

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 The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value.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 Gold Track Select 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 1.30%. These results do not reflect the withdrawal charges which begin at 5% and decrease over 8 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 06/30/2020

Gold Track Select		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 Yea 2017	Calendar Year 2016	Calendar Year 2015	
Risk Managed														
Global Multi-Asset	MetLife Multi-Index Targeted Risk	11/12/2012	0.70%	-3.97%	2.00%	3.87%	3.55%	N/A	5.30%	20.01%	-8.49%	13.93%	2.90%	-2.60%
	Schroders Global Multi-Asset	04/29/2013	0.96%	-6.36%	-1.39%	1.83%	2.47%	N/A	3.67%	19.79%	-11.17%	14.85%	3.10%	-2.63%
Asset Allocation														
American Funds® Balanced Allocation														
	American Funds® Growth Allocation	04/28/2008	2.01%	-1.93%	3.93%	5.30%	5.18%	7.23%	4.49%	17.85%	-5.66%	15.22%	6.30%	-2.10%
	American Funds® Moderate Allocation	04/28/2008	2.42%	-4.38%	2.85%	5.75%	5.88%	8.63%	4.87%	21.91%	-7.10%	19.65%	7.43%	-2.15%
	Brighthouse Asset Allocation 20	05/02/2005	1.50%	-0.61%	4.00%	4.45%	4.37%	5.79%	3.91%	14.53%	-4.77%	11.39%	5.51%	-2.12%
	Brighthouse Asset Allocation 40	05/02/2005	1.27%	0.77%	3.34%	2.93%	2.56%	3.37%	3.24%	10.17%	-3.98%	5.44%	3.07%	-1.98%
	Brighthouse Asset Allocation 60	05/02/2005	1.61%	-2.22%	1.57%	3.04%	3.03%	4.77%	3.80%	13.98%	-5.75%	9.10%	4.60%	-2.46%
	Brighthouse Asset Allocation 80	05/02/2005	2.15%	-3.90%	0.92%	3.58%	3.70%	6.19%	4.34%	17.75%	-7.45%	13.13%	5.61%	-2.65%
	Brighthouse Asset Allocation 100	05/02/2005	2.68%	-5.75%	0.23%	4.08%	4.30%	7.55%	4.76%	22.00%	-9.41%	17.50%	6.63%	-3.07%
	Fidelity VIP Freedom 2020	04/26/2005	3.17%	-7.08%	-0.15%	4.44%	4.81%	8.55%	4.90%	25.70%	-11.33%	21.22%	7.45%	-3.38%
	Fidelity VIP Freedom 2025	04/26/2005	2.28%	-0.74%	4.60%	4.80%	4.54%	6.62%	4.77%	18.20%	-7.40%	14.64%	4.32%	-1.85%
	Fidelity VIP Freedom 2030	04/26/2005	2.41%	-1.27%	4.51%	5.02%	4.75%	7.40%	5.22%	19.81%	-8.09%	15.93%	4.50%	-1.90%
	Fidelity VIP Freedom 2040	04/26/2005	2.60%	-2.19%	4.26%	5.36%	5.20%	7.95%	5.33%	22.37%	-9.35%	19.01%	4.88%	-1.92%
	Fidelity VIP Freedom 2040	04/08/2009	3.11%	-4.66%	2.96%	5.18%	5.29%	8.51%	10.16%	26.44%	-11.39%	21.57%	5.03%	-1.88%
	Fidelity VIP Freedom 2050	04/08/2009	3.07%	-4.68%	2.92%	5.16%	5.28%	8.71%	10.37%	26.42%	-11.39%	21.58%	5.07%	-1.97%
Domestic Equity (Large Cap)														
	American Funds® Growth	02/08/1984	4.70%	11.17%	23.75%	16.02%	14.05%	14.30%	11.33%	28.94%	-1.65%	26.50%	7.96%	5.36%
	American Funds® Growth-Income	02/08/1984	1.70%	-4.40%	3.19%	8.42%	8.37%	11.58%	9.14%	24.37%	-3.17%	20.67%	9.96%	0.03%
	BlackRock Capital Appreciation	10/31/1994	4.19%	12.78%	20.01%	19.03%	14.11%	14.25%	9.08%	30.99%	0.98%	32.06%	-1.32%	4.79%
	Brighthouse/Wellington Core Equity Opportunities	04/05/1993	-0.45%	-7.55%	-0.63%	8.18%	8.43%	10.35%	7.15%	29.11%	-1.49%	17.41%	5.84%	0.96%
	Brighthouse/Wellington Large Cap Research	03/23/1998	2.64%	-3.24%	5.15%	7.89%	8.25%	11.80%	4.06%	29.99%	-7.61%	20.23%	6.78%	2.99%
	Loomis Sayles Growth+	05/16/1983	3.67%	9.39%	19.10%	9.32%	6.05%	10.77%	9.69%	22.10%	-8.12%	17.04%	1.54%	-5.16%
	Loomis Sayles Growth	02/12/2001	3.64%	9.24%	18.83%	9.07%	5.79%	13.81%	3.84%	21.86%	-8.35%	16.76%	1.26%	-5.35%
	ClearBridge Variable Aggressive Growth+	11/01/1999	-1.18%	-5.70%	4.15%	3.49%	2.27%	12.28%	6.05%	23.32%	-9.64%	14.67%	-0.21%	-3.11%
	ClearBridge Variable Appreciation	10/16/1991	1.28%	-6.35%	2.32%	8.42%	8.19%	11.10%	7.36%	28.05%	-3.12%	17.88%	8.23%	0.18%
	ClearBridge Variable Dividend Strategy	02/17/1998	0.34%	-10.36%	-2.25%	6.12%	7.41%	10.39%	4.69%	29.75%	-6.20%	17.51%	13.38%	-5.64%
	ClearBridge Variable Large Cap Growth	05/01/1998	3.10%	5.96%	14.03%	15.05%	13.03%	15.57%	7.28%	30.31%	-1.39%	24.01%	5.89%	8.25%
	ClearBridge Variable Large Cap Value+	02/17/1998	0.19%	-13.61%	-6.81%	1.81%	3.61%	9.26%	5.02%	27.08%	-10.16%	13.23%	11.42%	-4.23%
	Fidelity VIP Contrafund®	01/03/1995	3.44%	8.37%	17.57%	11.85%	9.70%	12.20%	9.56%	29.44%	-7.95%	19.89%	6.22%	-0.99%
	Fidelity VIP Dynamic Capital Appreciation+	09/25/2000	4.42%	5.51%	13.99%	12.27%	8.22%	12.42%	4.22%	28.01%	-6.50%	21.78%	1.22%	-0.39%

