

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at www.BrighthouseFinancial.com. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. For Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the Vintage Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the M&E risk and administrative expense charges of 1.45% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 6% and decrease over 6 years (for returns reflecting these charges, see the Standardized report pages in this document that follow this Nonstandardized report). **These figures represent past performance and are not an indication of future performance.**

Non-Standardized Performance: Without surrender charges applied as of 10/31/2019

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
American Funds® Global Growth Fund - Class 2	04/30/97	3.54%	22.92%	16.33%	12.40%	8.35%	9.26%
American Funds® Growth Fund - Class 2	02/08/84	4.37%	19.13%	11.36%	15.31%	11.21%	12.34%
American Funds® Growth-Income Fund - Class 2	02/08/84	1.78%	16.55%	9.88%	12.41%	8.41%	11.00%
BlackRock Bond Income Portfolio - Class E	06/16/94	0.12%	8.08%	9.95%	2.00%	1.85%	2.77%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	1.65%	21.91%	14.81%	17.18%	11.26%	11.98%
BlackRock Ultra-Short Term Bond Portfolio - Class E	06/16/94	0.02%	0.50%	0.59%	-0.09%	-0.62%	-1.05%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	-0.54%	22.88%	17.44%	13.82%	9.17%	10.54%
Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/98	1.68%	21.47%	11.84%	11.84%	8.84%	11.24%
ClearBridge Variable Aggressive Growth Portfolio - Class I	09/14/99	4.22%	15.70%	7.22%	8.28%	3.25%	12.49%
ClearBridge Variable Dividend Strategy Portfolio - Class I	02/17/98	0.53%	23.17%	16.50%	12.64%	8.15%	10.97%
ClearBridge Variable Large Cap Growth Portfolio - Class I++	05/01/98	1.85%	22.26%	14.78%	15.22%	11.99%	13.69%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	1.23%	19.93%	11.36%	9.48%	5.83%	9.81%
ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/97	0.31%	16.49%	5.32%	15.77%	8.25%	13.12%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	1.32%	23.31%	15.54%	13.65%	8.79%	10.70%
MetLife Stock Index Portfolio - Class B	10/16/91	1.99%	21.13%	12.07%	12.66%	8.60%	11.46%
MFS® Research International Portfolio - Class B	06/16/94	3.53%	19.76%	12.71%	8.20%	2.90%	3.50%
MFS® Total Return Portfolio - Class F	06/16/94	0.70%	14.20%	10.27%	6.23%	4.61%	6.71%
Neuberger Berman Genesis Portfolio - Class A	04/01/97	1.25%	22.52%	12.57%	12.40%	8.49%	9.75%
QS Variable Conservative Growth - Class I	02/05/97	1.26%	11.77%	7.95%	6.32%	3.84%	6.47%
QS Variable Growth - Class I	02/05/97	2.07%	14.53%	6.82%	8.69%	4.63%	8.03%
QS Variable Moderate Growth - Class I	02/05/97	1.69%	13.49%	7.51%	7.75%	4.34%	7.43%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	1.94%	19.79%	12.60%	15.61%	10.91%	13.40%
T. Rowe Price Large Cap Value Portfolio - Class E	12/03/93	0.35%	17.74%	9.21%	8.99%	6.30%	9.34%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	1.33%	22.57%	10.34%	13.55%	8.90%	14.26%

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	Year-to-Date			10 Year or Since Portfolio Inception*
				1 Year	3 Year*	5 Year*	
Western Asset Core Plus VIT Portfolio - Class I	06/16/94	0.54%	10.23%	12.50%	2.55%	1.87%	5.37%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	0.02%	10.78%	10.25%	3.52%	2.75%	4.48%

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

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

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 - Class I.

Effective April 29, 2013, MLA Mid Cap Portfolio of the Met Investors Series Trust (formerly Lazard Mid Cap Portfolio) merged into Neuberger Berman Genesis Portfolio of the Metropolitan Series Fund. For the Class A shares, values before April 29, 2013 reflect the performance of MLA Mid Cap Portfolio.

As of May 2, 2011, the following portfolio substitution took effect: Legg Mason Global Currents Variable International All Cap Opportunity Portfolio into MFS® Research International Portfolio

Performance for the MFS® Research International Portfolio consists of the performance of the Legg Mason Global Currents Variable International All Cap Opportunity Portfolio before and on April 29, 2011 and the MFS® Research International Portfolio after April 29, 2011.

As of May 2, 2011, the following portfolio merger took effect: Legg Mason ClearBridge Variable Dividend Strategy Portfolio into Legg Mason ClearBridge Variable Equity Income Builder Portfolio (now known as ClearBridge Variable Equity Income Portfolio).

Effective May 3, 2010, the following investment portfolio substitution was made: Legg Mason Partners Variable Money Market Portfolio into BlackRock Money Market Portfolio.

Performance for the BlackRock Money Market Portfolio consists of the performance for the Legg Mason Variable Money Market Portfolio before and on April 30, 2010 and the BlackRock Money Market Portfolio after April 30, 2010.

Effective May 1, 2009, the following investment portfolio substitution was made: Legg Mason Partners Variable Equity Index Portfolio into MetLife Stock Index Portfolio.

