

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. 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 Portfolio Architect II 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 1.75% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 6% and decrease over 7 years (for returns reflecting these charges, see the Standardized report pages in this document that follows this Nonstandardized report).

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.

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*
1919 Variable Socially Responsive Balanced Fund	05/01/92	1.32%	18.90%	13.79%	11.01%	6.16%	7.61%
American Funds® Global Growth Fund - Class 2	04/30/97	3.51%	22.62%	16.00%	12.07%	8.03%	8.94%
American Funds® Growth Fund - Class 2	02/08/84	4.35%	18.84%	11.03%	14.98%	10.89%	12.01%
American Funds® Growth-Income Fund - Class 2	02/08/84	1.76%	16.27%	9.56%	12.08%	8.10%	10.67%
BlackRock Bond Income Portfolio - Class A	08/30/96	0.11%	7.95%	9.80%	1.86%	1.71%	2.63%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	1.62%	21.62%	14.47%	16.84%	10.94%	11.66%
BlackRock High Yield Portfolio - Class A	08/30/96	0.25%	11.00%	7.00%	4.85%	3.34%	6.18%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	0.02%	0.38%	0.45%	-0.24%	-0.80%	-1.28%
Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/05	0.31%	8.49%	7.75%	2.69%	1.81%	3.24%
Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/05	0.75%	10.73%	8.19%	4.44%	2.76%	4.69%
Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/05	1.16%	12.99%	8.51%	6.13%	3.72%	6.07%
Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/05	1.69%	15.54%	9.00%	7.91%	4.60%	7.33%
Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/05	2.15%	17.92%	9.50%	9.25%	5.34%	8.20%
Brighthouse Small Cap Value Portfolio - Class B	04/20/82	1.32%	17.92%	6.23%	7.38%	5.17%	8.29%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B	03/04/96	2.67%	11.76%	16.23%	3.49%	0.48%	1.44%
Brighthouse/Wellington Balanced Portfolio - Class A	05/16/83	1.11%	16.06%	11.10%	7.99%	6.05%	7.98%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	-0.56%	22.58%	17.10%	13.49%	8.86%	10.22%
Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/98	1.66%	21.18%	11.52%	11.52%	8.52%	10.92%
Clarion Global Real Estate Portfolio - Class A	05/04/98	2.22%	22.88%	20.49%	6.24%	3.03%	6.40%
ClearBridge Aggressive Growth Portfolio - Class A	05/16/83	4.16%	15.32%	7.32%	9.38%	3.59%	8.29%
ClearBridge Variable Aggressive Growth Portfolio - Class I	12/03/93	4.20%	15.42%	6.91%	7.96%	2.95%	12.16%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	1.63%	20.62%	13.25%	12.94%	8.51%	10.77%
ClearBridge Variable Large Cap Growth Portfolio - Class I	04/30/02	1.83%	21.97%	14.44%	14.89%	11.66%	13.36%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	1.20%	19.64%	11.04%	9.16%	5.52%	9.50%

