

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. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 Brighthouse Retirement Perspectives Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, and the Daily Asset Charge of 1.50%. The Brighthouse Retirement Perspectives variable annuity product does not impose any withdrawal charges on withdrawals. **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

Brighthouse Retirement Perspectives		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	Calendar Year 2019	Calendar Year 2018	Calendar Year 2017	Calendar Year 2016	Calendar Year 2015	
								Portfolio Inception*						
Asset Allocation	American Funds® Balanced Allocation	04/28/2008	-0.71%	-0.71%	11.00%	7.38%	5.71%	6.95%	4.59%	17.67%	-5.81%	15.04%	6.13%	-2.25%
	American Funds® Growth Allocation	04/28/2008	-1.33%	-1.33%	12.51%	8.94%	7.11%	8.41%	5.16%	21.71%	-7.24%	19.46%	7.26%	-2.30%
	American Funds® Moderate Allocation	04/28/2008	-0.23%	-0.23%	9.51%	5.84%	4.43%	5.57%	3.92%	14.35%	-4.93%	11.21%	5.35%	-2.27%
	Brighthouse Asset Allocation 20	05/02/2005	0.86%	0.86%	8.04%	3.59%	2.26%	3.44%	3.17%	10.00%	-4.14%	5.27%	2.90%	-2.14%
	Brighthouse Asset Allocation 40	05/02/2005	0.13%	0.13%	9.50%	4.92%	3.50%	4.92%	3.91%	13.80%	-5.90%	8.92%	4.43%	-2.61%
	Brighthouse Asset Allocation 60	05/02/2005	-0.46%	-0.46%	10.77%	6.28%	4.74%	6.34%	4.54%	17.56%	-7.60%	12.95%	5.44%	-2.81%
	Brighthouse Asset Allocation 80	05/02/2005	-1.03%	-1.03%	12.23%	7.74%	5.96%	7.68%	5.08%	21.80%	-9.55%	17.31%	6.46%	-3.23%
	Brighthouse Asset Allocation 100	05/02/2005	-1.46%	-1.46%	13.55%	8.79%	6.91%	8.61%	5.29%	25.50%	-11.47%	21.02%	7.28%	-3.53%
Domestic Equity (Large Cap)	American Funds® Growth	02/08/1984	2.25%	2.25%	20.55%	16.12%	13.52%	12.93%	11.03%	28.74%	-1.81%	26.30%	7.78%	5.19%
	American Funds® Growth-Income	02/08/1984	-0.75%	-0.75%	15.12%	11.63%	9.95%	11.19%	9.19%	24.17%	-3.33%	20.48%	9.78%	-0.13%
	BlackRock Capital Appreciation	10/31/1994	3.36%	3.36%	23.12%	19.88%	13.59%	12.73%	8.69%	30.78%	0.82%	31.85%	-1.47%	4.62%
	Brighthouse/Wellington Core Equity Opportunities	04/05/1993	0.09%	0.09%	21.46%	13.74%	10.28%	10.54%	7.41%	28.90%	-1.65%	17.22%	5.67%	0.80%
	Brighthouse/Wellington Large Cap Research	03/23/1998	0.40%	0.40%	19.75%	11.86%	9.97%	11.51%	4.15%	29.78%	-7.76%	20.04%	6.61%	2.82%
	Loomis Sayles Growth	05/16/1983	0.68%	0.68%	12.52%	7.71%	5.38%	8.96%	9.39%	21.90%	-8.27%	16.86%	1.38%	-5.31%
	ClearBridge Variable Aggressive Growth	11/01/1999	-2.59%	-2.59%	10.35%	5.72%	4.03%	11.76%	6.18%	23.13%	-9.78%	14.48%	-0.37%	-3.27%
	ClearBridge Variable Appreciation	10/16/1991	-0.84%	-0.84%	20.14%	12.56%	10.10%	11.10%	7.52%	27.84%	-3.28%	17.69%	8.06%	0.02%
	ClearBridge Variable Dividend Strategy	02/17/1998	-0.94%	-0.94%	19.85%	11.83%	9.22%	10.94%	5.09%	29.54%	-6.35%	17.32%	13.20%	-5.79%