Gold Track Select

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 Inception*	Calendar Year 2019	Calendar Year 2018	Calendar Yea 2017	Calendar Year 2016
Invesco Comstock	04/30/1999	1.04%	-20.79%	-14.37%	-1.44%	1.08%	7.64%	4.18%	23.21%	-13.39%	16.37%	15.66%	-7.29%
Jennison Growth	07/03/1995	6.91%	19.65%	30.37%	21.20%	16.09%	16.43%	9.57%	30.97%	-1.06%	35.41%	-1.23%	9.23%
MetLife Stock Index	05/03/1993	1.85%	-3.87%	5.75%	8.93%	8.93%	12.13%	7.74%	29.33%	-5.93%	19.87%	10.13%	-0.23%
MFS® Value	07/20/1998	-0.78%	-13.48%	-5.73%	1.82%	4.82%	9.77%	5.42%	28.31%	-11.32%	16.35%	12.79%	-1.55%
T. Rowe Price Large Cap Growth	11/09/1998	3.77%	8.02%	16.55%	14.59%	12.87%	15.15%	7.29%	28.76%	-2.55%	31.61%	0.11%	8.96%
T. Rowe Price Large Cap Value	12/11/1989	0.85%	-18.95%	-12.13%	-0.55%	2.99%	8.51%	7.11%	24.75%	-10.44%	15.32%	14.32%	-4.94%
T. Rowe Price Large Cap Value+	12/03/1993	0.87%	-18.89%	-12.03%	-0.44%	3.10%	8.13%	6.69%	24.84%	-10.34%	15.43%	14.43%	-4.84%
Domestic Equity (Mid Cap)													
Fidelity VIP Mid Cap	12/28/1998	2.35%	-13.26%	-9.54%	-0.89%	1.53%	7.03%	9.25%	21.45%	-15.97%	18.85%	10.36%	-3.01%
Frontier Mid Cap Growth	03/23/1998	2.83%	0.45%	6.66%	9.86%	7.76%	11.72%	4.48%	31.15%	-7.09%	23.39%	3.82%	1.34%
Janus Henderson Enterprise	09/13/1993	0.03%	-7.67%	-1.99%	10.03%	10.17%	13.58%	9.14%	33.26%	-2.06%	25.31%	10.53%	2.31%
MetLife Mid Cap Stock Index	07/05/2000	1.08%	-13.64%	-8.49%	0.42%	3.18%	9.20%	6.07%	23.78%	-12.81%	13.99%	18.40%	-4.04%
Morgan Stanley Discovery+	09/28/2000	14.67%	60.72%	55.84%	37.87%	22.52%	17.41%	4.36%	38.17%	8.60%	37.96%	-9.74%	-6.35%
Victory Sycamore Mid Cap Value	09/15/1999	1.02%	-15.77%	-9.43%	0.40%	0.03%	7.15%	6.34%	27.18%	-11.41%	7.95%	13.89%	-10.26%
Domestic Equity (Small Cap)													
Bighthouse Small Cap Value	11/04/1997	1.58%	-24.68%	-17.89%	-4.61%	0.86%	6.33%	4.68%	26.97%	-16.43%	10.14%	29.42%	-6.73%
ClearBridge Variable Small Cap Growth	11/01/1999	4.82%	4.86%	8.44%	13.99%	9.85%	13.84%	8.00%	25.10%	1.98%	22.53%	4.32%	-5.71%
Delaware VIP Small Cap Value Series	12/27/1993	1.53%	-26.46%	-20.19%	-6.23%	-0.08%	6.95%	7.62%	26.35%	-17.89%	10.49%	29.57%	-7.53%
Invesco Small Cap Growth	05/02/2005	2.10%	4.52%	7.63%	9.16%	7.18%	12.73%	9.04%	22.89%	-10.06%	23.86%	10.16%	-2.80%
JPMorgan Small Cap Value	05/02/2005	2.00%	-22.63%	-17.59%	-6.54%	-1.37%	4.72%	4.35%	17.86%	-14.97%	2.18%	29.03%	-8.55%
MetLife Russell 2000® Index	05/03/1993	3.38%	-13.73%	-8.10%	0.56%	2.83%	8.97%	6.39%	23.86%	-12.22%	13.07%	19.59%	-5.61%
Neuberger Berman Genesis	04/01/1997	1.00%	-2.00%	2.90%	8.03%	7.94%	9.62%	7.84%	27.86%	-8.02%	14.14%	17.02%	-0.83%
T. Rowe Price Small Cap Growth	08/31/1990	0.02%	-6.12%	0.20%	7.43%	6.90%	13.33%	13.92%	30.98%	-8.09%	20.82%	9.92%	1.03%
Balanced													
