



For Married Couples

A combined approach for
reliable retirement income

ANNUITIES | VARIABLE AND INCOME

FlexChoice Access
Brighthouse Guaranteed Income BuilderSM



Brighthouse
FINANCIAL
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A Split Annuity Strategy featuring:



FlexChoice Access

A Brighthouse Financial Variable Annuity with the optional FlexChoice Access Rider

Offer married clients lifetime income with fewer compromises.

Variable annuities with guaranteed lifetime withdrawal benefits (GLWBs) have become an important part of many clients' retirement strategies. While these popular retirement products can help secure guaranteed lifetime income regardless of market conditions, clients may have to trade off the flexibility they need in order to generate the retirement income they want. This is especially true for married clients, who often must make difficult decisions today that may limit their ability to adapt to changing needs. A Brighthouse Financial¹ variable annuity with the optional FlexChoice Access living benefit rider² can provide your clients with guaranteed lifetime income and market upside potential, while offering real-life flexibility for the ways life unfolds.³



Brighthouse Guaranteed Income BuilderSM

Deferred Income Annuity

A simple way to add certainty to retirement.

As clients move into and through their retirement years, they'll want to make sure their income needs are covered. After all, people are living longer, more productive lives — with many spending up to 20 or 30 years in retirement. A deferred income annuity, like the Brighthouse Guaranteed Income Builder, may be a good way for clients to get future, guaranteed, lifetime income that can be used to supplement their other retirement income sources. It provides a pension-like stream of income payments, and it can be funded all at once or gradually over time.

¹ Brighthouse Financial is the brand name for Brighthouse Life Insurance Company, singly referred to as "Brighthouse Financial."

² FlexChoice Access is available for an additional annual fee of 1.35% (can increase up to 2.00% upon Step-Up) of the Benefit Base. In the prospectus and contract, FlexChoice Access is referred to as the Guaranteed Lifetime Withdrawal Benefit.

³ 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 your clients would receive under the rider if their account value reduces to zero.



What is a variable annuity?

A variable annuity (VA) is a financial tool that turns a portion of your savings into a reliable income source for retirement. It's one of the only types of financial tools that guarantees income for life, no matter how long you live. The money is invested in investment options that have the potential for tax-deferred growth* (meaning you don't pay taxes on earnings until they're withdrawn). That's where the "variable" part comes in: the account value can vary depending on how those investment options perform.

And what's a rider?

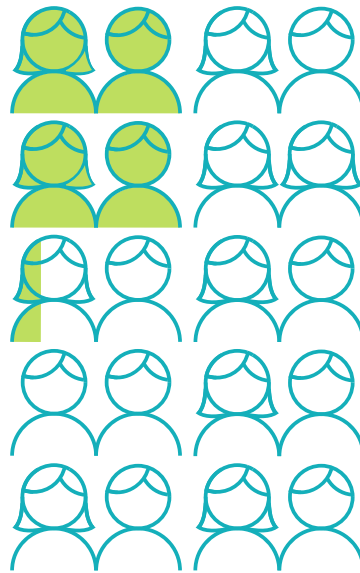
Riders are optional add-ons that can be purchased with a VA that provide extra benefits. Living benefit riders commonly help during retirement with things like providing income and ensuring it lasts for life. FlexChoice Access is a living benefit rider available on Brighthouse Financial variable annuities.

* If you're buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

 Did you know?

Only
21%

of couples
have developed a
detailed retirement
income plan to help
ensure they don't
outlive their savings.



Source: 2015 Fidelity Investments Couples Retirement Study.

People are living longer.

Among married couples, both age 65:

50%

There's a 50% chance of one
spouse living to age 92.



25%

There's a 25% chance of one
spouse living to age 97.



Source: Annuity 2000 Mortality Table; Society of Actuaries.

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Meet Fred and Gina

Fred, age 55, and Gina, age 51, are still in their prime working years, but they're already planning for the income they'll need to live comfortably in retirement.

While they've focused on growing their assets over the course of their careers, they'll have to convert a portion of their savings and investment portfolio into future retirement income. They're seeking reliable lifetime income that can last throughout retirement to help cover everyday and discretionary expenses.



