

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at www.BrighthouseFinancial.com. The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For Sub-Accounts that invest in Portfolios of the underlying Trust that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the 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 01/31/2022

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Risk Managed									
Global Multi-Asset									
	AB Global Dynamic Allocation Portfolio - Class B		-4.73%	-4.73%	3.87%	5.99%	4.70%	4.59%	04/29/2011
	BlackRock Global Tactical Strategies Portfolio - Class B		-4.11%	-4.11%	5.08%	6.34%	5.00%	4.44%	04/29/2011
	Brighthouse Balanced Plus Portfolio - Class B		-5.37%	-5.37%	1.33%	8.70%	7.09%	6.54%	04/29/2011
	Invesco Balanced-Risk Allocation Portfolio - Class B		-2.09%	-2.09%	5.54%	7.80%	5.17%	3.90%	04/30/2012
	JPMorgan Global Active Allocation Portfolio - Class B		-4.20%	-4.20%	4.89%	8.47%	6.35%	5.29%	04/30/2012
	MetLife Multi-Index Targeted Risk Portfolio - Class B		-5.41%	-5.41%	3.18%	7.27%	5.63%	5.48%	11/12/2012
	PanAgora Global Diversified Risk Portfolio - Class B		-3.84%	-3.84%	1.44%	7.84%	5.96%	4.56%	04/28/2014
	PanAgora Global Diversified Risk Portfolio II - Class B		-4.04%	-4.04%	6.41%	6.56%	4.87%	2.28%	04/29/2011
	Schroders Global Multi-Asset Portfolio - Class B		-5.21%	-5.21%	5.90%	5.99%	4.46%	4.56%	04/30/2012
Asset Allocation									
	American Funds® Balanced Allocation Portfolio - Class C		-4.88%	-4.88%	5.81%	10.12%	8.30%	7.48%	04/28/2008
	American Funds® Growth Allocation Portfolio - Class C		-5.89%	-5.89%	8.23%	12.12%	10.12%	9.33%	04/28/2008
	American Funds® Moderate Allocation Portfolio - Class C		-3.78%	-3.78%	4.58%	8.24%	6.54%	5.89%	04/28/2008
	Brighthouse Asset Allocation 20 Portfolio - Class B		-2.50%	-2.50%	-0.01%	4.74%	3.41%	2.89%	05/02/2005
	Brighthouse Asset Allocation 40 Portfolio - Class B		-3.06%	-3.06%	3.07%	7.01%	5.27%	4.77%	05/02/2005
	Brighthouse Asset Allocation 60 Portfolio - Class B		-3.87%	-3.87%	5.59%	9.39%	7.24%	6.64%	05/02/2005
	Brighthouse Asset Allocation 80 Portfolio - Class B		-5.00%	-5.00%	7.96%	11.77%	9.24%	8.42%	05/02/2005
	Brighthouse Asset Allocation 100 Portfolio - Class B		-5.91%	-5.91%	10.05%	13.86%	10.85%	9.79%	11/03/2004
	SSGA Growth and Income ETF Portfolio - Class B		-3.70%	-3.70%	7.96%	8.87%	7.19%	5.99%	09/30/2005
	SSGA Growth ETF Portfolio - Class B		-4.20%	-4.20%	11.22%	10.75%	8.65%	7.35%	09/30/2005
Domestic Equity									
(Large Cap)									
	American Funds® Growth Portfolio - Class C ¹	Growth	-9.16%	-9.16%	8.66%	24.04%	19.77%	15.57%	02/08/1984
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B	Blend	-3.77%	-3.77%	23.03%	15.86%	13.40%	11.75%	10/01/2002
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class E+	Blend	-3.78%	-3.78%	23.12%	15.96%	13.50%	11.86%	10/31/1994
	Invesco Comstock Portfolio - Class B	Value	1.36%	1.36%	33.27%	13.69%	9.85%	10.59%	04/29/2005
	Jennison Growth Portfolio - Class B	Growth	-12.61%	-12.61%	2.28%	22.48%	20.77%	15.94%	05/01/2002
	Loomis Sayles Growth Portfolio - Class B	Growth	-6.26%	-6.26%	11.78%	16.58%	11.85%	12.42%	02/12/2001