	ClearBridge Variable Large Cap Growth	05/01/1998	0.60%	0.60%	19.90%	15.54%	13.33%	13.83%	7.00%	30.10%	-1.55%	23.81%	5.72%	8.08%
	ClearBridge Variable Large Cap Value	02/17/1998	-2.53%	-2.53%	14.60%	7.30%	6.94%	9.66%	5.53%	26.88%	-10.30%	13.05%	11.24%	-4.38%
	Fidelity VIP Contrafund®	01/03/1995	2.41%	2.41%	21.15%	12.36%	9.40%	11.04%	9.30%	29.23%	-8.10%	19.70%	6.05%	-1.15%
	Invesco Comstock	04/30/1999	-4.95%	-4.95%	7.30%	5.32%	5.74%	9.00%	5.02%	23.01%	-13.53%	16.19%	15.47%	-7.44%
	Jennison Growth	07/03/1995	4.95%	4.95%	24.84%	20.64%	14.69%	14.12%	8.99%	30.76%	-1.22%	35.19%	-1.39%	9.06%
	MetLife Stock Index	10/16/1991	-0.20%	-0.20%	19.48%	12.48%	10.35%	11.92%	7.60%	29.11%	-6.09%	19.65%	9.93%	-0.41%
	MFS® Value	07/20/1998	-1.71%	-1.71%	16.86%	8.63%	8.31%	10.43%	5.98%	28.10%	-11.46%	16.17%	12.61%	-1.71%
	T. Rowe Price Large Cap Growth	06/26/1992	2.33%	2.33%	18.76%	17.08%	12.89%	14.02%	9.07%	28.56%	-2.70%	31.40%	-0.05%	8.79%
	T. Rowe Price Large Cap Value	12/11/1989	-2.94%	-2.94%	13.01%	7.45%	7.16%	9.79%	7.66%	24.55%	-10.58%	15.13%	14.14%	-5.09%
	T. Rowe Price Large Cap Value+	02/17/1998	-2.93%	-2.93%	13.10%	7.56%	7.27%	9.21%	2.34%	24.64%	-10.49%	15.25%	14.25%	-4.99%
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap	12/28/1998	-2.43%	-2.43%	7.74%	4.72%	5.22%	8.53%	9.88%	21.25%	-16.11%	18.67%	10.18%	-3.16%
	Franklin Small-Mid Cap Growth VIP+	05/01/1998	2.18%	2.18%	18.80%	12.24%	8.00%	10.83%	5.00%	29.39%	-6.85%	19.51%	2.55%	-4.17%
	Frontier Mid Cap Growth	03/23/1998	-0.35%	-0.35%	16.18%	12.79%	9.40%	10.80%	4.36%	30.94%	-7.24%	23.19%	3.65%	1.17%
	Janus Henderson Enterprise	09/13/1993	0.33%	0.33%	21.55%	16.34%	13.04%	14.20%	9.46%	33.05%	-2.22%	25.11%	10.36%	2.15%
	Victory Sycamore Mid Cap Value	09/15/1999	-2.70%	-2.70%	13.16%	5.06%	4.27%	8.50%	7.06%	26.98%	-11.55%	7.78%	13.71%	-10.40%
Domestic Equity (Small Cap)	Brighthouse Small Cap Value	11/04/1997	-4.36%	-4.36%	9.46%	3.47%	6.93%	8.44%	5.73%	26.77%	-16.56%	9.96%	29.21%	-6.88%
	ClearBridge Variable Small Cap Growth	02/07/1997	0.01%	0.01%	12.16%	14.56%	9.96%	13.29%	6.81%	24.90%	1.82%	22.34%	4.16%	-5.87%
	Invesco Small Cap Growth	05/02/2005	0.25%	0.25%	10.38%	10.18%	8.29%	12.36%	8.82%	22.70%	-10.20%	23.66%	9.98%	-2.96%
	JPMorgan Small Cap Value	05/02/2005	-6.24%	-6.24%	-0.36%	-0.84%	3.14%	6.45%	5.67%	17.67%	-15.11%	2.01%	28.82%	-8.70%
	Neuberger Berman Genesis	04/01/1997	-0.85%	-0.85%	16.27%	9.48%	9.64%	9.48%	7.87%	27.66%	-8.17%	13.95%	16.84%	-0.99%
	T. Rowe Price Small Cap Growth	08/31/1990	-1.03%	-1.03%	17.23%	11.70%	9.83%	14.09%	14.15%	30.77%	-8.24%	20.63%	9.75%	0.87%
Balanced	1919 Variable Socially Responsive Balanced	05/01/1992	0.79%	0.79%	18.29%	11.70%	7.73%	8.02%	6.46%	24.73%	-2.49%	14.93%	4.58%	-3.25%
	Brighthouse/Wellington Balanced	05/16/1983	0.96%	0.96%	15.53%	8.78%	6.97%	8.42%	6.72%	21.08%	-5.27%	13.35%	5.33%	0.98%

