

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. 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 Series XC 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 1.55% and the annual Account Fee of \$30†. These results do not reflect the withdrawal charges which begin at 8% and decrease over 9 years (for returns reflecting these charges, see the Standardized report pages in this document that follows this Nonstandardized report). These results do not reflect the bonus credit applicable to this series of contract.†† **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.**

**Series XC** **Non-Standardized Performance: Without surrender charges applied as of 02/28/2019**

| 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                        |            | 1.05%     | 5.59%  | -1.25%  | 4.07%   | 2.52%   | 3.71%                                 | 04/29/2011               |
|                                    | AQR Global Risk Balanced Portfolio - Class B                            |            | 0.72%     | 6.03%  | 0.91%   | 3.94%   | -0.25%  | 1.15%                                 | 04/29/2011               |
|                                    | BlackRock Global Tactical Strategies Portfolio - Class B                |            | 1.32%     | 6.45%  | -1.12%  | 4.72%   | 2.38%   | 3.15%                                 | 04/29/2011               |
|                                    | Brighthouse Balanced Plus Portfolio - Class B                           |            | 1.89%     | 7.09%  | -0.59%  | 7.45%   | 3.94%   | 4.88%                                 | 04/29/2011               |
|                                    | Invesco Balanced-Risk Allocation Portfolio - Class B                    |            | 1.74%     | 5.66%  | -0.79%  | 5.09%   | 2.16%   | 2.45%                                 | 04/30/2012               |
|                                    | JPMorgan Global Active Allocation Portfolio - Class B                   |            | 0.69%     | 3.72%  | -3.83%  | 4.15%   | 2.47%   | 3.97%                                 | 04/30/2012               |
|                                    | MetLife Multi-Index Targeted Risk Portfolio - Class B                   |            | 1.41%     | 5.48%  | -1.22%  | 4.92%   | 2.87%   | 4.81%                                 | 11/12/2012               |
|                                    | PanAgora Global Diversified Risk Portfolio - Class B                    |            | 0.82%     | 7.06%  | 1.03%   | 4.71%   | -       | 2.69%                                 | 04/28/2014               |
|                                    | Schroders Global Multi-Asset Portfolio - Class B                        |            | 1.44%     | 6.48%  | -2.78%  | 4.50%   | 2.51%   | 4.10%                                 | 04/30/2012               |
| <b>Asset Allocation</b>            |   |            |           |        |         |         |         |                                       |                          |
|                                    | American Funds® Balanced Allocation Portfolio - Class C                 |            | 1.68%     | 7.02%  | -0.16%  | 8.58%   | 4.32%   | 9.45%                                 | 04/28/2008               |
|                                    | American Funds® Growth Allocation Portfolio - Class C                   |            | 2.27%     | 9.16%  | -0.52%  | 11.15%  | 5.49%   | 11.43%                                | 04/28/2008               |
|                                    | American Funds® Moderate Allocation Portfolio - Class C                 |            | 1.22%     | 5.44%  | 0.22%   | 6.36%   | 3.37%   | 7.47%                                 | 04/28/2008               |
|                                    | Brighthouse Asset Allocation 20 Portfolio - Class B                     |            | 0.64%     | 3.34%  | 0.24%   | 2.66%   | 1.30%   | 5.03%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 40 Portfolio - Class B                     |            | 1.31%     | 5.41%  | -0.21%  | 5.01%   | 2.32%   | 7.01%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 60 Portfolio - Class B                     |            | 1.81%     | 7.56%  | -0.67%  | 7.36%   | 3.29%   | 8.91%                                 | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 80 Portfolio - Class B                     |            | 2.52%     | 10.13% | -1.04%  | 9.90%   | 4.19%   | 10.68%                                | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 100 Portfolio - Class B                    |            | 3.02%     | 12.18% | -1.76%  | 11.74%  | 4.78%   | 12.31%                                | 11/03/2004               |
|                                    | SSGA Growth and Income ETF Portfolio - Class B                          |            | 1.53%     | 7.66%  | -0.52%  | 6.74%   | 3.20%   | 8.60%                                 | 09/30/2005               |
|                                    | SSGA Growth ETF Portfolio - Class B                                     |            | 2.04%     | 9.46%  | -1.50%  | 8.52%   | 3.82%   | 10.15%                                | 09/30/2005               |
| <b>Domestic Equity (Large Cap)</b> |   |            |           |        |         |         |         |                                       |                          |
|                                    | American Funds® Growth Portfolio - Class C <sup>1</sup>                 | Growth     | 2.17%     | 11.50% | 4.10%   | 17.48%  | 10.05%  | 15.43%                                | 02/08/1984               |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B    | Blend      | 3.59%     | 10.02% | 7.90%   | 11.06%  | 8.00%   | 12.88%                                | 10/01/2002               |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class E+   | Blend      | 3.61%     | 10.05% | 8.04%   | 11.17%  | 8.11%   | 13.60%                                | 10/31/1994               |
|                                    | ClearBridge Aggressive Growth Portfolio - Class B                       | Growth     | 1.27%     | 10.45% | -0.73%  | 9.32%   | 4.05%   | 15.18%                                | 02/12/2001               |
|                                    | Invesco Comstock Portfolio - Class B                                    | Value      | 2.45%     | 11.63% | -2.98%  | 12.34%  | 5.22%   | 13.28%                                | 04/29/2005               |
|                                    | Jennison Growth Portfolio - Class B                                     | Growth     | 4.21%     | 14.53% | 4.18%   | 19.10%  | 10.78%  | 15.69%                                | 05/01/2002               |
