

### 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 Inception* | Portfolio Inception Date |
|---------------------------------|---|----------------|-----------|--------|---------|--------|--------|-----------------------------|--------------------------|
| Risk Managed Global Multi-Asset | AB Global Dynamic Allocation Portfolio - Class B                          |                | 0.63%     | 12.03% | 7.95%   | 9.10%  | 3.69%  | 4.62%                       | 04/29/2011               |
|                                 | BlackRock Global Tactical Strategies Portfolio - Class B                  |                | 0.56%     | 10.95% | 7.40%   | 8.88%  | 4.01%  | 4.82%                       | 04/29/2011               |
|                                 | Brighthouse Balanced Plus Portfolio - Class B                             |                | 0.00%     | 12.19% | 7.55%   | 7.47%  | 1.91%  | 5.60%                       | 04/29/2011               |
|                                 | Invesco Balanced-Risk Allocation Portfolio - Class B                      |                | 0.69%     | 13.14% | 11.40%  | 6.54%  | 4.54%  | 5.67%                       | 04/30/2012               |
|                                 | JPMorgan Global Active Allocation Portfolio - Class B <sup>12</sup>       |                | 0.09%     | 14.02% | 9.79%   | 9.30%  | 4.35%  | 5.62%                       | 04/30/2012               |
|                                 | MetLife Multi-Index Targeted Risk Portfolio - Class B                     |                | 0.86%     | 9.27%  | 4.51%   | 9.22%  | 3.47%  | 5.09%                       | 11/12/2012               |
|                                 | PanAgora Global Diversified Risk Portfolio - Class B <sup>18, 19</sup>    |                | 0.62%     | 18.57% | 16.10%  | 7.09%  | 1.05%  | 4.62%                       | 04/28/2014               |
|                                 | Schroders Global Multi-Asset Portfolio - Class B <sup>10, 11</sup>        |                | 0.40%     | 10.11% | 6.31%   | 10.79% | 4.82%  | 5.03%                       | 04/30/2012               |
| Asset Allocation                | American Funds® Balanced Allocation Portfolio - Class B                   |                | 0.80%     | 16.89% | 14.44%  | 14.08% | 8.30%  | 9.09%                       | 04/28/2008               |
|                                 | American Funds Aggressive Allocation Portfolio - Class B <sup>20</sup>    |                | 0.70%     | 19.73% | 16.82%  | 16.94% | 10.52% | 10.95%                      | 04/28/2008               |
|                                 | American Funds® Moderate Allocation Portfolio - Class B                   |                | 0.75%     | 14.54% | 12.25%  | 11.48% | 6.56%  | 7.45%                       | 04/28/2008               |
|                                 | Brighthouse Asset Allocation 100 Portfolio - Class A <sup>3</sup>         |                | 0.49%     | 16.36% | 12.14%  | 15.20% | 9.83%  | 10.57%                      | 05/02/2005               |
|                                 | Brighthouse Asset Allocation 20 Portfolio - Class A                       |                | 0.79%     | 9.36%  | 7.03%   | 6.78%  | 2.62%  | 4.10%                       | 05/02/2005               |
|                                 | Brighthouse Asset Allocation 40 Portfolio - Class A                       |                | 0.76%     | 11.33% | 8.39%   | 8.68%  | 4.55%  | 5.75%                       | 05/02/2005               |
|                                 | Brighthouse Asset Allocation 60 Portfolio - Class A                       |                | 0.72%     | 13.25% | 9.85%   | 10.71% | 6.41%  | 7.45%                       | 05/02/2005               |
|                                 | Brighthouse Asset Allocation 80 Portfolio - Class A                       |                | 0.65%     | 15.08% | 11.09%  | 13.06% | 8.22%  | 9.14%                       | 05/02/2005               |
|                                 | SSGA Growth and Income ETF Portfolio - Class A                            |                | 0.68%     | 16.40% | 13.67%  | 12.76% | 8.07%  | 7.87%                       | 10/03/2005               |
|                                 | SSGA Growth ETF Portfolio - Class A                                       |                | 0.59%     | 18.53% | 15.18%  | 14.42% | 10.06% | 9.25%                       | 10/03/2005               |
| Domestic Equity (Large Cap)     | American Funds® Growth Fund - Class 2                                     | Growth         | -0.99%    | 19.87% | 18.31%  | 26.68% | 14.82% | 17.72%                      | 02/08/1984               |
|                                 | American Funds® Growth-Income Fund - Class 2                              | Blend          | 0.84%     | 18.56% | 17.07%  | 21.31% | 14.85% | 13.73%                      | 02/08/1984               |
|                                 | BlackRock Capital Appreciation Portfolio - Class A                        | Growth         | -2.26%    | 13.78% | 14.64%  | 27.30% | 12.01% | 15.68%                      | 10/31/1994               |
|                                 | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A      | Blend          | 2.69%     | 8.11%  | 3.17%   | 7.19%  | 8.87%  | 10.63%                      | 10/31/1994               |
|                                 | Brighthouse/Wellington Large Cap Research Portfolio - Class A             | Blend          | 0.82%     | 16.07% | 13.03%  | 19.00% | 13.27% | 13.45%                      | 03/23/1998               |
