

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 Series S Standard Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 1.15% and the annual Account Fee of \$30†. These results do not reflect the withdrawal charges which begin at 7% 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.**

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

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date	
Risk Managed										
Global Multi-Asset	AB Global Dynamic Allocation Portfolio - Class B		1.11%	15.02%	13.21%	5.81%	4.05%	4.85%	04/29/2011	
	AQR Global Risk Balanced Portfolio - Class B		0.68%	17.09%	14.70%	5.65%	1.71%	2.62%	04/29/2011	
	BlackRock Global Tactical Strategies Portfolio - Class B		1.59%	16.45%	12.68%	6.43%	4.01%	4.38%	04/29/2011	
	Brighthouse Balanced Plus Portfolio - Class B		1.13%	17.79%	13.34%	8.25%	5.35%	6.06%	04/29/2011	
	Invesco Balanced-Risk Allocation Portfolio - Class B		1.13%	11.91%	10.31%	4.19%	3.41%	3.39%	04/30/2012	
	JPMorgan Global Active Allocation Portfolio - Class B		1.26%	12.96%	11.50%	5.92%	3.97%	5.18%	04/30/2012	
	MetLife Multi-Index Targeted Risk Portfolio - Class B		1.45%	16.96%	14.51%	7.34%	4.52%	6.28%	11/12/2012	
	PanAgora Global Diversified Risk Portfolio - Class B		-0.10%	20.92%	20.81%	6.56%	4.70%	5.01%	04/28/2014	
	Schroders Global Multi-Asset Portfolio - Class B		1.41%	17.48%	13.83%	6.13%	4.11%	5.48%	04/30/2012	
Asset Allocation										
	American Funds® Balanced Allocation Portfolio - Class C		1.67%	12.63%	9.07%	7.69%	5.14%	7.23%	04/28/2008	
	American Funds® Growth Allocation Portfolio - Class C		2.19%	14.86%	9.42%	9.52%	6.22%	8.64%	04/28/2008	
	American Funds® Moderate Allocation Portfolio - Class C		1.27%	10.88%	8.68%	5.99%	4.15%	5.87%	04/28/2008	
	Brighthouse Asset Allocation 20 Portfolio - Class B		0.36%	9.05%	8.42%	3.33%	2.45%	3.88%	05/02/2005	
	Brighthouse Asset Allocation 40 Portfolio - Class B		0.80%	11.31%	8.86%	5.09%	3.40%	5.34%	05/02/2005	
	Brighthouse Asset Allocation 60 Portfolio - Class B		1.21%	13.58%	9.18%	6.79%	4.36%	6.73%	05/02/2005	
	Brighthouse Asset Allocation 80 Portfolio - Class B		1.74%	16.14%	9.67%	8.58%	5.25%	8.00%	05/02/2005	
	Brighthouse Asset Allocation 100 Portfolio - Class B		2.21%	18.53%	10.18%	9.93%	6.00%	9.01%	11/03/2004	
	SSGA Growth and Income ETF Portfolio - Class B		1.30%	14.22%	9.75%	7.01%	4.11%	6.39%	09/30/2005	
SSGA Growth ETF Portfolio - Class B		1.84%	15.85%	9.53%	8.23%	4.70%	7.30%	09/30/2005		
Domestic Equity (Large Cap)										
	American Funds® Growth Portfolio - Class C	Growth	4.28%	19.08%	11.31%	15.33%	11.22%	12.36%	02/08/1984	
	BlackRock Capital Appreciation Portfolio - Class B	Growth	1.63%	21.95%	14.88%	17.28%	11.35%	12.07%	10/10/1995	
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B	Blend	-0.55%	22.95%	17.55%	13.91%	9.26%	10.46%	10/01/2002	
	ClearBridge Aggressive Growth Portfolio - Class B	Growth	4.14%	15.68%	7.71%	9.78%	3.97%	12.70%	02/12/2001	
	Invesco Comstock Portfolio - Class B	Value	1.30%	14.88%	3.79%	8.80%	4.98%	9.61%	04/29/2005	
	Jennison Growth Portfolio - Class B	Growth	3.13%	20.71%	12.20%	17.34%	11.80%	13.16%	05/01/2002	
	MetLife Stock Index Portfolio - Class B	Blend	2.02%	21.46%	12.45%	13.03%	8.96%	11.83%	05/01/1990	
	MFS® Value Portfolio - Class B	Value	0.69%	21.14%	12.17%	9.90%	7.42%	10.55%	07/20/1998	
	T. Rowe Price Large Cap Growth Portfolio - Class B	Growth	1.97%	20.12%	12.97%	15.99%	11.28%	13.77%	11/09/1998	
	T. Rowe Price Large Cap Value Portfolio - Class B	Value	0.35%	17.98%	9.46%	9.25%	6.54%	10.38%	12/11/1989	
	Domestic Equity (Mid Cap)									
		Brighthouse/Artisan Mid Cap Value Portfolio - Class B	Value	0.52%	16.46%	4.73%	6.46%	3.86%	8.95%	04/30/1993
Frontier Mid Cap Growth Portfolio - Class B		Growth	1.34%	23.51%	15.75%	13.85%	8.98%	11.24%	04/30/2004	
MetLife Mid Cap Stock Index Portfolio - Class G		Blend	0.98%	17.55%	7.22%	8.93%	6.54%	11.31%	07/05/2000	
T. Rowe Price Mid Cap Growth Portfolio - Class B		Growth	0.11%	22.07%	14.21%	14.81%	10.79%	13.87%	02/12/2001	
Victory Sycamore Mid Cap Value Portfolio - Class B		Value	0.64%	21.38%	10.87%	8.54%	4.12%	9.40%	08/20/1997	
Wells Capital Management Mid Cap Value Portfolio - Class B		Value	1.48%	26.07%	16.44%	8.09%	4.27%	9.83%	04/30/2004	
Domestic Equity (Small Cap)										
	Brighthouse Small Cap Value Portfolio - Class B	Value	1.37%	18.53%	6.89%	8.05%	5.82%	8.96%	05/01/2002	
	Invesco Small Cap Growth Portfolio - Class B	Growth	1.75%	15.17%	3.18%	11.30%	6.83%	12.14%	10/09/2001	
	MetLife Russell 2000® Index Portfolio - Class G	Blend	2.64%	16.04%	3.72%	9.44%	5.92%	10.70%	11/09/1998	
	Neuberger Berman Genesis Portfolio - Class B	Value	1.26%	22.66%	12.69%	12.50%	8.58%	11.49%	07/05/2000	
Global Allocation										
	BlackRock Global Allocation V.I. Fund - Class III		2.01%	12.36%	8.79%	5.22%	2.88%	4.72%	11/18/2003	
International Equity										
	Baillie Gifford International Stock Portfolio - Class B		4.69%	22.39%	15.05%	9.40%	5.63%	4.24%	05/01/1991	
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B		2.73%	12.34%	16.95%	4.13%	1.10%	2.07%	04/28/2006	

