

Variable Investment Option Performance Update

Bighthouse 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.BighthouseFinancial.com](http://www.BighthouseFinancial.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 The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 Bighthouse Retirement Account 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 1.25% and the annual Account Fee of \$0. 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

Bighthouse Retirement Account

Average Annual Returns

Calendar Year Returns

Asset Class	Variable Investment Options	Portfolio Inception Date	Average Annual Returns							Calendar Year Returns				
			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
Asset Allocation	Bighthouse Asset Allocation 20	05/02/2005	0.89%	0.89%	8.39%	3.93%	2.59%	3.78%	3.50%	10.35%	-3.83%	5.61%	3.23%	-1.82%
	Bighthouse Asset Allocation 40	05/02/2005	0.15%	0.15%	9.85%	5.26%	3.83%	5.26%	4.25%	14.16%	-5.60%	9.27%	4.77%	-2.30%
	Bighthouse Asset Allocation 60	05/02/2005	-0.44%	-0.44%	11.12%	6.62%	5.08%	6.69%	4.88%	17.94%	-7.30%	13.31%	5.78%	-2.49%
	Bighthouse Asset Allocation 80	05/02/2005	-1.00%	-1.00%	12.59%	8.08%	6.30%	8.03%	5.41%	22.19%	-9.26%	17.69%	6.80%	-2.92%
	Bighthouse Asset Allocation 100	05/02/2005	-1.44%	-1.44%	13.92%	9.14%	7.26%	8.96%	5.63%	25.90%	-11.19%	21.41%	7.62%	-3.23%
Domestic Equity (Large Cap)	American Funds® Growth	02/08/1984	2.27%	2.27%	20.93%	16.49%	13.88%	13.30%	11.39%	29.15%	-1.49%	26.70%	8.13%	5.53%
	American Funds® Growth-Income	02/08/1984	-0.72%	-0.72%	15.49%	11.98%	10.30%	11.55%	9.54%	24.57%	-3.01%	20.87%	10.14%	0.19%
	BlackRock Capital Appreciation	08/30/1996	3.39%	3.39%	23.51%	20.26%	13.95%	13.09%	6.53%	31.20%	1.15%	32.27%	-1.16%	4.96%
	Bighthouse/Wellington Core Equity Opportunities	04/05/1993	0.12%	0.12%	21.85%	14.10%	10.64%	10.90%	7.75%	29.31%	-1.34%	17.59%	6.01%	1.12%
	Bighthouse/Wellington Large Cap Research	03/23/1998	0.43%	0.43%	20.13%	12.22%	10.32%	11.87%	4.48%	30.20%	-7.46%	20.42%	6.95%	3.15%
	Loomis Sayles Growth	05/16/1983	0.71%	0.71%	12.88%	8.05%	5.72%	9.31%	9.74%	22.30%	-7.97%	17.23%	1.71%	-5.00%
	ClearBridge Variable Aggressive Growth+	11/01/1999	-2.56%	-2.56%	10.71%	6.06%	4.36%	12.12%	6.52%	23.52%	-9.49%	14.85%	-0.05%	-2.96%
	ClearBridge Variable Appreciation	10/16/1991	-0.81%	-0.81%	20.53%	12.92%	10.45%	11.45%	7.86%	28.25%	-2.97%	18.07%	8.41%	0.34%
	ClearBridge Variable Dividend Strategy+	02/17/1998	-0.91%	-0.91%	20.23%	12.19%	9.57%	11.30%	5.43%	29.96%	-6.05%	17.70%	13.56%	-5.49%
	ClearBridge Variable Large Cap Growth	05/01/1998	0.63%	0.63%	20.28%	15.91%	13.70%	14.20%	7.34%	30.52%	-1.23%	24.21%	6.06%	8.43%
