

# New England Life Insurance Company

Zenith Flexible Life (Issued Prior to 1/1/2000)

Through April 30, 2022

Funding Option	Asset Class	Inception Date	Average Annual Total Return						
			One Month	Year To Date	One Year	Three Years	Five Years	Ten Years	Since Inception
American Funds® Global Small Capitalization Fund	Global Small Cap	04/30/1998	-10.16%	-23.53%	-25.86%	5.08%	6.60%	7.31%	7.93%
American Funds® Growth Fund	Large Cap Growth	02/08/1984	-12.00%	-19.98%	-11.21%	17.64%	16.48%	14.63%	12.14%
American Funds® Growth-Income Fund	Large Cap Blend	02/08/1984	-8.49%	-13.65%	-4.36%	9.17%	10.58%	11.72%	10.19%
American Funds® The Bond Fund of America <sup>18</sup>	Intermediate	04/30/1997	-3.69%	-8.99%	-8.08%	1.00%	1.23%	1.33%	3.23%
Baillie Gifford International Stock Portfolio	International Developed	10/31/1994	-8.82%	-23.12%	-27.31%	1.70%	4.01%	5.25%	2.50%
BlackRock Bond Income Portfolio	Intermediate	08/26/1983	-4.09%	-10.23%	-9.36%	0.28%	0.94%	1.77%	5.75%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	10/31/1994	-13.82%	-25.75%	-17.19%	10.48%	14.41%	12.77%	9.64%
BlackRock Ultra-Short Term Bond Portfolio	Aggregate Bond	08/26/1983	-0.05%	-0.31%	-0.96%	-0.26%	0.19%	-0.22%	2.77%
Brighthouse Asset Allocation 20 Portfolio	Asset Allocation	04/29/2005	-3.90%	-8.76%	-6.87%	2.49%	2.73%	3.11%	3.80%
Brighthouse Asset Allocation 40 Portfolio	Asset Allocation	04/29/2005	-4.94%	-9.98%	-7.27%	3.96%	4.24%	4.81%	4.72%
Brighthouse Asset Allocation 60 Portfolio	Asset Allocation	04/29/2005	-6.12%	-11.52%	-8.06%	5.57%	5.84%	6.49%	5.55%
Brighthouse Asset Allocation 80 Portfolio	Asset Allocation	04/29/2005	-7.42%	-13.57%	-9.24%	7.00%	7.37%	8.03%	6.26%
Brighthouse Asset Allocation 100 Portfolio <sup>10</sup>	Asset Allocation	04/29/2005	-8.51%	-15.50%	-10.49%	8.17%	8.54%	9.16%	6.65%
Brighthouse/Artisan Mid Cap Value Portfolio	Mid Cap Value	04/30/1993	-5.24%	-7.30%	-2.57%	8.52%	7.43%	8.50%	7.94%
Brighthouse/Wellington Balanced Portfolio	Moderate Allocation	07/25/1986	-7.46%	-12.71%	-6.55%	7.65%	7.68%	8.42%	7.35%
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Value	10/31/1994	-3.76%	-5.94%	6.56%	12.50%	12.84%	12.10%	9.63%
Brighthouse/Wellington Large Cap Research Portfolio <sup>3</sup>	Large Cap Blend	06/24/1983	-9.55%	-14.02%	-4.37%	12.27%	11.93%	12.51%	9.11%
CBRE Global Real Estate Portfolio <sup>19</sup>	Real Estate	04/30/2004	-4.74%	-10.93%	4.56%	6.94%	6.54%	5.79%	6.00%
Fidelity VIP Equity-Income Portfolio	Large Cap Value	10/09/1986	-4.47%	-5.66%	2.94%	10.65%	9.13%	10.04%	8.50%
Frontier Mid Cap Growth Portfolio	Mid Cap Growth	04/29/1988	-10.87%	-21.18%	-17.76%	7.59%	10.34%	10.57%	8.57%
Harris Oakmark International Portfolio <sup>1</sup>	International Developed	10/09/2001	-5.95%	-14.28%	-17.12%	0.77%	0.52%	5.47%	6.20%
Invesco Global Equity Portfolio <sup>12, 16</sup>	Global Equity	03/03/1997	-11.25%	-25.60%	-20.00%	5.38%	7.80%	9.22%	6.74%
Invesco Small Cap Growth Portfolio <sup>1</sup>	Small Cap Growth	10/09/2001	-11.67%	-29.67%	-30.84%	6.29%	8.54%	10.52%	8.43%