Brighthouse Retirement Perspectives

Average Annual Returns

Calendar Year Returns

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
	MFS® Total Return	06/16/1994	-0.45%	-0.45%	11.88%	6.13%	5.19%	6.70%	6.14%	18.26%	-7.24%	10.48%	7.28%	-1.90%
International Equity	American Funds® Global Growth	04/30/1997	-0.75%	-0.75%	21.31%	13.81%	10.04%	9.84%	8.16%	33.17%	-10.47%	29.43%	-0.95%	5.27%
	Brighthouse/Aberdeen Emerging Markets Equity	05/01/2006	-4.46%	-4.46%	5.64%	5.16%	2.76%	1.78%	1.19%	19.10%	-15.27%	26.59%	10.09%	-15.01%
	Harris Oakmark International	08/01/1996	-6.44%	-6.44%	5.65%	2.05%	2.31%	5.55%	3.70%	22.89%	-24.93%	28.75%	6.74%	-5.80%
	Invesco Global Equity	03/03/1997	-1.25%	-1.25%	16.12%	12.51%	8.50%	9.01%	5.86%	29.66%	-14.44%	34.78%	-1.25%	2.32%
	MFS® Research International	02/12/2001	-2.22%	-2.22%	15.77%	8.58%	4.27%	4.54%	3.52%	26.32%	-15.34%	26.16%	-2.42%	-3.30%
	Templeton Developing Markets VIP	03/04/1996	-4.89%	-4.89%	7.12%	8.70%	4.19%	2.18%	1.83%	24.72%	-17.11%	38.23%	15.61%	-20.86%
	Templeton Foreign VIP	05/01/1992	-4.65%	-4.65%	-1.50%	-0.80%	-0.16%	1.77%	4.39%	10.78%	-16.77%	14.88%	5.51%	-7.95%
Fixed Income	BlackRock Bond Income	08/30/1996	1.77%	1.77%	8.70%	3.37%	1.69%	2.90%	3.30%	8.12%	-1.92%	2.49%	1.52%	-0.97%
	BlackRock High Yield	08/30/1996	-0.25%	-0.25%	8.30%	4.60%	4.24%	5.95%	5.29%	13.38%	-4.00%	6.50%	12.61%	-5.14%
	BlackRock Ultra-Short Term Bond	06/16/1994	0.01%	0.01%	0.33%	-0.09%	-0.63%	-1.10%	0.72%	0.40%	0.08%	-0.83%	-1.36%	-1.56%
	PIMCO Inflation Protected Bond	09/30/1999	2.16%	2.16%	7.35%	2.08%	0.56%	1.79%	4.10%	6.80%	-3.66%	2.19%	3.53%	-4.43%
	PIMCO Total Return	01/02/1998	2.33%	2.33%	7.95%	3.18%	1.40%	2.22%	3.86%	6.77%	-1.79%	2.88%	1.01%	-1.55%
	Western Asset Corporate Bond**	11/06/1992	2.09%	2.09%	11.62%	4.64%	3.18%	4.64%	5.39%	12.62%	-5.17%	5.53%	6.29%	-2.34%
	Western Asset Management Strategic Bond Opportunities	10/16/1991	1.38%	1.38%	10.66%	4.54%	3.33%	3.99%	3.87%	12.70%	-5.30%	6.55%	6.80%	-3.53%
	Western Asset Management U.S. Government	01/24/1992	1.06%	1.06%	4.95%	1.84%	0.75%	1.22%	3.34%	4.54%	-0.46%	0.50%	-0.15%	-0.85%
	Western Asset Variable Global High Yield Bond	05/01/1998	0.28%	0.28%	7.41%	4.05%	4.02%	4.75%	4.74%	12.60%	-5.43%	6.96%	13.80%	-7.31%
Specialty	Clarion Global Real Estate	05/04/1998	0.56%	0.56%	11.99%	6.95%	2.53%	6.76%	5.72%	23.15%	-9.79%	9.25%	-0.42%	-2.77%