|                                    | MetLife Stock Index Portfolio - Class B                                 | Blend      | 3.04%     | 11.10% | 2.55%   | 12.92%  | 8.41%   | 14.29%                                | 05/01/1990               |
|                                    | MFS® Value Portfolio - Class B  | Value      | 3.55%     | 11.61% | -0.95%  | 10.15%  | 6.54%   | 12.75%                                | 07/20/1998               |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class B                      | Growth     | 2.33%     | 13.34% | 3.14%   | 17.44%  | 10.31%  | 16.48%                                | 02/12/2001               |
|                                    | T. Rowe Price Large Cap Value Portfolio - Class B                       | Value      | 2.90%     | 10.08% | -1.29%  | 11.06%  | 6.34%   | 13.39%                                | 12/11/1989               |
| <b>Domestic Equity (Mid Cap)</b>   |   |            |           |        |         |         |         |                                       |                          |
|                                    | Brighthouse/Artisan Mid Cap Value Portfolio - Class B                   | Value      | 2.75%     | 14.28% | -0.38%  | 10.34%  | 3.08%   | 12.59%                                | 04/30/1993               |
|                                    | Frontier Mid Cap Growth Portfolio - Class B                             | Growth     | 5.86%     | 18.89% | 8.33%   | 15.13%  | 7.88%   | 14.82%                                | 04/30/2004               |
|                                    | Wells Capital Management Mid Cap Value Portfolio - Class B              | Value      | 4.00%     | 14.21% | 0.35%   | 8.98%   | 2.80%   | 12.07%                                | 04/30/2004               |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class G                         | Blend      | 4.08%     | 14.71% | 1.92%   | 12.12%  | 6.22%   | 14.91%                                | 07/05/2000               |
|                                    | T. Rowe Price Mid Cap Growth Portfolio - Class B                        | Growth     | 4.48%     | 14.67% | 7.00%   | 15.13%  | 9.66%   | 17.08%                                | 02/12/2001               |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class B                      | Value      | 3.57%     | 13.07% | 0.76%   | 10.49%  | 3.18%   | 11.82%                                | 08/20/1997               |
| <b>Domestic Equity (Small Cap)</b> |   |            |           |        |         |         |         |                                       |                          |
|                                    | Brighthouse Small Cap Value Portfolio - Class B                         | Value      | 4.86%     | 16.14% | 0.50%   | 12.90%  | 5.49%   | 12.21%                                | 05/01/2002               |
|                                    | Invesco Small Cap Growth Portfolio - Class B                            | Growth     | 5.49%     | 17.56% | 4.15%   | 16.30%  | 7.09%   | 15.87%                                | 10/09/2001               |
|                                    | MetLife Russell 2000® Index Portfolio - Class G                         | Blend      | 4.98%     | 16.65% | 3.68%   | 14.47%  | 5.46%   | 14.35%                                | 11/09/1998               |
|                                    | Neuberger Berman Genesis Portfolio - Class B                            | Value      | 5.22%     | 14.56% | 5.88%   | 13.42%  | 6.69%   | 13.24%                                | 07/05/2000               |
| <b>International Equity</b>        |   |            |           |        |         |         |         |                                       |                          |
|                                    | Baillie Gifford International Stock Portfolio - Class B                 |            | 3.52%     | 12.43% | -8.53%  | 10.88%  | 2.99%   | 6.55%                                 | 05/01/1991               |
|                                    | Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B        |            | 0.27%     | 7.98%  | -9.82%  | 9.85%   | 0.86%   | 7.06%                                 | 04/28/2006               |
|                                    | Brighthouse/Dimensional International Small Company Portfolio - Class B |            | 2.15%     | 10.09% | -13.63% | 7.53%   | 1.13%   | 10.64%                                | 10/30/2008               |
|                                    | Harris Oakmark International Portfolio - Class B                        |            | 2.50%     | 11.59% | -17.18% | 8.42%   | -0.31%  | 11.55%                                | 10/09/2001               |
|                                    | Loomis Sayles Global Markets Portfolio - Class B                        |            | 3.04%     | 10.26% | 0.50%   | 10.72%  | 5.27%   | 11.74%                                | 04/28/2006               |
|                                    | MetLife MSCI EAFE® Index Portfolio - Class G                            |            | 2.33%     | 9.19%  | -7.26%  | 7.33%   | 0.01%   | 7.42%                                 | 11/09/1998               |
|                                    | MFS® Research International Portfolio - Class B                         |            | 3.82%     | 10.76% | -6.14%  | 8.49%   | 0.56%   | 8.10%                                 | 02/12/2001               |
| <b>Fixed Income</b>                |   |            |           |        |         |         |         |                                       |                          |
|                                    | BlackRock High Yield Portfolio - Class B                                | High Yield | 1.48%     | 6.02%  | 1.90%   | 6.75%   | 2.47%   | 8.72%                                 | 08/30/1996               |
|                                    | BlackRock Ultra-Short Term Bond Portfolio - Class B                     | Ultrashort | 0.05%     | 0.12%  | 0.16%   | -0.68%  | -1.03%  | -1.29%                                | 02/12/2001               |
|                                    | Brighthouse/Eaton Vance Floating Rate Portfolio - Class B               | Bank Loan  | 1.26%     | 3.36%  | 1.24%   | 4.31%   | 1.60%   | 2.10%                                 | 04/30/2010               |
|                                    | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B      | Short      | 0.30%     | 1.33%  | 0.76%   | 0.82%   | -0.28%  | -0.18%                                | 04/29/2011               |
|                                    | Brighthouse/Templeton International Bond Portfolio - Class B            | World      | 1.14%     | 3.42%  | 2.67%   | 1.48%   | -0.88%  | 2.40%                                 | 04/30/2009               |

