



Destiny

Performance Summary as of 01/31/21

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

Variable Investment Option Performance Update

Annualized Returns										
Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date	
Domestic Equity (Large Cap)										
	American Funds® Growth Fund	Growth	02/08/1984	0.24%	0.24%	48.89%	22.44%	24.69%	16.62%	
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.13%	-1.13%	12.96%	9.04%	15.01%	12.41%	
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.88%	-0.88%	34.71%	19.75%	22.52%	15.04%	
	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.28%	-4.28%	6.27%	9.93%	12.88%	11.17%	
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.00%	-1.00%	7.75%	5.68%	11.55%	9.73%	
	Jennison Growth Portfolio	Growth	02/12/2001	-1.55%	-1.55%	46.90%	23.11%	25.34%	17.53%	
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.22%	-2.22%	28.56%	11.41%	14.80%	13.79%	
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.04%	-1.04%	16.96%	11.43%	15.87%	13.22%	
	MFS® Value Portfolio	Value	11/09/1998	-1.86%	-1.86%	3.67%	4.41%	10.93%	10.80%	
	T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.42%	0.42%	34.19%	17.80%	21.75%	16.83%	
	T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.21%	-0.21%	5.88%	4.25%	11.42%	10.27%	
Domestic Equity (Mid Cap)										
	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.42%	0.42%	11.05%	3.23%	10.89%	8.77%	
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.39%	0.39%	21.41%	5.88%	12.91%	9.42%	
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1983	-2.11%	-2.11%	29.19%	15.33%	18.31%	13.14%	
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.47%	1.47%	18.24%	7.71%	13.74%	11.19%	
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.62%	9.62%	160.31%	59.00%	44.56%	22.40%	
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.48%	-0.48%	24.15%	14.41%	18.25%	14.44%	
	Victory Sycamore Mid Cap Value Portfolio	Value	11/09/1998	-0.11%	-0.11%	10.60%	6.74%	11.87%	8.50%	
Domestic Equity (Small Cap)										
	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	2.02%	2.02%	59.80%	20.03%	22.79%	16.07%	
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	3.03%	3.03%	22.11%	7.32%	14.64%	11.49%	
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.63%	4.63%	29.23%	10.90%	16.33%	11.74%	
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.54%	0.54%	26.70%	13.75%	17.40%	12.82%	
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.48%	-0.48%	24.86%	13.56%	18.24%	14.57%	
Balanced										
	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.27%	-1.27%	14.98%	10.11%	11.92%	10.28%	
	MFS® Total Return Portfolio		09/06/1989	-0.70%	-0.70%	9.33%	6.51%	9.23%	8.28%	
International Equity										
	American Funds® Global Small Capitalization Fund		04/30/1998	1.30%	1.30%	34.72%	13.93%	17.08%	9.63%	
	Baillie Gifford International Stock Portfolio		05/01/1991	0.32%	0.32%	29.26%	9.75%	16.29%	7.76%	
	Harris Oakmark International Portfolio		10/09/2001	-2.01%	-2.01%	10.22%	-2.90%	8.71%	5.99%	
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.21%	-1.21%	9.53%	2.05%	8.46%	4.97%	
	MFS® Research International Portfolio		05/01/1994	-1.73%	-1.73%	13.67%	5.52%	10.98%	5.93%	
	VanEck VIP Emerging Markets Fund		12/27/1995	4.68%	4.68%	26.07%	4.60%	15.46%	5.91%	
Fixed Income										
	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.55%	-0.55%	5.98%	6.01%	4.64%	4.48%	
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	0.00%	0.00%	0.28%	1.41%	1.12%	0.56%	
	JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.59%	-0.59%	4.79%	5.44%	3.90%	3.75%	
	MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.69%	-0.69%	4.49%	5.30%	3.78%	3.51%	
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.48%	-0.48%	5.66%	5.93%	4.67%	3.98%	
	Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.14%	-0.14%	5.16%	5.52%	7.21%	6.01%	
	Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	0.00%	0.00%	4.02%	4.33%	2.86%	2.63%	
Specialty										
	Clarion Global Real Estate Portfolio		04/30/2004	-0.44%	-0.44%	-5.85%	2.71%	5.00%	5.30%	
	VanEck Global Natural Resources Portfolio		09/01/1989	2.33%	2.33%	37.02%	-0.74%	8.25%	-2.97%	

Please see following page for important footnote and disclosure information.

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The returns shown above represent past performance and are not an indication of future performance. The investment experience and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal, the cash surrender value may be worth more or less than the original investment. Current performance may be higher or lower than the performance information shown.

Prospectuses for the underlying investment funds are available from Met Tower Life. The prospectuses contain information about the policies' features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this and other information carefully before investing. Product availability and features may vary by state.

The above returns reflect the mortality and expense risk charge and all fund level investment management fees and expenses. These returns do not reflect premium sales charges, taxes, monthly administration charges, cost of insurance, additional insurance benefit charges, contingent deferred sales charges, or any other charges that may be incurred under the policy. If these charges were to be included, the returns would significantly lower.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. 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.

On April 28, 2008, the MFS Research International Portfolio of the Met Investors Series Trust was substituted for the Fidelity VIP Overseas Portfolio of the Variable Insurance Products Fund. Values before April 28, 2008 reflect the performance of the Fidelity VIP Overseas Portfolio since its inception on January 28, 1987.

Effective April 24, 2009, the JPMorgan Bond Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Core Bond Portfolio of the JPMorgan Insurance Trust and the JPMorgan Bond Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Bond Portfolio.

Effective April 24, 2009, the JPMorgan Small Company Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Small Cap Core Portfolio of the JPMorgan Insurance Trust and the JPMorgan Small Company Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Small Company Portfolio.

Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values prior to May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011, the Van Eck Global Natural Resources Portfolio of the Metropolitan Series Fund, Inc. was substituted for the Van Eck VIP Global Hard Assets Fund of the Van Eck VIP Trust. Values before May 2, 2011 reflect the performance of the Van Eck VIP Global Hard Assets Fund since its inception on September 1, 1989.

