

# New Jersey Alternate Benefit Program - 1009923-02

## Non-Standardized Investment Performance as of 04/30/2024



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Performance shown for funding options of this contract may differ from other reported performance of these funding options. These performance figures represent past performance and are not an indication of future performance. The investment return and contract value will fluctuate so that a contract would be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Gold Track Select has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. All product guarantees are based upon the financial strength and the claims-paying ability of the issuing insurance company.

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The Withdrawals/Expenses amounts reflects only certain fees and expenses including administrative expenses (or account fee), optional benefit charges, withdrawal charges, and transfer fees; however, please note that not all fees and charges may apply. There are other fees, charges and expenses you pay under your variable annuity contract that, although not individually listed here, are reflected in ending values shown in this statement. All ongoing fees and expenses are detailed in your variable annuity prospectus and variable annuity contract. In general, fees consist of ongoing charges assessed against the separate account that supports your annuity (Separate Account charges), ongoing charges assessed against the assets of any fund to which you may have allocated contract value (the underlying fund expenses), charges you incur periodically or when you engage in a transaction (ex. withdrawal charge), and charges for any optional benefit you may have elected. All fees, charges and expenses paid are reflected in ending values shown in this statement, as well as any gains and losses. Please consult your product prospectus, underlying fund prospectuses, and annuity contract for details about fees and charges. You may obtain the prospectuses by going to [mlr.metlife.com](http://mlr.metlife.com) or calling us at the telephone number shown on this statement.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>2</sup>	Inception Date	Returns as of Month Ending 04/30/2024						Returns as of Quarter Ending 03/28/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
Current Fixed Rate(s)																	
GTS Fixed Account (Liquid): <sup>4</sup> 4.00%																	
Variable																	
American Funds (R) VIS Global Gro CL 2 <sup>3</sup>	N/A	0.80 / 0.80	04-30-1997	-3.53	6.90	16.85	1.07	10.33	9.90	10.81	23.25	4.17	12.02	10.18	21.87	-25.19	15.72
American Funds (R) VIS Gro CL 2 <sup>3,21,23</sup>	N/A	0.60 / 0.60	02-08-1984	-5.15	6.58	30.57	4.31	15.85	14.50	12.36	38.36	8.12	17.79	14.98	37.65	-30.36	21.26
American Funds (R) VIS Gro-Income CL 2 <sup>3</sup>	N/A	0.54 / 0.54	02-08-1984	-3.71	6.37	23.90	7.07	10.87	10.78	10.47	31.11	10.14	12.34	11.22	25.38	-16.99	23.35
BHFT LOOMIS SAYLES GROWTH CL B 2655 <sup>3,5,21,22</sup>	N/A	0.82 / 0.81	02-12-2001	-5.61	5.82	30.61	7.39	13.61	9.95	12.11	39.19	11.45	16.14	10.43	50.83	-28.42	17.60
BHFTI Schroders Global MultiAsset B <sup>3</sup>	N/A	0.96 / 0.96	04-27-2018	-4.66	-0.20	7.31	-0.84	1.99	N/A	4.67	13.76	1.94	3.46	N/A	14.33	-20.65	10.76

## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>2</sup>	Inception Date	Returns as of Month Ending 04/30/2024						Returns as of Quarter Ending 03/28/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
ClearBridge Variable Appreciation <sup>3</sup>	N/A	0.74 / 0.74	10-16-1991	-4.28	6.30	18.40	7.03	11.37	10.77	11.05	26.91	10.53	13.35	11.29	18.99	-12.97	22.92
ClearBridge Variable Div Strategy Port I <sup>3,23,24</sup>	N/A	0.81 / 0.81	02-17-1998	-4.15	2.87	11.94	6.63	9.80	9.61	7.33	20.42	10.13	11.65	10.26	13.51	-8.65	26.04
ClearBridge Variable Large Cap Growth <sup>3,23</sup>	N/A	0.85 / 0.85	05-01-1998	-5.74	6.56	30.21	5.17	11.66	13.41	13.05	39.51	9.67	14.28	13.89	43.16	-32.65	21.21
ClearBridge Variable Small Cap Growth <sup>3,21</sup>	N/A	0.82 / 0.82	11-01-1999	-7.23	-4.76	-0.71	-9.77	3.95	7.56	2.66	4.26	-5.63	6.33	7.55	7.75	-29.27	11.94
Macquarie VIP Small Cap Value Series <sup>3,21</sup>	N/A	0.80 / 0.80	12-27-1993	-5.18	0.50	14.65	0.70	5.86	6.37	5.99	17.67	3.94	8.12	6.74	8.79	-12.61	33.61
Fidelity (R) VIP Contra - Service CL 2 <sup>3,27</sup>	N/A	0.88 / 0.88	01-03-1995	-4.18	11.78	32.48	7.96	14.22	11.78	16.65	41.33	11.92	16.11	12.19	32.32	-26.93	26.75
Fidelity (R) VIP Mid Cap - Service CL 2 <sup>3,21,27</sup>	N/A	0.88 / 0.88	12-28-1998	-5.77	5.82	17.96	3.25	8.99	7.92	12.30	24.34	6.77	11.08	8.32	14.12	-15.48	24.56
BHFT Frontier Mid Cap Growth Class D <sup>3,5,17,21</sup>	N/A	0.86 / 0.85	03-23-1998	-6.52	3.68	14.81	-3.27	6.52	8.71	10.90	20.87	1.28	8.74	9.18	17.17	-28.64	13.85
Templeton Developing Markets VIP Fund <sup>3,23,40</sup>	N/A	1.61 / 1.61	03-04-1996	-1.23	1.50	8.75	-8.28	0.92	2.17	2.76	7.84	-7.49	1.74	2.37	11.95	-22.45	-6.30
Templeton Foreign VIP Fund <sup>3,23</sup>	N/A	1.02 / 1.02	05-01-1992	-1.08	1.34	9.64	2.25	3.10	0.66	2.45	12.18	2.74	3.70	0.93	20.03	-8.16	3.54
Janus Henderson Enterprise Portfolio <sup>3</sup>	N/A	0.93 / 0.93	09-13-1993	-4.77	3.27	13.99	2.34	8.66	11.58	8.44	17.52	5.47	10.64	11.83	17.07	-16.65	15.84
BHFT JPMorgan Small Cap Value Class A <sup>3,5,13,21,34</sup>	N/A	0.84 / 0.75	05-02-2005	-5.76	-0.64	14.63	0.53	6.85	6.06	5.42	19.68	3.46	8.76	6.39	12.54	-13.73	32.22
BHFTI Loomis Sayles Growth Portfolio A <sup>3,5</sup>	N/A	0.57 / 0.56	04-25-2014	-5.67	5.91	30.83	7.62	13.85	10.21	12.28	39.57	11.74	16.43	N/A	51.15	-28.30	17.95
BHFT MetLife Mid Cap Stock Index Class G <sup>3</sup>	N/A	0.61 / 0.61	04-26-2013	-6.07	2.94	15.48	2.06	8.22	8.23	9.59	21.86	5.72	10.43	8.73	15.06	-14.02	23.27
BHFT Met Multi-Index Targeted Risk CL B <sup>3</sup>	N/A	0.68 / 0.68	04-26-2013	-5.29	-1.47	4.78	-2.49	2.02	3.37	4.04	11.82	0.28	3.58	4.00	13.14	-21.56	9.06
BHFT American Fund Balanced Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.03 / 1.03	04-24-2008	-3.30	2.20	11.32	1.07	6.06	6.09	5.69	16.38	3.24	7.18	6.47	15.79	-17.26	11.47
BHFT American Funds Growth Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.05 / 1.05	04-24-2008	-3.60	3.73	15.52	2.33	7.76	7.61	7.61	21.33	4.87	9.08	8.01	19.56	-19.01	15.21
BHFT American Fund Moderate Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.02 / 1.02	04-24-2008	-3.12	0.86	7.51	0.17	4.52	4.74	4.11	11.95	2.03	5.49	5.12	12.24	-15.14	8.98
BHFT BlackRock High Yield Class A <sup>3,24</sup>	N/A	0.76 / 0.76	05-16-1983	-0.85	0.88	8.58	1.49	3.74	3.91	1.75	10.53	2.13	4.25	4.04	12.73	-10.70	4.90
BHFT T Rowe Price Large Cap Value CL E <sup>3,36</sup>	N/A	0.74 / 0.74	04-25-2014	-5.67	5.91	30.83	7.62	13.85	10.21	12.28	39.57	11.74	16.43	N/A	51.15	-28.30	17.95
BHFT BH/Wellington Large Cap Research E <sup>3,5</sup>	N/A	0.75 / 0.70	03-23-1998	-3.76	6.92	22.21	6.03	12.00	11.43	11.09	29.06	9.39	13.73	11.87	24.76	-19.60	23.45
BHFT CBRE Global Real Estate Class A <sup>3,21,23,26,33</sup>	N/A	0.64 / 0.64	05-04-1998	-6.25	-6.92	0.75	-2.80	1.50	2.68	-0.72	8.94	1.56	2.66	3.64	12.19	-25.16	33.90
BHFT Harris Oakmark International CL A <sup>1,3,5,14,21,23</sup>	N/A	0.83 / 0.81	08-01-1996	-3.10	-3.09	-1.39	-2.36	2.88	2.34	0.00	3.60	-0.46	4.99	2.75	18.55	-16.29	8.01
BHFT Invesco Comstock Class B <sup>3,5,8,21</sup>	N/A	0.83 / 0.81	04-30-1999	-3.18	5.41	16.15	9.08	10.33	8.53	8.87	21.69	11.34	12.10	8.95	11.54	0.04	32.39
BHFT INVESCO Small Cap Growth Class A <sup>3,5,15,21</sup>	N/A	0.87 / 0.86	05-02-2005	-6.13	3.45	11.32	-9.78	5.04	7.61	10.20	15.04	-6.11	7.20	7.78	11.66	-35.43	6.48
Victory Sycamore Mid Cap Val Port B <sup>1,3,5,21</sup>	N/A	0.98 / 0.96	09-15-1999	-5.13	3.36	11.76	5.20	10.61	7.88	8.94	17.32	9.07	12.75	8.32	9.28	-3.28	31.01
BHFT Brighthouse/abrd Emerging Mkts Eq A <sup>3,5,23,41</sup>	N/A	1.01 / 0.99	12-31-1997	-0.95	0.25	3.43	-10.21	-0.26	1.24	1.21	2.23	-9.50	0.64	1.29	6.04	-26.02	-5.38
BHFT MFS Research International Class B <sup>3,5,23</sup>	N/A	1.01 / 0.95	01-02-1997	-3.24	1.38	3.29	-0.48	5.14	3.71	4.78	10.05	1.57	6.43	4.11	12.15	-18.06	11.04
BHFT INVESCO GLOBAL EQUITY CL B 2655 <sup>3,5</sup>	N/A	0.99 / 0.93	04-26-2013	-4.05	6.56	23.70	1.24	8.66	8.47	11.05	30.61	4.65	10.45	8.86	33.77	-32.25	14.78
BHFT PIMCO Inflation Protected Class A <sup>3,5,23</sup>	N/A	0.56 / 0.55	09-30-1999	-1.63	-1.46	-1.34	-2.10	1.61	1.21	0.17	0.35	-1.12	2.00	1.53	3.12	-12.13	4.98
BHFT PIMCO Total Return Class B <sup>3,5,7,23,24</sup>	N/A	0.76 / 0.72	01-02-1998	-2.42	-2.77	-0.56	-4.36	-0.75	0.56	-0.35	2.38	-3.29	-0.23	0.86	5.42	-15.07	-1.98
BHFT T Rowe Price Large Cap Value CL B <sup>3</sup>	N/A	0.84 / 0.84	12-11-1989	-3.28	4.95	13.37	4.85	8.38	8.17	8.51	20.25	7.45	10.07	8.62	8.98	-5.72	25.22

## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

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				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
BHFT Brighthouse Small Cap Value CL B <sup>3,5,21,23,39</sup>	N/A	1.02 / 1.01	11-04-1997	-5.54	0.59	15.98	1.28	6.64	6.76	6.49	19.99	4.43	8.81	7.13	13.27	-13.61	30.98
BHFT Brighthouse Asset Allocation 100 B <sup>3,32</sup>	N/A	1.01 / 1.01	05-02-2005	-4.14	3.12	14.55	1.35	8.00	7.57	7.57	20.42	4.33	9.78	7.93	20.09	-20.63	17.42
BHFT BlackRock Bond Income - Class A <sup>3,18,24</sup>	N/A	0.35 / 0.35	08-30-1996	-2.53	-3.09	-1.90	-4.19	-0.37	0.95	-0.57	1.23	-3.11	0.16	1.30	5.20	-14.66	-1.03
BHFT Brighthouse/Wellington Balanced A <sup>3,9,23,24</sup>	N/A	0.53 / 0.53	05-16-1983	-3.33	3.12	12.96	2.26	7.44	7.52	6.67	18.26	4.73	8.71	7.93	17.40	-17.57	13.34
BHFT BlackRock Ultra-Short Term Bond A <sup>3,5</sup>	N/A	0.37 / 0.35	12-31-1987	0.38	1.48	4.65	2.05	1.32	0.74	1.09	4.58	1.89	1.28	0.70	4.42	0.84	-0.79
BHFT BH/Wellington Core Equity Opp CL A <sup>3,5,10</sup>	N/A	0.73 / 0.62	04-05-1993	-3.69	1.86	7.02	5.26	9.34	9.80	5.77	13.39	8.28	10.85	10.25	7.01	-5.65	23.68
BHFT MetLife Stock Index Class A <sup>3,5,6,25</sup>	N/A	0.27 / 0.26	09-29-1989	-4.16	5.72	21.58	7.14	12.23	11.45	10.31	28.75	10.54	14.07	12.00	25.19	-18.79	27.59
BHFT MFS Total Return Class F <sup>3,20</sup>	N/A	0.80 / 0.80	06-16-1994	-3.66	0.44	7.74	1.27	5.51	5.54	4.26	13.24	3.54	6.78	6.00	9.53	-10.36	13.31
BHFT MFS Value Class A <sup>3,5,16,35</sup>	N/A	0.72 / 0.58	07-20-1998	-3.81	4.53	12.22	4.96	8.33	8.47	8.68	18.67	7.88	10.07	8.91	7.50	-6.54	24.79
BHFT MetLife Russell 2000 Index Port A <sup>3,5,21,25</sup>	N/A	0.37 / 0.36	05-03-1993	-7.08	-2.49	12.42	-3.70	5.10	6.57	4.95	18.78	-0.61	7.37	6.94	16.10	-20.71	13.84
BHFT T Rowe Price Large Cap Growth CL B <sup>3,5</sup>	N/A	0.88 / 0.86	11-09-1998	-4.88	7.11	31.52	0.11	9.94	12.14	12.61	41.11	4.05	11.94	12.41	45.66	-41.02	19.23
BHFT T Rowe Price Small Cap Growth CL B <sup>3,11,21</sup>	N/A	0.76 / 0.76	08-31-1990	-6.37	1.96	15.14	-0.92	7.13	9.13	8.90	22.67	2.53	9.29	9.50	20.55	-22.81	10.69
BHFT Western Asset Mgmt US Government A <sup>3,5,19</sup>	N/A	0.49 / 0.48	01-24-1992	-1.75	-2.14	-0.58	-2.87	-0.33	0.44	-0.40	1.73	-2.18	0.01	0.66	4.40	-9.42	-1.96
BHFT - Western Asset Mgmt Strat Bond Opp <sup>3</sup>	N/A	- / -	04-29-2016	-2.22	-1.48	2.52	-3.05	0.62	N/A	0.76	5.73	-1.82	1.23	N/A	8.78	-17.16	2.20
BHFT MetLife Aggregate Bond Index A <sup>3,12</sup>	N/A	0.28 / 0.28	05-03-1993	-2.60	-3.56	-2.30	-4.34	-0.99	0.36	-0.99	0.77	-3.29	-0.48	0.70	4.57	-13.61	-2.51
BHFT BlackRock Capital Appreciation A <sup>3,5</sup>	N/A	0.71 / 0.65	10-31-1994	-4.90	8.09	36.05	3.63	12.70	13.64	13.66	44.92	7.96	14.82	13.93	48.72	-37.98	20.48
BHFT Brighthouse Asset Allocation 20 B <sup>3,5,31,37,38</sup>	N/A	0.89 / 0.87	05-02-2005	-2.56	-1.47	1.87	-2.24	1.52	2.12	1.12	5.04	-0.92	2.24	2.43	7.18	-13.21	3.06
BHFT Brighthouse Asset Allocation 40 B <sup>3,31</sup>	N/A	0.87 / 0.87	05-02-2005	-2.81	-0.10	4.97	-1.10	3.21	3.56	2.79	8.71	0.59	4.16	3.88	9.86	-14.35	6.78
BHFT Brighthouse Asset Allocation 60 B <sup>3,31</sup>	N/A	0.90 / 0.90	05-02-2005	-3.17	0.91	7.87	-0.13	4.92	5.04	4.22	12.21	1.97	6.15	5.35	12.91	-15.84	10.24
BHFT Brighthouse Asset Allocation 80 B <sup>3,31</sup>	N/A	0.96 / 0.96	05-02-2005	-3.70	2.06	11.32	0.62	6.54	6.42	5.98	16.46	3.22	8.06	6.76	16.60	-18.46	14.03
BHFT Jennison Growth Class A <sup>3,5</sup>	N/A	0.62 / 0.54	10-09-1986	-5.15	7.67	37.58	3.71	14.42	14.85	13.51	46.67	8.29	16.49	15.18	52.35	-39.24	16.47
BHFT MetLife MSCI EAFE Index - Class A <sup>3,23,25</sup>	N/A	0.41 / 0.41	05-03-1993	-3.17	2.35	7.48	1.85	5.21	3.49	5.71	14.02	3.93	6.45	3.98	17.22	-14.99	10.06
BHFT Neuberger Berman Genesis Class A <sup>3</sup>	N/A	0.83 / 0.83	04-26-2013	-5.94	-0.74	9.52	-0.45	7.20	8.52	5.53	13.46	2.51	9.83	8.84	14.84	-19.64	17.71
Western Asset Core Plus VIT Port CI <sup>3,5,24</sup>	N/A	0.65 / 0.54	06-16-1994	-3.11	-4.23	-2.17	-5.50	-1.07	0.10	-1.16	1.52	-4.09	-0.42	0.50	6.18	-17.73	-2.55

