

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 figures quoted. 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 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 Series O 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 0.90%, the annual Account Fee of \$30† and the minimum sales charge of 1.25%. (Available for investments of \$1 million or greater; sales charges vary based on amount contributed up to a maximum rate of 5.00%. Deduction of sales charges at higher rates would reduce the performance shown.) These results do not reflect the withdrawal charges which are based on the Cumulative Purchase Payment amount at the time of the withdrawal (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.

Non-Standardized Performance: Without surrender charges applied

Series O

as of 06/30/2019

| Asset Class                        | Variable Funding Options  | Style  | One Month | YTD    | 1 Year  | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|------------------------------------|---|--------|-----------|--------|---------|---------|---------|---------------------------------------|--------------------------|
| <b>Risk Managed</b>                |   |        |           |        |         |         |         |                                       |                          |
| <b>Global Multi-Asset</b>          |   |        |           |        |         |         |         |                                       |                          |
|                                    | AB Global Dynamic Allocation Portfolio - Class B                      |        | 2.70%     | 10.62% | 4.45%   | 4.48%   | 3.38%   | 4.79%                                 | 04/29/2011               |
|                                    | AQR Global Risk Balanced Portfolio - Class B                          |        | 3.68%     | 12.78% | 5.73%   | 3.92%   | 0.46%   | 2.49%                                 | 04/29/2011               |
|                                    | BlackRock Global Tactical Strategies Portfolio - Class B              |        | 3.31%     | 11.96% | 4.20%   | 5.44%   | 3.38%   | 4.30%                                 | 04/29/2011               |
|                                    | BrightHouse Balanced Plus Portfolio - Class B                         |        | 4.06%     | 13.38% | 5.61%   | 7.43%   | 4.84%   | 6.06%                                 | 04/29/2011               |
|                                    | Invesco Balanced-Risk Allocation Portfolio - Class B                  |        | 1.93%     | 8.95%  | 1.72%   | 3.57%   | 2.70%   | 3.40%                                 | 04/30/2012               |
|                                    | JPMorgan Global Active Allocation Portfolio - Class B                 |        | 3.14%     | 8.66%  | 3.54%   | 4.57%   | 3.27%   | 5.10%                                 | 04/30/2012               |
|                                    | MetLife Multi-Index Targeted Risk Portfolio - Class B                 |        | 4.07%     | 11.83% | 5.26%   | 5.79%   | 3.88%   | 6.13%                                 | 11/12/2012               |
|                                    | PanAgora Global Diversified Risk Portfolio - Class B                  |        | 3.79%     | 15.64% | 8.77%   | 4.45%   | 3.79%   | 4.67%                                 | 04/28/2014               |
|                                    | Schroders Global Multi-Asset Portfolio - Class B                      |        | 3.58%     | 12.61% | 4.72%   | 4.86%   | 3.48%   | 5.36%                                 | 04/30/2012               |
| <b>Asset Allocation</b>            |   |        |           |        |         |         |         |                                       |                          |
|                                    | American Funds® Balanced Allocation Portfolio - Class C               |        | 3.40%     | 10.09% | 3.04%   | 7.66%   | 4.92%   | 8.35%                                 | 04/28/2008               |
|                                    | American Funds® Growth Allocation Portfolio - Class C                 |        | 4.50%     | 12.19% | 2.56%   | 9.74%   | 5.97%   | 9.90%                                 | 04/28/2008               |
|                                    | American Funds® Moderate Allocation Portfolio - Class C               |        | 2.46%     | 8.34%  | 3.49%   | 5.77%   | 3.99%   | 6.82%                                 | 04/28/2008               |
