

## Variable Investment Option Performance Update

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.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 Sub-Accounts that invest in Portfolios of the underlying Trust that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the American Forerunner Series L Class Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Asset Based Insurance Charge of 1.50% (the Asset Based Insurance Charge includes an additional charge of 0.25% of average daily net assets on the American Funds Bond, American Funds Growth, American Funds Growth-Income and American Funds Global Small Capitalization Sub-accounts) and the annual Account Fee of \$30†. These results do not reflect the withdrawal charges which begin at 7% and decrease over 3 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.**

## L Class

Non-Standardized Performance: Without surrender charges applied  
as of 03/31/2025

| Asset Class                        | Variable Funding Options                                             | Style  | One Month | YTD     | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|------------------------------------|----------------------------------------------------------------------|--------|-----------|---------|--------|---------|---------|---------------------------------------|--------------------------|
| <b>Risk Managed</b>                |                                                                      |        |           |         |        |         |         |                                       |                          |
| <b>Global Multi-Asset</b>          | AB Global Dynamic Allocation Portfolio - Class B                     |        | -3.14%    | -0.67%  | 1.81%  | -0.57%  | 2.50%   | 1.70%                                 | 04/29/2011               |
|                                    | BlackRock Global Tactical Strategies Portfolio - Class B             |        | -1.87%    | 1.64%   | 2.98%  | 0.35%   | 3.75%   | 2.18%                                 | 04/29/2011               |
|                                    | Brighthouse Balanced Plus Portfolio - Class B                        |        | -2.22%    | 0.30%   | -0.45% | -2.08%  | 1.59%   | 2.54%                                 | 04/29/2011               |
|                                    | Invesco Balanced-Risk Allocation Portfolio - Class B                 |        | -0.72%    | 1.67%   | 0.17%  | -1.61%  | 4.67%   | 2.34%                                 | 04/30/2012               |
|                                    | JPMorgan Global Active Allocation Portfolio - Class B                |        | -1.93%    | 2.06%   | 2.68%  | 0.40%   | 4.46%   | 2.83%                                 | 04/30/2012               |
|                                    | MetLife Multi-Index Targeted Risk Portfolio - Class B                |        | -2.90%    | 0.46%   | 2.43%  | 0.68%   | 2.71%   | 2.41%                                 | 11/12/2012               |
|                                    | PanAgora Global Diversified Risk Portfolio - Class B                 |        | -0.76%    | 1.91%   | 2.77%  | -5.55%  | 0.24%   | 0.83%                                 | 04/28/2014               |
|                                    | Schroders Global Multi-Asset Portfolio - Class B                     |        | -3.12%    | 0.03%   | 3.47%  | 1.98%   | 3.35%   | 2.25%                                 | 04/30/2012               |
| <b>Asset Allocation</b>            | American Funds® Balanced Allocation Portfolio - Class C              |        | -2.96%    | -0.59%  | 3.60%  | 3.30%   | 8.50%   | 5.36%                                 | 04/28/2008               |
|                                    | American Funds® Growth Allocation Portfolio - Class C                |        | -3.88%    | -1.69%  | 3.31%  | 4.47%   | 11.36%  | 6.79%                                 | 04/28/2008               |
|                                    | American Funds® Moderate Allocation Portfolio - Class C              |        | -2.12%    | 0.42%   | 3.88%  | 2.32%   | 6.20%   | 4.08%                                 | 04/28/2008               |
|                                    | Brighthouse Asset Allocation 20 Portfolio - Class B                  |        | -0.74%    | 1.92%   | 3.31%  | 0.13%   | 2.26%   | 1.48%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 40 Portfolio - Class B                  |        | -1.51%    | 1.35%   | 2.98%  | 1.08%   | 4.94%   | 2.80%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 60 Portfolio - Class B                  |        | -2.21%    | 0.60%   | 2.85%  | 1.99%   | 7.73%   | 4.18%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 80 Portfolio - Class B                  |        | -3.21%    | -0.55%  | 2.62%  | 2.85%   | 10.51%  | 5.49%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 100 Portfolio - Class B                 |        | -4.17%    | -1.73%  | 2.23%  | 3.70%   | 12.90%  | 6.59%                                 | 05/02/2005               |
|                                    | SSGA Growth and Income ETF Portfolio - Class B                       |        | -1.13%    | 1.21%   | 5.60%  | 2.94%   | 8.39%   | 4.28%                                 | 09/30/2005               |
|                                    | SSGA Growth ETF Portfolio - Class B                                  |        | -1.65%    | 0.63%   | 5.39%  | 3.64%   | 11.07%  | 5.34%                                 | 09/30/2005               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
| <b>Domestic Equity (Large Cap)</b> | American Funds® Growth Fund - Class 2                                | Growth | -7.89%    | -7.55%  | 6.69%  | 7.26%   | 18.26%  | 13.22%                                | 02/08/1984               |
|                                    | American Funds® Growth-Income Fund - Class 2                         | Blend  | -4.98%    | -3.47%  | 6.94%  | 8.36%   | 15.31%  | 9.70%                                 | 02/08/1984               |
