

## Variable Investment Option Performance Update

Brighthouse Life Insurance Company

The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com). The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. 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 Series XC Variable Annuity, as if the contract had existed during the stated period(s), including all Portfolio-level expenses, the Mortality & Expense and Administration Charges of 1.55% and the annual Account Fee of \$30†. These results do not reflect the withdrawal charges which begin at 8% and decrease over 9 years (for returns reflecting these charges, see the Standardized report pages in this document that follows this Nonstandardized report). These results do not reflect the bonus credit applicable to this series of contract.†† **These figures represent past performance and are not an indication of future performance. Current performance may be lower or higher than the performance figures quoted.**

Series XC
Non-Standardized Performance: Without surrender charges applied  
as of 03/31/2025

| Asset Class                        | Variable Funding Options  | Style      | One Month | YTD     | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Inception* | Portfolio Inception Date |
|------------------------------------|---|------------|-----------|---------|--------|---------|---------|-----------------------------|--------------------------|
| <b>Risk Managed</b>                |   |            |           |         |        |         |         |                             |                          |
| <b>Global Multi-Asset</b>          | AB Global Dynamic Allocation Portfolio - Class B                        |            | -3.14%    | -0.68%  | 1.77%  | -0.61%  | 2.46%   | 5.45%                       | 04/29/2011               |
|                                    | BlackRock Global Tactical Strategies Portfolio - Class B                |            | -2.23%    | 0.29%   | -0.49% | -2.12%  | 1.55%   | 2.50%                       | 04/29/2011               |
|                                    | Brighthouse Balanced Plus Portfolio - Class B                           |            | -2.23%    | 0.29%   | -0.49% | -2.12%  | 1.55%   | 2.50%                       | 04/29/2011               |
|                                    | Invesco Balanced-Risk Allocation Portfolio - Class B                    |            | -0.72%    | 1.66%   | 0.13%  | -1.65%  | 4.63%   | 2.30%                       | 04/30/2012               |
|                                    | JPMorgan Global Active Allocation Portfolio - Class B                   |            | -1.93%    | 2.05%   | 2.64%  | 0.36%   | 4.42%   | 2.79%                       | 04/30/2012               |
|                                    | MetLife Multi-Index Targeted Risk Portfolio - Class B                   |            | -2.90%    | 0.45%   | 2.39%  | 0.64%   | 2.67%   | 2.37%                       | 11/12/2012               |
|                                    | PanAgora Global Diversified Risk Portfolio - Class B                    |            | -0.77%    | 1.90%   | 2.73%  | -5.58%  | 0.20%   | 0.79%                       | 04/28/2014               |
|                                    | Schroders Global Multi-Asset Portfolio - Class B                        |            | -3.12%    | 0.02%   | 3.43%  | 1.94%   | 3.31%   | 2.21%                       | 04/30/2012               |
| <b>Asset Allocation</b>            | American Funds® Balanced Allocation Portfolio - Class C                 |            | -2.97%    | -0.60%  | 3.56%  | 3.26%   | 8.45%   | 5.32%                       | 04/28/2008               |
|                                    | American Funds® Growth Allocation Portfolio - Class C                   |            | -2.97%    | -0.60%  | 3.56%  | 3.26%   | 8.45%   | 5.32%                       | 04/28/2008               |
|                                    | American Funds® Moderate Allocation Portfolio - Class C                 |            | -2.12%    | 0.41%   | 3.83%  | 2.28%   | 6.16%   | 4.04%                       | 04/28/2008               |
|                                    | Brighthouse Asset Allocation 100 Portfolio - Class B                    |            | -4.17%    | -1.74%  | 2.19%  | 3.66%   | 12.85%  | 6.54%                       | 11/03/2004               |
|                                    | Brighthouse Asset Allocation 20 Portfolio - Class B                     |            | -0.74%    | 1.91%   | 3.27%  | 0.09%   | 2.22%   | 1.44%                       | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 40 Portfolio - Class B                     |            | -1.51%    | 1.34%   | 2.94%  | 1.04%   | 4.90%   | 2.76%                       | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 60 Portfolio - Class B                     |            | -2.21%    | 0.59%   | 2.81%  | 1.04%   | 4.90%   | 2.76%                       | 05/02/2005               |
|                                    | Brighthouse Asset Allocation 80 Portfolio - Class B                     |            | -3.21%    | -0.56%  | 2.57%  | 2.81%   | 10.46%  | 5.45%                       | 05/02/2005               |
|                                    | SSGA Growth and Income ETF Portfolio - Class B                          |            | -1.13%    | 1.20%   | 5.56%  | 2.90%   | 8.35%   | 4.24%                       | 09/30/2005               |
|                                    | SSGA Growth ETF Portfolio - Class B                                     |            | -1.65%    | 0.62%   | 5.34%  | 3.60%   | 11.02%  | 5.30%                       | 09/30/2005               |
| <b>Domestic Equity (Large Cap)</b> | American Funds® Growth Portfolio - Class C <sup>1</sup>                 | Growth     | -7.88%    | -7.51%  | 6.65%  | 7.16%   | 18.15%  | 13.11%                      | 02/08/1984               |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class B    | Blend      | -3.24%    | -0.49%  | 0.66%  | 2.37%   | 11.24%  | 8.08%                       | 10/01/2002               |
|                                    | Brighthouse/Wellington Core Equity Opportunities Portfolio - Class E+   | Blend      | -3.25%    | -0.45%  | 0.75%  | 2.48%   | 11.35%  | 8.19%                       | 10/31/1994               |
