



# Preference Plus Select<sup>®</sup> Variable Annuity - B Class

Performance Summary as of 06/30/18

Variable Investment Option Performance Update

Metropolitan Life Insurance Company

**The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be viewed at [www.metlife.com](http://www.metlife.com).** The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. For 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 Preference Plus Select B Class Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Separate Account Charge of 1.25% (the Separate Account Charge includes an additional 0.25% on the American Funds Bond, American Funds Growth-Income, American Funds Growth and American Funds Global Small Capitalization Investment Divisions), and the annual Account Fee of \$30†. 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.**

Non-Standardized Performance: Without surrender charges applied

as of 06/30/2018

| B Class                            |  | Non-Standardized Performance: Without surrender charges applied<br>as of 06/30/2018 |              |        |        |         |         |        | 10 Year or<br>Since<br>Portfolio<br>Inception* | Portfolio<br>Inception<br>Date |
|------------------------------------|--|---|--------------|--------|--------|---------|---------|--------|--|--------------------------------|
| Asset Class                        | Variable Investment Options  | Style   | One<br>Month | YTD    | 1 Year | 3 Year* | 5 Year* |        |  |                                |
| <b>Risk Managed</b>                |  |   |              |        |        |         |         |        |  |                                |
| <b>Global Multi-Asset</b>          | AB Global Dynamic Allocation Portfolio - Class B                     |   | -0.52%       | -2.56% | 2.63%  | 3.16%   | 4.88%   | 4.45%  | 04/29/2011                                     |                                |
|                                    | AQR Global Risk Balanced Portfolio - Class B                         |   | -1.41%       | -1.21% | 5.73%  | 0.81%   | 1.44%   | 1.67%  | 04/29/2011                                     |                                |
|                                    | BlackRock Global Tactical Strategies Portfolio - Class B             |   | -0.29%       | -1.38% | 4.04%  | 3.33%   | 4.89%   | 3.92%  | 04/29/2011                                     |                                |
|                                    | Brighthouse Balanced Plus Portfolio - Class B                        |   | -0.11%       | -1.65% | 6.00%  | 5.54%   | 6.53%   | 5.73%  | 04/29/2011                                     |                                |
|                                    | Invesco Balanced-Risk Allocation Portfolio - Class B                 |   | -2.07%       | -0.89% | 6.13%  | 3.98%   | 4.14%   | 3.29%  | 04/30/2012                                     |                                |
|                                    | JPMorgan Global Active Allocation Portfolio - Class B                |   | -1.09%       | -3.68% | 3.51%  | 3.59%   | 5.11%   | 4.96%  | 04/30/2012                                     |                                |
|                                    | MetLife Multi-Index Targeted Risk Portfolio - Class B                |   | -0.30%       | -2.48% | 3.70%  | 3.36%   | 5.49%   | 5.89%  | 11/12/2012                                     |                                |
|                                    | PanAgora Global Diversified Risk Portfolio - Class B                 |   | -0.86%       | -2.84% | 3.58%  | 4.16%   | -       | 3.32%  | 04/28/2014                                     |                                |
|                                    | Schroders Global Multi-Asset Portfolio - Class B                     |   | -0.37%       | -3.68% | 2.12%  | 3.34%   | 5.01%   | 5.07%  | 04/30/2012                                     |                                |
| <b>Asset Allocation</b>            |  |   |              |        |        |         |         |        |  |                                |
|                                    | American Funds® Balanced Allocation Portfolio - Class C              |   | 0.14%        | 1.11%  | 8.33%  | 6.19%   | 7.20%   | 5.31%  | 04/28/2008                                     |                                |
|                                    | American Funds® Growth Allocation Portfolio - Class C                |   | 0.05%        | 1.94%  | 11.38% | 7.90%   | 9.14%   | 6.05%  | 04/28/2008                                     |                                |
