

## Variable Investment Option Performance Update

## Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value. For Sub-Accounts that invest in Portfolios of the underlying Trust that were in existence prior to the Sub-Account inception date, these returns have been adjusted to reflect the charges and expenses of the Unregistered Gold Track 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 1.50%. 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 01/31/2020

Unregistered Gold Track		Average Annual Returns							Calendar Year Returns					
Asset Class	Variable Investment Options	Portfolio Inception Date	One Month	Year-to-Date	1 Year	3 Year*	5 Year*	10 Year*	Since Portfolio Inception*	Calendar Year 2019	Calendar Year 2018	Calendar Year 2017	Calendar Year 2016	Calendar Year 2015
<b>Asset Allocation</b>														
	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%
<b>Domestic Equity (Large Cap)</b>														
	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%
<b>Domestic Equity (Mid Cap)</b>														
	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%
<b>Domestic Equity (Small Cap)</b>														
	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%

**Unregistered Gold Track**
**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 Yea 2017	Calendar Year 2016	Calendar Year 2015
	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%
<b>Balanced</b>	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%
	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%
<b>International Equity</b>	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%
<b>Fixed Income</b>	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%
<b>Specialty</b>	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.

**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 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.

As of May 2, 2011, the following portfolio mergers 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 (currently known as MetLife Asset Allocation 100 Portfolio) consists of the performance of the MetLife Aggressive Allocation Portfolio before and on April 29, 2011 and the MetLife Aggressive Strategy Portfolio (currently known as MetLife Asset Allocation 100 Portfolio) after April 29, 2011.

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 substitutions were made: PIMCO VIT Total Return Portfolio into PIMCO Total Return Portfolio, Legg Mason Partners Variable Equity Index Portfolio into MetLife Stock Index Portfolio, and Van Kampen LIT Comstock Portfolio into Van Kampen Comstock Portfolio (currently known as Invesco Comstock Portfolio).

Effective May 1, 2009, the following investment portfolio merger was made: Legg Mason Partners Managed Assets Portfolio into BlackRock Diversified Portfolio (currently known as WMC Balanced 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).

Performance for MetLife Stock Index Portfolio consists of performance for Legg Mason Partners Variable Equity Index Portfolio prior to and on May 1, 2009 and MetLife Stock Index Portfolio after May 1, 2009. Performance for PIMCO Total Return Portfolio consists of performance for PIMCO VIT Total Return Portfolio prior to and on May 1, 2009 and PIMCO Total Return Portfolio after May 1, 2009. Performance for Van Kampen Comstock Portfolio (currently known as Invesco Comstock Portfolio) consists of performance for Van Kampen LIT Comstock Portfolio prior to and on May 1, 2009 and Van Kampen Comstock Portfolio after May 1, 2009. Performance for BlackRock Diversified Portfolio (currently known as WMC Balanced Portfolio) consists of performance for Legg Mason Partners Managed Assets Portfolio prior to and on May 1, 2009 and BlackRock Diversified Portfolio after May 1, 2009. Performance for BlackRock Legacy Large Cap Growth Portfolio (currently known as BlackRock Capital Appreciation Portfolio) consists of performance for BlackRock Legacy Large Cap Growth Portfolio prior to and on May 1, 2009 and BlackRock Legacy Large Cap Growth Portfolio after May 1, 2009.

Prior to May 1, 2009, the Janus Aspen Enterprise Portfolio was known as the Janus Aspen Mid Cap Growth Portfolio, and the Legg Mason Corporate Bond Portfolio was known as the Legg Mason Partners Investment Grade Bond Fund.

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 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: MIST - MFS® Value Portfolio into MSF - MFS® Value Portfolio, and Batterymarch Mid-Cap Stock Portfolio into Lazard Mid Cap Portfolio (currently known as Neuberger Berman Genesis Portfolio).

Performance for Davis Venture Value Portfolio – Class A (currently known as WMC Core Equity 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 Abbett Growth and Income Portfolio into Lord Abbett Growth and Income 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 (currently known as MetLife 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 (currently known as Neuberger Berman Genesis 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 (currently known as MetLife Small Cap Value Portfolio).