1919 Variable Socially Responsive													
Balanced	05/01/1992	2.59%	2.98%	10.68%	11.12%	8.12%	8.78%	6.61%	24.93%	-2.34%	15.12%	4.75%	-3.09%
Bighthouse/Wellington Balanced	05/16/1983	2.19%	0.39%	6.67%	6.74%	6.60%	8.80%	6.80%	21.27%	-5.12%	13.53%	5.50%	1.14%
MFS® Total Return	06/16/1994	0.85%	-4.76%	0.77%	3.20%	4.07%	6.63%	6.02%	18.45%	-7.09%	10.66%	7.45%	-1.75%
International Equity													
American Funds® Global Growth	04/30/1997	4.32%	3.37%	14.50%	10.83%	9.35%	11.22%	8.37%	33.38%	-10.32%	29.63%	-0.79%	5.44%
Bighthouse/Aberdeen Emerging Markets Equity	12/31/1997	9.10%	-10.60%	-6.88%	-0.59%	1.53%	1.22%	3.73%	19.29%	-15.13%	26.80%	10.27%	-14.87%
Harris Oakmark International	08/01/1996	6.60%	-22.91%	-15.52%	-7.57%	-2.40%	4.03%	2.96%	23.09%	-24.81%	28.96%	6.91%	-5.65%
Invesco Global Equity	01/27/1992	3.60%	-2.61%	4.85%	6.97%	6.09%	9.64%	7.19%	29.73%	-14.37%	34.83%	-1.17%	2.48%
Janus Henderson Global Research+	09/13/1993	2.28%	-4.49%	3.30%	6.63%	5.20%	8.05%	6.46%	26.91%	-8.39%	24.91%	0.39%	-3.90%
MetLife MSCI EAFE® Index	05/03/1993	3.04%	-11.86%	-6.69%	-0.80%	0.47%	4.18%	3.52%	20.22%	-15.12%	23.16%	-0.08%	-2.48%
MFS® Research International	01/02/1997	3.57%	-7.32%	0.50%	2.81%	2.25%	5.08%	4.62%	26.52%	-15.21%	26.37%	-2.26%	-3.15%
Templeton Developing Markets VIP	03/04/1996	8.67%	-11.63%	-2.62%	1.78%	3.70%	2.07%	1.65%	24.92%	-16.98%	38.45%	15.80%	-20.73%
Templeton Foreign VIP	05/01/1992	2.99%	-18.92%	-14.92%	-7.55%	-4.12%	1.18%	3.89%	10.95%	-16.63%	15.06%	5.68%	-7.80%
Fixed Income													
BlackRock Bond Income	08/30/1996	1.04%	4.27%	6.36%	3.71%	2.87%	2.95%	3.51%	8.29%	-1.76%	2.65%	1.68%	-0.81%
BlackRock High Yield	08/30/1996	0.30%	-3.67%	0.17%	2.49%	3.34%	5.46%	5.21%	13.56%	-3.85%	6.68%	12.79%	-4.98%
BlackRock Ultra-Short Term Bond	12/31/1987	-0.12%	-0.20%	0.01%	0.22%	-0.28%	-0.84%	1.49%	0.70%	0.37%	-0.52%	-1.06%	-1.40%
MetLife Aggregate Bond Index	05/03/1993	0.36%	5.36%	7.11%	3.70%	2.64%	2.12%	3.92%	7.11%	-1.58%	1.82%	0.92%	-1.15%
PIMCO Inflation Protected Bond	09/30/1999	1.68%	5.23%	6.61%	3.36%	2.09%	1.96%	4.33%	6.97%	-3.50%	2.36%	3.69%	-4.27%
PIMCO Total Return	01/02/1998	1.10%	5.21%	6.54%	3.69%	2.70%	2.33%	4.08%	6.94%	-1.63%	3.04%	1.17%	-1.40%
Western Asset Core Plus VIT	06/16/1994	1.25%	3.44%	6.56%	3.74%	3.24%	4.94%	4.68%	10.60%	-3.61%	4.27%	3.08%	-0.22%
Western Asset Management Strategic Bond Opportunities	10/31/1994	1.89%	-3.17%	0.28%	1.88%	2.82%	3.63%	5.14%	12.89%	-5.15%	6.71%	7.03%	-3.09%
Western Asset Management U.S. Government	01/24/1992	0.19%	3.20%	4.48%	2.50%	1.52%	1.30%	3.53%	4.70%	-0.30%	0.66%	0.01%	-0.69%
Specialty													
Clarion Global Real Estate	05/04/1998	2.87%	-19.10%	-13.83%	-1.66%	-0.03%	4.74%	4.74%	23.35%	-9.65%	9.42%	-0.26%	-2.61%

