

How FlexChoice Access Works

Meet Carl and Beth Taylor

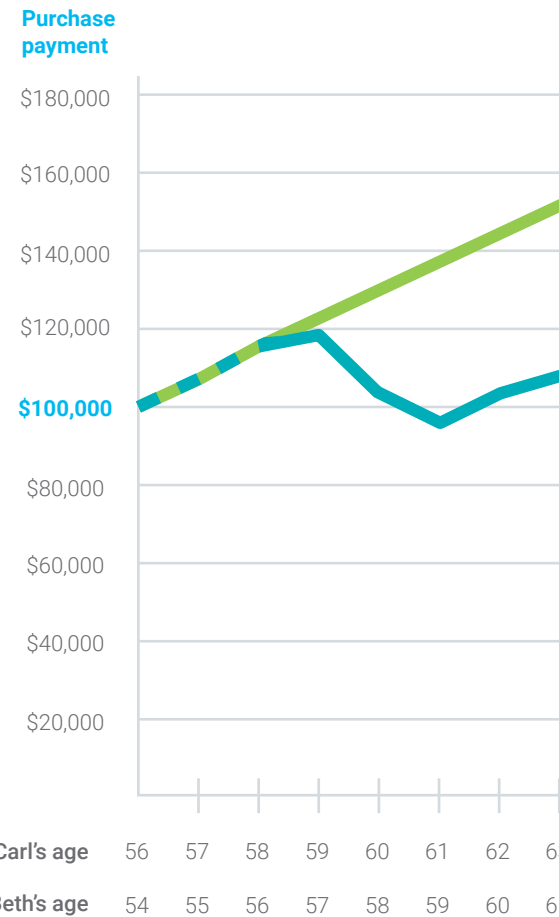
Carl and Beth are married, ages 56 and 54, respectively, and plan to retire in 10 years. They talk with their financial professional about designing a protected income strategy that can provide guaranteed lifetime income, the potential for market growth, and the flexibility to adapt should their needs change. They decide to invest \$100,000 in a Brighthouse Financial variable annuity and elect the optional FlexChoice Access living benefit rider.

Retirement Income Milestones

To see how a Brighthouse Financial variable annuity with the optional FlexChoice Access rider can help Carl and Beth in retirement, **complete this worksheet by referring to the illustration on the right.**

FlexChoice Access Level Example

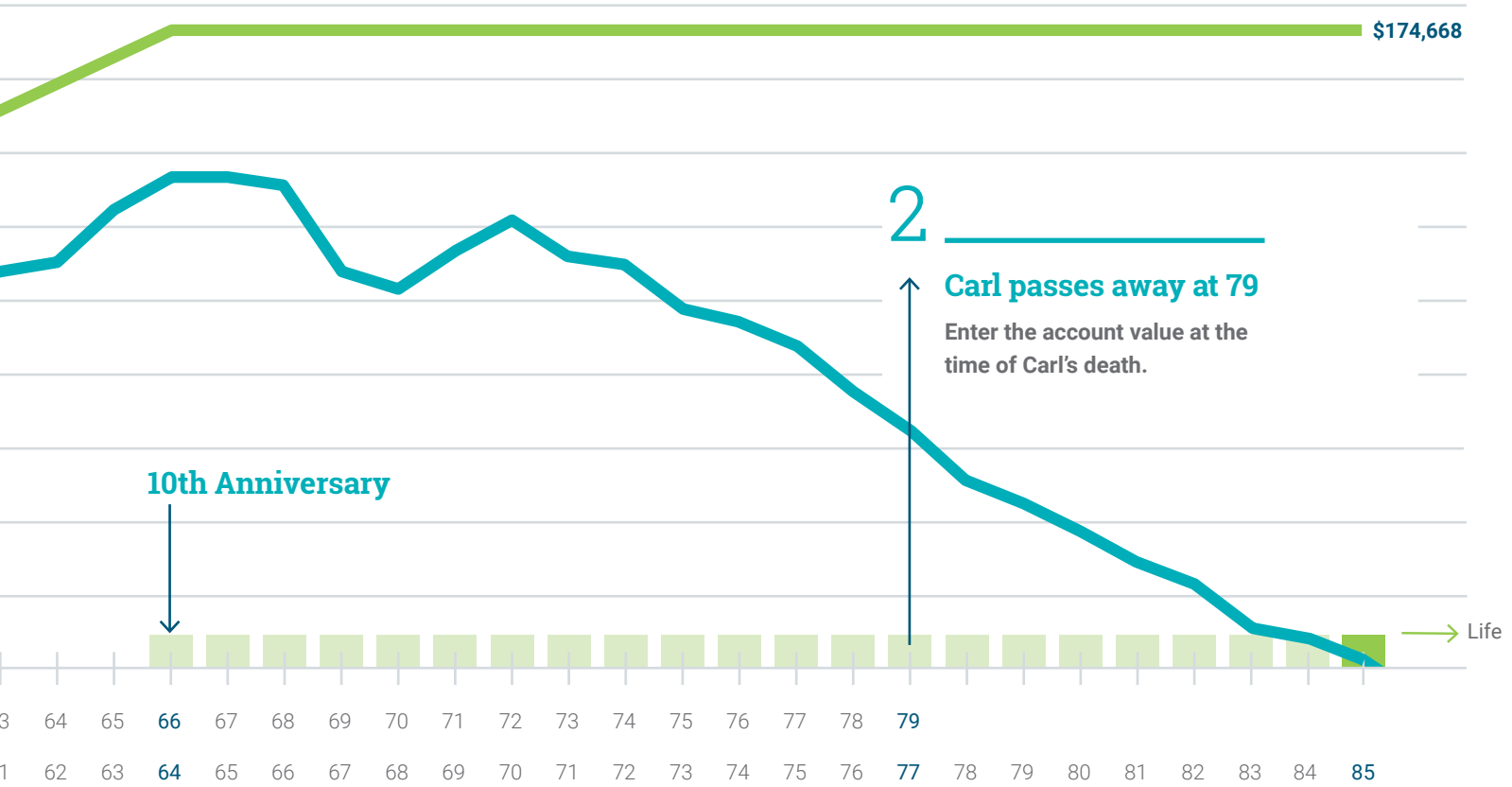
Hypothetical example for illustrative purposes only. It does not represent an actual investment.



