

## 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. 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 Index 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 1.60% and the annual Account Fee of \$30. These results do not reflect the withdrawal charges which begin at 6% and decrease over 8 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.**

Index Annuity

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 Ultra-Short Term Bond Portfolio - Class A	12/31/87	0.03%	0.48%	0.57%	-0.12%	-0.68%	-1.16%
MetLife MSCI EAFE® Index Portfolio - Class A	11/09/98	3.09%	15.13%	8.99%	6.48%	2.20%	3.59%
MetLife Russell 2000® Index Portfolio - Class A	08/22/97	2.62%	15.84%	3.53%	9.23%	5.70%	10.48%
MetLife Stock Index Portfolio - Class D	10/16/91	1.98%	21.11%	12.05%	12.63%	8.58%	11.44%

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

Effective May 4, 2009, the following investment portfolio substitution was made: Legg Mason Partners Variable Equity Index Portfolio was replaced by MetLife Stock Index Portfolio.

Performance for the MetLife Stock Index Portfolio consists of the performance for Legg Mason Partners Variable Equity Index Portfolio prior to May 4, 2009 and the MetLife Stock Index Portfolio on and after May 4, 2009.

Effective April 30, 2007, the following investment portfolio substitution was made: DWS Small Cap Index VIP was replaced by Russell 2000® Index Portfolio.

Performance shown for Russell 2000® Index Portfolio consists of performance for the DWS Small Cap Index VIP prior to April 30, 2007 and Russell 2000® Index Portfolio after April 30, 2007.

**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 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 its 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. Index Annuity is issued by Brighthouse Life Insurance Company 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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## Index Annuity

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## Index Annuity

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 Ultra-Short Term Bond Portfolio - Class A	12/31/87	-4.86%	-1.41%	-1.16%	10/17/97	-4.87%	-1.44%	-1.18%
MetLife MSCI EAFE® Index Portfolio - Class A	11/09/98	3.10%	1.45%	3.59%	04/27/06	-8.17%	0.73%	3.03%
MetLife Russell 2000® Index Portfolio - Class A	08/22/97	-2.06%	4.93%	10.48%	10/07/97	-15.07%	5.70%	9.42%
MetLife Stock Index Portfolio - Class D	10/16/91	6.00%	7.79%	11.44%	11/30/91	-3.32%	7.85%	10.99%

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