Brighthouse FINANCIAL®
Build for what's ahead®

Lifetime Withdrawal Guarantee

ANNUITIES | VARIABLE

Brighthouse
Prime Options
Variable Annuity

Please note that this brochure contains multiple hypothetical illustrations that utilize assumed rates of return to demonstrate how the performance of the underlying investment accounts could affect the account value and optional living and death benefits associated with the Brighthouse Prime Options variable annuity. These illustrations are not intended to predict or project investment results. Past performance does not guarantee future results and actual performance may vary.

What Is a Variable Annuity?

A Brighthouse Financial variable annuity with an optional living benefit rider lets you turn a portion of retirement savings into guaranteed income that lasts for life.

A variable annuity (VA) is a financial tool that turns a portion of your savings into a reliable income source for retirement. It's one of the only types of financial tools that guarantees income for life, no matter how long you live. The money is invested in investment options that have the potential for tax-deferred growth[1] (meaning you don't pay taxes on earnings until they're withdrawn). That's where the "variable" part comes in: the account value can vary depending on how those investment options perform.

And what's a rider?

Riders are optional add-ons that provide extra benefits and can be purchased with a VA. Living benefit riders commonly help during retirement with things like providing income and ensuring it lasts for life.

[1] Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

How Does a Variable Annuity Work?

Variable annuities contain both an **accumulation phase** and a **payout phase.**

Accumulation phase

During the accumulation phase, you can allocate money among a variety of investment options and potentially grow those assets on a tax-deferred basis. Depending on the variable annuity, you may be able to protect your investment against market fluctuations, access the money if needs change, and provide for beneficiaries if something should happen to you unexpectedly.

- **Create a portfolio of investment options from respected money managers** – Variable annuities offer a wide variety of individual investment options, and some also offer asset allocation models, which help diversify your investment.

  One thing to keep in mind is that, like most investments, variable annuity contracts fluctuate in value and are subject to market risk, including the potential for loss due to market declines.

- **Accumulate assets on a tax-deferred basis** – Because you don't pay taxes on earnings until they are withdrawn, earnings are allowed to compound within the variable annuity, which can help the assets grow faster than if they were taxed each year.

  Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

- **Protect against market fluctuations** – Some variable annuities offer optional riders, available for additional fees, that can help protect your investment or future income against market swings. These riders are typically called "living benefits" because they help provide protection while you are alive. This brochure describes one such feature, though others are available.

- **Access money when needed** – Variable annuities offer the flexibility to withdraw portions of the account value while the annuity is in the accumulation phase. The money can be used as an ongoing source of income or withdrawn periodically as unexpected financial needs arise.

  These features should be used judiciously, as withdrawals are subject to ordinary income tax. Withdrawals made before age 59½ may be subject to a 10% federal income tax penalty. Withdrawals will reduce the account value and may reduce the benefits of any optional living and death benefit riders selected.

Brighthouse Prime Options Withdrawal Charge Schedule

Year	1	2	3	4	5	6	7	8	9
	8%	8%	7%	6%	5%	4%	3%	2%	0%

- **Provide for loved ones if you should die unexpectedly** – Variable annuities provide a death benefit to the beneficiaries if you should die before beginning the payout phase of the annuity (via annuitization).

Look Forward to a Comfortable Retirement

A Brighthouse Prime Options variable annuity and optional Brighthouse Lifetime Withdrawal Guarantee (LWG) living benefit rider can provide simple and predictable lifetime income.

- **Investment choice** – Design an asset allocation strategy by investing in a variety of investment options and/or the Brighthouse Prime Options asset allocation models.
- **Receive guaranteed income for life** by beginning withdrawals at or after age 59½, regardless of market conditions.
- **Accumulate and receive larger payments** by delaying withdrawals.
- **Lock in any account value gains** automatically on a contract anniversary prior to age 86, giving the ability to receive higher payments. Even if the market performs poorly in the future and the account value drops, the payments won't go down.
- **Start over with the original purchase payment**[2] if the market performs poorly and you decide you don't want income.
- **Guarantee income for life** for both you and your spouse with the Joint Life version.
- **Potentially provide more** for beneficiaries with an alternative death benefit.

For more complete information about the Brighthouse Prime Options variable annuity and the optional living and death benefits available with the product, please refer to the product prospectus and related marketing materials.

All product guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

Lifetime Withdrawal Guarantee facts:

- Optional benefit is available to purchasers ages 40-80 and must be elected at contract issue.
- Revocable within the 30 days following the 5th, 10th, 15th, or later contract anniversary.[3]
- Available for an additional annual charge of **1.40%** (Single Life version) or **1.55%** (Joint Life version) of the Total Guaranteed Withdrawal Amount (TGWA), deducted from the account value and assessed on the contract anniversary date.[4]

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[2] Original purchase payment is all purchase payments made in the first 120 days of the contract, adjusted proportionately for any withdrawals. The Guaranteed Principal Adjustment feature is available on the 15th or later contract anniversary.

