouse Asset Allocation 20             | 0.50%  | 2.62%   | 4.36%                                       | 0.50%  | 2.62%   | 4.36%   | 05/01/2005                                  | 05/01/2005                                  |            |
|  | Brighthouse Asset Allocation 40             | -0.99%   | 3.57%   | 5.72%                                       | -0.99%   | 3.57%   | 5.72%   | 05/01/2005                                  | 05/01/2005                                  |            |
|  | Brighthouse Asset Allocation 60             | -2.91%   | 4.51%   | 7.00%                                       | -2.91%   | 4.51%   | 7.00%   | 05/01/2005                                  | 05/01/2005                                  |            |
|  | Brighthouse Asset Allocation 80             | -4.67%   | 5.38%   | 8.15%                                       | -4.67%   | 5.38%   | 8.15%   | 05/01/2005                                  | 05/01/2005                                  |            |
|  | Brighthouse Asset Allocation 100            | -6.48%   | 6.05%   | 8.89%                                       | -6.48%   | 6.05%   | 8.89%   | 05/01/2005                                  | 05/01/2005                                  |            |
|  | Fidelity VIP Freedom 2020                   | -1.29%   | 4.45%   | 6.65%                                       | -1.29%   | NA      | 3.92%   | 04/08/2009                                  | 05/04/2015                                  |            |
|  | Fidelity VIP Freedom 2025                   | -1.47%   | 4.74%   | 7.37%                                       | -1.47%   | NA      | 4.16%   | 04/08/2009                                  | 05/04/2015                                  |            |
|  | Fidelity VIP Freedom 2030                   | -2.28%   | 5.34%   | 7.85%                                       | -2.28%   | NA      | 4.68%   | 04/08/2009                                  | 05/04/2015                                  |            |
|  | Fidelity VIP Freedom 2035                   | -3.58%   | 5.69%   | 8.38%                                       | -3.58%   | NA      | 0.86%   | 04/08/2009                                  | 04/30/2018                                  |            |
|  | Fidelity VIP Freedom 2040                   | -4.13%   | 5.64%   | 8.41%                                       | -4.13%   | NA      | 4.95%   | 04/08/2009                                  | 05/04/2015                                  |            |
|  | Fidelity VIP Freedom 2045                   | -4.19%   | 5.64%   | 8.52%                                       | -4.19%   | NA      | 0.54%   | 04/08/2009                                  | 04/30/2018                                  |            |
|  | Fidelity VIP Freedom 2050                   | -4.21%   | 5.61%   | 8.53%                                       | -4.21%   | NA      | 4.93%   | 04/08/2009                                  | 05/04/2015                                  |            |
|  | SSGA Growth and Income ETF                  | -3.01%   | 4.15%   | 6.41%                                       | -3.01%   | 4.15%   | 6.41%   | 09/30/2005                                  | 05/01/2006                                  |            |
|  | SSGA Growth ETF                             | -5.21%   | 4.68%   | 7.20%                                       | -5.21%   | 4.68%   | 7.20%   | 09/30/2005                                  | 05/01/2006                                  |            |
|  | Domestic Equity<br>(Large Cap)              | American Funds® Growth   | -7.37%  | 10.97%                                      | 12.02%   | -7.37%  | 10.97%  | 12.02%                                      | 02/08/1984                                  | 05/01/2001 |
|  |   | American Funds® Growth-Income  | -4.91%  | 8.76%                                       | 11.20%   | -4.91%  | 8.76%   | 11.20%                                      | 02/08/1984                                  | 05/01/2001 |
|  |   | BlackRock Capital Appreciation   | -4.21%  | 11.87%                                      | 11.94%   | -4.21%  | 11.87%  | 11.94%                                      | 10/31/1994                                  | 08/05/2002 |
| Brighthouse/Wellington Core Equity Opportunities |   | 7.11%  | 10.21%  | 11.02%                                      | 7.11%  | 10.21%  | 11.02%  | 10/31/1994                                  | 07/05/2000                                  |            |
| Brighthouse/Wellington Large Cap Research        |   | -4.06%   | 9.91%   | 11.73%                                      | -4.06%   | 9.91%   | 11.73%  | 06/24/1983                                  | 07/02/1990                                  |            |
| ClearBridge Aggressive Growth                    |   | -12.55%  | 3.39%   | 12.00%                                      | -12.55%  | 3.39%   | 12.00%  | 05/01/2001                                  | 05/01/2001                                  |            |
| Fidelity VIP Equity-Income                       |   | -1.13%   | 5.90%   | 9.59%                                       | -1.13%   | 5.90%   | 9.59%   | 10/09/1986                                  | 05/01/1992                                  |            |