|                                    | American Funds® Moderate Allocation Portfolio - Class C              |   | 0.05%        | 0.00%  | 5.20%  | 4.65%   | 5.53%   | 4.45%  | 04/28/2008                                     |                                |
|                                    | Brighthouse Asset Allocation 20 Portfolio - Class B                  |   | -0.18%       | -1.44% | 0.88%  | 1.71%   | 2.32%   | 3.35%  | 05/02/2005                                     |                                |
|                                    | Brighthouse Asset Allocation 40 Portfolio - Class B                  |   | -0.16%       | -0.95% | 3.22%  | 3.16%   | 4.11%   | 4.31%  | 05/02/2005                                     |                                |
|                                    | Brighthouse Asset Allocation 60 Portfolio - Class B                  |   | -0.18%       | -0.17% | 5.98%  | 4.66%   | 5.97%   | 5.07%  | 05/02/2005                                     |                                |
|                                    | Brighthouse Asset Allocation 80 Portfolio - Class B                  |   | -0.14%       | 0.58%  | 8.92%  | 6.14%   | 7.73%   | 5.73%  | 05/02/2005                                     |                                |
|                                    | Brighthouse Asset Allocation 100 Portfolio - Class B                 |   | -0.13%       | 1.21%  | 11.39% | 7.42%   | 9.16%   | 6.04%  | 05/02/2005                                     |                                |
|                                    | SSGA Growth and Income ETF Portfolio - Class B                       |   | -0.41%       | -0.95% | 6.01%  | 4.38%   | 5.50%   | 5.03%  | 09/30/2005                                     |                                |
|                                    | SSGA Growth ETF Portfolio - Class B                                  |   | -0.60%       | -0.75% | 8.08%  | 5.57%   | 6.85%   | 5.40%  | 09/30/2005                                     |                                |
|                                    | <b>Domestic Equity (Large Cap)</b>                                   |   |              |        |        |         |         |        |  |                                |
|                                    | American Funds® Growth Fund - Class 2                                | Growth  | 1.52%        | 8.99%  | 20.65% | 14.14%  | 14.36%  | 8.50%  | 02/08/1984                                     |                                |
|                                    | American Funds® Growth-Income Fund - Class 2                         | Blend   | 1.13%        | 5.63%  | 16.87% | 10.98%  | 12.52%  | 8.20%  | 02/08/1984                                     |                                |
|                                    | BlackRock Capital Appreciation Portfolio - Class B                   | Growth  | 1.82%        | 13.56% | 28.30% | 13.65%  | 15.27%  | 8.81%  | 10/31/1994                                     |                                |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B | Value   | 0.24%        | 0.95%  | 8.61%  | 8.66%   | 9.57%   | 6.38%  | 10/31/1994                                     |                                |
|                                    | Brighthouse/Wellington Large Cap Research Portfolio - Class B        | Blend   | 0.70%        | 2.49%  | 10.83% | 9.55%   | 12.57%  | 7.57%  | 06/24/1983                                     |                                |
|                                    | ClearBridge Aggressive Growth Portfolio - Class B                    | Growth  | 2.12%        | 5.70%  | 12.48% | 4.80%   | 10.41%  | 9.71%  | 02/12/2001                                     |                                |
|                                    | Jennison Growth Portfolio - Class B                                  | Growth  | 0.26%        | 11.14% | 27.49% | 14.63%  | 16.69%  | 10.69% | 05/01/2000                                     |                                |
|                                    | MetLife Stock Index Portfolio - Class B                              | Blend   | 0.47%        | 1.73%  | 12.34% | 9.95%   | 11.40%  | 8.23%  | 05/01/1990                                     |                                |
|                                    | MFS® Value Portfolio - Class B                                       | Value   | 0.21%        | -4.40% | 2.41%  | 6.99%   | 9.20%   | 7.19%  | 11/09/1998                                     |                                |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class B                   | Growth  | 1.19%        | 8.98%  | 21.03% | 13.90%  | 15.92%  | 10.53% | 11/09/1998                                     |                                |