|                                 | Franklin Mutual Shares VIP Fund - Class 2                                 | Value          | 2.55%     | 8.68%  | 0.75%   | 9.81%  | 9.72%  | 6.97%                       | 11/08/1996               |
|                                 | Jennison Growth Portfolio - Class A                                       | Growth         | -1.98%    | 15.34% | 15.69%  | 28.12% | 11.57% | 16.67%                      | 05/01/2002               |
|                                 | Loomis Sayles Growth Portfolio - Class A <sup>4, 15</sup>                 | Growth         | -2.91%    | 13.66% | 14.43%  | 29.38% | 15.41% | 13.84%                      | 02/12/2001               |
|                                 | MetLife Stock Index Portfolio - Class A                                   | Blend          | 0.22%     | 17.54% | 14.71%  | 20.25% | 14.98% | 14.34%                      | 05/01/1990               |
|                                 | MFS® Value Portfolio - Class A <sup>1, 8, 13</sup>                        | Value          | 2.91%     | 11.79% | 4.76%   | 9.40%  | 10.45% | 9.84%                       | 11/09/1998               |
|                                 | T. Rowe Price Large Cap Growth Portfolio - Class A                        | Growth         | -1.76%    | 16.43% | 15.97%  | 26.70% | 10.67% | 14.41%                      | 11/09/1998               |
| Domestic Equity (Mid Cap)       | Brighthouse/Artisan Mid Cap Value Portfolio - Class A                     | Value          | 2.50%     | 0.99%  | -5.25%  | 5.51%  | 8.14%  | 7.68%                       | 04/30/1993               |
|                                 | Frontier Mid Cap Growth Portfolio - Class A                               | Growth         | -1.82%    | 6.05%  | -1.25%  | 11.43% | 4.94%  | 9.90%                       | 04/29/1988               |
|                                 | MetLife Mid Cap Stock Index Portfolio - Class A                           | Blend          | 2.03%     | 7.13%  | -0.53%  | 10.10% | 10.18% | 9.96%                       | 07/05/2000               |
|                                 | Morgan Stanley Discovery Portfolio - Class A <sup>2</sup>                 | Growth         | -8.78%    | 16.06% | 8.82%   | 27.34% | -4.21% | 14.52%                      | 03/07/2002               |
|                                 | T. Rowe Price Mid Cap Growth Portfolio - Class A                          | Growth         | 1.20%     | 4.12%  | -1.32%  | 9.27%  | 5.11%  | 9.88%                       | 02/12/2001               |
|                                 | Victory Sycamore Mid Cap Value Portfolio - Class A <sup>4, 9</sup>        | Value          | 3.37%     | 2.74%  | -4.29%  | 6.31%  | 10.97% | 9.25%                       | 11/09/1998               |
| Domestic Equity (Small Cap)     | Invesco Small Cap Growth Portfolio - Class A                              | Growth         | 0.48%     | 9.10%  | 0.77%   | 10.03% | 1.71%  | 9.05%                       | 10/09/2001               |
|                                 | JPMorgan Small Cap Value Portfolio - Class A                              | Value          | 3.91%     | 12.39% | 3.19%   | 9.05%  | 11.59% | 8.41%                       | 05/02/2005               |
|                                 | Loomis Sayles Small Cap Core Portfolio - Class A                          | Blend          | 1.77%     | 5.03%  | -3.00%  | 9.54%  | 9.04%  | 8.86%                       | 05/02/1994               |
|                                 | Loomis Sayles Small Cap Growth Portfolio - Class A                        | Growth         | 1.79%     | 5.61%  | -2.00%  | 9.04%  | 4.63%  | 9.80%                       | 05/01/2001               |
|                                 | MetLife Russell 2000® Index Portfolio - Class A                           | Blend          | 1.03%     | 13.35% | 3.95%   | 11.27% | 7.91%  | 9.05%                       | 11/09/1998               |
|                                 | Neuberger Berman Genesis Portfolio - Class A <sup>5</sup>                 | Value          | 1.59%     | -3.24% | -12.48% | 4.43%  | 4.41%  | 8.73%                       | 07/05/2000               |
|                                 | T. Rowe Price Small Cap Growth Portfolio - Class A                        | Growth         | 1.13%     | 11.42% | 1.78%   | 13.30% | 7.36%  | 10.64%                      | 03/03/1997               |
|                                 | Brighthouse/Wellington Balanced Portfolio - Class A                       |                | 0.69%     | 12.91% | 10.47%  | 13.67% | 8.09%  | 9.30%                       | 07/25/1986               |
| Balanced                        | Franklin Income VIP Fund - Class 2  |                | 1.55%     | 11.74% | 8.05%   | 8.56%  | 8.01%  | 6.96%                       | 01/24/1989               |
|                                 | MFS® Total Return Portfolio - Class A                                     |                | 2.03%     | 9.90%  | 4.68%   | 8.37%  | 6.69%  | 7.38%                       | 05/01/1987               |
|                                 | American Funds® Global Small Capitalization Fund - Class 2                |                | 1.97%     | 15.16% | 10.08%  | 9.69%  | 2.07%  | 6.99%                       | 04/30/1998               |
| International Equity            | Baillie Gifford International Stock Portfolio - Class A                   |                | -1.30%    | 17.05% | 13.48%  | 11.88% | 1.64%  | 7.08%                       | 05/01/1991               |