|                                    | BrightHouse Asset Allocation 20 Portfolio - Class B                   |        | 0.96%     | 6.35%  | 3.93%   | 2.93%   | 2.16%   | 4.76%                                 | 05/02/2005               |
|                                    | BrightHouse Asset Allocation 40 Portfolio - Class B                   |        | 2.09%     | 8.61%  | 3.66%   | 4.90%   | 3.08%   | 6.37%                                 | 05/02/2005               |
|                                    | BrightHouse Asset Allocation 60 Portfolio - Class B                   |        | 3.24%     | 10.99% | 3.22%   | 6.86%   | 4.03%   | 7.91%                                 | 05/02/2005               |
|                                    | BrightHouse Asset Allocation 80 Portfolio - Class B                   |        | 4.32%     | 13.56% | 2.60%   | 8.91%   | 4.87%   | 9.32%                                 | 05/02/2005               |
|                                    | BrightHouse Asset Allocation 100 Portfolio - Class B                  |        | 5.32%     | 15.79% | 1.76%   | 10.42%  | 5.50%   | 10.41%                                | 11/03/2004               |
|                                    | SSGA Growth and Income ETF Portfolio - Class B                        |        | 2.97%     | 10.34% | 2.99%   | 5.99%   | 3.57%   | 7.36%                                 | 09/30/2005               |
|                                    | SSGA Growth ETF Portfolio - Class B                                   |        | 3.94%     | 11.91% | 1.76%   | 7.37%   | 4.04%   | 8.45%                                 | 09/30/2005               |
| <b>Domestic Equity (Large Cap)</b> |   |        |           |        |         |         |         |                                       |                          |
|                                    | American Funds® Growth Fund - Class 2                                 | Growth | 5.11%     | 14.67% | 3.66%   | 15.86%  | 11.11%  | 13.89%                                | 02/08/1984               |
|                                    | BlackRock Capital Appreciation Portfolio - Class A                    | Growth | 5.18%     | 21.86% | 8.57%   | 19.49%  | 13.05%  | 13.96%                                | 10/10/1995               |
|                                    | BrightHouse/Wellington Core Equity Opportunities Portfolio - Class A+ | Blend  | 4.45%     | 18.90% | 16.25%  | 12.01%  | 9.79%   | 12.21%                                | 10/31/1994               |
|                                    | BrightHouse/Wellington Core Equity Opportunities Portfolio - Class E  | Blend  | 4.44%     | 18.82% | 16.08%  | 11.85%  | 9.63%   | 12.05%                                | 10/31/1994               |
|                                    | BrightHouse/Wellington Large Cap Research Portfolio - Class B         | Blend  | 5.50%     | 18.29% | 6.89%   | 12.05%  | 9.18%   | 12.58%                                | 03/23/1998               |
|                                    | ClearBridge Aggressive Growth Portfolio - Class B                     | Growth | 5.14%     | 10.89% | -3.57%  | 8.62%   | 3.64%   | 11.35%                                | 10/31/2005               |
|                                    | Invesco Comstock Portfolio - Class B                                  | Value  | 5.40%     | 12.81% | -1.54%  | 10.24%  | 4.89%   | 11.28%                                | 04/29/2005               |
|                                    | Jennison Growth Portfolio - Class B                                   | Growth | 6.37%     | 18.84% | 5.87%   | 19.53%  | 12.59%  | 14.61%                                | 05/01/2002               |
|                                    | MetLife Stock Index Portfolio - Class G                               | Blend  | 5.58%     | 16.22% | 7.48%   | 12.06%  | 8.84%   | 12.90%                                | 05/01/1990               |
|                                    | MFS® Value Portfolio - Class B  | Value  | 5.03%     | 16.46% | 8.13%   | 8.62%   | 7.20%   | 11.42%                                | 07/20/1998               |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class B                    | Growth | 4.91%     | 18.14% | 5.97%   | 18.03%  | 12.19%  | 15.18%                                | 02/12/2001               |
