

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. 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 Smart Choice 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 1.35%. 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.**

Smart Choice
Non-Standardized Performance: Without surrender charges applied as of 10/31/2019

Asset Class	Variable Funding Options	Style	One Month	YTD	1 Year	3 Year*	5 Year*	10 Year or Since Portfolio Inception*	Portfolio Inception Date
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	Growth	4.38%	19.27%	11.51%	15.47%	11.37%	12.50%	02/08/1984
	American Funds® Growth-Income Fund - Class 2	Blend	1.79%	16.69%	10.04%	12.56%	8.56%	11.15%	02/08/1984
	BlackRock Capital Appreciation Portfolio - Class A	Growth	1.66%	22.05%	14.97%	17.34%	11.42%	12.14%	10/31/1994
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	Blend	-0.53%	23.02%	17.61%	13.98%	9.33%	10.69%	10/31/1994
	Fidelity® VIP Contrafund® Portfolio - Initial Class	Blend	2.98%	21.84%	12.95%	12.23%	7.74%	11.04%	01/03/1995
	Fidelity VIP Growth Portfolio - Initial Class	Growth	3.06%	23.00%	14.49%	17.55%	11.02%	14.25%	10/09/1986
	Fidelity VIP Index 500 Portfolio - Initial Class ⁺	Blend	2.04%	21.68%	12.67%	13.25%	9.19%	12.08%	08/27/1992
	MetLife Stock Index Portfolio - Class A	Blend	2.02%	21.51%	12.52%	13.10%	9.02%	11.90%	05/01/1990
	MFS® Value Portfolio - Class A ^{1,3,4}	Value	0.67%	21.16%	12.27%	9.96%	7.48%	10.61%	11/09/1998
	T. Rowe Price Large Cap Growth Portfolio - Class A	Growth	1.99%	20.20%	13.00%	16.06%	11.34%	13.84%	02/12/2001
	T. Rowe Price Large Cap Value Portfolio - Class A	Value	0.40%	18.06%	9.53%	9.32%	6.61%	10.45%	12/11/1989
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value Portfolio - Class A	Value	0.52%	16.52%	4.79%	6.53%	3.92%	9.02%	04/30/1993
	MetLife Mid Cap Stock Index Portfolio - Class A	Blend	1.00%	17.65%	7.33%	9.04%	6.65%	11.42%	07/05/2000
	Morgan Stanley Discovery Portfolio - Class A ^{2,6}	Growth	0.03%	28.87%	16.75%	23.38%	10.19%	12.27%	03/03/1997
Domestic Equity (Small Cap)	Alger Small Cap Growth Portfolio - Class I-2	Growth	-1.15%	20.79%	8.50%	18.38%	9.38%	11.42%	09/21/1988
	Brighthouse Small Cap Value Portfolio - Class A	Value	1.41%	18.55%	6.91%	8.11%	5.88%	9.03%	05/01/2002
	Invesco Small Cap Growth Portfolio - Class A	Growth	1.80%	15.17%	3.20%	11.36%	6.89%	12.21%	10/09/2001
	MetLife Russell 2000® Index Portfolio - Class A	Blend	2.64%	16.14%	3.85%	9.57%	6.03%	10.82%	11/09/1998
	Neuberger Berman Genesis Portfolio - Class A	Value	1.26%	22.67%	12.73%	12.55%	8.64%	11.56%	07/05/2000
	T. Rowe Price Small Cap Growth Portfolio - Class A	Growth	1.35%	22.94%	10.77%	14.01%	9.32%	14.70%	03/03/1997
Balanced	Fidelity VIP Asset Manager Portfolio - Initial Class		1.31%	12.51%	8.78%	6.00%	3.43%	6.03%	09/06/1989
	MFS® Total Return Portfolio - Class A		0.73%	14.52%	10.65%	6.59%	4.97%	7.07%	04/30/1987
International Equity	American Funds® Global Small Capitalization Fund - Class 2		1.37%	19.42%	11.80%	9.60%	5.54%	7.19%	04/30/1998
	DWS CROCI® International VIP - Class A ⁵		4.72%	13.53%	8.06%	6.36%	0.28%	1.32%	05/01/1987
	MetLife MSCI EAFE® Index Portfolio - Class A		3.12%	15.43%	9.33%	6.81%	2.51%	3.91%	11/09/1998
	MFS® Research International Portfolio - Class A		3.59%	20.22%	13.23%	8.63%	3.31%	4.65%	02/12/2001
Fixed Income	BlackRock Bond Income Portfolio - Class A	Interm.	0.14%	8.34%	10.27%	2.30%	2.15%	3.07%	08/26/1983
	MetLife Aggregate Bond Index Portfolio - Class A	Interm.	0.16%	7.52%	9.88%	1.71%	1.64%	2.04%	11/09/1998
	PIMCO Total Return Portfolio - Class A	Interm.	0.22%	8.01%	9.40%	2.58%	2.13%	2.73%	02/12/2001
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	Multisector	0.03%	10.91%	10.40%	3.66%	2.90%	4.62%	10/31/1994
Money Market	Fidelity VIP Government Money Market Portfolio - Initial Class		0.03%	0.63%	0.75%	0.02%	-0.49%	-0.86%	04/01/1982

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

+ Closed to new purchase payments and transfers of account value.

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.

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.

¹ 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.)

² 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.

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

⁴ 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.

