

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](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 Class B 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 1.30% 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.**

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

Class B		Non-Standardized Performance: Without surrender charges applied as of 01/31/2020						10 Year or Since Portfolio Inception*	Portfolio Inception Date
Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*		
<b>Risk Managed</b>									
<b>Global Multi-Asset</b>									
	AB Global Dynamic Allocation Portfolio - Class B		0.90%	0.90%	12.48%	6.09%	3.83%	4.80%	04/29/2011
	AQR Global Risk Balanced Portfolio - Class B		-0.22%	-0.22%	12.12%	5.69%	2.15%	2.48%	04/29/2011
	BlackRock Global Tactical Strategies Portfolio - Class B		0.16%	0.16%	13.44%	6.55%	4.16%	4.36%	04/29/2011
	Brighthouse Balanced Plus Portfolio - Class B		1.13%	1.13%	17.30%	8.92%	5.92%	6.27%	04/29/2011
	Invesco Balanced-Risk Allocation Portfolio - Class B		-1.60%	-1.60%	7.76%	3.60%	2.75%	3.12%	04/30/2012
	JPMorgan Global Active Allocation Portfolio - Class B		0.78%	0.78%	12.84%	6.51%	4.05%	5.23%	04/30/2012
	MetLife Multi-Index Targeted Risk Portfolio - Class B		0.78%	0.78%	16.33%	7.58%	4.69%	6.39%	11/12/2012
	PanAgora Global Diversified Risk Portfolio - Class B		1.33%	1.33%	14.85%	7.10%	4.13%	4.79%	04/28/2014
	Schroders Global Multi-Asset Portfolio - Class B		1.10%	1.10%	15.44%	6.60%	4.06%	5.55%	04/30/2012
<b>Asset Allocation</b>									
	Brighthouse Asset Allocation 20 Portfolio - Class B		0.88%	0.88%	8.29%	3.83%	2.50%	3.68%	05/02/2005
	Brighthouse Asset Allocation 40 Portfolio - Class B		0.15%	0.15%	9.76%	5.16%	3.73%	4.96%	11/03/2004
	Brighthouse Asset Allocation 60 Portfolio - Class B		-0.44%	-0.44%	11.02%	6.52%	4.98%	6.84%	11/03/2004
	Brighthouse Asset Allocation 80 Portfolio - Class B		-1.01%	-1.01%	12.48%	7.99%	6.20%	8.20%	11/03/2004
	Brighthouse Asset Allocation 100 Portfolio - Class B		-1.45%	-1.45%	13.81%	9.04%	7.16%	9.00%	11/03/2004
	SSGA Growth and Income ETF Portfolio - Class B		-0.78%	-0.78%	10.41%	6.74%	4.46%	6.23%	09/30/2005
	SSGA Growth ETF Portfolio - Class B		-1.52%	-1.52%	10.89%	7.47%	5.26%	7.15%	09/30/2005
<b>Domestic Equity (Large Cap)</b>									
	American Funds® Growth Fund - Class 2	Growth	2.27%	2.27%	20.82%	16.39%	13.78%	13.19%	02/08/1984
	BlackRock Capital Appreciation Portfolio - Class A	Growth	3.38%	3.38%	23.40%	20.15%	13.85%	12.99%	05/05/1993
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A+	Blend	0.11%	0.11%	21.74%	14.00%	10.54%	10.80%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class E	Blend	0.06%	0.06%	21.52%	13.82%	10.36%	10.63%	10/31/1994
	Brighthouse/Wellington Large Cap Research Portfolio - Class B	Blend	0.36%	0.36%	19.79%	11.97%	10.10%	11.65%	03/23/1998
	Loomis Sayles Growth Portfolio - Class B	Growth	0.67%	0.67%	12.51%	7.68%	5.37%	10.08%	10/31/2005
	Invesco Comstock Portfolio - Class B	Value	-4.93%	-4.93%	7.55%	5.56%	5.98%	9.25%	04/29/2005
	Jennison Growth Portfolio - Class B	Growth	4.95%	4.95%	24.82%	20.59%	14.68%	14.16%	05/01/2002
	MFS® Value Portfolio - Class B	Value	-1.72%	-1.72%	16.80%	8.60%	8.29%	10.41%	07/20/1998
	Putnam VT Equity Income Fund - Class IB+	Value	-2.49%	-2.49%	16.25%	9.27%	8.10%	10.89%	04/30/2003
	T. Rowe Price Large Cap Growth Portfolio - Class B+	Growth	2.35%	2.35%	19.04%	17.35%	13.15%	14.28%	11/09/1998