	ClearBridge Variable Large Cap Value	02/17/1998	-2.50%	-2.50%	14.96%	7.65%	7.29%	10.01%	5.86%	27.28%	-10.01%	13.41%	11.60%	-4.08%
	Fidelity VIP Contrafund®	01/03/1995	2.44%	2.44%	21.54%	12.72%	9.75%	11.39%	9.65%	29.64%	-7.81%	20.08%	6.39%	-0.83%
	Fidelity VIP Dynamic Capital Appreciation+	09/25/2000	0.99%	0.99%	20.59%	12.79%	8.66%	12.12%	4.25%	28.21%	-6.35%	21.97%	1.38%	-0.23%
	Invesco Comstock	04/30/1999	-4.93%	-4.93%	7.65%	6.08%	9.35%	5.35%	23.40%	-13.25%	16.56%	15.84%	-7.14%	
	Jennison Growth+	07/03/1995	4.96%	4.96%	24.94%	20.69%	14.78%	14.26%	9.24%	30.85%	-1.14%	35.29%	-1.37%	9.17%
	MetLife Stock Index	05/03/1993	-0.18%	-0.18%	19.87%	12.84%	10.70%	12.28%	6.41%	29.52%	-5.79%	20.03%	10.29%	-0.09%
MFS® Value	07/20/1998	-1.69%	-1.69%	17.23%	8.97%	8.66%	10.79%	6.32%	28.52%	-11.18%	16.54%	12.97%	-1.39%	
T. Rowe Price Large Cap Value	12/11/1989	-2.91%	-2.91%	13.37%	7.80%	7.51%	10.14%	8.02%	24.95%	-10.29%	15.50%	14.50%	-4.78%	
T. Rowe Price Large Cap Value+	12/03/1993	-2.90%	-2.90%	13.47%	7.91%	7.61%	9.56%	7.71%	25.04%	-10.20%	15.62%	14.62%	-4.68%	
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap	12/28/1998	-2.40%	-2.40%	8.08%	5.06%	5.56%	8.88%	10.23%	21.64%	-15.84%	19.04%	10.53%	-2.85%
	Frontier Mid Cap Growth	03/23/1998	-0.32%	-0.32%	16.55%	13.15%	9.75%	11.15%	4.70%	31.36%	-6.94%	23.59%	3.99%	1.50%
	Janus Henderson Enterprise	09/13/1993	0.36%	0.36%	21.94%	16.71%	13.40%	14.57%	9.81%	33.48%	-1.91%	25.51%	10.71%	2.48%
	Morgan Stanley Discovery+	09/28/2000	6.67%	6.67%	28.72%	26.97%	13.73%	13.37%	2.43%	38.39%	8.78%	38.18%	-9.60%	-6.20%
	Victory Sycamore Mid Cap Value	09/15/1999	-2.68%	-2.68%	13.52%	5.40%	4.61%	8.85%	7.41%	27.38%	-11.27%	8.12%	14.07%	-10.11%
Domestic Equity (Small Cap)	Bighthouse Small Cap Value	11/04/1997	-4.34%	-4.34%	9.82%	3.80%	7.27%	8.79%	6.07%	27.18%	-16.29%	10.32%	29.63%	-6.58%
	ClearBridge Variable Small Cap Growth	11/01/1999	0.04%	0.04%	12.52%	14.93%	10.32%	13.65%	8.09%	25.30%	2.14%	22.73%	4.49%	-5.56%
	Delaware VIP Small Cap Value Series	12/27/1993	-4.78%	-4.78%	8.66%	2.82%	6.72%	10.36%	8.99%	26.55%	-17.76%	10.66%	29.77%	-7.39%
	Invesco Small Cap Growth	05/02/2005	0.28%	0.28%	10.73%	10.53%	8.64%	12.72%	9.17%	23.09%	-9.91%	24.05%	10.34%	-2.65%
	JPMorgan Small Cap Value	05/02/2005	-6.21%	-6.21%	-0.04%	-0.52%	3.47%	6.79%	6.01%	18.05%	-14.84%	2.34%	29.23%	-8.41%
	MetLife Russell 2000® Index	05/03/1993	-3.26%	-3.26%	7.94%	6.00%	6.95%	10.55%	7.11%	24.06%	-12.08%	13.25%	19.78%	-5.46%
	Neuberger Berman Genesis	04/01/1997	-0.83%	-0.83%	16.65%	9.83%	9.99%	9.83%	8.21%	28.07%	-7.87%	14.32%	17.21%	-0.67%