- Return Not Available

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

+ Indicates funds are no longer available to new investors.

** These Portfolios are publically available

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 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 - Class A of the Met Investors Series Trust merged with and into the ClearBridge Aggressive Growth Portfolio - Class A of the Met Investors Series Trust. In conjunction with the merger Class B shares were exchanged for Class A shares. Values before April 28, 2014 reflect the performance of the ClearBridge Aggressive Growth Portfolio II - Class A.

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.

Effective April 30, 2012, a share class exchange was done: Jennison Growth Portfolio - Class B into Jennison Growth Portfolio - Class A. As a result of the share class exchange, values before April 30, 2012 reflect the performance of the Jennison Growth Portfolio - Class B.

Performance for the BlackRock Money Market Portfolio consists of the performance for the Legg Mason Western Asset Variable Money Market Portfolio before and on April 30, 2010 and the BlackRock Money Market Portfolio after April 30, 2010.

Effective May 1, 2009, the following investment portfolio mergers were made: FI Large Cap Portfolio into BlackRock Legacy Large Cap Growth Portfolio (currently known as BlackRock Capital Appreciation), Met/AIM Capital Appreciation Portfolio into BlackRock Legacy Large Cap Growth Portfolio (currently known as BlackRock Capital Appreciation), and Legg Mason Partners Managed Assets Portfolio into BlackRock Diversified Portfolio (currently known as WMC Balance Portfolio).

Performance for the Van Kampen Comstock Portfolio consists of the performance for the Van Kampen LIT Comstock Portfolio on and before May 1, 2009 and the Van Kampen Comstock Portfolio after May 1, 2009. Performance for the MetLife Stock Index Portfolio consists of the performance for the Legg Mason Partners Variable Equity Index Portfolio on and before May 1, 2009 and the MetLife Stock Index Portfolio after May 1, 2009. Performance for the BlackRock Legacy Large Cap Growth Portfolio consists of performance for the BlackRock Legacy Large Cap Growth Portfolio - Class B on and before May 1, 2009 and the BlackRock Legacy Large Cap Growth Portfolio - Class A after May 1, 2009.

Effective May 1, 2009, the following share class change was made: BlackRock Legacy Large Cap Growth Portfolio - Class B to BlackRock Legacy Large Cap Growth Portfolio - Class A (currently known as BlackRock Capital Appreciation Portfolio).

Effective April 25, 2008, the following investment portfolio substitutions were made: Dreyfus VIF Appreciation Portfolio into Davis Venture Value Portfolio (currently known as WMC Core Equity Opportunities Portfolio), Dreyfus VIF Developing Leaders Portfolio into T. Rowe Price Small Cap Growth Portfolio, and Van Kampen LIT Strategic Growth Portfolio into Jennison Growth Portfolio.

Effective April 25, 2008, the following investment portfolio mergers were made: Batterymarch Mid-Cap Stock Portfolio into Lazard Mid Cap Portfolio (currently known as Neuberger Berman Genesis), and MIST – MFS® Value Portfolio into MSF – MFS® Value Portfolio.

Performance for Lazard Mid Cap Portfolio consists of performance for Batterymarch Mid-Cap Stock Portfolio prior to and on April 25, 2008 and Lazard Mid Cap Portfolio after April 25, 2008. Performance for Davis Venture Value Portfolio consists of performance for Dreyfus VIF Appreciation Portfolio prior to and on April 25, 2008 and Davis Venture Value Portfolio after April 25, 2008. Performance for T. Rowe Price Small Cap Growth Portfolio consists of performance for Dreyfus VIF Developing Leaders Portfolio prior to and on April 25, 2008 and T. Rowe Price Small Cap Growth Portfolio after April 25, 2008. Performance for Jennison Growth Portfolio consists of performance for Van Kampen LIT Strategic Growth Portfolio prior to and on April 25, 2008 and Jennison Growth Portfolio after April 25, 2008.