|                                    | Invesco Comstock Portfolio - Class B                                    | Value      | -3.32%    | 2.38%   | 6.45%  | 6.93%   | 19.10%  | 7.98%                       | 04/29/2005               |
|                                    | Jennison Growth Portfolio - Class B                                     | Growth     | -9.98%    | -10.50% | 1.22%  | 6.47%   | 15.58%  | 12.50%                      | 05/01/2002               |
|                                    | Loomis Sayles Growth Portfolio - Class B                                | Growth     | -8.62%    | -9.71%  | 6.58%  | 11.17%  | 16.74%  | 8.68%                       | 02/12/2001               |
|                                    | MetLife Stock Index Portfolio - Class B                                 | Blend      | -5.80%    | -4.76%  | 6.02%  | 6.81%   | 16.15%  | 10.20%                      | 05/01/1990               |
|                                    | MFS® Value Portfolio - Class B  | Value      | -2.22%    | 3.45%   | 4.89%  | 5.15%   | 13.08%  | 7.24%                       | 07/20/1998               |
|                                    | T. Rowe Price Large Cap Growth Portfolio - Class B                      | Growth     | -8.96%    | -9.98%  | 2.52%  | 4.86%   | 12.70%  | 10.06%                      | 02/12/2001               |
|                                    | T. Rowe Price Large Cap Value Portfolio - Class B                       | Value      | -1.96%    | 3.20%   | 4.27%  | 4.33%   | 14.99%  | 7.18%                       | 12/11/1989               |
| <b>Domestic Equity (Mid Cap)</b>   | Allspring Mid Cap Value Portfolio - Class B                             | Value      | -2.70%    | -2.36%  | -1.09% | 3.51%   | 15.32%  | 5.39%                       | 04/30/2004               |
|                                    | Brighthouse/Artisan Mid Cap Value Portfolio - Class B                   | Value      | -3.53%    | -1.53%  | -3.66% | 1.28%   | 15.16%  | 4.79%                       | 04/30/1993               |
|                                    | Frontier Mid Cap Growth Portfolio - Class B                             | Growth     | -2.80%    | 0.20%   | 0.07%  | -4.52%  | 6.68%   | 1.19%                       | 04/30/2004               |
|                                    | MetLife Mid Cap Stock Index Portfolio - Class G                         | Blend      | -5.59%    | -6.60%  | -4.75% | 2.21%   | 14.43%  | 6.16%                       | 07/05/2000               |
|                                    | T. Rowe Price Mid Cap Growth Portfolio - Class B                        | Growth     | -5.72%    | -7.56%  | -7.88% | 0.40%   | 10.08%  | 6.90%                       | 02/12/2001               |
|                                    | Victory Sycamore Mid Cap Value Portfolio - Class B                      | Value      | -8.62%    | -9.71%  | 6.58%  | 11.17%  | 16.74%  | 8.68%                       | 08/20/1997               |
| <b>Domestic Equity (Small Cap)</b> | Brighthouse Small Cap Value Portfolio - Class B                         | Value      | -5.29%    | -6.70%  | -6.55% | -0.23%  | 13.45%  | 5.07%                       | 05/01/2002               |
|                                    | Invesco Small Cap Growth Portfolio - Class B                            | Growth     | -1.44%    | 7.68%   | 1.04%  | 2.36%   | 11.42%  | 1.80%                       | 10/09/2001               |
|                                    | MetLife Russell 2000® Index Portfolio - Class G                         | Blend      | -6.94%    | -9.83%  | -5.92% | -1.39%  | 11.05%  | 4.28%                       | 11/09/1998               |
|                                    | Neuberger Berman Genesis Portfolio - Class B                            | Value      | -8.96%    | -9.98%  | 2.52%  | 4.86%   | 12.70%  | 10.06%                      | 07/05/2000               |
|                                    | Baillie Gifford International Stock Portfolio - Class B                 |            | -8.96%    | -9.98%  | 2.52%  | 4.86%   | 12.70%  | 10.06%                      | 05/01/1991               |
| <b>International Equity</b>        | Brighthouse/abrdn Emerging Markets Equity Portfolio - Class B           |            | -0.74%    | 1.91%   | 3.27%  | 0.09%   | 2.22%   | 1.44%                       | 04/28/2006               |
|                                    | Brighthouse/Dimensional International Small Company Portfolio - Class B |            | 1.43%     | 5.09%   | 4.01%  | 1.58%   | 10.54%  | 3.97%                       | 10/30/2008               |
|                                    | Harris Oakmark International Portfolio - Class B                        |            | -1.44%    | 7.68%   | 1.04%  | 2.36%   | 11.42%  | 1.80%                       | 10/09/2001               |
|                                    | Loomis Sayles Global Allocation Portfolio - Class B                     |            | -4.26%    | -2.27%  | 1.44%  | 3.27%   | 8.29%   | 5.80%                       | 04/28/2006               |
|                                    | MetLife MSCI EAFE® Index Portfolio - Class G                            |            | -0.59%    | 7.31%   | 3.25%  | 4.27%   | 9.62%   | 3.33%                       | 11/09/1998               |
|                                    | MFS® Research International Portfolio - Class B                         |            | -1.01%    | 4.59%   | 1.40%  | 1.97%   | 7.94%   | 3.52%                       | 02/12/2001               |
|                                    | BlackRock High Yield Portfolio - Class B                                | High Yield | -1.33%    | 0.29%   | 5.18%  | 3.16%   | 5.56%   | 3.22%                       | 08/30/1996               |
| <b>Fixed Income</b>                | BlackRock Ultra-Short Term Bond Portfolio - Class B                     | Ultrasort  | 0.20%     | 0.59%   | 2.98%  | 2.36%   | 0.65%   | -0.03%                      | 02/12/2001               |
|                                    | Brighthouse/Eaton Vance Floating Rate Portfolio - Class B               | Bank Loan  | 0.20%     | 0.59%   | 2.98%  | 2.36%   | 0.65%   | -0.03%                      | 04/30/2010               |

