

Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. 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 Universal Annuity Advantage Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, and the Mortality and Expense Risk Charge of 1.80% and the annual Account Fee of \$30. These results do not reflect the withdrawal charge of 5% 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.**

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

| Universal Annuity Advantage                      |                          | Average Annual Returns |              |        |         |         |          |                            | Calendar Year Returns |                    |                    |                    |                    |
|--|--------------------------|------------------------|--------------|--------|---------|---------|----------|----------------------------|-----------------------|--------------------|--------------------|--------------------|--------------------|
| Variable Investment Options                      | Portfolio Inception Date | One Month              | Year-to-Date | 1 Year | 3 Year* | 5 Year* | 10 Year* | Since Portfolio Inception* | Calendar Year 2019    | Calendar Year 2018 | Calendar Year 2017 | Calendar Year 2016 | Calendar Year 2015 |
| <b>Asset Allocation</b>                          |                          |                        |              |        |         |         |          |                            |                       |                    |                    |                    |                    |
| Brighthouse Asset Allocation 20                  | 05/02/2005               | 0.84%                  | 0.84%        | 7.68%  | 3.24%   | 1.91%   | 3.09%    | 2.82%                      | 9.62%                 | -4.46%             | 4.91%              | 2.55%              | -2.47%             |
| Brighthouse Asset Allocation 40                  | 05/02/2005               | 0.10%                  | 0.10%        | 9.13%  | 4.57%   | 3.14%   | 4.56%    | 3.56%                      | 13.41%                | -6.22%             | 8.55%              | 4.08%              | -2.95%             |
| Brighthouse Asset Allocation 60                  | 05/02/2005               | -0.49%                 | -0.49%       | 10.39% | 5.92%   | 4.39%   | 5.98%    | 4.19%                      | 17.16%                | -7.91%             | 12.57%             | 5.08%              | -3.14%             |
| Brighthouse Asset Allocation 80                  | 05/02/2005               | -1.06%                 | -1.06%       | 11.84% | 7.37%   | 5.60%   | 7.32%    | 4.72%                      | 21.39%                | -9.86%             | 16.91%             | 6.09%              | -3.56%             |
| Brighthouse Asset Allocation 100                 | 05/02/2005               | -1.49%                 | -1.49%       | 13.17% | 8.43%   | 6.55%   | 8.24%    | 4.94%                      | 25.07%                | -11.78%            | 20.62%             | 6.92%              | -3.86%             |
| <b>Domestic Equity (Large Cap)</b>               |                          |                        |              |        |         |         |          |                            |                       |                    |                    |                    |                    |
| BlackRock Capital Appreciation                   | 08/30/1996               | 3.33%                  | 3.33%        | 22.70% | 19.47%  | 13.20%  | 12.35%   | 5.83%                      | 30.34%                | 0.48%              | 31.40%             | -1.81%             | 4.27%              |
| Brighthouse/Wellington Core Equity Opportunities | 04/05/1993               | 0.06%                  | 0.06%        | 21.05% | 13.35%  | 9.91%   | 10.17%   | 7.04%                      | 28.46%                | -1.99%             | 16.82%             | 5.31%              | 0.46%              |
| Brighthouse/Wellington Large Cap Research        | 03/23/1998               | 0.37%                  | 0.37%        | 19.34% | 11.48%  | 9.59%   | 11.13%   | 3.80%                      | 29.34%                | -8.08%             | 19.63%             | 6.25%              | 2.48%              |
| Loomis Sayles Growth                             | 05/16/1983               | 0.65%                  | 0.65%        | 12.14% | 7.34%   | 5.02%   | 8.59%    | 9.01%                      | 21.49%                | -8.58%             | 16.46%             | 1.04%              | -5.63%             |
| ClearBridge Variable Aggressive Growth           | 11/01/1999               | -2.61%                 | -2.61%       | 9.98%  | 5.36%   | 3.67%   | 11.38%   | 5.82%                      | 22.71%                | -10.09%            | 14.10%             | -0.71%             | -3.59%             |
| ClearBridge Variable Appreciation                | 10/16/1991               | -0.87%                 | -0.87%       | 19.74% | 12.17%  | 9.72%   | 10.72%   | 7.15%                      | 27.41%                | -3.61%             | 17.29%             | 7.69%              | -0.32%             |
| ClearBridge Variable Large Cap Growth            | 05/01/1998               | 0.57%                  | 0.57%        | 19.49% | 15.15%  | 12.95%  | 13.45%   | 6.64%                      | 29.66%                | -1.89%             | 23.39%             | 5.36%              | 7.71%              |
| ClearBridge Variable Large Cap Value             | 02/17/1998               | -2.56%                 | -2.56%       | 14.21% | 6.94%   | 6.58%   | 9.29%    | 5.17%                      | 26.45%                | -10.61%            | 12.67%             | 10.86%             | -4.71%             |