|                                 | Harris Oakmark International Portfolio - Class A                          |                | 0.13%     | 28.31% | 26.96%  | 12.66% | 7.46%  | 6.25%                       | 10/09/2001               |
|                                 | Invesco Global Equity Portfolio - Class A <sup>7, 14</sup>                |                | 0.28%     | 16.16% | 16.80%  | 19.87% | 8.59%  | 11.13%                      | 03/03/1997               |
|                                 | Loomis Sayles Global Allocation Portfolio - Class A <sup>6</sup>          |                | 0.37%     | 11.71% | 8.17%   | 13.77% | 6.98%  | 9.20%                       | 04/28/2008               |
|                                 | MetLife MSCI EAFE® Index Portfolio - Class A                              |                | 0.66%     | 27.82% | 24.44%  | 15.47% | 9.11%  | 7.54%                       | 11/09/1998               |
|                                 | MFS® Research International Portfolio - Class A                           |                | 1.14%     | 20.28% | 16.29%  | 11.28% | 6.42%  | 7.39%                       | 02/12/2001               |
|                                 | SSGA Emerging Markets Enhanced Index Portfolio - Class A <sup>21</sup>    |                | -1.88%    | 30.28% | 29.56%  | 12.11% | 2.44%  | 6.43%                       | 05/01/2006               |
|                                 | American Funds® The Bond Fund of America - Class 2                        | Intern.        | 0.62%     | 7.42%  | 5.81%   | 4.30%  | 0.00%  | 2.33%                       | 04/30/1997               |
| Fixed Income                    | BlackRock Bond Income Portfolio - Class A                                 | Intern.        | 0.59%     | 8.11%  | 6.03%   | 4.98%  | -0.04% | 2.35%                       | 08/26/1983               |
|                                 | Brighthouse/Templeton International Bond Portfolio - Class A              | World          | 0.25%     | 15.93% | 10.38%  | 3.16%  | -0.51% | -0.71%                      | 05/01/2009               |
|                                 | MetLife Aggregate Bond Index Portfolio - Class A                          | Intern.        | 0.62%     | 7.26%  | 5.45%   | 4.26%  | -0.59% | 1.74%                       | 11/09/1998               |
|                                 | PIMCO Inflation Protected Bond Portfolio - Class A                        | Infltn Protctd | 0.29%     | 8.56%  | 6.80%   | 4.69%  | 1.78%  | 3.29%                       | 05/01/2003               |
|                                 | PIMCO Total Return Portfolio - Class A                                    | Intern.        | 0.69%     | 9.32%  | 7.58%   | 5.98%  | 0.27%  | 2.53%                       | 02/12/2001               |
|                                 | Western Asset Management Strategic Bond Opportunities Portfolio - Class A | Multisector    | 0.56%     | 8.77%  | 7.46%   | 7.54%  | 1.73%  | 3.82%                       | 10/31/1994               |
|                                 | Western Asset Management U.S. Government Portfolio - Class A              | Intern. Gov.   | 0.66%     | 7.07%  | 6.16%   | 4.64%  | 0.65%  | 1.80%                       | 10/31/1994               |
|                                 | CBRE Global Real Estate Portfolio - Class A                               |                | 2.27%     | 9.23%  | 1.57%   | 6.29%  | 5.60%  | 4.50%                       | 05/01/2004               |
| Specialty                       | VanEck Global Natural Resources Portfolio - Class A                       |                | 5.51%     | 33.40% | 22.57%  | 5.09%  | 12.29% | 7.23%                       | 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.

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>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.

<sup>4</sup>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.

<sup>5</sup>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

<sup>6</sup>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.

<sup>7</sup>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.

<sup>11</sup>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 Shroders Global Multi-Asset Portfolio of Brighthouse Funds Trust I.

<sup>12</sup>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.

<sup>13</sup>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.

<sup>16</sup>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.

<sup>17</sup>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.

<sup>18</sup>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.

<sup>19</sup>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.

<sup>20</sup>Effective April 26, 2025, the name of the American Funds® Growth Allocation Portfolio of Brighthouse Funds Trust I was changed to American Funds® Aggressive Allocation Portfolio.

<sup>21</sup>Prior to the opening of business on April 28, 2025, the SSGA Emerging Markets Enhanced Index Portfolio II (formerly Brighthouse/abrdn Emerging Markets Equity Portfolio) of Brighthouse Funds Trust I with and into the SSGA Emerging Markets Enhanced Index Portfolio of Brighthouse Funds Trust I.

**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](http://www.BrighthouseFinancial.com).

**Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting professionals as appropriate.**

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• 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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