Level option

- Account Value
- Withdrawals (5%)
- Lifetime Income Payments
- Benefit Base

Does not represent the past, present, or future performance of any investment. The Level or Expedite option must be chosen at contract issue.



10th Anniversary

2

Carl passes away at 79

Enter the account value at the time of Carl's death.

1

Carl and Beth begin withdrawals

Enter the initial withdrawal amount for Carl and Beth

With FlexChoice Access, income is based on the age of the **older owner**. Since Carl is over age 65, he and Beth (age 64) can begin withdrawing **5% of the Benefit Base annually**.

3

Beth continues withdrawing income

Enter Beth's withdrawal amount

Beth continues the variable annuity contract, FlexChoice Access rider and continues to take **5% of the Benefit Base annually**.

4

Lifetime income begins

Enter Beth's lifetime income amount

When Beth is age 85, her account value is reduced to zero. **She continues to receive 5% of the Benefit Base annually for life.**

Take a look at the numbers behind the Taylors' scenario.

Average variable rate of return is
7.29% gross / 5.10% net

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Cumulative Withdrawals
Issue	56	54	\$100,000	-	\$100,000	\$0	\$0
1	57	55	\$107,241	7.24%	\$107,241	\$0	\$0
2	58	56	\$118,222	10.24%	\$118,222	\$0	\$0
3	59	57	\$124,133	1.23%	\$119,672	\$0	\$0
4	60	58	\$130,340	-12.20%	\$105,073	\$0	\$0
5	61	59	\$136,857	-8.40%	\$96,245	\$0	\$0
6	62	60	\$143,700	7.53%	\$103,497	\$0	\$0
7	63	61	\$150,885	5.69%	\$109,388	\$0	\$0
8	64	62	\$158,429	3.23%	\$112,917	\$0	\$0
9	65	63	\$166,351	8.38%	\$122,384	\$0	\$0
10	66	64	\$174,668	10.92%	\$135,743	1 \$8,733	\$8,733
11	67	65	\$174,668	6.96%	\$135,849	\$8,733	\$17,466
12	68	66	\$174,668	4.85%	\$133,286	\$8,733	\$26,199
13	69	67	\$174,668	-7.19%	\$115,592	\$8,733	\$34,932
14	70	68	\$174,668	7.13%	\$114,475	\$8,733	\$43,665
15	71	69	\$174,668	12.21%	\$118,652	\$8,733	\$52,398
16	72	70	\$174,668	9.51%	\$120,374	\$8,733	\$61,131
17	73	71	\$174,668	4.60%	\$116,773	\$8,733	\$69,864
18	74	72	\$174,668	6.63%	\$115,206	\$8,733	\$78,597
19	75	73	\$174,668	-8.86%	\$97,041	\$8,733	\$87,330
20	76	74	\$174,668	6.66%	\$94,193	\$8,733	\$96,063
21	77	75	\$174,668	2.42%	\$87,529	\$8,733	\$104,796
22	78	76	\$174,668	-1.75%	\$77,417	\$8,733	\$113,529
23	79	77	\$174,668	-10.08%	2 \$61,763	3 \$8,733	\$122,262
24	-	78	\$174,668	2.26%	\$54,229	\$8,733	\$130,995
25	-	79	\$174,668	2.41%	\$46,593	\$8,733	\$139,728
26	-	80	\$174,668	2.18%	\$38,683	\$8,733	\$148,461
27	-	81	\$174,668	1.99%	\$30,545	\$8,733	\$157,194
28	-	82	\$174,668	4.15%	\$22,716	\$8,733	\$165,927
29	-	83	\$174,668	-8.26%	\$12,827	\$8,733	\$174,660
30	-	84	\$174,668	-69.06%	\$1,267	\$8,733	\$183,393
31	-	85	\$174,668	-	\$0	4 \$8,733	For life

* Reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Fee; and the Total Separate Account Annual Fee 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 the account.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as a percentage of the account value. The values are based on a Benefit Base, Annual Contract Fee of \$30 (waived if the account value is over \$50,000), and arithmetic average investment option expenses of 0.91%. Withdrawal charges 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, and limitations.

Here's what would happen in a steady or flat market.

Constant annual rate of return is
7.29% gross / 5.10% net

Zero annual rate of return is
0.00% gross / -2.04% net

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount
Issue	56	54	\$100,000	-	\$100,000	\$0	-	\$100,000	\$0
1	57	55	\$105,000	3.69%	\$103,685	\$0	-3.46%	\$96,544	\$0
2	58	56	\$110,250	3.67%	\$107,488	\$0	-3.58%	\$93,087	\$0
3	59	57	\$115,763	3.65%	\$111,410	\$0	-3.72%	\$89,626	\$0
4	60	58	\$121,551	3.63%	\$115,454	\$0	-3.87%	\$86,157	\$0
5	61	59	\$127,628	3.61%	\$119,622	\$0	-4.04%	\$82,678	\$0
6	62	60	\$134,010	3.59%	\$123,917	\$0	-4.23%	\$79,183	\$0
7	63	61	\$140,710	3.57%	\$128,341	\$0	-4.44%	\$75,669	\$0
8	64	62	\$147,746	3.55%	\$132,895	\$0	-4.67%	\$72,131	\$0
9	65	63	\$155,133	3.53%	\$137,582	\$0	-4.94%	\$68,566	\$0
10	66	64	\$162,889	3.50%	\$142,404	\$8,144	-5.25%	\$64,969	\$8,144
11	67	65	\$162,889	3.46%	\$138,911	\$8,144	-5.91%	\$53,467	\$8,144
12	68	66	\$162,889	3.42%	\$135,241	\$8,144	-6.96%	\$42,169	\$8,144
13	69	67	\$162,889	3.37%	\$131,383	\$8,144	-8.59%	\$31,102	\$8,144
14	70	68	\$162,889	3.32%	\$127,328	\$8,144	-11.75%	\$20,261	\$8,144
15	71	69	\$162,889	3.26%	\$123,066	\$8,144	-20.44%	\$9,640	\$8,144
16	72	70	\$162,889	3.19%	\$118,587	\$8,144	-	\$0	\$8,144
17	73	71	\$162,889	3.11%	\$113,879	\$8,144	-	-	-
18	74	72	\$162,889	3.02%	\$108,931	\$8,144	-	-	-
19	75	73	\$162,889	2.92%	\$103,730	\$8,144	-	-	-
20	76	74	\$162,889	2.80%	\$98,264	\$8,144	-	-	-
21	77	75	\$162,889	2.66%	\$92,519	\$8,144	-	-	-
22	78	76	\$162,889	2.50%	\$86,481	\$8,144	-	-	-
23	79	77	\$162,889	2.30%	\$80,135	\$8,144	-	-	-
24	-	78	\$162,889	2.05%	\$73,465	\$8,144	-	-	-
25	-	79	\$162,889	1.74%	\$66,455	\$8,144	-	-	-
26	-	80	\$162,889	1.33%	\$59,087	\$8,144	-	-	-
27	-	81	\$162,889	0.79%	\$51,343	\$8,144	-	-	-
28	-	82	\$162,889	-0.06%	\$43,174	\$8,144	-	-	-
29	-	83	\$162,889	-1.26%	\$34,588	\$8,144	-	-	-
30	-	84	\$162,889	-3.33%	\$25,564	\$8,144	-	-	-
31	-	85	\$162,889	-7.69%	\$16,079	\$8,144	-	-	-
32	-	86	\$162,889	-22.99%	\$6,111	\$8,144	-	-	-
33	-	87	\$162,889	-	\$0	\$8,144	-	-	-

*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 from this contract, but does not reflect applicable withdrawal charges.