|                                    | BlackRock Capital Appreciation Portfolio - Class B                   | Growth | -8.99%    | -11.50% | 1.25%  | 6.35%   | 14.19%  | 11.31%                                | 10/31/1994               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B | Blend  | -3.23%    | -0.48%  | 0.70%  | 2.41%   | 11.28%  | 8.13%                                 | 10/31/1994               |
|                                    | Brighthouse/Wellington Large Cap Research Portfolio - Class B        | Blend  | -6.19%    | -6.16%  | 1.29%  | 5.23%   | 15.45%  | 9.50%                                 | 06/24/1983               |
|                                    | Jennison Growth Portfolio - Class B                                  | Growth | -9.98%    | -10.49% | 1.26%  | 6.51%   | 15.62%  | 12.55%                                | 05/01/2000               |
|                                    | Loomis Sayles Growth Portfolio - Class B                             | Growth | -8.61%    | -9.70%  | 6.62%  | 11.22%  | 16.78%  | 8.72%                                 | 05/01/2001               |
|                                    | MetLife Stock Index Portfolio - Class B                              | Blend  | -5.79%    | -4.75%  | 6.06%  | 6.86%   | 16.19%  | 10.24%                                | 05/01/1990               |
|                                    | MFS® Value Portfolio - Class B                                       | Value  | -2.22%    | 3.46%   | 4.93%  | 5.19%   | 13.12%  | 7.28%                                 | 11/09/1998               |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class B                   | Growth | -8.96%    | -9.97%  | 2.57%  | 4.90%   | 12.74%  | 10.11%                                | 11/09/1998               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
|                                    | Brighthouse/Artisan Mid Cap Value Portfolio - Class B                | Value  | -3.52%    | -1.53%  | -3.63% | 1.32%   | 15.21%  | 4.83%                                 | 04/30/1993               |
|                                    | Frontier Mid Cap Growth Portfolio - Class B                          | Growth | -9.14%    | -11.63% | -7.55% | -1.75%  | 9.54%   | 5.89%                                 | 04/29/1988               |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class B                      | Blend  | -5.61%    | -6.60%  | -4.73% | 2.30%   | 14.53%  | 6.25%                                 | 07/05/2000               |
| <b>Domestic Equity (Mid Cap)</b>   | Morgan Stanley Discovery Portfolio - Class B                         | Growth | -9.97%    | -8.22%  | 18.78% | -3.85%  | 8.83%   | 9.09%                                 | 03/03/1997               |
|                                    | T. Rowe Price Mid Cap Growth Portfolio - Class B                     | Growth | -5.72%    | -7.55%  | -7.84% | 0.44%   | 10.13%  | 6.94%                                 | 02/12/2001               |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class B                   | Value  | -4.00%    | -2.63%  | -3.16% | 2.98%   | 16.46%  | 6.04%                                 | 11/09/1998               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
| <b>Domestic Equity (Small Cap)</b> | Invesco Small Cap Growth Portfolio - Class B                         | Growth | -7.50%    | -12.25% | -8.54% | -3.79%  | 8.05%   | 4.63%                                 | 10/09/2001               |
|                                    | Loomis Sayles Small Cap Core Portfolio - Class B                     | Blend  | -5.51%    | -7.73%  | -5.98% | 2.34%   | 13.31%  | 5.41%                                 | 05/02/1994               |
|                                    | Loomis Sayles Small Cap Growth Portfolio - Class B                   | Growth | -8.20%    | -11.15% | -5.60% | -1.14%  | 9.60%   | 6.04%                                 | 05/01/2001               |
|                                    | MetLife Russell 2000® Index Portfolio - Class B                      | Blend  | -6.94%    | -9.84%  | -5.81% | -1.30%  | 11.15%  | 4.38%                                 | 11/09/1998               |
|                                    | Neuberger Berman Genesis Portfolio - Class B                         | Value  | -5.83%    | -8.72%  | -7.04% | -0.18%  | 9.88%   | 6.37%                                 | 07/05/2000               |
|                                    | T. Rowe Price Small Cap Growth Portfolio - Class B                   | Growth | -6.49%    | -8.46%  | -6.09% | 1.90%   | 10.48%  | 6.39%                                 | 03/03/1997               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
| <b>Balanced</b>                    | Brighthouse/Wellington Balanced Portfolio - Class B                  |        | -3.81%    | -2.91%  | 2.10%  | 2.95%   | 8.91%   | 5.92%                                 | 07/25/1986               |
|                                    | MFS® Total Return Portfolio - Class B                                |        | -1.27%    | 2.38%   | 4.21%  | 3.15%   | 8.15%   | 4.80%                                 | 10/31/1994               |
|                                    |                                                                      |        |           |         |        |         |         |                                       |                          |
| <b>International Equity</b>        | American Funds® Global Small Capitalization Fund - Class 2           |        | -4.64%    | -6.98%  | -8.09% | -4.54%  | 5.79%   | 2.77%                                 | 04/30/1998               |
|                                    | Baillie Gifford International Stock Portfolio - Class B              |        | -2.94%    | 3.63%   | 3.36%  | 1.14%   | 5.95%   | 3.66%                                 | 11/09/1998               |
|                                    | Harris Oakmark International Portfolio - Class B                     |        | -1.44%    | 7.69%   | 1.08%  | 2.40%   | 11.46%  | 1.84%                                 | 10/09/2001               |
|                                    | Invesco Global Equity Portfolio - Class B                            |        | -7.43%    | -5.89%  | -2.85% | 4.62%   | 11.92%  | 6.78%                                 | 03/03/1997               |

