

ANNUITIES

Variable

# FlexChoice Access

## A Variable Annuity Rider

### By the Numbers

A brief look at the withdrawal options, fees, and charges for FlexChoice Access

# Two Withdrawal Options for Clients

FlexChoice Access,<sup>1</sup> an optional living benefit rider available on a Brighthouse Financial variable annuity, offers two withdrawal options. When choosing the option that fits their needs, clients will also benefit from competitive rates.<sup>2</sup>

## FlexChoice Access Level

FlexChoice Access Level provides a level amount of payments for the client's lifetime – guaranteed. Even if the account value reduces to zero, the client will still receive the same amount of income for life if single lifetime income is elected.<sup>3</sup> See the prospectus for complete details.

		AFTER ACCOUNT VALUE REDUCES TO ZERO	
Age at 1st Withdrawal	Withdrawal Rate	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.50%	4.50%	3.50%
65+	5.50%	5.50%	4.50%

All rates are a percentage of the Benefit Base.

## FlexChoice Access Expedite

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

		AFTER ACCOUNT VALUE REDUCES TO ZERO		
Age at 1st Withdrawal	Withdrawal Rate	Age When Account Value Is Reduced to Zero	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	6.00%	79 or younger	2.50%	2.00%
		80 or older	3.00%	2.25%
65+	8.00%	79 or younger	3.00%	2.25%
		80 or older	3.00%	2.25%

All rates are a percentage of the Benefit Base.

<sup>1</sup> FlexChoice Access is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) in the prospectus and is available for an additional annual charge.

<sup>2</sup> 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.

<sup>3</sup> If FlexChoice Access Level is elected, and the account value is reduced to zero because of market performance or an allowable withdrawal, the withdrawal rate used to calculate the Annual Benefit Payment will be the same immediately before and after the account value is reduced to zero unless joint lifetime income is elected. Conditions apply prior to age 59½. See the prospectus for complete details.

# Fees and Charges

Our goal is to be transparent in explaining the fees and charges that may apply to clients' variable annuity.

## Standard Fees and Charges (Brighthouse Prime Options)

Type	Amount	Definition
Annual Contract Fee	\$50	Covers contract maintenance and is deducted on the contract anniversary. Waived if the contract value is \$75,000 or more.
Mortality & Expense and Administration Charge	1.30%	Covers the insurance company's cost for guaranteeing to provide lifetime income annuity payments or a standard death benefit if the unexpected happens.
Current Fund Expenses	0.51 – 1.19%	Similar to the charges assessed by mutual fund companies for managing mutual funds, these fees are imposed at the fund level and pay the investment firm for the fund manager's expertise and other expenses.

## Fees and Charges for Optional Features

Type	Amount	Definition
FlexChoice Access Living Benefit Charge	1.35%	Pays to ensure lifetime income payments off the Benefit Base, regardless of the performance of the investment options selected. May be increased if Automatic Step-Ups occur but will not exceed 2.00%.
FlexChoice Access Death Benefit Charge	0.65%	Pays for additional protection. May be increased if Automatic Step-Ups occur but will not exceed 1.20%.
Withdrawal Charges	8 – 0%	The insurance company may impose a withdrawal charge on any amount that exceeds the annual Free Withdrawal Amount in the first years of the contract for each purchase payment. The charge declines over time and disappears after a certain number of years.  Example: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%

This is a summary only. Please read the prospectus for complete details.

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**Investment performance is not guaranteed.**

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.

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.

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