

Annualized Rates of Return after Deduction of Portfolio Level Expenses

Equity Advantage VUL

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year	5 Year	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Risk Managed Global Multi-Asset	AB Global Dynamic Allocation Portfolio - Class B		-6.84%	-13.95%	-8.75%	2.34%	3.38%	4.91%	04/29/2011
	BlackRock Global Tactical Strategies Portfolio - Class B		-6.92%	-12.70%	-7.28%	2.75%	3.87%	4.88%	04/29/2011
	Brighthouse Balanced Plus Portfolio - Class B		-6.42%	-15.07%	-11.21%	4.03%	5.45%	6.72%	04/29/2011
	Invesco Balanced-Risk Allocation Portfolio - Class B		-2.86%	-3.62%	0.84%	7.00%	6.08%	5.23%	04/30/2012
	JPMorgan Global Active Allocation Portfolio - Class B ¹²		-5.83%	-12.66%	-7.56%	5.27%	5.13%	5.79%	04/30/2012
	MetLife Multi-Index Targeted Risk Portfolio - Class B		-6.80%	-15.11%	-9.62%	2.93%	4.09%	5.74%	11/12/2012
	PanAgora Global Diversified Risk Portfolio - Class B		-5.75%	-11.45%	-5.95%	4.72%	4.89%	4.92%	04/28/2014
	PanAgora Global Diversified Risk Portfolio II - Class B ²⁰		-5.04%	-10.67%	-2.78%	3.94%	4.45%	2.85%	04/29/2011
	Schroders Global Multi-Asset Portfolio - Class B ^{10, 11}		-7.49%	-15.75%	-8.91%	1.43%	2.82%	4.80%	04/30/2012
Asset Allocation	American Funds® Balanced Allocation Portfolio - Class B		-6.66%	-12.70%	-7.35%	7.05%	7.58%	8.10%	04/28/2008
	American Funds® Growth Allocation Portfolio - Class B		-7.75%	-14.31%	-8.04%	8.31%	9.06%	9.76%	04/28/2008
	American Funds® Moderate Allocation Portfolio - Class B		-5.66%	-10.79%	-6.06%	5.87%	6.22%	6.71%	04/28/2008
	Brighthouse Asset Allocation 100 Portfolio - Class A ³		-8.45%	-15.29%	-9.82%	8.98%	9.36%	9.99%	05/02/2005
	Brighthouse Asset Allocation 20 Portfolio - Class A		-3.85%	-8.54%	-6.17%	3.26%	3.51%	3.88%	05/02/2005
	Brighthouse Asset Allocation 40 Portfolio - Class A		-4.88%	-9.76%	-6.57%	4.75%	5.03%	5.60%	05/02/2005
	Brighthouse Asset Allocation 60 Portfolio - Class A		-6.07%	-11.30%	-7.37%	6.37%	6.64%	7.29%	05/02/2005
	Brighthouse Asset Allocation 80 Portfolio - Class A		-7.36%	-13.36%	-8.56%	7.80%	8.18%	8.84%	05/02/2005
	SSGA Growth and Income ETF Portfolio - Class A		-6.02%	-10.63%	-4.65%	6.30%	6.68%	6.74%	10/03/2005
	SSGA Growth ETF Portfolio - Class A		-6.67%	-11.18%	-4.47%	7.80%	7.95%	8.03%	10/03/2005
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	Growth	-11.95%	-19.78%	-10.54%	18.53%	17.36%	15.49%	02/08/1984
	American Funds® Growth-Income Fund - Class 2	Blend	-8.44%	-13.44%	-3.64%	9.99%	11.42%	12.56%	02/08/1984
	BlackRock Capital Appreciation Portfolio - Class A	Growth	-13.77%	-25.57%	-16.57%	11.31%	15.28%	13.62%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Blend	-3.70%	-5.70%	7.36%	13.34%	13.69%	12.94%	10/31/1994
	Brighthouse/Wellington Large Cap Research Portfolio - Class A	Blend	-9.50%	-13.83%	-3.73%	13.03%	12.68%	13.27%	03/23/1998
	Franklin Mutual Shares VIP Fund - Class 2	Value	-4.88%	-5.63%	-2.11%	4.66%	4.26%	7.56%	11/08/1996
	Jennison Growth Portfolio - Class A	Growth	-14.92%	-26.72%	-17.66%	13.58%	16.45%	14.82%	05/01/2002
	Loomis Sayles Growth Portfolio - Class A ^{1, 15}	Growth	-14.31%	-20.98%	-13.86%	10.20%	9.05%	11.80%	02/12/2001
	MetLife Stock Index Portfolio - Class A	Blend	-8.73%	-12.97%	-0.03%	13.56%	13.38%	13.39%	05/01/1990
	MFS® Value Portfolio - Class A ^{1, 8, 13}	Value	-5.43%	-8.89%	0.72%	9.56%	9.30%	11.37%	11/09/1998
	T. Rowe Price Large Cap Growth Portfolio - Class A	Growth	-15.50%	-28.53%	-21.67%	8.45%	12.12%	13.33%	11/09/1998
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio - Class A	Value	-5.19%	-7.07%	-1.83%	9.34%	8.24%	9.31%	04/30/1993
