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PROFESSIONAL

ANNUITIES Variable

FlexChoice Access
A Variable Annuity Rider

Investment Options at a Glance

The information below provides a snapshot of the investment options (referred to as Investment Portfolio below) available within a Brighthouse Financial variable annuity with FlexChoice Access, an optional living benefit rider.[1] Please consult the respective prospectuses for complete information regarding the objectives, risks, and policies of each investment option.

Large Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Most Similar Retail Fund[4]
MetLife	MetLife Stock Index Portfolio[5] – Class B	Large Core	S&P 500® Index[A]	0.51%	May 1990	None	None
Wellington Management	Brighthouse/Wellington Core Equity Opportunities Portfolio – Class B	Large Core	Russell 1000 Index	0.86%	Oct 1994	Feb 2014	Vanguard Dividend Growth Fund Investor Shares (VDIGX)
Capital Research and Management	American Funds® Growth Portfolio – Class C	Large Growth	S&P 500 Index	0.92%	Apr 2008	None	American Funds The Growth Fund of America® Class A (AGTHX)
BlackRock	BlackRock Capital Appreciation Portfolio – Class B	Large Growth	Russell 1000 Growth Index	0.82%	Oct 1994	Mar 2013	BlackRock Capital Appreciation Fund Class A (MDFGX)
Invesco	Invesco Global Equity Portfolio - Class B	Large Growth	MSCI All Country World Growth Index	0.83%	Mar 1997	None	Invesco Global Fund Class A (OPPAX)
Janus Henderson Investors	Janus Henderson Global Sustainable Equity Portfolio - Service Shares	Large Growth	MSCI World Index℠	1.12%	Jan 2022	None	Janus Henderson Global Sustainable Equity Fund Class A (JEASX)
Loomis, Sayles & Company, L.P.	Loomis Sayles Growth Portfolio – Class B	Large Growth	Russell 1000 Growth Index	0.80%	Feb 2001	Oct 2006	Loomis Sayles Growth Portfolio Class A (LGRRX)
Jennison Associates	Jennison Growth Portfolio – Class B	Large Growth	Russell 1000 Growth Index	0.80%	May 2002	None	PGIM Jennison Growth Class A (PJFAX)
T. Rowe Price	T. Rowe Price Large Cap Growth Portfolio – Class B	Large Growth	Russell 1000 Growth Index	0.82%	Nov 1998	Jan 2014	T. Rowe Price Growth Stock Fund (PRGFX)
Invesco	Invesco Comstock Portfolio – Class B	Large Value	Russell 1000 Value Index	0.81%	May 2005	None	Invesco Comstock Fund Class A (ACSTX)
MFS	MFS® Value Portfolio – Class B	Large Value	Russell 1000 Value Index	0.83%	Jul 1998	May 2001	MFS® Value Fund Class A (MEIAX)
T. Rowe Price	T. Rowe Price Large Cap Value Portfolio – Class B	Large Value	Russell 1000 Value Index	0.78%	Dec 1989	May 2011	T. Rowe Price Institutional Large Cap Value Fund (TILCX)

Mid Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Most Similar Retail Fund[4]
MetLife	MetLife Mid Cap Stock Index Portfolio[2] – Class G	Mid Core	S&P MidCap 400 Index	0.61%	Jul 2000	None	None
Frontier	Frontier Mid Cap Growth Portfolio – Class B	Mid Growth	Russell Midcap Growth Index	0.96%	Apr 1988	Jan 2013	None
T. Rowe Price	T. Rowe Price Mid Cap Growth Portfolio – Class B	Mid Growth	Russell Midcap Growth Index	0.95%	Feb 2001	Jan 2003	T. Rowe Price Mid Cap Growth Fund (RPMGX)
Artisan Partners	Brighthouse/Artisan Mid Cap Value Portfolio – Class B	Mid Value	Russell Midcap Value Index	1.02%	Apr 1993	May 2009	Artisan Mid Cap Value Fund Investor Class (ARTQX)
Victory Capital	Victory Sycamore Mid Cap Value Portfolio – Class B	Mid Value	Russell Midcap Value Index	0.85%	Aug 1997	Dec 2017	Victory Sycamore Established Value Fund Class I (VEVIX)
Allspring Global Investments LLC	Allspring Mid Cap Value Portfolio – Class B	Mid Value	Russell Midcap Value Index	0.98%	May 2004	Jun 2017	Wells Fargo Special Mid Cap Value Fund Institutional Class (WFMIX)

