



Brighthouse Variable Life Accumulator - Series III Performance Summary as of 12/31/21

Brighthouse Life Insurance Company

Variable Investment Options Performance Update

The following chart represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance quoted. The investment return and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal or surrender, the cash surrender value may be worth more or less than the amount originally invested. For Investment Options that invest in a Portfolio that was in existence prior to the inception of the Investment Option, the returns shown for such prior period have been adjusted to reflect the policy's guaranteed maximum M&E risk charge of 0.65%. The returns shown reflect these charges and the fees and expenses of the Portfolios, but do not reflect other policy charges, including the sales charge, surrender charge and cost of insurance charge. Returns would be significantly lower if these charges were taken into consideration.

Annualized Rates of Return after Deduction of Portfolio Level Expenses

Investment Options	Portfolio Inception	One Month	Year to Date	1 Year	3 Years	5 Years	10 Years or Since Portfolio Inception*
American Funds® Global Growth Fund - Class 2	04/30/97	2.88%	15.67%	15.67%	26.31%	18.92%	14.91%
American Funds® Growth Fund - Class 2	02/08/84	1.11%	21.20%	21.20%	33.50%	24.62%	18.94%
American Funds® Growth-Income Fund - Class 2	02/08/84	5.10%	23.29%	23.29%	20.35%	15.64%	14.67%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	1.08%	20.42%	20.42%	30.48%	24.64%	17.87%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	-0.08%	-0.84%	-0.84%	0.13%	0.35%	-0.11%
Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/05	0.83%	3.01%	3.01%	7.56%	5.05%	4.35%
Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/05	1.73%	6.73%	6.73%	10.58%	7.14%	6.41%
Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/05	2.42%	10.19%	10.19%	13.93%	9.47%	8.49%
Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/05	3.05%	13.97%	13.97%	17.51%	11.89%	10.54%
Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/05	3.62%	17.36%	17.36%	20.65%	13.89%	12.15%
Brighthouse Small Cap Value Portfolio - Class B	11/04/97	5.97%	30.94%	30.94%	18.29%	9.12%	11.44%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A+	12/31/97	1.15%	-5.43%	-5.43%	12.97%	9.52%	4.58%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B	03/04/96	1.17%	-5.68%	-5.68%	12.69%	9.24%	4.33%
Brighthouse/Wellington Balanced Portfolio - Class A	09/06/89	2.67%	13.29%	13.29%	17.42%	12.11%	10.92%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	7.62%	23.62%	23.62%	21.14%	15.86%	14.00%
CBRE Global Real Estate Portfolio - Class A	05/04/98	6.92%	33.83%	33.83%	16.31%	9.57%	8.57%
ClearBridge Variable Dividend Strategy Portfolio - Class II	10/01/02	6.27%	25.79%	25.79%	20.60%	14.38%	12.96%
ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/98	1.42%	21.15%	21.15%	27.37%	20.73%	18.67%
ClearBridge Variable Large Cap Value Portfolio - Class I+	06/16/94	5.79%	25.39%	25.39%	18.85%	11.64%	12.24%
Fidelity VIP Contrafund® Portfolio - Service Class	01/03/95	2.20%	26.88%	26.88%	29.01%	19.27%	15.77%
Fidelity VIP Equity-Income Portfolio - Initial Class+	10/09/86	6.14%	24.09%	24.09%	18.53%	11.22%	11.80%
Fidelity VIP High Income Portfolio - Initial Class+	09/19/85	1.96%	3.74%	3.74%	6.59%	4.33%	4.93%

