



Product Facts

ANNUITIES | VARIABLE

Brighthouse Prime Options Variable Annuity



Not for use in NY

Not all features and benefits are available in all states. Please see the prospectus for more details.

Investment Amounts

- **Initial Minimum:** \$5,000 (qualified and non-qualified), though the selling firm may require a different amount
- **Minimum for Subsequent Investments:**^{1,2} \$500
- **Maximum Without Prior Company Approval:** \$1 million

Age Limits

- **Maximum Age to Invest:** 80 years old at time contract is issued
- **Maximum Age to Annuitize:**³ 90 years old

Access to Your Money

- **Free Withdrawals:** You may withdraw 100% of earnings at any time. After the first contract year, you can withdraw up to 10% of purchase payments each year free of a contractual withdrawal charge.
- **Systematic Withdrawals:** Scheduled stream of withdrawal payments of up to 10% of purchase payments payable monthly or quarterly, provided that each payment amounts to at least \$100. After the first contract year, you can receive payments annually or semi-annually. Available in Year 1 and thereafter free of a contractual withdrawal charge.
- **Lump Sum:** Receive the current account value in a single payment. May be subject to a withdrawal charge and other fees.
- **Nursing Home Waiver:**⁴ After first contract year, we will waive the withdrawal charge if you or the joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after first contract year.
- **Terminal Illness Waiver:**⁴ After the first contract year, we will waive the withdrawal charge if you or the joint owner becomes terminally ill and are not expected to live more than 12 months as certified by a physician.

The Nursing Home and Terminal Illness waivers may not be available in all states.

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.

Please see the "Fees and Charges" section for a description of the declining withdrawal charge schedule.

Optional Living Benefits⁵

Can only have one

BRIEF SUMMARY – SEE THE PROSPECTUS FOR MORE DETAILS

FlexChoice Access⁶

- **Age:** Available to purchasers ages 50-80 at contract issue. See prospectus for details.
- **Benefit:** Guarantees lifetime income determined from the Benefit Base (which will increase by the Rollup Rate for the first 10 years in contract years when there is no withdrawal taken) and any Automatic Step-Ups or subsequent purchase payments. Reduced only for excess withdrawals and withdrawals before age 59½.⁷ Withdrawal rate to be determined by the timing of the first withdrawal after age 59½. If the account value is reduced to zero due to an allowable withdrawal, lifetime income payments will be made using the applicable lifetime guarantee rate. If the account value is reduced to zero due to an excess withdrawal or due to a full withdrawal prior to age 59½, you will not receive lifetime income payments.
- **Rider Variations:** You may choose between two options at contract issue.
 - **FlexChoice Access Level** offers a steady withdrawal rate and lifetime guarantee rate throughout the purchaser's lifetime if single lifetime income is selected at the time the account value is reduced to zero.
 - **FlexChoice Access Expedite** offers a higher withdrawal rate while the account value is greater than zero and a reduced lifetime guarantee rate if the account value is reduced to zero.

For both variations, joint lifetime income is available for spouses if the account value is reduced to zero (age limitation applies). The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate.

- **Charge:** Additional annual charge is 1.35% of the Benefit Base.⁸
- **Subsequent Purchase Payments:** We may restrict subsequent purchase payments at any time if changes are made to the terms of the rider or if the benefit is no longer available to new customers. See the prospectus for details.

Optional Living Benefits⁵ (cont.)

Can only have one

Lifetime Withdrawal Guarantee (LWG)⁹

- **Age:** Available to purchasers ages 80 or younger at contract issue.
- **Benefit:** Guarantees either: 1) annual withdrawals of up to 4% of the Total Guaranteed Withdrawal Amount (TGWA) for life (Single Life or Joint Life versions) if withdrawals begin at or after age 59½; or 2) the complete return of TGWA over a specified time if withdrawals begin earlier. On each contract anniversary, the TGWA is increased by 4% until the earlier of either the date of the first withdrawal or the 10th contract anniversary. TGWA and Remaining Guaranteed Withdrawal Amount may be reduced significantly when an annual withdrawal exceeds the 4% limit.
- **Step-Ups:** If your account value exceeds the TGWA on a contract anniversary, your TGWA will automatically step up to equal the account value, which will increase your annual withdrawal amount. Step-ups occur through the contract anniversary prior to the oldest contract owner's 86th birthday. The annual charge may be adjusted.
- **Guaranteed Principal Adjustment:** You have a one-time option to cancel the Lifetime Withdrawal Guarantee and receive a Guaranteed Principal Adjustment to the account value. If you select this option, the account value is brought back to the original amount, which equals purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Available on the 15th or later contract anniversary.
- **Alternative Death Benefit:** Calculated using dollar-for-dollar reduction for withdrawals.
- **Charge:** Additional annual charge is 1.40% of TGWA for Single Life version or 1.55% for Joint Life version.¹⁰ Maximum allowable charge upon step-up is 1.60% for Single Life version or 1.80% for Joint Life version.