| Fidelity VIP Contrafund®                         | 01/03/1995               | 2.38%                  | 2.38%        | 20.74% | 11.98%  | 9.03%   | 10.66%   | 8.93%                      | 28.79%                | -8.42%             | 19.29%             | 5.69%              | -1.48%             |
| Fidelity VIP Equity-Income                       | 10/09/1986               | -2.14%                 | -2.14%       | 14.26% | 6.63%   | 6.64%   | 9.04%    | 7.03%                      | 25.03%                | -10.04%            | 10.77%             | 15.79%             | -5.78%             |
| Invesco Comstock                                 | 04/30/1999               | -4.98%                 | -4.98%       | 6.94%  | 4.96%   | 5.38%   | 8.63%    | 4.66%                      | 22.59%                | -13.83%            | 15.79%             | 15.08%             | -7.75%             |
| Jennison Growth                                  | 10/09/1986               | 4.92%                  | 4.92%        | 24.42% | 20.23%  | 14.30%  | 12.76%   | 8.39%                      | 30.32%                | -1.56%             | 34.74%             | -1.73%             | 8.69%              |
| MetLife Stock Index                              | 09/29/1989               | -0.23%                 | -0.23%       | 19.08% | 12.10%  | 9.97%   | 11.54%   | 7.50%                      | 28.67%                | -6.41%             | 19.25%             | 9.56%              | -0.75%             |
| MFS® Value                                       | 07/20/1998               | -1.74%                 | -1.74%       | 16.46% | 8.26%   | 7.94%   | 10.06%   | 5.62%                      | 27.67%                | -11.76%            | 15.78%             | 12.23%             | -2.04%             |
| T. Rowe Price Large Cap Growth+                  | 06/26/1992               | 2.30%                  | 2.30%        | 18.36% | 16.68%  | 12.51%  | 13.63%   | 8.70%                      | 28.12%                | -3.03%             | 30.96%             | -0.39%             | 8.42%              |
| T. Rowe Price Large Cap Value                    | 12/11/1989               | -2.97%                 | -2.97%       | 12.63% | 7.09%   | 6.80%   | 9.41%    | 7.29%                      | 24.12%                | -10.89%            | 14.74%             | 13.75%             | -5.41%             |
| T. Rowe Price Large Cap Value+                   | 12/03/1993               | -2.95%                 | -2.95%       | 12.72% | 7.20%   | 6.90%   | 8.84%    | 7.00%                      | 24.22%                | -10.79%            | 14.86%             | 13.86%             | -5.31%             |
| <b>Domestic Equity (Mid Cap)</b>                 |                          |                        |              |        |         |         |          |                            |                       |                    |                    |                    |                    |
| Fidelity VIP Mid Cap                             | 12/28/1998               | -2.46%                 | -2.46%       | 7.37%  | 4.37%   | 4.86%   | 8.17%    | 9.50%                      | 20.84%                | -16.39%            | 18.26%             | 9.81%              | -3.49%             |
| Franklin Small-Mid Cap Growth VIP+               | 05/01/1998               | 2.15%                  | 2.15%        | 18.40% | 11.85%  | 7.63%   | 10.45%   | 4.64%                      | 28.95%                | -7.17%             | 19.11%             | 2.20%              | -4.50%             |
| Frontier Mid Cap Growth                          | 03/23/1998               | -0.38%                 | -0.38%       | 15.79% | 12.41%  | 9.03%   | 10.42%   | 4.01%                      | 30.49%                | -7.56%             | 22.78%             | 3.30%              | 0.83%              |
| <b>Domestic Equity (Small Cap)</b>               |                          |                        |              |        |         |         |          |                            |                       |                    |                    |                    |                    |
| Brighthouse Small Cap Value                      | 11/04/1997               | -4.39%                 | -4.39%       | 9.09%  | 3.11%   | 6.56%   | 8.07%    | 5.38%                      | 26.34%                | -16.85%            | 9.59%              | 28.77%             | -7.20%             |
| ClearBridge Variable Small Cap Growth            | 11/01/1999               | -0.02%                 | -0.02%       | 11.78% | 14.18%  | 9.59%   | 12.90%   | 7.38%                      | 24.47%                | 1.47%              | 21.92%             | 3.80%              | -6.18%             |
| Invesco Small Cap Growth                         | 05/02/2005               | 0.22%                  | 0.22%        | 10.00% | 9.80%   | 7.92%   | 11.97%   | 8.45%                      | 22.28%                | -10.51%            | 23.24%             | 9.61%              | -3.29%             |
| JPMorgan Small Cap Value                         | 05/02/2005               | -6.26%                 | -6.26%       | -0.70% | -1.17%  | 2.79%   | 6.09%    | 5.31%                      | 17.27%                | -15.40%            | 1.67%              | 28.38%             | -9.01%             |
| MetLife Russell 2000® Index                      | 05/03/1993               | -3.31%                 | -3.31%       | 7.23%  | 5.30%   | 6.24%   | 9.82%    | 6.41%                      | 23.24%                | -12.66%            | 12.51%             | 18.99%             | -6.08%             |