| Asset Class         | Variable Funding Options                                                  | Style          | One Month | YTD    | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|---------------------|---------------------------------------------------------------------------|----------------|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|
|                     | Loomis Sayles Global Allocation Portfolio - Class B                       |                | -4.26%    | -2.26% | 1.49%  | 3.31%   | 8.34%   | 5.84%                                 | 04/28/2008               |
|                     | MetLife MSCI EAFE® Index Portfolio - Class B                              |                | -0.58%    | 7.32%  | 3.35%  | 4.37%   | 9.74%   | 3.42%                                 | 11/09/1998               |
|                     | MFS® Research International Portfolio - Class B                           |                | -1.01%    | 4.60%  | 1.44%  | 2.01%   | 7.98%   | 3.56%                                 | 02/12/2001               |
| <b>Fixed Income</b> | American Funds® The Bond Fund of America - Class 2                        | Interm.        | -0.04%    | 2.40%  | 3.07%  | -1.47%  | -1.29%  | 0.00%                                 | 04/30/1997               |
|                     | BlackRock Bond Income Portfolio - Class B                                 | Interm.        | -0.20%    | 2.33%  | 2.92%  | -1.41%  | -1.17%  | -0.08%                                | 08/26/1983               |
|                     | BlackRock Ultra-Short Term Bond Portfolio - Class B                       | Ultrashort     | 0.21%     | 0.60%  | 3.02%  | 2.40%   | 0.69%   | 0.01%                                 | 08/26/1983               |
|                     | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B        | Short          | 0.21%     | 1.10%  | 4.02%  | 1.61%   | 1.65%   | 0.19%                                 | 04/29/2011               |
|                     | MetLife Aggregate Bond Index Portfolio - Class B                          | Interm.        | -0.13%    | 2.25%  | 2.71%  | -1.53%  | -2.47%  | -0.57%                                | 11/09/1998               |
|                     | PIMCO Inflation Protected Bond Portfolio - Class B                        | Infltn Protctd | 0.57%     | 4.18%  | 4.94%  | -1.41%  | 1.15%   | 0.75%                                 | 05/01/2003               |
|                     | PIMCO Total Return Portfolio - Class B                                    | Interm.        | -0.13%    | 3.02%  | 4.52%  | -0.75%  | -1.31%  | 0.01%                                 | 02/12/2001               |
|                     | Western Asset Management Government Income Portfolio - Class B            | Interm. Gov.   | -0.24%    | 2.87%  | 2.80%  | -2.32%  | -3.14%  | -0.83%                                | 04/29/2011               |
|                     | Western Asset Management Strategic Bond Opportunities Portfolio - Class B | Multisector    | -0.87%    | 1.71%  | 4.26%  | -0.42%  | 2.30%   | 1.21%                                 | 10/31/1994               |
|                     | Western Asset Management U.S. Government Portfolio - Class B              | Interm. Gov.   | 0.06%     | 2.11%  | 3.44%  | -0.36%  | -1.44%  | -0.45%                                | 10/31/1994               |
| <b>Specialty</b>    | CBRE Global Real Estate Portfolio - Class B                               |                | -2.79%    | 0.21%  | 0.11%  | -4.48%  | 6.72%   | 1.23%                                 | 04/30/2004               |