These investment returns and fund expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized. The figures above reflect fund performance only; any applicable plan-specific fees that might be charged to your account, such as plan administrative fees, would reduce the performance shown.

Returns reflect deduction of fund operating expenses. For annuity options, returns also reflect a Variable Asset Charge of up to 0.60%. Your Plan may also have a Contingent Deferred Sales Charge and/or a plan administrative fee that would further reduce the performance shown above.

Returns marked as N/A are not applicable for this time period or were not available at the time of production. Please refer to [mlr.metlife.com](http://mlr.metlife.com) for the most current return information.

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On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed, or if the investment objective has changed, please refer to the current prospectus.

## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

Variable annuities are long-term vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Amounts withdrawn may be subject to ordinary income tax, and if taken prior to age 59+, a 10% IRS penalty tax may also apply. Withdrawals have the effect of reducing the death benefit, any living benefits and cash value. Gold Track Select variable annuity is issued by Brighthouse Life Insurance Company under policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14669 NYNON4223, L-14672 NYNON4223, L-14669 NY4223, L-14672 NY4223, L-14666OR, L-14669OR, L-14672 OR, L-14666PA, L-14669 PA, L-14672 PA, L-14666TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666WI, L-14669 WI, L-14672 WI, 11225 North Community House Road, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017. All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are affiliated companies. MetLife is a registered service mark of Metropolitan Life Insurance Company (with its affiliates, "MetLife"), and is used under license to Brighthouse Services, LLC, and its affiliates. Brighthouse Financial and MetLife are not affiliated and product guarantees are not backed by MetLife. Gold Track Select variable annuity is issued by Metropolitan Life Insurance Company (MLIC), in New York only, under policy form numbers M-14669 (4223) and M-14669 (Non-4223), New York, NY 10166. Securities are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA).

Investment decisions should not be based solely on the performance data contained herein. Where data obtained from Morningstar, ©2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios please visit [mlr.metlife.com](http://mlr.metlife.com).

A Portfolio may have a name and/or objective that is similar to that of a publicly available mutual fund that is managed by the same money manager. These Portfolios are not publicly available and will not have the same performance as those publicly available mutual funds. Different performance will result from differences in implementation of investment policies, cash flows, fees and size of the Portfolio.

Withdrawals from either the Gold Track Select Registered Fixed Account Option or the Strategic Value Annuity may be subject to market value adjustment. The market value adjustment may be higher or lower than your account value. Please see the Gold Track Select Registered Fixed Account prospectus or the Strategic Value Annuity prospectus for more information. The fixed annuity account's interest rate is net of all fees and expenses.

Expense ratios for variable annuity products are contained in the prospectus.

Returns shown are annualized only if greater than one year.

The Brighthouse Funds Trust I, Brighthouse Funds Trust II and American Funds have each adopted a distribution plan under Rule 12b-1 of the Investment Act of 1940. MetLife or MLIDC may be paid pursuant to the funds Rule 12b-1 plan.

Waiver and/or reimbursement of investment management fees and certain fund expenses may have taken place for each of these portfolios in the past. Such waivers and/or reimbursements have the effect of increasing performance results.

MetLife(R) is a trademark of Metropolitan Life Insurance Company.

Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to your annuity account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to amounts rolled over from another type of qualified retirement plan or IRA. Because the purchase of a variable annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the variable annuity for its death benefit, annuity options and other non-tax related benefits. Distributions will reduce the living and death benefits and account value and may be subject to withdrawal charges.

The insurance company identified on this statement confirms the transactions shown as the issuer of the policy/contract. The insurance company is providing this confirmation on behalf of the variable product distributor, MetLife Investors Distribution Company, and your retail broker dealer, who are acting as agents for the insurance company.

**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 advisors as appropriate.**

A ticker symbol is not available for those funds that are exempt from SEC registration.

MetLife and/or its affiliates ("MetLife") receive fees for providing administrative and recordkeeping services. The fees may be deducted directly from the Participant's account, be paid for by the Employer, be paid from the Plan assets and/or paid from the fees deducted from Participant account values allocated to the mutual funds available under the Plan. The fees can vary based upon the mutual funds that are available in the Plan and Plan Participants' asset allocations. Because different mutual funds pay different rates of compensation and rates of mutual fund compensation are subject to change from time to time, compensation received by MetLife varies based on the rates of compensation in effect from time to time. MetLife may receive a finder's fee from certain fund companies, which is additional compensation to MetLife. MetLife may also impose separate transactional fees for certain Participant elected transactions that will be charged directly to Plan Participants unless paid by the Employer or the Plan. MetLife may increase the annual administrative service fee charged to Participants' accounts. MetLife may also pay a portion of the fees it collects to an entity that is designated as a directed trustee or directed custodian of the Plan; or to a third party administrator, or third party investment advisor. MetLife may receive payments for administrative services provided under the third party investment advisory services. MetLife also

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receives compensation for administrative services on annuities that are issued by unaffiliated insurance companies. MetLife also receives fees with respect to annuities it issues, according to the terms of the annuity contracts and prospectuses, if applicable. If you would like more information on the compensation that MetLife receives, contact your Employer. MetLife may realize a profit from any of the fees described above.

<sup>1</sup> \* Performance returns not available at time of production.

<sup>2</sup> The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

<sup>3</sup> Offered through a group fixed or variable deferred annuity issued by Brighthouse Financial Life Insurance Company or, where available by Metropolitan Life Insurance Company. A ticker symbol is not available for this investment option. Additional investment-related fees and expenses will apply to the variable funding options.