| Universal Annuity Advantage | Average Annual Returns |  |  |  |  |  |  |  | Calendar Year Returns |  |  |  |  |
|-----------------------------|------------------------|--|--|--|--|--|--|--|-----------------------|--|--|--|--|
|-----------------------------|------------------------|--|--|--|--|--|--|--|-----------------------|--|--|--|--|

|                             | Portfolio   | Inception Date | One Month | Year-to-Date | 1 Year | 3 Year* | 5 Year* | 10 Year* | Since Inception* | Calendar Year 2019 | Calendar Year 2018 | Calendar Year 2017 | Calendar Year 2016 | Calendar Year 2015 |
|-----------------------------|---|----------------|-----------|--------------|--------|---------|---------|----------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                             | <b>Variable Investment Options</b>                    |                |           |              |        |         |         |          |                  |                    |                    |                    |                    |                    |
|                             | Neuberger Berman Genesis                              | 04/01/1997     | -0.88%    | -0.88%       | 15.88% | 9.11%   | 9.27%   | 9.10%    | 7.50%            | 27.22%             | -8.48%             | 13.57%             | 16.44%             | -1.32%             |
|                             | T. Rowe Price Small Cap Growth                        | 08/31/1990     | -1.06%    | -1.06%       | 16.83% | 11.32%  | 9.45%   | 13.70%   | 13.76%           | 30.32%             | -8.55%             | 20.22%             | 9.37%              | 0.52%              |
| <b>Balanced</b>             | 1919 Variable Socially Responsive                     |                |           |              |        |         |         |          |                  |                    |                    |                    |                    |                    |
|                             | Balanced  | 05/01/1992     | 0.76%     | 0.76%        | 17.88% | 11.32%  | 7.37%   | 7.66%    | 6.10%            | 24.31%             | -2.83%             | 14.54%             | 4.22%              | -3.57%             |
|                             | Brighthouse/Wellington Balanced                       | 09/06/1989     | 0.93%     | 0.93%        | 15.14% | 8.41%   | 6.60%   | 8.05%    | 5.77%            | 20.66%             | -5.59%             | 12.97%             | 4.97%              | 0.64%              |
|                             | MFS® Total Return                                     | 06/16/1994     | -0.48%    | -0.48%       | 11.50% | 5.77%   | 4.83%   | 6.34%    | 5.78%            | 17.86%             | -7.55%             | 10.11%             | 6.91%              | -2.24%             |
| <b>International Equity</b> | Harris Oakmark International                          | 08/01/1996     | -6.47%    | -6.47%       | 5.29%  | 1.70%   | 1.96%   | 5.19%    | 3.35%            | 22.47%             | -25.18%            | 28.32%             | 6.38%              | -6.12%             |
|                             | Invesco Global Equity                                 | 01/27/1992     | -1.23%    | -1.23%       | 15.95% | 12.32%  | 8.32%   | 8.87%    | 7.53%            | 29.41%             | -14.62%            | 34.54%             | -1.42%             | 2.20%              |
|                             | Janus Henderson Overseas                              | 05/02/1994     | -4.98%    | -4.98%       | 10.23% | 6.05%   | 0.94%   | -0.75%   | 5.89%            | 24.31%             | -16.75%            | 28.34%             | -8.47%             | -10.53%            |
|                             | Loomis Sayles Global Allocation                       | 08/24/1988     | -0.16%    | -0.16%       | 17.00% | 11.06%  | 7.83%   | 9.05%    | 7.94%            | 25.44%             | -7.00%             | 21.01%             | 3.04%              | -0.45%             |
|                             | MetLife MSCI EAFE® Index                              | 05/03/1993     | -2.88%    | -2.88%       | 8.85%  | 5.26%   | 2.90%   | 3.58%    | 3.44%            | 19.62%             | -15.55%            | 22.55%             | -0.58%             | -2.96%             |
|                             | Templeton Developing Markets VIP                      | 03/04/1996     | -4.92%    | -4.92%       | 6.75%  | 8.33%   | 3.84%   | 1.83%    | 1.49%            | 24.30%             | -17.40%            | 37.76%             | 15.22%             | -21.13%            |
|                             | Templeton Foreign VIP                                 | 05/01/1992     | -4.68%    | -4.68%       | -1.84% | -1.14%  | -0.50%  | 1.43%    | 4.04%            | 10.40%             | -17.05%            | 14.49%             | 5.15%              | -8.26%             |
| <b>Fixed Income</b>         | BlackRock Bond Income                                 | 08/30/1996     | 1.74%     | 1.74%        | 8.33%  | 3.02%   | 1.35%   | 2.55%    | 2.96%            | 7.75%              | -2.25%             | 2.14%              | 1.17%              | -1.31%             |
|                             | BlackRock High Yield                                  | 05/16/1983     | -0.29%    | -0.29%       | 7.82%  | 4.13%   | 3.77%   | 5.47%    | 6.26%            | 12.87%             | -4.43%             | 6.03%              | 12.10%             | -5.56%             |
|                             | BlackRock Ultra-Short Term Bond                       | 12/31/1987     | -0.01%    | -0.01%       | 0.23%  | -0.19%  | -0.75%  | -1.27%   | 1.05%            | 0.30%              | -0.03%             | -0.92%             | -1.45%             | -1.79%             |
|                             | MetLife Aggregate Bond Index                          | 05/03/1993     | 1.73%     | 1.73%        | 7.38%  | 2.46%   | 0.84%   | 1.55%    | 3.33%            | 6.58%              | -2.07%             | 1.31%              | 0.41%              | -1.64%             |
|                             | PIMCO Inflation Protected Bond                        | 09/30/1999     | 2.13%     | 2.13%        | 6.98%  | 1.73%   | 0.22%   | 1.44%    | 3.74%            | 6.44%              | -3.99%             | 1.85%              | 3.18%              | -4.75%             |
|                             | PIMCO Total Return                                    | 01/02/1998     | 2.30%     | 2.30%        | 7.59%  | 2.83%   | 1.06%   | 1.87%    | 3.51%            | 6.41%              | -2.13%             | 2.53%              | 0.67%              | -1.89%             |
|                             | Western Asset Management Strategic Bond Opportunities | 10/31/1994     | 1.36%     | 1.36%        | 10.29% | 4.19%   | 3.04%   | 4.01%    | 4.89%            | 12.32%             | -5.63%             | 6.19%              | 6.50%              | -3.58%             |
|                             | Western Asset Management U.S. Government              | 01/24/1992     | 1.03%     | 1.03%        | 4.59%  | 1.50%   | 0.41%   | 0.88%    | 2.98%            | 4.18%              | -0.80%             | 0.16%              | -0.48%             | -1.18%             |
| <b>Specialty</b>            | Clarion Global Real Estate                            | 05/04/1998     | 0.53%     | 0.53%        | 11.61% | 6.58%   | 2.18%   | 6.40%    | 5.36%            | 22.73%             | -10.10%            | 8.88%              | -0.76%             | -3.10%             |