Brighthouse Retirement Account		Average Annual Returns							Calendar Year Returns					
Asset Class	Variable Investment Options	Portfolio	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year*	Since	Calendar Year 2019	Calendar Year 2018	Calendar Yea 2017	Calendar Year 2016	Calendar Year 2015
		Inception Date							Portfolio Inception*					
<b>Balanced</b>	T. Rowe Price Small Cap Growth	08/31/1990	-1.00%	-1.00%	17.60%	12.06%	10.18%	14.45%	14.51%	31.19%	-7.95%	21.02%	10.10%	1.19%
	1919 Variable Socially Responsive													
	Balanced	05/01/1992	0.82%	0.82%	18.66%	12.06%	8.08%	8.37%	6.81%	25.13%	-2.18%	15.30%	4.92%	-2.94%
	Brighthouse/Wellington Balanced	05/16/1983	0.99%	0.99%	15.90%	9.13%	7.31%	8.77%	7.06%	21.46%	-4.97%	13.72%	5.67%	1.30%
	MFS® Total Return	06/16/1994	-0.43%	-0.43%	12.24%	6.47%	5.53%	7.04%	6.48%	18.64%	-6.94%	10.83%	7.62%	-1.59%
<b>International Equity</b>														
	American Funds® Global Growth	04/30/1997	-0.73%	-0.73%	21.70%	14.18%	10.39%	10.20%	8.51%	33.60%	-10.18%	29.84%	-0.63%	5.61%
	Brighthouse/Aberdeen Emerging Markets Equity+	12/31/1997	-4.43%	-4.43%	5.98%	5.49%	3.09%	2.11%	4.28%	19.48%	-14.99%	27.00%	10.44%	-14.73%
	Harris Oakmark International	08/01/1996	-6.42%	-6.42%	5.99%	2.38%	2.64%	5.89%	4.04%	23.28%	-24.69%	29.16%	7.08%	-5.50%
	Invesco Global Equity	01/27/1992	-1.23%	-1.23%	16.39%	12.77%	8.76%	9.31%	7.52%	29.93%	-14.23%	35.04%	-1.01%	2.64%
	MetLife MSCI EAFE® Index	05/03/1993	-2.83%	-2.83%	9.57%	5.96%	3.58%	4.26%	4.13%	20.42%	-14.99%	23.36%	0.08%	-2.32%
	MFS® Research International+	01/02/1997	-2.20%	-2.20%	16.14%	8.93%	4.61%	4.88%	5.11%	26.72%	-15.07%	26.57%	-2.11%	-2.99%
	Templeton Developing Markets VIP	03/04/1996	-4.86%	-4.86%	7.46%	9.04%	4.52%	2.51%	2.16%	25.12%	-16.85%	38.67%	15.98%	-20.60%
	Templeton Foreign VIP	05/01/1992	-4.62%	-4.62%	-1.19%	-0.48%	0.16%	2.10%	4.72%	11.13%	-16.50%	15.25%	5.84%	-7.65%
<b>Fixed Income</b>														
	BlackRock Bond Income	08/30/1996	1.79%	1.79%	9.05%	3.70%	2.02%	3.23%	3.64%	8.46%	-1.60%	2.81%	1.84%	-0.66%
	BlackRock High Yield	05/16/1983	-0.23%	-0.23%	8.53%	4.82%	4.46%	6.17%	6.96%	13.62%	-3.80%	6.73%	12.85%	-4.94%
	BlackRock Ultra-Short Term Bond	12/31/1987	0.04%	0.04%	0.79%	0.37%	-0.20%	-0.72%	1.67%	0.86%	0.53%	-0.36%	-0.90%	-1.24%
	MetLife Aggregate Bond Index	05/03/1993	1.78%	1.78%	8.09%	3.13%	1.51%	2.23%	4.02%	7.29%	-1.42%	1.98%	1.08%	-0.99%
	PIMCO Inflation Protected Bond	09/30/1999	2.19%	2.19%	7.69%	2.41%	0.89%	2.11%	4.43%	7.14%	-3.35%	2.52%	3.86%	-4.12%
	PIMCO Total Return	01/02/1998	2.35%	2.35%	8.30%	3.51%	1.73%	2.55%	4.19%	7.11%	-1.48%	3.21%	1.34%	-1.24%
	Western Asset Core Plus VIT	06/16/1994	1.61%	1.61%	10.05%	4.23%	3.27%	5.19%	4.85%	10.78%	-3.46%	4.44%	3.25%	-0.06%
	Western Asset Management Strategic Bond Opportunities	10/31/1994	1.41%	1.41%	11.02%	4.88%	3.72%	4.70%	5.59%	13.07%	-5.00%	6.89%	7.21%	-2.94%
	Western Asset Management U.S. Government	01/24/1992	1.09%	1.09%	5.28%	2.17%	1.08%	1.55%	3.67%	4.87%	-0.14%	0.82%	0.18%	-0.53%
<b>Specialty</b>	Clarion Global Real Estate	05/04/1998	0.59%	0.59%	12.35%	7.29%	2.86%	7.10%	6.06%	23.55%	-9.50%	9.60%	-0.10%	-2.46%