| Asset Class                              | Variable Funding Options   | Style   | One Month | YTD    | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |            |
|--|--|---|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|------------|
| Fidelity Institutional Asset Management® | Government Income Portfolio - Class B                                      | Interm. Gov.  | -0.41%    | 0.14%  | 1.36%  | -1.19%  | 0.31%   | 0.81%                                 | 04/29/2011               |            |
|  | JPMorgan Core Bond Portfolio - Class B                                     | Interm.   | -0.12%    | 0.54%  | 1.22%  | -0.15%  | 0.39%   | 2.24%                                 | 04/30/1997               |            |
|  | MetLife Aggregate Bond Index Portfolio - Class G                           | Interm.   | -0.22%    | 0.72%  | 1.10%  | -0.44%  | 0.18%   | 1.45%                                 | 11/09/1998               |            |
|  | PIMCO Inflation Protected Bond Portfolio - Class B                         | Infltn Protctd                                      | -0.12%    | 1.54%  | -0.39% | 0.47%   | -0.65%  | 2.44%                                 | 05/01/2003               |            |
|  | PIMCO Total Return Portfolio - Class B                                     | Interm.   | 0.06%     | 1.26%  | 1.50%  | 1.01%   | 0.55%   | 3.20%                                 | 02/12/2001               |            |
|  | Western Asset Management Strategic Bond Opportunities Portfolio - Class B  | Multisector   | 0.49%     | 3.71%  | -0.68% | 4.05%   | 1.66%   | 6.41%                                 | 10/31/1994               |            |
|  | Western Asset Management Strategic Bond Opportunities Portfolio - Class E+ | Multisector   | 0.42%     | 3.70%  | -0.66% | 4.15%   | 1.75%   | 6.52%                                 | 10/31/1994               |            |
|  | Western Asset Management U.S. Government Portfolio - Class B               | Interm. Gov.  | -0.21%    | 0.44%  | 1.13%  | -0.69%  | -0.41%  | 0.88%                                 | 10/31/1994               |            |
|  | <b>Specialty</b>   | Clarion Global Real Estate Portfolio - Class B      |           | 0.05%  | 10.60% | 6.51%   | 4.37%   | 2.52%                                 | 11.13%                   | 04/30/2004 |
|  |  | VanEck Global Natural Resources Portfolio - Class B |           | -0.94% | 10.61% | -18.29% | 2.54%   | -11.11%                               | 0.43%                    | 10/30/2008 |