	MetLife Stock Index Portfolio - Class B	Blend	-5.34%	-5.34%	20.74%	18.23%	14.39%	13.06%	05/01/1990
	MFS® Value Portfolio - Class B	Value	-3.53%	-3.53%	21.35%	12.92%	9.47%	10.86%	07/20/1998
	T. Rowe Price Large Cap Growth Portfolio - Class B	Growth	-12.46%	-12.46%	3.10%	17.30%	16.88%	14.83%	02/12/2001
	T. Rowe Price Large Cap Value Portfolio - Class B	Value	-0.13%	-0.13%	24.31%	13.45%	9.90%	11.00%	12/11/1989
Domestic Equity									
(Mid Cap)									
	Allspring Mid Cap Value Portfolio - Class B	Value	-3.30%	-3.30%	24.83%	14.67%	8.64%	9.40%	04/30/2004
	Brighthouse/Artisan Mid Cap Value Portfolio - Class B	Value	-3.33%	-3.33%	20.13%	11.15%	7.15%	8.16%	04/30/1993
	Frontier Mid Cap Growth Portfolio - Class B	Growth	-11.65%	-11.65%	1.79%	14.42%	13.03%	10.58%	04/30/2004
	MetLife Mid Cap Stock Index Portfolio - Class G	Blend	-7.40%	-7.40%	11.62%	12.16%	8.71%	10.27%	07/05/2000
	T. Rowe Price Mid Cap Growth Portfolio - Class B	Growth	-10.92%	-10.92%	1.42%	13.08%	12.69%	12.50%	02/12/2001
	Victory Sycamore Mid Cap Value Portfolio - Class B	Value	-3.19%	-3.19%	25.97%	15.68%	9.67%	9.35%	08/20/1997
Domestic Equity									
(Small Cap)									
	Brighthouse Small Cap Value Portfolio - Class B	Value	-4.49%	-4.49%	21.13%	11.54%	7.03%	9.17%	05/01/2002
	Invesco Small Cap Growth Portfolio - Class B	Growth	-16.71%	-16.71%	-13.96%	14.14%	12.38%	11.93%	10/09/2001
	MetLife Russell 2000® Index Portfolio - Class G	Blend	-9.73%	-9.73%	-2.88%	9.74%	7.57%	9.24%	11/09/1998
	Neuberger Berman Genesis Portfolio - Class B	Value	-10.63%	-10.63%	3.52%	14.30%	10.90%	10.49%	07/05/2000
International Equity									
	Baillie Gifford International Stock Portfolio - Class B		-8.27%	-8.27%	-10.72%	10.07%	8.35%	6.46%	05/01/1991
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class B		-2.39%	-2.39%	-11.76%	8.06%	6.67%	2.10%	04/28/2006
	Brighthouse/Dimensional International Small Company Portfolio - Class B		-5.15%	-5.15%	6.96%	8.56%	5.92%	6.43%	10/30/2008
	Harris Oakmark International Portfolio - Class B		0.72%	0.72%	9.83%	7.80%	4.65%	6.35%	10/09/2001
	Loomis Sayles Global Allocation Portfolio - Class B		-7.45%	-7.45%	5.51%	11.33%	10.11%	8.16%	04/28/2006
	MetLife MSCI EAFE® Index Portfolio - Class G		-4.14%	-4.14%	5.58%	7.32%	5.80%	4.83%	11/09/1998
	MFS® Research International Portfolio - Class B		-5.45%	-5.45%	5.96%	11.05%	8.66%	5.59%	02/12/2001
Fixed Income									
	BlackRock High Yield Portfolio - Class B	High Yield	-2.65%	-2.65%	0.92%	4.90%	3.90%	4.62%	08/30/1996
	BlackRock Ultra-Short Term Bond Portfolio - Class B	Ultrashort	-0.18%	-0.18%	-2.03%	-1.12%	-0.83%	-1.18%	02/12/2001
	Brighthouse/Eaton Vance Floating Rate Portfolio - Class B	Bank Loan	0.07%	0.07%	1.16%	1.87%	1.64%	1.87%	04/30/2010
	Brighthouse/Franklin Low Duration Total Return Portfolio - Class B	Short	-0.78%	-0.78%	-2.14%	0.13%	-0.03%	-0.01%	04/29/2011
	Brighthouse/Templeton International Bond Portfolio - Class B	World	-0.13%	-0.13%	-5.58%	-5.55%	-3.11%	-1.68%	04/30/2009
	JPMorgan Core Bond Portfolio - Class B	Interm.	-1.96%	-1.96%	-4.07%	2.24%	1.47%	0.79%	04/30/1997