[3] May not be re-elected once revoked.

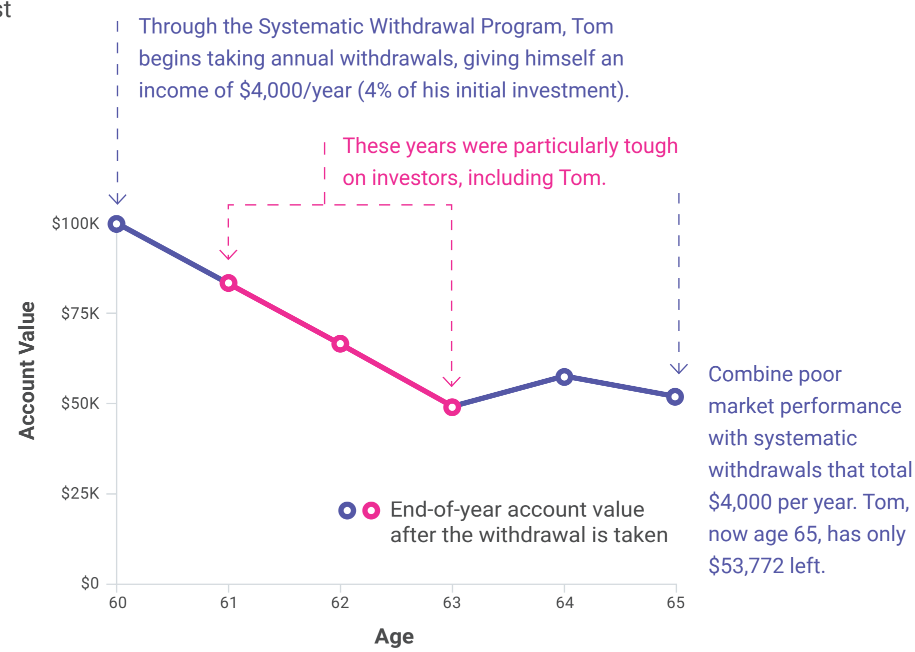
[4] Charge is based on the TGWA as described in the prospectus and on page 19 of this brochure. The annual charge will continue until the rider is terminated. Please see the prospectus for events that terminate the rider. If a step-up occurs (as described on pages 10-12), the TGWA will increase and thus the total fee for the rider (a percentage of the TGWA) will also increase. Also upon step-up, we may increase the annual charge up to a maximum of 1.60% for the Single Life version and 1.80% for the Joint Life version.

Meet Tom

Tom invests $100,000, which is a portion of his retirement assets, in an all-equity portfolio within a Brighthouse Prime Options variable annuity.

Here's what could happen over the next five years without the Lifetime Withdrawal Guarantee:

- Retires at age 60
- Has $100,000 to invest
- Is an active retiree



Hypothetical example for illustrative purposes only.

What Will He Do?

Tom now has a tough decision to make.

He can either:

- Continue taking $4,000 per year, which is now approximately 8% of his remaining investment; or
- Cut his current income in half (to $2,000 per year) and hope his money lasts.

Timing is everything

When retired and withdrawing money like Tom, it may be more important to look at actual yearly returns rather than long-term average returns. In this hypothetical example of a Prime Options variable annuity with equity allocation (but without the Lifetime Withdrawal Guarantee rider), the timing of Tom's withdrawals and sequence of his annual investment returns work together to dramatically decrease the value of his investment.

			Average variable rate of return is -3.73% gross / -5.83% net[5]		Constant annual rate of return is -3.73% gross / -5.83% net[5]		Constant annual rate of return is 0.00% gross / -2.19% net[5]	
Age	Year	Withdrawal	Annual Return (Net of Cash Flows)[6]	Year-End Value After Withdrawals Are Taken	Annual Return (Net of Cash Flows)[6]	Year-End Value After Withdrawals Are Taken	Annual Return (Net of Cash Flows)[6]	Year-End Value After Withdrawals Are Taken
60	Inception	–	–	$100,000	–	$100,000	–	$100,000
61	1	$4,000	-13.25%	$83,051	-5.81%	$90,311	-2.17%	$93,881
62	2	$4,000	-13.27%	$68,321	-5.81%	$81,186	-2.17%	$87,894
63	3	$4,000	-22.47%	$49,459	-5.88%	$72,542	-2.17%	$82,037
64	4	$4,000	19.52%	$54,691	-5.89%	$64,400	-2.17%	$76,307
65	5	$4,000	5.99%	$53,837	-5.89%	$56,732	-2.23%	$70,651

After only five years, Tom has **just over half** of his initial investment **remaining.**

Hypothetical example for illustrative purposes only.