Investment Options	Portfolio Inception	One Month	Year to Date	1 Year	3 Years	5 Years	10 Years or Since
							Portfolio Inception*
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	4.81%	24.50%	24.50%	21.28%	12.59%	12.27%
Franklin Small-Mid Cap Growth VIP Fund - Class 2+	05/01/98	-1.12%	9.30%	9.30%	30.04%	20.05%	14.95%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	1.20%	13.80%	13.80%	25.27%	18.01%	14.62%
Goldman Sachs Strategic Growth Fund - Institutional Shares	04/30/98	1.20%	21.14%	21.14%	31.56%	23.78%	18.26%
Invesco Comstock Portfolio - Class B	04/30/99	6.18%	32.32%	32.32%	17.54%	10.69%	12.01%
Invesco Global Equity Portfolio - Class A+	01/27/92	1.91%	15.01%	15.01%	24.19%	17.68%	13.75%
Invesco Global Equity Portfolio - Class B+	09/13/93	1.90%	14.72%	14.72%	23.87%	17.38%	13.43%
Invesco Small Cap Growth Portfolio - Class A	05/02/05	0.59%	6.43%	6.43%	27.22%	18.42%	16.16%
Janus Henderson Enterprise Portfolio - Service Shares	09/13/93	5.09%	15.79%	15.79%	22.56%	18.06%	16.18%
Jennison Growth Portfolio - Class A+	07/03/95	-2.90%	16.41%	16.41%	33.76%	26.62%	19.72%
Loomis Sayles Growth Portfolio - Class A	05/16/83	2.35%	17.89%	17.89%	24.07%	15.83%	14.18%
MetLife Russell 2000® Index Portfolio - Class A	08/22/97	2.27%	13.78%	13.78%	19.06%	11.20%	12.46%
MetLife Stock Index Portfolio - Class A	09/29/89	4.39%	27.53%	27.53%	24.93%	17.41%	15.51%
MFS® Research International Portfolio - Class B+	01/02/97	3.84%	10.99%	10.99%	16.68%	11.57%	7.75%
MFS® Total Return Portfolio - Class F	06/16/94	3.21%	13.25%	13.25%	13.73%	8.96%	8.75%
MFS® Value Portfolio - Class A	07/20/98	5.93%	24.73%	24.73%	18.54%	11.78%	12.97%
Morgan Stanley Discovery Portfolio - Class B+	09/28/00	-11.81%	-11.36%	-11.36%	45.86%	36.40%	19.82%
PIMCO Inflation Protected Bond Portfolio - Class A	09/30/99	0.48%	4.93%	4.93%	7.92%	4.74%	2.49%
PIMCO Total Return Portfolio - Class B	01/02/98	-0.14%	-2.03%	-2.03%	4.41%	3.21%	2.65%
Pioneer Mid Cap Value VCT Portfolio - Class II	03/01/95	6.99%	28.54%	28.54%	18.30%	8.23%	10.20%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	-0.79%	19.18%	19.18%	28.04%	22.28%	18.20%
T. Rowe Price Large Cap Value Portfolio - Class B	12/11/89	6.00%	25.16%	25.16%	17.15%	11.01%	12.55%
T. Rowe Price Large Cap Value Portfolio - Class E++	12/03/93	6.03%	25.30%	25.30%	17.28%	11.13%	12.04%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	3.87%	10.64%	10.64%	21.63%	15.20%	14.86%
Templeton Foreign VIP Fund - Class 2	05/01/92	3.13%	3.48%	3.48%	4.35%	2.05%	3.33%
The Merger Fund VL	05/28/04	0.29%	0.43%	0.43%	4.16%	4.15%	2.66%
Vanguard VIF Mid-Cap Index Portfolio	01/08/99	3.85%	23.55%	23.55%	23.52%	14.97%	14.22%
Vanguard VIF Total Stock Market Index Portfolio	01/08/03	3.75%	24.82%	24.82%	24.76%	17.03%	15.37%
Western Asset Core Plus VIT Portfolio - Class I	06/16/94	0.07%	-2.60%	-2.60%	5.64%	3.76%	4.69%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	0.83%	2.15%	2.15%	7.27%	4.87%	4.48%
Western Asset Management U.S. Government Portfolio - Class A	01/24/92	-0.21%	-2.01%	-2.01%	2.68%	1.98%	1.46%

Fixed Account for Brighthouse Variable Life Accumulator currently crediting: 3.55% Net

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

+ Not available under all Contracts. Availability depends on Contract issue date.

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

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

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.

Performance current to the most recent month-end may be viewed at www.BrighthouseFinancial.com.

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

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

Effective on November 1, 2021, Allspring Global Investments, LLC replaced Wells Capital Management as the subadviser to the Brighthouse Small Cap Value Portfolio.

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.

On or about May 1, 2016, the Lord Abbett Bond Debenture Portfolio and the Pioneer Strategic Income Portfolio merged with and into the Western Asset Management Strategic Bond Opportunities Portfolio. Values before May 1, 2016 reflect the performance of the Pioneer Strategic Income Portfolio.

Effective April 28, 2014, the T. Rowe Price Large Cap Value Portfolio - Class E of the Met Investors Series Trust replaced ClearBridge Variable All Cap Value Portfolio - Class I 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 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 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 Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

Effective May 2, 2011, MetLife Aggressive Allocation Portfolio of the Metropolitan Series Fund Inc. merged into the MetLife Aggressive Strategy Portfolio (now known as MetLife Asset Allocation 100 Portfolio) of the Met Investors Series Trust. Values before May 2, 2011 reflect the performance of the MetLife Aggressive Allocation Portfolio.

Effective May 1, 2009, PIMCO Total Return Portfolio of the PIMCO Variable Insurance Trust was replaced by PIMCO Total Return Portfolio of the Met Investors Series Trust. Values before May 1, 2009 reflect the performance of the PIMCO Total Return Portfolio of the PIMCO Variable Insurance Trust Portfolio.

On May 1, 2009, Van Kampen LIT Comstock Portfolio of the Van Kampen Life Investment Trust was replaced by Van Kampen Comstock Portfolio (now known as Invesco Comstock Portfolio) of the Met Investors Series Trust. Values on and before May 1, 2009 reflect the performance of the Van Kampen LIT Comstock Portfolio.

On May 1, 2009, FI Large Cap Portfolio of the Metropolitan Series Fund, Inc. and Met/AIM Capital Appreciation of the Met Investors Series Trust merged into the BlackRock Legacy Large Cap Growth Portfolio (now known as BlackRock Capital Appreciation Portfolio) of the Metropolitan Series Fund Inc. Values on and before May 1, 2009 reflect performance for the FI Large Cap Portfolio.

Prospectuses for the investment options offered under the policy are available from your financial professional. Investors should consider the investment objectives, policy features, 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. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

Brighthouse Life Insurance Company variable life insurance policies 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 cash value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than the amount of premiums paid. Guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

"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. Brighthouse Variable Life Accumulator variable life insurance policies are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) and are distributed by Brighthouse Securities, LLC (member FINRA).

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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