Small Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Most Similar Retail Fund[4]
MetLife	MetLife Russell 2000® Index Portfolio[5] – Class G	Small Core	Russell 2000 Index[B]	0.62%	Nov 1998	None	None
Invesco	Invesco Small Cap Growth Portfolio – Class B	Small Growth	Russell 2000 Growth Index	1.06%	Oct 2001	Sep 2004	Invesco Small Cap Growth Fund Class A (GTSAX)
Delaware Investments, Allspring Global Investments	Brighthouse Small Cap Value Portfolio – Class B	Small Value	Russell 2000 Value Index	1.12%	May 2002	Jan 2015	Delaware Small Cap Value (DEVIX)
Neuberger Berman	Neuberger Berman Genesis Portfolio – Class B	Small Value	Russell 2000 Index	1.05%	Jul 2000	Jan 2010	Neuberger Berman Genesis Fund Institutional Class (NBGIX)

Fixed Income

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Most Similar Retail Fund[4]
Eaton Vance Management	Brighthouse/Eaton Vance Floating Rate Portfolio – Class B	Bank Loans	Morningstar LSTA U.S. Leveraged Loan Index	0.95%	Apr 2010	None	Eaton Vance Floating Rate Institutional Class (EIBLX)
BlackRock	BlackRock High Yield Portfolio – Class B	High-Yield Bond	Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index	0.90%	Aug 1996	Aug 2006	BlackRock High Yield Bond Portfolio Investor A Shares (BHYAX)
PIMCO	PIMCO Inflation Protected Bond Portfolio – Class B	Inflation-Protected Bond	Bloomberg U.S. TIPS Index	0.93%	May 2003	Apr 2008	PIMCO Real Return Fund Class A (PRTNX)
BlackRock	BlackRock Bond Income Portfolio – Class B	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.64%	Aug 1983	Jan 2005	BlackRock Total Return Fund Investor A1 Shares (MEHQX)
J.P. Morgan Investment Management	JPMorgan Core Bond Portfolio – Class B	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.70%	Apr 2008	Jan 2013	J.P. Morgan Core Bond Fund Class I (WOBDX)
MetLife	MetLife Aggregate Bond Index Portfolio[5] – Class G	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.58%	Nov 1998	None	None
PIMCO	PIMCO Total Return Portfolio – Class B	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.80%	Feb 2001	Sep 2014	PIMCO Total Return Fund Class A (PTTAX)
Western Asset Management	Western Asset Management Government Income Portfolio – Class B	Intermediate Government	Bloomberg U.S. Government Bond Index and Custom Benchmark	0.72%	May 2011	None	None
Western Asset Management	Western Asset Management U.S. Government Portfolio – Class B	Intermediate Government	Bloomberg U.S. Intermediate Government Bond Index	0.75%	Oct 1994	Apr 2006	None
Western Asset Management	Western Asset Management Strategic Bond Opportunities Portfolio – Class B	Multisector Bond	Bloomberg U.S. Aggregate Bond Index	0.81%	Oct 1994	Apr 2006	None
AllianceBernstein L.P.	AB International Bond – Class B	International Bond	Bloomberg Global Aggregate ex-USD Index/AB Custom Benchmark	0.88%	Apr 2019	None	None
BlackRock	BlackRock Ultra-Short Term Bond Portfolio – Class B	Short-Term Bond	Bank of America/ Merrill Lynch 3-Month U.S. Treasury Bill Index	0.61%	Aug 1983	May 2016	None
Franklin Advisers	Brighthouse/Franklin Low Duration Total Return Portfolio – Class B	Short-Term Bond	Bloomberg U.S. Govt/Credit 1-3 Year Bond Index	0.73%	Apr 2011	None	Franklin Low Duration Total Return Fund Class A (FLDAX)

