

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://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. Returns for Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date have been adjusted to reflect the charges and expenses of the Brighthouse Access Select 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 1.40% and the annual Account Fee of \$30. The Brighthouse Access Select product does not impose any withdrawal charges on withdrawals. **These figures represent past performance and are not an indication of future performance. Current performance may be lower or higher than the performance figures quoted.**

Brighthouse Access Select

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*
BlackRock Bond Income Portfolio - Class A	08/30/96	0.14%	8.26%	10.17%	2.21%	2.06%	2.98%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	1.65%	21.96%	14.86%	17.24%	11.32%	12.04%
BlackRock High Yield Portfolio - Class A	08/30/96	0.28%	11.31%	7.36%	5.20%	3.70%	6.54%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	0.05%	0.66%	0.79%	0.10%	-0.46%	-0.95%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A++	12/31/97	2.78%	12.36%	16.99%	4.12%	1.08%	2.05%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	-0.54%	22.93%	17.50%	13.88%	9.23%	10.59%
Clarion Global Real Estate Portfolio - Class A	05/04/98	2.25%	23.23%	20.90%	6.61%	3.38%	6.77%
ClearBridge Aggressive Growth Portfolio - Class A	05/16/83	4.19%	15.65%	7.69%	9.75%	3.94%	8.66%
ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/99	4.23%	15.74%	7.27%	8.33%	3.30%	12.54%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	1.66%	20.96%	13.64%	13.33%	8.88%	11.14%
ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/98	1.85%	22.31%	14.83%	15.28%	12.04%	13.75%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	1.23%	19.98%	11.42%	9.53%	5.88%	9.87%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	2.95%	21.51%	12.57%	11.85%	7.38%	10.67%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	0.75%	14.22%	1.63%	7.03%	4.63%	8.65%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	1.32%	23.36%	15.59%	13.71%	8.84%	10.75%
Harris Oakmark International Portfolio - Class A	08/01/96	5.26%	16.91%	7.93%	5.60%	2.70%	6.13%
Invesco Comstock Portfolio - Class B	04/30/99	1.27%	14.61%	3.50%	8.49%	4.69%	9.30%
Invesco Global Equity Portfolio - Class B	09/13/93	4.96%	20.78%	12.01%	12.22%	6.92%	8.80%
Jennison Growth Portfolio - Class B	07/03/95	3.10%	20.43%	11.89%	17.01%	11.49%	12.84%
MetLife Stock Index Portfolio - Class B	10/16/91	1.99%	21.18%	12.13%	12.71%	8.65%	11.52%
MFS® Research International Portfolio - Class B	01/02/97	3.53%	19.81%	12.77%	8.25%	2.95%	4.30%
MFS® Total Return Portfolio - Class F	07/20/98	0.70%	14.24%	10.32%	6.28%	4.66%	6.76%
MFS® Value Portfolio - Class D	08/30/96	0.73%	20.96%	12.04%	9.77%	7.29%	9.52%
Morgan Stanley Discovery Portfolio - Class B++	09/28/00	0.04%	28.52%	16.39%	22.97%	9.81%	11.99%
Neuberger Berman Genesis Portfolio - Class A	04/01/97	1.26%	22.57%	12.63%	12.45%	8.54%	9.80%

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
PIMCO Total Return Portfolio - Class B	01/02/98	0.22%	7.71%	9.02%	2.23%	1.77%	2.38%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	1.94%	19.84%	12.65%	15.66%	10.96%	13.46%
T. Rowe Price Large Cap Value Portfolio - Class B	08/30/96	0.32%	17.71%	9.16%	8.94%	6.24%	10.07%
T. Rowe Price Large Cap Value Portfolio - Class E++	12/03/93	0.36%	17.79%	9.26%	9.05%	6.35%	9.39%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	1.33%	22.62%	10.40%	13.61%	8.96%	14.31%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A++	10/31/94	0.03%	10.83%	10.30%	3.57%	2.80%	4.53%
Western Asset Management Strategic Bond Opportunities Portfolio - Class B	10/16/91	0.03%	10.56%	10.04%	3.29%	2.54%	4.00%

\*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 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.

Prior to April 29, 2019, the Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth Portfolio.

Effective April 28, 2014, the T. Rowe Price Large Cap Value Portfolio - Class E of the Met Investors Series Trust replaced ClearBridge Variable All Cap Value Portfolio - Class I of the Legg Mason Partners Variable Equity Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Variable All Cap Value Portfolio - Class I.

Effective April 28, 2014, the ClearBridge Aggressive Growth Portfolio II of the Met Investors Series Trust merged with and into the ClearBridge Aggressive Growth Portfolio of the Met Investors Series Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Aggressive Growth Portfolio II.

Effective April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund merged into the Met/Templeton Growth Portfolio of Met Investors Series Trust (MIST) and the Met/Templeton Growth Portfolio was renamed the MIST Oppenheimer Global Equity Portfolio. Values before April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

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

As of May 2, 2011, the following portfolio substitution took effect: Legg Mason Western Asset Variable Diversified Strategic Income Portfolio into Western Asset Management Strategic Bond Opportunities Portfolio.

Performance for the Western Asset Management Strategic Bond Opportunities Portfolio consists of the performance of the Legg Mason Western Asset Variable Diversified Strategic Income Portfolio before and on April 29, 2011 and the Western Asset Management Strategic Bond Opportunities Portfolio after April 29, 2011.

On May 1, 2009, the following investment portfolio substitutions were made: PIMCO VIT Total Return Portfolio into PIMCO Total Return Portfolio, Legg Mason Partners Variable Equity Index Portfolio into MetLife Stock Index Portfolio and Van Kampen LIT Comstock Portfolio into Van Kampen Comstock Portfolio.