Prior to May 1, 2006, the Legg Mason Partners Investment Grade Bond Fund, the Legg Mason Partners S&P 500 Index Fund, the Legg Mason Partners Variable Equity Index Portfolio, the Legg Mason Partners Variable All Cap Portfolio, the Legg Mason Partners Variable High Yield Bond Portfolio, the Legg Mason Partners Variable Investors Portfolio, the Legg Mason Partners Variable Total Return Portfolio, the Legg Mason Partners Variable Appreciation Portfolio, the Legg Mason Partners Variable Adjustable Rate Income Portfolio, the Legg Mason Partners Variable Aggressive Growth Portfolio, the Legg Mason Partners Variable Large Cap Growth Portfolio, the Legg Mason Partners Variable Money Market Portfolio, the Legg Mason Partners Variable Social Awareness Stock Portfolio and the Legg Mason Partners Variable Small Cap Growth Opportunities Portfolio were known as the Smith Barney Investment Grade Bond Fund, the Smith Barney S&P 500 Index Fund, the Equity Index Portfolio, the Salomon Brothers Variable All Cap Fund, the Salomon Brothers Variable High Yield Bond Fund,

the Salomon Brothers Variable Investors Fund - Class I, the Salomon Brothers Variable Total Return Fund, the Smith Barney Appreciation Portfolio, the SB Adjustable Rate Income Portfolio, the Smith Barney Aggressive Growth Portfolio, the Smith Barney Large Cap Growth Portfolio, the Smith Barney Money Market, the Social Awareness Stock Portfolio (Smith Barney) and the Smith Barney Small Cap Growth Opportunities Portfolio respectively.

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 Abbett Growth and Income Portfolio; Franklin Mutual Shares Securities Fund into Lord Abbett Growth and Income Portfolio; Oppenheimer Main Street Fund/VA into Lord Abbett Growth and Income Portfolio; Janus Aspen Series Growth and Income Portfolio 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 - Class A after April 28, 2006. Performance shown for the Met/AIM Capital Appreciation Portfolio consists of performance for the AIM Capital Appreciation Portfolio prior to an and on April 28, 2006 and Met/AIM Capital Appreciation Portfolio after April 28, 2006.

Performance shown for the Met/AIM Small cap Growth Portfolio consists of performance for the Style Focus Series: Small Cap Growth Portfolio prior to and on April 28, 2006 and Met/AIM Small cap Growth Portfolio after April 28, 2006. Performance shown for the MFS® Value Portfolio consists of performance for the MFS® Value Portfolio prior to and on April 28, 2006 and MFS® Value Portfolio after April 28, 2006. Performance shown for the Neuberger Berman Real Estate Portfolio consists of performance for the Delaware VIP REIT Series prior to and on April 28, 2006 and Neuberger Berman Real Estate Portfolio after April 28, 2006. Performance 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 - Class D 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.

### **Investment Performance Is Not Guaranteed.**

**Additional prospectuses or disclosure memorandums for the Unregistered Gold Track 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.**

"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 Unregistered Gold Track variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series L-14636, L-14636MT, L-14634NY, L-14634TX and is distributed by Brighthouse Securities, LLC (member FINRA).

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• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency  
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## Unregistered Gold Track

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 1.50%, the maximum surrender charge of 5%. **Past performance does not guarantee future results.**