|                                    | T. Rowe Price Large Cap Value Portfolio - Class B                     | Value  | 4.98%     | 13.90% | 3.72%   | 9.20%   | 6.33%   | 11.51%                                | 12/11/1989               |
| <b>Domestic Equity (Mid Cap)</b>   |   |        |           |        |         |         |         |                                       |                          |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class G                       | Blend  | 6.15%     | 15.64% | -1.37%  | 8.83%   | 6.19%   | 12.83%                                | 07/05/2000               |
|                                    | Morgan Stanley Discovery Portfolio - Class B                          | Growth | 5.58%     | 41.05% | 26.08%  | 27.76%  | 12.74%  | 15.32%                                | 02/12/2001               |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class B                    | Value  | 5.71%     | 17.08% | 3.28%   | 8.38%   | 3.40%   | 10.69%                                | 08/20/1997               |
|                                    | Wells Capital Management Mid Cap Value Portfolio - Class B            | Value  | 5.20%     | 20.11% | 6.09%   | 7.20%   | 3.52%   | 10.98%                                | 04/30/2004               |
| <b>Domestic Equity (Small Cap)</b> |   |        |           |        |         |         |         |                                       |                          |
|                                    | BrightHouse Small Cap Value Portfolio - Class B                       | Value  | 5.71%     | 15.30% | -5.14%  | 8.85%   | 4.86%   | 10.18%                                | 05/01/2002               |
|                                    | Invesco Small Cap Growth Portfolio - Class B                          | Growth | 6.53%     | 18.05% | -2.25%  | 12.96%  | 7.80%   | 13.68%                                | 10/09/2001               |
|                                    | JPMorgan Small Cap Value Portfolio - Class B                          | Value  | 4.81%     | 9.40%  | -11.30% | 5.25%   | 2.58%   | 8.84%                                 | 05/02/2005               |
|                                    | Loomis Sayles Small Cap Growth Portfolio - Class B                    | Growth | 6.17%     | 19.79% | 4.14%   | 17.17%  | 9.96%   | 15.33%                                | 05/01/2001               |
|                                    | MetLife Russell 2000® Index Portfolio - Class G                       | Blend  | 5.63%     | 14.86% | -5.54%  | 10.51%  | 5.59%   | 11.96%                                | 11/09/1998               |
|                                    | Neuberger Berman Genesis Portfolio - Class B                          | Value  | 6.38%     | 20.44% | 6.88%   | 12.25%  | 7.94%   | 12.51%                                | 07/05/2000               |
|                                    | T. Rowe Price Small Cap Growth Portfolio - Class G                    | Growth | 6.76%     | 21.47% | 4.65%   | 14.16%  | 9.50%   | 16.00%                                | 03/03/1997               |
| <b>Balanced</b>                    | MFS® Total Return Portfolio - Class B                                 |        | 3.10%     | 10.79% | 6.16%   | 5.68%   | 4.62%   | 7.79%                                 | 04/30/1987               |
| <b>Global Allocation</b>           | BlackRock Global Allocation V.I. Fund - Class III                     |        | 2.69%     | 8.78%  | 1.72%   | 5.03%   | 2.09%   | 5.53%                                 | 11/18/2003               |
| <b>International Equity</b>        |   |        |           |        |         |         |         |                                       |                          |
|                                    | American Funds® Global Growth Fund - Class 2                          |        | 5.43%     | 19.20% | 4.74%   | 13.22%  | 7.99%   | 11.21%                                | 04/30/1997               |
|                                    | American Funds® Global Small Capitalization Fund - Class 2            |        | 4.33%     | 18.13% | 0.68%   | 11.40%  | 4.50%   | 9.28%                                 | 04/30/1998               |
|                                    | Baillie Gifford International Stock Portfolio - Class B               |        | 5.32%     | 18.17% | 0.80%   | 10.64%  | 4.04%   | 5.54%                                 | 05/01/1991               |