Performance for MFS® Value Portfolio consists of performance for MIST – MFS® Value Portfolio prior to and on April 25, 2008 and MSF – MFS® Value Portfolio after April 25, 2008.

Effective on April 30, 2007 the Legg Mason Partners Variable Aggressive Growth Portfolio underwent a share class exchange to Legg Mason Partners Variable Aggressive Growth Portfolio – Class I.

Effective on April 30, 2007, the following investment portfolio substitutions were made: Lord Abnett Growth and Income Portfolio into Lord Abnett Growth and Income Portfolio; Lord Abnett Mid-Cap Value Portfolio into Lord Abnett Mid-Cap Value Portfolio; PIMCO VIT Real Return Portfolio into PIMCO Inflation Protected Bond Portfolio; Putnam VT Small Cap Value Fund into Third Avenue Small-Cap Value Portfolio.

Effective on April 30, 2007, the following investment portfolios merged: Legg Mason Partners Variable All Cap Portfolio merged into Legg Mason Partners Variable Fundamental Value Portfolio; Legg Mason Partners Variable Small Cap Growth Opportunities Portfolio merged into Legg Mason Partners Variable Small Cap Growth Portfolio; Legg Mason Partners Variable Total Return Portfolio merged into Legg Mason Partners Variable Capital and Income Portfolio; Pioneer Fund Portfolio merged into Lazard Mid-Cap Portfolio; Western Asset Management High Yield Bond Portfolio merged into BlackRock High Yield Portfolio.

Effective on November 13, 2006, the following investment portfolio substitution was made: Lazard Retirement Small Cap Portfolio into Third Avenue Small-Cap Value Portfolio.

Effective on May 1, 2006, the following investment portfolio substitutions were made: Delaware VIP REIT Series into Neuberger Berman Real Estate Portfolio; AllianceBernstein Large-Cap Growth Portfolio into T. Rowe Price Large Cap Growth Portfolio; AllianceBernstein Growth and Income Portfolio into Lord Abnett Growth and Income Portfolio; Franklin Mutual Shares Securities Fund into Lord Abnett Growth and Income Portfolio; Oppenheimer Main Street Fund/VA - Service Shares into Lord Abnett Growth and Income Portfolio; Janus Aspen Series Growth and Income Portfolio - Service Shares into T. Rowe Price Large Cap Growth Portfolio.

Effective on May 1, 2006, the following investment portfolios merged: Mondrian International Stock Portfolio merged into Harris Oakmark International Portfolio; Travelers Convertible Securities Portfolio merged into Lord Abnett Bond Debenture Portfolio; Style Focus Series: Small Cap Growth Portfolio merged into Met/AIM Small Cap Growth Portfolio; MFS® Mid Cap Growth Portfolio merged into BlackRock Aggressive Growth Portfolio; Travelers Quality Bond Portfolio merged into BlackRock Bond Income Portfolio; Equity Income Portfolio (Fidelity) merged into FI Value Leaders Portfolio; MFS® Total Return Portfolio merged into MFS® Total Return Portfolio; Travelers U.S. Government Securities Portfolio merged into Western Asset Management U.S. Government Portfolio; Strategic Equity Portfolio (Fidelity) merged into FI Large Cap Portfolio; Managed Allocation Series: Aggressive Portfolio merged into MetLife Aggressive Asset Allocation Portfolio; Managed Allocation Series: Conservative Portfolio merged into MetLife Conservative Asset Allocation Portfolio;

