

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Returns for Sub-Accounts that invest in Portfolios that were in existence prior to the Sub-Account inception date have been adjusted to reflect the charges and expenses of the SFL #224 Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 0.89%. These results do not reflect the Administrative Fee. These results do not reflect the withdrawal charges which begin at 7% and decrease over 5 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.**

SFL #224

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

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>Domestic Equity (Large Cap)</b>	American Funds® Growth Fund - Class 2	Growth	2.30%	2.30%	21.29%	16.84%	14.22%	13.64%	02/08/1984
	American Funds® Growth-Income Fund - Class 2	Blend	-0.70%	-0.70%	15.84%	12.32%	10.63%	11.88%	02/08/1984
	BlackRock Capital Appreciation Portfolio - Class A	Growth	3.42%	3.42%	23.89%	20.62%	14.30%	13.43%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Blend	0.14%	0.14%	22.21%	14.45%	10.97%	11.23%	10/31/1994
	MetLife Stock Index Portfolio - Class A	Blend	-0.15%	-0.15%	20.23%	13.18%	11.04%	12.61%	05/01/1990
	MFS® Value Portfolio - Class A <sup>1,3,4</sup>	Value	-1.66%	-1.66%	17.58%	9.30%	8.98%	11.12%	11/09/1998
	T. Rowe Price Growth Stock Fund	Growth	2.52%	2.52%	19.90%	18.02%	13.77%	14.94%	04/03/1978
	T. Rowe Price Large Cap Growth Portfolio - Class A	Growth	2.40%	2.40%	19.79%	18.11%	13.89%	15.02%	02/12/2001
	T. Rowe Price Large Cap Value Portfolio - Class A	Value	-2.86%	-2.86%	14.00%	8.39%	8.10%	10.75%	12/11/1989
<b>Domestic Equity (Mid Cap)</b>	Brighthouse/Artisan Mid Cap Value Portfolio - Class A	Value	-4.00%	-4.00%	5.73%	3.44%	4.82%	8.94%	04/30/1993
	MetLife Mid Cap Stock Index Portfolio - Class A	Blend	-2.76%	-2.76%	9.96%	6.42%	7.41%	11.46%	07/05/2000
	Morgan Stanley Discovery Portfolio - Class A <sup>2,5</sup>	Growth	6.77%	6.77%	29.51%	27.66%	14.36%	13.40%	05/01/2002
<b>Domestic Equity (Small Cap)</b>	Brighthouse Small Cap Value Portfolio - Class A	Value	-4.33%	-4.33%	10.35%	4.36%	7.86%	9.39%	05/01/2002
	Invesco Small Cap Growth Portfolio - Class A	Growth	0.30%	0.30%	11.07%	10.86%	8.97%	13.05%	10/09/2001
	MetLife Russell 2000® Index Portfolio - Class A	Blend	-3.23%	-3.23%	8.27%	6.32%	7.27%	10.88%	11/09/1998
	Neuberger Berman Genesis Portfolio - Class A	Value	-0.80%	-0.80%	17.00%	10.16%	10.32%	11.94%	07/05/2000
<b>Balanced</b>	MFS® Total Return Portfolio - Class A		-0.38%	-0.38%	12.80%	7.00%	6.05%	7.58%	04/30/1987
<b>International Equity</b>	American Funds® Global Small Capitalization Fund - Class 2		-2.54%	-2.54%	16.96%	10.31%	6.99%	7.84%	04/30/1998
	MetLife MSCI EAFE® Index Portfolio - Class A		-2.80%	-2.80%	9.90%	6.28%	3.89%	4.58%	11/09/1998
	T. Rowe Price International Stock Fund		-2.55%	-2.55%	13.83%	8.71%	5.65%	6.09%	05/09/1980
<b>Fixed Income</b>	BlackRock Bond Income Portfolio - Class A	Interm.	1.82%	1.82%	9.38%	4.01%	2.33%	3.54%	08/26/1983
	MetLife Aggregate Bond Index Portfolio - Class A	Interm.	1.81%	1.81%	8.41%	3.44%	1.81%	2.53%	11/09/1998
	PIMCO Total Return Portfolio - Class A	Interm.	2.42%	2.42%	8.92%	4.06%	2.29%	3.11%	02/12/2001
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	Multisector	1.44%	1.44%	11.35%	5.19%	4.03%	5.01%	10/31/1994
<b>Money Market</b>	Fidelity VIP Government Money Market Portfolio - Initial Class		0.04%	0.04%	0.98%	0.52%	-0.02%	-0.43%	04/01/1982
	T. Rowe Price Prime Reserve Fund		0.03%	0.03%	0.86%	0.36%	-0.16%	-0.55%	04/01/1978