| Asset Class         | Variable Funding Options   | Style          |           |        |         |         |         | 10 Year or       | Portfolio      |
|---------------------|--|----------------|-----------|--------|---------|---------|---------|------------------|----------------|
|                     |  |                | One Month | YTD    | 1 Year  | 3 Year* | 5 Year* | Since Inception* | Inception Date |
|                     | Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B           |                | 5.58%     | 13.31% | 8.86%   | 6.60%   | 0.51%   | 4.33%            | 04/28/2006     |
|                     | Brighthouse/Artisan International Portfolio - Class B                      |                | 5.45%     | 17.82% | 6.87%   | 8.63%   | 2.10%   | 2.91%            | 04/29/2014     |
|                     | Brighthouse/Dimensional International Small Company Portfolio - Class B    |                | 3.52%     | 9.88%  | -10.44% | 5.93%   | 1.44%   | 7.44%            | 10/30/2008     |
|                     | Harris Oakmark International Portfolio - Class B                           |                | 6.47%     | 11.06% | -9.18%  | 8.86%   | 0.15%   | 7.95%            | 10/09/2001     |
|                     | Invesco Global Equity Portfolio - Class B                                  |                | 6.29%     | 19.27% | 1.24%   | 14.69%  | 6.71%   | 10.88%           | 03/03/1997     |
|                     | Loomis Sayles Global Allocation Portfolio - Class B                        |                | 4.47%     | 16.84% | 6.75%   | 11.14%  | 6.32%   | 10.70%           | 04/28/2006     |
|                     | MetLife MSCI EAFE® Index Portfolio - Class G                               |                | 4.77%     | 12.22% | -1.32%  | 6.92%   | 0.59%   | 5.31%            | 11/09/1998     |
|                     | MFS® Research International Portfolio - Class B                            |                | 4.84%     | 15.48% | 0.47%   | 8.41%   | 1.47%   | 6.05%            | 02/12/2001     |
| <b>Fixed Income</b> | BlackRock Bond Income Portfolio - Class B                                  | Interm.        | 0.13%     | 4.96%  | 5.42%   | 1.19%   | 1.81%   | 3.42%            | 08/26/1983     |
|                     | BlackRock High Yield Portfolio - Class B                                   | High Yield     | 1.01%     | 8.09%  | 4.09%   | 5.83%   | 3.04%   | 7.83%            | 08/30/1996     |
|                     | BlackRock Ultra-Short Term Bond Portfolio - Class B                        | Ultrashort     | -1.15%    | -0.65% | -0.24%  | -0.23%  | -0.50%  | -0.71%           | 02/12/2001     |
|                     | Brighthouse/Eaton Vance Floating Rate Portfolio - Class B                  | Bank Loan      | -1.26%    | 2.73%  | 0.43%   | 3.04%   | 1.98%   | 2.58%            | 04/30/2010     |
|                     | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B         | Short          | -0.98%    | 1.57%  | 1.42%   | 0.83%   | 0.35%   | 0.47%            | 04/29/2011     |
|                     | JPMorgan Core Bond Portfolio - Class B                                     | Interm.        | -0.27%    | 4.12%  | 5.32%   | 0.77%   | 1.51%   | 2.14%            | 04/30/1997     |
|                     | MetLife Aggregate Bond Index Portfolio - Class G                           | Interm.        | -0.12%    | 4.14%  | 5.09%   | 0.43%   | 1.22%   | 2.19%            | 11/09/1998     |
|                     | PIMCO Inflation Protected Bond Portfolio - Class B                         | Infltn Protctd | -0.65%    | 4.50%  | 1.97%   | 0.72%   | -0.10%  | 2.50%            | 05/01/2003     |
|                     | PIMCO Total Return Portfolio - Class B                                     | Interm.        | -0.15%    | 4.54%  | 5.38%   | 1.67%   | 1.64%   | 3.27%            | 02/12/2001     |
|                     | TCW Core Fixed Income Portfolio - Class B                                  | Interm.        | -0.30%    | 4.21%  | 5.20%   | 0.81%   | -       | 1.28%            | 05/01/2015     |
|                     | Western Asset Management Government Income Portfolio - Class B             | Interm.Gov.    | -0.56%    | 3.60%  | 4.76%   | -0.12%  | 1.30%   | 1.82%            | 04/29/2011     |
|                     | Western Asset Management Strategic Bond Opportunities Portfolio - Class A+ | Multisector    | 1.06%     | 7.90%  | 6.48%   | 4.13%   | 2.73%   | 6.20%            | 10/31/1994     |
|                     | Western Asset Management Strategic Bond Opportunities Portfolio - Class B  | Multisector    | 1.04%     | 7.79%  | 6.19%   | 3.87%   | 2.48%   | 5.94%            | 10/31/1994     |
|                     | Western Asset Management U.S. Government Portfolio - Class B               | Interm. Gov.   | -0.60%    | 2.22%  | 3.38%   | 0.10%   | 0.46%   | 1.61%            | 10/31/1994     |
| <b>Specialty</b>    | Clarion Global Real Estate Portfolio - Class B                             |                | 0.52%     | 14.52% | 6.21%   | 2.26%   | 2.39%   | 8.37%            | 04/30/2004     |
| <b>Alternative</b>  | Morgan Stanley VIF Global Infrastructure Portfolio - Class II              |                | 2.22%     | 17.65% | 10.11%  | 5.28%   | 3.05%   | 8.58%            | 06/05/2000     |

