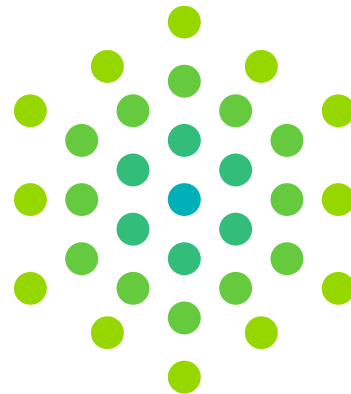


FlexChoice Access

Investment Lineup by
Asset Class or Category



Simplifying the FlexChoice Access Fund Choices

With FlexChoice Access, you now have the opportunity to design a portfolio to help meet clients' individual goals in retirement and beyond.

One way to help ensure that clients have enough money to last throughout retirement is to build a diversification strategy that has the potential to weather a variety of market ups and downs.

To help you navigate through the many options now available with FlexChoice Access, we have provided the following formats to help simplify the options available.

- Asset Class Style Box Format provides a conceptual map to start thinking about the wide range of Domestic Equity, International Equity, and Fixed Income funds available to build a portfolio designed specific to a clients' needs.
- Category Style Guides help deliver a turnkey solution to clients through professionally managed asset allocations and fund picking in each of the five risk profile types managed by Brighthouse Financial Asset Allocation Committee and outside consultants.

Simplifying the FlexChoice Access Fund Choices

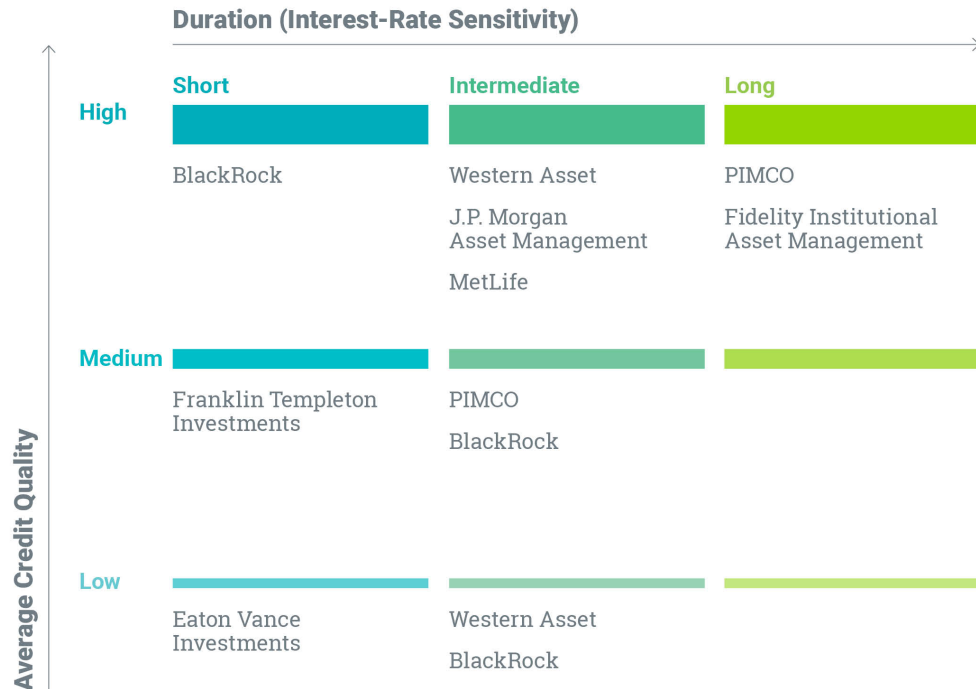
- Slide 4:** Fixed Income Coverage
- Slide 5:** Asset Allocation Portfolios:
Complete, Turnkey Portfolio Solutions
- Slide 6:** Risk Managed Portfolios – aligned to an approach
of risk mitigation or downside protection
- Slide 7:** A Wide Range of Passive Choices – help build
a portfolio strategy that helps clients minimize fees



With more choices now available with **FlexChoice Access**, now is a great opportunity to help your clients build a portfolio diversification strategy that can help turn a portion of their retirement savings into guaranteed income that can last a lifetime.