<sup>4</sup> Annualized yield based on the current effective rate.

<sup>5</sup> #

<sup>6</sup> Performance for MetLife Stock Index Portfolio - Class A consists of performance for Legg Mason Partners Variable Equity Index Portfolio prior to and on May 1, 2009 and MetLife Stock Index - Class A after May 1, 2009.

<sup>7</sup> Performance shown for the PIMCO Total Return Portfolio consists of performance for the PIMCO VIT Total Return Portfolio prior to and on May 1, 2009 and for PIMCO Total Return Portfolio after May 1, 2009.

<sup>8</sup> Performance shown for the Van Kampen Comstock Portfolio consists of performance for the Van Kampen LIT Comstock Portfolio prior to and on May 1, 2009 and for Van Kampen Comstock Portfolio after May 1, 2009.

<sup>9</sup> Performance shown for the BlackRock Diversified Portfolio consists of performance for the Legg Mason Partners Managed Assets Portfolio prior to and on May 1, 2009 and for BlackRock Diversified Portfolio after May 1, 2009.

<sup>10</sup> Performance for the Davis Venture Value Portfolio - Class A consists of performance for Dreyfus VIF Appreciation Portfolio prior to and on April 28, 2008 and Davis Venture Value Portfolio - Class A after April 28, 2008.

<sup>11</sup> Performance for the T. Rowe Price Small Cap Growth Portfolio - Class B consists of performance for Dreyfus VIF Developing Leaders Portfolio prior to and on April 28, 2008 and T. Rowe Price Small Cap Growth Portfolio - Class B after April 28, 2008.

<sup>12</sup> Performance for the Bloomberg Barclay's Capital Aggregate Bond Index Portfolio consists of performance for MetLife Investment Diversified Bond Fund prior to and on November 9, 2007 and Lehman Brothers« Aggregate Bond Index Portfolio after November 9, 2007.

<sup>13</sup> Performance shown for the Dreman Small-Cap Value Portfolio - Class A consists of performance for the Style Focus Series: Small Cap Value Portfolio prior to and on April 28, 2006 and Dreman Small-Cap Value Portfolio - Class A after April 28, 2006.

<sup>14</sup> Performance shown for the Harris Oakmark International Portfolio - Class A consists of performance for the Mondrian International Stock Portfolio prior to and on April 28, 2006 and Harris Oakmark International Portfolio - Class A after April 28, 2006.

<sup>15</sup> Performance shown for the Met/AIM Small Cap Growth Portfolio - Class A consists of performance for the Style Focus Series: Small Cap Growth Portfolio prior to and on April 28, 2006 and Met/AIM Small cap Growth Portfolio - Class A after April 28, 2006.

<sup>16</sup> Performance shown for the MFS® Value Portfolio - Class A consists of performance for the MFS® Value Portfolio prior to and on April 28, 2006 and MFS® Value Portfolio - Class A after April 28, 2006.

<sup>17</sup> Performance for the BlackRock Aggressive Growth Portfolio - Class D consists of performance for the MFS® Mid Cap Growth Portfolio prior to and on April 28, 2006 and BlackRock Aggressive Growth Portfolio - Class D after April 28, 2006.

<sup>18</sup> Performance shown for the BlackRock Bond Income Portfolio - Class A consists of performance for the Travelers Quality Bond Portfolio prior to and on April 28, 2006 and BlackRock Bond Income Portfolio - Class A after April 28, 2006.

<sup>19</sup> Performance shown for the Western Asset Management U.S. Government Portfolio - Class A consists of performance for the Travelers U.S. Government Securities Portfolio prior to and on April 28, 2006 and Western Asset Management U.S. Government Portfolio - Class A after April 28, 2006.

<sup>20</sup> Performance shown for the MFS® Total Return Portfolio - Class F consists of performance for the MFS® Total Return Portfolio prior to and on April 28, 2006 and MFS® Total Return Portfolio - Class F after April 28, 2006.

<sup>21</sup> Invests in stocks of small capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers' limited product lines, markets, financial resources or management experience.

<sup>22</sup> This portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the portfolio than on a portfolio that invests across a greater number of issuers.

<sup>23</sup> Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

<sup>24</sup> Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest



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*rates or other general market conditions, or to downturns in the issuers' companies or industries.*

- <sup>25</sup> Morgan Stanley sponsors the MSCI EAFE Index, BloombergBarclays Capital sponsors the Bloomberg Barclays Capital U.S. Aggregate Bond Index, Standard & Poors sponsors the Standard & Poors 500 Composite Stock Price Index and the Standard & Poors MidCap 400 Composite Stock Index, and Frank Russell Company sponsors the Russell 2000 Index (together referred to as index sponsors). The index sponsors have no responsibility for and do not participate in the management of portfolio assets or sale of portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.
- <sup>26</sup> Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- <sup>27</sup> These funding choices are Fidelity Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. MetLife receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.
- <sup>28</sup> Brighthouse Investment Advisers, LLC is the investment adviser to the Brighthouse asset allocation portfolios and the American Funds asset allocation portfolios. The investment adviser chooses the underlying funding options for each portfolio and the proportions of each underlying funding option within each portfolio.
- <sup>29</sup> Standard and Poor's Investment Advisory Services LLC ("SPIAS") serves as consultant to Brighthouse Investment Advisers, LLC for the Brighthouse asset allocation portfolios. SPIAS does not provide advice to MetLife's underlying clients or have any discretionary authority or control with respect to purchasing or selling securities, and does not act as a "fiduciary" or "investment manager," as defined under ERISA, to any investor. SPIAS makes no warranties, express or implied, as to results to be obtained from the information provided by it, and neither SPIAS nor its affiliates endorse, sell or promote this product or make any recommendations as to the advisability of investing in it.
- <sup>30</sup> While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.
- <sup>31</sup> Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.
- <sup>32</sup> Performance for the MetLife Aggressive Strategy Portfolio consists of the performance for the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio after April 29, 2011.
- <sup>33</sup> Real estate securities and trusts involve risks including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks including currency fluctuations and political developments.
- <sup>34</sup> Effective April 29, 2013, J.P. Morgan Investment Management Inc. ("JPMIM") replaced Dreman Value Management, LLC ("Dreman"), as the subadvisor to the JPMorgan Small Cap Value, which was previously known as Dreman Small Cap Value Portfolio.
- <sup>35</sup> Effective April 29, 2013, the FI Value Leaders Portfolio merged into MFS® Value Portfolio.
- <sup>36</sup> 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.
- <sup>37</sup> The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.
- <sup>38</sup> A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).
- <sup>39</sup> Effective December 1, 2014, Delaware Investments Fund Advisers and Wells Capital Management Incorporated replaced Third Avenue Management LLC as the subadvisers to the MetLife Small Cap Value Portfolio, which was previously known as the Third Avenue Small Cap Value Portfolio.
- <sup>40</sup> Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency
- <sup>41</sup> Prior to April 29, 2022, the Brighthouse/abrdn Emerging Markets Equity Portfolio was known as the Brighthouse/Aberdeen Emerging Markets Equity Portfolio



Prospectuses for the GTS, the Brighthouse Funds Trust I, the Brighthouse Funds Trust II, the Calvert Variable Series, Inc., and the American Funds Insurance Series(R) must precede or accompany this material. You should carefully consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying portfolios. This and other information is available in the prospectus, which you should read carefully before investing. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of Metropolitan Life Insurance Company. The amounts allocated to the variable investment options are subject to market fluctuations so that, when withdrawn or annuitized it may be worth more or less than its original value. Performance current to the recent month-end may be viewed at [mlr.metlife.com](http://mlr.metlife.com). To obtain a prospectus, please refer to your enrollment materials or write to the insurance company listed below.

Investments in variable products involve risk including possible loss of principal. Some portfolios include more risk than others, such as REIT investments that can be affected by interest rate moves, economic cycles and tax and regulatory requirements. Furthermore, there are additional risks associated with investing in non-US companies, high-yield bonds, emerging markets, aggressive growth stocks, non-diversified/concentrated funds and small-, mid- and micro-cap stocks which are more fully explained in the fund prospectuses.