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
	MetLife Aggregate Bond Index Portfolio - Class G	Interm.	-2.27%	-2.27%	-5.10%	1.49%	0.94%	0.43%	11/09/1998
	PIMCO Inflation Protected Bond Portfolio - Class B	Infltn Protctd	-2.44%	-2.44%	0.71%	5.24%	2.82%	0.82%	05/01/2003
	PIMCO Total Return Portfolio - Class B	Interm.	-1.97%	-1.97%	-4.26%	2.36%	1.76%	1.29%	02/12/2001
	Western Asset Management Government Income Portfolio - Class B	Interm.Gov.	-1.89%	-1.89%	-4.53%	1.84%	1.09%	0.47%	04/29/2011
	Western Asset Management Strategic Bond Opportunities Portfolio - Class B	Multisector	-2.04%	-2.04%	-0.79%	4.20%	3.04%	2.91%	10/31/1994
	Western Asset Management Strategic Bond Opportunities Portfolio - Class E+	Multisector	-2.04%	-2.04%	-0.71%	4.28%	3.13%	3.01%	10/31/1994
	Western Asset Management U.S. Government Portfolio - Class B	Interm. Gov.	-1.35%	-1.35%	-4.48%	0.64%	0.35%	-0.07%	10/31/1994
Specialty	CBRE Global Real Estate Portfolio - Class B		-7.15%	-7.15%	23.56%	8.49%	6.76%	5.77%	04/30/2004
	VanEck Global Natural Resources Portfolio - Class B		-1.13%	-1.13%	12.83%	10.87%	0.09%	-2.31%	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.

¹This 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.

Effective on or about December 15, 2021 PanAgora Asset Management, Inc. replaced AQR Capital Management, LLC as the subadviser to the PanAgora Global Diversified Risk Portfolio II which was previously known as the AQR Global Risk Balanced Portfolio.

Effective December 2, 2021, the name of the Clarion Global Real Estate Portfolio was changed to CBRE Global Real Estate Portfolio.

Effective on November 1, 2021, Allspring Global Investments, LLC replaced Wells Capital Management as the subadviser to the Allspring Mid Cap Value Portfolio which was previously known as the Wells Capital Management Mid Cap Value Portfolio.

Effective on November 1, 2021, Allspring Global Investments, LLC replaced Wells Capital Management as the subadviser to the Brighthouse Small Cap Value Portfolio.

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.