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Brighthouse/Dimensional International Small Company Portfolio - Class B			3.96%	13.31%	4.10%	4.81%	4.07%	5.70%	10/30/2008
Harris Oakmark International Portfolio - Class B			5.25%	17.00%	7.96%	5.64%	2.73%	6.17%	10/09/2001
Loomis Sayles Global Allocation Portfolio - Class B			0.50%	19.05%	14.65%	10.66%	6.79%	9.22%	04/28/2006
MetLife MSCI EAFE® Index Portfolio - Class G			3.15%	15.30%	9.18%	6.71%	2.39%	3.79%	11/09/1998
MFS® Research International Portfolio - Class B			3.55%	20.09%	13.08%	8.56%	3.24%	4.59%	02/12/2001
SSGA Emerging Markets Enhanced Index Portfolio - Class B			3.33%	-	-	-	-	-4.07%	04/29/2019
Fixed Income									
AB International Bond Portfolio - Class B		World	-0.29%	-	-	-	-	3.69%	04/29/2019
BlackRock Bond Income Portfolio - Class B		Interm.	0.13%	8.29%	10.19%	2.23%	2.09%	3.01%	08/26/1983
BlackRock High Yield Portfolio - Class B		High Yield	0.30%	11.39%	7.42%	5.16%	3.64%	6.47%	08/30/1996
BlackRock Ultra-Short Term Bond Portfolio - Class B		Ultrashort	0.04%	0.69%	0.81%	0.13%	-0.37%	-0.76%	02/12/2001
Brighthouse/Eaton Vance Floating Rate Portfolio - Class B		Bank Loan	-0.40%	4.01%	0.28%	2.23%	2.15%	2.40%	04/30/2010
Brighthouse/Franklin Low Duration Total Return Portfolio - Class B		Short	0.01%	2.98%	2.67%	0.76%	0.44%	0.39%	04/29/2011
JPMorgan Core Bond Portfolio - Class B		Interm.	0.00%	7.59%	9.91%	1.97%	1.84%	1.89%	04/30/1997
MetLife Aggregate Bond Index Portfolio - Class G		Interm.	0.18%	7.50%	9.86%	1.61%	1.54%	1.95%	11/09/1998
PIMCO Inflation Protected Bond Portfolio - Class B		Infltn Protctd	-0.20%	6.26%	6.50%	0.90%	0.41%	1.88%	05/01/2003
PIMCO Total Return Portfolio - Class B		Interm.	0.24%	7.97%	9.32%	2.52%	2.06%	2.66%	02/12/2001
Western Asset Management Government Income Portfolio - Class B		Interm. Gov.	-0.19%	7.15%	10.40%	1.28%	1.52%	1.93%	04/29/2011
Western Asset Management Strategic Bond Opportunities Portfolio - Class B		Multisector	0.05%	10.82%	10.34%	3.58%	2.83%	4.56%	10/31/1994
Western Asset Management U.S. Government Portfolio - Class B		Interm. Gov.	0.16%	4.67%	6.33%	0.88%	0.72%	1.24%	10/31/1994
Specialty									
Clarion Global Real Estate Portfolio - Class B			2.29%	23.32%	20.93%	6.66%	3.42%	6.80%	04/30/2004