- 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.

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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 Morgan Stanley Discovery Portfolio was known as the Morgan Stanley Mid Cap Growth 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 after April 29, 2011 (currently known as MetLife Asset Allocation 100 Portfolio).

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 were made: FI Large Cap Portfolio into BlackRock Legacy large Cap Growth Portfolio and Legg Mason Partners Managed Assets Portfolio into BlackRock Diversified Portfolio.

Performance for the BlackRock Legacy large Cap Growth Portfolio (currently known as the BlackRock Capital Appreciation Portfolio) consists of performance for the FI Large Cap Portfolio before and on May 1, 2009 and of the 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 Enterprise Portfolio was known as Janus Aspen Mid Cap Growth Portfolio.

Performance shown for Lehman Brothers® Aggregate Bond Index Portfolio consists of performance for the MetLife Investment Diversified Bond Fund and Lehman Brothers® Aggregate Bond Index prior to and on November 12, 2007 and Lehman Brothers® Aggregate Bond Index Portfolio after November 12, 2007. Performance shown for Morgan Stanley EAFE® Index Portfolio consists of performance for the MetLife Investment International Stock Fund and Morgan Stanley EAFE® Index Portfolio prior to and on November 12, 2007 and Morgan Stanley EAFE® Index Portfolio after November 12, 2007. Performance shown for Russell 2000® Index Portfolio consists of performance for the MetLife Investment Small Company Stock Fund and Russell 2000® Index Portfolio prior to and on November 12, 2007 and Russell 2000 Index Portfolio after November 12, 2007. Performance shown for MetLife Stock Index Portfolio consists of performance for the MetLife Investment Large company Stock Fund and MetLife Stock Index Portfolio Index prior to and on November 12, 2007 and MetLife Stock Index Portfolio after November 12, 2007.

Performance shown for Legg Mason Partners Variable Aggressive Growth Portfolio consists of performance for the Legg Mason Partners Variable Premier Selections all Cap Growth Portfolio and Legg Mason Partners Variable Aggressive Growth Portfolio prior to and on April 30, 2007 and Legg Mason Partners Variable Aggressive Growth Portfolio after April 30, 2007. Performance shown for Legg Mason Partners Variable Fundamental Value Portfolio consists of performance for the Legg Mason Partners Variable Fundamental Value Portfolio and Legg Mason Partners Variable All Cap Portfolio prior to and on April 30, 2007. Performance for Lazard Mid-Cap Portfolio consists of performance for Lazard Mid-Cap Portfolio and Pioneer Mid-Cap Value Portfolio prior to and on April 30, 2007 and Lazard Mid-Cap Portfolio after April 30, 2007. Performance for Capital Guardian U.S. Equity Portfolio consists of performance for Capital Guardian U.S. Equity Portfolio and AIM V.I. Core Equity Fund prior to and on April 30, 2007 and Capital Guardian U.S. Equity Portfolio after April 30, 2007.

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 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 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 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 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 BlackRock Bond Income Portfolio consists of performance for the Travelers Quality Bond Portfolio prior to and on April 28, 2006 and BlackRock Bond Income Portfolio after April 28, 2006. Performance shown for BlackRock Money market Portfolio consists of performance for the Travelers Money Market Portfolio prior to and on April 28, 2006 and BlackRock Money Market Portfolio after April 28, 2006. Performance shown for FI Value leaders Portfolio after April 28, 2006. Performance shown for Oppenheimer Global Equity Portfolio consists of performance for the Templeton Growth Securities Fund - Class 2 prior to and on April 28, 2006 and Oppenheimer Global Equity 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 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. 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.

**The Registered Fixed Account Option guarantees are subject to the financial strength and claims-paying ability of Brighthouse Life Insurance Company. Withdrawals from the Registered Fixed Account are subject to a market value adjustment upon plan termination. The market value adjustment may be higher or lower than your account value.**

**Additional prospectuses or disclosure memorandums for the Brighthouse Retirement Account 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

• 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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## Brighthouse Retirement Account

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 1.25%, the contract administrative charge \$0, and the maximum surrender charge of 5%. **Past performance does not guarantee future results.**

