

Variable Investment Option Performance Update

Brighthouse 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 data quoted. Performance current to the most recent quarter-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 that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the Custom Select Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 1.40% and the annual Account Fee of \$30†. These results do not reflect the withdrawal charge of 5% (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. **These figures represent past performance and are not an indication of future performance.**

Non-Standardized Performance: Without surrender charges applied  
as of 12/31/2021

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Asset Allocation	Brighthouse Asset Allocation 20 Portfolio - Class B		0.76%	2.21%	2.21%	6.72%	4.23%	3.54%	05/02/2005
	Brighthouse Asset Allocation 40 Portfolio - Class B		1.67%	5.90%	5.90%	9.72%	6.31%	5.37%	11/03/2004
	Brighthouse Asset Allocation 60 Portfolio - Class B		2.35%	9.33%	9.33%	13.04%	8.62%	7.85%	11/03/2004
	Brighthouse Asset Allocation 80 Portfolio - Class B		2.99%	13.08%	13.08%	16.60%	11.02%	9.84%	11/03/2004
	Brighthouse Asset Allocation 100 Portfolio - Class B		3.56%	16.45%	16.45%	19.71%	13.01%	11.28%	10/31/2006
	SSGA Growth and Income ETF Portfolio - Class B		2.69%	11.77%	11.77%	12.58%	8.47%	6.93%	09/30/2005
	SSGA Growth ETF Portfolio - Class B		3.49%	15.94%	15.94%	15.17%	10.14%	8.47%	09/30/2005
Domestic Equity (Large Cap)	BlackRock Capital Appreciation Portfolio - Class A	Growth	1.01%	19.48%	19.48%	29.46%	23.67%	16.95%	04/28/2006
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Blend	7.55%	22.66%	22.66%	20.20%	14.96%	13.12%	10/31/1994
	Loomis Sayles Growth Portfolio - Class A	Growth	2.28%	16.98%	16.98%	23.11%	14.93%	14.34%	02/12/2001
	Invesco Comstock Portfolio - Class B	Value	6.11%	31.30%	31.30%	16.62%	9.83%	11.14%	04/29/2005
	Jennison Growth Portfolio - Class A	Growth	-2.96%	15.51%	15.51%	32.72%	25.64%	18.79%	02/12/2001
	Putnam VT Sustainable Leaders Fund - Class IA	Growth	1.85%	22.08%	22.08%	27.92%	21.07%	16.90%	01/02/1997
	T. Rowe Price Large Cap Growth Portfolio - Class A	Growth	-0.86%	18.52%	18.52%	27.36%	21.63%	17.57%	11/09/1998
	T. Rowe Price Large Cap Value Portfolio - Class A	Value	5.96%	24.51%	24.51%	16.54%	10.43%	11.95%	12/11/1989
Domestic Equity (Mid Cap)	Morgan Stanley Discovery Portfolio - Class A	Growth	-11.85%	-11.81%	-11.81%	45.10%	35.70%	19.18%	05/01/2001
	Victory Sycamore Mid Cap Value Portfolio - Class A	Value	6.73%	30.26%	30.26%	20.88%	11.15%	10.67%	08/20/1997
Domestic Equity (Small Cap)	Brighthouse Small Cap Value Portfolio - Class A+	Value	5.93%	30.25%	30.25%	17.65%	8.54%	10.85%	05/01/2002
	Invesco Small Cap Growth Portfolio - Class A	Growth	0.53%	5.60%	5.60%	26.23%	17.50%	15.26%	10/09/2001
	Neuberger Berman Genesis Portfolio - Class A	Value	4.52%	16.73%	16.73%	22.55%	14.07%	12.12%	05/01/1996
	T. Rowe Price Small Cap Growth Portfolio - Class A	Growth	3.84%	10.08%	10.08%	20.99%	14.60%	14.26%	03/03/1997
International Equity	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A		1.09%	-6.16%	-6.16%	12.09%	8.66%	3.77%	03/04/1996
	Invesco V.I. International Growth Fund - Series I		4.87%	4.39%	4.39%	14.13%	8.61%	6.55%	05/05/1993
	MFS® Research International Portfolio - Class A		3.73%	10.39%	10.39%	16.07%	10.98%	7.18%	02/12/2001
	Templeton Foreign VIP Fund - Class 1		3.14%	2.95%	2.95%	3.81%	1.51%	2.79%	05/01/1992
Fixed Income	BlackRock Bond Income Portfolio - Class A	Intern.	-0.26%	-1.85%	-1.85%	4.39%	2.78%	2.38%	08/26/1983
	BlackRock Ultra-Short Term Bond Portfolio - Class A	Ultrashort	-0.14%	-1.61%	-1.61%	-0.65%	-0.43%	-0.89%	08/25/1983
	PIMCO Total Return Portfolio - Class A	Intern.	-0.12%	-2.53%	-2.53%	3.86%	2.67%	2.11%	02/12/2001
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	Multisector	0.76%	1.36%	1.36%	6.43%	4.05%	3.72%	10/31/1994
Specialty	CBRE Global Real Estate Portfolio - Class A		6.85%	32.79%	32.79%	15.41%	8.72%	7.73%	04/30/2004