Effective May 1, 2009, the following investment portfolio mergers were made: Capital Guardian U.S. Equity Portfolio into Pioneer Fund Portfolio, and FI Large Cap Portfolio and Met/AIM Capital Appreciation Portfolio into BlackRock Legacy Large Cap Growth Portfolio (now known as BlackRock Capital Appreciation Portfolio).

Performance for the MetLife Stock Index Portfolio consists of the performance for Legg Mason Partners Variable Equity Index Portfolio before and on May 1, 2009 and the MetLife Stock Index Portfolio after May 1, 2009. Performance for the Pioneer Fund Portfolio consists of the performance for Capital Guardian U.S. Equity Portfolio before and on May 1, 2009 and the Pioneer Fund Portfolio after May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of the performance for FI Large Cap Portfolio before and on May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

Investment Performance Is Not Guaranteed.

Prospectuses for the investment portfolios are available from your financial professional or at www.BrighthouseFinancial.com. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. All product guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Vintage is a service mark of Citigroup Inc. and its affiliates.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. The Vintage variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Numbers TL-12756 and TL-12758 and is 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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Past performance does not guarantee future results.

Vintage

Average Annual Total Return as of
10/31/2019
Assuming Contract Surrender

Standardized as of 09/30/2019
Assuming Contract Surrender

Variable Funding Options	Portfolio Inception Date	Average Annual Total Return as of 10/31/2019 Assuming Contract Surrender			10 Year or Since Portfolio Inception*	Standardized as of 09/30/2019 Assuming Contract Surrender			10 Year or Since Sub-Account Inception*
		1 Year	5 Years*	10 Year or Since Portfolio Inception*		Sub-Account Inception Date	1 Year	5 Years*	
American Funds® Global Growth Fund - Class 2	04/30/97	10.40%	7.98%	9.26%	05/01/01	-3.89%	7.43%	8.65%	
American Funds® Growth Fund - Class 2	02/08/84	5.68%	10.83%	12.34%	05/01/01	-7.26%	10.25%	11.41%	
American Funds® Growth-Income Fund - Class 2	02/08/84	4.28%	8.04%	11.00%	05/01/01	-4.97%	8.09%	10.59%	
BlackRock Bond Income Portfolio - Class E	06/16/94	4.34%	1.50%	2.77%	06/28/94	3.12%	1.63%	2.81%	
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	8.95%	10.88%	11.98%	11/26/99	-4.19%	11.29%	11.49%	
BlackRock Ultra-Short Term Bond Portfolio - Class E	06/16/94	-4.54%	-0.96%	-1.05%	06/20/94	-4.54%	-0.99%	-1.07%	
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	11.45%	8.80%	10.54%	04/01/98	6.21%	9.50%	10.41%	
Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/98	6.14%	8.47%	11.24%	05/04/98	-4.59%	8.74%	10.76%	
ClearBridge Variable Aggressive Growth Portfolio - Class I	09/14/99	1.75%	2.90%	12.49%	05/01/01	-12.39%	2.27%	11.21%	
ClearBridge Variable Dividend Strategy Portfolio - Class I	02/17/98	10.56%	7.77%	10.97%	05/06/98	5.15%	8.32%	10.84%	
ClearBridge Variable Large Cap Growth Portfolio - Class I++	05/01/98	8.92%	11.60%	13.69%	05/06/98	-1.51%	11.56%	13.21%	
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	5.68%	5.46%	9.81%	05/04/98	-0.94%	5.61%	9.50%	
ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/97	-0.06%	7.88%	13.12%	05/01/01	-13.44%	8.80%	12.50%	
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	9.64%	8.41%	10.70%	02/03/05	-2.42%	8.88%	10.20%	
MetLife Stock Index Portfolio - Class B	10/16/91	6.36%	8.23%	11.46%	05/05/99	-3.00%	8.29%	11.01%	
MFS® Research International Portfolio - Class B	06/16/94	6.96%	2.54%	3.50%	06/20/94	-5.57%	1.92%	2.75%	
MFS® Total Return Portfolio - Class F	06/16/94	4.65%	4.25%	6.71%	06/20/94	-0.27%	4.40%	6.53%	
Neuberger Berman Genesis Portfolio - Class A	04/01/97	6.83%	8.11%	9.75%	05/18/98	-4.45%	8.81%	9.46%	
QS Variable Conservative Growth - Class I	02/05/97	2.45%	3.49%	6.47%	03/10/97	-3.39%	3.44%	6.21%	
QS Variable Growth - Class I	02/05/97	1.38%	4.28%	8.03%	03/10/97	-7.87%	4.10%	7.48%	
QS Variable Moderate Growth - Class I	02/05/97	2.02%	3.98%	7.43%	03/11/97	-5.65%	3.86%	7.01%	
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	6.86%	10.53%	13.40%	05/01/01	-4.52%	10.86%	13.05%	
T. Rowe Price Large Cap Value Portfolio - Class E	12/03/93	3.64%	5.93%	9.34%	05/22/98	-2.47%	6.17%	8.89%	
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	4.72%	8.53%	14.26%	05/06/98	-7.78%	9.25%	13.47%	
Western Asset Core Plus VIT Portfolio - Class I	06/16/94	6.77%	1.52%	5.37%	06/22/94	4.35%	1.36%	5.50%	
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	4.62%	2.40%	4.48%	06/21/94	2.92%	2.49%	4.67%	

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

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

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Variable annuities are long-term investments designed for retirement purposes. Variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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