## Brighthouse Retirement Account

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	4.05%	1.76%	3.78%	04/28/2006	5.93%	1.75%	3.73%
	Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/2005	5.46%	2.98%	5.26%	04/28/2006	9.59%	2.96%	5.17%
	Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/2005	6.68%	4.22%	6.69%	04/28/2006	13.22%	4.17%	6.52%
	Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/2005	8.08%	5.43%	8.03%	04/28/2006	17.30%	5.37%	7.79%
	Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/2005	9.36%	6.38%	8.96%	04/28/2006	20.86%	6.30%	8.65%
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	02/08/1984	16.09%	12.96%	13.30%	05/03/2004	23.98%	12.04%	12.57%
	American Funds® Growth-Income Fund - Class 2	02/08/1984	10.87%	9.40%	11.55%	05/03/2004	19.59%	9.12%	11.13%
	BlackRock Capital Appreciation Portfolio - Class A	08/30/1996	18.57%	13.03%	13.09%	03/25/1999	25.95%	11.82%	12.05%
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/1993	16.97%	9.74%	10.90%	03/23/1999	24.14%	9.08%	10.49%
	Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/1998	15.33%	9.42%	11.87%	03/25/1999	24.99%	8.97%	11.37%
	Loomis Sayles Growth Portfolio - Class A	05/16/1983	8.36%	4.86%	9.31%	05/01/2000	17.40%	4.12%	8.65%
	ClearBridge Variable Aggressive Growth Portfolio - Class I+	11/01/1999	6.28%	3.51%	12.12%	05/01/2001	18.58%	3.64%	12.21%
	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	15.71%	9.55%	11.45%	05/01/2001	23.12%	8.94%	11.24%
	ClearBridge Variable Dividend Strategy Portfolio - Class I+	02/17/1998	15.42%	8.68%	11.30%	03/23/1999	24.76%	8.17%	11.11%
	ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/1998	15.47%	12.77%	14.20%	03/29/1999	25.30%	12.07%	13.57%
	ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/1998	10.37%	6.41%	10.01%	03/31/1999	22.19%	5.95%	9.96%
	Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/1995	16.67%	8.86%	11.39%	05/01/2001	24.46%	7.77%	10.63%
	Fidelity VIP Dynamic Capital Appreciation Portfolio - Service Class 2+	09/25/2000	15.76%	7.77%	12.12%	05/01/2001	23.08%	7.30%	11.56%
	Invesco Comstock Portfolio - Class B	04/30/1999	3.34%	5.22%	9.35%	05/01/2003	18.47%	5.20%	9.60%
	Jennison Growth Portfolio - Class B+	07/03/1995	19.94%	13.85%	14.26%	05/01/2001	25.62%	12.59%	13.00%
	MetLife Stock Index Portfolio - Class A	05/03/1993	15.07%	9.80%	12.28%	03/23/1999	24.34%	9.15%	11.87%
	MFS® Value Portfolio - Class A	07/20/1998	12.54%	7.77%	10.79%	05/03/2004	23.37%	7.31%	10.62%
T. Rowe Price Large Cap Value Portfolio - Class B	12/11/1989	8.84%	6.63%	10.14%	04/28/2006	19.95%	6.26%	10.29%	
T. Rowe Price Large Cap Value Portfolio - Class E+	12/03/1993	8.93%	6.74%	9.56%	05/22/1998	20.04%	6.37%	9.47%	
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	3.76%	4.70%	8.88%	05/01/2001	16.78%	4.67%	8.81%
	Frontier Mid Cap Growth Portfolio - Class D	03/23/1998	11.89%	8.86%	11.15%	05/10/1999	26.10%	8.89%	10.56%
	Janus Henderson Enterprise Portfolio - Service Shares	09/13/1993	17.06%	12.48%	14.57%	05/01/2001	28.14%	12.35%	14.13%
	Morgan Stanley Discovery Portfolio - Class B+	09/28/2000	23.57%	12.80%	13.37%	05/01/2001	32.85%	11.11%	12.07%
	Victory Sycamore Mid Cap Value Portfolio - Class B	09/15/1999	8.98%	3.76%	8.85%	05/03/2004	22.29%	3.76%	8.83%
Domestic Equity (Small Cap)	Brighthouse Small Cap Value Portfolio - Class B	11/04/1997	5.42%	6.40%	8.79%	05/03/2004	22.09%	6.42%	8.77%
	ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/1999	8.02%	9.42%	13.65%	05/01/2001	20.29%	8.27%	12.94%
	Delaware VIP Small Cap Value Series - Standard Class	12/27/1993	4.31%	5.86%	10.36%	04/20/1999	21.49%	5.85%	10.57%