Unregistered Gold Track		Average Annual Total Return as of 01/31/2020 Assuming Contract Surrender				Standardized as of 12/31/2019 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*
Asset Class	Variable Investment Options								
Asset Allocation	American Funds® Balanced Allocation Portfolio - Class C	04/28/2008	6.00%	5.13%	6.95%	04/28/2008	12.37%	5.17%	6.72%
	American Funds® Growth Allocation Portfolio - Class C	04/28/2008	7.45%	6.53%	8.41%	04/28/2008	16.23%	6.58%	8.12%
	American Funds® Moderate Allocation Portfolio - Class C	04/28/2008	4.58%	3.86%	5.57%	04/28/2008	9.20%	3.90%	5.40%
	Brighthouse Asset Allocation 20 Portfolio - Class B	05/02/2005	3.18%	1.70%	3.44%	04/28/2006	5.05%	1.70%	3.40%
	Brighthouse Asset Allocation 40 Portfolio - Class B	05/02/2005	4.58%	2.93%	4.92%	04/28/2006	8.67%	2.91%	4.83%
	Brighthouse Asset Allocation 60 Portfolio - Class B	05/02/2005	5.78%	4.17%	6.34%	04/28/2006	12.27%	4.12%	6.18%
	Brighthouse Asset Allocation 80 Portfolio - Class B	05/02/2005	7.17%	5.38%	7.68%	04/28/2006	16.32%	5.31%	7.44%
	Brighthouse Asset Allocation 100 Portfolio - Class B	05/02/2005	8.44%	6.33%	8.61%	04/28/2006	19.85%	6.25%	8.30%
Domestic Equity (Large Cap)	American Funds® Growth Fund - Class 2	02/08/1984	15.12%	12.90%	12.93%	05/03/2004	22.94%	11.99%	12.21%
	American Funds® Growth-Income Fund - Class 2	02/08/1984	9.94%	9.35%	11.19%	05/03/2004	18.58%	9.06%	10.78%
	BlackRock Capital Appreciation Portfolio - Class A	10/31/1994	17.58%	12.97%	12.73%	04/28/2008	24.90%	11.76%	11.69%
	Brighthouse/Wellington Core Equity Opportunities Portfolio - Class A	04/05/1993	15.99%	9.68%	10.54%	07/06/1998	23.10%	9.02%	10.13%
	Brighthouse/Wellington Large Cap Research Portfolio - Class E	03/23/1998	14.36%	9.37%	11.51%	06/30/1998	23.94%	8.92%	11.01%
	Loomis Sayles Growth Portfolio - Class A	05/16/1983	7.46%	4.81%	8.96%	08/16/1996	16.42%	4.07%	8.30%
	ClearBridge Variable Aggressive Growth Portfolio - Class I	11/01/1999	5.39%	3.46%	11.76%	05/01/2000	17.58%	3.58%	11.85%
	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	14.74%	9.50%	11.10%	08/05/1998	22.09%	8.88%	10.89%
	ClearBridge Variable Dividend Strategy Portfolio - Class I	02/17/1998	14.45%	8.62%	10.94%	10/01/1998	23.71%	8.11%	10.76%
	ClearBridge Variable Large Cap Growth Portfolio - Class I	05/01/1998	14.50%	12.71%	13.83%	10/13/1998	24.25%	12.01%	13.21%
	ClearBridge Variable Large Cap Value Portfolio - Class I	02/17/1998	9.44%	6.36%	9.66%	10/30/1998	21.17%	5.89%	9.61%
	Fidelity VIP Contrafund® Portfolio - Service Class 2	01/03/1995	15.70%	8.80%	11.04%	06/07/2001	23.41%	7.71%	10.28%
	Invesco Comstock Portfolio - Class B	04/30/1999	2.47%	5.16%	9.00%	05/01/2003	17.47%	5.15%	9.25%
	Jennison Growth Portfolio - Class A	07/03/1995	19.22%	14.06%	14.12%	05/01/2001	24.87%	12.81%	12.85%
	MetLife Stock Index Portfolio - Class A	10/16/1991	14.10%	9.75%	11.92%	05/03/2004	23.30%	9.09%	11.52%
	MFS® Value Portfolio - Class A	07/20/1998	11.60%	7.72%	10.43%	05/03/2004	22.34%	7.25%	10.27%
T. Rowe Price Large Cap Growth Portfolio - Class B	06/26/1992	13.42%	12.27%	14.02%	06/07/2001	22.77%	11.70%	13.05%	
T. Rowe Price Large Cap Value Portfolio - Class B	12/11/1989	7.92%	6.58%	9.79%	04/28/2006	18.94%	6.21%	9.94%	
T. Rowe Price Large Cap Value Portfolio - Class E+	02/17/1998	8.01%	6.68%	9.21%	09/17/1998	19.04%	6.31%	9.12%	
Domestic Equity (Mid Cap)	Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	2.89%	4.65%	8.53%	05/01/2001	15.80%	4.62%	8.46%