- Return Not Available

†† The addition of the 4% payment credit (bonus) is not included in this performance. Over time, the amount of the credit may be more than offset by potentially higher fees, charges and longer surrender charge schedules associated with the credit.

\*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.**

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

<sup>1</sup>This portfolio invests in a "feeder fund" that does not buy investment securities directly but instead invests in shares of a corresponding American Fund "master" fund, which in turn purchases investment securities. The performance of the feeder fund reflects the performance of the underlying master fund from the inception date for the underlying master fund, (American Funds Growth Fund - 2/8/84), however it also reflects the additional 0.55% 12b-1 fee assessed against the feeder fund. Therefore the return of the feeder fund is lower than that of the master fund. The inception date for the feeder funds was 4/28/2008.

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.

Prior to April 30, 2018, the Fidelity Institutional Asset Management® Government Income Portfolio of Brighthouse Funds Trust I was known as the Pyramid® 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 Schroders Global Multi-Asset Portfolio II (formerly the Pyramid® Managed Risk Portfolio) of Brighthouse Funds Trust I merged with and into the Schroders 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 Pyramid® Managed Risk 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.

Effective January 7, 2013, J.P. Morgan Investment Management Inc. replaced Capital Research and Management Company, as the subadvisor to the JP Morgan Core Bond Portfolio, which was previously known as American Funds® Bond Portfolio. In connection with this change, Class C shares of the Portfolio were converted to Class B shares. As a result values on or before January 7, 2013 reflect the performance of American Funds® Bond Portfolio - Class C.

### Investment Performance Is Not Guaranteed.

**Additional prospectuses for the Series VA 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 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 Series XC 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

• 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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Series XC

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|           |  |  |
|-----------|--|--|
| Series XC | Average Annual Total Return<br>as of 02/28/2019<br>Assuming Contract Surrender | Standardized as of 12/31/2018<br>Assuming Contract Surrender |
|-----------|--|--|

