

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. Current performance may be lower or higher than the performance data quoted. For Sub-Accounts that invest in Portfolios of the underlying Trust that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the Brighthouse Simple Solutions variable annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality and Expense and Administration Charge of 1.00%, the annual Account Fee of \$30[†] and the Lifetime Withdrawal Guarantee (Single Life Version) rider charge of 1.10% of the Total Guaranteed Withdrawal Amount. These results do not reflect the withdrawal charges which begin at 7% and decrease over 6 years (for returns reflecting these charges, see page 3).

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 Simple Solutions **Non-Standardized Performance: Without surrender charges applied as of 01/31/2020**

Variable Funding Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*
American Funds® Balanced Allocation Portfolio+	04/28/08	-0.76%	-0.76%	10.44%	6.75%	5.06%	6.32%
American Funds® Moderate Allocation Portfolio+	04/28/08	-0.28%	-0.28%	8.95%	5.21%	3.78%	4.93%
BlackRock Ultra-Short Term Bond Portfolio	08/26/83	-0.05%	-0.05%	-0.40%	-0.89%	-1.51%	-2.24%
Brighthouse Asset Allocation 20 Portfolio+	05/02/05	0.82%	0.82%	7.47%	2.96%	1.54%	2.71%
Brighthouse Asset Allocation 40 Portfolio+	05/02/05	0.08%	0.08%	8.94%	4.29%	2.81%	4.26%
MetLife Aggregate Bond Index Portfolio	11/09/98	1.67%	1.67%	6.91%	1.85%	0.09%	0.75%
MetLife Mid Cap Stock Index Portfolio	07/05/00	-2.88%	-2.88%	8.40%	4.80%	5.77%	9.82%
MetLife MSCI EAFE® Index Portfolio	11/09/98	-2.98%	-2.98%	8.31%	4.61%	2.20%	2.81%
MetLife Russell 2000® Index Portfolio	11/09/98	-3.39%	-3.39%	6.65%	4.69%	5.62%	9.23%
MetLife Stock Index Portfolio	05/01/90	-0.26%	-0.26%	18.67%	11.60%	9.46%	11.05%

Index Selector® Models**							
Defensive	N/A	0.27%	0.27%	8.12%			
Moderate	N/A	-0.10%	-0.10%	9.67%			
Balanced	N/A	-0.52%	-0.52%	10.94%			

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

+ Closed to new money except for clients who purchased the contract/policy prior to a certain date.

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

**Index Selector Model returns are shown based on the weighted average return of each fund in the model with no rebalancing. Due to rebalancing your actual return will be higher or lower than the return shown. You can not invest directly in an Index Selector Model, your investment is in the underlying portfolios. See your prospectus for details.

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

Investment Performance Is Not Guaranteed.

Additional prospectuses for the Brighthouse Simple Solutions variable annuity and the investment portfolios are available from www.BrighthouseFinancial.com, or from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, 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. 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 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. Brighthouse Simple Solutions variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and are 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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Brighthouse Simple Solutions	Average Annual Total Return as of 01/31/2020 Assuming Contract Surrender				Standardized as of 12/31/2019 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								
American Funds® Balanced Allocation Portfolio+	04/28/08	3.49%	4.48%	6.32%	04/28/08	9.77%	4.53%	6.07%
American Funds® Moderate Allocation Portfolio+	04/28/08	2.09%	3.21%	4.93%	04/28/08	6.65%	3.24%	4.74%
BlackRock Ultra-Short Term Bond Portfolio**	08/26/83	-6.67%	-2.04%	-2.24%	05/01/05	-6.59%	-2.07%	-2.25%
Brighthouse Asset Allocation 20 Portfolio+	05/02/05	0.71%	0.99%	2.71%	09/29/05	2.55%	0.98%	2.66%
Brighthouse Asset Allocation 40 Portfolio+	05/02/05	2.09%	2.25%	4.26%	09/29/05	6.13%	2.22%	4.16%
MetLife Aggregate Bond Index Portfolio	11/09/98	0.18%	-0.45%	0.75%	05/01/03	-0.60%	-0.39%	0.71%
MetLife Mid Cap Stock Index Portfolio	07/05/00	1.58%	5.19%	9.82%	05/01/09	15.35%	5.52%	9.75%
MetLife MSCI EAFE® Index Portfolio	11/09/98	1.49%	1.64%	2.81%	05/01/09	11.68%	2.40%	2.61%
MetLife Russell 2000® Index Portfolio	11/09/98	-0.06%	5.04%	9.23%	05/01/09	15.04%	5.04%	9.15%
MetLife Stock Index Portfolio	05/01/90	11.20%	8.87%	11.05%	10/09/01	20.23%	8.20%	10.64%

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

+ Closed to new money except for clients who purchased the contract/policy prior to a certain date.

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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.

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