Jennison Growth Portfolio <sup>6</sup>	Large Cap Growth	05/01/2000	-14.97%	-26.89%	-18.28%	12.73%	15.58%	13.97%	4.17%
Loomis Sayles Growth Portfolio <sup>5, 17</sup>	Large Cap Growth	05/01/2001	-14.37%	-21.17%	-14.50%	9.37%	8.23%	10.96%	4.93%
Loomis Sayles Small Cap Core Portfolio	Small Cap Blend	05/02/1994	-7.87%	-15.97%	-12.53%	5.62%	6.60%	9.29%	8.99%
Loomis Sayles Small Cap Growth Portfolio	Small Cap Growth	05/01/2001	-10.10%	-22.15%	-20.91%	6.23%	10.14%	10.91%	6.47%
MetLife Aggregate Bond Index Portfolio	Intermediate	11/09/1998	-3.91%	-9.73%	-9.41%	-0.61%	0.22%	0.73%	2.98%
MetLife Mid Cap Stock Index Portfolio	Mid Cap Blend	07/05/2000	-7.14%	-11.93%	-7.98%	8.83%	8.21%	10.31%	8.22%
MetLife MSCI EAFE® Index Portfolio	International Developed	11/09/1998	-6.85%	-12.89%	-9.86%	3.11%	3.63%	4.71%	3.32%
MetLife Russell 2000® Index Portfolio	Small Cap Blend	11/09/1998	-9.86%	-16.71%	-17.21%	5.83%	6.39%	9.23%	7.23%
MetLife Stock Index Portfolio <sup>2</sup>	Large Cap Blend	05/01/1987	-8.78%	-13.18%	-0.78%	12.72%	12.54%	12.54%	9.12%
MFS® Research International Portfolio <sup>4</sup>	International Developed	02/12/2001	-6.32%	-15.33%	-10.39%	5.38%	5.81%	5.23%	4.51%
MFS® Total Return Portfolio	Moderate Allocation	05/01/1987	-5.30%	-9.71%	-4.90%	6.22%	6.03%	7.01%	7.33%
MFS® Value Portfolio <sup>8, 13, 15</sup>	Large Cap Value	11/09/1998	-5.49%	-9.11%	-0.03%	8.74%	8.48%	10.54%	6.13%
Morgan Stanley Discovery Portfolio <sup>9</sup>	Mid Cap Growth	03/03/1997	-22.74%	-43.96%	-50.91%	9.16%	17.77%	11.76%	7.00%
Neuberger Berman Genesis Portfolio	Small Cap Value	07/05/2000	-8.98%	-19.13%	-12.98%	7.56%	9.17%	10.25%	7.97%
PIMCO Inflation Protected Bond Portfolio	Inflation-Protected	05/01/2003	-1.33%	-4.20%	0.58%	4.99%	3.31%	1.58%	3.66%
PIMCO Total Return Portfolio <sup>4</sup>	Intermediate	02/12/2001	-4.09%	-10.19%	-9.64%	-0.13%	0.78%	1.32%	3.74%
SSGA Growth and Income ETF Portfolio <sup>7</sup>	Asset Allocation	10/03/2005	-6.08%	-10.84%	-5.36%	5.50%	5.88%	5.94%	5.30%
SSGA Growth ETF Portfolio <sup>7</sup>	Asset Allocation	10/03/2005	-6.73%	-11.40%	-5.18%	6.99%	7.14%	7.22%	5.74%
T. Rowe Price Large Cap Growth Portfolio	Large Cap Growth	11/09/1998	-15.55%	-28.71%	-22.25%	7.63%	11.28%	12.48%	7.88%
T. Rowe Price Mid Cap Growth Portfolio <sup>4</sup>	Mid Cap Growth	02/12/2001	-8.90%	-19.21%	-13.98%	7.29%	10.28%	11.91%	6.62%
T. Rowe Price Small Cap Growth Portfolio	Small Cap Growth	03/03/1997	-9.68%	-20.26%	-18.15%	5.96%	8.50%	11.12%	7.83%
Victory Sycamore Mid Cap Value Portfolio <sup>11, 14</sup>	Mid Cap Value	11/09/1998	-3.36%	-3.06%	3.35%	13.78%	10.94%	9.99%	8.91%
Western Asset Management Strategic Bond Opportunities Portfolio	Multi-Sector Bond	10/31/1994	-3.86%	-9.98%	-7.71%	1.36%	1.89%	2.96%	5.45%
Western Asset Management U.S. Government Portfolio	Intermediate Government	10/31/1994	-2.22%	-6.36%	-7.48%	-0.43%	0.21%	0.43%	2.94%

Fixed Account for Zenith Flexible Life Currently Crediting 4.00% Net

Please see following page for important footnote and disclosure information.