- Return Not Available

†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.

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

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 Brighthouse Financial 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 Brighthouse Financial 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.

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

As of May 2, 2011, the following portfolio mergers took effect: Legg Mason Value Equity Portfolio into Legg Mason ClearBridge Aggressive Growth Portfolio, and MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (currently known as Brighthouse Asset Allocation 100 Portfolio). Performance for the MetLife Aggressive Strategy Portfolio consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy 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 Victory Sycamore 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 Met/Franklin Income Portfolio merged into Loomis Sayles Global Markets Portfolio. Values before April 29, 2013 reflect the performance of Met/Franklin Income Portfolio.

Effective April 29, 2013, Met/Franklin Templeton Founding Strategy Portfolio merged into MetLife Growth Strategy Portfolio (currently known as Brighthouse 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.

Prior to the opening of business on April 30, 2018, the Schroders Global Multi-Asset Portfolio II (formerly the Pyramis® Managed Risk Portfolio) of Brighthouse Funds Trust I merged with and into the Shroders Global Multi-Asset Portfolio of Brighthouse Funds Trust I.

Prior to the opening of business on April 30, 2018, the MFS® Value Portfolio II (formerly the BlackRock Large Cap Value Portfolio) of Brighthouse Funds Trust II merged with and into the MFS® Value Portfolio of Brighthouse Funds Trust II.

Prior to the opening of business on April 30, 2018, the Allianz Global Investors Dynamic Multi-Asset Plus Portfolio of Brighthouse Funds Trust I merged with and into the JPMorgan Global Active Allocation Portfolio of Brighthouse Funds Trust I.

Effective on or about May 24, 2019, Invesco Advisers, Inc. replaced Oppenheimer Variable Accounts Funds as the subadviser to the Invesco Global Equity Portfolio which was previously known as the Oppenheimer Global Equity Portfolio.

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.

Effective on or about May 1, 2021, the name of the American Funds Bond Fund was changed to American Funds The Bond Fund of America.

Effective December 2, 2021, the name of the Clarion Global Real Estate Portfolio was changed to CBRE Global Real Estate Portfolio.

Effective on or about December 15, 2021 PanAgora Asset Management, Inc. replaced AQR Capital Management, LLC as the subadviser to the PanAgora Global Diversified Risk Portfolio II which was previously known as the AQR Global Risk Balanced Portfolio.

Prior to the opening of business on May 2, 2022, the PanAgora Global Diversified Risk Portfolio of Brighthouse Funds Trust I merged with and into the PanAgora Global Diversified Risk Portfolio II (formerly AQR Global Risk Balanced Portfolio) of Brighthouse Funds Trust I. Values prior to May 2, 2022 reflect the performance of the PanAgora Global Diversified Risk Portfolio. Effective April 29, 2022, the PanAgora Global Diversified Risk Portfolio II was renamed the PanAgora Global Diversified Risk 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 American Forerunner Series variable annuity issued by New England Life Insurance Company and for the investment portfolios are available from your financial professional or at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.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 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.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

The American Forerunner Series is issued by New England Life Insurance Company, on Form V-05/01.33 and is distributed by Brighthouse Securities, LLC, (member FINRA).