Asset Allocation Portfolios

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Target Allocation	Most Similar Retail Fund[4]
Brighthouse Investment Advisers	Brighthouse Asset Allocation 20 Portfolio – Class B	Conservative Allocation	Dow Jones Conservative Portfolio Index	0.89%	May 2005	None	20% Equity, 80% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 40 Portfolio – Class B	Moderately Conservative Allocation	Dow Jones Moderately Conservative Portfolio Index	0.89%	May 2005	None	40% Equity, 60% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Balanced Allocation Portfolio – Class C	Moderate Allocation	Dow Jones Moderate Portfolio Index	0.96%	Apr 2008	None	65% Equity, 35% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Moderate Allocation Portfolio – Class C	Moderate Allocation	Dow Jones Moderate Portfolio Index	0.94%	Apr 2008	None	50% Equity, 50% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 60 Portfolio – Class B	Moderate Allocation	Dow Jones Moderate Portfolio Index	0.91%	May 2005	None	60% Equity, 40% Fixed Income	None
SSGA Funds Management, Inc.	SSGA Growth and Income ETF Portfolio – Class B	Moderate Allocation	MSCI All Country World Index and SSGA Growth and Income Composite Index	0.77%	Oct 2005	Sep 2008	60% Equity, 40% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Growth Allocation Portfolio – Class C	Moderately Aggressive Allocation	Dow Jones Moderately Aggressive Portfolio Index	0.99%	Apr 2008	None	85% Equity, 15% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 80 Portfolio – Class B	Moderately Aggressive Allocation	Dow Jones Moderately Aggressive Portfolio Index	0.94%	May 2005	None	80% Equity, 20% Fixed Income	None
SSGA Funds Management, Inc.	SSGA Growth ETF Portfolio – Class B	Moderately Aggressive Allocation	MSCI All Country World Index and SSGA Growth Composite Index	0.80%	Oct 2005	Sep 2008	80% Equity, 20% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 100 Portfolio – Class B	Aggressive Allocation	Dow Jones Aggressive Portfolio Index	0.99%	Nov 2004	None	100% Equity	None
Blackrock (Singapore) Limited	BlackRock Global Allocation V.I. Fund – Class III	World Allocation	*	1.02%	Feb 1989 Feb 1992	None	55% Equity, 45% Fixed Income	BlackRock Global Allocation Fund Institutional Shares (MALOX)
Loomis, Sayles & Company, L.P.	Loomis Sayles Global Allocation Portfolio – Class B	World Allocation	MSCI World Index FTSE World Government Bond Index	1.04%	May 2006	None	60% Equity, 40% Fixed Income	Loomis Sayles Global Allocation Fund Class Y (LSWWX)

* 36% S&P 500 Index, 24% FTSE World (ex-U.S.) Index, 24% ICE BofAML Current BofA Merrill Lynch 5-year U.S. Treasury Bond Index and 16% Citigroup FTSE Non-U.S. Dollar World Government Bond Index. S&P 500 Index comprises large-capitalization U.S. equities. FTSE World (ex-U.S.) Index comprises world equities ex-U.S. BofA ML 5-year U.S. Treasury Bond Index tracks the 5-year U.S. Treasury bond. Citigroup Non-U.S. Dollar World Government Bond Index tracks government bond indices, ex-U.S.

Risk Managed Portfolios

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Target Allocation	Most Similar Retail Fund[4]
Invesco	Invesco Balanced-Risk Allocation Portfolio – Class B	Balanced Risk	Dow Jones Moderate Portfolio Index	0.94%	Apr 2012	None	33% Equity Risk, 33% Interest Rate Risk, 33% Inflation Risk	Invesco Balanced-Risk Allocation Fund Class Y (ABRYX)
PanAgora	PanAgora Global Diversified Risk Portfolio – Class B	Balanced Risk	Dow Jones Moderate Portfolio Index	0.98%	Apr 2014	None*	40% Equity Risk, 40% Interest Rate Risk, 20% Inflation Risk	None
AllianceBernstein L.P.	AB Global Dynamic Allocation Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.90%	May 2011	None	55% Equity, 40% Fixed Income, 5% Opportunistic Assets	None
BlackRock	BlackRock Global Tactical Strategies Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.93%	May 2011	None	54% Equity, 35.5% Fixed Income, 6% Opportunistic Assets, 4.5% Cash	None
Brighthouse Investment Advisers / PIMCO	Brighthouse Balanced Plus Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.97%	May 2011	None	60% Equity, 40% Fixed Income	None
MetLife	MetLife Multi-Index Targeted Risk Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.66%	Nov 2012	None	60% Equity, 40% Fixed Income	None
Schroders	Schroders Global Multi-Asset Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.95%	Apr 2012	None	60% Equity, 40% Fixed Income	None
J.P. Morgan Investment Management	JPMorgan Global Active Allocation Portfolio – Class B	Momentum	Dow Jones Moderate Portfolio Index	0.98%	Apr 2012	None	55% Equity, 35% Fixed Income, 10% Opportunistic Assets	None