Fixed Income Coverage



Many options across both credit and quality spectrums

Passive options

Macro-driven options

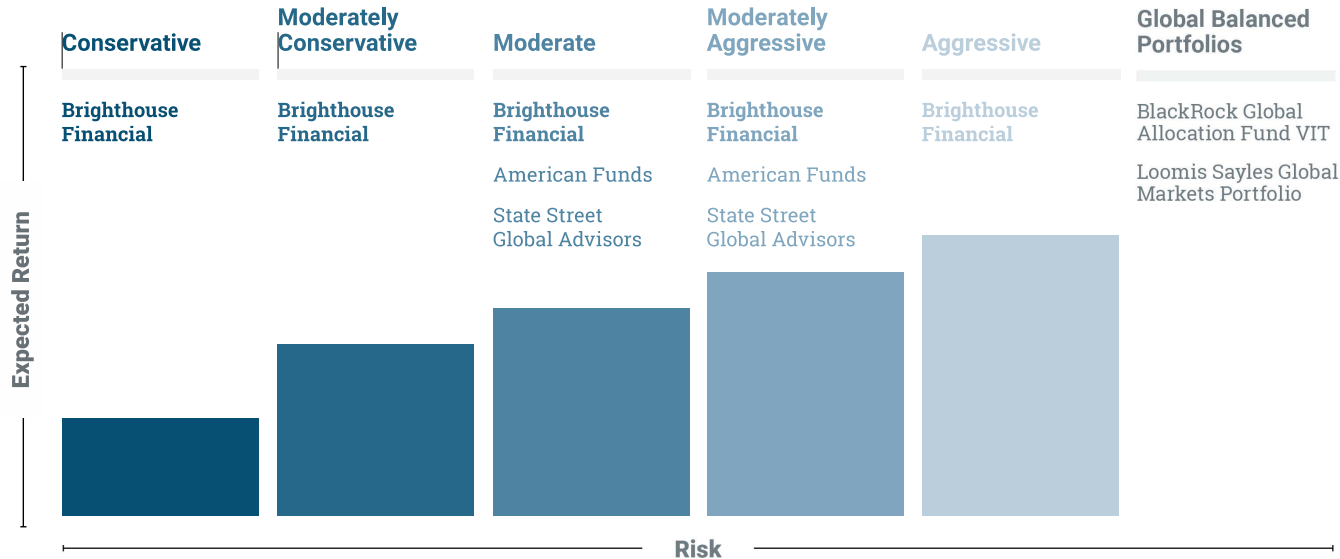
Bottom-up driven options

Options with focus on securitized bonds

Options with focus on corporate credit



Asset Allocation Portfolios: Complete, Turnkey Portfolio Solutions



Investment performance is not guaranteed. Investment in these portfolios is only available through contract purchase of a variable annuity.



Risk Managed Portfolios

Balanced Risk

Invesco
PanAgora
AQR

Managed Volatility

AllianceBernstein
BlackRock
Brighthouse
Financial/MetLife
Brighthouse
Financial/PIMCO
Schroders

Momentum

J.P. Morgan Asset
Management

Investment performance is not guaranteed.
Investment in these portfolios is only available through contract purchase of a variable annuity.



A Wide Range of Passive Choices*

Five passive choices afford coverage in the major asset classes;
appeals to clients focused on minimizing fees

U.S. Equity



Large Cap
S&P 500® Index



Mid Cap
S&P MidCap 400® Index



Small Cap
Russell 2000® Index

Developed International Equity

MSCI EAFE Index

Core Fixed Income

Barclays U.S. Aggregate Index

Investment performance is not guaranteed. Investment in these portfolios is only available through contract purchase of a variable annuity.

*MetLife Investment Advisors, LLC ("MLIA") is the separate investments group at MetLife that serves as the investment manager of these passive investment options.

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