Variable Investment Option Performance Update

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at 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. Current performance may be lower or higher than the performance data quoted. 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 Protected Equity Portfolio Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the M&E risk and administration charges of 1.40%, the Principal Protection Rider Charge of 1.50% (not optional) and the annual Account Fee of $30. These results do not reflect the withdrawal charges which begin at 9% and decrease over 10 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. Current performance may be lower or higher than the performance figures quoted.

<table>
<thead>
<tr>
<th>Fixed Income</th>
<th>Non-Standardized Performance: Without surrender charges applied as of 09/30/2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Equity (Large Cap)</td>
<td>Style</td>
</tr>
<tr>
<td>MetLife Stock Index Portfolio - Class D</td>
<td>Blend</td>
</tr>
<tr>
<td>BlackRock Ultra-Short Term Bond Portfolio - Class A**</td>
<td>Ultrashort</td>
</tr>
</tbody>
</table>

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

** The BlackRock Ultra-Short Term Bond Portfolio is not an available funding option until after the Principal Protection Benefit rider terminates. Returns shown for the BlackRock Ultra-Short Term Bond Portfolio reflect the 1.50% annual rider charge. If that rider is cancelled after the 10 year waiting period, returns for the BlackRock Ultra-Short Term Bond Portfolio would be higher.

Effective May 1, 2009, the following investment portfolio substitution was made: the Legg Mason Partners Variable Equity Index Portfolio was replaced by the MetLife Stock Index Portfolio. Performance for the MetLife Stock Index Portfolio consists of the performance of the Legg Mason Partners Variable Equity Index Portfolio on and before May 1, 2009 and the MetLife Stock Index Portfolio after May 1, 2009.

Investment Performance Is Not Guaranteed.

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

Protected Equity Portfolio variable annuities are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) and are distributed by Brighthouse Securities, LLC (member FINRA).

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### Protected Equity Portfolio (PEP)

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### Past performance does not guarantee future results.

<table>
<thead>
<tr>
<th>Asset Class Portfolio (PEP)</th>
<th>Variable Funding Options</th>
<th>1 Year</th>
<th>5 Year*</th>
<th>10 Year or Since Portfolio Inception*</th>
<th>1 Year</th>
<th>5 Year*</th>
<th>10 Year or Since Subaccount Inception*</th>
<th>Portfolio Inception Date</th>
<th>Subaccount Inception Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Equity (Large Cap)</td>
<td>MetLife Stock Index</td>
<td>-25.60%</td>
<td>4.60%</td>
<td>7.93%</td>
<td>-25.60%</td>
<td>4.60%</td>
<td>7.93%</td>
<td>10/16/1991</td>
<td>11/30/1991</td>
</tr>
</tbody>
</table>

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than $50,000.

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*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. Protected Equity Portfolio variable annuities are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) and are distributed by Brighthouse Securities, LLC (member FINRA).

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