Standardized calculations, assume full withdrawal (surrender) of contract value at the end of the specific performance period. These standardized calculations are performed assuming that the applicable maximum surrender charge under the contract is imposed for each year that a return is calculated, even if beyond the contractual surrender charge period. Further it assumes that the surrender charge percentage is applied to the contract value, which includes both purchase payments made and any investment income in the variable funding options and interest earned on amounts allocated to the Fixed Account under the contract within this period, less any reductions for the mortality and expense risk charge, funding option administrative charge and variable funding option expenses.

Performance shown for funding options of this contract may differ from other reported performance of these funding options. These performance figures represent past performance and are not an indication of future performance. The investment return and contract value will fluctuate so that a contract would be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Gold Track Select has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. All product guarantees are based upon the financial strength and the claims-paying ability of the issuing insurance company.

A portfolio is a pooled funding vehicle established by an investment company and made available exclusively to a participating insurance company's separate account. Therefore, Since Inception reflects performance since the first date the investment company established the portfolio, regardless of whether or not the portfolio was available as a sub-account option under the insurance company's variable annuity or variable life contract. FEE WAIVER: Returns may reflect past or present fee waivers, limits or reductions negotiated by the portfolio's investment manager. Without such waivers, limits or reductions the returns would be lower. Please see the product prospectus for complete details.

The Withdrawals/Expenses amounts reflects only certain fees and expenses including administrative expenses (or account fee), optional benefit charges, withdrawal charges, and transfer fees; however, please note that not all fees and charges may apply. There are other fees, charges and expenses you pay under your variable annuity contract that, although not individually listed here, are reflected in ending values shown in this statement. All ongoing fees and expenses are detailed in your variable annuity prospectus and variable annuity contract. In general, fees consist of ongoing charges assessed against the separate account that supports your annuity (Separate Account charges), ongoing charges assessed against the assets of any fund to which you may have allocated contract value (the underlying fund expenses), charges you incur periodically or when you engage in a transaction (ex. withdrawal charge), and charges for any optional benefit you may have elected. All fees, charges and expenses paid are reflected in ending values shown in this statement, as well as any gains and losses. Please consult your product prospectus, underlying fund prospectuses, and annuity contract for details about fees and charges. You may obtain the prospectuses by going to [mlr.metlife.com](http://mlr.metlife.com) or calling us at the telephone number shown on this statement.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>2</sup>	Inception Date	Returns as of Month Ending 04/30/2024						Returns as of Quarter Ending 03/28/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
Current Fixed Rate(s)																	
GTS Fixed Account (Liquid): <sup>4</sup> 4.00%																	
Variable																	

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INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>2</sup>	Inception Date	Returns as of Month Ending 04/30/2024						Returns as of Quarter Ending 03/28/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
American Funds (R) VIS Global Gro CL 2 <sup>3</sup>	N/A	0.80 / 0.80	04-30-1997	-3.53	6.90	16.85	1.07	10.33	9.90	10.81	23.25	4.17	12.02	10.18	21.87	-25.19	15.72
American Funds (R) VIS Gro CL 2 <sup>3,21,23</sup>	N/A	0.60 / 0.60	02-08-1984	-5.15	6.58	30.57	4.31	15.85	14.50	12.36	38.36	8.12	17.79	14.98	37.65	-30.36	21.26
American Funds (R) VIS Gro-Income CL 2 <sup>3</sup>	N/A	0.54 / 0.54	02-08-1984	-3.71	6.37	23.90	7.07	10.87	10.78	10.47	31.11	10.14	12.34	11.22	25.38	-16.99	23.35
BHFT LOOMIS SAYLES GROWTH CL B 2655 <sup>3,5,21,22</sup>	N/A	0.82 / 0.81	02-12-2001	-5.61	5.82	30.61	7.39	13.61	9.95	12.11	39.19	11.45	16.14	10.43	50.83	-28.42	17.60
BHFTI Schroders Global MultiAsset B <sup>3</sup>	N/A	0.96 / 0.96	04-27-2018	-4.66	-0.20	7.31	-0.84	1.99	2.32	4.67	13.76	1.94	3.46	3.19	14.33	-20.65	10.76
ClearBridge Variable Appreciation <sup>3</sup>	N/A	0.74 / 0.74	10-16-1991	-4.28	6.30	18.40	7.03	11.37	10.77	11.05	26.91	10.53	13.35	11.29	18.99	-12.97	22.92
ClearBridge Variable Div Strategy Port I <sup>3,23,24</sup>	N/A	0.81 / 0.81	02-17-1998	-4.15	2.87	11.94	6.63	9.80	9.61	7.33	20.42	10.13	11.65	10.26	13.51	-8.65	26.04
ClearBridge Variable Large Cap Growth <sup>3,23</sup>	N/A	0.85 / 0.85	05-01-1998	-5.74	6.56	30.21	5.17	11.66	13.41	13.05	39.51	9.67	14.28	13.89	43.16	-32.65	21.21
ClearBridge Variable Small Cap Growth <sup>3,21</sup>	N/A	0.82 / 0.82	11-01-1999	-7.23	-4.76	-0.71	-9.77	3.95	7.56	2.66	4.26	-5.63	6.33	7.55	7.75	-29.27	11.94
Macquarie VIP Small Cap Value Series <sup>3,21</sup>	N/A	0.80 / 0.80	12-27-1993	-5.18	0.50	14.65	0.70	5.86	6.37	5.99	17.67	3.94	8.12	6.74	8.79	-12.61	33.61
Fidelity (R) VIP Contra - Service CL 2 <sup>3,27</sup>	N/A	0.88 / 0.88	01-03-1995	-4.18	11.78	32.48	7.96	14.22	11.78	16.65	41.33	11.92	16.11	12.19	32.32	-26.93	26.75
Fidelity (R) VIP Mid Cap - Service CL 2 <sup>3,21,27</sup>	N/A	0.88 / 0.88	12-28-1998	-5.77	5.82	17.96	3.25	8.99	7.92	12.30	24.34	6.77	11.08	8.32	14.12	-15.48	24.56
BHFT Frontier Mid Cap Growth Class D <sup>3,5,17,21</sup>	N/A	0.86 / 0.85	03-23-1998	-6.52	3.68	14.81	-3.27	6.52	8.71	10.90	20.87	1.28	8.74	9.18	17.17	-28.64	13.85
Templeton Developing Markets VIP Fund <sup>3,23,40</sup>	N/A	1.61 / 1.61	03-04-1996	-1.23	1.50	8.75	-8.28	0.92	2.17	2.76	7.84	-7.49	1.74	2.37	11.95	-22.45	-6.30
Templeton Foreign VIP Fund <sup>3,23</sup>	N/A	1.02 / 1.02	05-01-1992	-1.08	1.34	9.64	2.25	3.10	0.66	2.45	12.18	2.74	3.70	0.93	20.03	-8.16	3.54
Janus Henderson Enterprise Portfolio <sup>3</sup>	N/A	0.93 / 0.93	09-13-1993	-4.77	3.27	13.99	2.34	8.66	11.58	8.44	17.52	5.47	10.64	11.83	17.07	-16.65	15.84
BHFT JPMorgan Small Cap Value Class A <sup>3,5,13,21,34</sup>	N/A	0.84 / 0.75	05-02-2005	-5.76	-0.64	14.63	0.53	6.85	6.06	5.42	19.68	3.46	8.76	6.39	12.54	-13.73	32.22
BHFTI Loomis Sayles Growth Portfolio A <sup>3,5</sup>	N/A	0.57 / 0.56	04-25-2014	-5.67	5.91	30.83	7.62	13.85	10.21	12.28	39.57	11.74	16.43	10.98	51.15	-28.30	17.95
BHFT MetLife Mid Cap Stock Index Class G <sup>3</sup>	N/A	0.61 / 0.61	04-26-2013	-6.07	2.94	15.48	2.06	8.22	8.23	9.59	21.86	5.72	10.43	8.73	15.06	-14.02	23.27
BHFT Met Multi-Index Targeted Risk CL B <sup>3</sup>	N/A	0.68 / 0.68	04-26-2013	-5.29	-1.47	4.78	-2.49	2.02	3.37	4.04	11.82	0.28	3.58	4.00	13.14	-21.56	9.06
BHFT American Fund Balanced Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.03 / 1.03	04-24-2008	-3.30	2.20	11.32	1.07	6.06	6.09	5.69	16.38	3.24	7.18	6.47	15.79	-17.26	11.47
BHFT American Funds Growth Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.05 / 1.05	04-24-2008	-3.60	3.73	15.52	2.33	7.76	7.61	7.61	21.33	4.87	9.08	8.01	19.56	-19.01	15.21
BHFT American Fund Moderate Allocation C <sup>3,22,28,29,30,31</sup>	N/A	1.02 / 1.02	04-24-2008	-3.12	0.86	7.51	0.17	4.52	4.74	4.11	11.95	2.03	5.49	5.12	12.24	-15.14	8.98
BHFT BlackRock High Yield Class A <sup>3,24</sup>	N/A	0.76 / 0.76	05-16-1983	-0.85	0.88	8.58	1.49	3.74	3.91	1.75	10.53	2.13	4.25	4.04	12.73	-10.70	4.90
BHFT T Rowe Price Large Cap Value CL E <sup>3,36</sup>	N/A	0.74 / 0.74	04-25-2014	-5.67	5.91	30.83	7.62	13.85	10.21	12.28	39.57	11.74	16.43	10.98	51.15	-28.30	17.95
BHFT BH/Wellington Large Cap Research E <sup>3,5</sup>	N/A	0.75 / 0.70	03-23-1998	-3.76	6.92	22.21	6.03	12.00	11.43	11.09	29.06	9.39	13.73	11.87	24.76	-19.60	23.45
BHFT CBRE Global Real Estate Class A <sup>3,21,23,26,33</sup>	N/A	0.64 / 0.64	05-04-1998	-6.25	-6.92	0.75	-2.80	1.50	2.68	-0.72	8.94	1.56	2.66	3.64	12.19	-25.16	33.90
BHFT Harris Oakmark International CL A <sup>3,5,14,21,23</sup>	N/A	0.83 / 0.81	08-01-1996	-3.10	-3.09	-1.39	-2.36	2.88	2.34	0.00	3.60	-0.46	4.99	2.75	18.55	-16.29	8.01
BHFT Invesco Comstock Class B <sup>3,5,8,21</sup>	N/A	0.83 / 0.81	04-30-1999	-3.18	5.41	16.15	9.08	10.33	8.53	8.87	21.69	11.34	12.10	8.95	11.54	0.04	32.39
BHFT INVESCO Small Cap Growth Class A <sup>3,5,15,21</sup>	N/A	0.87 / 0.86	05-02-2005	-6.13	3.45	11.32	-9.78	5.04	7.61	10.20	15.04	-6.11	7.20	7.78	11.66	-35.43	6.48
Victory Sycamore Mid Cap Val Port B <sup>3,5,21</sup>	N/A	0.98 / 0.96	09-15-1999	-5.13	3.36	11.76	5.20	10.61	7.88	8.94	17.32	9.07	12.75	8.32	9.28	-3.28	31.01
BHFT Brighthouse/abrd Emerging Mkts Eq A <sup>3,5,23,41</sup>	N/A	1.01 / 0.99	12-31-1997	-0.95	0.25	3.43	-10.21	-0.26	1.24	1.21	2.23	-9.50	0.64	1.29	6.04	-26.02	-5.38



## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio <sup>2</sup>	Inception Date	Returns as of Month Ending 04/30/2024						Returns as of Quarter Ending 03/28/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
BHFT MFS Research International Class B <sup>3,5,23</sup>	N/A	1.01 / 0.95	01-02-1997	-3.24	1.38	3.29	-0.48	5.14	3.71	4.78	10.05	1.57	6.43	4.11	12.15	-18.06	11.04
BHFT INVESCO GLOBAL EQUITY CL B 2655 <sup>3,5</sup>	N/A	0.99 / 0.93	04-26-2013	-4.05	6.56	23.70	1.24	8.66	8.47	11.05	30.61	4.65	10.45	8.86	33.77	-32.25	14.78
BHFT PIMCO Inflation Protected Class A <sup>3,5,23</sup>	N/A	0.56 / 0.55	09-30-1999	-1.63	-1.46	-1.34	-2.10	1.61	1.21	0.17	0.35	-1.12	2.00	1.53	3.12	-12.13	4.98
BHFT PIMCO Total Return Class B <sup>3,5,7,23,24</sup>	N/A	0.76 / 0.72	01-02-1998	-2.42	-2.77	-0.56	-4.36	-0.75	0.56	-0.35	2.38	-3.29	-0.23	0.86	5.42	-15.07	-1.98
BHFT T Rowe Price Large Cap Value CL B <sup>3</sup>	N/A	0.84 / 0.84	12-11-1989	-3.28	4.95	13.37	4.85	8.38	8.17	8.51	20.25	7.45	10.07	8.62	8.98	-5.72	25.22
BHFT Brighthouse Small Cap Value CL B <sup>3,5,21,23,39</sup>	N/A	1.02 / 1.01	11-04-1997	-5.54	0.59	15.98	1.28	6.64	6.76	6.49	19.99	4.43	8.81	7.13	13.27	-13.61	30.98
BHFT Brighthouse Asset Allocation 100 B <sup>3,32</sup>	N/A	1.01 / 1.01	05-02-2005	-4.14	3.12	14.55	1.35	8.00	7.57	7.57	20.42	4.33	9.78	7.93	20.09	-20.63	17.42
BHFT BlackRock Bond Income - Class A <sup>3,18,24</sup>	N/A	0.35 / 0.35	08-30-1996	-2.53	-3.09	-1.90	-4.19	-0.37	0.95	-0.57	1.23	-3.11	0.16	1.30	5.20	-14.66	-1.03
BHFT Brighthouse/Wellington Balanced A <sup>3,9,23,24</sup>	N/A	0.53 / 0.53	05-16-1983	-3.33	3.12	12.96	2.26	7.44	7.52	6.67	18.26	4.73	8.71	7.93	17.40	-17.57	13.34
BHFT BlackRock Ultra-Short Term Bond A <sup>3,5</sup>	N/A	0.37 / 0.35	12-31-1987	0.38	1.48	4.65	2.05	1.32	0.74	1.09	4.58	1.89	1.28	0.70	4.42	0.84	-0.79
BHFT BH/Wellington Core Equity Opp CL A <sup>3,5,10</sup>	N/A	0.73 / 0.62	04-05-1993	-3.69	1.86	7.02	5.26	9.34	9.80	5.77	13.39	8.28	10.85	10.25	7.01	-5.65	23.68
BHFT MetLife Stock Index Class A <sup>3,5,6,25</sup>	N/A	0.27 / 0.26	09-29-1989	-4.16	5.72	21.58	7.14	12.23	11.45	10.31	28.75	10.54	14.07	12.00	25.19	-18.79	27.59
BHFT MFS Total Return Class F <sup>3,20</sup>	N/A	0.80 / 0.80	06-16-1994	-3.66	0.44	7.74	1.27	5.51	5.54	4.26	13.24	3.54	6.78	6.00	9.53	-10.36	13.31
BHFT MFS Value Class A <sup>3,5,16,35</sup>	N/A	0.72 / 0.58	07-20-1998	-3.81	4.53	12.22	4.96	8.33	8.47	8.68	18.67	7.88	10.07	8.91	7.50	-6.54	24.79
BHFT MetLife Russell 2000 Index Port A <sup>3,5,21,25</sup>	N/A	0.37 / 0.36	05-03-1993	-7.08	-2.49	12.42	-3.70	5.10	6.57	4.95	18.78	-0.61	7.37	6.94	16.10	-20.71	13.84
BHFT T Rowe Price Large Cap Growth CL B <sup>3,5</sup>	N/A	0.88 / 0.86	11-09-1998	-4.88	7.11	31.52	0.11	9.94	12.14	12.61	41.11	4.05	11.94	12.41	45.66	-41.02	19.23
BHFT T Rowe Price Small Cap Growth CL B <sup>3,11,21</sup>	N/A	0.76 / 0.76	08-31-1990	-6.37	1.96	15.14	-0.92	7.13	9.13	8.90	22.67	2.53	9.29	9.50	20.55	-22.81	10.69
BHFT Western Asset Mgmt US Government A <sup>3,5,19</sup>	N/A	0.49 / 0.48	01-24-1992	-1.75	-2.14	-0.58	-2.87	-0.33	0.44	-0.40	1.73	-2.18	0.01	0.66	4.40	-9.42	-1.96
BHFT - Western Asset Mgmt Strat Bond Opp <sup>3</sup>	N/A	- / -	04-29-2016	-2.22	-1.48	2.52	-3.05	0.62	2.06	0.76	5.73	-1.82	1.23	2.38	8.78	-17.16	2.20
BHFT MetLife Aggregate Bond Index A <sup>3,12</sup>	N/A	0.28 / 0.28	05-03-1993	-2.60	-3.56	-2.30	-4.34	-0.99	0.36	-0.99	0.77	-3.29	-0.48	0.70	4.57	-13.61	-2.51
BHFT BlackRock Capital Appreciation A <sup>3,5</sup>	N/A	0.71 / 0.65	10-31-1994	-4.90	8.09	36.05	3.63	12.70	13.64	13.66	44.92	7.96	14.82	13.93	48.72	-37.98	20.48
BHFT Brighthouse Asset Allocation 20 B <sup>3,5,31,37,38</sup>	N/A	0.89 / 0.87	05-02-2005	-2.56	-1.47	1.87	-2.24	1.52	2.12	1.12	5.04	-0.92	2.24	2.43	7.18	-13.21	3.06
BHFT Brighthouse Asset Allocation 40 B <sup>3,31</sup>	N/A	0.87 / 0.87	05-02-2005	-2.81	-0.10	4.97	-1.10	3.21	3.56	2.79	8.71	0.59	4.16	3.88	9.86	-14.35	6.78
BHFT Brighthouse Asset Allocation 60 B <sup>3,31</sup>	N/A	0.90 / 0.90	05-02-2005	-3.17	0.91	7.87	-0.13	4.92	5.04	4.22	12.21	1.97	6.15	5.35	12.91	-15.84	10.24
BHFT Brighthouse Asset Allocation 80 B <sup>3,31</sup>	N/A	0.96 / 0.96	05-02-2005	-3.70	2.06	11.32	0.62	6.54	6.42	5.98	16.46	3.22	8.06	6.76	16.60	-18.46	14.03
BHFT Jennison Growth Class A <sup>3,5</sup>	N/A	0.62 / 0.54	10-09-1986	-5.15	7.67	37.58	3.71	14.42	14.85	13.51	46.67	8.29	16.49	15.18	52.35	-39.24	16.47
BHFT MetLife MSCI EAFE Index - Class A <sup>3,23,25</sup>	N/A	0.41 / 0.41	05-03-1993	-3.17	2.35	7.48	1.85	5.21	3.49	5.71	14.02	3.93	6.45	3.98	17.22	-14.99	10.06
BHFT Neuberger Berman Genesis Class A <sup>3</sup>	N/A	0.83 / 0.83	04-26-2013	-5.94	-0.74	9.52	-0.45	7.20	8.52	5.53	13.46	2.51	9.83	8.84	14.84	-19.64	17.71
Western Asset Core Plus VIT Port CI <sup>3,5,24</sup>	N/A	0.65 / 0.54	06-16-1994	-3.11	-4.23	-2.17	-5.50	-1.07	0.10	-1.16	1.52	-4.09	-0.42	0.50	6.18	-17.73	-2.55