†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.

+ Closed to new investments except under dollar cost averaging and rebalancing programs in existence at the time of closing.

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

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

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

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 Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth Portfolio.

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

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.

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 the opening of business on April 30, 2018, the MFS® Value Portfolio II (formerly the BlackRock Large Cap Value Portfolio) of Brighthouse Funds Trust II merged with and into the MFS® Value Portfolio of Brighthouse Funds Trust II.

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.

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.

Effective on or about September 1, 2017, Massachusetts Financial Services Company replaced BlackRock Advisors, LLC as the subadviser to the MFS® Value Portfolio II, which was previously known as BlackRock Large Cap Value Portfolio.

On or about June 1, 2017, Wells Capital Management Incorporated replaced Goldman Sachs Asset Management, L.P. as the subadviser to the Wells Capital Management Mid Cap Value Portfolio, which was previously known as the Goldman Sachs Mid Cap Value Portfolio.

Prior to the opening of business on April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund (MSF) 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.

Effective May 2, 2011, the following portfolios merged: Legg Mason Value Equity Portfolio into Legg Mason ClearBridge Aggressive Growth Portfolio. Performance for the Legg Mason ClearBridge Aggressive Growth Portfolio consists of the performance of the Legg Mason Value Equity Portfolio before and on April 29, 2011 and the Legg Mason ClearBridge Aggressive Growth Portfolio after April 29, 2011.

Effective May 1, 2009, the following investment portfolios merged: Met/AIM Capital Appreciation Portfolio into BlackRock Legacy Large Cap Growth Portfolio (currently known as BlackRock Capital Appreciation Portfolio). Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of the performance for Met/AIM Capital Appreciation Portfolio before and on May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

**Investment Performance Is Not Guaranteed.**

**Additional prospectuses for the Series O variable annuity issued by Brighthouse Life Insurance Company and for the investment portfolios are available from your financial professional or at [www.BrighthouseFinancial.com](http://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 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. The Series O variable annuity is issued by Brighthouse 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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| <p>• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency<br/>• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value</p> |
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## Series O

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Past performance does not guarantee future results.

