### 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.BrightnessFinancial.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 09/30/2022**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Variable Funding Options</th>
<th>Style</th>
<th>1 Month YTD</th>
<th>1 Year</th>
<th>3 Year*</th>
<th>5 Year*</th>
<th>10 Year or Since Inception*</th>
<th>Portfolio Inception Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Equity (Large Cap)</td>
<td>BlackRock Capital Appreciation Portfolio - Class A</td>
<td>Growth</td>
<td>-11.12%</td>
<td>-36.96%</td>
<td>-35.40%</td>
<td>3.34%</td>
<td>1.94%</td>
<td>7.48%</td>
</tr>
<tr>
<td></td>
<td>Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A</td>
<td>Blend</td>
<td>-7.65%</td>
<td>-17.01%</td>
<td>-16.93%</td>
<td>-4.30%</td>
<td>-1.13%</td>
<td>2.34%</td>
</tr>
<tr>
<td></td>
<td>Invesco Comstock Portfolio - Class B</td>
<td>Value</td>
<td>-8.75%</td>
<td>-13.46%</td>
<td>-15.65%</td>
<td>-2.26%</td>
<td>-0.38%</td>
<td>1.00%</td>
</tr>
<tr>
<td></td>
<td>Jennison Growth Portfolio - Class A</td>
<td>Growth</td>
<td>-9.33%</td>
<td>-18.32%</td>
<td>-17.80%</td>
<td>-1.13%</td>
<td>0.45%</td>
<td>2.93%</td>
</tr>
<tr>
<td></td>
<td>Loomis Sayles Growth Portfolio - Class A</td>
<td>Growth</td>
<td>-9.63%</td>
<td>-23.73%</td>
<td>-21.99%</td>
<td>0.21%</td>
<td>1.44%</td>
<td>4.20%</td>
</tr>
<tr>
<td></td>
<td>Putnam VT Sustainable Leaders Fund - Class IA</td>
<td>Growth</td>
<td>-7.97%</td>
<td>-27.90%</td>
<td>-22.44%</td>
<td>1.22%</td>
<td>2.19%</td>
<td>5.49%</td>
</tr>
<tr>
<td></td>
<td>T. Rowe Price Large Cap Growth Portfolio - Class A</td>
<td>Growth</td>
<td>-9.80%</td>
<td>-20.45%</td>
<td>-18.37%</td>
<td>-0.26%</td>
<td>1.27%</td>
<td>3.41%</td>
</tr>
<tr>
<td></td>
<td>T. Rowe Price Large Cap Value Portfolio - Class A</td>
<td>Value</td>
<td>-9.19%</td>
<td>-16.14%</td>
<td>-10.59%</td>
<td>4.14%</td>
<td>4.64%</td>
<td>8.52%</td>
</tr>
</tbody>
</table>

---

### Domestic Equity (Mid Cap)

- **Morgan Stanley Discovery Portfolio - Class A**
  - Growth: -11.72% -56.73% -60.78% 0.89% 8.88% 8.90% 05/01/2001

- **Victory Sycamore Mid Cap Value Portfolio - Class A**
  - Growth: -8.15% -14.73% -8.19% 7.67% 6.97% 8.03% 08/20/1997

---

### Domestic Equity (Small Cap)

- **Brighthouse Small Cap Value Portfolio - Class A+**
  - Value: -10.77% -23.02% -16.77% 2.37% 1.97% 6.76% 05/01/2002

- **Neuberger Berman Genesis Portfolio - Class A**
  - Value: -8.01% -24.90% -18.82% 4.51% 6.03% 8.47% 05/01/1996

- **T. Rowe Price Small Cap Growth Portfolio - Class A**
  - Growth: -8.07% -23.36% -25.79% 1.53% 4.32% 9.14% 03/03/1997

---

### International Equity

- **Brighthouse/abrdn Emerging Markets Equity Portfolio - Class A**
  - Value: -10.08% -33.40% -35.61% -4.98% -3.60% -1.42% 03/04/1996

- **Invesco V.I. EQV International Equity Fund - Series I**
  - Value: -8.70% -28.88% -26.07% -3.73% -1.85% 0.99% 05/05/1993

- **MFS® Research International Portfolio - Class A**
  - Value: -9.81% -29.39% -27.03% -1.63% -0.32% 2.60% 02/12/2001

- **Templeton Foreign VIP Fund - Class I**
  - Asset Allocation: 40% Aggressive 60% Conservative

---

### Fixed Income

- **BlackRock Bond Income Portfolio - Class A**
  - Interm.: -5.01% -16.70% -16.33% -4.30% -1.46% 0.02% 08/26/1993

- **BlackRock Ultra-Short Term Bond Portfolio - Class A**
  - Ultrasort: 0.08% -0.51% -0.94% -1.02% -0.44% -0.84% 08/25/1983

- **PIMCO Total Return Portfolio - Class A**
  - Interm.: -4.65% -16.75% -17.19% -4.69% -1.73% -0.45% 02/12/2001

- **Western Asset Management Strategic Bond Opportunities Portfolio - Class A**
  - Multi-sector: -6.13% -19.54% -19.30% -4.34% -1.59% 0.67% 10/31/1994

---

### Spacility

- **CBRE Global Real Estate Portfolio - Class A**
  - Value: -12.33% -30.95% -22.07% -4.15% 0.04% 7.21% 03/04/2000

---

*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.

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

Effective April 29, 2022, the name of the Brighthouse/abrdn Emerging Markets Equity Portfolio was changed to Brighthouse/abrdn Emerging Markets Equity Portfolio.

Effective April 29, 2022, the name of the Invesco V.I. International Growth Fund was changed to Invesco V.I. EQV International Equity Fund.

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.


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.

---

**Not valid without all pages**
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.

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. 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.

Prospectuses for the investment portfolios are available from your financial professional or at 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. 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 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

2137859.07[07/06/2024]
Prospectuses for the investment portfolios are available from your financial professional or at 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. 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.

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

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

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

**Withdrawal charges are present in all contracts. Charges are reduced over time.

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

*Account values must have attained a minimum of 1 year to be eligible for Standardized Performance.