These investment returns and fund expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized. The figures above reflect fund performance only; any applicable plan-specific fees that might be charged to your account, such as plan administrative fees, would reduce the performance shown.

## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

Performance returns reflect deduction for fund operating expenses. For variable annuity options, returns also reflect a Variable Asset Charge of up to 0.60%. Your Plan may assess a plan administrative fee that was not deducted in the returns shown above.

Returns marked as N/A are not applicable for this time period or were not available at the time of production. Please refer to [mlr.metlife.com](http://mlr.metlife.com) for the most current return information.

Securities, when offered, are distributed through MetLife Investors Distribution Company (member FINRA).

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed, or if the investment objective has changed, please refer to the current prospectus.

Variable annuities are long-term vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Amounts withdrawn may be subject to ordinary income tax, and if taken prior to age 59+, a 10% IRS penalty tax may also apply. Withdrawals have the effect of reducing the death benefit, any living benefits and cash value. Gold Track Select variable annuity is issued by Brighthouse Life Insurance Company under policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14669 NYNON4223, L-14672 NYNON4223, L-14669 NY4223, L-14672 NY4223, L-14666OR, L-14669OR, L-14672 OR, L-14666PA, L-14669 PA, L-14672 PA, L-14666TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666WI, L-14669 WI, L-14672 WI, 11225 North Community House Road, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017. All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are affiliated companies. MetLife is a registered service mark of Metropolitan Life Insurance Company (with its affiliates, "MetLife"), and is used under license to Brighthouse Services, LLC, and its affiliates. Brighthouse Financial and MetLife are not affiliated and product guarantees are not backed by MetLife. Gold Track Select variable annuity is issued by Metropolitan Life Insurance Company (MLIC), in New York only, under policy form numbers M-14669 (4223) and M-14669 (Non-4223), New York, NY 10166. Securities are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA).

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Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios please visit [mlr.metlife.com](http://mlr.metlife.com).

A Portfolio may have a name and/or objective that is similar to that of a publicly available mutual fund that is managed by the same money manager. These Portfolios are not publicly available and will not have the same performance as those publicly available mutual funds. Different performance will result from differences in implementation of investment policies, cash flows, fees and size of the Portfolio.

Withdrawals from either the Gold Track Select Registered Fixed Account Option or the Strategic Value Annuity may be subject to market value adjustment. The market value adjustment may be higher or lower than your account value. Please see the Gold Track Select Registered Fixed Account prospectus or the Strategic Value Annuity prospectus for more information. The fixed annuity account's interest rate is net of all fees and expenses.

Expense ratios for variable annuity products are contained in the prospectus.

Returns shown are annualized only if greater than one year.

The Brighthouse Funds Trust I, Brighthouse Funds Trust II and American Funds have each adopted a distribution plan under Rule 12b-1 of the Investment Act of 1940. MetLife or MLIDC may be paid pursuant to the funds Rule 12b-1 plan.

Waiver and/or reimbursement of investment management fees and certain fund expenses may have taken place for each of these portfolios in the past. Such waivers and/or reimbursements have the effect of increasing performance results.

MetLife(R) is a trademark of Metropolitan Life Insurance Company.

Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to your annuity account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59 1/2, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to amounts rolled over from another type of qualified retirement plan or IRA. Because the purchase of a variable annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the variable annuity for its death benefit, annuity options and other non-tax related benefits. Distributions will reduce the living and death benefits and account value and may be subject to withdrawal charges.

The insurance company identified on this statement confirms the transactions shown as the issuer of the policy/contract. The insurance company is providing this confirmation on behalf of the variable product distributor, MetLife Investors Distribution Company, and your retail broker dealer, who are acting as agents for the insurance company.

**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 advisors as appropriate.**

A ticker symbol is not available for those funds that are exempt from SEC registration.