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|                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency<br/>• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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## L 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.BrighthouseFinancial.com](http://www.BrighthouseFinancial.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 a sub-account of the separate account supporting the contract (a "Sub-Account") 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 Sub-Account inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Sub-Account inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the Asset Based Insurance Charge of 1.50%, (the Asset Based Insurance Charge includes and additional charge of 0.25% of average daily net assets on the American Funds Bond, American Funds Growth, American Funds Growth-Income and American Funds Global Small Capitalization Sub-accounts), the Enhanced Death Benefit 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.**

| L Class                                    |                                                  | Average Annual Total Return<br>as of 03/31/2025<br>Assuming Contract Surrender |         |                                                | Standardized as of 03/31/2025<br>Assuming Contract Surrender |         |                                                 | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|--------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------|---------|------------------------------------------------|--------------------------------------------------------------|---------|-------------------------------------------------|--------------------------------|---------------------------------|
| Asset Class                                | Variable Funding Options                         | 1 Year                                                                         | 5 Year* | 10 Year or<br>Since<br>Portfolio<br>Inception* | 1 Year                                                       | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* |                                |                                 |
| <b>Risk Managed<br/>Global Multi-Asset</b> | AB Global Dynamic Allocation                     | -7.11%                                                                         | 0.05%   | -1.14%                                         | -7.11%                                                       | 0.05%   | -1.14%                                          | 04/29/2011                     | 05/02/2011                      |
|                                            | BlackRock Global Tactical Strategies             | -5.94%                                                                         | 1.33%   | -0.64%                                         | -5.94%                                                       | 1.33%   | -0.64%                                          | 04/29/2011                     | 05/02/2011                      |
|                                            | Brighthouse Balanced Plus                        | -9.34%                                                                         | -0.95%  | -0.04%                                         | -9.34%                                                       | -0.95%  | -0.04%                                          | 04/29/2011                     | 05/02/2011                      |
|                                            | Invesco Balanced-Risk Allocation                 | -8.75%                                                                         | 2.26%   | -0.40%                                         | -8.75%                                                       | 2.26%   | -0.40%                                          | 04/30/2012                     | 04/30/2012                      |
|                                            | JPMorgan Global Active Allocation                | -6.24%                                                                         | 2.00%   | 0.15%                                          | -6.24%                                                       | 2.00%   | 0.15%                                           | 04/30/2012                     | 04/30/2012                      |
|                                            | MetLife Multi-Index Targeted Risk                | -6.50%                                                                         | 0.27%   | -0.34%                                         | -6.50%                                                       | 0.27%   | -0.34%                                          | 11/12/2012                     | 04/29/2013                      |
|                                            | PanAgora Global Diversified Risk                 | -6.15%                                                                         | -2.36%  | -2.01%                                         | -6.15%                                                       | -2.36%  | -2.01%                                          | 04/28/2014                     | 04/28/2014                      |
|                                            | Schroders Global Multi-Asset                     | -5.45%                                                                         | 0.98%   | -0.60%                                         | -5.45%                                                       | 0.98%   | -0.60%                                          | 04/30/2012                     | 04/30/2012                      |
| <b>Asset Allocation</b>                    | American Funds® Balanced Allocation              | -5.32%                                                                         | 6.05%   | 2.97%                                          | -5.32%                                                       | 6.05%   | 2.97%                                           | 04/28/2008                     | 04/28/2008                      |
|                                            | American Funds® Growth Allocation                | -5.62%                                                                         | 8.91%   | 4.46%                                          | -5.62%                                                       | 8.91%   | 4.46%                                           | 04/28/2008                     | 04/28/2008                      |
|                                            | American Funds® Moderate Allocation              | -5.05%                                                                         | 3.77%   | 1.54%                                          | -5.05%                                                       | 3.77%   | 1.54%                                           | 04/28/2008                     | 04/28/2008                      |
|                                            | Brighthouse Asset Allocation 20                  | -5.61%                                                                         | -0.20%  | -1.41%                                         | -5.61%                                                       | -0.20%  | -1.41%                                          | 05/02/2005                     | 05/02/2005                      |
|                                            | Brighthouse Asset Allocation 40                  | -5.94%                                                                         | 2.48%   | 0.09%                                          | -5.94%                                                       | 2.48%   | 0.09%                                           | 05/02/2005                     | 05/02/2005                      |
|                                            | Brighthouse Asset Allocation 60                  | -6.07%                                                                         | 5.25%   | 1.63%                                          | -6.07%                                                       | 5.25%   | 1.63%                                           | 05/02/2005                     | 05/02/2005                      |
