Personalized Investment Strategy

At Brighthouse Financial, we believe annuities play an essential role in building a holistic financial plan. One way to help ensure you have enough money to last throughout your retirement is to invest in a portfolio that has the potential to weather a variety of market conditions. FlexChoice Access offers the opportunity to design an investment strategy that works for you – select from the available asset allocations and risk-managed multi-asset portfolios, or choose to build a more customized portfolio from the individual investment options available.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union • May Lose Value
This brochure is part of a Brighthouse Financial variable annuity kit. It is not intended to be a stand-alone marketing brochure.

This material must be preceded or accompanied by a prospectus for the variable annuity issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY. Prospectuses for the investment options and, where applicable, annuity contracts for the variable annuity product are available from your financial professional. The prospectus contains a detailed description of the features and risks of the variable annuity, along with a more complete description of the investment options. A prospectus is available upon request from your financial professional or from Brighthouse Life Insurance Company or Brighthouse Life Insurance Company of NY.

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When filling out this worksheet, you must allocate 100% of your Purchase Payment to Option A OR 100% to Option B.
Option A

Designed to furnish a professionally managed asset allocation that provides automatic diversification.

Asset Allocation Portfolios
- American Funds® Balanced Allocation Portfolio
- American Funds® Moderate Allocation Portfolio
- BlackRock Global Allocation V.I. Fund
- Brighthouse Asset Allocation 30 Portfolio
- Brighthouse Asset Allocation 40 Portfolio
- Brighthouse Asset Allocation 60 Portfolio
- SSAGA Growth and Income ETF Portfolio

Additional Investment Options
- All Global Dynamic Allocation Portfolios™
- AQR Global Risk Balanced Portfolio
- BlackRock Global Tactical Strategies Portfolio
- Invesco Balanced Risk Allocation Portfolio
- Morgan Global Active Allocation Portfolio
- LoA Sayle Global Allocation Portfolio
- Metlife Multi-Index Targeted Risk Portfolio
- Poughkeepsie Global Diversified Risk Portfolio
- Schroders Global Multi-Asset Portfolio

Option B

Designed to provide the flexibility to choose investment options aligned to individual goals.

The totals of Platform 1 and Platform 2 must equal 100%.

Platform 1

Equity Funds, Asset Allocation Portfolios, and Risk Managed Global Multi-Asset Portfolios
- All Global Dynamic Allocation Portfolios™
- American Funds® Balanced Allocation Portfolio
- American Funds® Moderate Allocation Portfolio
- American Funds® Growth Portfolio
- American Funds® Balanced Allocation Portfolio
- AQR Global Risk Balanced Portfolio
- BlackRock Global Allocation V.I. Fund
- BlackRock Global Tactical Strategies Portfolio
- Invesco Balanced Risk Allocation Portfolio
- Morgan Global Active Allocation Portfolio
- LoA Sayle Global Allocation Portfolio
- Metlife Multi-Index Targeted Risk Portfolio
- Poughkeepsie Global Diversified Risk Portfolio
- Schroders Global Multi-Asset Portfolio

Platform 2

Bond/Fixed Income Funds
- All International Bond Portfolio
- BlackRock Global High Yield Portfolio
- SSAGA Emerging Markets Bond Portfolio
- Brighthouse Eaton Vance Floating Rate Portfolio
- Brighthouse Fidelity Low Duration Total Return Bond Portfolio
- JPMorgan Core Bond Portfolio
- M&G Aggregate Bond Index Portfolio
- PMCO Inflation Protected Bond Portfolio
- PMCO Total Return Portfolio
- Western Asset Management Government Income Portfolio
- Western Asset Management Strategic Bond Index Portfolio
- Western Asset Management U.S. Government Bond Portfolio

Platform 3 Total (must be at least 30%)

Total (must be 100%)

When filling out this worksheet, you must allocate 100% of your Purchase Payment to Option A OR 100% to Option B.

Risk Managed Global Multi-Asset Portfolio
- SSAGA Growth and Income ETF Portfolio
- SSAGA Emerging Markets Enhanced Index Portfolio
- SSAGA Growth and Income ETF Portfolio
- SSAGA Global Multi-Asset Portfolio
- Western Asset Management Government Income Portfolio
- Western Asset Management Strategic Bond Index Portfolio
- Western Asset Management U.S. Government Bond Portfolio
Option A
Designed to furnish a professionally managed asset allocation that provides automatic diversification.