- Return Not Available

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

+ Indicates funds are no longer available to new investors.

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.

**Current performance may be lower or higher than the performance quoted.**

**This is past performance and is no guarantee of future results.**

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

Effective on or about May 24, 2019, Invesco Advisers, Inc. replaced Oppenheimer Variable Accounts Funds as the subadviser to the Invesco Global Equity Portfolio which was previously known as the Oppenheimer Global Equity Portfolio.

Prior to April 29, 2019, the Loomis Sayles Global Allocation Portfolio was known as the Loomis Sayles Global Markets Portfolio.

Prior to the opening of business on November 10, 2014, the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust was reorganized into the 1919 Variable Socially Responsive Balanced Fund of the Trust for Advised Portfolios. Values before November 10, 2014 reflect the performance of the Legg Mason Investment Counsel Variable Social Awareness Portfolio of the Legg Mason Partners Variable Equity Trust.

Effective April 28, 2014, the T. Rowe Price Large Cap Value Portfolio of the Met Investors Series Trust replaced ClearBridge Variable All Cap Value Portfolio of the Legg Mason Partners Variable Equity Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Variable All Cap Value Portfolio.

Effective April 28, 2014, the ClearBridge Aggressive Growth Portfolio II of the Met Investors Series Trust merged with and into the ClearBridge Aggressive Growth Portfolio of the Met Investors Series Trust. Values before April 28, 2014 reflect the performance of the ClearBridge Aggressive Growth Portfolio II.

Prior to the opening of business on April 29, 2013, the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund (MSF) merged with and into the Met/Templeton Growth Portfolio of Met Investors Series Trust (MIST) and the Met/Templeton Growth Portfolio was renamed the MIST Oppenheimer Global Equity Portfolio. Values before April 29, 2013 reflect the performance of the Oppenheimer Global Equity Portfolio of the Metropolitan Series Fund.

As of May 2, 2011, the following portfolio merger took effect: MetLife Aggressive Allocation Portfolio into MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio). Performance for the MetLife Aggressive Strategy Portfolio consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) after April 29, 2011.

Effective May 1, 2009, the following investment portfolio substitutions were made: PIMCO VIT Total Return Portfolio into PIMCO Total Return Portfolio and Van Kampen LIT Comstock Portfolio into Van Kampen Comstock Portfolio.

Performance for the PIMCO Total Return Portfolio consists of the performance for PIMCO VIT Total Return Portfolio before and on May 1, 2009 and PIMCO Total Return Portfolio after May 1, 2009.

Performance for the Van Kampen Comstock Portfolio consists of performance for Van Kampen LIT Comstock Portfolio before and on May 1, 2009 and Van Kampen Comstock Portfolio after May 1, 2009.

Effective May 1, 2009, the following investment portfolio mergers was made: FI Large Cap Portfolio into BlackRock Legacy Large Cap Growth Portfolio. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of FI Large Cap Portfolio before and on May 1, 2009 and BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

Prior to May 1, 2009, the Barclays Capital Aggregate Bond Index Portfolio was known as Lehman Brothers® Aggregate Bond Index Portfolio and the Janus Aspen Overseas Portfolio was known as the Janus Aspen International Growth Portfolio.

Performance for Lazard Mid Cap Portfolio consists of performance for Batterymarch Mid-Cap Stock Portfolio prior to and on April 28, 2008 and Lazard Mid Cap Portfolio after April 28, 2008. Performance for T. Rowe Price Small Cap Growth Portfolio consists of performance for Dreyfus VIF Developing Leaders Portfolio prior to and on April 28, 2008 and T. Rowe Price Small Cap Growth Portfolio after April 28, 2008. Performance for Oppenheimer Capital Appreciation Portfolio consists of performance for Fidelity VIP Growth Portfolio prior to and on April 28, 2008 and Oppenheimer Capital Appreciation Portfolio after April 28, 2008.