	Frontier Mid Cap Growth Portfolio - Class A	Growth	-10.81%	-20.99%	-17.14%	8.40%	11.17%	11.40%	04/29/1988
	MetLife Mid Cap Stock Index Portfolio - Class A	Blend	-7.08%	-11.71%	-7.29%	9.65%	9.03%	11.14%	07/05/2000
	Morgan Stanley Discovery Portfolio - Class A ²	Growth	-22.70%	-43.82%	-50.54%	9.98%	18.66%	12.60%	03/07/2002
	T. Rowe Price Mid Cap Growth Portfolio - Class A	Growth	-8.85%	-19.01%	-13.34%	8.10%	11.11%	12.75%	02/12/2001
	Victory Sycamore Mid Cap Value Portfolio - Class A ^{4, 9}	Value	-3.30%	-2.82%	4.13%	14.63%	11.78%	10.81%	11/09/1998
Domestic Equity (Small Cap)	Invesco Small Cap Growth Portfolio - Class A	Growth	-11.62%	-29.50%	-30.32%	7.09%	9.36%	11.35%	10/09/2001
	JPMorgan Small Cap Value Portfolio - Class A	Value	-7.25%	-9.94%	-4.76%	9.73%	6.66%	9.11%	05/02/2005
	Loomis Sayles Small Cap Core Portfolio - Class A	Blend	-7.81%	-15.76%	-11.88%	6.42%	7.41%	10.11%	05/02/1994
	Loomis Sayles Small Cap Growth Portfolio - Class A	Growth	-10.04%	-21.96%	-20.31%	7.03%	10.97%	11.75%	05/01/2001
	MetLife Russell 2000® Index Portfolio - Class A	Blend	-9.80%	-16.50%	-16.59%	6.63%	7.19%	10.05%	11/09/1998
	Neuberger Berman Genesis Portfolio - Class A ⁵	Value	-8.92%	-18.93%	-12.33%	8.37%	10.00%	11.08%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class A	Growth	-9.62%	-20.06%	-17.53%	6.75%	9.31%	11.96%	03/03/1997
Balanced	Brighthouse/Wellington Balanced Portfolio - Class A		-7.41%	-12.49%	-5.85%	8.46%	8.49%	9.23%	07/25/1986
	Franklin Income VIP Fund - Class 2		-4.35%	-2.98%	4.32%	5.94%	6.08%	6.52%	01/24/1989
	MFS® Total Return Portfolio - Class A		-5.24%	-9.49%	-4.18%	7.02%	6.83%	7.81%	05/01/1987
International Equity	American Funds® Global Small Capitalization Fund - Class 2		-10.11%	-23.35%	-25.30%	5.87%	7.40%	8.12%	04/30/1998
	Baillie Gifford International Stock Portfolio - Class A		-8.77%	-22.93%	-26.77%	2.47%	4.79%	6.04%	05/01/1991
	Brighthouse/abrdn Emerging Markets Equity Portfolio - Class A ²¹		-9.08%	-21.38%	-27.32%	0.09%	2.44%	1.45%	05/01/2006
	Harris Oakmark International Portfolio - Class A		-5.89%	-14.07%	-16.50%	1.53%	1.28%	6.26%	10/09/2001
	Invesco Global Equity Portfolio - Class A ^{7, 14}		-11.20%	-25.42%	-19.40%	6.17%	8.61%	10.04%	03/03/1997
	Loomis Sayles Global Allocation Portfolio - Class A ⁶		-8.42%	-18.09%	-11.61%	5.87%	8.14%	8.09%	04/28/2008
	MetLife MSCI EAFE® Index Portfolio - Class A		-6.80%	-12.68%	-9.18%	3.88%	4.41%	5.50%	11/09/1998
	MFS® Research International Portfolio - Class A		-6.26%	-15.13%	-9.71%	6.17%	6.61%	6.02%	02/12/2001
Fixed Income	American Funds® The Bond Fund of America - Class 2 ¹⁸	Intern.	-3.63%	-8.77%	-7.39%	1.76%	1.99%	2.09%	04/30/1997
	BlackRock Bond Income Portfolio - Class A	Intern.	-4.03%	-10.01%	-8.68%	1.04%	1.70%	2.54%	08/26/1983
	Brighthouse/Templeton International Bond Portfolio - Class A	World	-2.87%	-1.64%	-3.95%	-4.72%	-2.29%	-0.18%	05/01/2009
	MetLife Aggregate Bond Index Portfolio - Class A	Intern.	-3.85%	-9.51%	-8.73%	0.14%	0.98%	1.48%	11/09/1998
	PIMCO Inflation Protected Bond Portfolio - Class A	Infltn Protctd	-1.27%	-3.97%	1.33%	5.78%	4.09%	2.34%	05/01/2003
	PIMCO Total Return Portfolio - Class A	Intern.	-4.03%	-9.97%	-8.96%	0.62%	1.54%	2.08%	02/12/2001
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	Multisector	-3.80%	-9.76%	-7.02%	2.13%	2.65%	3.74%	10/31/1994
	Western Asset Management U.S. Government Portfolio - Class A	Intern. Gov.	-2.16%	-6.13%	-6.79%	0.32%	0.97%	1.19%	10/31/1994
Specialty	CBRE Global Real Estate Portfolio - Class A ¹⁹		-4.69%	-10.71%	5.34%	7.74%	7.34%	6.59%	05/01/2004
	VanEck Global Natural Resources Portfolio - Class A		-7.86%	12.50%	16.67%	16.75%	7.21%	1.08%	10/31/2008