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/99	0.29%	16.20%	5.01%	15.44%	7.94%	12.80%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	2.92%	21.17%	12.19%	11.47%	7.01%	10.29%
Fidelity VIP Dynamic Capital Appreciation Portfolio - Service Class 2++	09/25/00	2.50%	19.86%	10.15%	12.44%	6.32%	11.76%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	0.72%	13.90%	1.29%	6.67%	4.27%	8.28%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	1.29%	23.01%	15.20%	13.32%	8.47%	10.38%
Harris Oakmark International Portfolio - Class A	08/01/96	5.23%	16.58%	7.57%	5.24%	2.35%	5.77%
Invesco Comstock Portfolio - Class B	04/30/99	1.24%	14.29%	3.15%	8.12%	4.33%	8.93%
Invesco Global Equity Portfolio - Class B	01/27/92	4.93%	20.44%	11.63%	11.84%	6.58%	8.46%
Invesco Small Cap Growth Portfolio - Class A	05/02/05	1.76%	14.75%	2.76%	10.89%	6.43%	11.72%
JPMorgan Small Cap Value Portfolio - Class A	05/02/05	2.08%	12.16%	-0.04%	4.53%	3.25%	6.90%
MetLife Stock Index Portfolio - Class B	10/16/91	1.96%	20.84%	11.75%	12.33%	8.29%	11.14%
MFS® Research International Portfolio - Class B++	01/02/97	3.50%	19.47%	12.38%	7.88%	2.60%	3.94%
MFS® Total Return Portfolio - Class F	06/16/94	0.68%	13.92%	9.95%	5.92%	4.31%	6.40%
MFS® Value Portfolio - Class A	07/20/98	0.63%	20.73%	11.79%	9.49%	7.02%	10.14%
Neuberger Berman Genesis Portfolio - Class A++	05/02/05	1.23%	22.23%	12.25%	12.07%	8.17%	9.43%
Neuberger Berman Genesis Portfolio - Class B	07/05/00	1.21%	22.03%	11.99%	11.80%	7.91%	10.80%
PIMCO Inflation Protected Bond Portfolio - Class A	09/30/99	-0.15%	5.93%	6.17%	0.56%	0.05%	1.50%
PIMCO Total Return Portfolio - Class B	01/02/98	0.19%	7.41%	8.65%	1.88%	1.42%	2.03%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	1.91%	19.50%	12.27%	15.27%	10.59%	13.07%
T. Rowe Price Large Cap Value Portfolio - Class B	11/08/96	0.30%	17.37%	8.79%	8.57%	5.88%	9.70%
T. Rowe Price Large Cap Value Portfolio - Class E++	12/03/93	0.33%	17.46%	8.89%	8.68%	5.99%	9.02%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	1.30%	22.28%	10.02%	13.22%	8.59%	13.93%
Templeton Foreign VIP Fund - Class 2	05/01/92	3.45%	5.30%	-0.26%	0.69%	-1.67%	1.54%
Victory Sycamore Mid Cap Value Portfolio - Class B	08/20/97	0.59%	20.75%	10.19%	7.87%	3.47%	8.72%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/31/94	0.00%	10.52%	9.93%	3.22%	2.45%	4.17%
Western Asset Management U.S. Government Portfolio - Class A	01/24/92	0.12%	4.42%	6.08%	0.64%	0.50%	1.02%

- Return Not Available

*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.

Effective on or about December 15, 2017, Victory Capital Management Inc. replaced Invesco Advisers, Inc. as the subadviser to the Victory Sycamore Mid Cap Value Portfolio previously known as the Invesco Mid Cap Value Portfolio.

Prior to the opening of business on November 10, 2014, the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust was reorganized into the 1919 Variable Socially Responsive Balanced Fund of the Trust for Advised Portfolios. Values before November 10, 2014 reflect the performance of the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust.

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 with and 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.

As of May 2, 2011, the following portfolio merger took effect: MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (now known as Brighthouse Asset Allocation 100 Portfolio). Performance shown for the MetLife Asset Allocation 100 Portfolio prior to May 2, 2011 is the performance of the MetLife Aggressive Allocation Portfolio.

On May 1, 2009, the following investment portfolio substitutions were made: Legg Mason Partners Variable Equity Index Portfolio into MetLife Stock Index Portfolio, PIMCO VIT Total Return Portfolio into PIMCO Total Return Portfolio and Van Kampen Life Investment Trust Comstock Portfolio into Van Kampen Comstock Portfolio (now known as Invesco 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 Legg Mason Partners Managed Assets Portfolio into BlackRock Diversified Portfolio (now known as Brighthouse/Wellington Balanced 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 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 Van Kampen Life Investment Trust Comstock Portfolio before and on May 1, 2009 and the Van Kampen Comstock 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. Performance for the BlackRock Diversified Portfolio consists of the performance for Legg Mason Partners Managed Assets Portfolio before and on May 1, 2009 and the BlackRock Diversified 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.