Effective November 12, 2007, the following investment portfolio substitutions/additions were made: MetLife Investment Diversified Bond Fund into Lehman Brothers® Aggregate Bond Index Portfolio (currently known as Barclay's Aggregate Bond Index); MetLife Investment International Stock Fund into Morgan Stanley EAFE® Index Portfolio, MetLife Investment Small Company Stock Fund into Russell 2000® Index Portfolio; MetLife Investment Large Company Stock Fund into MetLife Stock Index Portfolio.

Effective on or about April 30, 2007, the following investment portfolio substitutions were made: Putnam VT Small Cap Value Fund into Third Avenue Small Cap Value Portfolio; Templeton Global Asset Allocation Fund into Loomis Sayles Global Market Portfolio; PIMCO VIT Real Return Portfolio into PIMCO Inflation Protected Bond Portfolio; Fidelity VIP Asset Manager Portfolio into BlackRock Diversified Portfolio; Dreyfus Stock Index Fund into MetLife Stock Index Portfolio.

Effective on or about April 30, 2007, the following investment portfolios merged: Pioneer Mid-Cap Value Portfolio into Lazard Mid-Cap Portfolio; Western Asset Management High Yield Bond Portfolio into BlackRock High Yield Portfolio; Legg Mason Partners Variable All Cap Portfolio into Legg Mason Partners Variable Fundamental Value Portfolio.

Performance shown for Batterymarch Growth and Income Portfolio consists of performance for the Travelers Growth and Income Stock Account prior to and on April 28, 2006 and Batterymarch Growth and Income Portfolio after April 28, 2006. Performance shown for Batterymarch Mid-Cap Stock Portfolio consists of performance for the Travelers Disciplined Mid Cap Stock Portfolio prior to and on April 28, 2006 and Batterymarch Mid-Cap Stock Portfolio after April 28, 2006. Performance for the BlackRock Aggressive Growth Portfolio consists of performance for the MFS® Mid Cap Growth Portfolio prior to and on April 28, 2006 and BlackRock Aggressive Growth Portfolio after April 28, 2006. Performance shown for the Dreman Small-Cap Value Portfolio consists of performance for the Style Focus Series: Small Cap Value Portfolio prior to and on April 28, 2006 and Dreman Small-Cap Value Portfolio after April 28, 2006.

Performance shown for Harris Oakmark International Portfolio consists of performance for the Mondrian International Stock Portfolio prior to and on April 28, 2006 and Harris Oakmark International Portfolio after April 28, 2006. Performance shown for the Janus Capital Appreciation Portfolio consists of performance for the Capital Appreciation Fund (Janus) prior to and on April 28, 2006 and Janus Capital Appreciation Portfolio after April 28, 2006. Performance shown for the Legg Mason Partners Managed Assets Portfolio consists of performance for the Travelers Managed Assets Trust prior to and on April 28, 2006 and Legg Mason Partners Managed Assets Portfolio after April 28, 2006. Performance shown for the Lord Abbett Bond Debenture Portfolio consists of performance for the Travelers Convertible Securities Portfolio prior to and on April 28, 2006 and Lord Abbett Bond Debenture Portfolio after April 28, 2006. Performance shown for the Mercury Large-Cap Core Portfolio consists of performance for the Mercury Large Cap Core Portfolio prior to and on April 28, 2006 and Mercury Large-Cap Core Portfolio after April 28, 2006. Performance shown for the Met/AIM Capital Appreciation Portfolio consists of performance for the AIM Capital Appreciation Portfolio prior to and on April 28, 2006 and Met/AIM Capital Appreciation Portfolio after April 28, 2006. Performance shown for the Met/AIM Small Cap Growth Portfolio consists of performance for the Style Focus Series: Small Cap Growth Portfolio prior to and on April 28, 2006 and Met/AIM Small Cap Growth Portfolio after April 28, 2006.

Performance shown for the MFS® Value Portfolio consists of performance for the MFS® Value Portfolio prior to and on April 28, 2006 and MFS® Value Portfolio after April 28, 2006. Performance shown for the Neuberger Berman Real Estate Portfolio consists of performance for the Delaware VIP REIT Series prior to and on April 28, 2006 and Neuberger Berman Real Estate Portfolio after April 28, 2006. Performance shown for Oppenheimer Global Equity Portfolio consists of performance for the Templeton Growth Securities Fund prior to and on April 28, 2006 and Oppenheimer Global Equity Portfolio after April 28, 2006. Performance for the Pioneer Fund Portfolio consists of performance for the Pioneer Fund Portfolio prior to and on April 28, 2006 and Pioneer Fund Portfolio after April 28, 2006. Performance shown for Pioneer Mid-Cap Value Portfolio consists of performance for the Pioneer Mid Cap Value Portfolio prior to and on April 28, 2006 and Pioneer Mid-Cap Value Portfolio after April 28, 2006. Performance shown for Pioneer Strategic Income Portfolio consists of performance for the Pioneer Strategic Income Portfolio prior to and on April 28, 2006 and Pioneer Strategic Income Portfolio after April 28, 2006. Performance shown for the Western Asset Management High Yield Bond Portfolio consists of performance for the Travelers High Yield Bond Trust prior to and on April 28, 2006 and Western Asset Management High Yield Bond Portfolio after April 28, 2006. Performance shown for the Western Asset Management U.S. Government Portfolio consists of performance for the Travelers U.S. Government Securities Portfolio prior to and on April 28, 2006 and Western Asset Management U.S. Government Portfolio after April 28, 2006. Performance shown for the MFS® Total Return Portfolio consists of performance for the MFS® Total Return Portfolio prior to and on April 28, 2006 and MFS® Total Return Portfolio after April 28, 2006. Performance shown for the T. Rowe Price Large Cap Growth Portfolio consists of performance for the AllianceBernstein Large Cap Growth Portfolio prior to and on April 28, 2006 and T. Rowe Price Large Cap Growth Portfolio after April 28, 2006. Performance shown for the FI Large Cap Portfolio consists of performance for the Large Cap Portfolio (Fidelity) prior to and on April 28, 2006 and FI Large Cap Portfolio after April 28, 2006.