Fred and Gina's Savings and Investments

Creating the income plan

Savings and Investment Portfolio = \$650,000 → 401(k)s • IRAs • Brokerage Account

Using \$250,000 from their Savings and Investment portfolio, Fred and Gina have the following goals for retirement:

- Secure \$50,000 in annual income
- Retire in 10 years at ages 65 and 61, respectively
- Strive for a 6% income payout rate or better throughout retirement to cover all expenses:
 - Pay for everyday expenses using Fred's pension and their other income sources (Social Security, CDs, other investments)
 - Cover discretionary expenses and any income shortfalls by converting some of their retirement assets into guaranteed lifetime income
 - Recognize that their need for \$50,000 in annual retirement income will decrease to \$37,500 if one of them should pass away
- Secure pension-like income for Gina since she has no defined benefit plan
 - Hedge against a 50% reduction in Fred's pension if he dies before Gina
- Set aside their other assets (non-retirement income sources) to pass on to their children



Fred and Gina's Retirement Income Solutions

Annual income target: \$50,000

Fred's Pension = \$18,000

Other Income Sources = \$13,000

Social Security, CDs, Other Investments

Shortfall = \$19,000

Annual income amounts are not indicative of any investment or account value.

Splitting it up

FlexChoice Access

- A Brighthouse Financial variable annuity with the optional FlexChoice Access rider
- \$200,000 variable annuity purchase payment with FlexChoice Access Expedite
- Deferral period: 10 years

Results

- \$20,896 in annual income for Fred beginning on the 10th contract anniversary
- Adjusted to \$14,802 when the contract's Account Value reduces to zero (see page 08 for details)
- Total withdrawals before Account Value reduces to zero = \$334,336. If Gina lives to age 85, both she and Fred will receive lifetime payments under the FlexChoice Access rider totaling \$423,148

Annual charge

- 1.35% of the Benefit Base; can increase up to 2.00% upon Step-Up

Brighthouse Guaranteed Income Builder (GIB)

- Deferred income annuity
- \$50,000 purchase payment
- Lifetime Income with Cash Refund
- Deferral at issue: 25 years

Features

- No market risk
- Guaranteed lifetime income
- Supplement other retirement income sources

Results

- \$7,270 in annual income for Gina for life
- If Gina lives to age 85, she will receive income payments totaling \$101,780