| Asset Class      | Variable Funding Options   | Style          | One Month | YTD    | 1 Year | 3 Year* | 5 Year* | 10 Year or Since Portfolio Inception* | Portfolio Inception Date |
|------------------|--|----------------|-----------|--------|--------|---------|---------|---------------------------------------|--------------------------|
|                  | Brighthouse/Franklin Low Duration Total Return Portfolio - Class B         | Short          | -2.23%    | 0.29%  | -0.49% | -2.12%  | 1.55%   | 2.50%                                 | 04/29/2011               |
|                  | Brighthouse/Templeton International Bond Portfolio - Class B               | World          | -3.21%    | -0.56% | 2.57%  | 2.81%   | 10.46%  | 5.45%                                 | 04/30/2009               |
|                  | JPMorgan Core Bond Portfolio - Class B                                     | Interm.        | -4.26%    | -2.27% | 1.44%  | 3.27%   | 8.29%   | 5.80%                                 | 04/30/1997               |
|                  | MetLife Aggregate Bond Index Portfolio - Class G                           | Interm.        | -0.13%    | 2.26%  | 2.66%  | -1.61%  | -2.56%  | -0.66%                                | 11/09/1998               |
|                  | PIMCO Inflation Protected Bond Portfolio - Class B                         | Infltn Protctd | -1.13%    | 1.20%  | 5.56%  | 2.90%   | 8.35%   | 4.24%                                 | 05/01/2003               |
|                  | PIMCO Total Return Portfolio - Class B                                     | Interm.        | -0.13%    | 3.01%  | 4.47%  | -0.79%  | -1.35%  | -0.03%                                | 02/12/2001               |
|                  | Western Asset Management Government Income Portfolio - Class B             | Interm. Gov.   | -0.24%    | 2.86%  | 2.76%  | -2.36%  | -3.18%  | -0.87%                                | 04/29/2011               |
|                  | Western Asset Management Strategic Bond Opportunities Portfolio - Class B  | Multisector    | 0.05%     | 2.10%  | 3.40%  | -0.40%  | -1.48%  | -0.49%                                | 10/31/1994               |
|                  | Western Asset Management Strategic Bond Opportunities Portfolio - Class E+ | Multisector    | -0.78%    | 1.78%  | 4.38%  | -0.35%  | 2.38%   | 1.28%                                 | 10/31/1994               |
|                  | Western Asset Management U.S. Government Portfolio - Class B               | Interm. Gov.   | 0.05%     | 2.10%  | 3.40%  | -0.40%  | -1.48%  | -0.49%                                | 10/31/1994               |
| <b>Specialty</b> | CBRE Global Real Estate Portfolio - Class B                                |                | -2.80%    | 0.20%  | 0.07%  | -4.52%  | 6.68%   | 1.19%                                 | 04/30/2004               |
|                  | VanEck Global Natural Resources Portfolio - Class B                        |                | 1.43%     | 5.09%  | 4.01%  | 1.58%   | 10.54%  | 3.97%                                 | 10/30/2008               |