| 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* |                          |                           |
| <b>Risk Managed Global Multi-Asset</b> |  |                                       |         |            |  |         |                          |                           |
|  | AB Global Dynamic Allocation                               | -5.34%                                | 0.35%   | 1.85%      | -12.71%                                | -0.35%  | 1.21%                    | 04/29/2011 05/02/2011     |
|  | AQR Global Risk Balanced                                   | -3.05%                                | -2.73%  | -1.07%     | -12.12%                                | -2.93%  | -1.78%                   | 04/29/2011 05/02/2011     |
|  | BlackRock Global Tactical Strategies                       | -5.20%                                | 0.20%   | 1.17%      | -12.92%                                | -0.75%  | 0.41%                    | 04/29/2011 05/02/2011     |
|  | Brighthouse Balanced Plus                                  | -4.64%                                | 1.88%   | 3.11%      | -13.09%                                | 0.83%   | 2.28%                    | 04/29/2011 05/02/2011     |
|  | Invesco Balanced-Risk Allocation                           | -4.85%                                | -0.04%  | 0.39%      | -12.20%                                | -0.75%  | -0.40%                   | 04/30/2012 04/30/2012     |
|  | JPMorgan Global Active Allocation                          | -8.08%                                | 0.32%   | 2.07%      | -12.92%                                | 0.02%   | 1.61%                    | 04/30/2012 04/30/2012     |
|  | MetLife Multi-Index Targeted Risk                          | -5.31%                                | 0.71%   | 2.98%      | -12.92%                                | 0.10%   | 2.21%                    | 11/12/2012 11/12/2012     |
|  | PanAgora Global Diversified Risk                           | -2.93%                                | -       | 0.53%      | -13.31%                                | -       | -0.92%                   | 04/28/2014 04/28/2014     |
|  | Schroders Global Multi-Asset                               | -6.96%                                | 0.32%   | 2.19%      | -15.07%                                | -0.61%  | 1.31%                    | 04/30/2012 04/30/2012     |
| <b>Asset Allocation</b>                |  |                                       |         |            |  |         |                          |                           |
|  | American Funds® Balanced Allocation                        | -4.18%                                | 2.30%   | 7.72%      | -10.16%                                | 1.20%   | 5.87%                    | 04/28/2008 04/28/2008     |
|  | American Funds® Growth Allocation                          | -4.57%                                | 3.56%   | 9.74%      | -11.56%                                | 2.01%   | 7.32%                    | 04/28/2008 04/28/2008     |
|  | American Funds® Moderate Allocation                        | -3.78%                                | 1.29%   | 5.70%      | -9.24%                                 | 0.49%   | 4.28%                    | 04/28/2008 04/28/2008     |
|  | Brighthouse Asset Allocation 20                            | -3.76%                                | -0.99%  | 3.12%      | -8.40%                                 | -1.41%  | 2.29%                    | 05/02/2005 09/29/2005     |
|  | Brighthouse Asset Allocation 40                            | -4.23%                                | 0.12%   | 5.18%      | -10.25%                                | -0.73%  | 3.75%                    | 05/02/2005 09/29/2005     |
|  | Brighthouse Asset Allocation 60                            | -4.72%                                | 1.18%   | 7.15%      | -11.90%                                | -0.13%  | 5.08%                    | 05/02/2005 09/29/2005     |
|  | Brighthouse Asset Allocation 80                            | -5.11%                                | 2.14%   | 8.95%      | -13.81%                                | 0.40%   | 6.19%                    | 05/02/2005 09/29/2005     |
|  | Brighthouse Asset Allocation 100                           | -5.88%                                | 2.77%   | 10.56%     | -15.69%                                | 0.70%   | 7.13%                    | 11/03/2004 11/19/2004     |
|  | SSGA Growth and Income ETF                                 | -4.56%                                | 1.08%   | 6.81%      | -12.28%                                | -0.28%  | 4.52%                    | 09/30/2005 11/10/2008     |
|  | SSGA Growth ETF  | -5.60%                                | 1.75%   | 8.38%      | -14.42%                                | -0.03%  | 5.53%                    | 09/30/2005 11/10/2008     |
| <b>Domestic Equity (Large Cap)</b>     |  |                                       |         |            |  |         |                          |                           |
|  | American Funds® Growth                                     | 0.33%                                 | 8.32%   | 13.75%     | -6.20%                                 | 6.40%   | 10.91%                   | 02/08/1984 04/28/2008     |