Death Benefits⁵

PAYABLE IF THE CONTRACT OWNER (OR ANNUITANT IF OWNED BY A NON-NATURAL OWNER) DIES PRIOR TO ANNUITIZING THE CONTRACT

Principal Protection (standard)

- **Benefit:** Pays the greater of your account value or your purchase payments, adjusted proportionately for any withdrawals.
- **Charge:** No additional charge.

Annual Step-Up (optional)

- **Age:** Available to purchasers ages 79 or younger at contract issue.
- **Benefit:** Pays the greater of the standard death benefit or the highest anniversary value through age 80, adjusted proportionately for any withdrawals.¹¹
- **Charge:** Additional charge is 0.25% of the average account value in the variable investment options, assessed daily at the stated annual rate.

FlexChoice Access Death Benefit⁶ (optional)

If FlexChoice Access is elected, the FlexChoice Access Death Benefit may also be elected and will be added to the contract in addition to the standard death benefit.

- **Age:** Available to purchasers ages 50-65 at contract issue.
- **Benefit:** Guarantees a death benefit equal to the Death Benefit Base. Increased by the Rollup Rate and any Automatic Step-Ups or subsequent purchase payments. Reduced for all withdrawals (proportionally for excess withdrawals and any withdrawal prior to age 59½).
- **Charge:** Additional charge is 0.65% of the Death Benefit Base.⁸

Additional Death Benefit Features⁵

- **Earnings Preservation Benefit (EPB):**¹² Provides an additional death benefit equal to 40% of any earnings in the account for issue ages 69 and younger and 25% of any earnings for issue ages 70-79. Not available for purchase by owners ages 80 or older. Charge is 0.25% of the average account value in the variable investment options assessed daily at the stated annual rate. The EPB is not available in WA.
- **Spousal Continuation:** As the sole primary beneficiary, your spouse may choose to continue the contract should you pass away. Initial account value at continuation is equal to the greater of the death benefit or account value.
- **Controlled Payout Plan:** You decide how long your beneficiary(ies) will receive the death benefit upon your death. Available on non-qualified contracts only.

The EPB and death benefits are subject to ordinary income tax to the extent of gain.

Options for Investing¹³

Your variable annuity offers a diversified selection of investment options and gives you the flexibility to design your own investment strategy or use professionally managed asset allocation models.¹⁴

For more details and information about investment options and any allocation restrictions, see the prospectus and product brochures.

- **Fixed Account:** Not available in OR or WA.
 - **Portfolio Rebalancing:** Tax-free transfers between investment options on a monthly, quarterly, semi-annual, or annual basis.
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Payout Options

- Variable and fixed options available.
 - Choice of Single Life version or Joint Life version withdrawal options.
 - In the case of premature death, lifetime payments are guaranteed for a certain number of years for both Single Life and Joint Life versions.
 - Payments for a designated period.
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Fees and Charges

- No front-end sales charge.
- Annual \$50 Account Fee¹⁵ (waived if account value is \$75,000 or more).
- 1.30% total Mortality & Expense and Administration Charge (includes standard death benefit and 0.15% Administration Charge).
- Investment option expenses vary and are taken out of the investment option based on a percentage of the assets. Charges are assessed daily at an annual rate on the investment option's average net assets.
- Declining withdrawal charge on each purchase payment withdrawn in excess of the Free Withdrawal Amount and before completion of the first 8 contract years: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%. A separate withdrawal charge schedule applies to each purchase payment.
- \$25 fee for each transfer after the first 12 transfers per contract year may apply. Transfer Fee is currently waived. Brighthouse Financial® reserves the right to charge the fee in the future.

For optional benefit charges, see the "Optional Living Benefits" and "Death Benefits" sections.

Guarantees apply to certain insurance and annuity products, including optional benefits (not securities, variable, or investment advisory products), and are subject to product terms, exclusions, and limitations.

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.

¹ If you make no purchase payments for 2 years and your account value is less than \$2,000, we may terminate the contract. This is not applicable in NJ. For subsequent investments for IRAs, we will accept a different amount if required by federal tax law. We reserve the right to limit future purchase payments.

² The minimum subsequent purchase payment is \$500 unless you have elected an electronic funds transfer program approved by Brighthouse Financial, in which case the minimum subsequent purchase payment is \$100 per month.

³ This requirement may be changed by Brighthouse Financial.

⁴ May not make additional payments once the waiver is used. Other restrictions apply.

⁵ All product guarantees, including any optional benefits, are based on the claims-paying ability and financial strength of the issuing insurance company. Optional protection features may not be available in all states. Withdrawals under these protection features may be subject to withdrawal charges. All optional living and death benefits are available for an additional fee, and can only be elected at the time the contract is purchased.