***The average annual total returns on the previous page represent past performance and are not an indication of future performance. 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.***

**Prospectuses for the underlying investment funds are available from New England Life Insurance Company. The 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.**

Policy values depend not only on the investment performance of the underlying funds, but also on insurance, sales, premium tax, and administrative charges, which are not reflected in these rates of return, but which significantly reduce the return to the policyholder. The total returns do reflect the fees and expenses of the underlying funds. We urge you to contact your financial professional to obtain a personalized illustration, which reflects the charges and expenses applicable to your policy.

The underlying funds, which generally have the same investment objectives, policies and portfolio managers as the retail funds for which they are named, are separate and distinct from the retail funds. Their performance may be dramatically different from the performance of the retail funds, due to differences in the funds' size, cash flow, expenses and the timing of purchases and sales of securities.

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.

The performance shown may reflect, for some periods described, the management of previous investment managers. Please see the prospectus for more information.

<sup>1</sup> Total returns for the Invesco Small Cap Growth Portfolio, and the Harris Oakmark International Portfolio reflect the performance of the Class B shares of these Portfolios, as restated to exclude 12b-1 fees, for the period before January 2, 2002.

<sup>2</sup> On April 27, 2001, the MetLife Stock Index Portfolio (which commenced operations on May 1, 1990) was substituted for the Westpeak Stock Index Series of the New England Zenith Fund. Values on or before April 27, 2001 reflect the performance of the Westpeak Stock Index Series since its inception on May 1, 1987.

<sup>3</sup> On April 30, 2007 the BlackRock Large Cap Portfolio (formerly known as the BlackRock Investment Trust Portfolio) of the Metropolitan Series Fund, Inc. merged with and into the BlackRock Large Cap Core Portfolio (currently known as the Brighthouse/Wellington Large Cap Research Portfolio) of the Met Investors Series Trust. Performance figures for the period prior to April 30, 2007 reflect the performance of the BlackRock Large Cap Portfolio, which commenced operations on June 24, 1983.

<sup>4</sup> Total returns for the PIMCO Total Return Portfolio, the T. Rowe Price Mid Cap Growth Portfolio and the MFS Research International Portfolio reflect the performance of the Class B shares of these Portfolios, as restated to exclude 12b-1 fees, for the period before May 1, 2001.

<sup>5</sup> On April 28, 2003, the Janus Growth Portfolio merged with and into the Janus Aggressive Growth Portfolio (now ClearBridge Aggressive Growth Portfolio). Values on or before April 28, 2003 reflect the performance of the Janus Growth Portfolio since its inception on May 1, 2001.

<sup>6</sup> On or about April 29, 2005, the Met/Putnam Voyager Portfolio merged into the Jennison Growth Portfolio and the Met/Putnam Voyager Portfolio ceased to exist. Values before May 1, 2005 reflect the performance of the Met/Putnam Voyager Portfolio since its inception date of May 1, 2000.

<sup>7</sup> The SSGA Growth ETF Portfolio and the SSGA Growth and Income ETF Portfolio commenced operations on September 30, 2005. Total returns for the periods before May 1, 2006 reflect the performance of the Class B shares of these Portfolios, as restated to exclude 12b-1 fees.

<sup>8</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 MSF MFS Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's prospectus for the period prior to April 28, 2008 is that of the MIST MFS Value Portfolio.)

<sup>9</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>10</sup> Effective May 2, 2011, the MetLife Aggressive Allocation of the Metropolitan Series Fund, Inc. merged with and into the MetLife Aggressive Strategy Portfolio (now known as the 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 since its inception on April 29, 2005.

<sup>11</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 the 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>12</sup> 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.

<sup>13</sup> Effective on or about September 1, 2017, Massachusetts Financial Services Company replaced BlackRock Advisors, LLC as the subadviser to the MFS® Value Portfolio II, which was previously known as BlackRock Large Cap Value Portfolio.

<sup>14</sup> 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.

<sup>15</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, 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.

<sup>18</sup> 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.

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

**"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. Zenith Flexible Life is issued by New England Life Insurance Company, Boston, MA 02111 and distributed by Brighthouse Securities, LLC (member FINRA).**

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