Asset Allocation Portfolios
- American Funds® Balanced Allocation Portfolio
- American Funds® Moderate Allocation Portfolio
- Brighthouse Asset Allocation 20 Portfolio
- Brighthouse Asset Allocation 60 Portfolio
- Brighthouse Asset Allocation 40 Portfolio
- Brighthouse Asset Allocation 80 Portfolio
- SSAGA Growth and Income ETF Portfolios

Additional Investment Options
- All Global Dynamic Allocation Portfolios
- AQR Global Risk Balanced Portfolio
- BlackRock Global Tactical Strategies Portfolios
- Invesco Balanced Risk Allocation Portfolio
- JPMorgan Global Active Allocation Portfolio
- Loewn Sayle Global Allocation Portfolio
- Merrill Multi-Market Targeted Risk Portfolios
- Pensions Global Defined Risk Portfolios
- Schroders Global Multi-Asset Portfolios

The totals of Platform 1 and Platform 2 must equal 100%.
Platform 1 Total (cannot exceed 70%)

Platform 2
- BlackRock Global Tactical Strategies
- BlackRock Global Allocation V.I. Fund
- Baillie Gifford International Stock Portfolio
- BlackRock Capital Appreciation Portfolio
- Baillie Gifford International Growth Portfolio
- BlackRock Bond Income Portfolio
- Baillie Gifford International Small Company Portfolio
- BlackRock High Yield Portfolio
- Baillie Gifford International Small Cap Growth Portfolio
- BlackRock Ultra-Short Term Bond Portfolio
- Bond/Fixed Income Funds, Asset Allocation Portfolios, and Risk Managed Global Multi-Asset Portfolios
- MFS® Research International Portfolio
- Neuberger Berman Global Income Portfolio
- Neuberger Berman Global Opportunities Portfolio
- Pensions Global Defined Risk Portfolios
- Schroders Global Multi-Asset Portfolios
- SSAGA Emerging Markets Enhanced Index Portfolio
- SSAGA Growth and Income ETF Portfolios
- SSAGA Growth and Income Low Duration Total Return Portfolio
- T. Rowe Price Large Cap Growth Portfolio
- T. Rowe Price Large Cap Value Portfolio
- T. Rowe Price Mid Cap Growth Portfolio
- T. Rowe Price Mid Cap Value Portfolio
- Victory Synchronous Mid Cap Value Portfolio
- Wells Fargo Capital Management Mid Cap Value Portfolio

Option B
Designed to provide the flexibility to choose investment options aligned to individual goals.

Platform 1
- Equity Funds, Asset Allocation Portfolios, and Risk Managed Global Multi-Asset Portfolios

Platform 2
- Bond/Fixed Income Funds
- All International Bond Portfolio
- BlackRock High Yield Portfolio
- Brighthouse Asset Allocation 20 Portfolio
- Brighthouse Asset Allocation 60 Portfolio
- Brighthouse Asset Allocation 40 Portfolio
- Brighthouse Asset Allocation 80 Portfolio
- JPMorgan Core Bond Portfolio
- MFS® Research International Portfolio
- Neuberger Berman Global Income Portfolio
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- Schroders Global Multi-Asset Portfolios
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- T. Rowe Price Large Cap Growth Portfolio
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- T. Rowe Price Mid Cap Value Portfolio
- Victory Synchronous Mid Cap Value Portfolio
- Wells Fargo Capital Management Mid Cap Value Portfolio

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Variable annuities are long-term investments designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company and, in New York only by Brighthouse Life Insurance Company of NY, 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, which is the account balance before deductions for any sales charge, mortality and expense fees, expenses and any other charges, 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 guarantees based on credited interest and annualized yield payments, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

In applying the information provided in this material, you should consider your other assets, income, and investments – such as the equity in your home, your Social Security benefits, any IRAs, savings accounts, and other plans that may provide retirement income – as those other assets may not be included in this discussion, model, or estimate.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

Variable annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 8010 (11/00) and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 6010 (3/07) (“Brighthouse Financial”). All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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