Prior to May 1, 2011, the Portfolio was known as the Lord Abbett Growth and Income Portfolio. On May 4, 2004, the Lord Abbett Growth and Income Portfolio was substituted for the American Century VP Income & Growth Fund. Values before May 1, 2004 reflect the performance of the American Century VP Income & Growth Fund since its inception on October 30, 1997.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly Blackrock Large Cap Value Portfolio) merged into the MFS® Value Portfolio. Values before April 30, 2018 reflect the performance of the MFS® Value Portfolio II of the Brighthouse Funds Trust II.

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

Destiny is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form number 100030 (1/00). All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

This performance report can be found on www.metlife.com/performance

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The American Vision Series VUL (00) & JSVUL (00); VUL (98) & JSVUL (98) and Executive Benefit VUL (01)

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Metropolitan Tower Life Insurance Company
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Variable Investment Option Performance Update

Annualized Returns									
Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.19%	0.19%	48.08%	21.77%	24.01%	15.98%
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.18%	-1.18%	12.34%	8.44%	14.38%	11.80%
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.92%	-0.92%	33.98%	19.10%	21.85%	14.41%
	Brighthouse/Wellington Core Equity Opportunities Pt	Value	10/31/1994	-4.32%	-4.32%	5.69%	9.33%	12.26%	10.56%
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.05%	-1.05%	7.17%	5.10%	10.94%	9.13%
	Jennison Growth Portfolio	Growth	02/12/2001	-1.59%	-1.59%	46.10%	22.44%	24.65%	16.88%
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.26%	-2.26%	27.86%	10.80%	14.17%	13.17%
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.08%	-1.08%	16.32%	10.82%	15.24%	12.60%
	MFS® Value Portfolio	Value	11/09/1998	-1.90%	-1.90%	3.11%	3.84%	10.33%	10.20%
	Russell U.S. Strategic Equity Fund	Blend	01/02/1997	-1.42%	-1.42%	21.62%	10.31%	14.72%	11.78%
T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.37%	0.37%	33.46%	17.16%	21.08%	16.19%	
T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.25%	-0.25%	5.30%	3.68%	10.81%	9.67%	
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.38%	0.38%	10.44%	2.67%	10.29%	8.17%
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.34%	0.34%	20.75%	5.30%	12.29%	8.82%
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.16%	-2.16%	28.49%	14.70%	17.66%	12.52%
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.43%	1.43%	17.59%	7.12%	13.11%	10.59%
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.57%	9.57%	158.90%	58.13%	43.77%	21.73%
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.52%	-0.52%	23.47%	13.78%	17.60%	13.82%
	Victory Sycamore Mid Cap Value Portfolio	Value	05/01/1996	-0.15%	-0.15%	10.00%	6.16%	11.26%	7.91%
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	1.97%	1.97%	58.93%	19.37%	22.12%	15.44%
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	2.98%	2.98%	21.44%	6.73%	14.02%	10.88%
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.58%	4.58%	28.53%	10.29%	15.69%	11.13%
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.50%	0.50%	26.01%	13.13%	16.75%	12.21%
	Russell U.S. Small Cap Equity Fund	Blend	01/02/1997	3.51%	3.51%	20.89%	6.83%	12.92%	8.98%
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.52%	-0.52%	24.18%	12.94%	17.59%	13.94%
Balanced	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.31%	-1.31%	14.35%	9.51%	11.31%	9.68%
	MFS® Total Return Portfolio		09/06/1989	-0.74%	-0.74%	8.73%	5.93%	8.64%	7.69%
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.26%	1.26%	33.99%	13.31%	16.44%	9.03%
	Baillie Gifford International Stock Portfolio		05/01/1991	0.27%	0.27%	28.56%	9.15%	15.66%	7.17%
	Harris Oakmark International Portfolio		10/09/2001	-2.05%	-2.05%	9.61%	-3.43%	8.12%	5.41%
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.25%	-1.25%	8.93%	1.49%	7.87%	4.39%
	MFS® Research International Portfolio		05/01/1994	-1.77%	-1.77%	13.05%	4.95%	10.38%	5.35%
	Russell International Developed Markets Fund		01/02/1997	-1.28%	-1.28%	7.72%	-0.41%	6.96%	4.16%
	VanEck VIP Emerging Markets Fund		12/27/1995	4.63%	4.63%	25.38%	4.03%	14.82%	5.33%
Fixed Income	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.60%	-0.60%	5.40%	5.43%	4.07%	3.91%
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	-0.04%	-0.04%	-0.26%	0.86%	0.56%	0.01%
	JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.63%	-0.63%	4.21%	4.86%	3.33%	3.19%
	MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.74%	-0.74%	3.92%	4.72%	3.21%	2.95%
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.52%	-0.52%	5.08%	5.35%	4.10%	3.41%
	Russell Strategic Bond Fund	Interm.	01/02/1997	-0.69%	-0.69%	4.86%	5.01%	3.74%	3.31%
	Western Asset Management Strategic Bond Opport. Multisector		04/30/1996	-0.19%	-0.19%	4.59%	4.95%	6.63%	5.43%
	Western Asset Management U.S. Government Portf. Interm. Gov.		10/31/1994	-0.04%	-0.04%	3.45%	3.76%	2.30%	2.07%

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Specialty	Clarion Global Real Estate Portfolio		04/30/2004	-0.48%	-0.48%	-6.36%	2.15%	4.43%	4.72%
	VanEck Global Natural Resources Portfolio		09/01/1989	2.29%	2.29%	36.27%	-1.29%	7.65%	-3.50%

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Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values prior to May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011, the Van Eck Global Natural Resources Portfolio of the Metropolitan Series Fund, Inc. was substituted for the Van Eck VIP Global Hard Assets Fund of the Van Eck VIP Trust. Values before May 2, 2011 reflect the performance of the Van Eck VIP Global Hard Assets Fund since its inception on September 1, 1989.

Prior to May 2, 2011, the Portfolio was known as the Lord Abbe tt Growth and Income Portfolio. On May 4, 2004, the Lord Abbe tt Growth and Income Portfolio was substituted for the American Century VP Income & Growth Fund. Values before May 1, 2004 reflect the performance of the American Century VP Income & Growth Fund since its inception on October 30, 1997.