|                                            | Brighthouse Asset Allocation 80                  | -6.31%                                                                         | 8.01%   | 3.07%                                          | -6.31%                                                       | 8.01%   | 3.07%                                           | 05/02/2005                     | 05/02/2005                      |
|                                            | Brighthouse Asset Allocation 100                 | -6.69%                                                                         | 10.38%  | 4.20%                                          | -6.69%                                                       | 10.38%  | 4.20%                                           | 05/02/2005                     | 05/02/2005                      |
| <b>Domestic Equity<br/>(Large Cap)</b>     | SSGA Growth and Income ETF                       | -3.32%                                                                         | 5.97%   | 1.68%                                          | -3.32%                                                       | 5.97%   | 1.68%                                           | 09/30/2005                     | 05/01/2006                      |
|                                            | SSGA Growth ETF                                  | -3.54%                                                                         | 8.64%   | 2.84%                                          | -3.54%                                                       | 8.64%   | 2.84%                                           | 09/30/2005                     | 05/01/2006                      |
|                                            | American Funds® Growth                           | -2.24%                                                                         | 15.75%  | 10.88%                                         | -2.24%                                                       | 15.75%  | 10.88%                                          | 02/08/1984                     | 05/01/2001                      |
|                                            | American Funds® Growth-Income                    | -2.00%                                                                         | 12.97%  | 7.45%                                          | -2.00%                                                       | 12.97%  | 7.45%                                           | 02/08/1984                     | 05/01/2001                      |
|                                            | BlackRock Capital Appreciation                   | -7.68%                                                                         | 11.69%  | 8.95%                                          | -7.68%                                                       | 11.69%  | 8.95%                                           | 10/31/1994                     | 04/19/1995                      |
|                                            | Brighthouse/Wellington Core Equity Opportunities | -8.22%                                                                         | 8.93%   | 5.88%                                          | -8.22%                                                       | 8.93%   | 5.88%                                           | 10/31/1994                     | 04/19/1995                      |
|                                            | Brighthouse/Wellington Large Cap Research        | -7.63%                                                                         | 13.06%  | 7.22%                                          | -7.63%                                                       | 13.06%  | 7.22%                                           | 06/24/1983                     | 05/01/2001                      |
|                                            | Jennison Growth                                  | -7.66%                                                                         | 13.10%  | 10.18%                                         | -7.66%                                                       | 13.10%  | 10.18%                                          | 05/01/2000                     | 05/01/2000                      |
| <b>Domestic Equity<br/>(Mid Cap)</b>       | Loomis Sayles Growth                             | -2.31%                                                                         | 14.39%  | 6.31%                                          | -2.31%                                                       | 14.39%  | 6.31%                                           | 05/01/2001                     | 05/01/2001                      |
|                                            | MetLife Stock Index                              | -2.86%                                                                         | 13.81%  | 7.98%                                          | -2.86%                                                       | 13.81%  | 7.98%                                           | 05/01/1990                     | 01/22/2001                      |
|                                            | MFS® Value                                       | -3.99%                                                                         | 10.79%  | 5.03%                                          | -3.99%                                                       | 10.79%  | 5.03%                                           | 11/09/1998                     | 05/01/2002                      |
|                                            | T. Rowe Price Large Cap Growth                   | -6.36%                                                                         | 10.10%  | 7.69%                                          | -6.36%                                                       | 10.10%  | 7.69%                                           | 11/09/1998                     | 05/01/2004                      |
|                                            | Brighthouse/Artisan Mid Cap Value                | -12.29%                                                                        | 12.70%  | 2.27%                                          | -12.29%                                                      | 12.70%  | 2.27%                                           | 04/30/1993                     | 04/19/1995                      |
|                                            | Frontier Mid Cap Growth                          | -15.94%                                                                        | 6.86%   | 3.44%                                          | -15.94%                                                      | 6.86%   | 3.44%                                           | 04/29/1988                     | 05/01/2004                      |
|                                            | MetLife Mid Cap Stock Index                      | -13.32%                                                                        | 12.01%  | 3.87%                                          | -13.32%                                                      | 12.01%  | 3.87%                                           | 07/05/2000                     | 01/22/2001                      |
|                                            | Morgan Stanley Discovery                         | 9.62%                                                                          | 4.08%   | 5.50%                                          | 9.62%                                                        | 4.08%   | 5.50%                                           | 03/03/1997                     | 01/22/2001                      |