†The following follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.15%, FlexChoice Access rider charge of 1.35% of the Benefit Base. Withdrawal charges range from 7% to 0% and would apply if withdrawals exceed the contract's annual free withdrawal amount. The effects of income taxes have not been included. Withdrawal charges, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.



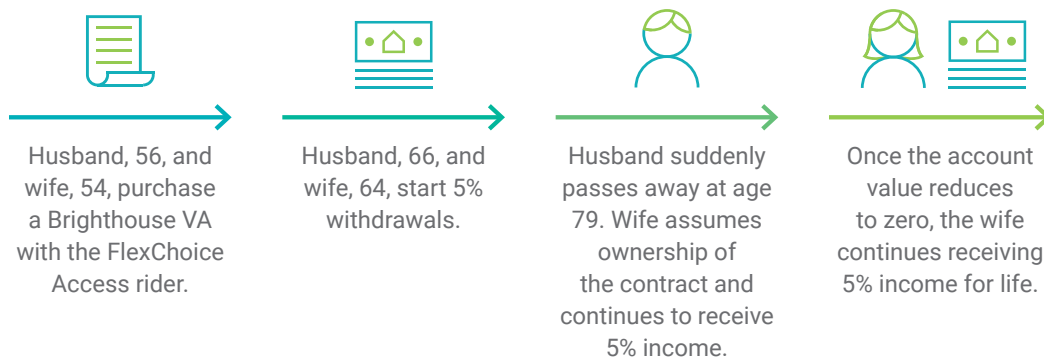
Open For
a Closer
Look at
FlexChoice
Access.

If something unexpected happens, it's important to know that your spouse can continue to receive the income they need in retirement.

With FlexChoice Access, the surviving spouse continues to receive the same income payments they've come to rely on with no interruption even if the account value reduces to zero. See the example below.

FlexChoice Access Level

Hypothetical example for illustrative purposes only.



To see all of the withdrawal rates FlexChoice Access offers, see page 12.



Three Additional Ways FlexChoice Access Provides Flexibility to Married Clients:

- 01 There's no need to choose single or joint lifetime income options at issue.⁷
- 02 The initial withdrawal rate is the same for married and single clients.⁸
- 03 There's no additional charge to cover the spouse.

⁷ 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 withdrawals 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.

⁸ The Joint Lifetime Guarantee Rate is only available for spouses. The spouse cannot be more than 10 years younger than the older owner as determined by the birthdays of the two individuals. If a contract is jointly owned, the Joint Lifetime Guarantee Rate is only available for the spouse of the older owner.

Choose Between Two Withdrawal Options

Select the withdrawal option that fits your needs. The amount available for withdrawal is based on the age of the owner, or older owner if jointly owned, at the time of the first withdrawal after age 59½.

Level

FlexChoice Access Level provides a level amount of payments for your lifetime — guaranteed. Even if the account value reduces to zero, you'll still receive the same amount of income for life if single lifetime income is elected.⁹ See the prospectus for complete details.

Age at 1st Withdrawal	Withdrawal Rate	AFTER ACCOUNT VALUE REDUCES TO ZERO	
		Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.00%	4.00%	3.00%
65 to less than 75	5.00%	5.00%	4.00%
75 to less than 80	5.25%	5.25%	4.25%
80+	5.75%	5.75%	4.75%

All rates are a percentage of the Benefit Base.

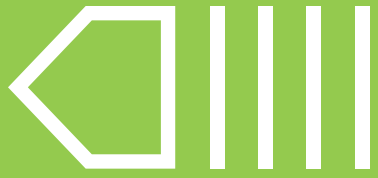
Expedite

FlexChoice Access Expedite provides higher withdrawals early in retirement through a higher withdrawal rate. Your lifetime guarantee rate will be lower than your withdrawal rate if your account value is reduced to zero. See the prospectus for complete details.

Age at 1st Withdrawal	Withdrawal Rate	Age When Account Value is Reduced to Zero	AFTER ACCOUNT VALUE REDUCES TO ZERO	
			Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	5.00%	79 or younger	3.00%	2.00%
		80 or older	3.25%	2.25%
65 to less than 75	6.00%	79 or younger	4.00%	3.00%
		80 or older	4.25%	3.25%
75 to less than 80	6.00%	79 or younger	4.00%	3.00%
		80 or older	4.25%	3.25%
80+	6.75%	79 or younger	N/A	N/A
		80 or older	5.00%	4.00%

All rates are a percentage of the Benefit Base.

⁹ If FlexChoice Access Level is elected, and the account value is reduced to zero because of market performance or an allowable withdrawal, the rate used to calculate your Annual Benefit Payment will be the same immediately before and after the account value is reduced to zero.



Ready to
See How
It Works?