|  | Brighthouse/Wellington Core Equity Opportunities           | 4.32%                                 | 6.21%   | 11.21%     | -6.04%                                 | 3.85%   | 8.96%                    | 10/01/2002 09/29/2005     |
|  | Brighthouse/Wellington Core Equity Opportunities+          | 4.47%                                 | 6.32%   | 11.94%     | -5.94%                                 | 3.96%   | 8.42%                    | 10/31/1994 03/21/2001     |
|  | ClearBridge Aggressive Growth                              | -4.79%                                | 1.87%   | 13.37%     | -12.80%                                | 1.42%   | 10.69%                   | 02/12/2001 03/21/2001     |
|  | Invesco Comstock   | -7.18%                                | 3.24%   | 11.57%     | -17.69%                                | 0.89%   | 7.72%                    | 04/29/2005 05/01/2005     |
|  | Jennison Growth  | 0.41%                                 | 9.04%   | 14.02%     | -5.56%                                 | 7.03%   | 11.58%                   | 05/01/2002 05/01/2002     |
|  | MetLife Stock Index  | -1.31%                                | 6.62%   | 12.64%     | -10.66%                                | 4.43%   | 9.19%                    | 05/01/1990 10/09/2001     |
|  | MFS® Value   | -5.02%                                | 4.70%   | 11.11%     | -15.85%                                | 2.23%   | 7.58%                    | 07/20/1998 07/11/2008     |
|  | T. Rowe Price Large Cap Growth                             | -0.68%                                | 8.56%   | 14.80%     | -6.88%                                 | 6.55%   | 12.44%                   | 02/12/2001 03/21/2001     |
|  | T. Rowe Price Large Cap Value                              | -5.38%                                | 4.46%   | 11.70%     | -14.81%                                | 2.50%   | 7.56%                    | 12/11/1989 12/11/1989     |
| <b>Domestic Equity (Mid Cap)</b>       |  |                                       |         |            |  |         |                          |                           |
|  | Brighthouse/Artisan Mid Cap Value                          | -4.42%                                | 0.91%   | 10.81%     | -18.90%                                | -2.03%  | 7.66%                    | 04/30/1993 03/21/2001     |
|  | Frontier Mid Cap Growth                                    | 4.77%                                 | 6.03%   | 12.99%     | -11.69%                                | 3.50%   | 9.49%                    | 04/30/2004 05/01/2004     |
|  | Wells Capital Management Mid Cap Value                     | -3.64%                                | 0.55%   | 10.25%     | -18.78%                                | -1.64%  | 6.94%                    | 04/30/2004 05/01/2004     |
|  | MetLife Mid Cap Stock Index                                | -1.98%                                | 4.33%   | 13.21%     | -17.12%                                | 1.87%   | 9.66%                    | 07/05/2000 05/01/2009     |
|  | T. Rowe Price Mid Cap Growth                               | 3.39%                                 | 7.92%   | 15.38%     | -7.96%                                 | 5.81%   | 12.55%                   | 02/12/2001 03/21/2001     |
|  | Victory Sycamore Mid Cap Value                             | -3.21%                                | 0.95%   | 10.01%     | -15.76%                                | -1.32%  | 6.54%                    | 08/20/1997 03/04/1998     |
| <b>Domestic Equity (Small Cap)</b>     |  |                                       |         |            |  |         |                          |                           |
|  | Brighthouse Small Cap Value                                | -3.49%                                | 3.57%   | 10.50%     | -20.65%                                | -0.09%  | 6.49%                    | 05/01/2002 05/01/2002     |
|  | Invesco Small Cap Growth                                   | 0.38%                                 | 5.21%   | 14.13%     | -14.71%                                | 2.55%   | 10.61%                   | 10/09/2001 10/09/2001     |
|  | MetLife Russell 2000® Index                                | -0.12%                                | 3.46%   | 12.57%     | -16.78%                                | 0.48%   | 8.90%                    | 11/09/1998 05/01/2009     |
|  | Neuberger Berman Genesis                                   | 2.22%                                 | 4.83%   | 11.56%     | -12.73%                                | 1.23%   | 7.39%                    | 07/05/2000 05/01/2004     |
| <b>International Equity</b>            |  |                                       |         |            |  |         |                          |                           |
|  | Baillie Gifford International Stock                        | -12.81%                               | 0.77%   | 4.38%      | -22.53%                                | -1.86%  | 0.83%                    | 05/01/1991 09/29/2005     |
|  | Brighthouse/Aberdeen Emerging Markets Equity               | -14.07%                               | -1.60%  | 4.35%      | -19.64%                                | -4.37%  | 2.09%                    | 04/28/2006 05/01/2006     |
|  | Brighthouse/Dimensional International Small Company        | -17.79%                               | -1.24%  | 8.63%      | -25.76%                                | -2.32%  | 5.42%                    | 10/30/2008 11/10/2008     |