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The American Vision Series variable life issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form numbers; 100016 (6/98), 100018 (6/98), 100016NP (6/98), 100018NP (6/98), 100019 (6/98), 100019NP (6/98), 100020 (6/98), 100020NP (6/98), and 100038 (6/01). All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

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The American Vision Series VUL 2002 Performance Summary as of 01/31/21

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

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Annualized Returns

Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date
Asset Allocation	Brighthouse Asset Allocation 20 Portfolio		04/30/2005	-0.26%	-0.26%	8.34%	6.00%	6.23%	5.15%
	Brighthouse Asset Allocation 40 Portfolio		04/30/2005	-0.42%	-0.42%	10.56%	6.45%	8.21%	6.57%
	Brighthouse Asset Allocation 60 Portfolio		04/30/2005	-0.48%	-0.48%	13.92%	7.33%	10.42%	8.03%
	Brighthouse Asset Allocation 80 Portfolio		04/30/2005	-0.50%	-0.50%	17.38%	8.22%	12.71%	9.41%
	Brighthouse Asset Allocation 100 Portfolio		04/30/2005	-0.45%	-0.45%	20.29%	8.85%	14.55%	10.39%
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.24%	0.24%	48.89%	22.44%	24.69%	16.62%
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	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.28%	-4.28%	6.27%	9.93%	12.88%	11.17%
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	Jennison Growth Portfolio	Growth	02/12/2001	-1.55%	-1.55%	46.90%	23.11%	25.34%	17.53%
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.22%	-2.22%	28.56%	11.41%	14.80%	13.79%
	MetLife Stock Index Portfolio	Blend	05/01/1990	-1.04%	-1.04%	16.96%	11.43%	15.87%	13.22%
	MFS® Value Portfolio	Value	11/09/1998	-1.86%	-1.86%	3.67%	4.41%	10.93%	10.80%
	T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.42%	0.42%	34.19%	17.80%	21.75%	16.83%
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.42%	0.42%	11.05%	3.23%	10.89%	8.77%
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.11%	-2.11%	29.19%	15.33%	18.31%	13.14%
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.47%	1.47%	18.24%	7.71%	13.74%	11.19%
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.62%	9.62%	160.31%	59.00%	44.56%	22.40%
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.48%	-0.48%	24.15%	14.41%	18.25%	14.44%
	Victory Sycamore Mid Cap Value Portfolio	Value	11/09/1998	-0.11%	-0.11%	10.60%	6.74%	11.87%	8.11%
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	2.02%	2.02%	59.80%	20.03%	22.79%	16.07%
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.63%	4.63%	29.23%	10.90%	16.33%	11.74%
	Neuberger Berman Genesis Portfolio	Value	07/05/2000	0.54%	0.54%	26.70%	13.75%	17.40%	12.82%
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.48%	-0.48%	24.86%	13.56%	18.24%	14.57%
Balanced	Brighthouse/Wellington Balanced Portfolio		07/25/1986	-1.27%	-1.27%	14.84%	9.95%	11.76%	10.12%
	MFS® Total Return Portfolio		09/06/1989	-0.70%	-0.70%	9.33%	6.51%	9.23%	8.28%
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.30%	1.30%	34.72%	13.93%	17.08%	9.63%
	Baillie Gifford International Stock Portfolio		05/01/1991	0.32%	0.32%	29.26%	9.75%	16.29%	7.76%
	Harris Oakmark International Portfolio		10/09/2001	-2.01%	-2.01%	10.22%	-2.90%	8.71%	5.99%
	MetLife MSCI EAFE® Index Portfolio		11/09/1998	-1.21%	-1.21%	9.53%	2.05%	8.46%	4.97%
	MFS® Research International Portfolio		05/01/1994	-1.73%	-1.73%	13.67%	5.52%	10.98%	5.93%
Fixed Income	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.55%	-0.55%	5.98%	6.01%	4.64%	4.48%
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	08/26/1983	0.00%	0.00%	0.28%	1.41%	1.12%	0.56%
	MetLife Aggregate Bond Index Portfolio	Interm.	11/09/1998	-0.69%	-0.69%	4.49%	5.30%	3.78%	3.51%
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.48%	-0.48%	5.66%	5.93%	4.67%	3.98%
Specialty	Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.14%	-0.14%	5.16%	5.52%	7.21%	6.01%
	Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	0.00%	0.00%	4.02%	4.33%	2.86%	2.63%
	Clarion Global Real Estate Portfolio		04/30/2004	-0.44%	-0.44%	-5.85%	2.71%	5.00%	5.30%

Please see following page for important footnote and disclosure information.

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The returns shown above represent past performance and are not an indication of future performance. The investment experience and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal, the cash surrender value may be worth more or less than the original investment. Current performance may be higher or lower than the performance information shown.

Prospectuses for the underlying investment funds are available from Met Tower Life. The prospectuses contain information about the policies' features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this and other information carefully before investing. Product availability and features may vary by state.

Policy values depend not only on the investment performance of the underlying funds, but also on cost of insurance, sales, premium tax, asset, surrender and administrative charges, which are not reflected in these rates of return, but which significantly reduce the return to the policyholder. These returns do reflect the fees and expenses of the underlying funds.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. 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.

On April 28, 2008, the MFS Research International Portfolio of the Met Investors Series Trust was substituted for the Fidelity VIP Overseas Portfolio of the Variable Insurance Products Fund. Values before April 28, 2008 reflect the performance of the Fidelity VIP Overseas Portfolio since its inception on January 28, 1987.

Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values before May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011 the MetLife Aggressive Allocation Portfolio of the Metropolitan Series Fund, Inc. merged with and into the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) of the Met Investors Series Trust. Performance before May 2, 2011 reflects the performance of the MetLife Aggressive Allocation Portfolio since its inception on April 30, 2005.

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.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly Blackrock Large Cap Value Portfolio) merged into the MFS® Value Portfolio. Values before April 30, 2018 reflect the performance of the MFS® Value Portfolio II of the Brighthouse Funds Trust II.