- 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 Bighthouse 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 Bighthouse 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 the opening of business on April 30, 2018, the Schroders Global Multi-Asset Portfolio II (formerly the Pyramis® Managed Risk Portfolio) of Brighthouse Funds Trust I merged with and into the Shroders Global Multi-Asset Portfolio of Brighthouse Funds Trust I. Values before April 30, 2018 reflect the performance of the Schroders Global Multi-Asset Portfolio II of Brighthouse Funds Trust I.

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. 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 29, 2013, MLA Mid Cap Portfolio (formerly Lazard Mid Cap Portfolio) merged with and into Neuberger Berman Genesis Portfolio. Values before April 29, 2013 reflect the performance of MLA Mid Cap Portfolio.

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.

As of May 2, 2011, the MetLife Aggressive Allocation Portfolio merged with and into MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio). Values before April 30, 2011 reflect the performance of the MetLife Aggressive Allocation Portfolio.

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). Values before May 1, 2009 reflect the performance of the BlackRock Legacy Large Cap Growth Portfolio - Class B.

Effective May 1, 2009, the PIMCO Total Return Portfolio replaced the PIMCO VIT Total Return Portfolio. Values before May 1, 2009 reflect the performance of the PIMCO VIT Total Return Portfolio.

Effective May 1, 2009, the Van Kampen Comstock Portfolio (currently known as Invesco Comstock Portfolio) replaced the Van Kampen LIT Comstock Portfolio. Values before May 1, 2009 reflect the performance of the Van Kampen LIT Comstock Portfolio.

Effective May 1, 2009, Legg Mason Partners Managed Assets Portfolio merged with and into the BlackRock Diversified Portfolio (currently known as WMC Balanced Portfolio). Values before May 1, 2009 reflect the performance of the Legg Mason Partners Managed Assets Portfolio.

Effective April 25, 2008, Davis Venture Value Portfolio (currently known as WMC Core Equity Opportunities Portfolio) replaced Dreyfus VIF Appreciation Portfolio. Values before April 25, 2008 reflect the performance of the Dreyfus VIF Appreciation Portfolio.