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 Pyramis® 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 Pyramis® 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. 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 as of 01/31/2022 Assuming Contract Surrender	Standardized as of 12/31/2021 Assuming Contract Surrender
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Asset Class	Variable Funding Options	1 Year	5 Year*	10 Year or Since Portfolio Inception*	1 Year	5 Year*	10 Year or Since Subaccount Inception*	Portfolio Inception Date	Subaccount Inception Date
Risk Managed Global Multi-Asset	AB Global Dynamic Allocation	0.09%	2.67%	2.76%	3.99%	4.02%	3.58%	04/29/2011	05/02/2011
	BlackRock Global Tactical Strategies	1.37%	2.99%	2.58%	4.51%	4.12%	3.30%	04/29/2011	05/02/2011
	Brighthouse Balanced Plus	-2.60%	5.19%	4.85%	2.21%	6.87%	5.80%	04/29/2011	05/02/2011
	Invesco Balanced-Risk Allocation	1.86%	3.19%	1.86%	4.41%	3.83%	2.13%	04/30/2012	04/30/2012
	JPMorgan Global Active Allocation	1.17%	4.37%	3.43%	4.35%	5.67%	3.95%	04/30/2012	04/30/2012
	MetLife Multi-Index Targeted Risk	-0.65%	3.66%	3.74%	4.43%	5.23%	4.44%	11/12/2012	11/12/2012
	PanAgora Global Diversified Risk	-2.49%	4.08%	2.56%	1.01%	5.03%	3.17%	04/28/2014	04/28/2014
	PanAgora Global Diversified Risk II	2.77%	2.90%	-0.13%	7.43%	3.80%	0.56%	04/29/2011	05/02/2011
	Schroders Global Multi-Asset	2.23%	2.37%	2.65%	6.18%	3.74%	3.28%	04/30/2012	04/30/2012
Asset Allocation	American Funds® Balanced Allocation	2.14%	6.47%	5.81%	6.92%	8.15%	6.77%	04/28/2008	04/28/2008
	American Funds® Growth Allocation	4.67%	8.35%	7.69%	10.78%	10.43%	8.91%	04/28/2008	04/28/2008
	American Funds® Moderate Allocation	0.84%	4.65%	4.14%	4.35%	5.92%	4.86%	04/28/2008	04/28/2008
	Brighthouse Asset Allocation 20	-4.03%	1.36%	0.80%	-1.82%	2.06%	1.31%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 40	-0.76%	3.31%	2.88%	2.08%	4.25%	3.56%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 60	1.91%	5.35%	4.89%	5.65%	6.66%	5.68%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 80	4.39%	7.42%	6.74%	9.55%	9.14%	7.77%	05/02/2005	09/29/2005
	Brighthouse Asset Allocation 100	6.56%	9.07%	8.11%	13.05%	11.15%	9.39%	11/03/2004	11/19/2004
	SSGA Growth and Income ETF	4.39%	5.27%	4.19%	8.19%	6.48%	4.96%	09/30/2005	11/10/2008
	SSGA Growth ETF	7.78%	6.75%	5.65%	12.52%	8.19%	6.52%	09/30/2005	11/10/2008
Domestic Equity (Large Cap)	American Funds® Growth	5.12%	18.25%	13.93%	16.63%	21.61%	15.81%	02/08/1984	04/28/2008
	Brighthouse/Wellington Core Equity Opportunities	20.07%	11.78%	10.16%	19.18%	12.92%	11.05%	10/01/2002	09/29/2005
	Brighthouse/Wellington Core Equity Opportunities+	20.16%	11.88%	10.27%	19.31%	13.04%	11.17%	10/31/1994	03/21/2001
	Invesco Comstock	30.74%	7.89%	8.84%	28.48%	7.78%	9.23%	04/29/2005	05/01/2005
	Jennison Growth	-1.60%	19.23%	14.28%	11.81%	23.68%	16.66%	05/01/2002	05/01/2002
	Loomis Sayles Growth	8.36%	10.12%	10.71%	13.20%	12.82%	12.08%	02/12/2001	03/21/2001
	MetLife Stock Index	17.69%	12.77%	11.44%	23.21%	14.45%	12.52%	05/01/1990	10/09/2001
	MFS® Value	18.32%	7.59%	9.19%	20.40%	8.69%	10.00%	07/20/1998	07/11/2008
	T. Rowe Price Large Cap Growth	-0.73%	15.30%	13.19%	14.92%	19.64%	15.45%	02/12/2001	03/21/2001
	T. Rowe Price Large Cap Value	21.41%	8.03%	9.32%	21.10%	8.19%	9.83%	12/11/1989	12/11/1989
Domestic Equity (Mid Cap)	Allspring Mid Cap Value	21.95%	6.79%	7.59%	24.14%	7.96%	8.51%	04/30/2004	05/01/2004
	Brighthouse/Artisan Mid Cap Value	17.06%	5.14%	6.33%	21.72%	6.40%	7.04%	04/30/1993	03/21/2001