- Return Not Available

†† The addition of the 4% payment credit (bonus) is not included in this performance. Over time, the amount of the credit may be more than offset by potentially higher fees, charges and longer surrender charge schedules associated with the credit.

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

+ Closed to new investments except under dollar cost averaging and rebalancing programs in existence at the time of closing.

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

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

The performance shown may reflect, for some periods described, the management of previous investment managers. Please see the prospectus for more information.

<sup>1</sup>This portfolio invests in a "feeder fund" that does not buy investment securities directly but instead invests in shares of a corresponding American Fund "master" fund, which in turn purchases investment securities. The performance of the feeder fund reflects the performance of the underlying master fund from the inception date for the underlying master fund, (American Funds Growth Fund - 2/8/84), however it also reflects the additional 0.55% 12b-1 fee assessed against the feeder fund. Therefore the return of the feeder fund is lower than that of the master fund. The inception date for the feeder funds was 4/28/2008.

Certain optional benefit riders have investment allocation restrictions. Not all investment portfolios are available for all product and/or optional benefit riders. Please see the product prospectus for more information.

Prior to the opening of business on May 2, 2022, the PanAgora Global Diversified Risk Portfolio of Brighthouse Funds Trust I merged with and into the PanAgora Global Diversified Risk Portfolio II (formerly AQR Global Risk Balanced Portfolio) of Brighthouse Funds Trust I. Values prior to May 2, 2022 reflect the performance of the PanAgora Global Diversified Risk Portfolio. Effective April 29, 2022, the PanAgora Global Diversified Risk Portfolio II was renamed the PanAgora Global Diversified Risk Portfolio.

Effective on April 29, 2022, the name of the Brighthouse/Aberdeen Emerging Markets Equity Portfolio was changed to Brighthouse/abrdn Emerging Markets Equity Portfolio.

Effective on or about December 15, 2021 PanAgora Asset Management, Inc. replaced AQR Capital Management, LLC as the subadviser to the PanAgora Global Diversified Risk Portfolio II which was previously known as the AQR Global Risk Balanced Portfolio.

Effective December 2, 2021, the name of the Clarion Global Real Estate Portfolio was changed to CBRE Global Real Estate Portfolio.

Effective on November 1, 2021, Allspring Global Investments, LLC replaced Wells Capital Management as the subadviser to the Allspring Mid Cap Value Portfolio which was previously known as the Wells Capital Management Mid Cap Value Portfolio.

Effective on November 1, 2021, Allspring Global Investments, LLC replaced Wells Capital Management as the subadviser to the Brighthouse Small Cap Value Portfolio.

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.