- Return Not Available

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than \$50,000.

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

Certain optional benefit riders have investment allocation restrictions. Not all investment portfolios are available for all products and/or optional benefit riders. Please see the product prospectus for more information.

Prior to April 29, 2019, the Western Asset Management Government Income Portfolio was known as the Fidelity Institutional Asset Management® Government Income Portfolio.

Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets 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.

Effective December 15, 2017, Schroder Investment Management North America Inc. replaced FIAM LLC as the subadviser to the Schroders Global Multi-Asset Portfolio II which was previously known as Pyramis® Managed Risk Portfolio.

Prior to the opening of business on April 30, 2018, the Schroders Global Multi-Asset Portfolio II (formerly the Pyramis® Managed Risk Portfolio) of Brighthouse Funds Trust I merged with and into the Shroders Global Multi-Asset Portfolio of Brighthouse Funds Trust I.

Prior to the opening of business on April 30, 2018, the Allianz Global Investors Dynamic Multi-Asset Plus Portfolio of Brighthouse Funds Trust I merged with and into the JPMorgan Global Active Allocation Portfolio of Brighthouse Funds Trust I.

Prior to April 30, 2018, the Fidelity Institutional Asset Management® Government Income Portfolio of Brighthouse Funds Trust I was known as the Pyramis® Government Income Portfolio of Brighthouse Funds Trust I.

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This is past performance and is no guarantee of future results.

Investment Performance Is Not Guaranteed.

Additional prospectuses for the Series S Standard variable annuity issued by Brighthouse Life Insurance Company and 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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 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 Series S Standard variable annuity is issued by Brighthouse Financial Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-343-8496

• 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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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 Mortality & Expense and Administration Charges of 1.15%, the optional Guaranteed Lifetime Withdrawal Benefit charge of 1.35% of the Benefit Base, the Guaranteed Lifetime Withdrawal Death Benefit charge of 0.65% of the Death Benefit Base, the maximum applicable withdrawal charge of 7% and the annual Account Fee of \$30†.

Past performance does not guarantee future results.