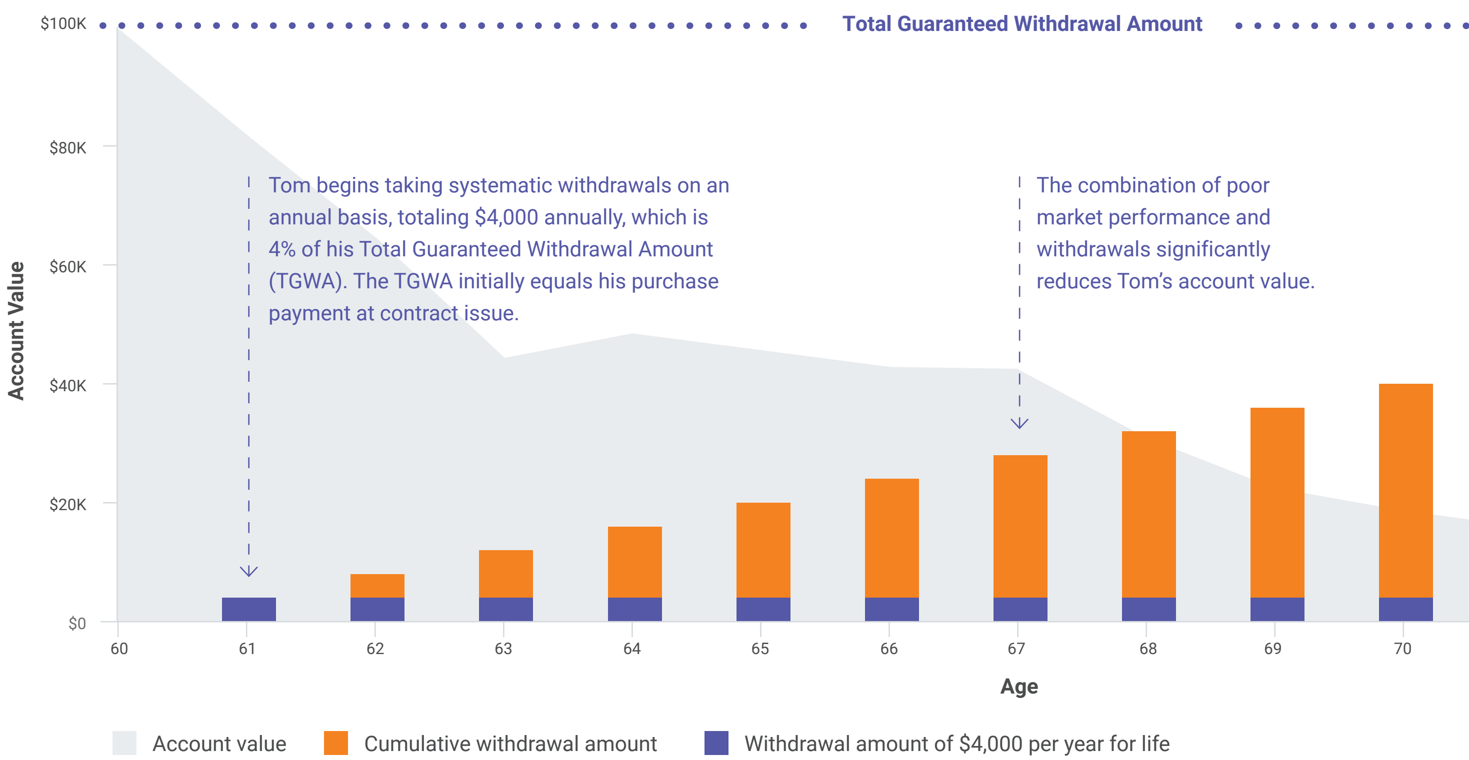
The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the Brighthouse Prime Options variable annuity: Mortality & Expense and Administration Charge of 1.30%, Annual Contract Fee of $50 (waived if the account value is over $75,000), and arithmetic average investment option expenses of 0.89%. Withdrawal charges between 8% and 0% would apply if you exceed the contract's annual Free Withdrawal Amount, which is $4,000 as illustrated in the above example; however, the dollar amounts may vary with each contract. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

5 Net rate reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Mortality & Expense and Administration Charge, excluding charges for the selected living and death benefits.

6 Reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge, charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including additions for purchase payments and deductions for partial withdrawals. It does not take into account any tax that may be due if you take withdrawals from this contract, but does reflect applicable withdrawal charges.