| Series O                               |   | Average Annual Total Return<br>as of 06/30/2019<br>Assuming Contract Surrender |         |   | Standardized as of 06/30/2019<br>Assuming Contract Surrender |         |   | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|--|---|--|---------|---|--|---------|---|--------------------------------|---------------------------------|
|  |   | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* |                                |                                 |
| Asset Class                            | Variable Funding Options                          | 1 Year   | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year   | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
| <b>Risk Managed Global Multi-Asset</b> | AB Global Dynamic Allocation                      | -6.11%   | 0.25%   | 2.50%                                       | -6.11%   | 0.25%   | 2.50%   | 04/29/2011                     | 05/02/2011                      |
|  | AQR Global Risk Balanced                          | -4.88%   | -2.81%  | 0.03%                                       | -4.88%   | -2.81%  | 0.05%   | 04/29/2011                     | 05/02/2011                      |
|  | BlackRock Global Tactical Strategies              | -6.33%   | 0.24%   | 1.96%                                       | -6.33%   | 0.24%   | 1.97%   | 04/29/2011                     | 05/02/2011                      |
|  | Brighthouse Balanced Plus                         | -4.99%   | 1.74%   | 3.77%                                       | -4.99%   | 1.74%   | 3.78%   | 04/29/2011                     | 05/02/2011                      |
|  | Invesco Balanced-Risk Allocation                  | -8.59%   | -0.45%  | 0.98%                                       | -8.59%   | -0.45%  | 0.98%   | 04/30/2012                     | 04/30/2012                      |
|  | JPMorgan Global Active Allocation                 | -6.93%   | 0.14%   | 2.72%                                       | -6.93%   | 0.14%   | 2.72%   | 04/30/2012                     | 04/30/2012                      |
|  | MetLife Multi-Index Targeted Risk                 | -5.33%   | 0.77%   | 3.47%                                       | -5.33%   | 0.77%   | 3.47%   | 11/12/2012                     | 11/12/2012                      |
|  | PanAgora Global Diversified Risk                  | -1.97%   | 0.64%   | 1.56%                                       | -1.97%   | 0.64%   | 1.56%   | 04/28/2014                     | 04/28/2014                      |
|  | Schroders Global Multi-Asset                      | -5.84%   | 0.35%   | 2.98%                                       | -5.84%   | 0.35%   | 2.98%   | 04/30/2012                     | 04/30/2012                      |
| <b>Asset Allocation</b>                | American Funds® Balanced Allocation               | -7.39%   | 1.83%   | 6.13%                                       | -7.39%   | 1.83%   | 6.13%   | 04/28/2008                     | 04/28/2008                      |
|  | American Funds® Growth Allocation                 | -7.82%   | 2.90%   | 7.68%                                       | -7.82%   | 2.90%   | 7.68%   | 04/28/2008                     | 04/28/2008                      |
|  | American Funds® Moderate Allocation               | -6.98%   | 0.88%   | 4.60%                                       | -6.98%   | 0.88%   | 4.60%   | 04/28/2008                     | 04/28/2008                      |
|  | Brighthouse Asset Allocation 20                   | -6.58%   | -1.01%  | 2.49%                                       | -6.58%   | -1.01%  | 2.49%   | 05/02/2005                     | 09/29/2005                      |
|  | Brighthouse Asset Allocation 40                   | -6.82%   | -0.06%  | 4.14%                                       | -6.82%   | -0.06%  | 4.14%   | 05/02/2005                     | 09/29/2005                      |
|  | Brighthouse Asset Allocation 60                   | -7.22%   | 0.91%   | 5.67%                                       | -7.22%   | 0.91%   | 5.67%   | 05/02/2005                     | 09/29/2005                      |
|  | Brighthouse Asset Allocation 80                   | -7.79%   | 1.77%   | 7.08%                                       | -7.79%   | 1.77%   | 7.08%   | 05/02/2005                     | 09/29/2005                      |
|  | Brighthouse Asset Allocation 100                  | -8.55%   | 2.42%   | 8.17%                                       | -8.55%   | 2.42%   | 8.17%   | 11/03/2004                     | 11/19/2004                      |
|  | SSGA Growth and Income ETF                        | -7.43%   | 0.44%   | 5.13%                                       | -7.43%   | 0.44%   | 5.13%   | 09/30/2005                     | 11/10/2008                      |
|  | SSGA Growth ETF                                   | -8.56%   | 0.92%   | 6.21%                                       | -8.56%   | 0.92%   | 6.21%   | 09/30/2005                     | 11/10/2008                      |
| <b>Domestic Equity (Large Cap)</b>     | American Funds® Growth                            | -6.82%   | 8.10%   | 11.65%                                      | -6.82%   | 8.10%   | 11.65%  | 02/08/1984                     | 05/01/2003                      |
|  | BlackRock Capital Appreciation                    | -2.16%   | 10.02%  | 11.70%                                      | -2.16%   | 10.02%  | 11.70%  | 10/10/1995                     | 01/01/2001                      |
|  | Brighthouse/Wellington Core Equity Opportunities+ | 5.20%  | 6.79%   | 10.00%                                      | 5.20%  | 6.79%   | 10.00%  | 10/31/1994                     | 03/21/2001                      |