	Frontier Mid Cap Growth	-2.12%	11.38%	8.96%	9.21%	15.16%	11.18%	04/30/2004	05/01/2004
	MetLife Mid Cap Stock Index	8.19%	6.86%	8.62%	19.08%	8.92%	10.15%	07/05/2000	05/01/2009
	T. Rowe Price Mid Cap Growth	-2.51%	11.04%	10.88%	9.83%	14.48%	12.84%	02/12/2001	03/21/2001
	Victory Sycamore Mid Cap Value	23.13%	7.87%	7.58%	27.06%	8.96%	8.40%	08/20/1997	03/04/1998
Domestic Equity (Small Cap)	Brighthouse Small Cap Value	18.09%	5.01%	7.43%	27.03%	6.15%	8.62%	05/01/2002	05/01/2002
	Invesco Small Cap Growth	-18.11%	10.57%	10.20%	1.57%	15.40%	13.10%	10/09/2001	10/09/2001
	MetLife Russell 2000® Index	-7.07%	5.71%	7.56%	9.02%	8.07%	9.35%	11/09/1998	05/01/2009
	Neuberger Berman Genesis	-0.29%	9.19%	8.84%	13.04%	11.98%	10.41%	07/05/2000	05/01/2004
International Equity	Baillie Gifford International Stock	-14.95%	6.36%	4.66%	-6.71%	9.47%	6.12%	05/01/1991	09/29/2005
	Brighthouse/Aberdeen Emerging Markets Equity	-15.97%	4.56%	-0.48%	-10.88%	6.30%	0.78%	04/28/2006	05/01/2006
	Brighthouse/Dimensional International Small Company	3.34%	3.61%	4.51%	8.68%	5.70%	5.83%	10/30/2008	11/10/2008
	Harris Oakmark International	6.33%	2.10%	4.27%	3.13%	3.05%	4.83%	10/09/2001	10/09/2001
	Loomis Sayles Global Allocation	1.82%	8.36%	6.54%	9.09%	10.81%	7.88%	04/28/2006	05/01/2006
	MetLife MSCI EAFE® Index	1.90%	3.61%	2.80%	5.08%	5.32%	3.66%	11/09/1998	05/01/2009
	MFS® Research International	2.30%	6.67%	3.59%	6.48%	8.70%	4.64%	02/12/2001	03/21/2001
Fixed Income	BlackRock High Yield	-3.04%	1.90%	2.70%	-0.27%	2.71%	3.37%	08/30/1996	04/28/2008
	BlackRock Ultra-Short Term Bond	-6.16%	-3.24%	-4.00%	-6.13%	-3.22%	-4.00%	02/12/2001	03/21/2001
	Brighthouse/Eaton Vance Floating Rate	-2.79%	-0.59%	-0.35%	-2.02%	-0.57%	-0.16%	04/30/2010	05/03/2010
	Brighthouse/Franklin Low Duration Total Return	-6.28%	-2.40%	-2.56%	-5.37%	-2.21%	-2.32%	04/29/2011	05/02/2011
	Brighthouse/Templeton International	-9.93%	-5.55%	-4.38%	-10.83%	-5.77%	-3.93%	04/30/2009	05/01/2009
	JPMorgan Core Bond	-8.33%	-0.76%	-1.65%	-7.19%	-0.30%	-1.32%	04/30/1997	04/28/2008
	MetLife Aggregate Bond Index	-9.42%	-1.34%	-2.06%	-8.03%	-0.86%	-1.74%	11/09/1998	05/01/2003
	PIMCO Inflation Protected Bond	-3.26%	0.65%	-1.80%	-0.01%	1.38%	-1.33%	05/01/2003	05/01/2003
	PIMCO Total Return	-8.53%	-0.43%	-1.03%	-7.12%	0.11%	-0.60%	02/12/2001	03/21/2001
	Western Asset Management Government Income	-8.81%	-1.19%	-2.03%	-7.73%	-0.79%	-1.80%	04/29/2011	05/02/2011
	Western Asset Management Strategic Bond Opportunities	-4.85%	0.98%	0.80%	-2.94%	1.61%	0.80%	10/31/1994	11/17/2014
	Western Asset Management Strategic Bond Opportunities+	-4.76%	1.08%	0.91%	-2.87%	1.71%	0.92%	10/31/1994	11/17/2014
	Western Asset Management U.S. Government	-8.77%	-1.99%	-2.64%	-7.51%	-1.71%	-2.44%	10/31/1994	05/01/2005
Specialty	CBRE Global Real Estate	20.63%	4.86%	3.76%	29.75%	6.42%	5.32%	04/30/2004	05/01/2004

Series XC

Average Annual Total Return
as of 01/31/2022
Assuming Contract Surrender

Standardized as of 12/31/2021
Assuming Contract Surrender

Asset Class	Variable Funding Options	Average Annual Total Return as of 01/31/2022 Assuming Contract Surrender			Standardized as of 12/31/2021 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*		
	VanEck Global Natural Resources	9.45%	-2.82%	-6.51%	13.44%	-1.81%	-5.18%	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. 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).

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