ANNUITIES | VARIABLE

Brighthouse Prime Options
Variable Annuity

Guaranteed Lifetime Income With Built-In Flexibility

Brighthouse FINANCIAL®

Agenda

01 Reliable retirement income sources

02 What is a variable annuity?

03 How a variable annuity can help manage uncertainty

04 About the Brighthouse Prime Options variable annuity

05 How the FlexChoice Access rider can help provide flexibility, especially for married couples

06 The benefits offered by the Brighthouse Lifetime Withdrawal Guarantee rider

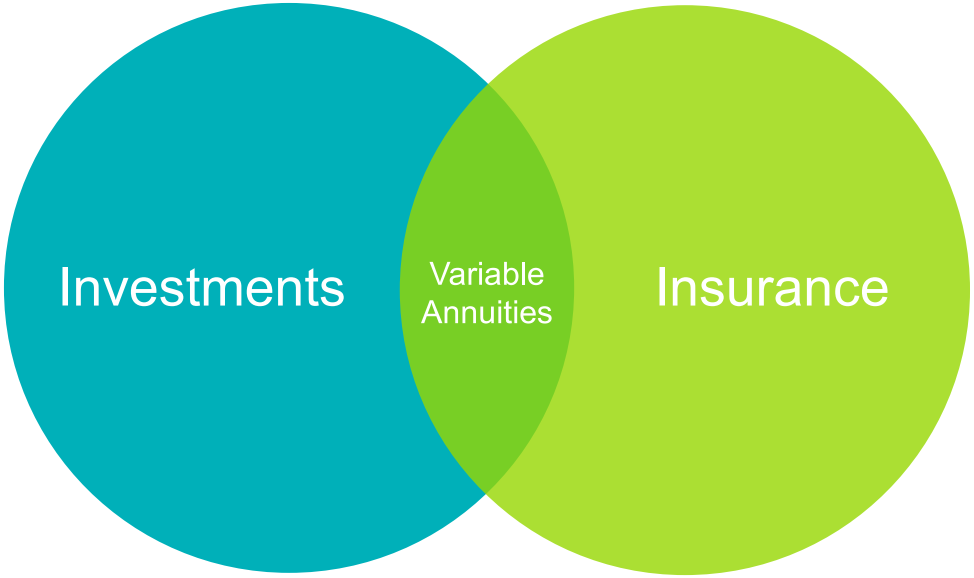
Reliable Retirement Income Sources

Defined Benefit Plans (Pension Plans)

Social Security

Annuities

What is a variable annuity?



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.

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 a variable annuity can help manage uncertainty[1,2]

Risk	How a variable annuity can help
Longevity risk – The risk of your money not lasting as long as you live	Offers income for life, no matter how long you live
Inflation risk – As inflation increases, your purchasing power decreases	Offers opportunity to allocate assets among a variety of investment options, which may include equities
Market risk – A decline in the market when you're withdrawing money can deplete your assets at an accelerated rate	Offers an optional living benefit that guarantees immediate or future income, regardless of market conditions

[1]Annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

[2]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.

How the Brighthouse Prime Options variable annuity can help with plans for retirement

- Covers day-to-day expenses with guaranteed income for life
- Offers a variety of underlying investment options to help diversify and potentially grow investments on a tax-deferred basis[1]
- Helps grow and protect retirement income and helps provide for your loved ones, regardless of market conditions, with optional living and death benefits available for an additional annual cost
- Gives flexibility to withdraw portions of your account value[2]

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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.

2 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.

Prime Options variable annuity details

Declining Withdrawal Charge Schedule	8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%
Maximum Ages (at issue)	80 years old at time contract is issued (non-qualified) 30-80 years old at time contract is issued (qualified)
Investment Amounts	**Initial Minimums:** $5,000 (non-qualified, qualified) $5,000 (1035 exchanges) **Maximum:** $1 million (without prior company approval)
Mortality & Expense and Administration Charge	1.30%
Account Fee	$50 (waived if account value is $75,000+ on the contract anniversary date)
Transfer Fee[1]	$25 if more than 12 transfers per contract year

[1] Currently waived; however, Brighthouse Financial reserves the right to charge this fee in the future.