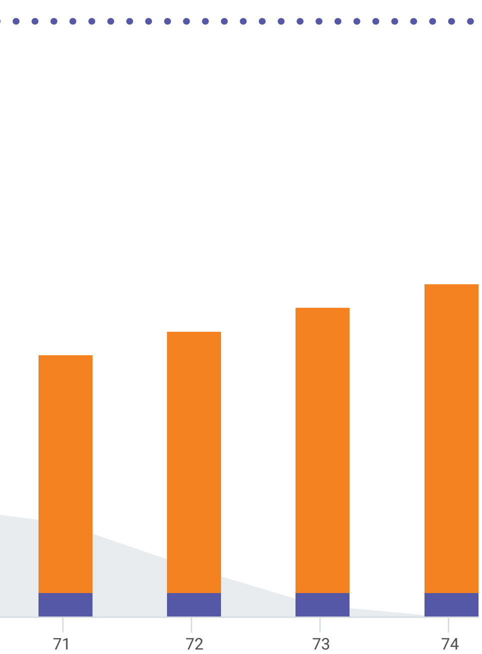
Lifetime Income Regardless of Market Conditions With the Lifetime Withdrawal Guarantee

Here's what happens over Tom's lifetime:



Hypothetical example for illustrative purposes only.

Tom invests his $100,000, which is a portion of his retirement assets, in a Brighthouse Prime Options variable annuity with the optional Lifetime Withdrawal Guarantee.



Despite market fluctuations, Tom's TGWA stays constant at $100,000. That's because he's only taking 4% of this amount annually and no more.

Because Tom began taking withdrawals after age 59½ and withdrew only the allowable 4%, he can continue to take 4% of the TGWA ($4,000) per year for life, even though his account value dropped to zero.

Lifetime income for Tom's surviving spouse[7]

If Tom were married and had elected the Joint Life version of the Lifetime Withdrawal Guarantee at contract issue, then died unexpectedly, his surviving spouse, as sole primary beneficiary, could continue the contract and withdraw $4,000 per year for as long as she lived, assuming she had attained age 59½ at the time the contract was continued.[8]

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[7] For information regarding spouses younger than age 59½, please refer to the prospectus and page 16 of this brochure.

[8] A Joint Life version annual fee of 1.55% replaces the 1.40% Single Life version annual fee. The hypothetical account value illustrated assumes only the deduction of the Single Life version annual fee. Please refer to above text.

The chart below corresponds to the graph on pages 06 and 07.

				Average variable rate of return is -1.42% gross / -3.56% net[5]		Constant annual rate of return is -1.42% gross / -3.56% net[5]		Constant annual rate of return is 0.00% gross / -2.17% net[5]	
Age	Year	Withdrawals	TGWA	Annual Return (Net of Cash Flows)[6]	Account Value	Annual Return (Net of Cash Flows)[6]	Account Value	Annual Return (Net of Cash Flows)[6]	Account Value
60	Inception	–	$100,000	–	$100,000	–	$100,000	–	$100,000
61	1	$4,000	$100,000	-14.67%	$81,651	-4.99%	$91,122	-3.60%	$92,481
62	2	$4,000	$100,000	-15.03%	$65,706	-5.13%	$82,559	-3.72%	$85,125
63	3	$4,000	$100,000	-24.67%	$46,030	-5.30%	$74,301	-3.85%	$77,928
64	4	$4,000	$100,000	16.32%	$49,190	-5.57%	$66,287	-4.08%	$70,837
65	5	$4,000	$100,000	3.00%	$46,601	-5.82%	$58,558	-4.28%	$63,899
66	6	$4,000	$100,000	0.76%	$42,937	-6.13%	$51,103	-4.51%	$57,112
67	7	$4,000	$100,000	9.93%	$42,983	-6.52%	$43,913	-4.80%	$50,472
68	8	$4,000	$100,000	-19.19%	$31,151	-7.03%	$36,980	-5.17%	$43,976
69	9	$4,000	$100,000	-12.79%	$23,445	-7.72%	$30,292	-5.63%	$37,620
70	10	$4,000	$100,000	1.88%	$19,845	-8.71%	$23,843	-6.26%	$31,402
71	11	$4,000	$100,000	-1.57%	$15,567	-10.24%	$17,622	-7.13%	$25,319
72	12	$4,000	$100,000	-19.64%	$8,935	-12.93%	$11,623	-8.43%	$19,368
73	13	$4,000	$100,000	-35.67%	$2,520	-18.88%	$5,837	-10.60%	$13,545
74	–	$4,000	$100,000	–	–	-43.05%	$257	-14.91%	$7,849
75	–	–	–	–	–	–	–	-27.68%	$2,276

Hypothetical example for illustrative purposes only.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the Brighthouse Prime Options variable annuity: Mortality & Expense and Administration Charge of 1.30%, LWG (Single Life version) rider charge of 1.40% (which is deducted at the beginning of each contract year starting on the first contract anniversary), Annual Contract Fee of $50 (waived if the account value is over $75,000), and arithmetic average investment option expenses of 0.89%. Withdrawal charges range from 8% to 0% and would apply if withdrawals exceed the contract's annual Free Withdrawal Amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

Meet Mary

Mary invests $100,000, which is a portion of her retirement assets, in a Brighthouse Prime Options variable annuity with the optional Lifetime Withdrawal Guarantee.