Effective April 25, 2008, T. Rowe Price Small Cap Growth Portfolio replaced Dreyfus VIF Developing Leaders Portfolio. Values before April 25, 2008 reflect the performance of the Dreyfus VIF Developing Leaders Portfolio.

Effective April 25, 2008, Jennison Growth Portfolio replaced Van Kampen LIT Strategic Growth Portfolio. Values before April 25, 2008 reflect the performance of the Van Kampen LIT Strategic Growth Portfolio.

Effective April 25, 2008, Van Kampen Mid Cap Growth Portfolio (currently Morgan Stanley Mid Cap Growth Portfolio) replaced Putnam VT Discovery Growth Fund. Values before April 25, 2008 reflect the performance of the Putnam VT Discovery Growth Fund.

Effective April 25, 2008, Batterymarch Mid-Cap Stock Portfolio merged with and into Lazard Mid Cap Portfolio (currently known as MLA Mid Cap Portfolio). Values before April 25, 2008 reflect the performance of the Batterymarch Mid-Cap Stock Portfolio.

Effective April 25, 2008, MFS® Value Portfolio of the Met Investors Series Trust merged with and into MFS® Value Portfolio of the Metropolitan Series Fund. Values before April 25, 2008 reflect the performance of the MFS® Value Portfolio of the Met Investors Series Trust.

Effective November 12, 2007, the Lehman Brothers® Aggregate Bond Index Portfolio (currently Barclays Aggregate Bond Index Portfolio) replaced the MetLife Investment Diversified Bond Fund. Values before November 12, 2007 reflect the performance of the MetLife Investment Diversified Bond Fund.

Effective November 12, 2007, the Morgan Stanley EAFE® Index Portfolio (currently known as MSCI EAFE® Index Portfolio) replaced the MetLife Investment International Stock Fund. Values before November 12, 2007 reflect the performance of the MetLife Investment International Stock Fund.

Effective November 12, 2007, the Russell 2000® Index Portfolio replaced the MetLife Investment Small Company Stock Fund. Values before November 12, 2007 reflect the performance of the MetLife Investment Small Company Stock Fund.

Effective November 12, 2007, the MetLife Stock Index Portfolio replaced the MetLife Investment Large Company Stock Fund. Values before November 12, 2007 reflect the performance of the MetLife Investment Large Company Stock Fund.

Effective on or about April 30, 2007, the following investment portfolio substitutions were made: Putnam VT International Equity Fund into MFS® Research International 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; Lord Abbett Growth and Income Portfolio into Lord Abbett Growth and Income Portfolio; AIM V.I. Core Equity fund into Capital Guardian U.S. Equity Portfolio; Credit Suisse Emerging Markets Portfolio into MFS® Emerging Markets Equity Portfolio.

Effective on May 1, 2006, the following investment portfolio substitutions were made: Franklin Mutual Shares Securities Fund into Lord Abbett Growth and Income Portfolio; Oppenheimer Main Street Fund/VA - Service Shares into Lord Abbett Growth and Income Portfolio; Delaware VIP REIT Series into Neuberger Berman Real Estate Portfolio; Janus Aspen Series Balanced Portfolio - Service Shares into MFS® Total Return Portfolio; Templeton Growth Securities Fund into Oppenheimer Global Equity Portfolio.

Effective on May 1, 2006, the following investment portfolio substitutions were made: Franklin Mutual Shares Securities Fund into Lord Abbett Growth and Income Portfolio; Oppenheimer Main Street Fund/VA into Lord Abbett Growth and Income Portfolio; Delaware VIP REIT Series into Neuberger Berman Real Estate Portfolio; Janus Aspen Series Balanced Portfolio into MFS® Total Return Portfolio; Templeton Growth Securities Fund into Oppenheimer Global Equity Portfolio.

Effective on May 1, 2006, the following investment portfolios merged: AIM V.I. Premier Equity Fund merged into AIM V.I. Core Equity Fund; 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; Mondrian International Stock Portfolio merged into Harris Oakmark International Portfolio; Capital Appreciation Fund (Janus) merged into Janus Capital Appreciation Portfolio; Travelers Managed Assets Trust merged into Legg Mason Partners Managed Assets Portfolio; Travelers Convertible Securities Portfolio merged into Lord Abbett Bond Debenture Portfolio; Federated Stock Portfolio merged into Lord Abbett Growth and Income Portfolio; Mercury Large Cap Core Portfolio merged into Mercury Large-Cap Core Portfolio; AIM Capital Appreciation Portfolio merged into Met/AIM Capital Appreciation Portfolio; Style Focus Series: Small Cap Growth Portfolio merged into Met/AIM Small Cap Growth 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; MFS® Mid Cap Growth Portfolio merged into BlackRock Aggressive Growth Portfolio; Travelers Quality Bond Portfolio merged into BlackRock Bond Income Portfolio; Large Cap Portfolio (Fidelity) merged into FI Large Cap Portfolio; Strategic Equity Portfolio (Fidelity) merged into FI Large Cap Portfolio; Equity Income Portfolio (Fidelity) merged into FI Value Leaders Portfolio; MFS® Total Return Portfolio merged into MFS® Total Return Portfolio; Travelers High Yield Bond Trust merged into Western Asset Management High Yield Bond Portfolio; Travelers U.S. Government Securities Portfolio merged into Western Asset Management U.S. Government Portfolio.