Important Terms to Know

Account Value

- On day one, your account value equals your purchase payment(s)
- May go up or down with the markets and will decrease with fees or when you take withdrawals

Death Benefit

- The amount of money payable to your beneficiaries in the event of your death, as long as you have not already begun to receive regular annuity payments under the contract ("annuitized" the contract)
- May be taken as a series of annuity payments; if the sole beneficiary is a spouse, they may elect to continue the contract as the owner

Prime Options death benefit options

Principal Protection
Provides fundamental beneficiary protection

Annual Step-Up (ASU)
Potential to leave more money for your beneficiaries

Earnings Preservation Benefit (EPB)
Helps give loved ones a larger inheritance

FlexChoice Access Death Benefit
Adds additional death benefit coverage with the FlexChoice Access rider

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FlexChoice Access

A Variable Annuity Rider

How to Get Lifetime Income With Fewer Compromises

Are your retirement plans flexible enough for the ways life unfolds?

Many people want

Certainty

But need

Flexibility

? Variable annuities: Why trade flexibility for retirement income?

Get lifetime income with fewer compromises

Four ways FlexChoice Access provides additional flexibility to married couples:[1]

01 There's no need to choose single or joint lifetime income options at issue[2]

02 The initial withdrawal rate is the same for married and single clients[3]

03 Income is based on the age of the older owner, so you can potentially get more income sooner through a higher withdrawal rate if you're married

04 There's no additional charge to cover your spouse[4]

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. The FlexChoice Access rider does not guarantee your account value or a minimum return for any underlying investment portfolio.

1 FlexChoice Access is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) in the prospectus and is available for an additional annual charge.

2 This election is only required if the account value reduces to zero. We use the terms "income" and "lifetime income" to refer to any allowable withdrawal(s) under the FlexChoice Access rider, as well as any lifetime income payments you would receive under the rider if your account value reduces to zero.

3 Initial withdrawal rate refers to the withdrawal rate after age 59½ (age 59½ of older owner if jointly owned) and prior to the contract's account value reducing to zero. If the account value reduces to zero due to market performance or an allowable withdrawal, you can elect to receive income for one or two lives based on the applicable lifetime guarantee rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate, and the spouse cannot be more than 10 years younger than the older owner as determined by the birthdays of the two individuals.

4 The FlexChoice Access rider is available for an additional annual charge of 1.35% of the Benefit Base, which is deducted from the account value on each contract anniversary. Upon Automatic Step-Up, the annual charge may increase up to a maximum of 2.00%.

How do you feel about locking in decisions today?

With FlexChoice Access, you're covered **no matter how your life unfolds** because you don't have to choose between single or joint lifetime income options at issue.

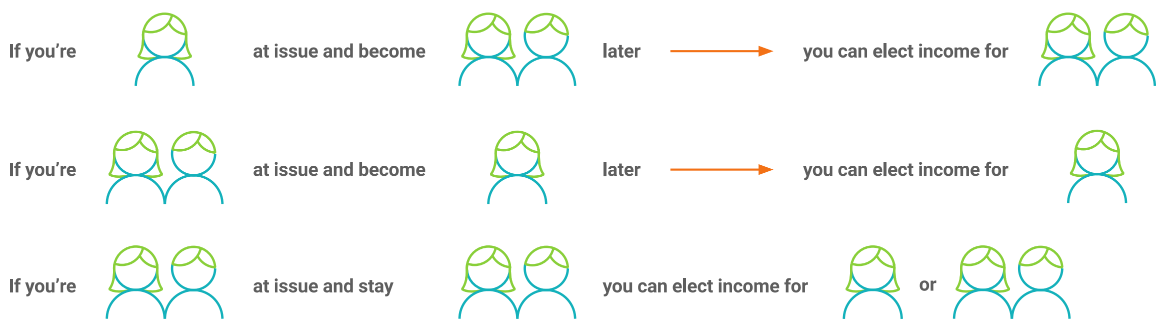
Here's how it works:

If your account value reduces to zero, you can choose the option that best fits your needs:

Lifetime income for one

OR

Lifetime income for two



And there's no **additional charge** to cover your spouse.[1]

Guaranteed payout options are subject to contract terms and current availability. Income payouts are generally subject to ordinary income taxes. If you choose Lifetime Income for Two payout option and/or a guaranteed period, federal tax law may impose certain restrictions and limitations. For qualified plans and IRAs, if annuity payments are payable over the joint lives (or a period not exceeding the joint life expectancy) of you and a non-spousal beneficiary, federal tax rules may require that the payments be made over a shorter period or that payments to your beneficiary be reduced after your death. Tax rules may also limit the duration of the guarantee period for annuity payments from a qualified contract. Please consult your own independent legal and tax professional when considering such a payout option.

1 With FlexChoice Access, the initial withdrawal rate is the same for married and single clients. The FlexChoice Access rider is available for an additional annual charge of 1.35% of the Benefit Base, which is deducted from the account value on each contract anniversary. Upon step-up, the annual charge may increase to the rate applicable to new annuity purchasers, but will not exceed a maximum of 2.00% of the Benefit Base. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate and the spouse cannot be more than 10 years younger than the older owner as determined by the birthdays of the two individuals.

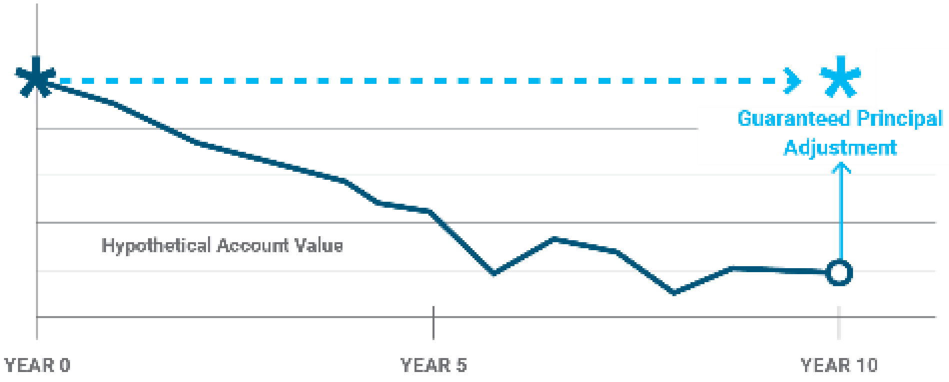
What else do I need to know about the rider?

If your needs change, you can cancel the FlexChoice Access rider on the 5th, 10th, or later contract anniversaries.

If you cancel the rider on the 10th or later contract anniversary, and your original account value (adjusted proportionately for withdrawals) has dropped due to market performance, you'll receive a Guaranteed Principal Adjustment (GPA) to your account value.

What happens if you cancel the rider and your account value has decreased?

We bring the account value back to its original amount, which equals 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 for GPA purposes, and may impact whether a GPA is due.



Hypothetical example for illustrative purposes only.

Choose between two withdrawal options

FlexChoice Access provides the same **initial withdrawal rate**, helping to provide more income when you need it most.[1,2]

FlexChoice Access Level[3]

Provides a level amount of payments for your lifetime – guaranteed.

Withdrawal Rate:
Example: Age 65 = 5.25%

Note: If the account value reduces to zero when electing single lifetime income, you'll still receive the same amount of single life income for life.

FlexChoice Access Expedite

Provides a higher level of withdrawals early in retirement through a higher withdrawal rate.

Withdrawal Rate:
Example: Age 65 = 7.25%

Note: If the account value reduces to zero, you'll receive a reduced level of income for life.

Not all options and features are available in all states.

[1] Initial withdrawal rate refers to the rate established by the first withdrawal after age 59½ (age 59½ of the older owner if jointly owned) and prior to the contract's account value reducing to zero. If the account value reduces to zero due to market performance or an allowable withdrawal, you can elect to receive income for one or two lives based on the applicable lifetime guarantee rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate.