	T. Rowe Price Large Cap Value Portfolio - Class B	Value	-2.92%	-2.92%	13.27%	7.70%	7.41%	10.04%	12/11/1989
<b>Domestic Equity (Mid Cap)</b>									
	Morgan Stanley Discovery Portfolio - Class B	Growth	6.67%	6.67%	28.60%	26.86%	13.63%	13.26%	02/12/2001
	T. Rowe Price Mid Cap Growth Portfolio - Class B+	Growth	-0.51%	-0.51%	17.20%	13.95%	11.43%	13.68%	02/12/2001
	Victory Sycamore Mid Cap Value Portfolio - Class B	Value	-2.68%	-2.68%	13.42%	5.30%	4.51%	8.75%	08/20/1997
<b>Domestic Equity (Small Cap)</b>									
	JPMorgan Small Cap Value Portfolio - Class B	Value	-6.23%	-6.23%	-0.44%	-0.87%	3.11%	6.42%	05/02/2005
	Loomis Sayles Small Cap Growth Portfolio - Class B	Growth	0.90%	0.90%	14.74%	14.99%	11.10%	13.71%	05/01/2001
	Neuberger Berman Genesis Portfolio - Class B	Value	-0.90%	-0.90%	16.20%	9.45%	9.62%	11.22%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class B+	Growth	-1.01%	-1.01%	17.50%	11.96%	10.08%	14.35%	03/03/1997
<b>Balanced</b>									
	MFS® Total Return Portfolio - Class B		-0.44%	-0.44%	12.09%	6.32%	5.38%	6.89%	04/30/1987
<b>International Equity</b>									
	American Funds® Global Growth Fund - Class 2		-0.73%	-0.73%	21.59%	14.08%	10.29%	10.10%	04/30/1997
	American Funds® Global Small Capitalization Fund - Class 2		-2.57%	-2.57%	16.50%	9.88%	6.58%	7.42%	04/30/1998
	Baillie Gifford International Stock Portfolio - Class B+		-1.91%	-1.91%	17.97%	9.88%	6.81%	4.68%	05/01/1991
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B		-4.48%	-4.48%	5.66%	5.12%	2.75%	1.77%	04/28/2006
	Brighthouse/Dimensional International Small Company Portfolio - Class B		-3.82%	-3.82%	8.32%	4.28%	5.31%	5.81%	10/30/2008
	Invesco Global Equity Portfolio - Class B		-1.24%	-1.24%	16.29%	12.67%	8.66%	9.21%	03/03/1997
	MFS® Research International Portfolio - Class B		-2.20%	-2.20%	16.03%	8.83%	4.51%	4.79%	02/12/2001
	Templeton Foreign VIP Fund - Class 2+		-4.63%	-4.63%	-1.28%	-0.57%	0.07%	2.01%	05/01/1992
<b>Fixed Income</b>									
	BlackRock Bond Income Portfolio - Class B	Interm.	1.77%	1.77%	8.68%	3.35%	1.67%	2.88%	08/26/1983
	BlackRock High Yield Portfolio - Class B	High Yield	-0.24%	-0.24%	8.19%	4.46%	4.09%	5.81%	08/30/1996
	BlackRock Ultra-Short Term Bond Portfolio - Class B	Ultrashort	0.01%	0.01%	0.44%	0.03%	-0.49%	-0.91%	02/12/2001
	Brighthouse/Franklin Low Duration Total Return Portfolio - Class B	Short	0.62%	0.62%	2.80%	0.90%	0.54%	0.32%	04/29/2011
	Brighthouse/Templeton International Bond Portfolio - Class B	World	-0.54%	-0.54%	-2.92%	-0.38%	-1.58%	1.27%	04/30/2009
	MetLife Aggregate Bond Index Portfolio - Class G	Interm.	1.73%	1.73%	7.73%	2.75%	1.10%	1.83%	11/09/1998
	PIMCO Inflation Protected Bond Portfolio - Class B	Infltn Protctd	2.10%	2.10%	7.28%	2.04%	0.54%	1.77%	05/01/2003
	PIMCO Total Return Portfolio - Class B	Interm.	2.35%	2.35%	8.20%	3.42%	1.64%	2.45%	02/12/2001
	Western Asset Management Government Income Portfolio - Class B	Interm.Gov.	2.40%	2.40%	8.00%	2.74%	0.92%	1.87%	04/29/2011
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A+	Multisector	1.41%	1.41%	10.92%	4.78%	3.63%	4.60%	10/31/1994
	Western Asset Management Strategic Bond Opportunities Portfolio - Class B	Multisector	1.35%	1.35%	10.66%	4.50%	3.37%	4.35%	10/31/1994
<b>Specialty</b>									
	Clarion Global Real Estate Portfolio - Class B		0.51%	0.51%	11.94%	6.90%	2.50%	6.73%	04/30/2004

