



| Offer Married Clients Lifetime Income With Fewer Compromises

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Agenda

- 01 How will your clients' lives unfold?
- 02 Lifetime income with fewer compromises
- 03 Personalized investment strategy
- 04 Which clients may benefit from FlexChoice Access?



Are your clients' plans for retirement flexible enough for the ways life unfolds?

Some clients want
Certainty

But need
Flexibility



Do your clients feel like they have to trade off the flexibility they need in order to generate the retirement income they want?



What compromises do married clients make today?



In your experience, are there any Guaranteed Lifetime Withdrawal Benefits (GLWBs) that do the following:

Allow clients to elect single or joint lifetime income after the contract has been issued? Yes No

Calculate the rider's withdrawal amounts on the life of the older owner, not the younger owner? Yes No

Offer the same initial withdrawal rate for single and married clients, not a lower rate for married clients? Yes No

Charge the same fee for single and married clients, not a higher fee for married clients? Yes No

If you answered “no” to any of these, your clients may need an alternative.



Offer married clients guaranteed lifetime income with fewer compromises

Four ways FlexChoice Access provides additional flexibility to married clients:¹

- 01 There's no need to choose single or joint lifetime income options at issue²
- 02 The initial withdrawal rate is the same for married and single clients³
- 03 Income is based on the age of the older owner, so married clients can potentially get more income sooner through a higher withdrawal rate
- 04 There's no additional charge to cover the spouse⁴

¹ FlexChoice Access, an optional living benefit rider, is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) in the prospectus and is available for an additional charge.

² This election is only required if the account value reduces to zero. The terms "income" and "lifetime income" 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.

³ The initial withdrawal rate is based on your client's age – or the age of the older owner if jointly owned – at the time of their first withdrawal after age 59½. Your clients can continue to withdraw income at their initial withdrawal rate until the account value reduces to zero. If the account value reduces to zero, they can elect to receive income for one or two lives based on the applicable Lifetime Guarantee Rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate. 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.

⁴ The FlexChoice Access rider is available for an additional annual charge of 1.35% of the Benefit Base, which is deducted from the account value on each contract anniversary. Upon Automatic Step-Up, the annual charge may increase up to a maximum of 2.00%.



Help provide income when they need it most

With FlexChoice Access, your married clients are covered **no matter how their lives unfold** because your clients don't have to choose between single or joint lifetime income options at issue.

Here's how it works.

If your clients' account value reduces to zero,¹ they can choose the option that best fits their needs:



Lifetime income for one
OR
Lifetime income for two

And there's no additional charge to cover the spouse.

¹ If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, your clients will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate. See the prospectus for details.



Choose between two withdrawal options

FlexChoice Access was designed to provide all clients with the same initial withdrawal rate, even if they're married, helping provide more income when they need it most.



FlexChoice Access Level

Provides a level amount of payments for their lifetime – guaranteed.

Withdrawal Rate:

Example: Age 65 = 5.50%



FlexChoice Access Expedite

Provides clients with a higher level of withdrawals early in retirement through a higher withdrawal rate.

Withdrawal Rate:

Example: Age 65 = 8%

Not all options and features are available in all states.



How long should your married clients wait to start receiving income?

5.3
Years

The average age gap between male and female spouses in the U.S is about 5.3 years¹

With FlexChoice Access, the initial withdrawal rate is based on the age of the older owner. This means that your clients won't have to wait for the younger owner to reach a key age to begin withdrawals.



Husband: age 66

Hypothetical example for illustrative purposes only.

Wife: age 64

When can they begin withdrawing 5.50% (Level) or 8% (Expedite)?

Immediately.

Husband and wife can begin 5.50% or 8% withdrawals immediately since husband is over age 65. The Level or Expedite option must be chosen at contract issue.

¹ Age Differences Among Coresidential Partners. United States Census Bureau, April 14, 2023.



What if something unexpected happens?

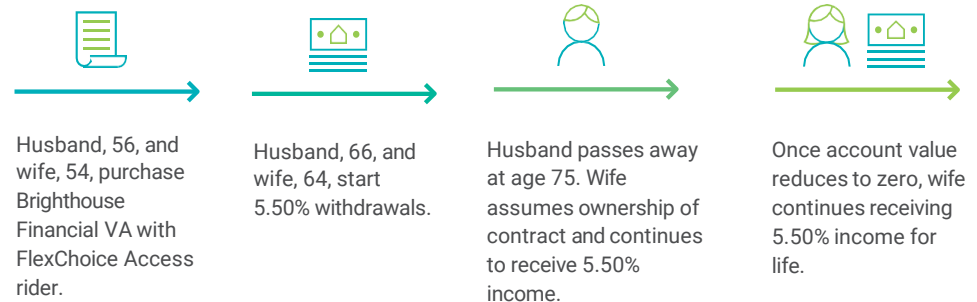
FlexChoice Access provides your clients with Spousal Income Continuation and the ability to **continue withdrawing income** at the established withdrawal rate.