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

The classification of the above funds in the various asset classes is based upon Met Tower Life's interpretation. Other parties may have different opinions on the classification. It is possible that the funds may not have all of their underlying investments within their classified asset class and may have a significant amount of assets in other asset classes. At any given time, these funds could drift from one asset class to another. We suggest that you read the prospectus for more information on the investment policies of these funds before investing.

The above funds, which generally have the same investment objectives, policies and portfolio managers as the retail funds for which they are named, are separate and distinct from the retail funds. Their performance may be dramatically different from the performance of the retail funds, due to differences in the funds' size, cash flow, expenses and the timing of purchases and sales of securities.

Like most life insurance policies, Met Tower Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a licensed representative for costs and complete details.

The American Vision Series variable life is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form number 3E-40-02. All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

This performance report can be found on www.metlife.com/performance
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Variable Universal Life - 95

Performance Summary as of 01/31/21

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

Variable Investment Option Performance Update

Annualized Rates of Return after Deduction of Portfolio Level Expenses

			Inception	One	Year	One	Three	Five	Ten Years or Since
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.17%	0.17%	47.64%	21.41%	23.64%	15.64%
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.20%	-1.20%	12.01%	8.12%	14.04%	11.46%
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.95%	-0.95%	33.58%	18.74%	21.49%	14.07%
	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.34%	-4.34%	5.38%	9.00%	11.93%	10.23%
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.07%	-1.07%	6.85%	4.79%	10.61%	8.80%
	Jennison Growth Portfolio	Growth	02/12/2001	-1.61%	-1.61%	45.67%	22.08%	24.28%	16.54%
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.28%	-2.28%	27.48%	10.47%	13.83%	12.83%
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.11%	-1.11%	15.98%	10.49%	14.89%	12.27%
	MFS® Value Portfolio	Value	11/09/1998	-1.92%	-1.92%	2.80%	3.53%	10.00%	9.87%
	Russell U.S. Strategic Equity Fund	Blend	01/02/1997	-1.45%	-1.45%	21.26%	9.98%	14.38%	11.45%
	T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.35%	0.35%	33.06%	16.81%	20.72%	15.84%
T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.28%	-0.28%	4.99%	3.37%	10.48%	9.34%	
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.36%	0.36%	10.11%	2.36%	9.96%	7.85%
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.32%	0.32%	20.39%	4.98%	11.95%	8.50%
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.18%	-2.18%	28.10%	14.36%	17.31%	12.18%
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.40%	1.40%	17.24%	6.80%	12.78%	10.26%
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.54%	9.54%	158.13%	57.66%	43.34%	21.37%
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.55%	-0.55%	23.10%	13.44%	17.25%	13.48%
	Victory Sycamore Mid Cap Value Portfolio	Value	05/01/1996	-0.17%	-0.17%	9.67%	5.84%	10.93%	7.59%
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	1.95%	1.95%	58.46%	19.02%	21.75%	15.09%
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	2.96%	2.96%	21.08%	6.41%	13.68%	10.55%
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.56%	4.56%	28.15%	9.96%	15.35%	10.80%
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.47%	0.47%	25.64%	12.79%	16.41%	11.87%
	Russell U.S. Small Cap Equity Fund	Blend	01/02/1997	3.49%	3.49%	20.53%	6.51%	12.59%	8.66%
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.55%	-0.55%	23.81%	12.60%	17.24%	13.60%
Balanced	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.33%	-1.33%	14.01%	9.19%	10.98%	9.35%
	MFS® Total Return Portfolio		09/06/1989	-0.76%	-0.76%	8.41%	5.61%	8.31%	7.37%
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.23%	1.23%	33.59%	12.97%	16.09%	8.70%
	Baillie Gifford International Stock Portfolio		05/01/1991	0.25%	0.25%	28.18%	8.82%	15.31%	6.85%
	Harris Oakmark International Portfolio		10/09/2001	-2.07%	-2.07%	9.29%	-3.72%	7.79%	5.10%
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.28%	-1.28%	8.60%	1.19%	7.54%	4.08%
	MFS® Research International Portfolio		05/01/1994	-1.80%	-1.80%	12.71%	4.63%	10.05%	5.04%
	Russell International Developed Markets Fund		01/02/1997	-1.30%	-1.30%	7.40%	-0.71%	6.64%	3.85%
	VanEck VIP Emerging Markets Fund		12/27/1995	4.61%	4.61%	25.01%	3.72%	14.48%	5.02%
	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.62%	-0.62%	5.09%	5.12%	3.76%	3.60%
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	-0.07%	-0.07%	-0.56%	0.56%	0.26%	-0.29%
JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.66%	-0.66%	3.91%	4.55%	3.02%	2.88%	
MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.76%	-0.76%	3.62%	4.41%	2.90%	2.64%	
PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.55%	-0.55%	4.77%	5.04%	3.79%	3.10%	
Russell Strategic Bond Fund	Interm.	01/02/1997	-0.71%	-0.71%	4.55%	4.70%	3.43%	3.00%	
Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.21%	-0.21%	4.28%	4.63%	6.31%	5.12%	
Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	-0.07%	-0.07%	3.14%	3.45%	2.00%	1.77%	
Specialty	Clarion Global Real Estate Portfolio		04/30/2004	-0.50%	-0.50%	-6.64%	1.84%	4.12%	4.41%
	VanEck Global Natural Resources Portfolio		09/01/1989	2.26%	2.26%	35.87%	-1.58%	7.33%	-3.79%

Please see following page for important footnote and disclosure information.

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The returns shown above represent past performance and are not an indication of future performance. The investment experience and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal, the cash surrender value may be worth more or less than the original investment. Current performance may be higher or lower than the performance information shown.

Prospectuses for the underlying investment funds are available from Met Tower Life. The prospectuses contain information about the policies' features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this and other information carefully before investing. Product availability and features may vary by state.

The above returns reflect the mortality and expense risk charge and all fund level investment management fees and expenses. These returns do not reflect premium sales charges, taxes, monthly administration charges, cost of insurance, additional insurance benefit charges, contingent deferred sales charges, or any other charges that may be incurred under the policy. If these charges were to be included, the returns would significantly lower.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. 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.