[2] The initial withdrawal rate is the same for married and single clients

[3] If FlexChoice Access Level is elected, and the account value is reduced to zero because of market performance or an allowable withdrawal, the withdrawal rate used to calculate the Annual Benefit Payment will be the same immediately before and after the account value is reduced to zero (conditions apply prior to age 59½; see prospectus for details) unless joint lifetime income is elected.

Withdrawal Options[1] – Level vs. Expedite

The amount of income is determined by age at first withdrawal. If your contract is jointly owned, income is based on the age of the **older** owner.

Withdrawal Rate – **before** account value reduces to zero

Level

Age at 1st Withdrawal	**Withdrawal Rate (% of Benefit Base)**
59½ to less than 65	4.25%
65+	5.25%

Expedite

Age at 1st Withdrawal	**Withdrawal Rate (% of Benefit Base)**
59½ to less than 65	5.25%
65+	7.25%

Note: If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, you will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate. See prospectus for details.

[1] 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.

Withdrawal Options – Level vs. Expedite

Lifetime Guarantee Rate – **after** account value reduces to zero

Level

Age at 1st Withdrawal	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.25%	3.25%
65+	5.25%	4.25%

Expedite

Age at 1st Withdrawal	Age When Account Value Is Reduced to Zero	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	79 or younger	2.50%	2.00%
	80 or older	3.00%	2.25%
65+	79 or younger	3.00%	2.25%
	80 or older	3.00%	2.25%

Note: All rates are a percentage of the Benefit Base.

Note: If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, you will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate. See prospectus for details.

How long should you wait to start receiving income?

The average age gap between male and female spouses in the U.S. is 2.2 years.[1]

2.2

Years

With FlexChoice Access, the initial withdrawal rate is based on the age of the older owner at the time of the first withdrawal.

This means that you won't have to wait for the younger owner to reach a key age to begin withdrawals.

1 Globally, women are younger than their male partners, more likely to age alone. Pew Research Center, January 3, 2020.

Real-life flexibility for the ways life unfolds

Spousal flexibility

FlexChoice Access was designed to help remove tough, upfront decisions married clients often face when planning for retirement.

Options for withdrawals

You decide when to start withdrawing income.[1]

The FlexChoice Access initial withdrawal rate is based on your age at the time of the first withdrawal after age 59½.

For jointly owned contracts, we will base the initial withdrawal rate on the age of the **older owner.**

Cancel if needs change

You can cancel the FlexChoice Access rider on the 5th, 10th, or later contract anniversary.

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[1] 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.

Option A

Designed to furnish a professionally managed asset allocation that provides automatic diversification.

100% must be allocated to either Option A **OR** Option B.

Asset Allocation	
American Funds® Balanced Allocation Portfolio[AA]	______%
American Funds® Moderate Allocation Portfolio[AA]	______%
Brighthouse Asset Allocation 20 Portfolio[AA]	______%
Brighthouse Asset Allocation 40 Portfolio[AA]	______%
Brighthouse Asset Allocation 60 Portfolio[AA]	______%
SSGA Growth and Income ETF Portfolio[AA]	______%
Additional Investment Options	
AB Global Dynamic Allocation Portfolio[F,H,Z,*]	______%
BlackRock Global Allocation V.I. Fund[F]	______%
BlackRock Global Tactical Strategies Portfolio[F,H,Z,FF,*]	______%
Brighthouse Balanced Plus Portfolio[Z,FF,*]	______%
Franklin Income VIP Fund	______%
Invesco Balanced-Risk Allocation Portfolio[F,Z,*]	______%
JPMorgan Global Active Allocation Portfolio[F,H,Z,*]	______%
Loomis Sayles Global Allocation Portfolio[F,AA]	______%
MetLife Multi-Index Targeted Risk Portfolio[*]	______%
PanAgora Global Diversified Risk Portfolio[D,F,Z,*]	______%
Schroders Global Multi-Asset Portfolio[F,H,Z,*]	______%
Total (must be 100%)	______%

* Risk Managed Global Multi-Asset Portfolio

Option B

Designed to provide the flexibility to choose investment options aligned to individual goals.

The totals of Platform 1 and Platform 2 must equal 100%.