Managed Allocation Series Moderate-Conservative Portfolio merged into MetLife Moderate Asset Allocation Portfolio; Managed Allocation Series Moderate-Aggressive Portfolio merged into MetLife Moderate to Aggressive Asset Allocation Portfolio; Travelers Disciplined Mid Cap Stock Portfolio merged into Batterymarch Mid-Cap Stock Portfolio; Style Focus Series: Small Cap Value Portfolio merged into Dreman Small-Cap Value Portfolio; Federated High Yield Portfolio merged into Federated High Yield Portfolio; Capital Appreciation Fund (Janus) merged into Janus Capital Appreciation Portfolio; Travelers Managed Assets Trust merged into Legg Mason Partners Managed Assets Portfolio; Mercury Large Cap Core Portfolio merged into Mercury Large-Cap Core Portfolio; AIM Capital Appreciation Portfolio merged into Met/AIM Capital Appreciation Portfolio; MFS® Value Portfolio merged into MFS® Value Portfolio; Pioneer Fund Portfolio merged into Pioneer Fund Portfolio; Pioneer Mid Cap Value Portfolio merged into Pioneer Mid-Cap Value Portfolio;

Pioneer Strategic Income Portfolio merged into Pioneer Strategic Income Portfolio; Large Cap Portfolio (Fidelity) merged into FI Large Cap Portfolio; Travelers High Yield Bond Trust merged into Western Asset Management High Yield Bond Portfolio.

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 Value Portfolio after April 28, 2006. Performance shown for Federated High Yield Portfolio consists of performance for the Federated High Yield Portfolio prior to and on April 28, 2006 and Federated High Yield 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 Abnett Bond Debenture Portfolio consists of performance for the Travelers Convertible Securities Portfolio prior to and on April 28, 2006 and Lord Abnett 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 - Class A 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 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 FI Value Leaders Portfolio consists of performance for the Equity Income Portfolio (Fidelity) prior to and on April 28, 2006 and FI Value Leaders Portfolio after April 28, 2006. Performance shown for the MetLife Aggressive Asset Allocation Portfolio consists of performance for the Managed Allocation Series: Aggressive Portfolio prior to and on April 28, 2006 and MetLife Aggressive Asset Allocation Portfolio after April 28, 2006. Performance shown for the MetLife Conservative Asset Allocation Portfolio consists of performance for the Managed Allocation Series: Conservative Portfolio prior to and on April 28, 2006 and MetLife Conservative Asset Allocation Portfolio after April 28, 2006.

Performance shown for the MetLife Conservative to Moderate Asset Allocation Portfolio consists of performance for the Managed Allocation Series: Moderate-Conservative Portfolio prior to and on April 28, 2006 and MetLife Conservative to Moderate Asset Allocation Portfolio after April 28, 2006. Performance shown for the MetLife Moderate Asset Allocation Portfolio consists of performance for the Managed Allocation Series: Moderate Portfolio prior to and on April 28, 2006 and MetLife Moderate Asset Allocation Portfolio after April 28, 2006. Performance shown for the MetLife Moderate to Aggressive Asset Allocation Portfolio consists of performance for the Managed Allocation Series: Moderate-Aggressive Portfolio prior to and on April 28, 2006 and MetLife Moderate to Aggressive Asset Allocation 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 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 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.

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 Perspectives variable annuity issued by Brighthouse Life Insurance Company and for the investment portfolios are available from your financial professional or at www.BrighthouseFinancial.com. The contract prospectus 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.

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 Brighthouse Retirement Perspectives variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series L-14663 for allocated contracts and L-14634 for unallocated contracts and is distributed by Brighthouse Securities, LLC (member FINRA).

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 Perspectives

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. 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 1.50%, **Past performance does not guarantee future results.**