On April 28, 2008, the MFS Research International Portfolio of the Met Investors Series Trust was substituted for the Fidelity VIP Overseas Portfolio of the Variable Insurance Products Fund. Values before April 28, 2008 reflect the performance of the Fidelity VIP Overseas Portfolio since its inception on January 28, 1987.

Effective April 24, 2009, the JPMorgan Bond Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Core Bond Portfolio of the JPMorgan Insurance Trust and the JPMorgan Bond Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Bond Portfolio.

Effective April 24, 2009, the JPMorgan Small Company Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Small Cap Core Portfolio of the JPMorgan Insurance Trust and the JPMorgan Small Company Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Small Company Portfolio.

Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values prior to May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011, the Van Eck Global Natural Resources Portfolio of the Metropolitan Series Fund, Inc. was substituted for the Van Eck VIP Global Hard Assets Fund of the Van Eck VIP Trust. Values before May 2, 2011 reflect the performance of the Van Eck VIP Global Hard Assets Fund since its inception on September 1, 1989.

Prior to May 2, 2011, the Portfolio was known as the Lord Abbett Growth and Income Portfolio. On May 4, 2004, the Lord Abbett Growth and Income Portfolio was substituted for the American Century VP Income & Growth Fund. Values before May 1, 2004 reflect the performance of the American Century VP Income & Growth Fund since its inception on October 30, 1997.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly Blackrock Large Cap Value Portfolio) merged into the MFS® Value Portfolio. Values before April 30, 2018 reflect the performance of the MFS® Value Portfolio II of the Brighthouse Funds Trust II.

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

The Variable Universal Life is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form numbers 10004 (9/86), 10005 (9/86) and 10018 (9/86). All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

This performance report can be found on www.metlife.com/performance

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Variable Universal Life - 100

Performance Summary as of 01/31/21

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

Variable Investment Option Performance Update

Annualized Rates of Return after Deduction of Portfolio Level Expenses

Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.16%	0.16%	47.57%	21.35%	23.58%	15.58%
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.21%	-1.21%	11.95%	8.06%	13.99%	11.41%
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.95%	-0.95%	33.52%	18.68%	21.43%	14.02%
	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.35%	-4.35%	5.33%	8.95%	11.87%	10.17%
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.08%	-1.08%	6.80%	4.73%	10.56%	8.75%
	Jennison Growth Portfolio	Growth	02/12/2001	-1.62%	-1.62%	45.60%	22.02%	24.22%	16.48%
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.28%	-2.28%	27.41%	10.42%	13.77%	12.78%
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.11%	-1.11%	15.92%	10.44%	14.84%	12.21%
	MFS® Value Portfolio	Value	11/09/1998	-1.93%	-1.93%	2.75%	3.48%	9.94%	9.81%
	Russell U.S. Strategic Equity Fund	Blend	01/02/1997	-1.45%	-1.45%	21.20%	9.93%	14.33%	11.40%
T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.34%	0.34%	32.99%	16.75%	20.66%	15.79%	
T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.28%	-0.28%	4.94%	3.32%	10.43%	9.29%	
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.35%	0.35%	10.06%	2.31%	9.90%	7.80%
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.32%	0.32%	20.33%	4.93%	11.90%	8.44%
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.18%	-2.18%	28.04%	14.30%	17.25%	12.13%
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.40%	1.40%	17.19%	6.75%	12.72%	10.20%
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.54%	9.54%	158.00%	57.58%	43.27%	21.31%
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.55%	-0.55%	23.04%	13.39%	17.19%	13.42%
	Victory Sycamore Mid Cap Value Portfolio	Value	05/01/1996	-0.18%	-0.18%	9.62%	5.79%	10.88%	7.54%
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	1.95%	1.95%	58.38%	18.96%	21.69%	15.04%
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	2.95%	2.95%	21.02%	6.36%	13.62%	10.49%
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.55%	4.55%	28.08%	9.91%	15.29%	10.75%
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.47%	0.47%	25.57%	12.73%	16.35%	11.82%
	Russell U.S. Small Cap Equity Fund	Blend	01/02/1997	3.48%	3.48%	20.47%	6.46%	12.53%	8.61%
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.55%	-0.55%	23.75%	12.55%	17.18%	13.55%
Balanced	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.34%	-1.34%	13.95%	9.13%	10.92%	9.30%
	MFS® Total Return Portfolio		09/06/1989	-0.77%	-0.77%	8.36%	5.56%	8.26%	7.32%
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.23%	1.23%	33.52%	12.92%	16.03%	8.65%
	Baillie Gifford International Stock Portfolio		05/01/1991	0.25%	0.25%	28.11%	8.77%	15.25%	6.80%
	Harris Oakmark International Portfolio		10/09/2001	-2.08%	-2.08%	9.23%	-3.77%	7.74%	5.04%
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.28%	-1.28%	8.55%	1.14%	7.49%	4.03%
	MFS® Research International Portfolio		05/01/1994	-1.80%	-1.80%	12.66%	4.58%	9.99%	4.99%
	Russell International Developed Markets Fund		01/02/1997	-1.30%	-1.30%	7.35%	-0.76%	6.58%	3.80%
	VanEck VIP Emerging Markets Fund		12/27/1995	4.60%	4.60%	24.94%	3.66%	14.42%	4.97%
Fixed Income	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.62%	-0.62%	5.04%	5.07%	3.71%	3.55%
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	-0.07%	-0.07%	-0.61%	0.51%	0.21%	-0.34%
	JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.66%	-0.66%	3.85%	4.50%	2.97%	2.83%
	MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.76%	-0.76%	3.56%	4.36%	2.85%	2.59%
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.55%	-0.55%	4.72%	4.99%	3.74%	3.05%
	Russell Strategic Bond Fund	Interm.	01/02/1997	-0.71%	-0.71%	4.50%	4.64%	3.38%	2.95%
	Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.21%	-0.21%	4.23%	4.58%	6.26%	5.06%
	Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	-0.07%	-0.07%	3.09%	3.40%	1.95%	1.72%
Specialty	Clarion Global Real Estate Portfolio		04/30/2004	-0.51%	-0.51%	-6.68%	1.79%	4.07%	4.36%
	VanEck Global Natural Resources Portfolio		09/01/1989	2.26%	2.26%	35.80%	-1.63%	7.28%	-3.84%

Please see following page for important footnote and disclosure information.