| Fidelity VIP Growth                              |   | -4.75%   | 10.92%  | 13.90%                                      | -4.75%   | 10.92%  | 13.90%  | 10/09/1986                                  | 05/01/1992                                  |            |
| Jennison Growth                                  |   | -7.15%   | 11.91%  | 13.29%                                      | -7.15%   | 11.91%  | 13.29%  | 05/01/2000                                  | 07/05/2000                                  |            |
| MetLife Stock Index                              |   | -2.54%   | 9.24%   | 11.90%                                      | -2.54%   | 9.24%   | 11.90%  | 05/01/1990                                  | 07/02/1990                                  |            |
| MFS® Value                                       |   | 0.90%  | 8.01%   | 10.76%                                      | 0.90%  | 8.01%   | 10.76%  | 11/09/1998                                  | 11/09/1998                                  |            |
| T. Rowe Price Large Cap Growth                   |   | -4.20%   | 11.87%  | 13.95%                                      | -4.20%   | 11.87%  | 13.95%  | 11/09/1998                                  | 11/09/1998                                  |            |
| Domestic Equity (Mid<br>Cap)                     |   | Brighthouse/Artisan Mid Cap Value Portfolio                                    | -8.73%  | 3.95%                                       | 9.10%  | -8.73%  | 3.95%   | 9.10%                                       | 04/30/1993                                  | 05/01/2001 |
|  | Calvert VP SRI Mid Cap Growth               | 0.32%  | 6.37%   | 11.56%                                      | 0.32%  | 6.37%   | 11.56%  | 07/16/1991                                  | 05/01/1992                                  |            |
|  | Frontier Mid Cap Growth                     | -2.08%   | 9.68%   | 10.92%                                      | -2.08%   | 9.68%   | 10.92%  | 04/29/1988                                  | 07/02/1990                                  |            |
|  | MetLife Mid Cap Stock Index                 | -9.28%   | 7.28%   | 11.23%                                      | -9.28%   | 7.28%   | 11.23%  | 07/05/2000                                  | 07/05/2000                                  |            |
|  | Morgan Stanley Discovery                    | -0.97%   | 11.18%  | 12.02%                                      | -0.97%   | 11.18%  | 12.02%  | 03/03/1997                                  | 03/03/1997                                  |            |
|  | T. Rowe Price Mid Cap Growth                | 0.52%  | 12.02%  | 13.84%                                      | 0.52%  | 12.02%  | 13.84%  | 02/12/2001                                  | 05/01/2001                                  |            |
|  | Victory Sycamore Mid Cap Value              | -3.45%   | 4.68%   | 9.23%                                       | -3.45%   | 4.68%   | 9.23%   | 11/09/1998                                  | 11/09/1998                                  |            |
| Domestic Equity<br>(Small Cap)                   | Invesco Small Cap Growth                    | -16.51%  | 7.35%   | 11.80%                                      | -16.51%  | 7.35%   | 11.80%  | 01/02/2002                                  | 05/01/2002                                  |            |
|  | Loomis Sayles Small Cap Core                | -11.69%  | 7.54%   | 11.33%                                      | -11.69%  | 7.54%   | 11.33%  | 05/02/1994                                  | 07/05/2000                                  |            |
|  | Loomis Sayles Small Cap Growth              | -13.69%  | 10.19%  | 13.56%                                      | -13.69%  | 10.19%  | 13.56%  | 05/01/2001                                  | 05/01/2001                                  |            |
|  | MetLife Russell 2000® Index                 | -15.31%  | 6.91%   | 10.21%                                      | -15.31%  | 6.91%   | 10.21%  | 11/09/1998                                  | 11/09/1998                                  |            |
|  | Neuberger Berman Genesis                    | -4.34%   | 9.50%   | 11.09%                                      | -4.34%   | 9.50%   | 11.09%  | 07/05/2000                                  | 07/05/2000                                  |            |
|  | T. Rowe Price Small Cap Growth              | -7.65%   | 10.23%  | 14.38%                                      | -7.65%   | 10.23%  | 14.38%  | 03/03/1997                                  | 03/03/1997                                  |            |
| Balanced   | Brighthouse/Wellington Balanced             | -1.15%   | 6.83%   | 8.62%                                       | -1.15%   | 6.83%   | 8.62%   | 07/25/1986                                  | 07/02/1990                                  |            |
|  | Calvert VP SRI Balanced                     | 2.48%  | 5.84%   | 7.98%                                       | 2.48%  | 5.84%   | 7.98%   | 09/30/1986                                  | 05/01/1991                                  |            |