**Unregistered Gold Track**

**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			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*	
	Franklin Small-Mid Cap Growth VIP Fund - Class 2+	05/01/1998	13.45%	7.41%	10.83%	05/01/2001	23.57%	6.61%	10.09%
	Frontier Mid Cap Growth Portfolio - Class D	03/23/1998	10.95%	8.80%	10.80%	06/07/2001	25.05%	8.83%	10.21%
	Janus Henderson Enterprise Portfolio - Service Shares	09/13/1993	16.08%	12.42%	14.20%	05/01/2000	27.06%	12.29%	13.76%
	Victory Sycamore Mid Cap Value Portfolio - Class B	09/15/1999	8.06%	3.70%	8.50%	05/03/2004	21.26%	3.71%	8.49%
<b>Domestic Equity (Small Cap)</b>	Bighthouse Small Cap Value Portfolio - Class B	11/04/1997	4.54%	6.34%	8.44%	05/03/2004	21.07%	6.37%	8.42%
	ClearBridge Variable Small Cap Growth Portfolio - Class I	02/07/1997	7.11%	9.36%	13.29%	05/01/2001	19.28%	8.22%	12.58%
	Invesco Small Cap Growth Portfolio - Class A	05/02/2005	5.41%	7.70%	12.36%	05/02/2005	17.17%	7.19%	11.75%
	JPMorgan Small Cap Value Portfolio - Class A	05/02/2005	-4.84%	2.58%	6.45%	05/02/2005	12.37%	3.12%	6.74%
	Neuberger Berman Genesis Portfolio - Class A	04/01/1997	11.04%	9.04%	9.48%	08/31/1998	21.91%	8.50%	9.34%
	T. Rowe Price Small Cap Growth Portfolio - Class B	08/31/1990	11.95%	9.23%	14.09%	06/23/1998	24.88%	9.29%	13.69%
<b>Balanced</b>	1919 Variable Socially Responsive Balanced Fund	05/01/1992	12.96%	7.15%	8.02%	04/02/1998	19.12%	6.59%	7.73%
	Bighthouse/Wellington Balanced Portfolio - Class A	05/16/1983	10.33%	6.38%	8.42%	04/18/2005	15.63%	6.11%	8.10%
	MFS® Total Return Portfolio - Class F	06/16/1994	6.84%	4.61%	6.70%	08/16/1996	12.94%	4.41%	6.62%
<b>International Equity</b>	American Funds® Global Growth Fund - Class 2	04/30/1997	15.85%	9.44%	9.84%	05/03/2004	27.18%	9.38%	9.39%
	Bighthouse/Aberdeen Emerging Markets Equity Portfolio - Class A	05/01/2006	0.88%	2.20%	1.78%	04/28/2008	13.74%	3.07%	1.74%
	Harris Oakmark International Portfolio - Class A	08/01/1996	0.90%	1.75%	5.55%	09/16/1996	17.36%	3.05%	5.89%
	Invesco Global Equity Portfolio - Class E	03/03/1997	10.89%	7.90%	9.01%	04/28/2008	23.82%	8.01%	8.84%
	MFS® Research International Portfolio - Class B	02/12/2001	10.56%	3.70%	4.54%	04/28/2008	20.63%	4.37%	4.25%
	Templeton Developing Markets VIP Fund - Class 2	03/04/1996	2.30%	3.62%	2.18%	05/01/2003	19.11%	4.93%	2.08%
	Templeton Foreign VIP Fund - Class 2	05/01/1992	-5.93%	-0.70%	1.77%	05/03/2004	5.79%	0.02%	1.76%
<b>Fixed Income</b>	BlackRock Bond Income Portfolio - Class A	08/30/1996	3.81%	1.14%	2.90%	07/22/1997	3.25%	1.23%	2.91%
	BlackRock High Yield Portfolio - Class A	08/30/1996	3.43%	3.67%	5.95%	11/12/1996	8.28%	3.80%	6.15%
	BlackRock Ultra-Short Term Bond Portfolio - Class E	06/16/1994	-4.19%	-1.17%	-1.10%	06/16/1994	-4.12%	-1.20%	-1.11%
	PIMCO Inflation Protected Bond Portfolio - Class A	09/30/1999	2.52%	0.02%	1.79%	04/18/2005	1.99%	0.25%	1.75%
	PIMCO Total Return Portfolio - Class B	01/02/1998	3.09%	0.85%	2.22%	05/01/2001	1.97%	0.86%	2.14%
	Western Asset Corporate Bond Fund - Class A	11/06/1992	6.60%	2.62%	4.64%	09/05/1996	7.55%	2.62%	4.64%
	Western Asset Management Strategic Bond Opportunities Portfolio - Class A	10/16/1991	5.68%	2.77%	3.99%	08/06/1998	7.63%	2.66%	4.14%
	Western Asset Management U.S. Government Portfolio - Class A	01/24/1992	0.23%	0.20%	1.22%	05/03/2004	-0.17%	0.15%	1.28%
	Western Asset Variable Global High Yield Bond Portfolio - Class I	05/01/1998	2.58%	3.46%	4.75%	07/06/1998	7.54%	3.18%	4.90%
<b>Specialty</b>	Clarion Global Real Estate Portfolio - Class A	05/04/1998	6.95%	1.97%	6.76%	05/01/2003	17.61%	2.72%	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.

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

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



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