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
	VanEck Global Natural Resources Portfolio - Class B		-9.37%	-9.37%	-10.04%	-12.66%	-7.57%	-4.44%	10/30/2008

- Return Not Available

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

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

\*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 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.**

The performance shown may reflect, for some periods described, the management of previous investment managers. Please see the prospectus for more information.

Effective on or about December 16, 2019, Loomis, Sayles & Company, L.P replaced ClearBridge Investments, LLC as the subadviser to the Loomis Sayles Growth Portfolio which was previously known as the ClearBridge Aggressive Growth Portfolio.

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.

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 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.

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 April 28, 2014, the MetLife Balanced Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 60 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Balanced Strategy Portfolio.

Effective April 28, 2014, the MetLife Defensive Strategy Portfolio and the MetLife Moderate Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 40 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Defensive Strategy Portfolio.

Effective April 28, 2014, the MetLife Growth Strategy Portfolio of the Met Investors Series Trust merged with and into the MetLife Asset Allocation 80 Portfolio of the Metropolitan Series Fund. Values before April 28, 2014 reflect the performance of the MetLife Growth Strategy 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 1, 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 4, 2009, the following investment portfolios merged: Met/AIM Capital Appreciation Portfolio into BlackRock Legacy Large Cap Growth 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 Class B 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. 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 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. The Class B variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 7010(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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## Class B

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Past performance does not guarantee future results.