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

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+ Closed to new purchase payments and transfers of account value.

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 December 15, 2017, Victory Capital Management Inc. replaced Invesco Advisers, Inc. as the subadviser to the Victory Sycamore Mid Cap Value Portfolio previously known as the Invesco Mid Cap Value Portfolio.

Effective April 28, 2014, the MetLife Balanced Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 60 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Balanced Strategy Portfolio.

Effective April 28, 2014, the MetLife Defensive Strategy Portfolio and the MetLife Moderate Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 40 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Defensive Strategy Portfolio.

Effective April 28, 2014, the MetLife Growth Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 80 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Growth Strategy Portfolio.

On or about September 24, 2010, the Putnam VT Vista Fund merged with and into the Putnam VT Multi-Cap Growth Fund. Performance shown for the period before September 25, 2010 is the performance of the Putnam VT Vista Fund.

On or about May 1, 2009, the Met/AIM Capital Appreciation Portfolio of the Met Investors Series Trust merged with and into the BlackRock Legacy Large Cap Growth Portfolio (now the BlackRock Capital Appreciation Portfolio). of the Metropolitan Series Fund, Inc. Performance shown for the period before May 2, 2009 is the performance of the Met/AIM Capital Appreciation Portfolio.

On or about May 1, 2009, the Capital Guardian U.S. Equity Portfolio merged with and into the Pioneer Fund. Performance shown for the period before May 2, 2009 is the performance of the Capital Guardian U.S. Equity Portfolio.

**Investment Performance Is Not Guaranteed.**

Prospectuses for the investment portfolios are available from your financial professional or at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). Investors should consider the investment objectives, 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.

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 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 and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

"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. The Custom Select Annuity is a flexible premium variable annuity issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series XL-407, CL-407, XL-617, and CL-617, and is distributed by Brighthouse Securities, LLC (member FINRA). Not available in all states.

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-343-8496

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency  
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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## Custom Select Annuity

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Past performance does not guarantee future results.