If one spouse passes away before the account value reduces to zero, the surviving spouse can:¹

- ✓ Assume ownership of the variable annuity contract
- ✓ Continue to withdraw income at the established withdrawal rate until the account value reduces to zero
- ✓ Elect to receive lifetime income if the account value reduces to zero²

FlexChoice Access Level

Hypothetical example for illustrative purposes only.



¹ 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.

² If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, they will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate.



How can a Brighthouse Financial[®] variable annuity with the optional FlexChoice Access rider help your married clients retire more confidently?

FlexChoice Access can provide your clients with guaranteed lifetime income with market upside potential, while offering real-life flexibility for the ways life unfolds.

How FlexChoice Access can provide growth opportunities and some protection for income:

- **In Up Markets**
Capture market gains through Automatic Step-Ups¹
- **In Up, Flat, or Down Markets**
Annual 5% compounding for the first 10 contract years
in years where there are no withdrawals taken²

¹ Automatic Step-Ups may increase the rate applicable to new annuity purchasers but will not exceed a maximum of 2.00% of the Benefit Base.

² Annual Compounding is referred to as Rollup Rate in the prospectus and contract. The Benefit Base is not available as a lump-sum withdrawal or payable as a death benefit. The contract's account value under the FlexChoice Access rider represents the value of your investments adjusted for performance less withdrawals. Contract and rider fees will also reduce the account value but do not reduce the Benefit Base. See the prospectus for more details.



Meet Carl and Beth Taylor

Hypothetical example for illustrative purposes only.

Carl and Beth are married, ages 56 and 54, respectively, and plan to retire in 10 years.



They want a protected income strategy that can provide:

- Guaranteed lifetime income
- The potential for market growth
- The flexibility to adapt if their needs change

They decide on FlexChoice Access so they can:

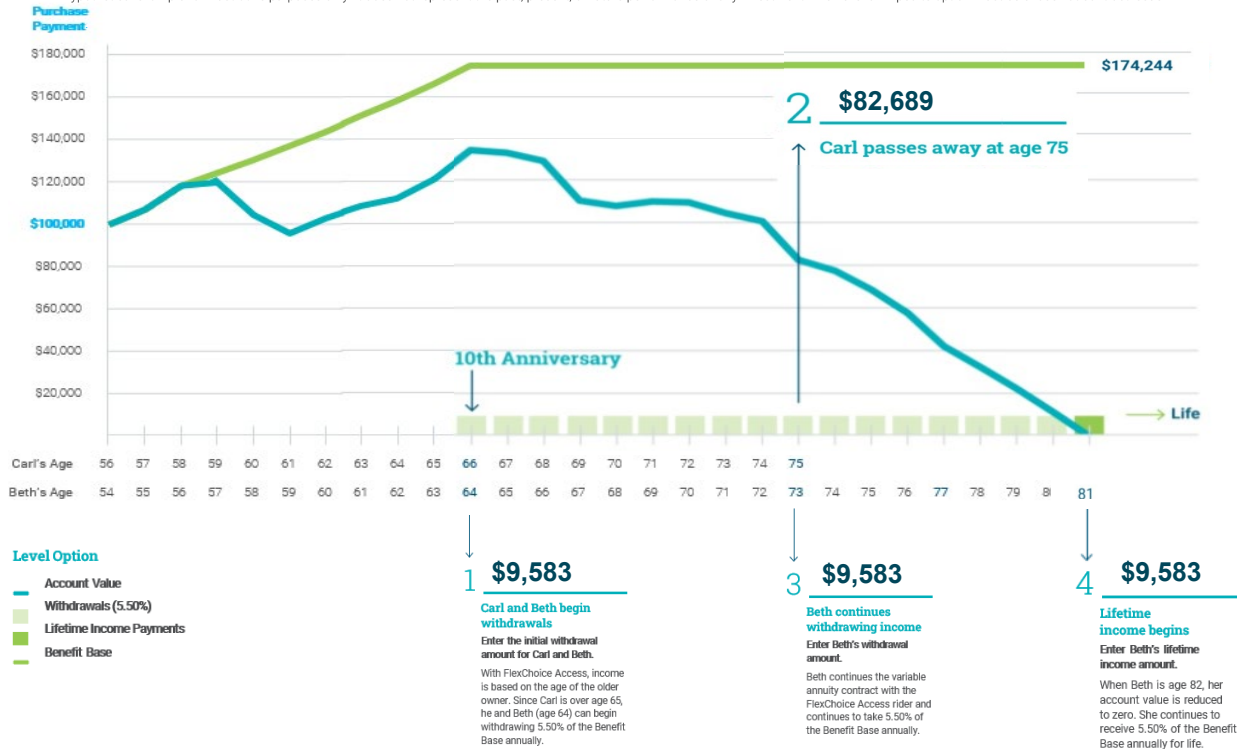
- Grow their Benefit Base by at least 5% each year during the first 10 years in which they take no withdrawals
- Choose either the Level option or the Expedite option for withdrawals



FlexChoice Access in Action: How the rider works

FlexChoice Access Level Example

Hypothetical example for illustrative purposes only. It does not represent the past, present, or future performance of any investment. The Level or Expedite option must be chosen at contract issue.