|  | MFS® Total Return                           | 0.36%  | 5.18%   | 7.33%                                       | 0.36%  | 5.18%   | 7.33%   | 07/01/2002                                  | 08/05/2002                                  |            |
| International Equity                             | American Funds® Global Small Capitalization | -6.60%   | 5.48%   | 7.16%                                       | -6.60%   | 5.48%   | 7.16%   | 04/30/1998                                  | 05/01/2001                                  |            |
|  | Baillie Gifford International Stock         | -5.15%   | 5.16%   | 3.90%                                       | -5.15%   | 5.16%   | 3.90%   | 07/01/1991                                  | 07/01/1991                                  |            |
|  | Harris Oakmark International                | -13.15%  | 1.45%   | 5.74%                                       | -13.15%  | 1.45%   | 5.74%   | 01/02/2002                                  | 05/01/2002                                  |            |
|  | Invesco Global Equity                       | -8.40%   | 6.41%   | 8.94%                                       | -8.40%   | 6.41%   | 8.94%   | 03/03/1997                                  | 03/03/1997                                  |            |

| Asset Class         | Variable Investment Options                           | 10 Year or Since Portfolio Inception* |         |            | 10 Year or Since Investment Division Inception* |         |            | Portfolio Inception Date | Investment Division Inception Date |
|---------------------|---|---------------------------------------|---------|------------|---|---------|------------|--------------------------|------------------------------------|
|                     |   | 1 Year                                | 5 Year* | Inception* | 1 Year  | 5 Year* | Inception* |                          |                                    |
|                     | Loomis Sayles Global Allocation                       | 1.39%                                 | 6.79%   | 9.27%      | 1.39%   | 6.79%   | 9.27%      | 04/28/2006               | 11/10/2008                         |
|                     | MetLife MSCI EAFE® Index                              | -7.86%                                | 1.77%   | 3.77%      | -7.86%  | 1.77%   | 3.77%      | 11/09/1998               | 11/09/1998                         |
|                     | MFS® Research International                           | -5.28%                                | 2.67%   | 4.43%      | -5.28%  | 2.67%   | 4.43%      | 02/12/2001               | 05/01/2001                         |
| <b>Fixed Income</b> | American Funds® Bond                                  | 3.41%                                 | 1.82%   | 2.66%      | 3.41%   | 1.82%   | 2.66%      | 04/30/1997               | 05/01/2006                         |
|                     | BlackRock Bond Income                                 | 3.96%                                 | 2.27%   | 3.53%      | 3.96%   | 2.27%   | 3.53%      | 06/24/1983               | 07/02/1990                         |
|                     | Brighthouse/Franklin Low Duration Total Return        | -3.01%                                | 0.19%   | 0.61%      | -3.01%  | 0.19%   | 0.63%      | 04/29/2011               | 05/02/2011                         |
|                     | Fidelity VIP Investment Grade Bond                    | 3.46%                                 | 2.23%   | 3.27%      | 3.46%   | 2.23%   | 3.27%      | 12/05/1988               | 05/01/1992                         |
|                     | MetLife Aggregate Bond Index                          | 3.59%                                 | 1.75%   | 2.48%      | 3.59%   | 1.75%   | 2.48%      | 11/09/1998               | 11/09/1998                         |
|                     | PIMCO Inflation Protected Bond                        | -0.38%                                | 0.45%   | 2.35%      | -0.38%  | 0.45%   | 2.35%      | 05/01/2003               | 05/01/2006                         |
|                     | PIMCO Total Return                                    | 3.51%                                 | 2.24%   | 3.21%      | 3.51%   | 2.24%   | 3.21%      | 02/12/2001               | 05/01/2001                         |
|                     | Western Asset Management Strategic Bond Opportunities | 3.57%                                 | 3.00%   | 5.25%      | 3.57%   | 3.00%   | 5.25%      | 10/31/1994               | 05/01/2001                         |
|                     | Western Asset Management U.S. Government              | 0.64%                                 | 0.77%   | 1.77%      | 0.64%   | 0.77%   | 1.77%      | 10/31/1994               | 05/01/2001                         |
| <b>Specialty</b>    | Clarion Global Real Estate                            | 7.79%                                 | 4.28%   | 6.67%      | 7.79%   | 4.28%   | 6.67%      | 04/30/2004               | 05/01/2004                         |

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

Prior to March 6, 2017, Brighthouse Funds Trust I was known as Met Investors Series Trust and Brighthouse Funds Trust II was known as Metropolitan Series Fund.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

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