|                                    | <b>Domestic Equity (Mid Cap)</b>                                     |   |              |        |        |         |         |        |  |                                |
|                                    | Brighthouse/Artisan Mid Cap Value Portfolio - Class B                | Value   | 1.32%        | 0.54%  | 7.96%  | 6.58%   | 6.90%   | 6.50%  | 04/30/1993                                     |                                |
|                                    | Frontier Mid Cap Growth Portfolio - Class B                          | Growth  | -0.48%       | 3.05%  | 11.58% | 6.91%   | 11.59%  | 6.54%  | 04/29/1988                                     |                                |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class B                      | Blend   | 0.24%        | 2.55%  | 11.46% | 8.91%   | 10.69%  | 8.86%  | 07/05/2000                                     |                                |
|                                    | Morgan Stanley Mid Cap Growth Portfolio - Class B                    | Growth  | 3.22%        | 21.87% | 32.53% | 11.85%  | 11.28%  | 4.46%  | 03/03/1997                                     |                                |
|                                    | T. Rowe Price Mid Cap Growth Portfolio - Class B                     | Growth  | 0.21%        | 4.19%  | 12.62% | 9.72%   | 13.26%  | 10.40% | 02/12/2001                                     |                                |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class B                   | Value   | 1.08%        | 0.73%  | 7.48%  | 2.16%   | 6.45%   | 5.04%  | 11/09/1998                                     |                                |
| <b>Domestic Equity (Small Cap)</b> |  |   |              |        |        |         |         |        |  |                                |
|                                    | Invesco Small Cap Growth Portfolio - Class B                         | Growth  | -0.20%       | 8.63%  | 22.28% | 9.85%   | 13.11%  | 10.46% | 10/09/2001                                     |                                |
|                                    | Loomis Sayles Small Cap Core Portfolio - Class B                     | Blend   | 0.45%        | 4.66%  | 14.49% | 8.55%   | 10.40%  | 9.55%  | 05/02/1994                                     |                                |
|                                    | Loomis Sayles Small Cap Growth Portfolio - Class B                   | Growth  | 0.52%        | 14.07% | 25.88% | 10.63%  | 12.25%  | 10.54% | 05/01/2001                                     |                                |
|                                    | MetLife Russell 2000® Index Portfolio - Class B                      | Blend   | 0.53%        | 6.79%  | 15.71% | 9.29%   | 10.77%  | 8.86%  | 11/09/1998                                     |                                |
|                                    | Neuberger Berman Genesis Portfolio - Class B                         | Value   | 1.12%        | 3.65%  | 13.33% | 9.53%   | 10.27%  | 6.66%  | 07/05/2000                                     |                                |
|                                    | T. Rowe Price Small Cap Growth Portfolio - Class B                   | Growth  | 1.14%        | 7.00%  | 17.46% | 9.85%   | 13.34%  | 11.50% | 03/03/1997                                     |                                |
| <b>Balanced</b>                    |  |   |              |        |        |         |         |        |  |                                |
|                                    | Brighthouse/Wellington Balanced Portfolio - Class B                  |   | 0.37%        | 0.72%  | 5.93%  | 6.17%   | 8.16%   | 6.03%  | 07/25/1986                                     |                                |
|                                    | MFS® Total Return Portfolio - Class B                                |   | -0.15%       | -2.79% | 1.96%  | 4.29%   | 5.83%   | 5.19%  | 04/30/1987                                     |                                |
| <b>International Equity</b>        |  |   |              |        |        |         |         |        |  |                                |
|                                    | American Funds® Global Small Capitalization Fund - Class 2           |   | -2.08%       | 3.66%  | 14.91% | 3.66%   | 8.42%   | 4.23%  | 04/30/1998                                     |                                |