**Additional prospectuses or disclosure memorandums for the Universal Annuity Advantage 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 or disclosure memorandums 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.**

**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 where applicable, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.**

**Distributions of 401(k), 403(b) or 457(b) salary reduction contributions allocated to your annuity account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability or hardship as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally 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. In the case of 457(b) governmental plans, the 10% federal income tax penalty may apply to amounts rolled over from another type of qualified retirement plan or IRA. Because the purchase of a variable annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the variable annuity for its death benefit, annuity options and other non-tax related benefits. Distributions will reduce the living and death benefits and account value and may be subject to withdrawal charges.**

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Brighthouse Life Insurance Company • Charlotte, NC 28277

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## Universal Annuity Advantage

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The 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. 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, and the Mortality and Expense Risk Charge of 1.80%, the contract administrative charge \$30, and the maximum surrender charge of 5%. **Past performance does not guarantee future results.**

## Universal Annuity Advantage

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

Standardized as of 12/31/2019  
Assuming Contract Surrender

| Asset Class  | Variable Investment Options  | Portfolio Inception Date | 10 Years or Since Portfolio Inception* |          |            | Sub-Account Inception Date | 10 Years or Since Sub-Account Inception* |          |           |
|--|--|--------------------------|--|----------|------------|----------------------------|--|----------|-----------|
|  |  |                          | 1 Year                                 | 5 Years* | 10 Years*  |                            | 1 Year                                   | 5 Years* | 10 Years* |
| Asset Allocation                                   | Brighthouse Asset Allocation 20 Portfolio - Class B                  | 05/02/2005               | 2.83%                                  | 0.98%    | 3.09%      | 01/19/2006                 | 4.69%                                    | 0.97%    | 3.05%     |
|  | Brighthouse Asset Allocation 40 Portfolio - Class B                  | 05/02/2005               | 4.22%                                  | 2.20%    | 4.56%      | 01/19/2006                 | 8.31%                                    | 2.18%    | 4.48%     |
|  | Brighthouse Asset Allocation 60 Portfolio - Class B                  | 05/02/2005               | 5.42%                                  | 3.43%    | 5.98%      | 01/19/2006                 | 11.89%                                   | 3.38%    | 5.82%     |
|  | Brighthouse Asset Allocation 80 Portfolio - Class B                  | 05/02/2005               | 6.81%                                  | 4.63%    | 7.32%      | 01/19/2006                 | 15.92%                                   | 4.56%    | 7.08%     |
|  | Brighthouse Asset Allocation 100 Portfolio - Class B                 | 05/02/2005               | 8.08%                                  | 5.57%    | 8.24%      | 01/19/2006                 | 19.44%                                   | 5.49%    | 7.93%     |
| Domestic Equity (Large Cap)                        | BlackRock Capital Appreciation Portfolio - Class A                   | 08/30/1996               | 17.18%                                 | 12.17%   | 12.35%     | 04/18/2005                 | 24.47%                                   | 10.97%   | 11.31%    |
|  | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A | 04/05/1993               | 15.60%                                 | 8.90%    | 10.17%     | 04/01/1998                 | 22.68%                                   | 8.25%    | 9.76%     |
|  | Brighthouse/Wellington Large Cap Research Portfolio - Class E        | 03/23/1998               | 13.97%                                 | 8.59%    | 11.13%     | 04/18/2005                 | 23.52%                                   | 8.14%    | 10.64%    |
|  | Loomis Sayles Growth Portfolio - Class A                             | 05/16/1983               | 7.09%                                  | 4.06%    | 8.59%      | 05/16/1983                 | 16.02%                                   | 3.33%    | 7.93%     |
|  | ClearBridge Variable Aggressive Growth Portfolio - Class I           | 11/01/1999               | 5.03%                                  | 2.72%    | 11.38%     | 05/01/2001                 | 17.19%                                   | 2.85%    | 11.47%    |