See appendix for the numbers behind this scenario.



FlexChoice Access in Action: How the rider works

FlexChoice Access Expedite Example

Hypothetical example for illustrative purposes only. It does not represent the past, present, or future performance of any investment. The Level or Expedite option must be chosen at contract issue.

Purchase Payment



Expedite Option

- Account Value
- Withdrawals (8%)
- Lifetime Income Payments
- Benefit Base

1 **\$13,940**

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 8% of the Benefit Base annually.

3 **\$13,940**

Beth continues withdrawing income
Enter Beth's withdrawal amount.

Beth continues the variable annuity contract with the FlexChoice Access rider and continues to take 8% of the Benefit Base annually.

4 **\$5,227**

Lifetime income begins

Enter Beth's lifetime income amount.

When Beth is age 76, her account value is reduced to zero. Her lifetime income payments begin, and she receives 3% of the Benefit Base annually for life.

See appendix for the numbers behind this scenario.



FlexChoice Access in Action: Total income



Did you know?

Among married couples, both age 65, there's a 50% chance of one spouse living to age 92, and a 25% chance of one spouse living to age 97.¹

If Beth lives to 92

FlexChoice Access Level

\$162,911 Withdrawals before the account value reduced to zero
+ **\$114,996** Lifetime income payments

\$277,907 Total income received from FlexChoice Access

FlexChoice Access Expedite

\$167,280 Withdrawals before the account value reduced to zero
+ **\$88,859** Lifetime income payments

\$256,139 Total income received from FlexChoice Access

If Beth lives to 97

FlexChoice Access Level

\$162,911 Withdrawals before the account value reduced to zero
+ **\$162,911** Lifetime income payments

\$325,822 Total income received from FlexChoice Access

FlexChoice Access Expedite

\$167,280 Withdrawals before the account value reduced to zero
+ **\$114,994** Lifetime income payments

\$282,274 Total income received from FlexChoice Access

See appendix for the numbers behind this scenario.

¹ Annuity 2000 Mortality Table. Society of Actuaries, 1996.



Real-life flexibility for the ways life unfolds

Spousal flexibility

FlexChoice Access was designed to help remove tough, up-front decisions married clients often face when planning for retirement.

Start withdrawals at any time

Your clients decide when to start withdrawing income.

The FlexChoice Access initial withdrawal rate is based on your client's age at the time of the first withdrawal after age 59½.

For jointly owned contracts, we will base the initial withdrawal rate on the age of the older owner.

Cancel if needs change

Your client can cancel the FlexChoice Access rider on the 5th, 10th, or later contract anniversary.



Start Withdrawals at Any Time: Level vs. Expedite

The amount of income is determined by age at first withdrawal.
If jointly owned, income is based on the age of the **older** owner.

Withdrawal Rate – **before** account value reduces to zero:

Level

<u>Age at 1st Withdrawal</u>	<u>Withdrawal Rate</u>
59½ to less than 65	4.50%
65+	5.50%

All rates are a percentage of the Benefit Base.



Start Withdrawals at Any Time: Level vs. Expedite

The amount of income is determined by age at first withdrawal.
If jointly owned, income is based on the age of the **older** owner.

Withdrawal Rate – **before** account value reduces to zero:

Expedite

Age at 1st Withdrawal	Withdrawal Rate
59½ to less than 65	6%
65+	8%

All rates are a percentage of the Benefit Base.



Withdrawal Rates: Level vs. Expedite

Lifetime Guarantee Rate – **after** account value reduces to zero:

Level

Age at 1st Withdrawal	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.50%	3.50%
65+	5.50%	4.50%

All rates are a percentage of the Benefit Base.



Withdrawal Rates: Level vs. Expedite

Lifetime Guarantee Rate – **after** account value reduces to zero:

Expedite

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	2.50%	2.00%
	80 or older	3.00%	2.25%
65+	79 or younger	3.00%	2.25%
	80 or older	3.00%	2.25%

All rates are a percentage of the Benefit Base.