| Asset Class         | Variable Investment Options  | Style          | One Month | YTD    | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|---------------------|--|----------------|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|
|                     | Baillie Gifford International Stock Portfolio - Class B                        |                | -1.54%    | -4.00% | 7.23%  | 6.72%   | 7.17%   | 0.31%                                 | 05/01/1991               |
|                     | Harris Oakmark International Portfolio - Class B                               |                | -2.80%    | -8.05% | 1.74%  | 4.42%   | 5.61%   | 6.97%                                 | 10/09/2001               |
|                     | Loomis Sayles Global Markets Portfolio - Class B                               |                | -0.14%    | 2.42%  | 11.02% | 7.49%   | 8.16%   | 6.50%                                 | 04/28/2006               |
|                     | MetLife MSCI EAFE® Index Portfolio - Class B                                   |                | -1.47%    | -3.45% | 4.67%  | 3.09%   | 4.59%   | 1.12%                                 | 11/09/1998               |
|                     | MFS® Research International Portfolio - Class B                                |                | -0.53%    | -2.24% | 6.93%  | 3.30%   | 4.31%   | 1.51%                                 | 02/12/2001               |
|                     | Oppenheimer Global Equity Portfolio - Class B                                  |                | -0.55%    | 1.20%  | 14.57% | 8.04%   | 10.36%  | 7.43%                                 | 03/03/1997               |
| <b>Fixed Income</b> | American Funds® Bond Fund - Class 2  | Interm.        | -0.17%    | -2.67% | -2.32% | 0.13%   | 0.56%   | 1.24%                                 | 04/30/1997               |
|                     | BlackRock Bond Income Portfolio - Class B                                      | Interm.        | -0.29%    | -2.14% | -1.66% | 0.43%   | 1.32%   | 2.47%                                 | 08/26/1983               |
|                     | BlackRock Ultra-Short Term Bond Portfolio - Class B                            | Ultrashort     | 0.03%     | 0.02%  | -0.26% | -0.82%  | -1.00%  | -1.01%                                | 08/26/1983               |
|                     | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B             | Short          | 0.01%     | -0.52% | -0.96% | -0.16%  | -0.06%  | -0.04%                                | 04/29/2011               |
|                     | Fidelity Institutional Asset Management® Government Income Portfolio - Class B | Interm.Gov.    | -0.12%    | -2.26% | -2.23% | -0.32%  | 0.53%   | 1.04%                                 | 04/29/2011               |
|                     | MetLife Aggregate Bond Index Portfolio - Class B                               | Interm.        | -0.22%    | -2.43% | -2.14% | -0.06%  | 0.48%   | 1.87%                                 | 11/09/1998               |
|                     | PIMCO Inflation Protected Bond Portfolio - Class B                             | Inftrn Protctd | 0.15%     | -1.09% | 0.41%  | 0.22%   | -0.05%  | 1.66%                                 | 05/01/2003               |
|                     | PIMCO Total Return Portfolio - Class B   | Interm.        | -0.09%    | -2.11% | -1.35% | 0.45%   | 0.84%   | 3.26%                                 | 02/12/2001               |
|                     | Western Asset Management Strategic Bond Opportunities Portfolio - Class B      | B Multisector  | -0.69%    | -3.65% | -1.78% | 2.12%   | 2.29%   | 4.68%                                 | 10/31/1994               |
|                     | Western Asset Management U.S. Government Portfolio - Class B                   | Interm. Gov.   | -0.13%    | -1.52% | -1.65% | -0.72%  | -0.32%  | 0.82%                                 | 10/31/1994               |
| <b>Specialty</b>    | Clarion Global Real Estate Portfolio - Class B                                 |                | 1.29%     | -2.59% | 2.76%  | 2.46%   | 3.34%   | 3.07%                                 | 04/30/2004               |

