

Brighthouse Life Insurance Company

Variable Investment Options Performance Update

The following chart represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance quoted. The investment return and the cash surrender value of a policy will fluctuate so that, at the time of a withdrawal or surrender, the cash surrender value may be worth more or less than the amount originally invested. For Investment Options that invest in a Portfolio that was in existence prior to the inception of the Investment Option, the returns shown for such prior period have been adjusted to reflect the policy's guaranteed maximum M&E risk charge of 0.90% and guaranteed maximum administrative expense charge of 0.40%. The returns shown reflect these charges and the fees and expenses of the Portfolios, but do not reflect other policy charges, including the sales charge, surrender charge and cost of insurance charge. Returns would be significantly lower if these charges were taken into consideration.

Annualized Rates of Return after Deduction of Portfolio Level Expenses

Portfolio Architect Life

Investment Options	Portfolio Inception	One Month	Year to Date	1 Year	3 Years	5 Years	10 Years or Since Portfolio Inception*
BlackRock Bond Income Portfolio - Class A	08/30/96	1.79%	1.79%	9.00%	3.65%	1.97%	3.18%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	3.38%	3.38%	23.45%	20.20%	13.90%	13.04%
BlackRock High Yield Portfolio - Class A	08/30/96	-0.24%	-0.24%	8.48%	4.77%	4.41%	6.12%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	0.04%	0.04%	0.74%	0.32%	-0.25%	-0.77%
Loomis Sayles Growth Portfolio - Class A	05/16/83	0.71%	0.71%	12.82%	8.00%	5.67%	9.26%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	-0.33%	-0.33%	16.50%	13.10%	9.70%	11.09%
Harris Oakmark International Portfolio - Class A	08/01/96	-6.42%	-6.42%	5.94%	2.33%	2.59%	5.84%
MFS® Total Return Portfolio - Class F	06/16/94	-0.43%	-0.43%	12.18%	6.41%	5.47%	6.99%
MFS® Value Portfolio - Class A	07/20/98	-1.69%	-1.69%	17.17%	8.92%	8.60%	10.73%
Neuberger Berman Genesis Portfolio - Class A	04/01/97	-0.83%	-0.83%	16.59%	9.78%	9.93%	9.77%
T. Rowe Price Large Cap Value Portfolio - Class B	08/30/96	-2.92%	-2.92%	13.31%	7.74%	7.45%	10.08%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	06/16/94	1.41%	1.41%	10.96%	4.82%	3.69%	4.36%

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

A fee waiver or expense limit may be or have been in place for any of the investment options. The reduced expenses that may result from this waiver or limit may increase performance results. Please see the prospectus for more information.

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

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

Effective on or about December 16, 2019, Loomis, Sayles & Company, L.P replaced ClearBridge Investments, LLC as the subadviser to the Loomis Sayles Growth Portfolio which was previously known as the ClearBridge Aggressive Growth Portfolio.

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

Effective April 28, 2014, the 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 FI Value Leaders Portfolio of the Metropolitan Series Fund merged into the MFS® Value Portfolio of the Metropolitan Series Fund. Values before April 29, 2013 reflect the performance of FI Value Leaders Portfolio.

Effective April 29, 2013, the MLA Mid Cap Portfolio (formerly 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.

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

Prospectuses for the investment options offered under the policy are available from your financial professional. Investors should consider the investment objectives, policy features, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks, and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

Brighthouse Financial variable life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet its stated goals or objectives. The cash value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than the amount of premiums paid. Guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. Portfolio Architect Life variable insurance policies are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) and are distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277

• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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