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

A Brighthouse Financial investment option may have a name and/or investment objective similar to that of another mutual fund with the same manager. Despite any similarity, the Brighthouse option is separate and distinct and will not have the same performance. Different performance will result from different investment policies, cash flows, fees, expenses and fund asset sizes.

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

A fee waiver or expense limit may be or have been in place for any of the investment options. The reduced expenses that may result from this waiver or limit may increase performance results. Please see the prospectus for more information.

**Investment in the Fidelity VIP Government Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio.**

<sup>1</sup> Effective April 28, 2008, the MFS Value Portfolio of the Met Investors Series Trust (MIST) merged with and into the MFS Value Portfolio of the Metropolitan Series Fund, Inc. (MSF). Values before April 28, 2008 reflect the performance of the MSF MFS Value Portfolio (formerly Harris Oakmark Large Cap Value Portfolio) since its inception on November 9, 1998. (Note that because the MIST MFS Value Portfolio is deemed to be the "accounting" survivor of the merger, the performance history set forth in the Portfolio's April 28, 2008 prospectus is that of the MIST MFS Value Portfolio.)

<sup>2</sup> On or about May 1, 2010, the FI Mid Cap Opportunities Portfolio of the Metropolitan Series Fund, Inc. merged with and into the Morgan Stanley Mid Cap Growth Portfolio of the Met Investors Series Trust. Values before May 1, 2010 reflect the performance of the FI Mid Cap Opportunities Portfolio.

<sup>3</sup> Effective on or about September 1, 2017, Massachusetts Financial Services Company replaced BlackRock Advisors, LLC as the subadvisor to the MFS® Value Portfolio II, which was previously known as BlackRock Large Cap Value Portfolio.

<sup>4</sup> Prior to the opening of business on April 30, 2018, the MFS® Value Portfolio II (formerly the BlackRock Large Cap Value Portfolio) of Brighthouse Funds Trust II merged with and into the MFS® Value Portfolio of Brighthouse Funds Trust II.

<sup>5</sup> Prior to April 29, 2019, the Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth Portfolio.

**Investment Performance Is Not Guaranteed.**

**Prospectuses for the variable investment options may be obtained from your financial professional. The prospectuses contain information about the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. 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.**

**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 risks 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.**

**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 SFL #224 variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series SF-226R3 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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[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. Each Investment Option consists of a sub-account of the separate account supporting the contract (a "Sub-Account") that invests solely in shares of a fund portfolio (a "Portfolio"). *Standardized Performance* for an Investment Option, as defined by the SEC, is the Average Annual Total Return for periods commencing no earlier than the Sub-Account inception date and terminating at the end of the most recent calendar quarter. Average Annual Total Returns shown that include periods prior to the Sub-Account inception date are *Non-Standardized Performance*. Charges for Standardized Performance include all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 0.89%, the maximum applicable withdrawal charge of 7%. These results do not reflect the Administrative Fee. **Past performance does not guarantee future results.**