Here's what could happen over Mary's lifetime:

- Is age 65 and has $100,000 to invest
- Receives income from other sources right now, but will need to generate income from her investment in 10 years
- Wants to make sure she has income for life
- Wants to stay invested in the market and continue to build as much guaranteed retirement income as possible

Hypothetical example for illustrative purposes only.

Lifetime income for Mary's surviving spouse[9]

If Mary were married and had elected the Joint Life version of the Lifetime Withdrawal Guarantee at contract issue, she would be able to withdraw $6,511 annually for life starting at age 75. If she died unexpectedly, her surviving spouse, as sole primary beneficiary, could continue to withdraw that amount for as long as he lived, assuming he had attained age 59½ at the time the contract was continued.[10]

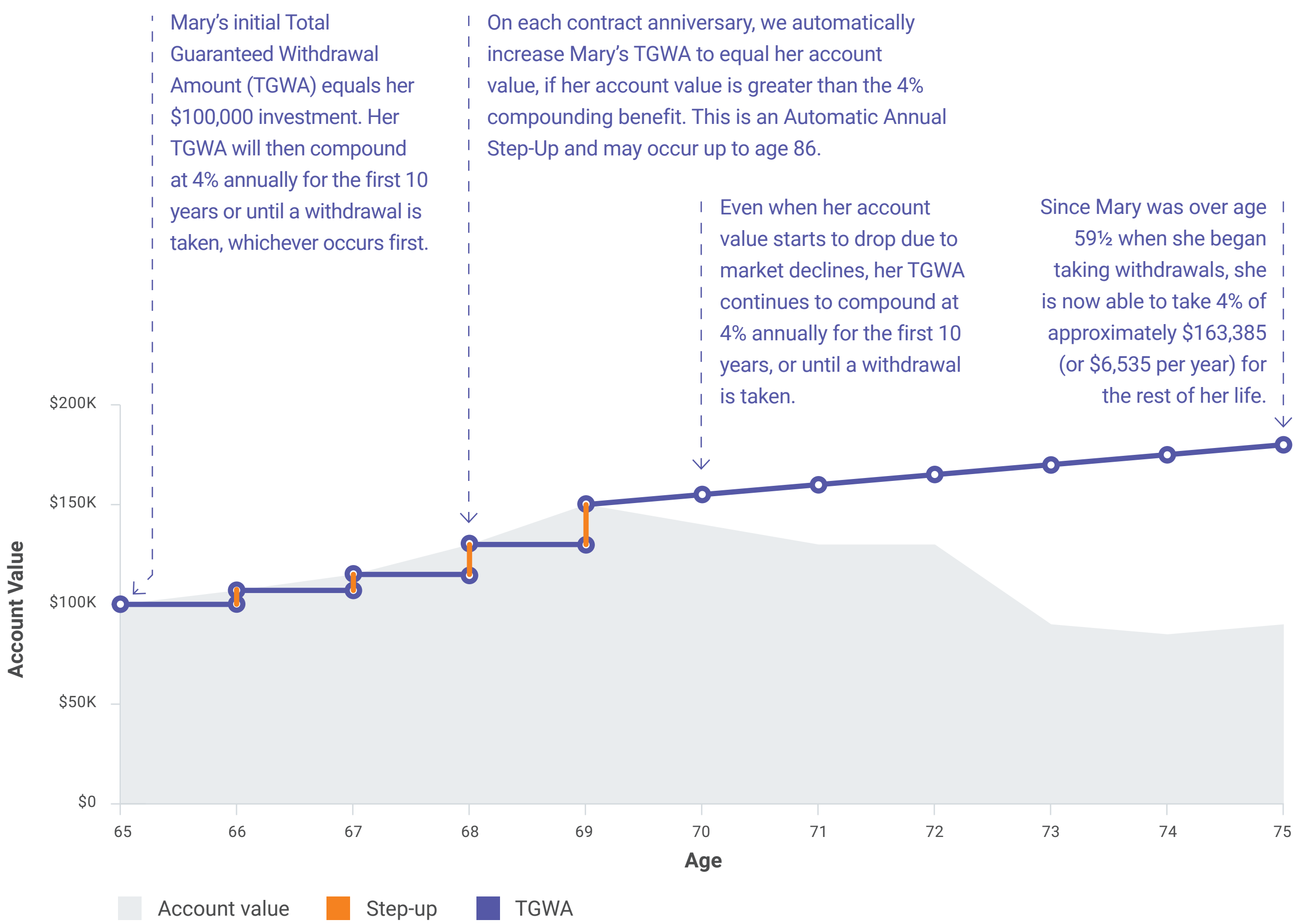
[9] For information regarding spouses younger than age 59½, please refer to the prospectus and page 16 of this brochure.