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

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

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

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

Some of the investment options may not be available under the terms of your contract or with certain optional benefits. See the product prospectus for more information.

Fees and/or expense reimbursement arrangements are currently in effect or may have been in effect for certain funds. These fee waivers and expense reimbursements have the effect of increasing 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.

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.

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.

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.)

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

Effective April 29, 2013, Met/Franklin Templeton Founding Strategy Portfolio merged into MetLife Growth Strategy Portfolio (currently known as MetLife Asset Allocation 80 Portfolio). Values before April 29, 2013 reflect the performance of Met/Franklin Templeton Founding Strategy.

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.

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

Effective on or about December 15, 2017, Schroder Investment Management North American Inc. replaced FIAM LLC as subadvisor to the Schroder Global Multi-Asset Portfolio II, which was previously known as Pyramis Managed Risk Portfolio.

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

Effective April 30, 2018, the Allianz Global Dynamic Multi-Asset Plus Portfolio of the BrightHouse Funds Trust I merged into the JPMorgan Global Active Allocation Portfolio of the BrightHouse Funds Trust I.

Effective April 30, 2018, the MFS® Value Portfolio II (formerly known as BlackRock Large Cap Value Portfolio) of the BrightHouse Funds Trust II merged into the MFS® Value Portfolio of the BrightHouse Funds Trust II.

Effective April 30, 2018, the Schroders Global Multi-Asset Portfolio II (formerly known as Pyramis® Managed Risk Portfolio) of the BrightHouse Funds Trust I merged into the Schroders Global Multi-Asset Portfolio of the BrightHouse Funds Trust I.

Prior to April 30, 2018 the Fidelity Institutional Asset Management Government Income Portfolio was known as the Pyramid Government Income 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.**

Additional prospectuses for the Preference Plus Select 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. Investors should consider the investment objectives, contract features, risks charges and expenses of the investment company carefully before investing. 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. 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 taxable amounts are subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a nonqualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.**

The Preference Plus Select variable annuity is issued by Metropolitan Life Insurance Company, New York, NY 10166 on Policy Form Series PPS\_07/01\_ . 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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**B Class**

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.metlife.com](http://www.metlife.com). The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Each Investment Option consists of an investment division of the separate account supporting the contract (an "Investment Division") that invests solely in shares of a fund portfolio (a "Portfolio"). *Standardized Performance* for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the Investment Division inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Investment Division inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the Separate Account Charge of 1.25% (the Separate Account Charge includes an additional 0.25% on the American Funds Bond, American Funds Growth-Income, American Funds Growth and American Funds Global Small Capitalization Investment Divisions), the Enhanced Death Benefit rider charge of 0.95% of the Death Benefit Base, the optional Guaranteed Minimum Income Benefit rider charge of 1.00% of the Income Base, the maximum applicable withdrawal charge of 7% and the annual Account Fee of \$30†. **Past performance does not guarantee future results.**

|                |  |  |
|----------------|--|--|
| <b>B Class</b> | Average Annual Total Return<br>as of 06/30/2018<br>Assuming Contract Surrender | Standardized as of 06/30/2018<br>Assuming Contract Surrender |
|----------------|--|--|

