

## 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 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. Returns for Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date have been adjusted to reflect the charges and expenses of the Premier Advisers Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the M&E risk and administrative expense charges of 1.40% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 6% and decrease over 7 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.**

### Premier Advisers

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

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	1.01%	19.46%	19.46%	29.44%	23.64%	16.93%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/11/00	-0.14%	-1.63%	-1.63%	-0.67%	-0.45%	-0.91%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A	10/01/96	1.09%	-6.18%	-6.18%	12.07%	8.64%	3.75%
Brighthouse/Artisan Mid Cap Value Portfolio - Class B	12/31/02	6.46%	24.77%	24.77%	16.61%	8.46%	9.13%
CBRE Global Real Estate Portfolio - Class A	07/03/95	6.84%	32.76%	32.76%	15.39%	8.70%	7.71%
Loomis Sayles Growth Portfolio - Class E	05/01/97	2.22%	16.76%	16.76%	22.88%	14.73%	13.09%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	5.72%	24.39%	24.39%	17.90%	10.75%	11.35%
ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/99	2.67%	10.99%	10.99%	25.14%	19.60%	15.45%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	2.12%	25.68%	25.68%	27.80%	18.14%	14.67%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	4.74%	23.50%	23.50%	20.32%	11.69%	11.38%
Invesco Comstock Portfolio - Class A†	04/30/99	6.07%	31.55%	31.55%	16.87%	10.07%	11.40%
Invesco Comstock Portfolio - Class B††	04/30/99	6.11%	31.27%	31.27%	16.60%	9.81%	11.13%
Invesco Global Equity Portfolio - Class A++	01/02/97	1.84%	14.09%	14.09%	23.20%	16.74%	12.84%
Invesco V.I. Comstock Fund - Series I++	01/02/97	6.10%	31.44%	31.44%	16.62%	9.79%	11.24%
Invesco V.I. Government Securities Fund - Series I†	04/07/86	-0.47%	-3.67%	-3.67%	1.79%	0.99%	0.31%
Invesco V.I. Government Securities Fund - Series II††	04/07/86	-0.47%	-3.84%	-3.84%	1.54%	0.74%	0.06%
MFS® Total Return Portfolio - Class F	06/16/94	3.14%	12.35%	12.35%	12.82%	8.09%	7.89%
MFS® Value Portfolio - Class D	08/30/96	5.83%	23.62%	23.62%	17.46%	10.77%	11.54%
Morgan Stanley Discovery Portfolio - Class A	10/18/99	-11.85%	-11.83%	-11.83%	45.07%	35.67%	19.16%
Morgan Stanley VIF Growth Portfolio - Class I	01/02/97	-10.92%	-1.34%	-1.34%	40.02%	32.64%	22.47%
T. Rowe Price Large Cap Growth Portfolio - Class A†	07/03/95	-0.86%	18.49%	18.49%	27.34%	21.61%	17.20%
T. Rowe Price Large Cap Growth Portfolio - Class B††	06/26/92	-0.86%	18.23%	18.23%	27.02%	21.30%	17.25%
T. Rowe Price Large Cap Value Portfolio - Class E	12/03/93	5.96%	24.30%	24.30%	16.34%	10.24%	11.14%

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
Victory Sycamore Mid Cap Value Portfolio - Class A	01/02/97	6.73%	30.23%	30.23%	20.86%	11.13%	10.64%
Western Asset Management Strategic Bond Opportunities Portfolio - Class B	02/17/98	0.84%	1.13%	1.13%	6.16%	3.78%	3.45%
Western Asset Variable Global High Yield Bond Portfolio - Class I	05/01/98	1.61%	-0.13%	-0.13%	5.99%	3.84%	4.27%

† Only available in Premier Advisers - Class I contracts.

†† Only available in Premier Advisers - Class II contracts.

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

**++ Closed to new investments except under dollar cost averaging and rebalancing programs in existence at the time of closing.**

Certain optional benefit riders have investment allocation restrictions. Not all investment portfolios are available for all product and/or optional benefit riders. Please see the product prospectus for more information.

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 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 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 T. Rowe Price Large Cap Value Portfolio of the Met Investors Series Trust replaced ClearBridge Variable All Cap Value Portfolio of the Legg Mason Partners Variable Equity Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Variable All Cap Value Portfolio.