SFL #224		Average Annual Total Return as of 01/31/2020 Assuming Contract Surrender			Standardized as of 12/31/2019 Assuming Contract Surrender				
		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
Asset Class	Variable Funding Options								
<b>Domestic Equity (Large Cap)</b>	American Funds® Growth	14.29%	13.87%	13.64%	22.54%	12.93%	12.91%	02/08/1984	05/01/2003
	American Funds® Growth-Income	8.84%	10.23%	11.88%	17.94%	9.94%	11.47%	02/08/1984	05/01/2003
	BlackRock Capital Appreciation	16.89%	13.94%	13.43%	24.60%	12.71%	12.39%	10/31/1994	05/01/2003
	Brighthouse/Wellington Core Equity Opportunities	15.21%	10.57%	11.23%	22.70%	9.89%	10.82%	10/31/1994	03/21/2001
	MetLife Stock Index	13.23%	10.64%	12.61%	22.91%	9.97%	12.21%	05/01/1990	10/09/2001
	MFS® Value	10.58%	8.55%	11.12%	21.90%	8.07%	10.96%	11/09/1998	05/01/2003
	T. Rowe Price Growth Stock	12.90%	13.41%	14.94%	22.59%	12.78%	13.95%	04/03/1978	11/09/1989
	T. Rowe Price Large Cap Growth	12.79%	13.53%	15.02%	22.75%	12.93%	14.05%	02/12/2001	03/21/2001
	T. Rowe Price Large Cap Value	7.00%	7.66%	10.75%	18.62%	7.28%	10.90%	12/11/1989	12/11/1989
<b>Domestic Equity (Mid Cap)</b>	Brighthouse/Artisan Mid Cap Value	-1.27%	4.32%	8.94%	15.58%	4.68%	8.93%	04/30/1993	03/21/2001
	MetLife Mid Cap Stock Index	2.96%	6.95%	11.46%	17.76%	7.30%	11.39%	07/05/2000	05/01/2003
	Morgan Stanley Discovery	22.51%	14.01%	13.40%	32.14%	12.26%	12.44%	05/01/2002	05/01/2003
<b>Domestic Equity (Small Cap)</b>	Brighthouse Small Cap Value	3.35%	7.41%	9.39%	20.84%	7.44%	9.37%	05/01/2002	05/01/2002
	Invesco Small Cap Growth	4.06%	8.54%	13.05%	16.46%	8.01%	12.45%	10/09/2001	10/09/2001
	MetLife Russell 2000® Index	1.27%	6.81%	10.88%	17.43%	6.81%	10.81%	11/09/1998	05/01/2003
	Neuberger Berman Genesis	10.00%	9.91%	11.94%	21.45%	9.36%	11.54%	07/05/2000	05/01/2003
<b>Balanced</b>	MFS® Total Return	5.80%	5.58%	7.58%	12.23%	5.37%	7.50%	04/30/1987	05/01/2003
<b>International Equity</b>	American Funds® Global Small Capitalization	9.96%	6.53%	7.84%	23.28%	7.20%	7.77%	04/30/1998	05/01/2003
	MetLife MSCI EAFE® Index	2.90%	3.37%	4.58%	13.78%	4.11%	4.37%	11/09/1998	05/01/2003
	T. Rowe Price International Stock	6.83%	5.17%	6.09%	19.69%	5.95%	5.80%	05/09/1980	01/31/1994
<b>Fixed Income</b>	BlackRock Bond Income	2.38%	1.77%	3.54%	1.79%	1.87%	3.55%	08/26/1983	05/01/2003
	MetLife Aggregate Bond Index	1.41%	1.25%	2.53%	0.61%	1.28%	2.49%	11/09/1998	05/01/2003
	PIMCO Total Return	1.92%	1.73%	3.11%	0.66%	1.74%	3.03%	02/12/2001	03/21/2001
	Western Asset Management Strategic Bond Opportunities	4.35%	3.51%	5.01%	6.40%	3.41%	3.68%	10/31/1994	11/17/2014
<b>Money Market</b>	Fidelity VIP Government Money Market**	-6.02%	-0.63%	-0.43%	-5.95%	-0.65%	-0.44%	04/01/1982	01/03/1994
	T. Rowe Price Prime Reserve	-6.14%	-0.77%	-0.55%	-6.08%	-0.79%	-0.56%	04/01/1978	04/01/1978

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\*\*Current yield for the seven-day period ending 01/31/2020 is 0.44% and for the seven-day period ending 12/31/2019 is 0.48%

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