| 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* |                          |                                    |            |
| <b>Risk Managed Global Multi-Asset</b> | AB Global Dynamic Allocation                     | -6.30%                                | 1.95%   | 2.18%      | -6.30%  | 1.95%   | 2.19%                    | 04/29/2011                         | 05/02/2011 |
|  | AQR Global Risk Balanced                         | -3.19%                                | -1.78%  | -0.85%     | -3.19%  | -1.78%  | -0.84%                   | 04/29/2011                         | 05/02/2011 |
|  | BlackRock Global Tactical Strategies             | -4.89%                                | 1.94%   | 1.56%      | -4.89%  | 1.94%   | 1.56%                    | 04/29/2011                         | 05/02/2011 |
|  | Brighthouse Balanced Plus                        | -2.92%                                | 3.63%   | 3.49%      | -2.92%  | 3.63%   | 3.50%                    | 04/29/2011                         | 05/02/2011 |
|  | Invesco Balanced-Risk Allocation                 | -2.80%                                | 1.16%   | 0.64%      | -2.80%  | 1.16%   | 0.64%                    | 04/30/2012                         | 04/30/2012 |
|  | JPMorgan Global Active Allocation                | -5.41%                                | 2.16%   | 2.42%      | -5.41%  | 2.16%   | 2.42%                    | 04/30/2012                         | 04/30/2012 |
|  | MetLife Multi-Index Targeted Risk                | -5.22%                                | 2.57%   | 3.23%      | -5.22%  | 2.57%   | 3.23%                    | 11/12/2012                         | 11/12/2012 |
|  | PanAgora Global Diversified Risk                 | -5.34%                                | -       | 0.19%      | -5.34%  | -       | 0.19%                    | 04/28/2014                         | 04/28/2014 |
|  | Schroders Global Multi-Asset                     | -6.80%                                | 2.08%   | 2.53%      | -6.80%  | 2.08%   | 2.53%                    | 04/30/2012                         | 04/30/2012 |
| <b>Asset Allocation</b>                | American Funds® Balanced Allocation              | -0.63%                                | 4.32%   | 2.69%      | -0.63%  | 4.32%   | 2.69%                    | 04/28/2008                         | 04/28/2008 |
|  | American Funds® Growth Allocation                | 2.36%                                 | 6.30%   | 3.37%      | 2.36%   | 6.30%   | 3.37%                    | 04/28/2008                         | 04/28/2008 |
|  | American Funds® Moderate Allocation              | -3.73%                                | 2.62%   | 1.83%      | -3.73%  | 2.62%   | 1.83%                    | 04/28/2008                         | 04/28/2008 |
|  | Brighthouse Asset Allocation 20                  | -8.04%                                | -0.68%  | 0.81%      | -8.04%  | -0.68%  | 0.81%                    | 05/02/2005                         | 05/02/2005 |
|  | Brighthouse Asset Allocation 40                  | -5.70%                                | 1.15%   | 1.79%      | -5.70%  | 1.15%   | 1.79%                    | 05/02/2005                         | 05/02/2005 |
|  | Brighthouse Asset Allocation 60                  | -2.95%                                | 3.05%   | 2.51%      | -2.95%  | 3.05%   | 2.51%                    | 05/02/2005                         | 05/02/2005 |
|  | Brighthouse Asset Allocation 80                  | -0.06%                                | 4.83%   | 3.11%      | -0.06%  | 4.83%   | 3.11%                    | 05/02/2005                         | 05/02/2005 |
|  | Brighthouse Asset Allocation 100                 | 2.37%                                 | 6.29%   | 3.32%      | 2.37%   | 6.29%   | 3.32%                    | 05/02/2005                         | 05/02/2005 |
|  | SSGA Growth and Income ETF                       | -2.91%                                | 2.55%   | 2.53%      | -2.91%  | 2.55%   | 2.53%                    | 09/30/2005                         | 05/01/2006 |
|  | SSGA Growth ETF                                  | -0.88%                                | 3.92%   | 2.82%      | -0.88%  | 3.92%   | 2.82%                    | 09/30/2005                         | 05/01/2006 |
| <b>Domestic Equity (Large Cap)</b>     | American Funds® Growth                           | 11.46%                                | 11.64%  | 5.82%      | 11.46%  | 11.64%  | 5.82%                    | 02/08/1984                         | 05/01/2001 |
|  | American Funds® Growth-Income                    | 7.75%                                 | 9.77%   | 5.66%      | 7.75%   | 9.77%   | 5.66%                    | 02/08/1984                         | 05/01/2001 |
|  | BlackRock Capital Appreciation                   | 18.97%                                | 12.52%  | 6.18%      | 18.97%  | 12.52%  | 6.18%                    | 10/31/1994                         | 08/05/2002 |
|  | Brighthouse/Wellington Core Equity Opportunities | -0.36%                                | 6.85%   | 3.71%      | -0.36%  | 6.85%   | 3.71%                    | 10/31/1994                         | 07/05/2000 |
|  | Brighthouse/Wellington Large Cap Research        | 1.82%                                 | 9.87%   | 4.92%      | 1.82%   | 9.87%   | 4.92%                    | 06/24/1983                         | 07/02/1990 |