⁶ In the prospectus, the FlexChoice Access living benefit rider is referred to as the Guaranteed Lifetime Withdrawal Benefit, and the FlexChoice Access Death Benefit is referred to as the GLWB Death Benefit. If you elected the FlexChoice Access living benefit rider with your variable annuity contract, you can take annual non-excess withdrawals after age 59½ and still maintain the Benefit Base at least equal to the initial purchase payment. If your account value is reduced to zero due to a non-excess withdrawal, you will receive lifetime income payments under the FlexChoice Access benefit. Depending on the variation chosen (FlexChoice Access Level or FlexChoice Access Expedite) and whether single lifetime or joint lifetime payments are selected, the annual amount of lifetime payments under the FlexChoice Access benefit may be lower than the annual withdrawal amounts received before the account value was reduced to zero. If you also elected the FlexChoice Access Death Benefit, taking non-excess withdrawals after age 59½ will reduce the Death Benefit Base on a dollar-for-dollar basis.

FlexChoice Access and the FlexChoice Access Death Benefit may be canceled on the 5th, 10th, or a later contract anniversary, and a Guaranteed Principal Adjustment to the account value may be available. Once canceled, they may not be re-elected. For FlexChoice Access and the FlexChoice Access Death Benefit, we may restrict subsequent purchase payments at any time if changes are made to the benefit terms or if the riders are no longer available to new customers. For contracts issued in OR, we may restrict subsequent purchase payments at any time; however, it may not occur until at least 90 days after contract issue. See prospectus for more details.

⁷ Excess withdrawals are withdrawals that exceed the Annual Benefit Payment in a contract year and can significantly impact your guarantees. See prospectus for details.

⁸ Deducted from account value and assessed on the contract anniversary. A pro rata portion of the FlexChoice Access or FlexChoice Access Death Benefit charge will be assessed upon a complete withdrawal from your contract that is either an excess withdrawal or a withdrawal before age 59½, annuitization of the contract, change of owner or joint owner (or the annuitant, if a non-natural person owns the contract), termination of the contract other than by death, or assignment of the contract if on a date other than your contract anniversary. If your Benefit Base or FlexChoice Access Death Benefit Base is increased due to an Automatic Step-Up, we may reset the rider charge applicable beginning after the contract anniversary on which the Automatic Step-Up occurs to a rate that does not exceed the lower of: 1) the Maximum Automatic Step-Up Charge of 2.00% for FlexChoice Access; 1.35% for FlexChoice Access Death Benefit; or 2) the current rate that we would charge for the same rider with the same benefits, if available for new contract purchases at the time of the Automatic Step-Up.

⁹ LWG may be canceled on the 5th, 10th, 15th, or a later contract anniversary. Once canceled, 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.

¹⁰ Deducted from the account value and assessed on the contract anniversary. 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.

¹¹ The "highest anniversary value" means the highest account value achieved on any contract anniversary prior to the oldest contract owner reaching age 81, increased by subsequent purchase payments and reduced proportionately for any withdrawals.

¹² The portion of the death benefit representing earnings is the difference between the death benefit payable less total purchase payments that have not already been withdrawn, less any investment gain since the contract anniversary at which time the oldest contract owner has reached age 80. If there are no earnings, no additional benefit would be paid.

¹³ The variable annuity contract and the underlying investment portfolios are not designed for market-timing strategies. We may limit transfers in circumstances of market timing or other transfers we determine are or would be to the disadvantage of other contract owners. Rebalancing does not ensure a profit and does not protect against loss in declining markets. It involves reallocation of investment percentages regardless of fluctuation in price levels. You should consider your financial ability to continue purchasing through periods of low price levels.

¹⁴ The Brighthouse Prime Options asset allocation models do not ensure a profit and may not be appropriate for all investors, particularly those who are interested in directing their own investments. Inclusion of an investment option in an asset allocation model does not indicate that a particular investment option is superior to any investment option not included in an asset allocation model.

¹⁵ Assessed on the contract anniversary. A full Account Fee will be deducted upon complete withdrawal from your contract. A pro rata portion of the Account Fee will be deducted from the account value on the annuity date if this date is other than a contract anniversary.

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. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

This material must be preceded or accompanied by a prospectus for the Brighthouse Prime Options variable annuity issued by Brighthouse Life Insurance Company. The contract prospectus contains information about the contract's features, risks, charges, and expenses. Investors should consider the investment objectives, risks, charges, and expenses of the investment company carefully before investing. 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. Clients should read the prospectus, which is available from their financial professional, and consider its information carefully before investing. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

The Brighthouse Prime Options variable annuity is a long-term investment designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company 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 their 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, even when an optional protection benefit rider is elected. All contract and rider guarantees, including optional benefits and annuity payout rates, 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 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.

The Brighthouse Prime Options variable annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 8010 (11/00) ("Brighthouse Financial"). All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by state or firm.

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