[10] A Joint Life version annual fee of 1.55% replaces the 1.40% Single Life version annual fee. The hypothetical account value illustrated assumes only the deduction of the Single Life version annual fee.

4% COMPOUNDING BENEFIT[11]

The Potential for Larger Withdrawals

With the Lifetime Withdrawal Guarantee's 4% Compounding Benefit and Automatic Annual Step-Up



Hypothetical example for illustrative purposes only.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the Brighthouse Prime Options variable annuity: Mortality and Expense and Administration Charge of 1.30%, LWG rider (Single Life version) charge of 1.40% of the TGWA, Annual Contract Fee of $50 (waived if the account value is over $75,000), and arithmetic average investment option expenses of 0.89%. Withdrawal charges range from 8% to 0% and would apply if withdrawals exceed the contract's annual Free Withdrawal Amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

[11] The 4% Compounding Benefit is referred to as the 4% Compounding Income Amount in the prospectus.

About the Automatic Annual Step-Up

- Step-ups take place automatically on each contract anniversary if the account value is greater than the TGWA plus the 4% compounding benefit, if applicable. Step-ups continue through the contract anniversary prior to the older contract owner's 86th birthday.
- The step-up will increase the TGWA, and subsequently the amount you can withdraw each year, because you'll be able to take up to 4% of a larger amount. The step-up will also increase the Remaining Guaranteed Withdrawal Amount, which is equal to the TGWA at issue, increased by additional purchase payments and decreased by any withdrawals taken up to that point.[12]
- A step-up may increase the Lifetime Withdrawal Guarantee annual charge, up to a maximum of 1.60% for the Single Life version and 1.80% for the Joint Life version.[13]
- Withdrawals may affect the ability to take a step-up and may be subject to a withdrawal charge.

If you invest in a Brighthouse Prime Options variable annuity contract and elect the Lifetime Withdrawal Guarantee rider and assume a 0% net rate of return after all withdrawals, fees, and expenses, this would result in an account value less than the TGWA and Automatic Annual Step-Ups would not occur.

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[12] $5 million maximum for the TGWA and Remaining Guaranteed Withdrawal Amount.

[13] The owner may choose to cancel the Automatic Annual Step-Up at the time of step-up if the Lifetime Withdrawal Guarantee charge is increasing. If the Automatic Annual Step-Up has been canceled, the owner may reinstate the Automatic Annual Step-Up before the contract anniversary prior to the older owner's 86th birthday.

The chart below corresponds to the graph on page 11.

Average variable rate of return is 6.94% gross / 4.62% net[5]

Age	Year	Annual Return (Net of Cash Flows)[6]	Account Value	TGWA	Withdrawal
65	–	–	$100,000	$100,000	–
66	1	5.55%	$105,545	$105,545*	$0
67	2	3.85%	$109,612	$109,767*	$0
68	3	13.34%	$124,235	$124,235*	$0
69	4	-10.70%	$110,947	$129,205	$0
70	5	-13.76%	$95,677	$134,373	$0
71	6	15.91%	$110,904	$139,748	$0
72	7	8.67%	$120,518	$145,338	$0
73	8	15.26%	$138,915	$151,151	$0
74	9	-9.09%	$126,284	$157,197	$0
75	10	6.08%	$133,961	$163,485	**$6,539**

Hypothetical example for illustrative purposes only.

After 10 years, Mary can withdraw $6,539 for life (4% of her TGWA).

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the Brighthouse Prime Options variable annuity: Mortality & Expense and Administration Charge of 1.30%, LWG (Single Life version) rider charge of 1.40% (which is deducted at the beginning of each contract year starting on the first contract anniversary), Annual Contract Fee of $50 (waived if the account value is over $75,000), and arithmetic average investment option expenses of 0.89%. Withdrawal charges range from 8% to 0% and would apply if withdrawals exceed the contract's annual Free Withdrawal Amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

* A step-up occurs because the account value exceeds the current year's TGWA.

Flexibility

Waiting to take withdrawals can pay off.

In the previous scenario pertaining to Mary, the average gross annual return over the 10-year time period equals **6.94%.** In the table to the right, you can see what her account value would look like if she received a constant **6.94%** return each year (instead of a varying return that averages **6.94%** per year over time). We've also included account value numbers that reflect a gross annual return of **0%** each year. In both cases, you can see that Mary's TGWA compounds at **4%,** giving her more future income.