Platform 1

Equity Funds, Asset Allocation, and Risk Managed Global Multi-Asset Portfolios

Fund	%
AB Global Dynamic Allocation Portfolio[F,H,Z,*]	____%
American Funds® Balanced Allocation Portfolio[AA]	____%
American Funds Global Growth Fund[F,CC]	____%
American Funds Global Small Capitalization Fund[F,CC]	____%
American Funds® Growth Allocation Portfolio[AA]	____%
American Funds Growth-Income Fund[F,CC]	____%
American Funds® Growth Portfolio[CC]	____%
American Funds® Moderate Allocation Portfolio[AA]	____%
Baillie Gifford International Stock Portfolio[F]	____%
BlackRock Capital Appreciation Portfolio	____%
BlackRock Global Allocation V.I. Fund[F]	____%
BlackRock Global Tactical Strategies Portfolio[F,H,Z,FF,*]	____%
Brighthouse Asset Allocation 20 Portfolio[AA]	____%
Brighthouse Asset Allocation 40 Portfolio[AA]	____%
Brighthouse Asset Allocation 60 Portfolio[AA]	____%
Brighthouse Asset Allocation 80 Portfolio[AA]	____%
Brighthouse Asset Allocation 100 Portfolio[AA]	____%
Brighthouse Balanced Plus Portfolio[Z,FF,*]	____%
Brighthouse/Abrdn Emerging Markets Equity Portfolio[F]	____%
Brighthouse/Dimensional International Small Company Portfolio[F,CC]	____%
Brighthouse/Wellington Core Equity Opportunities Portfolio	____%
CBRE Global Real Estate Portfolio[F,R]	____%
ClearBridge Variable Appreciation Portfolio	____%
ClearBridge Variable Dividend Strategy Portfolio[F,CC]	____%
ClearBridge Variable Small Cap Growth Portfolio[F,CC]	____%
Contrafund® Portfolio[F,Y]	____%
Franklin Income VIP Fund	____%
Franklin Mutual Shares VIP Fund	____%
Franklin Small Cap Value VIP Fund[CC]	____%
Harris Oakmark International Portfolio[F]	____%
Invesco Balanced-Risk Allocation Portfolio[F,Z,*]	____%
Invesco Comstock Portfolio	____%
Invesco Global Equity Portfolio	____%
Invesco Small Cap Growth Portfolio[CC]	____%
Invesco V.I. Equity and Income Fund	____%
Invesco V.I. International Growth Fund[F]	____%
Invesco V.I. Main Street Small Cap Fund®[CC]	____%
Janus Henderson Global Sustainable Equity Portfolio	____%
JPMorgan Global Active Allocation Portfolio[F,H,Z,*]	____%
Loomis Sayles Global Allocation Portfolio[F,AA]	____%
Loomis Sayles Growth Portfolio[F,CC]	____%
MetLife Mid Cap Stock Index Portfolio[1,CC]	____%
MetLife MSCI EAFE® Index Portfolio[1,F,Z]	____%
MetLife Multi-Index Targeted Risk Portfolio[Z,FF,*]	____%
MetLife Russell 2000® Index Portfolio[1,X,CC,*]	____%
MetLife Stock Index Portfolio[1]	____%
MFS® Research International Portfolio[F]	____%
Mid Cap Portfolio[1,Y,CC]	____%
Morgan Stanley Discovery Portfolio[CC]	____%
PanAgora Global Diversified Risk Portfolio[D,F,Z,*]	____%
Pioneer Mid Cap Value VCT Portfolio[CC]	____%
Schroders Global Multi-Asset Portfolio[F,H,Z,*]	____%
SSGA Emerging Markets Enhanced Index Portfolio[F]	____%
SSGA Growth and Income ETF Portfolio[AA]	____%
SSGA Growth ETF Portfolio[AA]	____%
T. Rowe Price Large Cap Value Portfolio	____%
Victory Sycamore Mid Cap Value Portfolio[CC]	____%

Platform 1 Total (cannot exceed 70%) ______%

* Risk Managed Global Multi-Asset Portfolio

[1] Passive investment options.