Series S Standard		Average Annual Total Return as of 10/31/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 Assuming Contract Surrender			Portfolio Inception Date	Subaccount Inception Date
		1 Year	5 Year*	10 Year or Since Portfolio Inception*	1 Year	5 Year*	10 Year or Since Subaccount Inception*		
Asset Class	Variable Funding Options	1 Year	5 Year*	10 Year or Since Portfolio Inception*	1 Year	5 Year*	10 Year or Since Subaccount Inception*	Portfolio Inception Date	Subaccount Inception Date
Risk Managed									
Global Multi-Asset									
	AB Global Dynamic Allocation	4.21%	1.06%	2.47%	-2.78%	1.24%	2.41%	04/29/2011	05/02/2011
	AQR Global Risk Balanced	5.69%	-1.59%	-0.02%	0.37%	-1.79%	-0.11%	04/29/2011	05/02/2011
	BlackRock Global Tactical Strategies	3.68%	1.00%	1.91%	-4.11%	0.91%	1.78%	04/29/2011	05/02/2011
	Brighthouse Balanced Plus	4.33%	2.42%	3.73%	-3.46%	2.50%	3.68%	04/29/2011	05/02/2011
	Invesco Balanced-Risk Allocation	1.33%	0.38%	0.92%	-4.46%	0.43%	0.81%	04/30/2012	04/30/2012
	JPMorgan Global Active Allocation	2.51%	0.99%	2.86%	-4.42%	1.15%	2.74%	04/30/2012	04/30/2012
	MetLife Multi-Index Targeted Risk	5.50%	1.54%	3.76%	-3.44%	1.82%	3.67%	11/12/2012	11/12/2012
	PanAgora Global Diversified Risk	11.76%	1.68%	2.16%	6.23%	2.37%	2.30%	04/28/2014	04/28/2014
	Schroders Global Multi-Asset	4.82%	1.11%	3.17%	-3.38%	1.11%	3.04%	04/30/2012	04/30/2012
Asset Allocation									
	American Funds® Balanced Allocation	0.09%	2.23%	4.97%	-7.61%	2.23%	4.62%	04/28/2008	04/28/2008
	American Funds® Growth Allocation	0.44%	3.37%	6.39%	-9.35%	3.28%	5.91%	04/28/2008	04/28/2008
	American Funds® Moderate Allocation	-0.30%	1.18%	3.55%	-6.22%	1.25%	3.34%	04/28/2008	04/28/2008
	Brighthouse Asset Allocation 20	-0.55%	-0.65%	1.34%	-3.40%	-0.50%	1.36%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 40	-0.12%	0.37%	2.96%	-4.97%	0.48%	2.87%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 60	0.20%	1.40%	4.43%	-6.71%	1.48%	4.23%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 80	0.69%	2.34%	5.72%	-8.61%	2.37%	5.40%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 100	1.19%	3.13%	6.76%	-10.15%	3.06%	6.20%	11/03/2004	11/19/2004
	SSGA Growth and Income ETF	0.77%	1.12%	4.09%	-6.64%	1.26%	3.81%	09/30/2005	11/10/2008
	SSGA Growth ETF	0.55%	1.74%	5.02%	-8.91%	1.80%	4.60%	09/30/2005	11/10/2008
Domestic Equity									
(Large Cap)									
	American Funds® Growth	2.31%	8.54%	10.16%	-10.98%	7.96%	9.21%	02/08/1984	04/28/2008
	BlackRock Capital Appreciation	5.86%	8.65%	9.84%	-7.91%	-	8.40%	10/10/1995	11/19/2014
	Brighthouse/Wellington Core Equity Opportunities	8.52%	6.54%	8.24%	3.03%	7.26%	7.87%	10/01/2002	09/29/2005
	ClearBridge Aggressive Growth	-1.26%	0.91%	10.35%	-15.68%	0.33%	9.17%	02/12/2001	03/21/2001
	Invesco Comstock	-5.17%	2.07%	7.34%	-14.07%	1.80%	6.95%	04/29/2005	05/01/2005
	Jennison Growth	3.21%	9.10%	10.95%	-10.84%	8.94%	10.55%	05/01/2002	05/01/2002
	MetLife Stock Index	3.45%	6.22%	9.62%	-6.40%	6.28%	9.16%	05/01/1990	10/09/2001
	MFS® Value	3.17%	4.63%	8.34%	-3.09%	5.05%	8.03%	07/20/1998	07/11/2008
	T. Rowe Price Large Cap Growth	3.97%	8.57%	11.56%	-8.01%	8.94%	11.21%	11/09/1998	03/21/2001
	T. Rowe Price Large Cap Value	0.48%	3.71%	8.14%	-5.93%	3.96%	7.67%	12/11/1989	12/11/1989
Domestic Equity									
(Mid Cap)									
	Brighthouse/Artisan Mid Cap Value	-4.23%	0.86%	6.61%	-12.24%	0.88%	6.29%	04/30/1993	03/21/2001
	Frontier Mid Cap Growth	6.74%	6.21%	9.01%	-5.97%	6.75%	8.19%	04/30/2004	05/01/2004
	MetLife Mid Cap Stock Index	-1.74%	3.72%	9.08%	-12.78%	4.28%	8.44%	07/05/2000	05/01/2009
	T. Rowe Price Mid Cap Growth	5.20%	8.08%	11.66%	-3.42%	9.07%	11.12%	02/12/2001	03/21/2001
	Victory Sycamore Mid Cap Value	1.88%	1.06%	7.07%	-7.39%	1.60%	6.58%	08/20/1997	03/04/1998
	Wells Capital Management Mid Cap Value	7.42%	1.21%	7.48%	-2.30%	1.28%	6.85%	04/30/2004	05/01/2004
Domestic Equity									
(Small Cap)									
	Brighthouse Small Cap Value	-2.08%	2.94%	6.70%	-14.03%	3.70%	5.89%	05/01/2002	05/01/2002
	Invesco Small Cap Growth	-5.78%	4.01%	9.91%	-19.26%	4.53%	9.21%	10/09/2001	10/09/2001
	MetLife Russell 2000® Index	-5.24%	3.05%	8.45%	-18.30%	3.91%	7.38%	11/09/1998	05/01/2009
	Neuberger Berman Genesis	3.69%	5.82%	9.23%	-8.15%	6.56%	8.35%	07/05/2000	05/01/2004
Global Allocation									
	BlackRock Global Allocation V.I. Fund	-0.19%	-0.20%	2.30%	-7.36%	-	-0.54%	11/18/2003	11/17/2014
International									
Equity									
	Baillie Gifford International Stock	6.03%	2.68%	1.51%	-8.99%	2.11%	0.62%	05/01/1991	09/29/2005
	Brighthouse/Aberdeen Emerging Markets Equity	7.92%	-2.21%	-1.17%	-3.50%	-2.55%	-1.52%	04/28/2006	05/01/2006
	Brighthouse/Dimensional International Small Company	-4.86%	1.11%	3.31%	-17.75%	-0.08%	2.72%	10/30/2008	11/10/2008
	Harris Oakmark International	-1.01%	-0.36%	3.65%	-16.15%	-1.52%	2.92%	10/09/2001	10/09/2001
	Loomis Sayles Global Allocation	5.63%	3.95%	6.96%	-2.30%	4.08%	6.80%	04/28/2006	05/01/2006
	MetLife MSCI EAFE® Index	0.20%	-0.76%	1.23%	-11.54%	-1.49%	0.63%	11/09/1998	05/01/2009
	MFS® Research International	4.08%	0.10%	2.05%	-9.11%	-0.52%	1.43%	02/12/2001	03/21/2001
	SSGA Emerging Markets Enhanced Index	-	-	-11.05%	-	-	-13.76%	04/29/2019	04/29/2019
Fixed Income									
	AB International Bond	-	-	-3.58%	-	-	-3.12%	04/29/2019	04/29/2019
	BlackRock Bond Income	1.21%	-1.04%	0.38%	-0.05%	-0.88%	-0.25%	08/26/1983	04/30/2012