|  | Brighthouse/Wellington Core Equity Opportunities  | 5.04%  | 6.63%   | 9.83%                                       | 5.04%  | 6.63%   | 9.83%   | 10/31/1994                     | 03/21/2001                      |
|  | Brighthouse/Wellington Large Cap Research         | -3.77%   | 6.16%   | 10.34%                                      | -3.77%   | 6.16%   | 10.34%  | 03/23/1998                     | 09/29/2005                      |
|  | ClearBridge Aggressive Growth                     | -13.40%  | 0.51%   | 9.09%                                       | -13.40%  | 0.51%   | 9.09%   | 10/31/2005                     | 10/31/2005                      |
|  | Invesco Comstock                                  | -11.55%  | 1.80%   | 9.04%                                       | -11.55%  | 1.80%   | 9.04%   | 04/29/2005                     | 05/01/2005                      |
|  | Jennison Growth                                   | -4.74%   | 9.56%   | 12.36%                                      | -4.74%   | 9.56%   | 12.36%  | 05/01/2002                     | 05/01/2002                      |
|  | MetLife Stock Index                               | -3.20%   | 5.83%   | 10.68%                                      | -3.20%   | 5.83%   | 10.68%  | 05/01/1990                     | 10/09/2001                      |
|  | MFS® Value  | -2.58%   | 4.18%   | 9.21%                                       | -2.58%   | 4.18%   | 9.21%   | 07/20/1998                     | 07/11/2008                      |
|  | T. Rowe Price Large Cap Growth                    | -4.65%   | 9.17%   | 12.93%                                      | -4.65%   | 9.17%   | 12.93%  | 02/12/2001                     | 03/21/2001                      |
|  | T. Rowe Price Large Cap Value                     | -6.77%   | 3.28%   | 9.28%                                       | -6.77%   | 3.28%   | 9.28%   | 12/11/1989                     | 12/11/1989                      |
| <b>Domestic Equity (Mid Cap)</b>       | MetLife Mid Cap Stock Index                       | -11.40%  | 3.15%   | 10.59%                                      | -11.40%  | 3.15%   | 10.59%  | 07/05/2000                     | 05/01/2009                      |
|  | Morgan Stanley Discovery                          | 14.61%   | 9.62%   | 12.98%                                      | 14.61%   | 9.62%   | 12.98%  | 02/12/2001                     | 09/29/2005                      |
|  | Victory Sycamore Mid Cap Value                    | -7.17%   | 0.24%   | 8.40%                                       | -7.17%   | 0.24%   | 8.40%   | 08/20/1997                     | 08/20/1997                      |
|  | Wells Capital Management Mid Cap Value            | -4.54%   | 0.37%   | 8.70%                                       | -4.54%   | 0.37%   | 8.70%   | 04/30/2004                     | 05/01/2004                      |
| <b>Domestic Equity (Small Cap)</b>     | Brighthouse Small Cap Value                       | -14.83%  | 1.78%   | 7.94%                                       | -14.83%  | 1.78%   | 7.94%   | 05/01/2002                     | 05/01/2002                      |
|  | Invesco Small Cap Growth                          | -12.20%  | 4.73%   | 11.41%                                      | -12.20%  | 4.73%   | 11.41%  | 10/09/2001                     | 10/09/2001                      |
|  | JPMorgan Small Cap Value                          | -20.44%  | -0.53%  | 6.59%                                       | -20.44%  | -0.53%  | 6.59%   | 05/02/2005                     | 07/11/2008                      |
|  | Loomis Sayles Small Cap Growth                    | -6.39%   | 6.90%   | 13.05%                                      | -6.39%   | 6.90%   | 9.92%   | 05/01/2001                     | 04/30/2012                      |
|  | MetLife Russell 2000® Index                       | -15.20%  | 2.53%   | 9.72%                                       | -15.20%  | 2.53%   | 9.72%   | 11/09/1998                     | 05/01/2009                      |
|  | Neuberger Berman Genesis                          | -3.77%   | 4.90%   | 10.27%                                      | -3.77%   | 4.90%   | 10.27%  | 07/05/2000                     | 05/01/2004                      |
|  | T. Rowe Price Small Cap Growth                    | -5.91%   | 6.46%   | 13.73%                                      | -5.91%   | -       | 6.99%   | 03/03/1997                     | 11/17/2014                      |
| <b>Balanced</b>                        | MFS® Total Return                                 | -4.47%   | 1.54%   | 5.58%                                       | -4.47%   | 1.54%   | 5.58%   | 04/30/1987                     | 07/11/2008                      |
| <b>Global Allocation</b>               | BlackRock Global Allocation V.I. Fund             | -8.59%   | -1.09%  | 3.27%                                       | -8.59%   | -       | -0.64%  | 11/18/2003                     | 11/17/2014                      |
| <b>International Equity</b>            | American Funds® Global Growth                     | -5.82%   | 4.95%   | 8.97%                                       | -5.82%   | 4.95%   | 8.97%   | 04/30/1997                     | 09/29/2005                      |
|  | American Funds® Global Small Capitalization       | -9.53%   | 1.33%   | 6.97%                                       | -9.53%   | 1.33%   | 6.97%   | 04/30/1998                     | 05/01/2003                      |
|  | Baillie Gifford International Stock               | -9.42%   | 0.89%   | 3.15%                                       | -9.42%   | 0.89%   | 3.15%   | 05/01/1991                     | 09/29/2005                      |