Prior to the opening of business on April 30, 2018, the Allianz Global Investors Dynamic Multi-Asset Plus Portfolio of Brighthouse Funds Trust I merged with and into the JPMorgan Global Active Allocation Portfolio of Brighthouse Funds Trust I.

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.

Effective on or about December 15, 2017, Victory Capital Management Inc. replaced Invesco Advisers, Inc. as the subadviser to the Victory Sycamore Mid Cap Value Portfolio previously known as the Invesco Mid Cap Value Portfolio.

Effective December 15, 2017, Schroder Investment Management North America Inc. replaced FIAM LLC as the subadviser to the Schroders Global Multi-Asset Portfolio II which was previously known as Pyramis® Managed Risk Portfolio.

On or about June 1, 2017, Wells Capital Management Incorporated replaced Goldman Sachs Asset Management, L.P. as the subadviser to the Wells Capital Management Mid Cap Value Portfolio, which was previously known as the Goldman Sachs Mid Cap Value Portfolio.

Effective January 7, 2013, J.P. Morgan Investment Management Inc. replaced Capital Research and Management Company, as the subadvisor to the JP Morgan Core Bond Portfolio, which was previously known as American Funds® Bond Portfolio. In connection with this change, Class C shares of the Portfolio were converted to Class B shares. As a result values on or before January 7, 2013 reflect the performance of American Funds® Bond Portfolio - Class C.

**Investment Performance Is Not Guaranteed.**

Additional prospectuses for the Series VA 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 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. Please refer to the contract prospectus for more complete details regarding the living benefits

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, 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. Withdrawals made before age 59½ may also 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% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

The Series XC variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC (member FINRA).

Brighthouse Life Insurance Company • Charlotte, NC 28277 • 800-343-8496

• 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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## Series XC

**The performance data quoted represents past performance and does not guarantee future results. Performance current to the most recent month-end may be viewed at [www.BrighthouseFinancial.com](http://www.BrighthouseFinancial.com).** The investment return and principal value of an investment will fluctuate and an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. 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, the Mortality & Expense and Administration Charges of 1.55%, the Enhanced Death Benefit charge of 0.95% of the Death Benefit Base, the optional Guaranteed Minimum Income Benefit rider charge of 1.00% of the Income Base, the maximum applicable withdrawal charge of 8% and the annual Account Fee of \$30† ††. **Past performance does not guarantee future results.**