Effective April 28, 2014, the T. Rowe Price Large Cap Growth Portfolio - Class A of the Metropolitan Series Fund replaced the Invesco V.I. American Franchise Fund - Series I of the AIM Variable Insurance Funds (Invesco Variable Insurance Funds). Values before April 28, 2014 reflect the performance of the Invesco V.I. American Franchise Fund - Series I.

Effective April 28, 2014, the T. Rowe Price Large Cap Growth Portfolio - Class B of the Metropolitan Series Fund replaced Invesco V.I. American Franchise Fund - Series II of the AIM Variable Insurance Funds (Invesco Variable Insurance Funds). Performance for the T. Rowe Price Large Cap Growth Portfolio - Class B consists of performance for the AllianceBernstein Large Cap Growth Portfolio prior to and on May 1, 2006 and T. Rowe Price Large Cap Growth Portfolio after May 1, 2006.

Effective April 28, 2014, the ClearBridge Aggressive Growth Portfolio II of the Met Investors Series Trust merged with and into the ClearBridge Aggressive Growth Portfolio of the Met Investors Series Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Aggressive Growth Portfolio II.

Effective April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund 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.

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 Invesco 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.

As of May 2, 2011, the following portfolio substitution took effect: Legg Mason Western Asset Variable Strategic Bond Portfolio into Western Asset Management Strategic Bond Opportunities Portfolio.

As of May 2, 2011, the following portfolio mergers took effect: Invesco Van Kampen V.I. Government Fund into Invesco V.I. Government Securities Fund and Invesco Van Kampen V. I. Value Fund into Invesco Van Kampen V.I. Comstock Fund.

Performance for the Western Asset Management Strategic Bond Opportunities Portfolio consists of the performance of the Legg Mason Western Asset Variable Strategic Bond Portfolio before and on April 29, 2011 and the Western Asset Management Strategic Bond Opportunities Portfolio after April 29, 2011.

Performance for the Invesco V.I. Government Securities Fund consists of the performance of the Invesco Van Kampen V.I. Government Fund before and on April 29, 2011 and the Invesco V.I. Government Securities Fund after April 29, 2011.

Performance for the Invesco Van Kampen V.I. Comstock Fund consists of the performance of the Invesco Van Kampen V. I. Value Fund before and on April 29, 2011 and the Invesco Van Kampen V.I. Comstock Fund after April 29, 2011.

Effective May 3, 2010, the following investment portfolio substitution was made: Janus Aspen Perkins Mid Cap Value Portfolio into Met/Artisan Mid Cap Value Portfolio.

Performance for the Met/Artisan Mid Cap Value Portfolio consists of the performance for the Janus Aspen Perkins Mid Cap Value Portfolio before and on April 30, 2010 and the Met/Artisan Mid Cap Value Portfolio after April 30, 2010.

On May 1, 2009, the following investment portfolio substitutions were made: Janus Aspen Series Forty Portfolio into Janus Forty Portfolio and Van Kampen Life Investment Trust Comstock Portfolio into Van Kampen Comstock Portfolio.

On May 1, 2009, the following investment portfolio merger was made: FI Large Cap Portfolio into BlackRock Legacy Large Cap Growth Portfolio.

Performance for the Janus Forty Portfolio consists of the performance for Janus Aspen Series Forty Portfolio before and on May 1, 2009 and the Janus Forty Portfolio after May 1, 2009. Performance for the Van Kampen Comstock Portfolio consists of the performance for Van Kampen Life Investment Trust Comstock Portfolio before and on May 1, 2009 and the Van Kampen Comstock Portfolio after May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of the performance for FI Large Cap Portfolio before and on May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

Effective on April 28, 2008, the following investment portfolio substitutions were made: Janus Aspen Series Worldwide Growth Portfolio into Oppenheimer Global Equity Portfolio and Van Kampen UIF Mid Cap Growth Portfolio into Van Kampen Mid Cap Growth Portfolio (currently, known as Morgan Stanley Mid Cap Growth 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). The contract prospectus contains information about the contract's features, risks, charges and expenses. 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. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. 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 their 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 and if made before age 59½, may 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% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount. 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 Premier Advisers variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) and is distributed by Brighthouse Securities, LLC (member FINRA). Policy form numbers TL-14529 and TL-14539.**

Brighthouse Life Insurance Company • Charlotte, NC 28277

• 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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## Premier Advisers