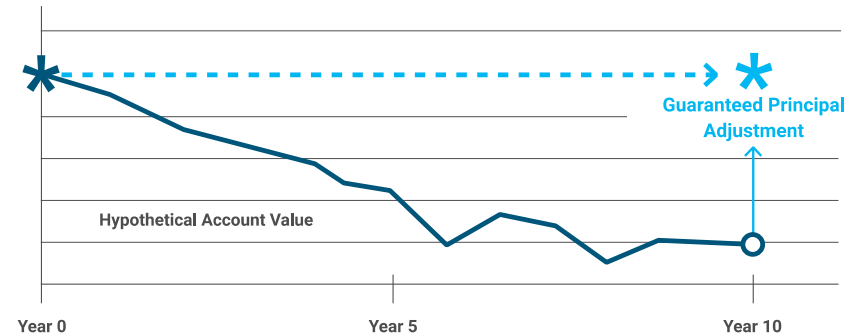
What if my clients no longer need lifetime income?

Your clients have an alternative to lifetime income payments.

If your clients' needs change, they can cancel the FlexChoice Access rider on the 5th, 10th, or later contract anniversary. If they choose to cancel the rider on the 10th or later contract anniversary, and the contract account value has decreased due to market performance, the client will receive a Guaranteed Principal Adjustment (GPA) to the account value.

How does the GPA work?

The contract's account value is increased to equal the purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals, which, depending on the amount of withdrawals, could have a significant impact on this determination. Purchase payments made after the first 120 days will not be considered part of the initial investment for GPA purposes and may impact whether a GPA is due.

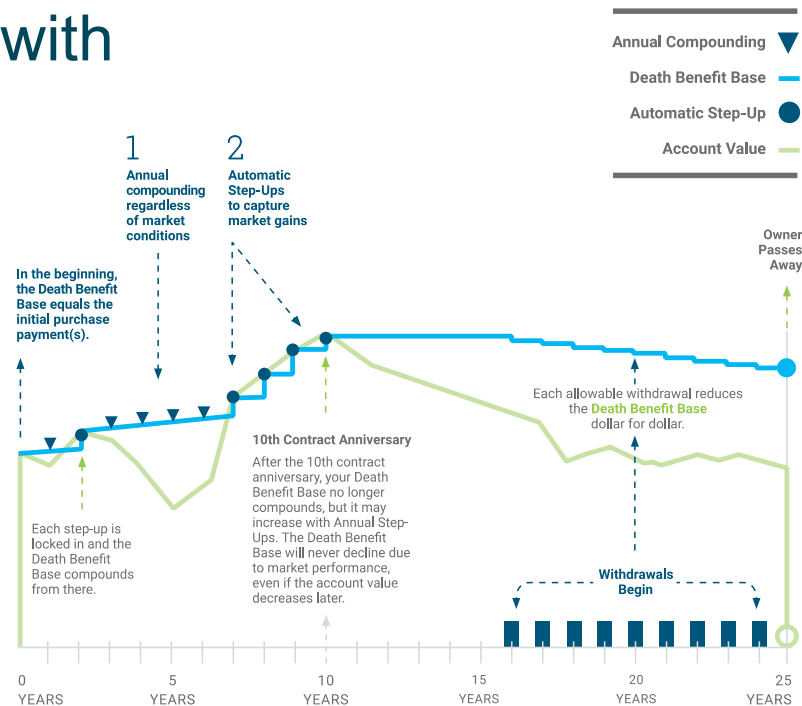


Hypothetical example for illustrative purposes only.

Clients can add more certainty with the optional death benefit

If a client elects the optional death benefit, their beneficiary(ies) will receive the greater of:

- FlexChoice Access Death Benefit,¹ or
 - Their contract's standard death benefit
-
- Annual 5% compounding for the first 10 contract years in years where there are no withdrawals taken, regardless of market conditions²
 - Automatic Step-Ups to capture market gains
 - Dollar-for-dollar reduction for allowable withdrawals



¹ Fee is 0.65% of the Death Benefit Base (up to a maximum of 1.20%). Not available in all states.

² The set rate is stated in the prospectus. Annual compounding is referred to as Rollup Rate in the prospectus. Applies to first 10 contract years in years where there are no withdrawals taken.



FlexChoice Access Facts: By the numbers

FlexChoice Access Death Benefit

FlexChoice Access

Annual Charge

1.35%

of Benefit Base

Issue Age

Minimum:

50

Maximum:

85

Annual Charge

0.65%

of Benefit Base

Issue Age

Minimum:

50

Maximum:

65

If jointly owned, the issue age is determined by the age of the older owner.



Personalized Investment Strategy





Personalized investment strategy

FlexChoice Access provides access to over 50 investment options – providing a way for clients to design an investment strategy that works for them.

Option A

100% allocated to one or more of the available Asset Allocation Portfolios and/or additional Variable Investment Options

- Asset Allocation Portfolios
- Variable Investment Options*



100% must be allocated to either Option A or Option B.