## Series XC

Average Annual Total Return  
as of 03/31/2025  
Assuming Contract Surrender

Standardized as of 03/31/2025  
Assuming Contract Surrender

| Asset Class                        | Variable Funding Options                            | 1 Year  | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year  | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|------------------------------------|---|---------|---------|---|---------|---------|---|--------------------------------|---------------------------------|
| Risk Managed Global<br>Multi-Asset | AB Global Dynamic Allocation                        | -2.14%  | 0.16%   | -0.61%                                      | -2.14%  | 0.16%   | -0.61%  | 04/29/2011                     | 05/02/2011                      |
|                                    | BlackRock Global Tactical Strategies                | -0.90%  | 1.51%   | -0.10%                                      | -0.90%  | 1.51%   | -0.10%  | 04/29/2011                     | 05/02/2011                      |
|                                    | Brighthouse Balanced Plus                           | -4.54%  | -0.89%  | 0.49%                                       | -4.54%  | -0.89%  | 0.49%   | 04/29/2011                     | 05/02/2011                      |
|                                    | Invesco Balanced-Risk Allocation                    | -3.88%  | 2.49%   | 0.14%                                       | -3.88%  | 2.49%   | 0.14%   | 04/30/2012                     | 04/30/2012                      |
|                                    | JPMorgan Global Active Allocation                   | -1.21%  | 2.22%   | 0.68%                                       | -1.21%  | 2.22%   | 0.68%   | 04/30/2012                     | 04/30/2012                      |
|                                    | MetLife Multi-Index Targeted Risk                   | -1.49%  | 0.40%   | 0.20%                                       | -1.49%  | 0.40%   | 0.20%   | 11/12/2012                     | 11/12/2012                      |
|                                    | PanAgora Global Diversified Risk                    | -1.12%  | -2.34%  | -1.49%                                      | -1.12%  | -2.34%  | -1.49%  | 04/28/2014                     | 04/28/2014                      |
|                                    | Schroders Global Multi-Asset                        | -0.38%  | 1.14%   | -0.06%                                      | -0.38%  | 1.14%   | -0.06%  | 04/30/2012                     | 04/30/2012                      |
| Asset Allocation                   | American Funds® Balanced Allocation                 | -0.24%  | 6.46%   | 3.52%                                       | -0.24%  | 6.46%   | 3.52%   | 04/28/2008                     | 04/28/2008                      |
|                                    | American Funds® Growth Allocation                   | -0.55%  | 9.43%   | 5.03%                                       | -0.55%  | 9.43%   | 5.03%   | 04/28/2008                     | 04/28/2008                      |
|                                    | American Funds® Moderate Allocation                 | 0.05%   | 4.07%   | 2.09%                                       | 0.05%   | 4.07%   | 2.09%   | 04/28/2008                     | 04/28/2008                      |
|                                    | Brighthouse Asset Allocation 100                    | -1.69%  | 10.96%  | 4.76%                                       | -1.69%  | 10.96%  | 4.76%   | 11/03/2004                     | 11/19/2004                      |
|                                    | Brighthouse Asset Allocation 20                     | -0.55%  | -0.10%  | -0.88%                                      | -0.55%  | -0.10%  | -0.88%  | 05/02/2005                     | 09/29/2005                      |
|                                    | Brighthouse Asset Allocation 40                     | -0.90%  | 2.72%   | 0.63%                                       | -0.90%  | 2.72%   | 0.63%   | 05/02/2005                     | 09/29/2005                      |
|                                    | Brighthouse Asset Allocation 60                     | -1.04%  | 5.62%   | 2.18%                                       | -1.04%  | 5.62%   | 2.18%   | 05/02/2005                     | 09/29/2005                      |
|                                    | Brighthouse Asset Allocation 80                     | -1.29%  | 8.50%   | 3.62%                                       | -1.29%  | 8.50%   | 3.62%   | 05/02/2005                     | 09/29/2005                      |
|                                    | SSGA Growth and Income ETF                          | 1.88%   | 6.37%   | 2.23%                                       | 1.88%   | 6.37%   | 2.23%   | 09/30/2005                     | 11/10/2008                      |
|                                    | SSGA Growth ETF                                     | 1.65%   | 9.15%   | 3.40%                                       | 1.65%   | 9.15%   | 3.40%   | 09/30/2005                     | 11/10/2008                      |
| Domestic Equity (Large<br>Cap)     | American Funds® Growth                              | 3.02%   | 16.44%  | 11.41%                                      | 3.02%   | 16.44%  | 11.41%  | 02/08/1984                     | 04/28/2008                      |
|                                    | Brighthouse/Wellington Core Equity Opportunities    | -3.32%  | 9.45%   | 6.46%                                       | -3.32%  | 9.45%   | 6.46%   | 10/01/2002                     | 09/29/2005                      |
|                                    | Brighthouse/Wellington Core Equity Opportunities+   | -3.22%  | 9.57%   | 6.57%                                       | -3.22%  | 9.57%   | 6.57%   | 10/31/1994                     | 03/21/2001                      |
|                                    | Invesco Comstock                                    | 2.81%   | 17.53%  | 6.23%                                       | 2.81%   | 17.53%  | 6.23%   | 04/29/2005                     | 05/01/2005                      |
|                                    | Jennison Growth                                     | -2.72%  | 13.77%  | 10.78%                                      | -2.72%  | 13.77%  | 10.78%  | 05/01/2002                     | 05/01/2002                      |
|                                    | Loomis Sayles Growth                                | 2.95%   | 15.10%  | 6.88%                                       | 2.95%   | 15.10%  | 6.88%   | 02/12/2001                     | 03/21/2001                      |
|                                    | MetLife Stock Index                                 | 2.37%   | 14.51%  | 8.57%                                       | 2.37%   | 14.51%  | 8.57%   | 05/01/1990                     | 10/09/2001                      |
|                                    | MFS® Value  | 1.17%   | 11.38%  | 5.60%                                       | 1.17%   | 11.38%  | 5.60%   | 07/02/1998                     | 07/11/2008                      |
|                                    | T. Rowe Price Large Cap Growth                      | -1.34%  | 10.67%  | 8.28%                                       | -1.34%  | 10.67%  | 8.28%   | 02/12/2001                     | 03/21/2001                      |