Age	Year	Withdrawals She Could Take	TGWA	Constant annual rate of return is 6.94% gross / 4.62% net[5] Annual Return (Net of Cash Flows)[6]	Constant annual rate of return is 6.94% gross / 4.62% net[5] Account Value	Constant annual rate of return is 0.00% gross / -2.17% net[5] Annual Return (Net of Cash Flows)[6]	Constant annual rate of return is 0.00% gross / -2.17% net[5] Account Value
65	Inception	–	$100,000	–	$100,000	–	$100,000
65-66	1	$4,160	$104,000	3.17%	$103,168	-3.62%	$96,378
66-67	2	$4,326	$108,160	3.16%	$106,424	-3.74%	$92,776
67-68	3	$4,499	$112,486	3.14%	$109,770	-3.86%	$89,191
68-69	4	$4,679	$116,986	3.13%	$113,208	-4.00%	$85,621
69-70	5	$4,867	$121,665	3.12%	$116,739	-4.16%	$82,063
70-71	6	$5,061	$126,532	3.11%	$120,365	-4.32%	$78,514
71-72	7	$5,264	$131,593	3.09%	$124,088	-4.51%	$74,971
72-73	8	$5,474	$136,857	3.08%	$127,910	-4.79%	$71,381
73-74	9	$5,693	$142,331	3.07%	$131,832	-5.03%	$67,792
74-75	10	$5,921	$148,024	3.05%	$135,855	-5.30%	$64,201

Hypothetical example for illustrative purposes only.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for the Brighthouse Prime Options variable annuity: Mortality & Expense and Administration Charge of 1.30%, LWG rider (Single Life version) charge of 1.40% of the TGWA, Annual Contract Fee of $50 (waived if the account value is over $75,000), and arithmetic average investment option expenses of 0.89%. Withdrawal charges range from 8% to 0% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual Free Withdrawal Amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectus for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

Providing for a Surviving Spouse and Beneficiaries

Lifetime withdrawals for the surviving spouse.[14]

If you elect the Joint Life version of the Lifetime Withdrawal Guarantee at contract issue and then pass away, your spouse, as sole primary beneficiary, has the option to:

01

Continue the variable annuity contract, which, in turn...

02

Continues the Lifetime Withdrawal Guarantee.

03

If the surviving spouse is at least age 59½ at the time the contract is continued, they may take annual withdrawals of up to 4% of the TGWA for life.

OR

If the surviving spouse is younger than age 59½ at the time the contract is continued, they are guaranteed to receive payments of the 4% Annual Benefit Payment until every dollar in the Remaining Guaranteed Withdrawal Amount has been returned.

[14] The annual charge will continue until the rider is terminated. Please see the prospectus for events that terminate the rider.

Death benefit options when they're needed

With the Lifetime Withdrawal Guarantee, the beneficiaries will receive the greater of three death benefits (lump-sum payment option is available; please see the prospectus for details):

01

Account value at the time of death

02

LWG death benefit feature, in which withdrawals are deducted from total purchase payments on a dollar-for-dollar basis

Please note: This death benefit is not available if annual withdrawals in any year exceed 4% of the TGWA.

03

Standard or optional contract death benefits, in which withdrawals are deducted from total purchase payments on a pro rata (proportionate) basis

OR

As an alternative to the above options, the beneficiary may elect to receive any Remaining Guaranteed Withdrawal Amount[15] paid out as a series of monthly payments.[16]

Dollar-for-dollar

"Dollar-for-dollar" may be most beneficial in down and flat markets. That's because the death benefit is reduced by the same dollar amount as the withdrawal. For example, a $4,000 withdrawal will reduce the account value and the death benefit by $4,000.

Pro rata

"Pro rata" may be most beneficial in up markets. That's because the death benefit is reduced by the same proportion that the withdrawal reduced the account value. In other words, if the withdrawal reduced the account value by 4%, then the death benefit would also be reduced by 4% in that year.

[15] Remaining Guaranteed Withdrawal Amount is not available to be taken as a lump sum.

[16] The availability of the payout may be limited due to IRS rules. Please consult your tax professional.

Taking Withdrawals

The Lifetime Withdrawal Guarantee offers the flexibility to take withdrawals when needed.

Taking required minimum distributions – On qualified contracts, if you are enrolled in the Brighthouse Automated Required Minimum Distribution program, you may choose to take annual withdrawals equal to the IRS required minimum distribution or 4% of the TGWA after the first contract year – whichever is greater. You may not be enrolled in any other Systematic Withdrawal Program.

Start and stop withdrawals at any time – Since you don't need to begin the lifetime income phase of the annuity (via annuitization) in order to receive income for life, you can start and stop withdrawals at any time and your assets stay fully invested for the life of the contract.