|  | Harris Oakmark International                               | -21.24%                               | -2.77%  | 9.59%      | -29.04%                                | -4.70%  | 6.03%                    | 10/09/2001 10/09/2001     |
|  | Loomis Sayles Global Markets                               | -3.49%                                | 3.30%   | 10.02%     | -11.20%                                | 1.30%   | 8.01%                    | 04/28/2006 05/01/2006     |
|  | MetLife MSCI EAFE® Index                                   | -11.58%                               | -2.50%  | 5.28%      | -19.58%                                | -4.09%  | 2.60%                    | 11/09/1998 05/01/2009     |
|  | MFS® Research International                                | -10.48%                               | -1.95%  | 5.96%      | -19.46%                                | -4.11%  | 2.47%                    | 02/12/2001 03/21/2001     |
| <b>Fixed Income</b>                    |  |                                       |         |            |  |         |                          |                           |
|  | BlackRock High Yield                                       | -2.01%                                | 0.25%   | 6.94%      | -8.67%                                 | -0.43%  | 6.63%                    | 08/30/1996 04/28/2008     |
|  | BlackRock Ultra-Short Term Bond                            | -3.84%                                | -3.49%  | -4.16%     | -4.06%                                 | -3.57%  | -4.18%                   | 02/12/2001 03/21/2001     |
|  | Brighthouse/Eaton Vance Floating Rate                      | -2.70%                                | -0.70%  | -0.07%     | -5.35%                                 | -1.37%  | -0.40%                   | 04/30/2010 05/03/2010     |
|  | Brighthouse/Franklin Low Duration Total Return             | -3.21%                                | -2.70%  | -2.61%     | -5.22%                                 | -2.93%  | -2.74%                   | 04/29/2011 05/02/2011     |
|  | Brighthouse/Templeton International                        | -1.18%                                | -3.36%  | 0.25%      | -4.63%                                 | -4.28%  | -0.03%                   | 04/30/2009 05/01/2009     |
|  | Fidelity Institutional Asset Management® Government Income | -2.58%                                | -2.01%  | -1.45%     | -5.74%                                 | -1.55%  | -1.42%                   | 04/29/2011 05/02/2011     |
|  | JPMorgan Core Bond   | -2.72%                                | -1.96%  | 0.07%      | -5.65%                                 | -1.70%  | -0.11%                   | 04/30/1997 04/28/2008     |
|  | MetLife Aggregate Bond Index                               | -2.85%                                | -2.18%  | -0.70%     | -6.19%                                 | -1.95%  | -0.97%                   | 11/09/1998 05/01/2003     |
|  | PIMCO Inflation Protected Bond                             | -4.43%                                | -3.07%  | 0.35%      | -8.19%                                 | -2.85%  | 0.29%                    | 05/01/2003 05/01/2003     |
|  | PIMCO Total Return   | -2.43%                                | -1.81%  | 1.11%      | -5.92%                                 | -1.73%  | 0.96%                    | 02/12/2001 03/21/2001     |
|  | Western Asset Management Strategic Bond Opportunities      | -4.74%                                | -0.59%  | 4.52%      | -9.87%                                 | -       | -1.64%                   | 10/31/1994 11/17/2014     |

| 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* | 1 Year | 5 Year*   |         |                                |                                 |
|                  | Western Asset Management Strategic Bond Opportunities+ | -4.71%                                      | -0.49%  | 4.64%  | -9.76%  | -       | -1.53%                         | 10/31/1994 11/17/2014           |
|                  | Western Asset Management U.S. Government               | -2.82%                                      | -2.81%  | -1.38% | -4.95%  | -2.72%  | -1.60%                         | 10/31/1994 05/01/2005           |
| <b>Specialty</b> | Clarion Global Real Estate                             | 2.87%                                       | 0.21%   | 9.22%  | -14.32%   | -1.23%  | 4.70%                          | 04/30/2004 05/01/2004           |
|                  | VanEck Global Natural Resources                        | -22.33%                                     | -14.49% | -3.44% | -33.72%   | -15.81% | -6.02%                         | 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.

††The addition of the 4% payment credit (bonus) is included in this performance. Over time, the amount of the credit may be more than offset by potentially higher fees, charges and longer surrender charge schedules associated with the credit.

\*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 VA 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 benefits.

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"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 XC 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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