|                                    | T. Rowe Price Large Cap Value                       | 0.51%   | 13.28%  | 5.48%                                       | 0.51%   | 13.28%  | 5.48%   | 12/11/1989                     | 12/11/1989                      |
|                                    |   |         |         |   |         |         |   |                                |                                 |
| Domestic Equity (Mid<br>Cap)       | Allspring Mid Cap Value                             | -5.17%  | 13.64%  | 3.36%                                       | -5.17%  | 13.64%  | 3.36%   | 04/30/2004                     | 05/01/2004                      |
|                                    | Brighthouse/Artisan Mid Cap Value                   | -7.90%  | 13.36%  | 2.82%                                       | -7.90%  | 13.36%  | 2.82%   | 04/30/1993                     | 03/21/2001                      |
|                                    | Frontier Mid Cap Growth                             | -11.89% | 7.31%   | 4.00%                                       | -11.89% | 7.31%   | 4.00%   | 04/30/2004                     | 05/01/2004                      |
|                                    | MetLife Mid Cap Stock Index                         | -9.05%  | 12.59%  | 4.38%                                       | -9.05%  | 12.59%  | 4.38%   | 07/05/2000                     | 05/01/2009                      |
|                                    | T. Rowe Price Mid Cap Growth                        | -12.18% | 8.02%   | 5.14%                                       | -12.18% | 8.02%   | 5.14%   | 02/12/2001                     | 03/21/2001                      |
|                                    | Victory Sycamore Mid Cap Value                      | -7.41%  | 14.75%  | 4.05%                                       | -7.41%  | 14.75%  | 4.05%   | 08/20/1997                     | 03/04/1998                      |
|                                    |   |         |         |   |         |         |   |                                |                                 |
| Domestic Equity (Small<br>Cap)     | Brighthouse Small Cap Value                         | -10.88% | 11.54%  | 3.21%                                       | -10.88% | 11.54%  | 3.21%   | 05/01/2002                     | 05/01/2002                      |
|                                    | Invesco Small Cap Growth                            | -12.86% | 5.24%   | 2.48%                                       | -12.86% | 5.24%   | 2.48%   | 10/09/2001                     | 10/09/2001                      |
|                                    | MetLife Russell 2000® Index                         | -10.27% | 8.76%   | 2.33%                                       | -10.27% | 8.76%   | 2.33%   | 11/09/1998                     | 05/01/2009                      |
|                                    | Neuberger Berman Genesis                            | -11.39% | 7.75%   | 4.56%                                       | -11.39% | 7.75%   | 4.56%   | 07/05/2000                     | 05/01/2004                      |
| International Equity               | Baillie Gifford International Stock                 | -0.50%  | 3.27%   | 1.60%                                       | -0.50%  | 3.27%   | 1.60%   | 05/01/1991                     | 09/29/2005                      |
|                                    | Brighthouse/abrdn Emerging Markets Equity           | 1.38%   | 2.46%   | -1.15%                                      | 1.38%   | 2.46%   | -1.15%  | 04/28/2006                     | 05/01/2006                      |
|                                    | Brighthouse/Dimensional International Small Company | 0.24%   | 8.47%   | 1.86%                                       | 0.24%   | 8.47%   | 1.86%   | 10/30/2008                     | 11/10/2008                      |
|                                    | Harris Oakmark International                        | -2.92%  | 9.26%   | -0.64%                                      | -2.92%  | 9.26%   | -0.64%  | 10/09/2001                     | 10/09/2001                      |
|                                    | Loomis Sayles Global Allocation                     | -2.48%  | 6.26%   | 4.06%                                       | -2.48%  | 6.26%   | 4.06%   | 04/28/2006                     | 05/01/2006                      |
|                                    | MetLife MSCI EAFE® Index                            | -0.57%  | 7.67%   | 1.10%                                       | -0.57%  | 7.67%   | 1.10%   | 11/09/1998                     | 05/01/2009                      |
|                                    | MFS® Research International                         | -2.54%  | 5.86%   | 1.41%                                       | -2.54%  | 5.86%   | 1.41%   | 02/12/2001                     | 03/21/2001                      |
| Fixed Income                       | BlackRock High Yield                                | 1.47%   | 3.46%   | 1.11%                                       | 1.47%   | 3.46%   | 1.11%   | 08/30/1996                     | 04/28/2008                      |
|                                    | BlackRock Ultra-Short Term Bond                     | -0.85%  | -1.78%  | -2.73%                                      | -0.85%  | -1.78%  | -2.73%  | 02/12/2001                     | 03/21/2001                      |
|                                    | Brighthouse/Eaton Vance Floating Rate               | 0.22%   | 2.98%   | 0.03%                                       | 0.22%   | 2.98%   | 0.03%   | 04/30/2010                     | 05/03/2010                      |
|                                    | Brighthouse/Franklin Low Duration Total Return      | 0.20%   | -0.68%  | -2.50%                                      | 0.20%   | -0.68%  | -2.50%  | 04/29/2011                     | 05/02/2011                      |
|                                    | Brighthouse/Templeton International                 | -8.80%  | -6.84%  | -6.89%                                      | -8.80%  | -6.84%  | -6.89%  | 04/30/2009                     | 05/01/2009                      |
|                                    | JPMorgan Core Bond                                  | -0.20%  | -3.95%  | -2.61%                                      | -0.20%  | -3.95%  | -2.61%  | 04/30/1997                     | 04/28/2008                      |
|                                    | MetLife Aggregate Bond Index                        | -1.19%  | -5.16%  | -3.31%                                      | -1.19%  | -5.16%  | -3.31%  | 11/09/1998                     | 05/01/2003                      |
|                                    | PIMCO Inflation Protected Bond                      | 1.17%   | -1.21%  | -1.76%                                      | 1.17%   | -1.21%  | -1.76%  | 05/01/2003                     | 05/01/2003                      |
|                                    | PIMCO Total Return                                  | 0.73%   | -3.88%  | -2.59%                                      | 0.73%   | -3.88%  | -2.59%  | 02/12/2001                     | 03/21/2001                      |
|                                    | Western Asset Management Government Income          | -1.09%  | -5.83%  | -3.54%                                      | -1.09%  | -5.83%  | -3.54%  | 04/29/2011                     | 05/02/2011                      |