## Series O

Average Annual Total Return  
as of 06/30/2019  
Assuming Contract Surrender

Standardized as of 06/30/2019  
Assuming Contract Surrender

| Asset Class   | Variable Funding Options                               | 10 Year or<br>Since Portfolio<br>Inception* |         |          | 10 Year or<br>Since<br>Subaccount<br>Inception* |         |          | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|---|--|---|---------|----------|---|---------|----------|--------------------------------|---------------------------------|
|   |  | 1 Year                                      | 5 Year* | 10 Year* | 1 Year  | 5 Year* | 10 Year* |                                |                                 |
| Brighthouse/Aberdeen Emerging Markets Equity        |  | -1.88%                                      | -2.78%  | 1.68%    | -1.88%  | -2.78%  | 1.68%    | 04/28/2006                     | 05/01/2006                      |
|   | Brighthouse/Artisan International                      | -3.78%                                      | -1.16%  | -0.27%   | -3.78%  | -       | -0.28%   | 04/29/2014                     | 11/17/2014                      |
| Brighthouse/Dimensional International Small Company |  | -19.65%                                     | -1.72%  | 5.13%    | -19.65%   | -1.72%  | 5.13%    | 10/30/2008                     | 11/10/2008                      |
|   | Harris Oakmark International                           | -18.51%                                     | -3.06%  | 5.63%    | -18.51%   | -3.06%  | 5.63%    | 10/09/2001                     | 10/09/2001                      |
| Loomis Sayles Global Allocation                     | Invesco Global Equity                                  | -9.03%                                      | 3.62%   | 8.62%    | -9.03%  | 3.62%   | 8.62%    | 03/03/1997                     | 09/29/2005                      |
|   | MetLife MSCI EAFE® Index                               | -3.90%                                      | 3.25%   | 8.45%    | -3.90%  | 3.25%   | 8.45%    | 04/28/2006                     | 05/01/2006                      |
| MFS® Research International                         |  | -11.35%                                     | -2.65%  | 2.97%    | -11.35%   | -2.65%  | 2.97%    | 11/09/1998                     | 05/01/2009                      |
|   |  | -9.73%                                      | -1.77%  | 3.69%    | -9.73%  | -1.77%  | 3.69%    | 02/12/2001                     | 03/21/2001                      |
| <b>Fixed Income</b>                                 | BlackRock Bond Income                                  | -5.17%                                      | -1.35%  | 1.11%    | -5.17%  | -1.35%  | -0.27%   | 08/26/1983                     | 04/30/2012                      |
|   | BlackRock High Yield                                   | -6.43%                                      | -0.13%  | 5.59%    | -6.43%  | -0.13%  | 5.59%    | 08/30/1996                     | 04/28/2008                      |
|   | BlackRock Ultra-Short Term Bond                        | -10.37%                                     | -3.68%  | -3.36%   | -10.37%   | -3.68%  | -3.36%   | 02/12/2001                     | 03/21/2001                      |
|   | Brighthouse/Eaton Vance Floating Rate                  | -9.76%                                      | -1.18%  | 0.22%    | -9.76%  | -1.18%  | 0.23%    | 04/30/2010                     | 05/03/2010                      |
|   | Brighthouse/Franklin Low Duration Total Return         | -8.86%                                      | -2.83%  | -2.05%   | -8.86%  | -2.83%  | -2.03%   | 04/29/2011                     | 05/02/2011                      |
|   | JPMorgan Core Bond                                     | -5.27%                                      | -1.66%  | 0.08%    | -5.27%  | -1.66%  | 0.08%    | 04/30/1997                     | 04/28/2008                      |
|   | MetLife Aggregate Bond Index                           | -5.49%                                      | -1.95%  | -0.19%   | -5.49%  | -1.95%  | -0.19%   | 11/09/1998                     | 05/01/2003                      |
|   | PIMCO Inflation Protected Bond                         | -8.36%                                      | -3.31%  | 0.12%    | -8.36%  | -3.31%  | 0.12%    | 05/01/2003                     | 05/01/2003                      |
|   | PIMCO Total Return                                     | -5.22%                                      | -1.53%  | 0.92%    | -5.22%  | -1.53%  | 0.92%    | 02/12/2001                     | 03/21/2001                      |
|   | TCW Core Fixed Income                                  | -5.38%                                      | -       | -2.14%   | -5.38%  | -       | -2.12%   | 05/01/2015                     | 05/04/2015                      |
|   | Western Asset Management Government Income             | -5.81%                                      | -1.86%  | -0.63%   | -5.81%  | -1.86%  | -0.63%   | 04/29/2011                     | 05/02/2011                      |
|   | Western Asset Management Strategic Bond Opportunities+ | -4.16%                                      | -0.44%  | 3.96%    | -4.16%  | -       | -0.25%   | 10/31/1994                     | 11/17/2014                      |
|   | Western Asset Management Strategic Bond Opportunities  | -4.44%                                      | -0.70%  | 3.69%    | -4.44%  | -       | -0.49%   | 10/31/1994                     | 11/17/2014                      |
|   | Western Asset Management U.S. Government               | -7.08%                                      | -2.71%  | -0.82%   | -7.08%  | -2.71%  | -0.82%   | 10/31/1994                     | 05/01/2005                      |
|   | <b>Specialty</b>                                       | Clarion Global Real Estate                  | -4.42%  | -0.79%   | 6.10%   | -4.42%  | -0.79%   | 6.10%                          | 04/30/2004                      |
| <b>Alternative</b>                                  | Morgan Stanley VIF Global Infrastructure               | -0.69%                                      | -0.14%  | 6.31%    | -0.69%  | -       | 0.06%    | 06/05/2000                     | 11/17/2014                      |

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

†† Withdrawal charge schedules are based on the Cumulative Purchase Payment amount. Please see the prospectus for the withdrawal schedules.

\*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.

**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 O variable annuity issued by a Brighthouse Life Insurance Company and for the investment portfolios are available from your financial professional or at [www.BrighthouseFinancial.com](http://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 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. The Series O variable annuity is issued by Brighthouse 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).

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