Class B		Average Annual Total Return as of 01/31/2020 Assuming Contract Surrender			Standardized as of 12/31/2019 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
<b>Risk Managed</b>									
<b>Global Multi-Asset</b>									
	AB Global Dynamic Allocation	3.83%	1.39%	3.04%	7.83%	1.55%	2.99%	04/29/2011	05/02/2011
	AQR Global Risk Balanced	3.47%	-0.41%	0.57%	9.64%	0.03%	0.63%	04/29/2011	05/02/2011
	BlackRock Global Tactical Strategies	4.78%	1.73%	2.56%	10.33%	1.92%	2.59%	04/29/2011	05/02/2011
	Brighthouse Balanced Plus	8.62%	3.53%	4.52%	13.22%	3.25%	4.45%	04/29/2011	05/02/2011
	Invesco Balanced-Risk Allocation	-0.86%	0.26%	1.31%	5.09%	1.04%	1.56%	04/30/2012	04/30/2012
	JPMorgan Global Active Allocation	4.18%	1.61%	3.46%	6.69%	1.79%	3.42%	04/30/2012	04/30/2012
	MetLife Multi-Index Targeted Risk	7.65%	2.26%	4.61%	11.40%	2.28%	4.57%	11/12/2012	11/12/2012
	PanAgora Global Diversified Risk	6.18%	1.67%	2.59%	11.67%	2.07%	2.41%	04/28/2014	04/28/2014
	Schroders Global Multi-Asset	6.77%	1.61%	3.78%	11.18%	1.82%	3.69%	04/30/2012	04/30/2012
<b>Asset Allocation</b>									
	Brighthouse Asset Allocation 20	-0.33%	0.00%	1.85%	1.61%	0.00%	0.30%	05/02/2005	04/28/2014
	Brighthouse Asset Allocation 40	1.12%	1.30%	3.17%	5.40%	1.26%	3.09%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 60	2.38%	2.60%	5.08%	9.15%	2.52%	4.85%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 80	3.83%	3.83%	6.43%	13.37%	3.76%	6.13%	11/03/2004	11/19/2004
	Brighthouse Asset Allocation 100	5.16%	4.80%	7.22%	17.06%	4.71%	6.88%	11/03/2004	11/19/2004
	SSGA Growth and Income ETF	1.77%	2.05%	4.47%	9.33%	2.25%	4.26%	09/30/2005	11/07/2005
	SSGA Growth ETF	2.25%	2.86%	5.40%	12.11%	3.08%	5.14%	09/30/2005	11/07/2005
<b>Domestic Equity</b>									
<b>(Large Cap)</b>									
	American Funds® Growth	12.12%	11.55%	11.43%	20.29%	10.64%	10.70%	02/08/1984	04/28/2008
	BlackRock Capital Appreciation	14.69%	11.62%	11.21%	22.32%	10.39%	10.16%	05/05/1993	01/01/2001
	Brighthouse/Wellington Core Equity Opportunities+	13.03%	8.28%	9.04%	20.45%	7.59%	8.62%	10/31/1994	04/02/2001
	Brighthouse/Wellington Core Equity Opportunities	12.82%	8.10%	8.87%	20.28%	7.43%	8.46%	10/31/1994	03/21/2001
	Brighthouse/Wellington Large Cap Research	11.10%	7.82%	9.89%	21.19%	7.38%	9.39%	03/23/1998	05/01/2009
	Loomis Sayles Growth	3.86%	2.96%	8.30%	13.22%	2.16%	7.88%	10/31/2005	10/31/2005
	Invesco Comstock	-1.07%	3.60%	7.49%	14.58%	3.58%	7.74%	04/29/2005	05/01/2005
	Jennison Growth	16.10%	12.46%	12.39%	21.97%	11.17%	11.13%	05/01/2002	05/01/2002
	MFS® Value	8.12%	5.97%	8.65%	19.37%	5.48%	8.49%	07/20/1998	04/28/2008
	Putnam VT Equity Income+	7.58%	5.77%	9.13%	19.92%	5.53%	9.03%	04/30/2003	05/01/2003
	T. Rowe Price Large Cap Growth+	10.35%	10.91%	12.52%	20.10%	10.33%	11.54%	11/09/1998	05/01/2004
	T. Rowe Price Large Cap Value	4.61%	5.07%	8.27%	16.11%	4.68%	8.41%	12/11/1989	12/11/1989
<b>Domestic Equity</b>									
<b>(Mid Cap)</b>									
	Morgan Stanley Discovery	19.85%	11.32%	11.41%	29.46%	9.58%	10.10%	02/12/2001	03/20/2001
	T. Rowe Price Mid Cap Growth+	8.52%	9.17%	11.91%	20.57%	8.87%	11.52%	02/12/2001	03/21/2001
	Victory Sycamore Mid Cap Value	4.76%	2.07%	6.96%	18.53%	2.05%	6.92%	08/20/1997	08/20/1997
<b>Domestic Equity</b>									
<b>(Small Cap)</b>									
	JPMorgan Small Cap Value	-8.94%	0.67%	4.65%	8.88%	1.21%	4.91%	05/02/2005	04/28/2008