Withdraw up to 4% of the TGWA each year for life[17] – This is the Annual Benefit Payment. It is not cumulative, so you cannot, for example, withdraw 3% one year and then 5% the next. **The TGWA and Remaining Guaranteed Withdrawal Amount may be significantly reduced if more than 4% is withdrawn during a contract year. See the prospectus for more details.**

Withdrawal charges may apply to withdrawals taken in the first year of the contract unless the Systematic Withdrawal Program is selected. Please see the prospectus for the contract's annual withdrawal amount that may be taken free of withdrawal charges. Withdrawals of taxable amounts will be subject to ordinary income tax. Withdrawals made before age 59½ may be subject to a 10% federal income tax penalty.

[17] You have the option of receiving withdrawals under the LWG feature or receiving payments under an annuity income option. You should consult with your Registered Representative when deciding how to receive income under this contract. In making this decision, you should consider many factors, including the relative amount of current income provided by the two options, the potential ability to receive higher future payments through potential increases to the LWG value, your potential need to make additional withdrawals in the future, and the relative values of the death benefits available prior to and after annuitization.

Begin taking withdrawals at or after age 59½ – You can withdraw up to 4% of your TGWA each year for life (one or two lives) if withdrawals are started at or after age 59½, regardless of the account value.

Begin taking withdrawals before age 59½ – You can withdraw up to 4% of your TGWA each year until you've gotten back at least every dollar invested.

You do not have to elect the Lifetime Withdrawal Guarantee to take withdrawals using the Systematic Withdrawal Program or free annual withdrawal provisions of the contract. Additionally, you may elect to receive lifetime payments for you or for you and your spouse under the regular provisions of the contract (via annuitization) at any time. If you do so, you will have paid for the Lifetime Withdrawal Guarantee without using it.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

TGWA[18]

The minimum amount you're guaranteed to get back over time. It initially equals the original purchase payment and will increase with additional purchase payments and only decrease if withdrawals of more than 4% are taken during a contract year.

Remaining Guaranteed Withdrawal Amount[18]

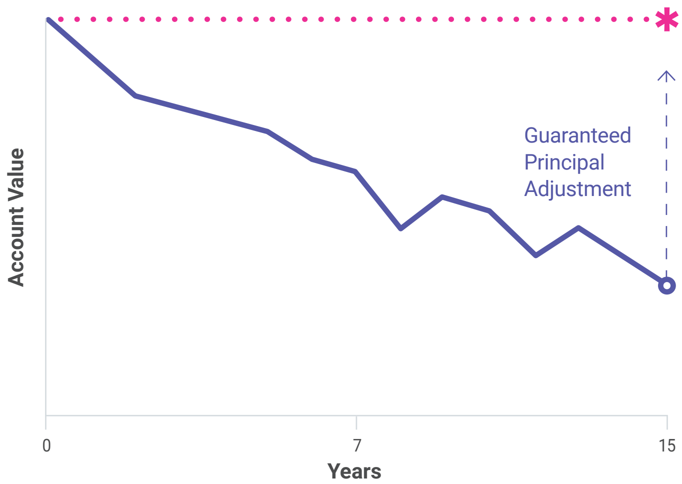
The TGWA less any withdrawals taken.

[18] $5 million maximum. The TGWA and the Remaining Guaranteed Withdrawal Amount are not available to be taken as a lump sum and do not establish or guarantee your contract's account value.

The Guaranteed Principal Adjustment

Start over using your original account value.

On the 15th or later contract anniversary, if the account value has dropped and you don't want lifetime income, you have a one-time option to cancel the Lifetime Withdrawal Guarantee and receive a Guaranteed Principal Adjustment to the account value.



What happens here?

We bring the account value back to its original amount, which equals the purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Purchase payments made after the first 120 days will not be considered part of the initial investment, but are added to the account value and impact whether or not a benefit is due.

When the Guaranteed Principal Adjustment is elected, the contract will continue, but the LWG will be canceled and you'll no longer pay the LWG annual fee.

Hypothetical example for illustrative purposes only.

Payout phase

When you decide to begin the payout phase of your variable annuity, you receive the earnings and principal as an income stream. Variable annuities are one of the only investments available today that allow you to receive income for as long as you live or for as long as both you and your spouse live. Other payout options are available, such as income for a specific period of time or lifetime income that is guaranteed for a set number of years, in case you die earlier than expected.

Any benefits due on the annuity are subject to the claims-paying ability and financial strength of the issuing insurance company.

We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,[19] we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

For current ratings information and a more complete analysis of the financial strength of any of the issuing companies, please go to **brighthousefinancial.com.**

[19] Ranked by 2019 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2020.

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Investment performance is not guaranteed.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals 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% 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 living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should not confer with their qualified legal, tax, and accounting professionals as appropriate.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

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