Performance shown for Batterymarch Mid-Cap Stock Portfolio - Class A 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 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 - Class A 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 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 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. 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.

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 Gold Track Select 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.

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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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Gold Track Select

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 1.30%, the contract administrative charge \$0, and the maximum surrender charge of 5%. **Past performance does not guarantee future results.**

Gold Track Select		Average Annual Total Return as of 06/30/2020 Assuming Contract Surrender			Standardized as of 06/30/2020 Assuming Contract Surrender				
		Portfolio Inception Date	1 Year	5 Years*	10 Years or Since Portfolio Inception*	Sub-Account Inception Date	1 Year	5 Years*	10 Years or Since Sub-Account Inception*
Risk Managed Global Multi-Asset	MetLife Multi-Index Targeted Risk Portfolio - Class B	11/12/2012	-2.59%	2.99%	5.04%	11/12/2012	-2.59%	2.99%	5.04%
	Schroders Global Multi-Asset Portfolio - Class B	04/29/2013	-5.83%	1.91%	3.40%	04/29/2013	-5.83%	1.91%	3.40%
Asset Allocation	American Funds® Balanced Allocation Portfolio - Class C	04/28/2008	-0.75%	4.61%	7.23%	04/28/2008	-0.75%	4.61%	7.23%
	American Funds® Growth Allocation Portfolio - Class C	04/28/2008	-1.78%	5.30%	8.63%	04/28/2008	-1.78%	5.30%	8.63%
	American Funds® Moderate Allocation Portfolio - Class C	04/28/2008	-0.68%	3.80%	5.79%	04/28/2008	-0.68%	3.80%	5.79%
	Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/2005	-1.32%	2.00%	3.37%	01/19/2006	-1.32%	2.00%	3.37%
	Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/2005	-3.00%	2.46%	4.77%	01/19/2006	-3.00%	2.46%	4.77%
	Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/2005	-3.62%	3.13%	6.19%	01/19/2006	-3.62%	3.13%	6.19%
	Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/2005	-4.29%	3.73%	7.55%	01/19/2006	-4.29%	3.73%	7.55%
	Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/2005	-4.65%	4.24%	8.55%	01/19/2006	-4.65%	4.24%	8.55%
	Fidelity VIP Freedom 2020 Portfolio - Service Class 2	04/26/2005	-0.11%	3.97%	6.62%	05/04/2015	-0.11%	3.97%	3.54%
	Fidelity VIP Freedom 2025 Portfolio - Service Class 2	04/26/2005	-0.20%	4.18%	7.40%	05/04/2015	-0.20%	4.18%	3.73%
	Fidelity VIP Freedom 2030 Portfolio - Service Class 2	04/26/2005	-0.43%	4.63%	7.95%	05/04/2015	-0.43%	4.63%	4.16%
Fidelity VIP Freedom 2040 Portfolio - Service Class 2	04/08/2009	-1.67%	4.72%	8.51%	05/04/2015	-1.67%	4.72%	4.25%	
Fidelity VIP Freedom 2050 Portfolio - Service Class 2	04/08/2009	-1.71%	4.71%	8.71%	05/04/2015	-1.71%	4.71%	4.23%	
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	02/08/1984	18.18%	13.43%	14.30%	05/03/2004	18.18%	13.43%	14.30%
	American Funds® Growth-Income Fund - Class 2	02/08/1984	-1.45%	7.78%	11.58%	05/03/2004	-1.45%	7.78%	11.58%
	BlackRock Capital Appreciation Portfolio - Class A	10/31/1994	14.61%	13.49%	14.25%	04/28/2008	14.61%	13.49%	14.25%
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/1993	-5.10%	7.84%	10.35%	07/29/1998	-5.10%	7.84%	10.35%
	Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/1998	0.41%	7.66%	11.80%	10/02/1998	0.41%	7.66%	11.80%
	Loomis Sayles Growth Portfolio - Class A+	05/16/1983	13.74%	5.47%	10.77%	10/08/1996	13.74%	5.47%	10.77%
	Loomis Sayles Growth Portfolio - Class B	02/12/2001	13.48%	5.21%	13.81%	04/28/2008	13.48%	5.21%	13.81%
	ClearBridge Variable Aggressive Growth Portfolio - Class I+	11/01/1999	-0.53%	1.71%	12.28%	05/01/2001	-0.53%	1.71%	12.28%
	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	-2.29%	7.59%	11.10%	05/01/2001	-2.29%	7.59%	11.10%
	ClearBridge Variable Dividend Strategy Portfolio - Class I	02/17/1998	-6.65%	6.82%	10.39%	09/21/1998	-6.65%	6.82%	10.39%
	ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/1998	8.89%	12.41%	15.57%	08/28/1998	8.89%	12.41%	15.57%
	ClearBridge Variable Large Cap Value Portfolio - Class I+	02/17/1998	-11.00%	3.04%	9.26%	10/01/1998	-11.00%	3.04%	9.26%
	Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/1995	12.27%	9.10%	12.20%	05/01/2001	12.27%	9.10%	12.20%
	Fidelity VIP Dynamic Capital Appreciation Portfolio - Service Class 2+	09/25/2000	8.86%	7.63%	12.42%	05/01/2001	8.86%	7.63%	12.42%
	Invesco Comstock Portfolio - Class B	04/30/1999	-18.22%	0.53%	7.64%	05/01/2003	-18.22%	0.53%	7.64%
Jennison Growth Portfolio - Class A	07/03/1995	24.51%	15.45%	16.43%	05/01/2001	24.51%	15.45%	16.43%	
MetLife Stock Index Portfolio - Class A	05/03/1993	0.99%	8.34%	12.13%	10/08/1996	0.99%	8.34%	12.13%	