**Brighthouse Retirement Account**

**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 or Since Portfolio Inception*		1 Year	5 Years*	10 Years or Since Sub-Account Inception*
	Invesco Small Cap Growth Portfolio - Class A	05/02/2005	6.30%	7.75%	12.72%	05/02/2005	18.17%	7.24%	12.11%
	JPMorgan Small Cap Value Portfolio - Class A	05/02/2005	-4.04%	2.63%	6.79%	05/02/2005	13.32%	3.17%	7.08%
	MetLife Russell 2000® Index Portfolio - Class A	05/03/1993	3.63%	6.08%	10.55%	03/22/1999	19.10%	6.07%	10.48%
	Neuberger Berman Genesis Portfolio - Class A	04/01/1997	11.98%	9.10%	9.83%	06/01/1999	22.94%	8.56%	9.69%
	T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/1990	12.90%	9.28%	14.45%	04/06/1999	25.94%	9.34%	14.05%
<b>Balanced</b>	1919 Variable Socially Responsive Balanced Fund	05/01/1992	13.92%	7.20%	8.37%	03/23/1999	20.12%	6.65%	8.08%
	Brighthouse/Wellington Balanced Portfolio - Class A	05/16/1983	11.26%	6.44%	8.77%	03/22/1999	16.60%	6.17%	8.45%
	MFS® Total Return Portfolio - Class F	06/16/1994	7.75%	4.67%	7.04%	05/01/2000	13.89%	4.47%	6.96%
<b>International Equity</b>	American Funds® Global Growth Fund - Class 2	04/30/1997	16.83%	9.49%	10.20%	05/03/2004	28.25%	9.44%	9.74%
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A+	12/31/1997	1.74%	2.25%	2.11%	05/24/1999	14.70%	3.12%	2.07%
	Harris Oakmark International Portfolio - Class A	08/01/1996	1.75%	1.80%	5.89%	04/21/1999	18.35%	3.10%	6.23%
	Invesco Global Equity Portfolio - Class B	01/27/1992	11.74%	7.87%	9.31%	05/03/2004	24.74%	7.98%	9.15%
	MetLife MSCI EAFE® Index Portfolio - Class A	05/03/1993	5.19%	2.74%	4.26%	10/31/1999	15.60%	3.46%	4.05%
	MFS® Research International Portfolio - Class B+	01/02/1997	11.49%	3.76%	4.88%	05/01/2001	21.65%	4.43%	4.58%
	Templeton Developing Markets VIP Fund - Class 2	03/04/1996	3.16%	3.68%	2.51%	05/03/2004	20.12%	4.99%	2.41%
	Templeton Foreign VIP Fund - Class 2	05/01/1992	-5.14%	-0.65%	2.10%	05/03/2004	6.69%	0.07%	2.08%
<b>Fixed Income</b>	BlackRock Bond Income Portfolio - Class A	08/30/1996	4.69%	1.19%	3.23%	03/23/1999	4.12%	1.28%	3.24%
	BlackRock High Yield Portfolio - Class A	05/16/1983	4.19%	3.61%	6.17%	05/07/1999	9.07%	3.74%	6.37%
	BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/1987	-3.24%	-1.01%	-0.72%	04/06/1999	-3.17%	-1.04%	-0.73%
	MetLife Aggregate Bond Index Portfolio - Class A	05/03/1993	3.76%	0.68%	2.23%	03/23/1999	2.99%	0.71%	2.18%
	PIMCO Inflation Protected Bond Portfolio - Class A	09/30/1999	3.38%	0.07%	2.11%	04/18/2005	2.86%	0.30%	2.07%
	PIMCO Total Return Portfolio - Class B	01/02/1998	3.97%	0.90%	2.55%	05/01/2001	2.83%	0.91%	2.47%
	Western Asset Core Plus VIT Portfolio - Class I	06/16/1994	5.65%	2.43%	5.19%	05/19/1999	6.35%	2.04%	5.19%
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/31/1994	6.58%	2.88%	4.70%	06/12/1997	8.54%	2.78%	4.79%
	Western Asset Management U.S. Government Portfolio - Class A	01/24/1992	1.07%	0.25%	1.55%	03/23/1999	0.68%	0.20%	1.61%
<b>Specialty</b>	Clarion Global Real Estate Portfolio - Class A	05/04/1998	7.86%	2.02%	7.10%	07/20/1999	18.60%	2.77%	6.29%

- Return Not Available

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

+ Indicates funds are no longer available to new investors.

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

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

**The Registered Fixed Account Option guarantees are subject to the financial strength and claims-paying ability of Brighthouse Life Insurance Company. Withdrawals from the Registered Fixed Account are subject to a market value adjustment upon plan termination. The market value adjustment may be higher or lower than your account value.**

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