⁵ Effective July 2, 2018, Deutsche DWS Variable Series I replaced Deutsche Variable Series I as the subadviser to the DWS CROCI® International VIP previously known as Deutsche CROCI® International VIP.

⁶ 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 Smart Choice variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series SF-226R1 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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Smart Choice

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Smart Choice		Average Annual Total Return as of 10/31/2019 Assuming Contract Surrender			Standardized as of 09/30/2019 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								
Domestic Equity (Large Cap)	American Funds® Growth	4.51%	10.53%	12.50%	-9.14%	9.93%	11.57%	02/08/1984	05/01/2003
	American Funds® Growth-Income	3.04%	7.64%	11.15%	-6.73%	7.70%	10.75%	02/08/1984	05/01/2003
	BlackRock Capital Appreciation	7.97%	10.59%	12.14%	-5.90%	11.01%	11.65%	10/31/1994	05/01/2003
	Brighthouse/Wellington Core Equity Opportunities	10.61%	8.43%	10.69%	5.08%	9.16%	10.57%	10/31/1994	03/21/2001
	Fidelity® VIP Contrafund®	5.95%	6.79%	11.04%	-8.14%	6.59%	10.30%	01/03/1995	05/16/1995
	Fidelity VIP Growth	7.49%	10.18%	14.25%	-6.58%	9.88%	13.44%	10/09/1986	05/24/1993
	Fidelity VIP Index 500	5.67%	8.29%	12.08%	-4.26%	8.35%	11.63%	08/27/1992	06/30/1993
	MetLife Stock Index	5.52%	8.12%	11.90%	-4.40%	8.18%	11.45%	05/01/1990	10/09/2001
	MFS® Value	5.27%	6.52%	10.61%	-1.02%	6.93%	10.31%	11/09/1998	05/01/2003
	T. Rowe Price Large Cap Growth	6.00%	10.51%	13.84%	-6.04%	10.84%	13.49%	02/12/2001	03/21/2001
	T. Rowe Price Large Cap Value	2.54%	5.61%	10.45%	-3.95%	5.85%	9.98%	12/11/1989	12/11/1989
Domestic Equity (Mid Cap)	Brighthouse/Artisan Mid Cap Value	-2.21%	2.82%	9.02%	-10.48%	2.81%	8.66%	04/30/1993	03/21/2001
	MetLife Mid Cap Stock Index	0.33%	5.66%	11.42%	-11.03%	6.19%	10.78%	07/05/2000	05/01/2003
	Morgan Stanley Discovery	9.75%	9.32%	12.27%	-2.86%	10.14%	11.56%	03/03/1997	06/20/2000
Domestic Equity (Small Cap)	Alger Small Cap Growth	1.50%	8.49%	11.42%	-12.28%	9.91%	10.83%	09/21/1988	05/22/1995
	Brighthouse Small Cap Value	-0.09%	4.86%	9.03%	-12.43%	5.56%	8.19%	05/01/2002	05/01/2002
	Invesco Small Cap Growth	-3.80%	5.90%	12.21%	-18.06%	6.41%	11.51%	10/09/2001	10/09/2001
	MetLife Russell 2000® Index	-3.15%	5.01%	10.82%	-16.95%	5.82%	9.76%	11/09/1998	05/01/2003
	Neuberger Berman Genesis	5.73%	7.72%	11.56%	-6.17%	8.44%	10.64%	07/05/2000	05/01/2003
	T. Rowe Price Small Cap Growth	3.77%	8.43%	14.70%	-9.42%	9.18%	13.92%	03/03/1997	05/01/2004
Balanced	Fidelity VIP Asset Manager	1.77%	2.31%	6.03%	-5.05%	2.21%	5.63%	09/06/1989	05/13/1993
	MFS® Total Return	3.65%	3.91%	7.07%	-1.55%	4.06%	6.90%	04/30/1987	05/01/2003
International Equity	American Funds® Global Small Capitalization	4.80%	4.50%	7.19%	-8.39%	4.37%	6.73%	04/30/1998	05/01/2003
	DWS CROCI® International VIP	1.06%	-1.00%	1.32%	-11.14%	-2.47%	0.40%	05/01/1987	05/22/1995
	MetLife MSCI EAFE® Index	2.33%	1.35%	3.91%	-9.62%	0.58%	3.35%	11/09/1998	05/01/2003
	MFS® Research International	6.23%	2.18%	4.65%	-7.09%	1.51%	4.01%	02/12/2001	03/21/2001
Fixed Income	BlackRock Bond Income	3.27%	0.97%	3.07%	1.98%	1.10%	3.11%	08/26/1983	05/01/2003
	MetLife Aggregate Bond Index	2.88%	0.43%	2.04%	1.63%	0.56%	2.06%	11/09/1998	05/01/2003
	PIMCO Total Return	2.40%	0.94%	2.73%	1.54%	1.07%	2.79%	02/12/2001	03/21/2001
	Western Asset Management Strategic Bond Opportunities	3.40%	1.75%	4.62%	1.61%	1.84%	1.88%	10/31/1994	11/17/2014
Money Market	Fidelity VIP Government Money Market**	-6.25%	-1.81%	-0.86%	-6.23%	-1.84%	-0.87%	04/01/1982	11/12/1993

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

**Current yield for the seven-day period ending 10/31/2019 is 0.32% and for the seven-day period ending 09/30/2019 is 0.45%

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.

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