| <b>Domestic Equity<br/>(Small Cap)</b>     | T. Rowe Price Mid Cap Growth                     | -16.22%                                                                        | 7.55%   | 4.57%                                          | -16.22%                                                      | 7.55%   | 4.57%                                           | 02/12/2001                     | 05/01/2001                      |
|                                            | Victory Sycamore Mid Cap Value                   | -11.86%                                                                        | 14.05%  | 3.49%                                          | -11.86%                                                      | 14.05%  | 3.49%                                           | 11/09/1998                     | 05/01/2001                      |
|                                            | Invesco Small Cap Growth                         | -16.87%                                                                        | 4.87%   | 1.93%                                          | -16.87%                                                      | 4.87%   | 1.93%                                           | 10/09/2001                     | 05/01/2002                      |
|                                            | Loomis Sayles Small Cap Core                     | -14.48%                                                                        | 10.73%  | 3.00%                                          | -14.48%                                                      | 10.73%  | 3.00%                                           | 05/02/1994                     | 04/19/1995                      |
|                                            | Loomis Sayles Small Cap Growth                   | -14.13%                                                                        | 6.80%   | 3.53%                                          | -14.13%                                                      | 6.80%   | 3.53%                                           | 05/01/2001                     | 05/01/2001                      |
|                                            | MetLife Russell 2000® Index                      | -14.33%                                                                        | 8.32%   | 1.83%                                          | -14.33%                                                      | 8.32%   | 1.83%                                           | 11/09/1998                     | 01/22/2001                      |
|                                            | Neuberger Berman Genesis                         | -15.47%                                                                        | 7.29%   | 3.99%                                          | -15.47%                                                      | 7.29%   | 3.99%                                           | 07/05/2000                     | 01/22/2001                      |
|                                            | T. Rowe Price Small Cap Growth                   | -14.59%                                                                        | 7.83%   | 3.97%                                          | -14.59%                                                      | 7.83%   | 3.97%                                           | 03/03/1997                     | 05/01/2004                      |
| <b>Balanced</b>                            | Brighthouse/Wellington Balanced                  | -6.83%                                                                         | 6.52%   | 3.59%                                          | -6.83%                                                       | 6.52%   | 3.59%                                           | 07/25/1986                     | 05/01/2004                      |
|                                            | MFS® Total Return                                | -4.71%                                                                         | 5.75%   | 2.32%                                          | -4.71%                                                       | 5.75%   | 2.32%                                           | 10/31/1994                     | 04/19/1995                      |
|                                            | American Funds® Global Small Capitalization      | -16.44%                                                                        | 2.79%   | 0.11%                                          | -16.44%                                                      | 2.79%   | 0.11%                                           | 04/30/1998                     | 05/01/2001                      |
|                                            | Baillie Gifford International Stock              | -5.56%                                                                         | 3.00%   | 1.05%                                          | -5.56%                                                       | 3.00%   | 1.05%                                           | 11/09/1998                     | 05/01/2001                      |
|                                            | Harris Oakmark International                     | -7.84%                                                                         | 8.74%   | -1.17%                                         | -7.84%                                                       | 8.74%   | -1.17%                                          | 10/09/2001                     | 05/01/2002                      |
|                                            | Invesco Global Equity                            | -11.57%                                                                        | 9.33%   | 4.35%                                          | -11.57%                                                      | 9.33%   | 4.35%                                           | 03/03/1997                     | 05/01/2004                      |
|                                            | Loomis Sayles Global Allocation                  | -7.44%                                                                         | 5.87%   | 3.50%                                          | -7.44%                                                       | 5.87%   | 3.50%                                           | 04/28/2008                     | 04/28/2008                      |
|                                            | MetLife MSCI EAFE® Index                         | -5.57%                                                                         | 7.29%   | 0.62%                                          | -5.57%                                                       | 7.29%   | 0.62%                                           | 11/09/1998                     | 01/22/2001                      |
| <b>Fixed Income</b>                        | MFS® Research International                      | -7.48%                                                                         | 5.48%   | 0.87%                                          | -7.48%                                                       | 5.48%   | 0.87%                                           | 02/12/2001                     | 05/01/2001                      |
|                                            | American Funds® The Bond Fund of America         | -5.86%                                                                         | -3.84%  | -3.09%                                         | -5.86%                                                       | -3.84%  | -3.09%                                          | 04/30/1997                     | 05/01/2006                      |
|                                            | BlackRock Bond Income                            | -6.00%                                                                         | -3.71%  | -3.18%                                         | -6.00%                                                       | -3.71%  | -3.18%                                          | 08/26/1983                     | 04/19/1995                      |