MetLife and/or its affiliates ("MetLife") receive fees for providing administrative and recordkeeping services. The fees may be deducted directly from the Participant's account, be paid for by the Employer, be paid from the Plan assets and/or paid

## New Jersey Alternate Benefit Program - 1009923-02 (Continued)

from the fees deducted from Participant account values allocated to the mutual funds available under the Plan. The fees can vary based upon the mutual funds that are available in the Plan and Plan Participants' asset allocations. Because different mutual funds pay different rates of compensation and rates of mutual fund compensation are subject to change from time to time, compensation received by MetLife varies based on the rates of compensation in effect from time to time. MetLife may receive a finder's fee from certain fund companies, which is additional compensation to MetLife. MetLife may also impose separate transactional fees for certain Participant elected transactions that will be charged directly to Plan Participants unless paid by the Employer or the Plan. MetLife may increase the annual administrative service fee charged to Participants' accounts. MetLife may also pay a portion of the fees it collects to an entity that is designated as a directed trustee or directed custodian of the Plan; or to a third party administrator, or third party investment advisor. MetLife may receive payments for administrative services provided under the third party investment advisory services. MetLife also receives compensation for administrative services on annuities that are issued by unaffiliated insurance companies. MetLife also receives fees with respect to annuities it issues, according to the terms of the annuity contracts and prospectuses, if applicable. If you would like more information on the compensation that MetLife receives, contact your Employer. MetLife may realize a profit from any of the fees described above.

<sup>2</sup> The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

<sup>3</sup> Offered through a group fixed or variable deferred annuity issued by Brighthouse Financial Life Insurance Company or, where available by Metropolitan Life Insurance Company. A ticker symbol is not available for this investment option. Additional investment-related fees and expenses will apply to the variable funding options.

<sup>4</sup> Annualized yield based on the current effective rate.

<sup>5</sup> #

<sup>6</sup> Performance for MetLife Stock Index Portfolio - Class A consists of performance for Legg Mason Partners Variable Equity Index Portfolio prior to and on May 1, 2009 and MetLife Stock Index - Class A after May 1, 2009.

<sup>7</sup> Performance shown for the PIMCO Total Return Portfolio consists of performance for the PIMCO VIT Total Return Portfolio prior to and on May 1, 2009 and for PIMCO Total Return Portfolio after May 1, 2009.

<sup>8</sup> Performance shown for the Van Kampen Comstock Portfolio consists of performance for the Van Kampen LIT Comstock Portfolio prior to and on May 1, 2009 and for Van Kampen Comstock Portfolio after May 1, 2009.

<sup>9</sup> Performance shown for the BlackRock Diversified Portfolio consists of performance for the Legg Mason Partners Managed Assets Portfolio prior to and on May 1, 2009 and for BlackRock Diversified Portfolio after May 1, 2009.

<sup>10</sup> Performance for the Davis Venture Value Portfolio - Class A consists of performance for Dreyfus VIF Appreciation Portfolio prior to and on April 28, 2008 and Davis Venture Value Portfolio - Class A after April 28, 2008.

<sup>11</sup> Performance for the T. Rowe Price Small Cap Growth Portfolio - Class B consists of performance for Dreyfus VIF Developing Leaders Portfolio prior to and on April 28, 2008 and T. Rowe Price Small Cap Growth Portfolio - Class B after April 28, 2008.

<sup>12</sup> Performance for the Bloomberg Barclay's Capital Aggregate Bond Index Portfolio consists of performance for MetLife Investment Diversified Bond Fund prior to and on November 9, 2007 and Lehman Brothers« Aggregate Bond Index Portfolio after November 9, 2007.

<sup>13</sup> Performance shown for the Dreman Small-Cap Value Portfolio - Class A consists of performance for the Style Focus Series: Small Cap Value Portfolio prior to and on April 28, 2006 and Dreman Small-Cap Value Portfolio - Class A after April 28, 2006.

<sup>14</sup> Performance shown for the Harris Oakmark International Portfolio - Class A consists of performance for the Mondrian International Stock Portfolio prior to and on April 28, 2006 and Harris Oakmark International Portfolio - Class A after April 28, 2006.

<sup>15</sup> Performance shown for the Met/AIM Small Cap Growth Portfolio - Class A consists of performance for the Style Focus Series: Small Cap Growth Portfolio prior to and on April 28, 2006 and Met/AIM Small cap Growth Portfolio - Class A after April 28, 2006.

<sup>16</sup> Performance shown for the MFS® Value Portfolio - Class A consists of performance for the MFS® Value Portfolio prior to and on April 28, 2006 and MFS® Value Portfolio - Class A after April 28, 2006.

<sup>17</sup> Performance for the BlackRock Aggressive Growth Portfolio - Class D consists of performance for the MFS® Mid Cap Growth Portfolio prior to and on April 28, 2006 and BlackRock Aggressive Growth Portfolio - Class D after April 28, 2006.

<sup>18</sup> Performance shown for the BlackRock Bond Income Portfolio - Class A consists of performance for the Travelers Quality Bond Portfolio prior to and on April 28, 2006 and BlackRock Bond Income Portfolio - Class A after April 28, 2006.

<sup>19</sup> Performance shown for the Western Asset Management U.S. Government Portfolio - Class A consists of performance for the Travelers U.S. Government Securities Portfolio prior to and on April 28, 2006 and Western Asset Management U.S. Government Portfolio - Class A after April 28, 2006.

<sup>20</sup> Performance shown for the MFS® Total Return Portfolio - Class F consists of performance for the MFS® Total Return Portfolio prior to and on April 28, 2006 and MFS® Total Return Portfolio - Class F after April 28, 2006.

<sup>21</sup> Invests in stocks of small capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers' limited product lines, markets, financial resources or management experience.

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- <sup>22</sup> This portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the portfolio than on a portfolio that invests across a greater number of issuers.
- <sup>23</sup> Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.
- <sup>24</sup> Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.
- <sup>25</sup> Morgan Stanley sponsors the MSCI EAFE Index, Bloomberg Barclays Capital sponsors the Bloomberg Barclays Capital U.S. Aggregate Bond Index, Standard & Poors sponsors the Standard & Poors 500 Composite Stock Price Index and the Standard & Poors MidCap 400 Composite Stock Index, and Frank Russell Company sponsors the Russell 2000 Index (together referred to as index sponsors). The index sponsors have no responsibility for and do not participate in the management of portfolio assets or sale of portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.
- <sup>26</sup> Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- <sup>27</sup> These funding choices are Fidelity Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. MetLife receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.
- <sup>28</sup> Brighthouse Investment Advisers, LLC is the investment adviser to the Brighthouse asset allocation portfolios and the American Funds asset allocation portfolios. The investment adviser chooses the underlying funding options for each portfolio and the proportions of each underlying funding option within each portfolio.
- <sup>29</sup> Standard and Poor's Investment Advisory Services LLC ("SPIAS") serves as consultant to Brighthouse Investment Advisers, LLC for the Brighthouse asset allocation portfolios. SPIAS does not provide advice to MetLife's underlying clients or have any discretionary authority or control with respect to purchasing or selling securities, and does not act as a "fiduciary" or "investment manager," as defined under ERISA, to any investor. SPIAS makes no warranties, express or implied, as to results to be obtained from the information provided by it, and neither SPIAS nor its affiliates endorse, sell or promote this product or make any recommendations as to the advisability of investing in it.
- <sup>30</sup> While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.
- <sup>31</sup> Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.
- <sup>32</sup> Performance for the MetLife Aggressive Strategy Portfolio consists of the performance for the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio after April 29, 2011.
- <sup>33</sup> Real estate securities and trusts involve risks including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks including currency fluctuations and political developments.
- <sup>34</sup> Effective April 29, 2013, J.P. Morgan Investment Management Inc. ("JPMIM") replaced Dreman Value Management, LLC ("Dreman"), as the subadvisor to the JPMorgan Small Cap Value, which was previously known as Dreman Small Cap Value Portfolio.
- <sup>35</sup> Effective April 29, 2013, the FI Value Leaders Portfolio merged into MFS® Value Portfolio.
- <sup>36</sup> 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.
- <sup>37</sup> The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.
- <sup>38</sup> A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).
- <sup>39</sup> Effective December 1, 2014, Delaware Investments Fund Advisers and Wells Capital Management Incorporated replaced Third Avenue Management LLC as the subadvisers to the MetLife Small Cap Value Portfolio, which was previously known as the Third Avenue Small Cap Value Portfolio.
- <sup>40</sup> Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency
- <sup>41</sup> Prior to April 29, 2022, the Brighthouse/abrdn Emerging Markets Equity Portfolio was known as the Brighthouse/Aberdeen Emerging Markets Equity Portfolio