| Asset Class | Variable Funding Options                               | 1 Year | 5 Year* | 10 Year or<br>Since Portfolio<br>Inception* | 1 Year | 5 Year* | 10 Year or<br>Since<br>Subaccount<br>Inception* | Portfolio<br>Inception<br>Date | Subaccount<br>Inception<br>Date |
|-------------|--|--------|---------|---|--------|---------|---|--------------------------------|---------------------------------|
|             | Western Asset Management Strategic Bond Opportunities  | 0.45%  | -0.12%  | -1.17%                                      | 0.45%  | -0.12%  | -1.17%  | 10/31/1994                     | 11/17/2014                      |
|             | Western Asset Management Strategic Bond Opportunities+ | 0.63%  | 0.02%   | -1.05%                                      | 0.63%  | 0.02%   | -1.05%  | 10/31/1994                     | 11/17/2014                      |
|             | Western Asset Management U.S. Government               | -0.42% | -4.01%  | -3.16%                                      | -0.42% | -4.01%  | -3.16%  | 10/31/1994                     | 05/01/2005                      |
| Specialty   | CBRE Global Real Estate                                | -3.94% | 4.48%   | -1.26%                                      | -3.94% | 4.48%   | -1.26%  | 04/30/2004                     | 05/01/2004                      |
|             | VanEck Global Natural Resources                        | -3.56% | 16.76%  | -3.18%                                      | -3.56% | 16.76%  | -3.18%  | 10/30/2008                     | 05/01/2009                      |

- Return Not Available

†Pro-rated based on an average contract size; not applicable for contracts with account values greater than \$50,000.

††The addition of the 4% payment credit (bonus) is included in this performance. Over time, the amount of the credit may be more than offset by potentially higher fees, charges and longer surrender charge schedules associated with the credit.

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

+ Closed to new investments except under dollar cost averaging and rebalancing programs in existence at the time of closing.

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

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

**Investment Performance Is Not Guaranteed.**

Additional prospectuses for the Series VA 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 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. Please refer to the contract prospectus for more complete details regarding the living benefits.

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Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also 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% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

The Series XC variable annuity is issued by Brighthouse Life Insurance Company (previously issued by MetLife Insurance Company USA) on Policy Form Series 8010 (11/00) and is distributed by Brighthouse Securities, LLC (member FINRA).

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