- Return Not Available

Fixed Account for Equity Advantage VUL currently crediting: 3.45% net

The Fixed Account crediting rate is applied to all amounts allocated to the Fixed Account. This rate may change at any time.

Current performance may be lower or higher than the performance quoted.

*Not annualized for Investment Options/Portfolios in existence for less than one year.

We urge you to contact your financial professional to obtain a personalized illustration, which reflects the charges and expenses applicable to your policy.

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.

¹ Effective April 28, 2008, the MFS Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MIST MFS Value Portfolio and that of its predecessor, the Travelers Series Trust MFS Value Portfolio, since the latter's inception on July 20, 1998.

² 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.

³ Effective May 2, 2011, the MetLife Aggressive Allocation Portfolio of the Metropolitan Series Fund, Inc., merged with and into the Brighthouse Aggressive Strategy Portfolio (currently known as Brighthouse Asset Allocation 100 Portfolio) of the Met Investors Series Trust. Performance before May 2, 2011 reflects the performance of the MetLife Aggressive Allocation Portfolio from its inception on May 2, 2005.

⁴ 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.

⁵ Effective April 29, 2013, the MLA 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

⁶ Effective April 29, 2013, the Met/Franklin Income Portfolio of the Met Investors Series Trust merged into the Loomis Sayles Global Markets Portfolio of the Met Investors Series Trust. Values before April 29, 2013, reflect the performance of the Met/Franklin Income Portfolio.

⁷ Effective April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund (MSF) merged into the Met/Templeton Growth Portfolio of the 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 MSF Oppenheimer Global Equity Portfolio.

¹¹ Prior to the opening of business on April 30, 2018, the Schroders Global Multi-Asset Portfolio II (formerly the Pyramid® Managed Risk Portfolio) of Brighthouse Funds Trust I merged with and into the Schroders Global Multi-Asset Portfolio of Brighthouse Funds Trust I.

¹² 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.

¹³ 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.

¹⁶ 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.

¹⁷ Effective on or about December 16, 2019, Loomis, Sayle & 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.

¹⁸ 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.

¹⁹ Effective December 2, 2021, the name of the Clarion Global Real Estate Portfolio was changed to CBRE Global Real Estate Portfolio.

²⁰ 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.

²¹ Effective April 29, 2022, the name of the Brighthouse/Aberdeen Emerging Markets Equity Portfolio was changed to Brighthouse/abrdn Emerging Markets Equity Portfolio.

Prospectuses for the underlying investment funds are available from Brighthouse Life Insurance Company. 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.

Performance results current to the most recent month-end are available at www.BrighthouseFinancial.com.

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