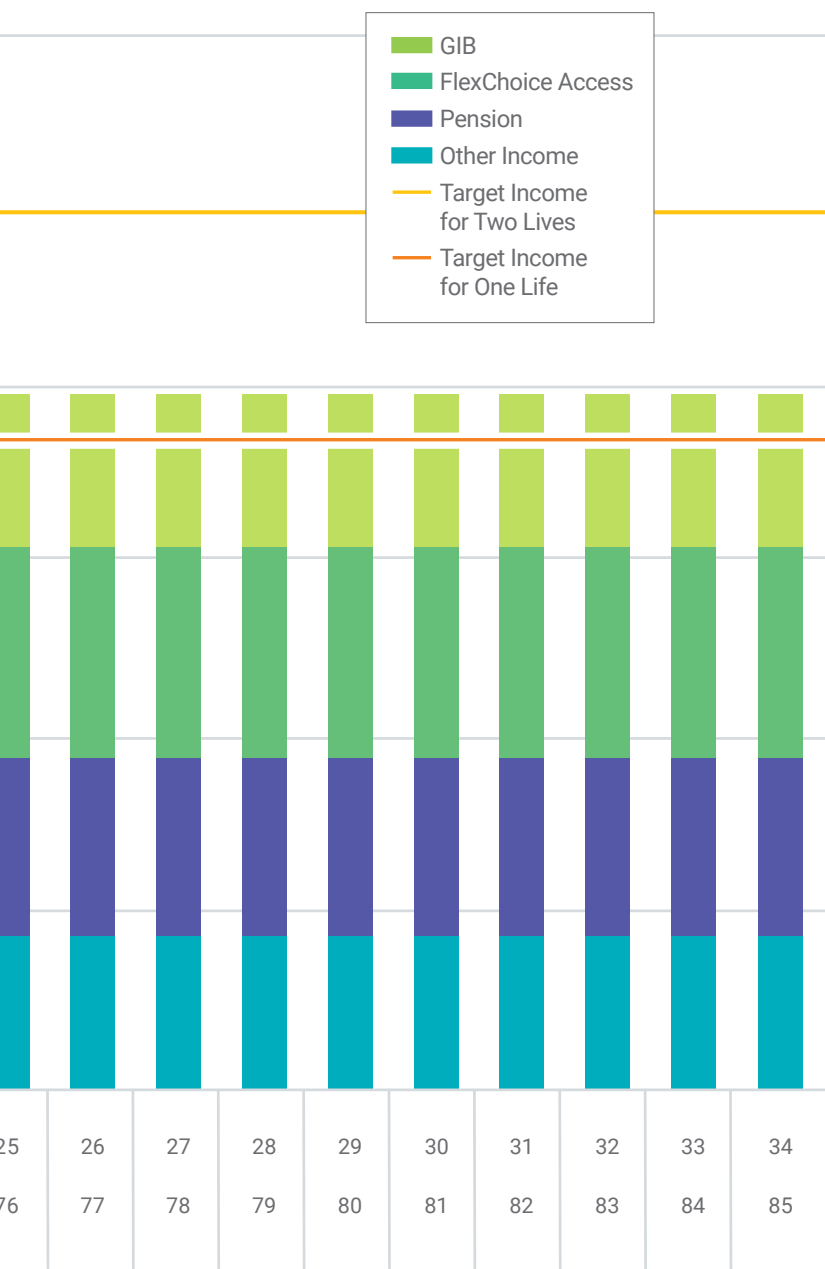
No contract fees

Fred and Gina's Split Annuity Strategy based on a \$250,000 purchase payment
(see page 12 for details)



Hypothetical example for illustrative purposes only. It does not represent the past, present, or future performance of any investment. The FlexChoice Account includes the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 0.91%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Limit, may exceed the contract's annual free withdrawal amount. Please refer to the prospectuses for the product and underlying investment portfolios for full details of the investment. Guaranteed Income Builder income payments are based on the annuity purchase rates available on the day a purchase payment is made into the Guaranteed Income Builder. The example is based on the annuity purchase rates available on the day a purchase payment is made into the Guaranteed Income Builder. Cash Refund for a female and the annuity purchase rate in effect on 02/26/18 and are not to be construed as a guarantee or estimate of amounts to be paid in the future.

*Charges and expenses that would be associated with an actual investment and the impact of taxes are not reflected.



1 On the 10th contract anniversary, Fred receives annual FlexChoice Access Expedite withdrawals at 6% or \$20,896.

2 Fred passes away at age 76. His pension reduces by 50% and the adjusted Social Security benefit reduces the Other Income amount.

3 Gina moves up her start date to age 72 as a result of Fred's death and receives annual income from Guaranteed Income Builder of \$7,270 (14.5% of her initial purchase payment).

More Guaranteed Income

Guaranteed Income Builder annual income helps Gina replace 54.22% of the income lost as a result of Fred's death.

4 Market performance and withdrawals combine to reduce the FlexChoice Access Account Value to zero. Gina receives adjusted lifetime payments of \$14,802 thereafter.

Total cumulative withdrawals/guaranteed lifetime income = \$554,547*

Excess Level or Expedite option must be chosen at contract issue. The values provided in this hypothetical illustration are based on annual withdrawals of 1.30%, FlexChoice Access rider charge of 1.35% of the Benefit Base, Annual Contract Fee of \$30 (waived if the account value is over \$50,000), and Withdrawal Charge Schedules, are available. Withdrawal Charges range from 7% to 0% (depending on the product chosen) and would apply if withdrawals on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios. Future and Income Builder. For this example, Guaranteed Income Builder income payments were based on a single purchase payment, Lifetime Income with the future.

Lifetime Income With Fewer Compromises

Discover the Split Annuity
Strategy in action.

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Taking withdrawals

Fred and Gina will receive 6% when Fred reaches age 65

Fred selects FlexChoice Access Expedite, as he and Gina would like to have higher income earlier in retirement.

FlexChoice Access Expedite offers them access to withdrawals through a higher Withdrawal Rate (with a reduced Lifetime Guarantee Rate if the Account Value reduces to zero and lifetime payments are set to begin).

FlexChoice Access Expedite

Before the account value declines to \$0

Age at 1st Withdrawal	Withdrawal Rate (% of Benefit Base)
59½ to less than 65	5.00%
65 to less than 75	6.00%
75 to less than 80	6.00%
80+	6.75%

After the account value declines to \$0

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	3.00%	2.00%
	80 or older	3.25%	2.25%
65 to less than 75	79 or younger	4.00%	3.00%
	80 or older	4.25%	3.25%
75 to less than 80	79 or younger	4.00%	3.00%
	80 or older	4.25%	3.25%
80+	79 or younger	n/a	n/a
	80 or older	5.00%	4.00%

Additional flexibility for spouses

If something unexpected happens, Fred knows that Gina can continue to receive the income she needs in retirement. FlexChoice Access provides Spousal Continuation and the ability to continue withdrawing income at the established Withdrawal Rate. This means that if Fred passes away after withdrawals have begun, but before the Account Value reduces to zero, Gina can:⁵

- Assume ownership of the variable annuity contract
- Continue to withdraw income at the established withdrawal rate until the Account Value reduces to zero
- Receive lifetime income if the Account Value reduces to zero due to a non-excess withdrawal, fund performance, or the Rider Charge

⁵ The spouse must be the sole primary beneficiary and cannot be more than 10 years younger as determined by the birthdays of the two individuals.