* Includes Risk Managed Global Multi-Asset Portfolios.



Personalized investment strategy

Option B

- Customizable using Platform 1 (max. 70%) and Platform 2 (min. 30%)
- Allows access to all variable investment options of the product

Platform 1

Maximum Allocation: 70%

Equity Subaccounts, Asset Allocation Portfolios, and Risk Managed Global Multi-Asset Portfolios

Platform 2

Minimum Allocation: 30%

Bond/Fixed Income Investment Options



100% must be allocated to either Option A or Option B.



Investment Worksheet

For a complete list of the funds available with FlexChoice Access, please ask your Brighthouse Financial wholesaler for the Investment Worksheet.



Investment Worksheet

AMMUTRE | VARIABLE
FlexChoice Access
A VA Rider

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 best protect your retirement is to invest in a portfolio that has performed well under a variety of market conditions. FlexChoice Access offers the opportunity for you to design an investment strategy that works for you by selecting from the available asset allocation and risk managed global stock asset portfolios or allowing us to build a more customized portfolio from the individual investment options available.



Option A

Asset Allocation

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

Additional Investment Option

FlexChoice Access 100% Total Investment 100%

Option B

Platform 1

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

Platform 2 (must equal 100%)

Platform 1

Platform 2 (must equal 100%)

Platform 3 (must equal 100%)

Platform 4 (must equal 100%)

Platform 5 (must equal 100%)

Platform 6 (must equal 100%)

Platform 7 (must equal 100%)

Platform 8 (must equal 100%)

Platform 9 (must equal 100%)

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Platform 93 (must equal 100%)

Platform 94 (must equal 100%)

Platform 95 (must equal 100%)

Platform 96 (must equal 100%)

Platform 97 (must equal 100%)

Platform 98 (must equal 100%)

Platform 99 (must equal 100%)

Platform 100 (must equal 100%)

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



International equity coverage

Global



Clarion Partners
Loomis Sayles

International Developed



Baillie Gifford
Dimensional
Harris Associates
MetLife
MFS

Emerging



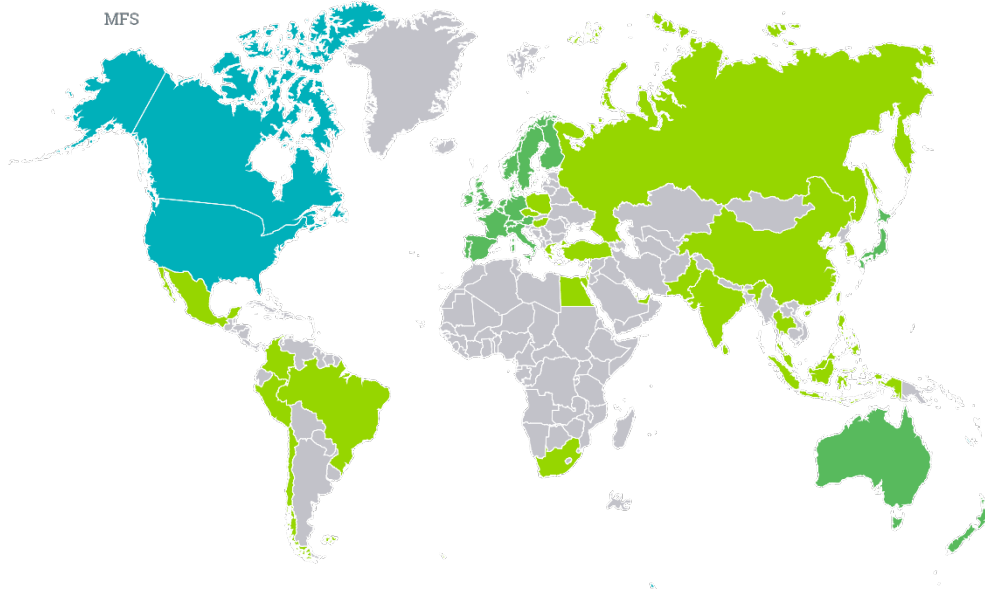
Aberdeen Standard
Investments

2 Global Markets*

5 International Developed Markets

1 Emerging Market

* The Clarion Partners fund is a global REIT fund. The Loomis Sayles fund is a blended fund with global exposure. Investment performance is not guaranteed. Investment in these portfolios is only available through purchase of a variable annuity.