	Loomis Sayles Small Cap Growth	6.07%	8.84%	11.90%	16.10%	7.80%	11.18%	05/01/2001	05/01/2004
	Neuberger Berman Genesis	7.52%	7.33%	9.45%	18.94%	6.79%	9.05%	07/05/2000	05/01/2004
	T. Rowe Price Small Cap Growth+	8.82%	7.79%	12.57%	22.31%	7.86%	12.16%	03/03/1997	05/01/2004
<b>Balanced</b>									
	MFS® Total Return	3.44%	3.01%	5.16%	9.79%	2.78%	5.06%	04/30/1987	05/01/2002
<b>International</b>									
<b>Equity</b>									
	American Funds® Global Growth	12.88%	7.99%	8.32%	24.70%	7.94%	7.85%	04/30/1997	11/13/2006
	American Funds® Global Small Capitalization	7.83%	4.19%	5.58%	21.01%	4.86%	5.48%	04/30/1998	04/28/2008
	Baillie Gifford International Stock+	9.28%	4.41%	2.73%	21.89%	4.89%	2.21%	05/01/1991	05/01/2003
	Brighthouse/Aberdeen Emerging Markets Equity	-2.94%	0.23%	-0.41%	10.45%	1.12%	-0.52%	04/28/2006	05/01/2006
	Brighthouse/Dimensional International Small Company	-0.31%	2.90%	3.96%	12.69%	3.54%	4.19%	10/30/2008	11/10/2008
	Invesco Global Equity	7.62%	6.31%	7.42%	21.06%	6.42%	7.25%	03/03/1997	05/01/2005
	MFS® Research International	7.36%	2.06%	2.88%	17.87%	2.75%	2.59%	02/12/2001	03/21/2001
	Templeton Foreign VIP+	-9.71%	-2.43%	0.07%	2.39%	-1.74%	0.06%	05/01/1992	05/01/1998
<b>Fixed Income</b>									
	BlackRock Bond Income	0.05%	-0.87%	1.02%	-0.53%	-0.76%	1.04%	08/26/1983	11/19/2004
	BlackRock High Yield	-0.44%	1.67%	4.04%	4.67%	1.79%	4.23%	08/30/1996	04/28/2008
	BlackRock Ultra-Short Term Bond	-8.12%	-3.01%	-3.06%	-8.05%	-3.04%	-3.07%	02/12/2001	03/21/2001
	Brighthouse/Franklin Low Duration Total Return	-5.79%	-1.99%	-1.66%	-5.35%	-2.12%	-1.71%	04/29/2011	05/02/2011
	Brighthouse/Templeton International	-11.24%	-4.12%	-0.65%	-8.70%	-4.10%	-0.58%	04/30/2009	05/01/2009
	MetLife Aggregate Bond Index	-0.90%	-1.45%	-0.11%	-1.72%	-1.38%	-0.14%	11/09/1998	05/01/2009
	PIMCO Inflation Protected Bond	-1.34%	-2.03%	-0.18%	-1.79%	-1.76%	-0.22%	05/01/2003	05/01/2003
	PIMCO Total Return	-0.42%	-0.91%	0.56%	-1.60%	-0.88%	0.48%	02/12/2001	03/21/2001
	Western Asset Management Government Income	-0.63%	-1.63%	-0.05%	-2.55%	-1.58%	-0.30%	04/29/2011	05/02/2011
	Western Asset Management Strategic Bond Opportunities+	2.28%	1.17%	2.80%	4.31%	1.08%	2.88%	10/31/1994	05/01/2004

**Class B**

Average Annual Total Return  
as of 01/31/2020  
Assuming Contract Surrender

Standardized as of 12/31/2019  
Assuming Contract Surrender

Asset Class	Variable Funding Options	Average Annual Total Return as of 01/31/2020			Standardized as of 12/31/2019		10 Year or Since Subaccount Inception*	Portfolio Inception Date	Subaccount Inception Date
		1 Year	5 Year*	10 Year or Since Portfolio Inception*	1 Year	5 Year*			
	Western Asset Management Strategic Bond Opportunities	2.02%	0.91%	2.53%	4.06%	0.81%	2.62%	10/31/1994	05/01/2004
Specialty	Clarion Global Real Estate	3.29%	-0.06%	4.91%	14.44%	0.76%	4.13%	04/30/2004	05/01/2004
	VanEck Global Natural Resources	-17.81%	-10.16%	-7.11%	2.22%	-9.12%	-6.66%	10/30/2008	05/01/2009

- Return Not Available

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

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

\*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 Class B 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 Class B variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 7010(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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