

Primary Benefit	Fund Name	Fund Inception	Average Annual Total Return as of 08/31/21					
			% Change in Unit Values Year-to-Date	One Year	3 Years	5 Years	10 Years	Since Inception
<b>Growth</b>	BlackRock Capital Appreciation Portfolio	10/31/1994	21.27%	30.40%	24.37%	25.04%	18.47%	11.97%
	Brighthouse/Wellington Core Equity Opportunities Portfolio	10/31/1994	16.68%	26.23%	16.31%	15.07%	14.16%	10.71%
	Loomis Sayles Growth Portfolio <sup>4</sup>	05/01/2001	19.16%	23.88%	17.91%	17.10%	16.32%	6.00%
	Jennison Growth Portfolio <sup>2</sup>	05/01/2000	17.34%	24.43%	27.32%	27.62%	20.43%	6.66%
	MetLife Stock Index Portfolio <sup>1</sup>	05/01/1990	21.36%	30.83%	17.78%	17.73%	16.05%	14.06%
	MFS® Value Portfolio <sup>3</sup>	04/30/1993	20.55%	33.35%	13.07%	12.28%	12.77%	8.77%
	Brighthouse/Artisan Mid Cap Value Portfolio	04/30/1993	20.35%	43.85%	9.42%	10.88%	10.94%	9.05%
	Loomis Sayles Small Cap Core Portfolio	05/02/1994	17.35%	42.26%	9.23%	12.98%	13.22%	10.60%
<b>Balanced</b>	MFS® Total Return Portfolio	05/01/1987	12.27%	21.42%	11.36%	9.71%	9.73%	8.57%
<b>International</b>	Baillie Gifford International Stock Portfolio	10/31/1994	6.38%	20.95%	15.15%	14.13%	9.32%	4.63%
<b>Fixed Income</b>	BlackRock Bond Income Portfolio	08/26/1983	0.18%	1.89%	6.25%	3.83%	4.12%	6.98%
	BlackRock Ultra-Short Term Bond Portfolio	08/26/1983	-0.11%	-0.17%	1.04%	1.06%	0.55%	3.61%
	Western Asset Management Strategic Bond Opportunities Portfolio	10/31/1994	2.67%	7.96%	7.38%	5.40%	5.37%	6.80%
	Western Asset Management U.S. Government Portfolio	10/31/1994	-0.41%	0.17%	4.00%	2.31%	2.17%	4.10%

<sup>1</sup> On April 27, 2001, the MetLife Stock Index Portfolio (which commenced operations on May 1, 1990) was substituted for the Westpeak Stock Index Series of the New England Zenith Fund, which is no longer available for investment under this policy. Values on or before April 27, 2001 reflect the performance of the Westpeak Stock Index Series since its inception on May 1, 1987.

<sup>2</sup> On or about April 29, 2005, the Met/Putnam Voyager Portfolio merged into the Jennison Growth Portfolio and the Met/Putnam Voyager Portfolio ceased to exist. Values before May 1, 2005 reflect the performance of the Met/Putnam Voyager Portfolio since its inception date of May 1, 2000.

<sup>3</sup> Effective April 29, 2013, the FI Value Leaders Portfolio merged into MFS® Value Portfolio. Values before April 29, 2013 reflect the performance of the FI Value Leaders Portfolio.

<sup>4</sup> Effective on or about December 16, 2019, Loomis, Sayles & Company, L.P replaced ClearBridge Investments, LLC as the subadviser to the Loomis Sayles Growth Portfolio which was previously known as the ClearBridge Aggressive Growth Portfolio.

The average annual total returns on the previous page 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 amount of premiums paid. Current performance may be higher or lower than the performance information shown.

Prospectuses for the underlying investment funds are available from New England 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.

Policy values depend not only on the investment performance of the underlying funds, but also on insurance, sales, premium tax, and administrative charges, which are not reflected in these rates of return, but which significantly reduce the return to the policyholder. The total returns do reflect the fees and expenses of the underlying funds and the mortality and expense risk charge. We urge you to contact your financial professional to obtain a personalized illustration, which reflects the charges and expenses applicable to your policy.

The underlying 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.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. American Gateway Series single premium variable life is issued by New England Life Insurance Company and distributed by Brighthouse Securities, LLC (member FINRA).

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