|  | ClearBridge Aggressive Growth                    | 3.44%                                 | 7.49%   | 7.20%      | 3.44%   | 7.49%   | 7.20%                    | 02/12/2001                         | 05/01/2001 |
|  | Jennison Growth                                  | 18.17%                                | 13.94%  | 8.24%      | 18.17%  | 13.94%  | 8.24%                    | 05/01/2000                         | 07/05/2001 |
|  | MetLife Stock Index                              | 3.30%                                 | 8.68%   | 5.76%      | 3.30%   | 8.68%   | 5.76%                    | 05/01/1990                         | 07/02/1990 |
|  | MFS® Value                                       | -6.51%                                | 6.46%   | 4.71%      | -6.51%  | 6.46%   | 4.71%                    | 11/09/1998                         | 11/09/1998 |
|  | T. Rowe Price Large Cap Growth                   | 11.84%                                | 13.19%  | 8.05%      | 11.84%  | 13.19%  | 8.05%                    | 11/09/1998                         | 11/09/1998 |
| <b>Domestic Equity (Mid Cap)</b>       | Brighthouse/Artisan Mid Cap Value Portfolio      | -1.00%                                | 3.91%   | 3.97%      | -1.00%  | 3.91%   | 3.97%                    | 04/30/1993                         | 05/01/2001 |
|  | Frontier Mid Cap Growth                          | 2.56%                                 | 8.80%   | 3.76%      | 2.56%   | 8.80%   | 3.76%                    | 04/29/1988                         | 07/02/1990 |
|  | MetLife Mid Cap Stock Index                      | 2.43%                                 | 7.93%   | 6.45%      | 2.43%   | 7.93%   | 6.45%                    | 07/05/2000                         | 07/05/2000 |
|  | Morgan Stanley Mid Cap Growth                    | 23.12%                                | 8.34%   | 0.83%      | 23.12%  | 8.34%   | 0.83%                    | 03/03/1997                         | 03/03/1997 |
|  | T. Rowe Price Mid Cap Growth                     | 3.57%                                 | 10.54%  | 8.04%      | 3.57%   | 10.54%  | 8.04%                    | 02/12/2001                         | 05/01/2001 |
|  | Victory Sycamore Mid Cap Value                   | -1.47%                                | 3.47%   | 2.25%      | -1.47%  | 3.47%   | 2.25%                    | 11/09/1998                         | 11/09/1998 |
| <b>Domestic Equity (Small Cap)</b>     | Invesco Small Cap Growth                         | 13.06%                                | 10.31%  | 8.05%      | 13.06%  | 10.31%  | 8.05%                    | 10/09/2001                         | 05/01/2002 |
|  | Loomis Sayles Small Cap Core                     | 5.41%                                 | 7.62%   | 7.17%      | 5.41%   | 7.62%   | 7.17%                    | 05/02/1994                         | 07/05/2000 |
|  | Loomis Sayles Small Cap Growth                   | 16.60%                                | 9.44%   | 8.09%      | 16.60%  | 9.44%   | 8.09%                    | 05/01/2001                         | 05/01/2001 |
|  | MetLife Russell 2000® Index                      | 6.61%                                 | 7.97%   | 6.45%      | 6.61%   | 7.97%   | 6.45%                    | 11/09/1998                         | 11/09/1998 |
|  | Neuberger Berman Genesis                         | 4.27%                                 | 7.49%   | 3.90%      | 4.27%   | 7.49%   | 3.90%                    | 07/05/2000                         | 07/05/2000 |
|  | T. Rowe Price Small Cap Growth                   | 8.33%                                 | 10.58%  | 9.09%      | 8.33%   | 10.58%  | 9.09%                    | 03/03/1997                         | 03/03/1997 |
| <b>Balanced</b>                        | Brighthouse/Wellington Balanced                  | -2.99%                                | 5.37%   | 3.51%      | -2.99%  | 5.37%   | 3.51%                    | 07/25/1986                         | 07/02/1990 |
|  | MFS® Total Return                                | -6.96%                                | 2.97%   | 2.69%      | -6.96%  | 2.97%   | 2.69%                    | 04/30/1987                         | 08/05/2002 |
| <b>International Equity</b>            | American Funds® Global Small Capitalization      | 5.82%                                 | 5.47%   | 1.19%      | 5.82%   | 5.47%   | 1.19%                    | 04/30/1998                         | 05/01/2001 |
|  | Baillie Gifford International Stock              | -1.71%                                | 4.20%   | -3.82%     | -1.71%  | 4.20%   | -3.82%                   | 05/01/1991                         | 07/01/1991 |
|  | Harris Oakmark International                     | -7.18%                                | 2.47%   | 4.51%      | -7.18%  | 2.47%   | 4.51%                    | 10/09/2001                         | 05/01/2002 |
|  | Loomis Sayles Global Markets                     | 2.01%                                 | 5.28%   | 4.01%      | 2.01%   | 5.28%   | 9.27%                    | 04/28/2006                         | 11/10/2008 |
|  | MetLife MSCI EAFE® Index                         | -4.25%                                | 1.41%   | -2.42%     | -4.25%  | 1.41%   | -2.42%                   | 11/09/1998                         | 11/09/1998 |