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Premier Advisers	Average Annual Total Return as of 12/31/2021 Assuming Contract Surrender				Standardized as of 12/31/2021 Assuming Contract Surrender			
	Portfolio Inception Date	1 Year	5 Years*	10 Year or Since Portfolio Inception*	Sub-Account Inception Date	1 Year	5 Years*	10 Year or Since Sub- Account Inception*
<b>Variable Funding Options</b>								
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	12.78%	22.49%	16.70%	12/17/96	12.78%	22.49%	16.70%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/11/00	-7.13%	-1.37%	-1.11%	12/18/00	-7.13%	-1.37%	-1.11%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A	10/01/96	-11.43%	7.63%	3.54%	05/22/98	-11.43%	7.63%	3.54%
Brighthouse/Artisan Mid Cap Value Portfolio - Class B	12/31/02	17.79%	7.45%	8.91%	05/01/03	17.79%	7.45%	8.91%
CBRE Global Real Estate Portfolio - Class A	07/03/95	25.34%	7.69%	7.49%	05/22/98	25.34%	7.69%	7.49%
Loomis Sayles Growth Portfolio - Class E	05/01/97	10.23%	13.67%	12.86%	11/01/00	10.23%	13.67%	12.86%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	17.44%	9.72%	11.13%	04/08/98	17.44%	9.72%	11.13%
ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/99	4.79%	18.49%	15.22%	05/01/00	4.79%	18.49%	15.22%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	18.65%	17.04%	14.44%	05/01/00	18.65%	17.04%	14.44%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	16.60%	10.65%	11.15%	12/18/00	16.60%	10.65%	11.15%
Invesco Comstock Portfolio - Class A†	04/30/99	24.20%	9.05%	11.18%	05/11/99	24.20%	9.05%	11.18%
Invesco Comstock Portfolio - Class B††	04/30/99	23.93%	8.79%	10.91%	05/11/99	23.93%	8.79%	10.91%
Invesco Global Equity Portfolio - Class A++	01/02/97	7.72%	15.65%	12.61%	05/19/98	7.72%	15.65%	12.61%
Invesco V.I. Comstock Fund - Series I++	01/02/97	24.10%	8.77%	11.02%	05/20/98	24.10%	8.77%	11.02%
Invesco V.I. Government Securities Fund - Series I†	04/07/86	-9.06%	0.05%	0.11%	05/21/98	-9.06%	0.05%	0.11%
Invesco V.I. Government Securities Fund - Series II††	04/07/86	-9.21%	-0.20%	-0.14%	12/18/00	-9.21%	-0.20%	-0.14%
MFS® Total Return Portfolio - Class F	06/16/94	6.07%	7.08%	7.67%	05/01/00	6.07%	7.08%	7.67%
MFS® Value Portfolio - Class D	08/30/96	16.71%	9.74%	11.32%	12/16/96	16.71%	9.74%	11.32%
Morgan Stanley Discovery Portfolio - Class A	10/18/99	-16.76%	34.41%	18.92%	05/01/00	-16.76%	34.41%	18.92%
Morgan Stanley VIF Growth Portfolio - Class I	01/02/97	-6.85%	31.40%	22.23%	05/01/00	-6.85%	31.40%	22.23%
T. Rowe Price Large Cap Growth Portfolio - Class A†	07/03/95	11.87%	20.48%	16.96%	05/22/98	11.87%	20.48%	16.96%
T. Rowe Price Large Cap Growth Portfolio - Class B††	06/26/92	11.62%	20.18%	17.02%	11/03/99	11.62%	20.18%	17.02%
T. Rowe Price Large Cap Value Portfolio - Class E	12/03/93	17.35%	9.22%	10.92%	05/22/98	17.35%	9.22%	10.92%
Victory Sycamore Mid Cap Value Portfolio - Class A	01/02/97	22.95%	10.10%	10.42%	05/20/98	22.95%	10.10%	10.42%
Western Asset Management Strategic Bond Opportunities Portfolio - Class B	02/17/98	-4.52%	2.82%	3.24%	05/20/98	-4.52%	2.82%	3.24%
Western Asset Variable Global High Yield Bond Portfolio - Class I	05/01/98	-5.72%	2.88%	4.06%	05/01/98	-5.72%	2.88%	4.06%

\* Only Class I reflected in Class I contract prospectus, only Class II reflected in Class II contract prospectus.

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Brighthouse Life Insurance Company • Charlotte, NC 28277

• 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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