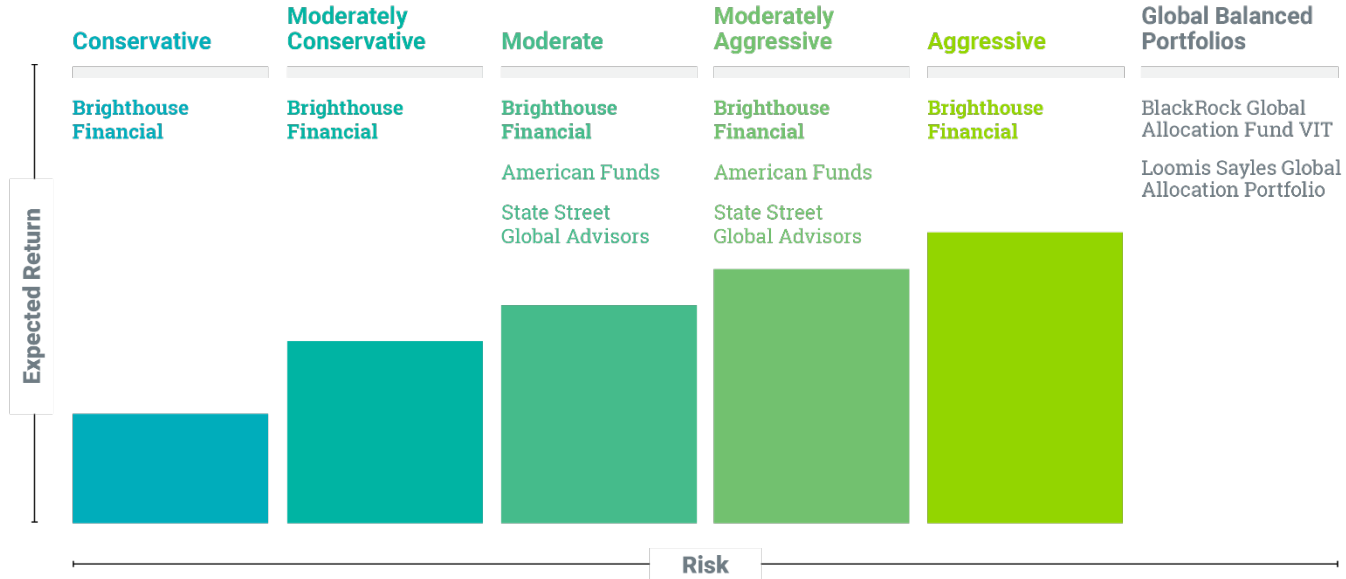
Coverage of fixed income

Many options across both **credit** and **quality** spectrums

- Passive option
- Macro-driven options
- Bottom-up-driven options
- Options with focus on securitized bonds
- Options with focus on corporate credit

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

Asset Allocation Portfolios: Complete, Turnkey Portfolio Solutions



This list may not be all-inclusive. See prospectus for a complete list of funding options.

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



Risk managed portfolios



Balanced Risk



Managed Volatility



BLACKROCK
Schroders



PIMCO



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 offer coverage in the major asset classes, which may appeal 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

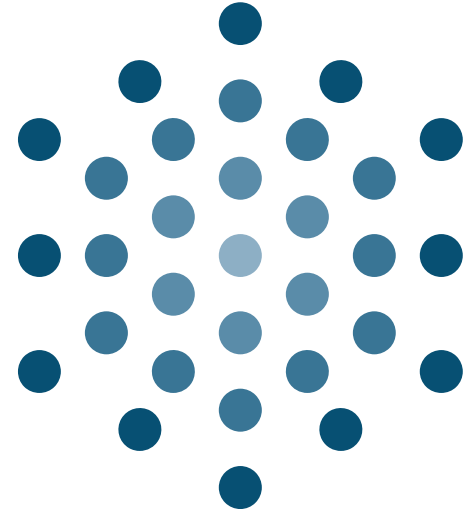
Barclays U.S. Aggregate Index

Questions?



Let's discuss how a Brighthouse Financial variable annuity with the optional FlexChoice Access living benefit rider can help provide your clients with the **income they want** and the **flexibility they need** in retirement.

Appendix



Information about withdrawals

The withdrawal rate is determined by your clients' age at the time of their first withdrawal after age 59½. For jointly owned contracts, this will be based on the age of the older owner.¹

Early withdrawals (prior to age 59½) reduce your clients' Benefit Base proportionately. For example, if a withdrawal reduces the contract's account value by 10%, then your clients' Benefit Base would also be reduced by 10%, which may be a significant reduction. If these withdrawals do not cause the account value to go to zero, your clients will still receive lifetime income.²

Excess withdrawals (after age 59½) in a contract year that exceed the Annual Benefit Payment will reduce your clients' Benefit Base proportionately, which may be significant and could impact whether or not they receive lifetime income payments.²

Required minimum distributions (RMDs) will not be considered excess withdrawals if they're greater than the Annual Benefit Payment. This applies to RMDs for this contract only.

¹ If the account value reduces to zero due to market performance or an allowable withdrawal, your clients can elect to receive income for one or two lives based on the applicable Lifetime Guarantee Rate.

