

Performance Summary as of 10/31/21

Metropolitan Life Insurance Company

Variable Investment Option Performance Update

Annualized Rates of Return after Deduction of Portfolio Level Expenses

Variable Funding Options	Asset Class	Inception Date	One Month	Year to Date	One Year	Three Years	Five Years	10 Years or Since Portfolio Inception
Brighthouse Asset Allocation 20 Portfolio	Asset Allocation	04/29/2005	0.90%	2.88%	7.76%	7.33%	4.92%	4.34%
Brighthouse Asset Allocation 40 Portfolio	Asset Allocation	04/29/2005	1.96%	6.53%	15.12%	9.71%	7.30%	6.33%
Brighthouse Asset Allocation 60 Portfolio	Asset Allocation	04/29/2005	3.13%	10.09%	22.53%	12.42%	9.88%	8.35%
Brighthouse Asset Allocation 80 Portfolio	Asset Allocation	04/29/2005	4.27%	13.94%	30.69%	15.32%	12.58%	10.33%
Brighthouse Asset Allocation 100 Portfolio	Asset Allocation	04/29/2005	5.17%	17.38%	37.85%	17.78%	14.77%	11.83%
SSGA Growth and Income ETF Portfolio	Asset Allocation	10/03/2005	3.48%	11.49%	23.39%	11.60%	9.43%	7.60%
SSGA Growth ETF Portfolio	Asset Allocation	10/03/2005	4.35%	15.49%	31.48%	13.51%	11.33%	9.04%
American Funds® Growth Fund	Large Cap Growth	05/01/2001	8.95%	22.52%	48.27%	30.83%	25.55%	18.56%
American Funds® Growth-Income Fund	Large Cap Blend	05/01/2001	6.20%	20.67%	37.32%	17.01%	15.94%	14.10%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	10/31/1994	6.47%	20.65%	37.58%	27.80%	24.24%	17.25%
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Value	07/05/2000	6.14%	17.67%	30.95%	17.22%	15.40%	13.17%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Blend	05/16/1983	5.77%	20.04%	37.93%	20.71%	17.46%	15.03%
Jennison Growth Portfolio	Large Cap Growth	07/05/2000	9.07%	20.43%	41.08%	31.85%	27.23%	19.40%
Loomis Sayles Growth Portfolio	Large Cap Growth	05/01/2001	5.71%	16.93%	29.28%	20.66%	16.86%	14.75%
MetLife Stock Index Portfolio	Large Cap Blend	05/01/1990	6.90%	22.85%	39.54%	20.09%	17.57%	14.89%
MFS® Value Portfolio	Large Cap Value	11/09/1998	5.55%	21.22%	36.41%	14.31%	12.29%	12.42%
T. Rowe Price Large Cap Growth Portfolio	Large Cap Growth	11/09/1998	5.78%	20.49%	37.73%	25.93%	22.76%	18.06%
Brighthouse/Artisan Mid Cap Value Portfolio	Mid Cap Value	05/01/2001	3.40%	22.16%	46.82%	12.39%	10.57%	9.76%
Frontier Mid Cap Growth Portfolio	Mid Cap Growth	04/29/1988	6.52%	18.65%	41.72%	24.23%	19.82%	14.64%
MetLife Mid Cap Stock Index Portfolio	Mid Cap Blend	07/05/2000	5.78%	21.09%	44.30%	15.74%	13.58%	12.61%
Morgan Stanley Discovery Portfolio	Mid Cap Growth	03/03/1997	10.67%	8.11%	37.04%	50.84%	40.99%	21.34%
T. Rowe Price Mid Cap Growth Portfolio	Mid Cap Growth	05/01/2001	4.40%	14.12%	32.29%	19.67%	18.09%	15.31%
Victory Sycamore Mid Cap Value Portfolio	Mid Cap Value	11/09/1998	4.49%	26.91%	47.81%	16.71%	13.12%	10.90%
Invesco Small Cap Growth Portfolio	Small Cap Growth	05/01/2002	7.16%	13.69%	43.99%	25.20%	21.52%	16.48%
Loomis Sayles Small Cap Core Portfolio	Small Cap Blend	07/05/2000	4.91%	-88.00%	44.43%	-47.09%	-28.35%	-10.82%
Loomis Sayles Small Cap Growth Portfolio	Small Cap Growth	05/01/2001	7.16%	11.20%	35.15%	18.70%	20.30%	15.04%
MetLife Russell 2000® Index Portfolio	Small Cap Blend	11/09/1998	4.19%	15.88%	45.74%	15.24%	14.36%	12.43%
Neuberger Berman Genesis Portfolio	Small Cap Value	05/02/1994	6.34%	15.28%	33.59%	19.10%	16.61%	12.92%
T. Rowe Price Small Cap Growth Portfolio	Small Cap Growth	03/03/1997	4.85%	11.86%	32.94%	17.93%	17.23%	14.87%
Brighthouse/Wellington Balanced Portfolio	Moderate Allocation	07/25/1986	3.47%	11.22%	22.06%	14.88%	11.83%	10.54%
MFS® Total Return Portfolio	Moderate Allocation	05/01/1987	3.52%	12.24%	22.47%	12.09%	9.23%	8.63%
American Funds® Global Small Capitalization Fund	Global Small Cap	04/30/1998	3.80%	11.99%	38.25%	20.69%	15.88%	11.56%
Baillie Gifford International Stock Portfolio	International Developed	07/01/1991	3.12%	2.16%	18.36%	16.63%	12.78%	8.62%
Harris Oakmark International Portfolio	International Developed	05/01/2002	3.33%	10.69%	46.89%	9.73%	7.82%	7.75%
Invesco Global Equity Portfolio	Global Equity	03/03/1997	4.41%	16.34%	38.71%	21.42%	18.07%	13.04%
MetLife MSCI EAFE® Index Portfolio	International Developed	11/09/1998	3.11%	10.04%	30.62%	10.44%	8.66%	6.32%
MFS® Research International Portfolio	International Developed	05/01/2001	3.71%	11.22%	28.49%	14.50%	11.39%	7.14%
American Funds® The Bond Fund of America	Intermediate	04/30/1997	0.11%	-1.11%	0.74%	5.89%	2.84%	2.37%
BlackRock Bond Income Portfolio	Intermediate	05/16/1983	0.03%	-1.16%	0.47%	5.65%	2.93%	3.02%
BlackRock Ultra-Short Term Bond Portfolio	Aggregate Bond	06/24/1983	-0.10%	-0.90%	-1.07%	0.02%	0.13%	-0.36%
MetLife Aggregate Bond Index Portfolio	Intermediate	11/09/1998	-0.16%	-2.57%	-1.86%	4.46%	1.95%	1.82%
PIMCO Inflation Protected Bond Portfolio	Inflation-Protected	05/01/2003	0.65%	3.44%	5.73%	7.36%	3.82%	2.19%
PIMCO Total Return Portfolio	Intermediate	05/01/2001	-0.33%	-1.95%	-0.75%	4.90%	2.82%	2.72%
Western Asset Management Strategic Bond Opportunities Portfolio	Multi-Sector Bond	05/05/2001	0.22%	1.68%	6.69%	6.79%	4.39%	4.28%