Asset Class	Variable Funding Options	10 Year or Since Portfolio Inception*			10 Year or Since Subaccount Inception*		Portfolio Inception Date	Subaccount Inception Date	
		1 Year	5 Year*	Inception*	1 Year	5 Year*			
	BlackRock High Yield	-1.55%	0.63%	4.15%	-3.96%	0.76%	4.31%	08/30/1996	04/28/2008
	BlackRock Ultra-Short Term Bond	-8.15%	-3.58%	-4.05%	-8.14%	-3.61%	-4.07%	02/12/2001	03/21/2001
	Brighthouse/Eaton Vance Floating Rate	-8.68%	-0.91%	-0.25%	-8.48%	-0.81%	-0.17%	04/30/2010	05/03/2010
	Brighthouse/Franklin Low Duration Total Return	-6.29%	-2.73%	-2.46%	-6.62%	-2.73%	-2.42%	04/29/2011	05/02/2011
	JPMorgan Core Bond	0.93%	-1.31%	-0.91%	0.15%	-1.12%	-0.85%	04/30/1997	04/28/2008
	MetLife Aggregate Bond Index	0.87%	-1.62%	-0.81%	-0.40%	-1.47%	-0.79%	11/09/1998	05/01/2003
	PIMCO Inflation Protected Bond	-2.46%	-2.82%	-0.92%	-4.02%	-2.59%	-0.71%	05/01/2003	05/01/2003
	PIMCO Total Return	0.34%	-1.08%	-0.07%	-0.52%	-0.93%	0.01%	02/12/2001	03/21/2001
	Western Asset Management Government Income	1.41%	-1.64%	-0.76%	0.63%	-1.36%	-0.71%	04/29/2011	05/02/2011
	Western Asset Management Strategic Bond Opportunities	1.36%	-0.24%	2.08%	-0.44%	-	-0.07%	10/31/1994	11/17/2014
	Western Asset Management U.S. Government	-2.63%	-2.46%	-1.60%	-3.28%	-2.40%	-1.54%	10/31/1994	05/01/2005
Specialty	Clarion Global Real Estate	11.88%	0.27%	4.42%	3.80%	1.36%	4.01%	04/30/2004	05/01/2004

- Return Not Available

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than \$50,000.

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

Current performance may be lower or higher than the performance quoted.

This is past performance and is no guarantee of future results.

Investment Performance Is Not Guaranteed.

Additional prospectuses for the Series S Standard variable annuity issued by Brighthouse Life Insurance Company and 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. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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 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 Series S Standard variable annuity is issued by Brighthouse Financial Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-343-8496

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