² If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, your clients will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate. See the prospectus for details.

The numbers behind the scenario

Average variable rate of return
is 7.44% gross / 5.11% net¹

Level Option

The values provided in this hypothetical illustration are based on monthly withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality & 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 0.88%. 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 reflected in this example. 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.

Net rate reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; and the Mortality & Expense and Administration Charge, excluding charges for the selected living and death benefits.

Annual return (net of cash flows) reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge; and charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including 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 this contract, but does reflect applicable withdrawal charges.

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ¹¹
Issue	56	54	\$100,000	-	\$100,000	-	-	\$100,000
1	57	55	\$107,111	7.11%	\$107,111	\$0	\$0	\$107,111
2	58	56	\$117,935	10.11%	\$117,935	\$0	\$0	\$117,935
3	59	57	\$123,832	1.10%	\$119,236	\$0	\$0	\$119,236
4	60	58	\$130,024	-12.31%	\$104,561	\$0	\$0	\$104,561
5	61	59	\$136,525	-8.52%	\$95,654	\$0	\$0	\$100,000
6	62	60	\$143,351	7.40%	\$102,729	\$0	\$0	\$102,729
7	63	61	\$150,519	5.55%	\$108,433	\$0	\$0	\$108,433
8	64	62	\$158,045	3.09%	\$111,781	\$0	\$0	\$111,781
9	65	63	\$165,947	8.24%	\$120,988	\$0	\$0	\$120,988
10	66	64	\$174,244	10.76%	\$134,010	1 \$9,583	\$9,583	\$134,010
11	67	65	\$174,244	6.79%	\$132,881	\$9,583	\$19,166	\$132,881
12	68	66	\$174,244	4.67%	\$129,060	\$9,583	\$28,749	\$129,060
13	69	67	\$174,244	-7.38%	\$110,655	\$9,583	\$38,332	\$110,655
14	70	68	\$174,244	6.88%	\$108,021	\$9,583	\$47,915	\$108,021
15	71	69	\$174,244	11.91%	\$110,164	\$9,583	\$57,498	\$110,164
16	72	70	\$174,244	9.18%	\$109,818	\$9,583	\$67,081	\$109,818
17	73	71	\$174,244	4.23%	\$104,479	\$9,583	\$76,664	\$104,479
18	74	72	\$174,244	6.21%	\$100,786	\$9,583	\$86,247	\$100,786
19	75	73	\$174,244	-9.33%	2 \$82,689	3 \$9,583	\$95,830	\$82,689
20	-	74	\$174,244	5.99%	\$77,482	\$9,583	\$105,413	\$77,482
21	-	75	\$174,244	1.59%	\$68,978	\$9,583	\$114,996	\$68,978
22	-	76	\$174,244	-2.84%	\$57,709	\$9,583	\$124,579	\$57,709
23	-	77	\$174,244	-11.71%	\$42,492	\$9,583	\$134,162	\$42,492
24	-	78	\$174,244	-0.66%	\$32,692	\$9,583	\$143,745	\$32,692
25	-	79	\$174,244	-2.78%	\$22,467	\$9,583	\$153,328	\$22,467
26	-	80	\$174,244	-10.14%	\$11,577	\$9,583	\$162,911	\$11,577
27	-	81	\$174,244	-	\$0	4 \$9,583	\$172,494	\$0

For Life

The numbers behind the scenario

Here's what would happen in a steady market.

Level Option

The values provided in this hypothetical illustration are based on monthly withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality & 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 0.88%. 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. The effects of income taxes 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, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

Net rate reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; and the Mortality & Expense and Administration Charge, excluding charges for the selected living and death benefits.

Annual return (net of cash flows) reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge; and charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including 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 this contract, but does reflect applicable withdrawal charges.