International Equity

Adviser(s)	Investment Portfolio	Category	Benchmark	Investment Portfolio Expenses[2]	Portfolio Inception Date[3]	Subadviser Change	Most Similar Retail Fund[4]
Aberdeen Investments Limited	Brighthouse/abrdn Emerging Markets Equity Portfolio – Class B	Diversified Emerging Markets	MSCI Emerging Markets Index	1.21%	May 2006	Jan 2016	Aberdeen Emerging Markets Fund Institutional (ABEMX)
SSGA Funds Management, Inc.	SSGA Emerging Markets Enhanced Index Portfolio – Class B	Diversified Emerging Markets	MSCI Emerging Markets Index	0.98%	Apr 2019	None	None
MetLife	MetLife MSCI EAFE® Index Portfolio[4] – Class G	Foreign Large Core	MSCI EAFE Index[C]	0.69%	Nov 1998	None	None
MFS	MFS® Research International Portfolio – Class B	Foreign Large Core	MSCI EAFE Index & MSCI All Country World (ex-U.S.) Index	0.90%	Feb 2001	May 2005	MFS® Research International Fund Class A (MRSAX)
Baillie Gifford Overseas Limited	Baillie Gifford International Stock Portfolio – Class B	Foreign Large Growth	MSCI AC World Ex-USA Index	1.00%	May 1991	Feb 2012	Baillie Gifford International Alpha Fund Class 5 (BGIVX)
Harris Associates	Harris Oakmark International Portfolio – Class B	Foreign Large Value	MSCI EAFE Index	0.98%	Oct 2001	Jan 2003	Oakmark International Fund Investor Class (OAKIX)
Dimensional	Brighthouse/Dimensional International Small Company Portfolio – Class B	Foreign Small/ Mid Blend	MSCI World ex-U.S. Small Cap Index	1.05%	Oct 2008	None	DFA International Small Company Portfolio Institutional Class (DFISX)
CBRE Investment Management	CBRE Global Real Estate Portfolio – Class B	Global Real Estate	FTSE EPRA/NAREIT Developed Index	0.90%	May 2004	Apr 2008	Voya Global Real Estate Fund Class A (IGLAX)

* AQR Global Risk Balanced Portfolio became PanAgora Global Diversified Risk Portfolio II (legally effective as of 12/15/2021) and was merged into PanAgora Global Diversified Risk Portfolio (legally effective after the close of business on 4/29/2022).

Explore the investment options available within FlexChoice Access. For detailed fund information and insights, visit **brighthousefinancialpro.com.**

- **S&P 500® Index[A]** – Represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
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- **MSCI EAFE Index[C]** – The index includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE).

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[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] Expenses as of 04/29/24. These expenses are after applicable expense reimbursements and/or fee waivers.

[3] The portfolio inception date may reflect the inception date of the portfolio with respect to a different share class than what is offered in the product.

[4] The investment portfolios may have similar objectives and policies of other mutual funds that the investment advisers also manage. However, the investment results of the investment portfolios may be higher or lower than such other mutual funds and may differ with respect to fees and charges. The investment advisers cannot guarantee and make no representation that the investment results of similar mutual funds and share classes will be comparable even though the funds may have the same investment manager.

[5] Passive investment option.

[6] For these portfolios, Brighthouse Investment Advisers only invests in American Funds.

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