"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 II variable annuities are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Number TL-22386. 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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Portfolio Architect II

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. 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. Each Investment Option consists of a sub-account of the separate account supporting the contract (a "Sub-Account") that invests solely in shares of a fund portfolio (a "Portfolio"). *Standardized Performance* for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the Sub-Account inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Sub-Account inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the M&E risk and administrative expense charges of 1.75%, the contract administrative charge \$30, the Enhanced Stepped-Up Provision (E.S.P.) 0.20%, current charge (maximum of 1.00% upon reset) for GMWB II 0.50%, and the surrender charge of 6%.

Past performance does not guarantee future results.

Portfolio Architect II	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*
Variable Funding Options								
1919 Variable Socially Responsive Balanced Fund	05/01/92	6.90%	4.65%	6.86%	05/03/04	-0.94%	4.74%	6.59%
American Funds® Global Growth Fund - Class 2	04/30/97	8.97%	6.49%	8.18%	03/17/03	-5.15%	5.96%	7.58%
American Funds® Growth Fund - Class 2	02/08/84	4.31%	9.31%	11.23%	03/17/03	-8.47%	8.73%	10.31%
American Funds® Growth-Income Fund - Class 2	02/08/84	2.92%	6.56%	9.90%	03/17/03	-6.21%	6.61%	9.50%
BlackRock Bond Income Portfolio - Class A	08/30/96	3.14%	0.26%	1.91%	03/10/03	1.93%	0.39%	1.95%
BlackRock Capital Appreciation Portfolio - Class A	08/30/96	7.54%	9.36%	10.88%	03/10/03	-5.44%	9.76%	10.39%
BlackRock High Yield Portfolio - Class A	08/30/96	0.51%	1.87%	5.44%	03/10/03	-1.73%	2.01%	5.59%
BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/87	-5.64%	-2.21%	-1.97%	03/10/03	-5.65%	-2.25%	-1.99%
Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/05	1.22%	0.36%	2.52%	05/02/05	-1.46%	0.48%	2.52%
Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/05	1.63%	1.30%	3.95%	06/20/05	-2.92%	1.37%	3.84%
Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/05	1.93%	2.24%	5.33%	06/30/05	-4.55%	2.28%	5.10%
Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/05	2.39%	3.11%	6.58%	06/15/05	-6.32%	3.10%	6.23%
Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/05	2.86%	3.84%	7.44%	09/07/05	-7.84%	3.75%	6.98%
Brighthouse Small Cap Value Portfolio - Class B	04/20/82	-0.21%	3.67%	7.53%	11/17/03	-11.74%	4.34%	6.71%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B	03/04/96	9.18%	-0.95%	0.73%	05/01/03	-1.55%	-1.31%	0.34%
Brighthouse/Wellington Balanced Portfolio - Class A	05/16/83	4.37%	4.54%	7.23%	05/03/04	-2.76%	4.75%	6.96%
Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/93	10.01%	7.31%	9.45%	03/10/03	4.83%	8.00%	9.32%
Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/98	4.76%	6.98%	10.14%	03/10/03	-5.84%	7.25%	9.67%
Clarion Global Real Estate Portfolio - Class A	05/04/98	13.19%	1.57%	5.66%	03/10/03	5.60%	2.46%	5.21%
ClearBridge Aggressive Growth Portfolio - Class A	05/16/83	0.82%	2.11%	7.53%	03/10/03	-13.23%	1.46%	6.74%
ClearBridge Variable Aggressive Growth Portfolio - Class I	12/03/93	0.43%	1.48%	11.38%	03/10/03	-13.53%	0.86%	10.11%
ClearBridge Variable Appreciation Portfolio - Class I	10/16/91	6.39%	6.97%	9.99%	03/10/03	-0.42%	7.04%	9.61%
ClearBridge Variable Large Cap Growth Portfolio - Class I	04/30/02	7.51%	10.07%	12.57%	03/10/03	-2.79%	10.03%	12.10%
ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/98	4.31%	4.02%	8.73%	03/10/03	-2.23%	4.16%	8.42%
ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/99	-1.35%	6.40%	12.01%	03/10/03	-14.57%	7.31%	11.39%
Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/95	5.39%	5.49%	9.52%	03/10/03	-7.77%	5.30%	8.79%
Fidelity VIP Dynamic Capital Appreciation Portfolio - Service Class 2++	09/25/00	3.47%	4.81%	10.98%	03/10/03	-8.83%	4.81%	9.87%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/98	-4.85%	2.79%	7.53%	03/10/03	-15.07%	2.86%	7.16%
Frontier Mid Cap Growth Portfolio - Class D	03/23/98	8.22%	6.93%	9.61%	03/10/03	-3.69%	7.39%	9.12%
Harris Oakmark International Portfolio - Class A	08/01/96	1.05%	0.89%	5.04%	08/01/96	-13.66%	-0.24%	4.28%
Invesco Comstock Portfolio - Class B	04/30/99	-3.10%	2.85%	8.17%	03/10/03	-11.78%	2.60%	7.80%