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Option B

Designed to provide the flexibility to choose investment options aligned to individual goals.

The totals of Platform 1 and Platform 2 must equal 100%.

Platform 2

Bond/Fixed Income

AB International Bond Portfolio[Z,DI]	______%
American Funds The Bond Fund of America[DI]	______%
BlackRock Bond Income Portfolio[DI]	______%
BlackRock High Yield Portfolio[H,DI]	______%
BlackRock Ultra-Short Term Bond Portfolio[DI]	______%
Brighthouse/Eaton Vance Floating Rate Portfolio[DI]	______%
Brighthouse/Franklin Low Duration Total Return Portfolio[DI]	______%
MetLife Aggregate Bond Index Portfolio[1,DI]	______%
PIMCO Inflation Protected Bond Portfolio[Z,DI]	______%
Templeton Global Bond VIP Fund[F,DI]	______%
Western Asset Management Government Income Portfolio[DI]	______%
Western Asset Management Strategic Bond Opportunities Portfolio[DI]	______%
Western Asset Management U.S. Government Portfolio[DI]	______%
Western Asset Variable Global High Yield Bond Portfolio[H]	______%
Platform 2 Total (must be at least 30%)	______%

Platform 1 Total: ________

+

Platform 2 Total: ________

=

Option B Total: ________

Total must equal 100%

[1] Passive investment options.

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Brighthouse Lifetime Withdrawal Guarantee (LWG)
A Variable Annuity Rider

Income for Life, Investment Options by Design

The Optional Lifetime Withdrawal Guarantee Rider[1]

Protect Lifetime Income

The LWG rider offers the flexibility to take withdrawals when needed[2]

Opportunity Capture Market Gains

Lock in market gains and get larger income payments

Pursue Investment Growth Opportunities

Design an investment strategy

Additional Flexibility

Start over with your original purchase payment[3]

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.

1 The Lifetime Withdrawal Guarantee (LWG) rider does not guarantee your account value or a minimum return for any underlying investment portfolio. LWG may be cancelled on the 5th, 10th, 15th, or later contract anniversary. Once cancelled, it may not be re-elected. You do not have to elect the LWG to take withdrawals using the Systematic Withdrawal Program or free annual withdrawal provisions of the contract.

2 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.

3 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. Not available in WA.

Important Terms to Know

Total Guaranteed Withdrawal Amount (TGWA)

Total amount you or your beneficiary(ies) are guaranteed to receive over time, provided withdrawals do not exceed the Annual Benefit Payment.

- Increases with additional purchase payments, compounding, and market gains
- Only decreases if annual withdrawals exceed the Annual Benefit Payment

Remaining Guaranteed Withdrawal Amount (RGWA)

Remaining amount of guaranteed money you or your beneficiary(ies) will receive over time, provided withdrawals do not exceed the Annual Benefit Payment.

- Increases with additional purchase payments, compounding, and market gains
- Decreases with each withdrawal

Annual Benefit Payment (ABP)

Once you start taking withdrawals, this is the maximum amount you can withdraw each year.

- Equal to 4% of the TGWA

Lifetime Withdrawal Guarantee (LWG) facts

- Optional LWG benefit available to purchasers age 40-80 and must be elected at contract issue
- Revocable within the 30 days following the 5th, 10th, 15th, or later contract anniversary[1]
- Available for an additional annual charge of 1.40% (Single Life version) or 1.55% (Joint Life version) of the Total Guaranteed Withdrawal Amount, deducted from the account value and assessed on the contract anniversary date[2]
- This rider is not available in NY

Guaranteed payout options are subject to contract terms and current availability. Income payouts are generally subject to ordinary income taxes. If you choose a Lifetime Income for Two payout option and/or a guaranteed period, federal tax law may impose certain restrictions and limitations. For qualified plans and IRAs, if annuity payments are payable over the joint lives (or a period not exceeding the joint life expectancy) of you and a non-spousal beneficiary, federal tax rules may require that the payments be made over a shorter period so that payments to your beneficiary are reduced after your death. Tax rules may also limit the duration of the guarantee period for annuity payments from a qualified contract. Please consult your own independent legal and tax professional when considering such a payout option.