Brighthouse Retirement Perspectives

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	Average Annual Total Return as of 01/31/2020 Assuming Contract Surrender			Sub-Account Inception Date	Standardized as of 12/31/2019 Assuming Contract Surrender		
			1 Year	5 Years*	10 Years or Since Portfolio Inception*		1 Year	5 Years*	10 Years or Since Sub-Account Inception*
Asset Allocation	American Funds® Balanced Allocation Portfolio - Class C	04/28/2008	11.00%	5.71%	6.95%	04/28/2008	17.67%	5.75%	6.72%
	American Funds® Growth Allocation Portfolio - Class C	04/28/2008	12.51%	7.11%	8.41%	04/28/2008	21.71%	7.16%	8.12%
	American Funds® Moderate Allocation Portfolio - Class C	04/28/2008	9.51%	4.43%	5.57%	04/28/2008	14.35%	4.47%	5.40%
	Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/2005	8.04%	2.26%	3.44%	04/28/2006	10.00%	2.25%	3.40%
	Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/2005	9.50%	3.50%	4.92%	04/28/2006	13.80%	3.48%	4.83%
	Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/2005	10.77%	4.74%	6.34%	04/28/2006	17.56%	4.69%	6.18%
	Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/2005	12.23%	5.96%	7.68%	04/28/2006	21.80%	5.89%	7.44%
	Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/2005	13.55%	6.91%	8.61%	04/28/2006	25.50%	6.83%	8.30%
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	02/08/1984	20.55%	13.52%	12.93%	05/03/2004	28.74%	12.60%	12.21%
	American Funds® Growth-Income Fund - Class 2	02/08/1984	15.12%	9.95%	11.19%	05/03/2004	24.17%	9.66%	10.78%
	BlackRock Capital Appreciation Portfolio - Class A	10/31/1994	23.12%	13.59%	12.73%	04/28/2008	30.78%	12.38%	11.69%
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/1993	21.46%	10.28%	10.54%	07/06/1998	28.90%	9.62%	10.13%
	Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/1998	19.75%	9.97%	11.51%	06/30/1998	29.78%	9.51%	11.01%
	Loomis Sayles Growth Portfolio - Class A	05/16/1983	12.52%	5.38%	8.96%	08/16/1996	21.90%	4.64%	8.30%
	ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/1999	10.35%	4.03%	11.76%	05/01/2000	23.13%	4.15%	11.85%
	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	20.14%	10.10%	11.10%	08/05/1998	27.84%	9.48%	10.89%
	ClearBridge Variable Dividend Strategy Portfolio - Class I	02/17/1998	19.85%	9.22%	10.94%	10/01/1998	29.54%	8.70%	10.76%
	ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/1998	19.90%	13.33%	13.83%	10/13/1998	30.10%	12.62%	13.21%
	ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/1998	14.60%	6.94%	9.66%	10/30/1998	26.88%	6.48%	9.61%
	Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/1995	21.15%	9.40%	11.04%	06/07/2001	29.23%	8.31%	10.28%
	Invesco Comstock Portfolio - Class B	04/30/1999	7.30%	5.74%	9.00%	05/01/2003	23.01%	5.72%	9.25%
	Jennison Growth Portfolio - Class A	07/03/1995	24.84%	14.69%	14.12%	05/01/2001	30.76%	13.43%	12.85%
	MetLife Stock Index Portfolio - Class A	10/16/1991	19.48%	10.35%	11.92%	05/03/2004	29.11%	9.69%	11.52%
MFS® Value Portfolio - Class A	07/20/1998	16.86%	8.31%	10.43%	05/03/2004	28.10%	7.84%	10.27%	
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/1992	18.76%	12.89%	14.02%	06/07/2001	28.56%	12.31%	13.05%	
T. Rowe Price Large Cap Value Portfolio - Class B	12/11/1989	13.01%	7.16%	9.79%	04/28/2006	24.55%	6.79%	9.94%	
	T. Rowe Price Large Cap Value Portfolio - Class E+	02/17/1998	13.10%	7.27%	9.21%	09/17/1998	24.64%	6.90%	9.12%
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	7.74%	5.22%	8.53%	05/01/2001	21.25%	5.19%	8.46%
	Franklin Small-Mid Cap Growth VIP Fund - Class 2+	05/01/1998	18.80%	8.00%	10.83%	05/01/2001	29.39%	7.20%	10.09%
	Frontier Mid Cap Growth Portfolio - Class D	03/23/1998	16.18%	9.40%	10.80%	06/07/2001	30.94%	9.43%	10.21%
	Janus Henderson Enterprise Portfolio - Service Shares	09/13/1993	21.55%	13.04%	14.20%	05/01/2000	33.05%	12.91%	13.76%