Paying it forward

Gina seeks flexibility in her income start date

Brighthouse Guaranteed Income Builder's Change of Income Start Date⁶ feature helps Gina prepare for changing needs. It offers her the ability to move her income start date twice — by a maximum of five years in either direction of her original income start date at age 75. If she chooses to wait a little longer, Gina can receive more income per year, and if she decides to begin income payments earlier, she'll get less. Gina purchased the Guaranteed Income Builder with \$50,000 at age 51 and decided to take income starting at age 75. She can move her income start date between ages 70 and 80. Here's how her payments would be affected by a move in her start date. Ultimately, she moved her income start date to age 72 following Fred's death.

Brighthouse Guaranteed Income Builder

Age	Single Lifetime Guarantee Monthly Payment	Single Lifetime Guarantee Annual Payment
70	\$500.60	\$6,007.20
71	\$550.71	\$6,608.52
72	\$605.84	\$7,270.08
73	\$666.50	\$7,998.00
74	\$733.22	\$8,798.64
75	\$806.62	\$9,679.44
76	\$862.81	\$10,353.72
77	\$922.91	\$11,074.92
78	\$987.20	\$11,846.40
79	\$1,055.96	\$12,671.52
80	\$1,129.52	\$13,554.24

Hypothetical example for illustrative purposes only. Future Guaranteed Income Builder income payments are based on the annuity purchase rates available on the day your clients make a purchase payment into the Guaranteed Income Builder. For this example, Guaranteed Income Builder income payments were based on a single purchase payment, Lifetime Income with Cash Refund for a female and the annuity purchase rate in effect on 02/26/18 and are not to be construed as a guarantee or estimate of amounts to be paid in the future.

⁶ This feature is only available with income options that include either a cash refund or a guarantee period.

Here are the numbers behind Fred and Gina's Split Annuity Strategy.

Contract Anniversary	Fred's Age	Gina's Age	Other Income Sources	Pension
Issue	55	51	\$0	\$0
1	56	52	\$0	\$0
2	57	53	\$0	\$0
3	58	54	\$0	\$0
4	59	55	\$0	\$0
5	60	56	\$0	\$0
6	61	57	\$0	\$0
7	62	58	\$0	\$0
8	63	59	\$0	\$0
9	64	60	\$0	\$0
10	65	61	\$13,000	\$18,000
11	66	62	\$13,000	\$18,000
12	67	63	\$13,000	\$18,000
13	68	64	\$13,000	\$18,000
14	69	65	\$13,000	\$18,000
15	70	66	\$13,000	\$18,000
16	71	67	\$13,000	\$18,000
17	72	68	\$13,000	\$18,000
18	73	69	\$13,000	\$18,000
19	74	70	\$13,000	\$18,000
20	75	71	\$13,000	\$18,000
21	76	72	\$8,593	\$9,000
22	-	73	\$8,593	\$9,000
23	-	74	\$8,593	\$9,000
24	-	75	\$8,593	\$9,000
25	-	76	\$8,593	\$9,000
26	-	77	\$8,593	\$9,000
27	-	78	\$8,593	\$9,000
28	-	79	\$8,593	\$9,000
29	-	80	\$8,593	\$9,000
30	-	81	\$8,593	\$9,000
31	-	82	\$8,593	\$9,000
32	-	83	\$8,593	\$9,000
33	-	84	\$8,593	\$9,000
34	-	85	\$8,593	\$9,000

	FlexChoice Access Account Value	FlexChoice Access Benefit Base	FlexChoice Access Withdrawals	GIB	Total Income	Target Income (2 lives)	Target Income (1 life)
	\$200,000	\$200,000	\$0	\$0	\$0	-	-
	\$214,157	\$214,157	\$0	\$0	\$0	-	-
	\$235,727	\$235,727	\$0	\$0	\$0	-	-
	\$238,255	\$247,514	\$0	\$0	\$0	-	-
	\$208,866	\$259,889	\$0	\$0	\$0	-	-
	\$191,014	\$272,884	\$0	\$0	\$0	-	-
	\$205,076	\$286,528	\$0	\$0	\$0	-	-
	\$216,391	\$300,854	\$0	\$0	\$0	-	-
	\$222,997	\$315,897	\$0	\$0	\$0	-	-
	\$241,283	\$331,692	\$0	\$0	\$0	-	-
	\$267,159	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$263,710	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$254,650	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$215,812	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$208,982	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$211,618	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$209,054	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$196,414	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$186,844	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$149,347	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$136,422	\$348,276	\$20,897	\$0	\$51,797	\$50,000	\$37,500
	\$117,112	\$348,276	\$20,897	\$7,270	\$45,660	\$50,000	\$37,500
	\$92,668	\$348,276	\$20,897	\$7,270	\$45,660	\$50,000	\$37,500
	\$61,560	\$348,276	\$20,897	\$7,270	\$45,660	\$50,000	\$37,500
	\$39,230	\$348,276	\$20,897	\$7,270	\$45,660	\$50,000	\$37,500
	\$15,703	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500
	\$0	\$348,276	\$13,931	\$7,270	\$38,794	\$50,000	\$37,500