MetLife Universal Life II

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Western Asset Management U.S. Government Portfolio	Intermediate Government	05/01/2001	-0.59%	-2.08%	-1.74%	2.96%	1.25%	1.16%
Clarion Global Real Estate Portfolio	Real Estate	04/30/2004	7.38%	26.85%	45.38%	13.38%	8.10%	7.27%

Prospectuses for the underlying investment funds are available from Metropolitan Life Insurance Company. The prospectuses contain information about 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 information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The average annual total returns shown above represent past performance and are not an indication of future performance. Past performance does not guarantee future results. Current performance may be lower or higher than the performance information shown. The investment experience and cash value of a policy will fluctuate so that, at the time of a withdrawal or surrender, the cash value may be worth more or less than the amount of premiums paid.

The chart above illustrates the past performance of the UL II policy's variable funding options. The UL II policies were first offered on May 1, 1990. Performance assumes the UL II policy was in existence for the period shown. These rates reflect fund management fees and direct fund expenses and the charge for mortality and expense risks of the policy. The rates do not reflect the policy's sales charge, charge for the state and federal taxes attributable to premiums, administration charge, cost of insurance charge and surrender charge. (See last prospectus and supplement for details.) **If these charges were included, the performance results would be significantly lower.** We urge you to contact your MetLife appointed agent to obtain a personalized illustration, which reflects the charges and expenses applicable to your policy.

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.

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.

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 30, 2007, the BlackRock Large Cap Core Portfolio of the Metropolitan Series Fund, Inc. merged with and into the BlackRock Large-Cap Core Portfolio (currently known as Met/Wellington Large Cap Research Portfolio) of the Met Investors Series Trust. Performance figures for the period prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio, which commenced operations on May 16, 1983.

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

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

Prior to May 24, 2019, the Invesco Global Equity Portfolio was known as the Oppenheimer Global Equity Portfolio.

Performance results current to the most recent month-end are available by calling 1-800-638-5000.

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Metropolitan Life Insurance Company
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