Asset Class	Variable Investment Options	Portfolio Inception Date	Average Annual Total Return as of 06/30/2020 Assuming Contract Surrender			Standardized as of 06/30/2020 Assuming Contract Surrender			
			1 Year	5 Years*	10 Years or Since Portfolio Inception*	Sub-Account Inception Date	1 Year	5 Years*	10 Years or Since Sub-Account Inception*
	MFS® Value Portfolio - Class A	07/20/1998	-9.97%	4.25%	9.77%	05/03/2004	-9.97%	4.25%	9.77%
	T. Rowe Price Large Cap Growth Portfolio - Class B	11/09/1998	11.30%	12.26%	15.15%	04/28/2008	11.30%	12.26%	15.15%
	T. Rowe Price Large Cap Value Portfolio - Class B	12/11/1989	-16.08%	2.43%	8.51%	04/28/2006	-16.08%	2.43%	8.51%
	T. Rowe Price Large Cap Value Portfolio - Class E+	12/03/1993	-15.99%	2.53%	8.13%	05/22/1998	-15.99%	2.53%	8.13%
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	-13.61%	0.98%	7.03%	05/01/2001	-13.61%	0.98%	7.03%
	Frontier Mid Cap Growth Portfolio - Class D	03/23/1998	1.86%	7.17%	11.72%	09/22/1998	1.86%	7.17%	11.72%
	Janus Henderson Enterprise Portfolio - Service Shares	09/13/1993	-6.40%	9.57%	13.58%	05/01/2001	-6.40%	9.57%	13.58%
	MetLife Mid Cap Stock Index Portfolio - Class G	07/05/2000	-12.61%	2.62%	9.20%	04/29/2013	-12.61%	2.62%	5.67%
	Morgan Stanley Discovery Portfolio - Class B+	09/28/2000	48.83%	21.85%	17.41%	05/01/2001	48.83%	21.85%	17.41%
	Victory Sycamore Mid Cap Value Portfolio - Class B	09/15/1999	-13.51%	-0.52%	7.15%	05/03/2004	-13.51%	-0.52%	7.15%
Domestic Equity (Small Cap)	Brighthouse Small Cap Value Portfolio - Class B	11/04/1997	-21.58%	0.31%	6.33%	05/03/2004	-21.58%	0.31%	6.33%
	ClearBridge Variable Small Cap Growth Portfolio - Class I	11/01/1999	3.56%	9.25%	13.84%	05/01/2001	3.56%	9.25%	13.84%
	Delaware VIP Small Cap Value Series - Standard Class	12/27/1993	-23.78%	-0.63%	6.95%	09/22/1998	-23.78%	-0.63%	6.95%
	Invesco Small Cap Growth Portfolio - Class A	05/02/2005	2.79%	6.60%	12.73%	05/02/2005	2.79%	6.60%	12.73%
	JPMorgan Small Cap Value Portfolio - Class A	05/02/2005	-21.30%	-1.90%	4.72%	05/02/2005	-21.30%	-1.90%	4.72%
	MetLife Russell 2000® Index Portfolio - Class A	05/03/1993	-12.23%	2.27%	8.97%	10/07/1996	-12.23%	2.27%	8.97%
	Neuberger Berman Genesis Portfolio - Class A	04/01/1997	-1.73%	7.35%	9.62%	10/29/1998	-1.73%	7.35%	9.62%
	T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/1990	-4.31%	6.31%	13.33%	09/21/1998	-4.31%	6.31%	13.33%
Balanced	1919 Variable Socially Responsive Balanced Fund	05/01/1992	5.70%	7.53%	8.78%	10/08/1996	5.70%	7.53%	8.78%