L0419514064[exp0521][All States][DC, GU, MP, PR, VI]

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Prospectuses for the underlying investment funds are available from Met Tower Life. The prospectuses contain information about the policies' features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this and other information carefully before investing. Product availability and features may vary by state.

The above returns reflect the mortality and expense risk charge and all fund level investment management fees and expenses. These returns do not reflect premium sales charges, taxes, monthly administration charges, cost of insurance, additional insurance benefit charges, contingent deferred sales charges, or any other charges that may be incurred under the policy. If these charges were to be included, the returns would significantly lower.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. 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.

On April 28, 2008, the MFS Research International Portfolio of the Met Investors Series Trust was substituted for the Fidelity VIP Overseas Portfolio of the Variable Insurance Products Fund. Values before April 28, 2008 reflect the performance of the Fidelity VIP Overseas Portfolio since its inception on January 28, 1987.

Effective April 24, 2009, the JPMorgan Bond Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Core Bond Portfolio of the JPMorgan Insurance Trust and the JPMorgan Bond Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Bond Portfolio.

Effective April 24, 2009, the JPMorgan Small Company Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Small Cap Core Portfolio of the JPMorgan Insurance Trust and the JPMorgan Small Company Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Small Company Portfolio.

Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values prior to May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011, the Van Eck Global Natural Resources Portfolio of the Metropolitan Series Fund, Inc. was substituted for the Van Eck VIP Global Hard Assets Fund of the Van Eck VIP Trust. Values before May 2, 2011 reflect the performance of the Van Eck VIP Global Hard Assets Fund since its inception on September 1, 1989.

Prior to May 2, 2011, the Portfolio was known as the Lord Abbett Growth and Income Portfolio. On May 4, 2004, the Lord Abbett Growth and Income Portfolio was substituted for the American Century VP Income & Growth Fund. Values before May 1, 2004 reflect the performance of the American Century VP Income & Growth Fund since its inception on October 30, 1997.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly Blackrock Large Cap Value Portfolio) merged into the MFS® Value Portfolio. Values before April 30, 2018 reflect the performance of the MFS® Value Portfolio II of the Brighthouse Funds Trust II.

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

Variable Universal Life variable life is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form number 10098 (1/95) and 10099 (1/95). All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

This performance report can be found on www.metlife.com/performance



Russell VUL

Performance Summary as of 01/31/21

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

Variable Investment Option Performance Update

Annualized Returns										
Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date	
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.20%	0.20%	48.15%	21.83%	24.07%	16.04%	
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.17%	-1.17%	12.40%	8.49%	14.44%	11.85%	
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.92%	-0.92%	34.04%	19.15%	21.91%	14.47%	
	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.32%	-4.32%	5.74%	9.38%	12.32%	10.61%	
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.04%	-1.04%	7.22%	5.15%	11.00%	9.18%	
	Jennison Growth Portfolio	Growth	02/12/2001	-1.59%	-1.59%	46.17%	22.50%	24.71%	16.94%	
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.25%	-2.25%	27.92%	10.86%	14.23%	13.22%	
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.08%	-1.08%	16.38%	10.87%	15.29%	12.66%	
	MFS® Value Portfolio	Value	11/09/1998	-1.89%	-1.89%	3.16%	3.89%	10.38%	10.25%	
	Russell U.S. Strategic Equity Fund	Blend	01/02/1997	-1.42%	-1.42%	21.68%	10.37%	14.78%	11.84%	
T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.38%	0.38%	33.52%	17.22%	21.14%	16.24%		
T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.25%	-0.25%	5.35%	3.73%	10.86%	9.72%		
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.38%	0.38%	10.49%	2.72%	10.34%	8.22%	
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.35%	0.35%	20.81%	5.35%	12.34%	8.87%	
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.15%	-2.15%	28.55%	14.75%	17.72%	12.57%	
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.43%	1.43%	17.65%	7.17%	13.17%	10.64%	
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.57%	9.57%	159.02%	58.20%	43.84%	21.79%	
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.52%	-0.52%	23.53%	13.84%	17.66%	13.87%	
	Victory Sycamore Mid Cap Value Portfolio	Value	05/01/1996	-0.15%	-0.15%	10.05%	6.21%	11.32%	7.96%	
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	1.98%	1.98%	59.01%	19.43%	22.17%	15.49%	
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	2.99%	2.99%	21.50%	6.78%	14.07%	10.93%	
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.59%	4.59%	28.59%	10.34%	15.75%	11.19%	
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.50%	0.50%	26.07%	13.18%	16.81%	12.26%	
	Russell U.S. Small Cap Equity Fund	Blend	01/02/1997	3.51%	3.51%	20.95%	6.88%	12.98%	9.04%	
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.52%	-0.52%	24.24%	12.99%	17.65%	14.00%	
Balanced	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.31%	-1.31%	14.40%	9.57%	11.36%	9.73%	
	MFS® Total Return Portfolio		09/06/1989	-0.74%	-0.74%	8.79%	5.98%	8.69%	7.74%	
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.26%	1.26%	34.05%	13.37%	16.49%	9.08%	
	Baillie Gifford International Stock Portfolio		05/01/1991	0.28%	0.28%	28.62%	9.20%	15.71%	7.23%	
	Harris Oakmark International Portfolio		10/09/2001	-2.05%	-2.05%	9.67%	-3.39%	8.17%	5.46%	
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.25%	-1.25%	8.98%	1.54%	7.92%	4.44%	
	MFS® Research International Portfolio		05/01/1994	-1.77%	-1.77%	13.10%	5.00%	10.43%	5.40%	
	Russell International Developed Markets Fund		01/02/1997	-1.27%	-1.27%	7.77%	-0.36%	7.01%	4.21%	
	VanEck VIP Emerging Markets Fund		12/27/1995	4.64%	4.64%	25.44%	4.08%	14.88%	5.39%	
Fixed Income	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.59%	-0.59%	5.45%	5.48%	4.12%	3.96%	
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	-0.04%	-0.04%	-0.22%	0.91%	0.61%	0.06%	
	JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.63%	-0.63%	4.27%	4.91%	3.38%	3.24%	
	MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.73%	-0.73%	3.97%	4.77%	3.26%	3.00%	
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.52%	-0.52%	5.13%	5.40%	4.15%	3.46%	
	Russell Strategic Bond Fund	Interm.	01/02/1997	-0.68%	-0.68%	4.92%	5.06%	3.79%	3.36%	
Specialty	Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.18%	-0.18%	4.64%	5.00%	6.68%	5.48%	
	Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	-0.04%	-0.04%	3.50%	3.81%	2.35%	2.12%	
	Clarion Global Real Estate Portfolio		04/30/2004	-0.47%	-0.47%	-6.31%	2.20%	4.48%	4.77%	
	VanEck Global Natural Resources Portfolio		09/01/1989	2.29%	2.29%	36.34%	-1.24%	7.70%	-3.46%	