| 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* |                          |                                    |
|                     | MFS® Research International                                | -2.01%                                | 1.16%   | -1.92%     | -2.01%  | 1.16%   | -1.92%     | 02/12/2001               | 05/01/2001                         |
|                     | Oppenheimer Global Equity                                  | 5.49%                                 | 7.52%   | 4.90%      | 5.49%   | 7.52%   | 4.90%      | 03/03/1997               | 03/03/1997                         |
| <b>Fixed Income</b> | American Funds® Bond                                       | -11.08%                               | -2.51%  | -1.59%     | -11.08%   | -2.51%  | -1.59%     | 04/30/1997               | 05/01/2006                         |
|                     | BlackRock Bond Income                                      | -10.47%                               | -1.71%  | -0.12%     | -10.47%   | -1.71%  | -0.12%     | 08/26/1983               | 07/02/1990                         |
|                     | BlackRock Ultra-Short Term Bond                            | -9.17%                                | -4.21%  | -4.34%     | -9.17%  | -4.21%  | -4.34%     | 08/26/1983               | 12/31/1985                         |
|                     | Brighthouse/Franklin Low Duration Total Return             | -9.81%                                | -3.20%  | -2.74%     | -9.81%  | -3.20%  | -2.72%     | 04/29/2011               | 05/02/2011                         |
|                     | Fidelity Institutional Asset Management® Government Income | -11.00%                               | -2.53%  | -1.51%     | -11.00%   | -2.53%  | -1.51%     | 04/29/2011               | 05/02/2011                         |
|                     | MetLife Aggregate Bond Index Portfolio                     | -10.91%                               | -2.60%  | -0.75%     | -10.91%   | -2.60%  | -0.75%     | 11/09/1998               | 11/09/1998                         |
|                     | PIMCO Inflation Protected Bond                             | -8.51%                                | -3.19%  | -1.03%     | -8.51%  | -3.19%  | -1.03%     | 05/01/2003               | 05/01/2006                         |
|                     | PIMCO Total Return   | -10.18%                               | -2.24%  | 0.72%      | -10.18%   | -2.24%  | 0.72%      | 02/12/2001               | 05/01/2001                         |
|                     | Western Asset Management Strategic Bond Opportunities      | -10.58%                               | -0.72%  | 2.33%      | -10.58%   | -0.72%  | 2.33%      | 10/31/1994               | 05/01/2001                         |
|                     | Western Asset Management U.S. Government                   | -10.45%                               | -3.45%  | -2.03%     | -10.45%   | -3.45%  | -2.03%     | 10/31/1994               | 05/01/2001                         |
| <b>Specialty</b>    | Clarion Global Real Estate                                 | -6.16%                                | 0.32%   | 0.21%      | -6.16%  | 0.32%   | 0.21%      | 04/30/2004               | 05/01/2004                         |

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

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

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.

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

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

**Investment Performance Is Not Guaranteed.**

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