Variable Funding Options	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*
Invesco Global Equity Portfolio - Class B	01/27/92	4.86%	5.07%	7.71%	01/27/92	-9.65%	4.08%	7.00%
Invesco Small Cap Growth Portfolio - Class A	05/02/05	-3.47%	4.91%	10.94%	05/02/05	-16.81%	5.39%	10.25%
JPMorgan Small Cap Value Portfolio - Class A	05/02/05	-6.10%	1.78%	6.15%	05/02/05	-16.20%	2.56%	5.60%
MetLife Stock Index Portfolio - Class B	10/16/91	4.98%	6.74%	10.36%	03/10/03	-4.26%	6.81%	9.92%
MFS® Research International Portfolio - Class B++	01/02/97	5.57%	1.14%	3.22%	03/10/03	-6.80%	0.52%	2.57%
MFS® Total Return Portfolio - Class F	06/16/94	3.29%	2.82%	5.66%	03/10/03	-1.57%	2.97%	5.48%
MFS® Value Portfolio - Class A	07/20/98	5.02%	5.50%	9.37%	05/03/04	-0.88%	5.89%	9.07%
Neuberger Berman Genesis Portfolio - Class A++	05/02/05	5.44%	6.63%	8.66%	05/02/05	-5.69%	7.32%	8.38%
Neuberger Berman Genesis Portfolio - Class B	07/05/00	5.21%	6.37%	10.03%	05/01/04	-5.89%	7.05%	9.13%
PIMCO Inflation Protected Bond Portfolio - Class A	09/30/99	-0.26%	-1.38%	0.80%	05/01/03	-1.82%	-1.20%	0.94%
PIMCO Total Return Portfolio - Class B	01/02/98	2.06%	-0.02%	1.32%	03/10/03	1.24%	0.10%	1.38%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/92	5.47%	9.01%	12.28%	03/10/03	-5.76%	9.34%	11.94%
T. Rowe Price Large Cap Value Portfolio - Class B	11/08/96	2.19%	4.37%	8.93%	03/10/03	-3.82%	4.61%	8.48%
T. Rowe Price Large Cap Value Portfolio - Class E++	12/03/93	2.29%	4.48%	8.26%	05/22/98	-3.74%	4.71%	7.81%
T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/90	3.36%	7.04%	13.13%	03/10/03	-8.98%	7.75%	12.36%
Templeton Foreign VIP Fund - Class 2	05/01/92	-6.30%	-3.07%	0.83%	03/17/03	-16.77%	-4.50%	0.17%
Victory Sycamore Mid Cap Value Portfolio - Class B	08/20/97	3.51%	2.00%	7.97%	04/27/06	-5.18%	2.43%	7.46%
Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/31/94	3.27%	1.00%	3.45%	06/12/97	1.58%	1.09%	3.64%
Western Asset Management U.S. Government Portfolio - Class A	01/24/92	-0.35%	-0.93%	0.31%	01/24/92	-0.97%	-0.90%	0.36%

- Return Not Available

*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.

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 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. Portfolio Architect II variable annuities are issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Number TL-22386. 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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