|  | ClearBridge Variable Appreciation Portfolio - Class I                | 10/16/1991               | 14.35%                                 | 8.72%    | 10.72%     | 05/01/2002                 | 21.68%                                   | 8.11%    | 10.51%    |
|  | ClearBridge Variable Large Cap Growth Portfolio - Class I            | 05/01/1998               | 14.11%                                 | 11.91%   | 13.45%     | 05/01/2001                 | 23.83%                                   | 11.21%   | 12.82%    |
|  | ClearBridge Variable Large Cap Value Portfolio - Class I             | 02/17/1998               | 9.07%                                  | 5.60%    | 9.29%      | 05/01/2001                 | 20.75%                                   | 5.14%    | 9.24%     |
|  | Fidelity VIP Contrafund® Portfolio - Service Class 2                 | 01/03/1995               | 15.30%                                 | 8.03%    | 10.66%     | 05/01/2003                 | 23.00%                                   | 6.95%    | 9.90%     |
|  | Fidelity VIP Equity-Income Portfolio - Initial Class                 | 10/09/1986               | 9.12%                                  | 5.67%    | 9.04%      | 07/21/1993                 | 19.41%                                   | 5.36%    | 8.91%     |
|  | Invesco Comstock Portfolio - Class B                                 | 04/30/1999               | 2.13%                                  | 4.41%    | 8.63%      | 05/01/2003                 | 17.08%                                   | 4.40%    | 8.88%     |
|  | Jennison Growth Portfolio - Class A                                  | 10/09/1986               | 18.82%                                 | 13.25%   | 12.76%     | 01/28/1992                 | 24.45%                                   | 12.01%   | 11.55%    |
|  | MetLife Stock Index Portfolio - Class A                              | 09/29/1989               | 13.72%                                 | 8.97%    | 11.54%     | 01/28/1992                 | 22.88%                                   | 8.32%    | 11.14%    |
|  | MFS® Value Portfolio - Class A                                       | 07/20/1998               | 11.22%                                 | 6.95%    | 10.06%     | 05/03/2004                 | 21.92%                                   | 6.49%    | 9.90%     |
|  | T. Rowe Price Large Cap Growth Portfolio - Class B+                  | 06/26/1992               | 13.03%                                 | 11.47%   | 13.63%     | 05/01/2001                 | 22.35%                                   | 10.91%   | 12.67%    |
| T. Rowe Price Large Cap Value Portfolio - Class B  | 12/11/1989   | 7.56%                    | 5.82%                                  | 9.41%    | 04/28/2006 | 18.54%                     | 5.45%                                    | 9.56%    |           |
| T. Rowe Price Large Cap Value Portfolio - Class E+ | 12/03/1993   | 7.65%                    | 5.92%                                  | 8.84%    | 05/22/1998 | 18.63%                     | 5.56%                                    | 8.75%    |           |
| Domestic Equity (Mid Cap)                          | Fidelity VIP Mid Cap Portfolio - Service Class 2                     | 12/28/1998               | 2.54%                                  | 3.90%    | 8.17%      | 05/01/2001                 | 15.40%                                   | 3.87%    | 8.09%     |
|  | Franklin Small-Mid Cap Growth VIP Fund - Class 2+                    | 05/01/1998               | 13.07%                                 | 6.65%    | 10.45%     | 05/01/2001                 | 23.15%                                   | 5.85%    | 9.72%     |
|  | Frontier Mid Cap Growth Portfolio - Class D                          | 03/23/1998               | 10.58%                                 | 8.03%    | 10.42%     | 05/01/2001                 | 24.62%                                   | 8.06%    | 9.83%     |
| Domestic Equity (Small Cap)                        | Brighthouse Small Cap Value Portfolio - Class B                      | 11/04/1997               | 4.18%                                  | 5.59%    | 8.07%      | 05/03/2004                 | 20.66%                                   | 5.61%    | 8.05%     |
|  | ClearBridge Variable Small Cap Growth Portfolio - Class I            | 11/01/1999               | 6.75%                                  | 8.59%    | 12.90%     | 05/01/2001                 | 18.87%                                   | 7.45%    | 12.20%    |
|  | Invesco Small Cap Growth Portfolio - Class A                         | 05/02/2005               | 5.05%                                  | 6.93%    | 11.97%     | 05/02/2005                 | 16.78%                                   | 6.43%    | 11.37%    |
|  | JPMorgan Small Cap Value Portfolio - Class A                         | 05/02/2005               | -5.17%                                 | 1.85%    | 6.09%      | 05/02/2005                 | 11.99%                                   | 2.39%    | 6.38%     |
|  | MetLife Russell 2000® Index Portfolio - Class A                      | 05/03/1993               | 2.41%                                  | 5.27%    | 9.82%      | 05/18/1993                 | 17.70%                                   | 5.26%    | 9.75%     |