Income details

Brighthouse Guaranteed Income Builder

Guaranteed Income Builder income payments are based on a single purchase payment, Lifetime Income with Cash Refund for a female and the annuity purchase rate in effect on 02/26/18, and are not to be construed as a guarantee or estimate of amounts to be paid in the future. There is no account value or lump sum available with the Guaranteed Income Builder once income payments begin.

FlexChoice Access

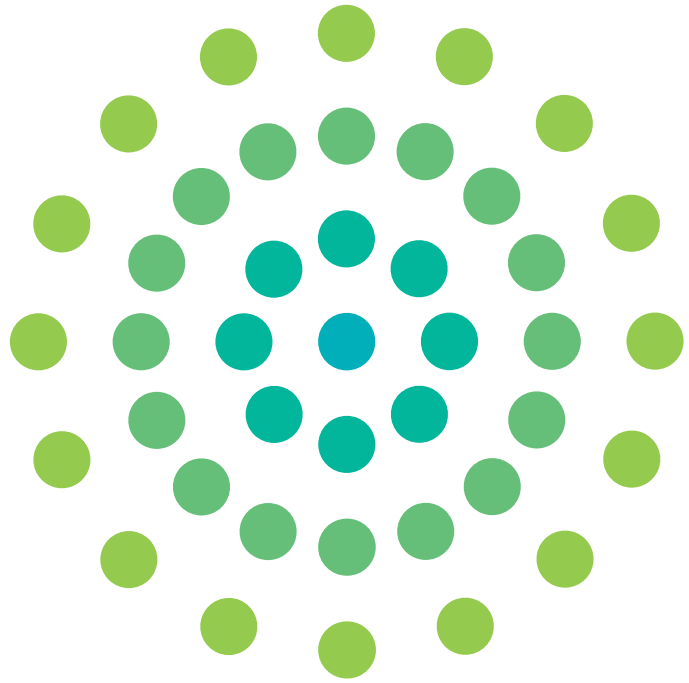
FlexChoice Access values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.30%, FlexChoice Access rider charge of 1.35% of the 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%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 7% to 0% (depending on the product chosen) and would apply if withdrawals exceed the contract's annual free withdrawal amount. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

Pension

Pension payments are hypothetical and do not represent any actual defined benefit plan or investment. Charges and expenses that would be associated with an actual investment and the impact of taxes are not reflected.

Other Income Sources

Other income withdrawals reflect a hypothetical investment portfolio and Social Security income and represent typical withdrawal rates that potentially last throughout retirement. At Fred's death at age 76, it is assumed Fred's Social Security income will no longer be received and there will be a reduction in his pension amount. These hypothetical examples do not represent an investment in any specific product and should not be deemed a representation of past or future performance or a guarantee of any kind. Charges and expenses that would be associated with an actual investment and the impact of taxes are not reflected.



Help address client reliability of income needs

Contact your Brighthouse Financial
Regional Sales Vice President to
design a Split Annuity Strategy
incorporating Brighthouse Financial
annuities and living benefits today.

Annuities are long-term investments designed for retirement purposes. Investment performance is not guaranteed.

Prospectuses for variable annuities issued by Brighthouse Life Insurance Company, and for the investment portfolios offered thereunder, are available from Brighthouse Financial. The contract prospectus contains information about the contract's features, risks, charges and expenses. 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 prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments 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.

Annuities are an insurance product and not insured by the FDIC, the NCUSIF or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract and rider guarantees, including optional benefits and any fixed account crediting rates or annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company.

Withdrawals of taxable amounts are subject to ordinary income tax, and if 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% Unearned Income Medicare Contribution Tax on Net Investment Income if your client's 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 and does not purport to be complete or cover every situation. Brighthouse Financial, its agents and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

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