Asset Class	Variable Funding Options	Average Annual Total Return as of 12/31/2021 Assuming Contract Surrender			Standardized as of 12/31/2021 Assuming Contract Surrender			Portfolio Inception Date	Subaccount Inception Date
		1 Year	5 Year*	10 Year or Since Portfolio Inception*	1 Year	5 Year*	10 Year or Since Subaccount Inception*		
Asset Allocation	Brighthouse Asset Allocation 20	-2.79%	3.45%	3.54%	-2.79%	3.45%	3.12%	05/02/2005	04/28/2014
	Brighthouse Asset Allocation 40	0.90%	5.59%	5.37%	0.90%	5.59%	5.37%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 60	4.33%	7.96%	7.85%	4.33%	7.96%	7.85%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 80	8.08%	10.42%	9.84%	8.08%	10.42%	9.84%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 100	11.45%	12.45%	11.28%	11.45%	12.45%	11.28%	10/31/2006	11/13/2006
	SSGA Growth and Income ETF	6.77%	7.81%	6.93%	6.77%	7.81%	6.93%	09/30/2005	11/07/2005
	SSGA Growth ETF	10.94%	9.52%	8.47%	10.94%	9.52%	8.47%	09/30/2005	11/07/2005
Domestic Equity (Large Cap)	BlackRock Capital Appreciation	14.48%	23.28%	16.95%	14.48%	23.28%	16.95%	04/28/2006	05/01/2006
	Brighthouse/Wellington Core Equity Opportunities	17.66%	14.44%	13.12%	17.66%	14.44%	13.12%	10/31/1994	04/02/2001
	Loomis Sayles Growth	11.98%	14.41%	14.34%	11.98%	14.41%	14.34%	02/12/2001	03/21/2001
	Invesco Comstock	26.30%	9.20%	11.14%	26.30%	9.20%	11.14%	04/29/2005	05/01/2005
	Jennison Growth	10.51%	25.28%	18.79%	10.51%	25.28%	18.79%	02/12/2001	03/21/2001
	Putnam VT Sustainable Leaders	17.08%	20.65%	16.90%	17.08%	20.65%	16.90%	01/02/1997	12/31/1997
	T. Rowe Price Large Cap Growth	13.52%	21.22%	17.57%	13.52%	21.22%	17.57%	11/09/1998	05/01/2004
	T. Rowe Price Large Cap Value	19.51%	9.82%	11.95%	19.51%	9.82%	11.95%	12/11/1989	12/11/1989
Domestic Equity (Mid Cap)	Morgan Stanley Discovery	-16.22%	35.43%	19.18%	-16.22%	35.43%	19.18%	05/01/2001	05/01/2001
	Victory Sycamore Mid Cap Value	25.26%	10.56%	10.67%	25.26%	10.56%	10.67%	08/20/1997	12/31/1997
Domestic Equity (Small Cap)	Brighthouse Small Cap Value+	25.25%	7.89%	10.85%	25.25%	7.89%	10.85%	05/01/2002	05/01/2002
	Invesco Small Cap Growth	0.60%	17.02%	15.26%	0.60%	17.02%	15.26%	10/09/2001	10/09/2001
	Neuberger Berman Genesis	11.73%	13.53%	12.12%	11.73%	13.53%	12.12%	05/01/1996	05/01/1996
	T. Rowe Price Small Cap Growth	5.08%	14.07%	14.26%	5.08%	14.07%	14.26%	03/03/1997	05/01/2004
International Equity	Brighthouse/Aberdeen Emerging Markets Equity	-10.86%	8.01%	3.77%	-10.86%	8.01%	3.77%	03/04/1996	05/01/1998
	Invesco V.I. International Growth	-0.61%	7.95%	6.55%	-0.61%	7.95%	6.55%	05/05/1993	12/31/1997
	MFS® Research International	5.39%	10.38%	7.18%	5.39%	10.38%	7.18%	02/12/2001	03/21/2001
	Templeton Foreign VIP	-2.05%	0.65%	2.79%	-2.05%	0.65%	2.79%	05/01/1992	05/01/1998
Fixed Income	BlackRock Bond Income	-6.76%	1.96%	2.38%	-6.76%	1.96%	2.38%	08/26/1983	05/01/2004
	BlackRock Ultra-Short Term Bond	-6.53%	-1.34%	-0.89%	-6.53%	-1.34%	-0.89%	08/25/1983	04/25/2003
	PIMCO Total Return	-7.41%	1.85%	2.11%	-7.41%	1.85%	2.11%	02/12/2001	03/21/2001
	Western Asset Management Strategic Bond Opportunities	-3.64%	3.27%	3.72%	-3.64%	3.27%	3.72%	10/31/1994	05/01/2004
Specialty	CBRE Global Real Estate	27.79%	8.07%	7.73%	27.79%	8.07%	7.73%	04/30/2004	05/01/2004

†Not applicable for contracts with account values greater than or equal to \$50,000.

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