	Brighthouse/Wellington Balanced Portfolio - Class A	05/16/1983	1.87%	6.02%	8.80%	10/08/1996	1.87%	6.02%	8.80%
	MFS® Total Return Portfolio - Class F	06/16/1994	-3.77%	3.50%	6.63%	05/01/2001	-3.77%	3.50%	6.63%
International Equity	American Funds® Global Growth Fund - Class 2	04/30/1997	9.34%	8.75%	11.22%	05/03/2004	9.34%	8.75%	11.22%
	Brighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A	12/31/1997	-11.07%	0.98%	1.22%	10/29/1998	-11.07%	0.98%	1.22%
	Harris Oakmark International Portfolio - Class A	08/01/1996	-19.32%	-2.93%	4.03%	08/06/1997	-19.32%	-2.93%	4.03%
	Invesco Global Equity Portfolio - Class B	01/27/1992	0.13%	5.51%	9.64%	05/03/2004	0.13%	5.51%	9.64%
	Janus Henderson Global Research Portfolio - Service Shares+	09/13/1993	-1.35%	4.63%	8.05%	05/01/2001	-1.35%	4.63%	8.05%
	MetLife MSCI EAFE® Index Portfolio - Class A	05/03/1993	-10.89%	-0.08%	4.18%	10/07/1996	-10.89%	-0.08%	4.18%
	MFS® Research International Portfolio - Class B	01/02/1997	-4.02%	1.69%	5.08%	05/01/2001	-4.02%	1.69%	5.08%
	Templeton Developing Markets VIP Fund - Class 2	03/04/1996	-7.00%	3.13%	2.07%	05/03/2004	-7.00%	3.13%	2.07%
	Templeton Foreign VIP Fund - Class 2	05/01/1992	-18.75%	-4.64%	1.18%	05/03/2004	-18.75%	-4.64%	1.18%
Fixed Income	BlackRock Bond Income Portfolio - Class A	08/30/1996	1.57%	2.31%	2.95%	09/26/1997	1.57%	2.31%	2.95%
	BlackRock High Yield Portfolio - Class A	08/30/1996	-4.34%	2.78%	5.46%	10/22/1997	-4.34%	2.78%	5.46%
	BlackRock Ultra-Short Term Bond Portfolio - Class A	12/31/1987	-4.49%	-0.83%	-0.84%	09/10/1998	-4.49%	-0.83%	-0.84%
	MetLife Aggregate Bond Index Portfolio - Class A	05/03/1993	2.29%	2.08%	2.12%	10/08/1996	2.29%	2.08%	2.12%
	PIMCO Inflation Protected Bond Portfolio - Class A	09/30/1999	1.81%	1.53%	1.96%	04/18/2005	1.81%	1.53%	1.96%
	PIMCO Total Return Portfolio - Class B	01/02/1998	1.74%	2.14%	2.33%	05/01/2001	1.74%	2.14%	2.33%
	Western Asset Core Plus VIT Portfolio - Class I	06/16/1994	1.77%	2.68%	4.94%	10/29/1996	1.77%	2.68%	4.94%
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/31/1994	-4.24%	2.26%	3.63%	06/12/1997	-4.24%	2.26%	3.63%
	Western Asset Management U.S. Government Portfolio - Class A	01/24/1992	-0.22%	0.97%	1.30%	10/08/1996	-0.22%	0.97%	1.30%
Specialty	Clarion Global Real Estate Portfolio - Class A	05/04/1998	-17.70%	-0.58%	4.74%	01/05/1999	-17.70%	-0.58%	4.74%

- 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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