1 May not be re-elected once revoked.

2 Charge is based on the Total Guaranteed Withdrawal Amount (TWGA) as described in the prospectus. The annual charge will continue until the rider is terminated. Please see prospectus for events that terminate the rider. If a step-up occurs, 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, not to exceed the charge applicable to current annuity purchasers of the same benefit at the time of the step-up. Maximum allowable charge is 1.60% for Single Life version and 1.80% for Joint Life version. A pro rata portion of the LWG rider charge will be assessed upon a complete withdrawal from your contract, annuitization of the contract, change of owner, or termination of the contract other than due to death.

LWG – Taking withdrawals

You can begin taking 4% annual withdrawals at any time and, if you are at least 59½ at the time of your first withdrawal, you're guaranteed withdrawals for life.[1]

[1] If you take a withdrawal prior to age 59½, you will not receive lifetime income.

LWG – Excess withdrawals

Must stay within **Annual Benefit Payment (ABP) = 4% of TGWA**

- If you withdraw more than the ABP in a given year, the TGWA may be reduced significantly
- New TGWA will be calculated using lesser of account value after withdrawal or TGWA after withdrawal
- New ABP will be 4% of new TGWA
- LWG death benefit feature will terminate

Summary

LWG can help someone:

- Receive predictable income for life, regardless of market conditions, if withdrawals begin at or after age 59½
- Accumulate and receive larger payments if they delay taking 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
- Take control of their retirement strategy by designing their own asset allocation strategy and choosing when to start withdrawals

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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.

Questions?

Footnotes

[D] This portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the portfolio than on a portfolio that invests across a greater number of issuers.

[F] Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political, and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

[H] Invests in high-yield or “junk” bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends, or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers’ companies or industries.

[R] Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.

[X] Market indices referenced are unmanaged, representative portfolios of domestic and international stocks and bonds, each with unique risks. Information about them is provided to illustrate market trends and does not represent the performance of any specific investment. You cannot invest directly in an index.

[Z] May invest in derivatives to obtain investment exposure, enhance return, or protect the portfolio’s assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the portfolio’s exposure to the existing risks of the underlying investments, and may be illiquid and difficult to value. As a result, the portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

[AA] Asset allocation portfolios are “fund-of-funds” portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner’s expenses would be lower. Diversification does not ensure a profit or protect against loss.

[CC] Invests in stocks of small-capitalization or mid-capitalization companies. Such stocks may fluctuate in value more than stocks of large-capitalization companies and may perform poorly due to the issuers’ limited product lines, markets, financial resources, or management experience.

[DI] The prices of, and the income generated by, bonds and other debt securities held by the fund may be affected by changing interest rates as well as changes in the effective maturities and credit ratings of these securities. Rising interest rates will generally cause the prices of bonds and other debt securities to fall. Falling interest rates may cause an issuer to redeem, call, or refinance a debt security before its stated maturity, which may result in the fund having to reinvest the proceeds in lower-yielding securities. Longer maturity debt securities generally have greater sensitivity to changes in interest rates and may be subject to greater price fluctuations than shorter maturity debt securities. Bonds and other debt securities are also subject to credit risk, which is the possibility that the credit strength of an issuer will weaken and/or an issuer of a debt security will fail to make timely payments of principal or interest, causing the security to go into default. Lower quality debt securities generally have higher rates of interest and may be subject to greater price fluctuations than higher quality debt securities. Credit risk is gauged, in part, by the credit ratings of the debt securities in which the fund invests. However, ratings are only the opinions of the rating agencies issuing them and are not guarantees as to credit quality or an evaluation of market risk. The fund’s investment adviser relies on its own credit analysts to research issuers and issues in seeking to mitigate various credit and default risks.

[FF] The portfolio is a “fund-of-funds” portfolio. Because of this two-tier structure, the portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner’s expenses would be lower.

Important Information

Securities from Brighthouse Financial are offered by contractual agreement between Brighthouse Securities, LLC and PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099.

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 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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