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

Performance for the PIMCO Total Return Portfolio consists of the performance for PIMCO VIT Total Return Portfolio before and on May 1, 2009 and the PIMCO Total Return Portfolio after May 1, 2009. Performance for the Van Kampen Comstock Portfolio consists of the performance for the Van Kampen LIT Comstock Portfolio on and before May 1, 2009 and the Van Kampen Comstock Portfolio after May 1, 2009. Performance for the MetLife Stock Index Portfolio consists of the performance for the Legg Mason Partners Variable Equity Index Portfolio on and before May 1, 2009 and the MetLife Stock Index Portfolio after May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of performance for the FI Large Cap Portfolio on and before May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009. Performance for the Pioneer Fund Portfolio consists of performance for the Capital Guardian US Equity Portfolio on and before May 1, 2009 and the Pioneer Fund 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](http://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.**

**"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 Brighthouse Access Select variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Number TL-14529 and TL-14539 and is distributed through 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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## Brighthouse Access Select

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**Past performance does not guarantee future results.**

## Brighthouse Access Select

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

Standardized as of 09/30/2019  
Assuming Contract Surrender

Variable Funding Options	Average Annual Total Return as of 10/31/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 Assuming Contract Surrender				
	Portfolio Inception Date	1 Year	5 Years*	10 Year or Since Portfolio Inception*	Sub-Account Inception Date	1 Year	5 Years*	10 Year or Since Sub-Account Inception*
BlackRock Bond Income Portfolio - Class A	08/30/96	10.17%	2.06%	2.98%	12/17/96	8.88%	2.18%	3.02%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	14.86%	11.32%	12.04%	12/17/96	1.01%	11.73%	11.55%
BlackRock High Yield Portfolio - Class A	08/30/96	7.36%	3.70%	6.54%	01/03/97	4.98%	3.84%	6.70%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	0.79%	-0.46%	-0.95%	12/18/00	0.78%	-0.50%	-0.96%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A++	12/31/97	16.99%	1.08%	2.05%	05/15/98	5.49%	0.70%	1.65%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	17.50%	9.23%	10.59%	04/01/98	11.97%	9.93%	10.47%
Clarion Global Real Estate Portfolio - Class A	05/04/98	20.90%	3.38%	6.77%	05/12/98	12.81%	4.30%	6.31%
ClearBridge Aggressive Growth Portfolio - Class A	05/16/83	7.69%	3.94%	8.66%	12/16/96	-7.31%	3.28%	7.86%
ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/99	7.27%	3.30%	12.54%	05/01/00	-7.63%	2.67%	11.26%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	13.64%	8.88%	11.14%	06/11/97	6.37%	8.96%	10.75%
ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/98	14.83%	12.04%	13.75%	05/01/01	3.84%	12.00%	13.27%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	11.42%	5.88%	9.87%	04/08/98	4.44%	6.02%	9.55%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	12.57%	7.38%	10.67%	05/01/00	-1.48%	7.19%	9.93%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	1.63%	4.63%	8.65%	12/18/00	-9.28%	4.70%	8.28%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	15.59%	8.84%	10.75%	04/30/98	2.88%	9.31%	10.26%
Harris Oakmark International Portfolio - Class A	08/01/96	7.93%	2.70%	6.13%	12/16/96	-7.78%	1.55%	5.38%
Invesco Comstock Portfolio - Class B	04/30/99	3.50%	4.69%	9.30%	09/18/00	-5.76%	4.44%	8.93%
Invesco Global Equity Portfolio - Class B	09/13/93	12.01%	6.92%	8.80%	05/01/00	-3.49%	5.92%	8.09%
Jennison Growth Portfolio - Class B	07/03/95	11.89%	11.49%	12.84%	12/18/00	-2.29%	11.32%	12.45%
MetLife Stock Index Portfolio - Class B	10/16/91	12.13%	8.65%	11.52%	05/18/99	2.27%	8.72%	11.07%
MFS® Research International Portfolio - Class B	01/02/97	12.77%	2.95%	4.30%	05/01/01	-0.45%	2.32%	3.65%
MFS® Total Return Portfolio - Class F	07/20/98	10.32%	4.66%	6.76%	05/01/00	5.15%	4.81%	6.59%
MFS® Value Portfolio - Class D	08/30/96	12.04%	7.29%	9.52%	12/16/96	5.74%	7.66%	8.89%
Morgan Stanley Discovery Portfolio - Class B++	09/28/00	16.39%	9.81%	11.99%	05/01/01	3.79%	10.61%	11.48%
Neuberger Berman Genesis Portfolio - Class A	04/01/97	12.63%	8.54%	9.80%	06/05/97	0.74%	9.24%	9.51%
PIMCO Total Return Portfolio - Class B	01/02/98	9.02%	1.77%	2.38%	05/01/01	8.15%	1.89%	2.44%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	12.65%	10.96%	13.46%	05/01/00	0.67%	11.30%	13.11%
T. Rowe Price Large Cap Value Portfolio - Class B	08/30/96	9.16%	6.24%	10.07%	01/10/97	2.74%	6.48%	9.61%
T. Rowe Price Large Cap Value Portfolio - Class E++	12/03/93	9.26%	6.35%	9.39%	05/22/98	2.83%	6.59%	8.94%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	10.40%	8.96%	14.31%	04/08/98	-2.77%	9.68%	13.53%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A++	10/31/94	10.30%	2.80%	4.53%	06/12/97	8.51%	2.89%	4.73%
Western Asset Management Strategic Bond Opportunities Portfolio - Class B	10/16/91	10.04%	2.54%	4.00%	06/12/97	8.23%	2.63%	4.13%

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