Brighthouse Retirement Perspectives

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	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*	
	Victory Sycamore Mid Cap Value Portfolio - Class B	09/15/1999	13.16%	4.27%	8.50%	05/03/2004	26.98%	4.28%	8.49%
Domestic Equity (Small Cap)	Brighthouse Small Cap Value Portfolio - Class B	11/04/1997	9.46%	6.93%	8.44%	05/01/2003	26.77%	6.95%	8.42%
	ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/1997	12.16%	9.96%	13.29%	05/01/2001	24.90%	8.81%	12.58%
	Invesco Small Cap Growth Portfolio - Class A	05/02/2005	10.38%	8.29%	12.36%	05/02/2005	22.70%	7.78%	11.75%
	JPMorgan Small Cap Value Portfolio - Class A	05/02/2005	-0.36%	3.14%	6.45%	05/02/2005	17.67%	3.69%	6.74%
	Neuberger Berman Genesis Portfolio - Class A	04/01/1997	16.27%	9.64%	9.48%	08/31/1998	27.66%	9.10%	9.34%
	T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/1990	17.23%	9.83%	14.09%	06/23/1998	30.77%	9.89%	13.69%
Balanced	1919 Variable Socially Responsive Balanced Fund	05/01/1992	18.29%	7.73%	8.02%	04/02/1998	24.73%	7.18%	7.73%
	Brighthouse/Wellington Balanced Portfolio - Class A	05/16/1983	15.53%	6.97%	8.42%	04/18/2005	21.08%	6.70%	8.10%
	MFS® Total Return Portfolio - Class F	06/16/1994	11.88%	5.19%	6.70%	08/16/1996	18.26%	4.99%	6.62%
International Equity	American Funds® Global Growth Fund - Class 2	04/30/1997	21.31%	10.04%	9.84%	05/03/2004	33.17%	9.98%	9.39%
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A	05/01/2006	5.64%	2.76%	1.78%	04/28/2008	19.10%	3.63%	1.74%
	Harris Oakmark International Portfolio - Class A	08/01/1996	5.65%	2.31%	5.55%	09/16/1996	22.89%	3.61%	5.89%
	Invesco Global Equity Portfolio - Class E	03/03/1997	16.12%	8.50%	9.01%	04/28/2008	29.66%	8.60%	8.84%
	MFS® Research International Portfolio - Class B	02/12/2001	15.77%	4.27%	4.54%	04/28/2008	26.32%	4.95%	4.25%
	Templeton Developing Markets VIP Fund - Class 2	03/04/1996	7.12%	4.19%	2.18%	05/01/2003	24.72%	5.51%	2.08%
	Templeton Foreign VIP Fund - Class 2	05/01/1992	-1.50%	-0.16%	1.77%	05/03/2004	10.78%	0.57%	1.76%
Fixed Income	BlackRock Bond Income Portfolio - Class A	08/30/1996	8.70%	1.69%	2.90%	07/22/1997	8.12%	1.79%	2.91%
	BlackRock High Yield Portfolio - Class A	08/30/1996	8.30%	4.24%	5.95%	11/12/1996	13.38%	4.37%	6.15%
	BlackRock Ultra-Short Term Bond Portfolio - Class E	06/16/1994	0.33%	-0.63%	-1.10%	06/24/1998	0.40%	-0.66%	-1.11%
	PIMCO Inflation Protected Bond Portfolio - Class A	09/30/1999	7.35%	0.56%	1.79%	04/18/2005	6.80%	0.80%	1.75%
	PIMCO Total Return Portfolio - Class B	01/02/1998	7.95%	1.40%	2.22%	05/01/2001	6.77%	1.41%	2.14%
	Western Asset Corporate Bond Fund - Class A	11/06/1992	11.62%	3.18%	4.64%	09/05/1996	12.62%	3.19%	4.64%
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/16/1991	10.66%	3.33%	3.99%	08/06/1998	12.70%	3.22%	4.14%
	Western Asset Management U.S. Government Portfolio - Class A	01/24/1992	4.95%	0.75%	1.22%	05/03/2004	4.54%	0.70%	1.28%
	Western Asset Variable Global High Yield Bond Portfolio - Class I	05/01/1998	7.41%	4.02%	4.75%	07/06/1998	12.60%	3.74%	4.90%
Specialty	Clarion Global Real Estate Portfolio - Class A	05/04/1998	11.99%	2.53%	6.76%	05/01/2003	23.15%	3.28%	5.95%

- 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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