| L Class |  | Average Annual Total Return<br>as of 03/31/2025<br>Assuming Contract Surrender |  |  | Standardized as of 03/31/2025<br>Assuming Contract Surrender |  |  |
|---------|--|--------------------------------------------------------------------------------|--|--|--------------------------------------------------------------|--|--|
|---------|--|--------------------------------------------------------------------------------|--|--|--------------------------------------------------------------|--|--|

| Asset Class | Variable Funding Options                              | 1 Year | 5 Year* | 10 Year or<br>Since<br>Portfolio<br>Inception* | 1 Year | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|-------------|-------------------------------------------------------|--------|---------|------------------------------------------------|--------|---------|-------------------------------------------------|--------------------------------|---------------------------------|
|             | BlackRock Ultra-Short Term Bond                       | -5.90% | -1.80%  | -3.25%                                         | -5.90% | -1.80%  | -3.25%                                          | 08/26/1983                     | 04/19/1995                      |
|             | Brighthouse/Franklin Low Duration Total Return        | -4.90% | -0.75%  | -3.02%                                         | -4.90% | -0.75%  | -3.02%                                          | 04/29/2011                     | 05/02/2011                      |
|             | MetLife Aggregate Bond Index                          | -6.21% | -5.15%  | -3.77%                                         | -6.21% | -5.15%  | -3.77%                                          | 11/09/1998                     | 01/22/2001                      |
|             | PIMCO Inflation Protected Bond                        | -3.98% | -1.25%  | -2.28%                                         | -3.98% | -1.25%  | -2.28%                                          | 05/01/2003                     | 05/01/2006                      |
|             | PIMCO Total Return                                    | -4.41% | -3.91%  | -3.10%                                         | -4.41% | -3.91%  | -3.10%                                          | 02/12/2001                     | 05/01/2001                      |
|             | Western Asset Management Government Income            | -6.12% | -5.87%  | -4.06%                                         | -6.12% | -5.87%  | -4.06%                                          | 04/29/2011                     | 05/02/2011                      |
|             | Western Asset Management Strategic Bond Opportunities | -4.67% | -0.22%  | -1.70%                                         | -4.67% | -0.22%  | -1.70%                                          | 10/31/1994                     | 04/19/1995                      |
|             | Western Asset Management U.S. Government              | -5.48% | -4.04%  | -3.67%                                         | -5.48% | -4.04%  | -3.67%                                          | 10/31/1994                     | 04/19/1995                      |
| Specialty   | CBRE Global Real Estate                               | -8.81% | 4.16%   | -1.79%                                         | -8.81% | 4.16%   | -1.79%                                          | 04/30/2004                     | 05/01/2004                      |

- Return Not Available

†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.**

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