Please see following page for important footnote and disclosure information.



Russell VUL

Performance Summary as of 01/31/21

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The returns shown above represent past performance and are not an indication of future performance. The investment experience and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal, the cash surrender value may be worth more or less than the original investment. Current performance may be higher or lower than the performance information shown.

Prospectuses for the underlying investment funds are available from Met Tower Life. The prospectuses contain information about the policies' features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying investment funds, as well as other information about the underlying funding choices. Please read the prospectuses and consider this and other information carefully before investing. Product availability and features may vary by state.

The above returns reflect the mortality and expense risk charge and all fund level investment management fees and expenses. These returns do not reflect premium sales charges, taxes, monthly administration charges, cost of insurance, additional insurance benefit charges, contingent deferred sales charges, or any other charges that may be incurred under the policy. If these charges were to be included, the returns would significantly lower.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. 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.

On April 28, 2008, the MFS Research International Portfolio of the Met Investors Series Trust was substituted for the Fidelity VIP Overseas Portfolio of the Variable Insurance Products Fund. Values before April 28, 2008 reflect the performance of the Fidelity VIP Overseas Portfolio since its inception on January 28, 1987.

Effective April 24, 2009, the JPMorgan Bond Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Core Bond Portfolio of the JPMorgan Insurance Trust and the JPMorgan Bond Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Bond Portfolio.

Effective April 24, 2009, the JPMorgan Small Company Portfolio of the JP Morgan Series Trust II merged with and into the JPMorgan Insurance Trust Small Cap Core Portfolio of the JPMorgan Insurance Trust and the JPMorgan Small Company Portfolio ceased to exist. Values before April 24, 2009 reflect the performance of the JPMorgan Small Company Portfolio.

Effective May 3, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values prior to May 3, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio since its inception on March 3, 1997.

Effective May 2, 2011, the Van Eck Global Natural Resources Portfolio of the Metropolitan Series Fund, Inc. was substituted for the Van Eck VIP Global Hard Assets Fund of the Van Eck VIP Trust. Values before May 2, 2011 reflect the performance of the Van Eck VIP Global Hard Assets Fund since its inception on September 1, 1989.

Prior to May 2, 2011, the Portfolio was known as the Lord Abbett Growth and Income Portfolio. On May 4, 2004, the Lord Abbett Growth and Income Portfolio was substituted for the American Century VP Income & Growth Fund. Values before May 1, 2004 reflect the performance of the American Century VP Income & Growth Fund since its inception on October 30, 1997.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly Blackrock Large Cap Value Portfolio) merged into the MFS® Value Portfolio. Values before April 30, 2018 reflect the performance of the MFS® Value Portfolio II of the Brighthouse Funds Trust II.

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

The classification of the above funds in the various asset classes is based upon Met Tower Life's interpretation. Other parties may have different opinions on the classification. It is possible that the funds may not have all of their underlying investments within their classified asset class and may have a significant amount of assets in other asset classes. At any given time, these funds could drift from one asset class to another. We suggest that you read the prospectus for more information on the investment policies of these funds before investing.

The above funds, which generally have the same investment objectives, policies and portfolio managers as the retail funds for which they are named, are separate and distinct from the retail funds. Their performance may be dramatically different from the performance of the retail funds, due to differences in the funds' size, cash flow, expenses and the timing of purchases and sales of securities.

Like most life insurance policies, Met Tower Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a licensed representative for costs and complete details.

The Russell Variable Universal Life is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form number 100003 (10/95). All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

This performance report can be found on www.metlife.com/performance



Variable General Select Plus (VGSP)