| Asset Class                 | Variable Investment Options   | Portfolio Inception Date | Average Annual Total Return as of 01/31/2020 |          |  | Standardized as of 12/31/2019 |          |  |        |
|-----------------------------|---|--------------------------|--|----------|--|-------------------------------|----------|--|--------|
|                             |   |                          | 1 Year                                       | 5 Years* | 10 Years or Since Portfolio Inception* | 1 Year                        | 5 Years* | 10 Years or Since Sub-Account Inception* |        |
|                             | Neuberger Berman Genesis Portfolio - Class A                              | 04/01/1997               | 10.66%                                       | 8.26%    | 9.10%                                  | 05/08/1998                    | 21.50%   | 7.73%                                    | 8.97%  |
|                             | T. Rowe Price Small Cap Growth Portfolio - Class B                        | 08/31/1990               | 11.57%                                       | 8.45%    | 13.70%                                 | 05/08/1998                    | 24.46%   | 8.51%                                    | 13.30% |
| <b>Balanced</b>             | 1919 Variable Socially Responsive Balanced Fund                           | 05/01/1992               | 12.58%                                       | 6.38%    | 7.66%                                  | 05/01/1992                    | 18.71%   | 5.84%                                    | 7.37%  |
|                             | Brighthouse/Wellington Balanced Portfolio - Class A                       | 09/06/1989               | 9.95%  | 5.63%    | 8.05%                                  | 01/28/1992                    | 15.23%   | 5.36%                                    | 7.74%  |
|                             | MFS® Total Return Portfolio - Class F                                     | 06/16/1994               | 6.48%  | 3.87%    | 6.34%                                  | 02/17/1995                    | 12.55%   | 3.67%                                    | 6.26%  |
| <b>International Equity</b> | Harris Oakmark International Portfolio - Class A                          | 08/01/1996               | 0.56%  | 1.03%    | 5.19%                                  | 05/03/2004                    | 16.96%   | 2.32%                                    | 5.53%  |
|                             | Invesco Global Equity Portfolio - Class A                                 | 01/27/1992               | 10.73%                                       | 7.32%    | 8.87%                                  | 01/27/1992                    | 23.59%   | 7.42%                                    | 8.70%  |
|                             | Janus Henderson Overseas Portfolio - Service Shares                       | 05/02/1994               | 5.27%  | 0.02%    | -0.75%                                 | 05/01/2001                    | 18.72%   | 0.76%                                    | -0.51% |
|                             | Loomis Sayles Global Allocation Portfolio - Class A                       | 08/24/1988               | 11.74%                                       | 6.84%    | 9.05%                                  | 01/27/1992                    | 19.80%   | 6.70%                                    | 8.55%  |
|                             | MetLife MSCI EAFE® Index Portfolio - Class A                              | 05/03/1993               | 3.95%  | 1.96%    | 3.58%                                  | 05/17/1993                    | 14.24%   | 2.67%                                    | 3.37%  |
|                             | Templeton Developing Markets VIP Fund - Class 2                           | 03/04/1996               | 1.95%  | 2.88%    | 1.83%                                  | 05/03/2004                    | 18.71%   | 4.19%                                    | 1.73%  |
|                             | Templeton Foreign VIP Fund - Class 2                                      | 05/01/1992               | -6.25%                                       | -1.41%   | 1.43%                                  | 05/03/2004                    | 5.43%    | -0.69%                                   | 1.41%  |
| <b>Fixed Income</b>         | BlackRock Bond Income Portfolio - Class A                                 | 08/30/1996               | 3.46%  | 0.42%    | 2.55%                                  | 08/30/1996                    | 2.90%    | 0.51%                                    | 2.56%  |
|                             | BlackRock High Yield Portfolio - Class A                                  | 05/16/1983               | 2.97%  | 2.82%    | 5.47%                                  | 05/16/1983                    | 7.79%    | 2.95%                                    | 5.67%  |
|                             | BlackRock Ultra-Short Term Bond Portfolio - Class A                       | 12/31/1987               | -4.28%                                       | -1.66%   | -1.27%                                 | 12/31/1987                    | -4.22%   | -1.69%                                   | -1.29% |
|                             | MetLife Aggregate Bond Index Portfolio - Class A                          | 05/03/1993               | 2.54%  | -0.09%   | 1.55%                                  | 06/01/1993                    | 1.78%    | -0.05%                                   | 1.51%  |
|                             | PIMCO Inflation Protected Bond Portfolio - Class A                        | 09/30/1999               | 2.17%  | -0.70%   | 1.44%                                  | 04/18/2005                    | 1.65%    | -0.47%                                   | 1.40%  |
|                             | PIMCO Total Return Portfolio - Class B                                    | 01/02/1998               | 2.75%  | 0.13%    | 1.87%                                  | 05/01/2003                    | 1.62%    | 0.14%                                    | 1.79%  |
|                             | Western Asset Management Strategic Bond Opportunities Portfolio - Class A | 10/31/1994               | 5.33%  | 2.09%    | 4.01%                                  | 06/12/1997                    | 7.27%    | 2.00%                                    | 4.10%  |
|                             | Western Asset Management U.S. Government Portfolio - Class A              | 01/24/1992               | -0.11%                                       | -0.51%   | 0.88%                                  | 01/28/1992                    | -0.51%   | -0.56%                                   | 0.94%  |
| <b>Specialty</b>            | Clarion Global Real Estate Portfolio - Class A                            | 05/04/1998               | 6.59%  | 1.25%    | 6.40%                                  | 05/01/2003                    | 17.21%   | 1.99%                                    | 5.59%  |

- Return Not Available

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

+ Indicates funds are no longer available to new investors.

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