Monthly Fund Performance - January 31, 2021

Metropolitan Tower Life Insurance Company
A MetLife Affiliate

Variable Investment Option Performance Update

Annualized Returns											
Asset Class	Investment Option	Style	Inception Date	One Month	Year To Date	One Year	Three Years	Five Years	Ten Years or Since Inception Date		
Domestic Equity (Large Cap)	American Funds® Growth Fund	Growth	02/08/1984	0.18%	0.18%	47.86%	21.59%	23.82%	15.81%		
	American Funds® Growth-Income Fund	Blend	02/08/1984	-1.19%	-1.19%	12.17%	8.28%	14.21%	11.63%		
	BlackRock Capital Appreciation Portfolio	Growth	10/31/1994	-0.93%	-0.93%	33.78%	18.92%	21.67%	14.24%		
	Brighthouse/Wellington Core Equity Opportunities Portfolio	Value	10/31/1994	-4.33%	-4.33%	5.53%	9.17%	12.09%	10.39%		
	Fidelity VIP Equity-Income Portfolio	Value	10/09/1986	-1.06%	-1.06%	7.01%	4.94%	10.78%	8.97%		
	Jennison Growth Portfolio	Growth	02/12/2001	-1.60%	-1.60%	45.88%	22.26%	24.47%	16.71%		
	Loomis Sayles Growth Portfolio	Growth	05/01/2001	-2.27%	-2.27%	27.67%	10.64%	14.00%	13.00%		
	MetLife Stock Index Portfolio	Blend	10/01/1987	-1.09%	-1.09%	16.15%	10.65%	15.06%	12.44%		
	MFS® Value Portfolio	Value	11/09/1998	-1.91%	-1.91%	2.95%	3.68%	10.16%	10.03%		
	Russell U.S. Strategic Equity Fund	Blend	01/02/1997	-1.43%	-1.43%	21.44%	10.15%	14.55%	11.62%		
T. Rowe Price Large Cap Growth Portfolio	Growth	11/09/1998	0.36%	0.36%	33.26%	16.98%	20.90%	16.02%			
T. Rowe Price Large Cap Value Portfolio	Value	10/30/1997	-0.26%	-0.26%	5.14%	3.52%	10.65%	9.50%			
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio	Value	04/30/1993	0.37%	0.37%	10.28%	2.52%	10.12%	8.01%		
	Fidelity VIP Mid Cap Portfolio	Growth	12/28/1998	0.33%	0.33%	20.57%	5.14%	12.12%	8.66%		
	Frontier Mid Cap Growth Portfolio	Growth	02/16/1993	-2.17%	-2.17%	28.29%	14.53%	17.48%	12.35%		
	MetLife Mid Cap Stock Index Portfolio	Blend	07/05/2000	1.42%	1.42%	17.42%	6.96%	12.94%	10.42%		
	Morgan Stanley Discovery Portfolio	Growth	03/03/1997	9.55%	9.55%	158.51%	57.89%	43.56%	21.55%		
	T. Rowe Price Mid Cap Growth Portfolio	Growth	02/12/2001	-0.54%	-0.54%	23.29%	13.61%	17.43%	13.65%		
	Victory Sycamore Mid Cap Value Portfolio	Value	05/01/1996	-0.16%	-0.16%	9.83%	6.00%	11.10%	7.75%		
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio	Growth	10/09/2001	1.96%	1.96%	58.70%	19.19%	21.93%	15.27%		
	JPMorgan Insurance Trust Small Cap Core Portfolio	Blend	01/03/1995	2.97%	2.97%	21.26%	6.57%	13.85%	10.71%		
	MetLife Russell 2000® Index Portfolio	Blend	11/09/1998	4.57%	4.57%	28.34%	10.13%	15.52%	10.97%		
	Neuberger Berman Genesis Portfolio	Value	05/01/1997	0.49%	0.49%	25.82%	12.96%	16.58%	12.04%		
	Russell U.S. Small Cap Equity Fund	Blend	01/02/1997	3.50%	3.50%	20.71%	6.67%	12.75%	8.82%		
	T. Rowe Price Small Cap Growth Portfolio	Growth	03/03/1997	-0.54%	-0.54%	24.00%	12.77%	17.41%	13.77%		
Balanced	Brighthouse/Wellington Balanced Portfolio		10/01/1987	-1.32%	-1.32%	14.18%	9.35%	11.14%	9.52%		
	MFS® Total Return Portfolio		09/06/1989	-0.75%	-0.75%	8.57%	5.77%	8.47%	7.53%		
International Equity	American Funds® Global Small Capitalization Fund		04/30/1998	1.24%	1.24%	33.79%	13.14%	16.26%	8.86%		
	Baillie Gifford International Stock Portfolio		05/01/1991	0.26%	0.26%	28.37%	8.99%	15.48%	7.01%		
	Harris Oakmark International Portfolio		10/09/2001	-2.06%	-2.06%	9.45%	-3.58%	7.95%	5.25%		
	MetLife MSCI EAFE® Index Portfolio		02/16/1993	-1.27%	-1.27%	8.77%	1.34%	7.71%	4.24%		
	MFS® Research International Portfolio		05/01/1994	-1.79%	-1.79%	12.88%	4.79%	10.21%	5.19%		
	Russell International Developed Markets Fund		01/02/1997	-1.29%	-1.29%	7.56%	-0.56%	6.80%	4.00%		
	VanEck VIP Emerging Markets Fund		12/27/1995	4.62%	4.62%	25.19%	3.87%	14.65%	5.18%		
Fixed Income	BlackRock Bond Income Portfolio	Interm.	08/26/1983	-0.61%	-0.61%	5.25%	5.28%	3.91%	3.76%		
	BlackRock Ultra-Short Term Bond Portfolio	Ultrashort	10/01/1987	-0.05%	-0.05%	-0.41%	0.71%	0.41%	-0.14%		
	JPMorgan Insurance Trust Core Bond Portfolio	Interm.	01/03/1995	-0.64%	-0.64%	4.06%	4.70%	3.17%	3.03%		
	MetLife Aggregate Bond Index Portfolio	Interm.	10/01/1987	-0.75%	-0.75%	3.77%	4.57%	3.06%	2.79%		
	PIMCO Total Return Portfolio	Interm.	02/12/2001	-0.53%	-0.53%	4.93%	5.20%	3.95%	3.25%		
	Russell Strategic Bond Fund	Interm.	01/02/1997	-0.70%	-0.70%	4.71%	4.85%	3.59%	3.15%		
	Western Asset Management Strategic Bond Opportunities Portfolio	Multisector	04/30/1996	-0.20%	-0.20%	4.43%	4.79%	6.47%	5.27%		
	Western Asset Management U.S. Government Portfolio	Interm. Gov.	10/31/1994	-0.05%	-0.05%	3.30%	3.60%	2.15%	1.92%		
	Specialty	Clarion Global Real Estate Portfolio		04/30/2004	-0.49%	-0.49%	-6.50%	1.99%	4.27%	4.57%	
		VanEck Global Natural Resources Portfolio		09/01/1989	2.28%	2.28%	36.07%	-1.43%	7.49%	-3.65%	

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L0419514064[exp0521][All States][DC, GU, MP, PR, VI]

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The Variable General Select Plus variable life issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516 on Policy Form number 3E-40-02. All products distributed by MetLife Investors Distribution Company (member FINRA), New York, NY 10166. Both are MetLife companies.

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L0419514064[exp0521][All States][DC, GU, MP, PR, VI]