Average variable rate of return
is 7.44% gross / 5.11% net*

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)**	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit†
Issue	56	54	\$100,000	-	\$100,000	-	-	\$100,000
1	57	55	\$105,000	3.71%	\$103,706	\$0	\$0	\$103,706
2	58	56	\$110,250	3.69%	\$107,531	\$0	\$0	\$107,531
3	59	57	\$115,763	3.67%	\$111,478	\$0	\$0	\$111,478
4	60	58	\$121,551	3.65%	\$115,548	\$0	\$0	\$115,548
5	61	59	\$127,628	3.63%	\$119,746	\$0	\$0	\$119,746
6	62	60	\$134,010	3.61%	\$124,072	\$0	\$0	\$124,072
7	63	61	\$140,710	3.59%	\$128,529	\$0	\$0	\$128,529
8	64	62	\$147,746	3.57%	\$133,120	\$0	\$0	\$133,120
9	65	63	\$155,133	3.55%	\$137,846	\$0	\$0	\$137,846
10	66	64	\$162,889	3.53%	\$142,709	\$8,959	\$8,959	\$142,709
11	67	65	\$162,889	3.48%	\$138,404	\$8,959	\$17,918	\$138,404
12	68	66	\$162,889	3.42%	\$133,878	\$8,959	\$26,877	\$133,878
13	69	67	\$162,889	3.36%	\$129,121	\$8,959	\$35,836	\$129,121
14	70	68	\$162,889	3.29%	\$124,119	\$8,959	\$44,795	\$124,119
15	71	69	\$162,889	3.21%	\$118,862	\$8,959	\$53,754	\$118,862
16	72	70	\$162,889	3.12%	\$113,335	\$8,959	\$62,713	\$113,335
17	73	71	\$162,889	3.02%	\$107,524	\$8,959	\$71,672	\$107,524
18	74	72	\$162,889	2.89%	\$101,416	\$8,959	\$80,631	\$101,416
19	75	73	\$162,889	2.75%	\$94,996	\$8,959	\$89,590	\$94,996
20	-	74	\$162,889	2.57%	\$88,246	\$8,959	\$98,549	\$88,246
21	-	75	\$162,889	2.35%	\$81,150	\$8,959	\$107,508	\$81,150
22	-	76	\$162,889	2.08%	\$73,691	\$8,959	\$116,467	\$73,691
23	-	77	\$162,889	1.73%	\$65,850	\$8,959	\$125,426	\$65,850
24	-	78	\$162,889	1.26%	\$57,607	\$8,959	\$134,385	\$57,607
25	-	79	\$162,889	0.60%	\$48,941	\$8,959	\$143,344	\$48,941
26	-	80	\$162,889	-0.45%	\$39,802	\$8,959	\$152,303	\$39,802
27	-	81	\$162,889	-2.10%	\$30,194	\$8,959	\$161,262	\$30,194
28	-	82	\$162,889	-5.37%	\$20,094	\$8,959	\$170,221	\$20,094
29	-	83	\$162,889	-14.89%	\$9,477	\$8,959	\$179,180	\$9,477

For Life



The numbers behind the scenario

Here's what would happen in a flat market.

Level Option

The values provided in this hypothetical illustration are based on monthly withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality & 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 0.88%. 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. The effects of income taxes 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, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

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Annual return (net of cash flows) reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge; and charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including 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 this contract, but does reflect applicable withdrawal charges.

Zero annual rate of return is
0.00% gross / -2.16% net*

Anniversary Issue	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)**	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit**
1	56	54	\$100,000	-	\$100,000	-	-	\$100,000
2	57	55	\$105,000	-3.57%	\$96,426	\$0	\$0	\$100,000
3	58	56	\$110,250	-3.70%	\$92,858	\$0	\$0	\$100,000
4	59	57	\$115,763	-3.84%	\$89,293	\$0	\$0	\$100,000
5	60	58	\$121,551	-3.99%	\$85,726	\$0	\$0	\$100,000
6	61	59	\$127,628	-4.17%	\$82,155	\$0	\$0	\$100,000
7	62	60	\$134,010	-4.36%	\$78,574	\$0	\$0	\$100,000
8	63	61	\$140,710	-4.57%	\$74,980	\$0	\$0	\$100,000
9	64	62	\$147,746	-4.82%	\$71,369	\$0	\$0	\$100,000
10	65	63	\$155,133	-5.09%	\$67,735	\$0	\$0	\$100,000
11	66	64	\$162,889	-5.40%	\$64,076	\$8,959	\$8,959	\$100,000
12	67	65	\$162,889	-6.15%	\$51,729	\$8,959	\$17,918	\$86,018
13	68	66	\$162,889	-7.37%	\$39,619	\$8,959	\$26,877	\$71,121
14	69	67	\$162,889	-9.43%	\$27,770	\$8,959	\$35,836	\$55,038
15	70	68	\$162,889	-14.01%	\$16,176	\$8,959	\$44,795	\$37,282
16	71	69	\$162,889	-33.04%	\$4,833	\$8,959	\$53,754	\$16,634
17	72	70	\$162,889	-	\$0	\$7,330**	\$61,084	\$0
18	73	71	\$162,889	-	-	For Life	\$68,414	-
19	74	72	\$162,889	-	-	-	\$75,744	-
20	75	73	\$162,889	-	-	-	\$83,074	-
21	76	74	\$162,889	-	-	-	\$90,404	-
22	77	75	\$162,889	-	-	-	\$97,734	-
23	78	76	\$162,889	-	-	-	\$105,064	-
24	79	77	\$162,889	-	-	-	\$112,394	-
25	80	78	\$162,889	-	-	-	\$119,724	-
26	81	79	\$162,889	-	-	-	\$127,054	-
27	82	80	\$162,889	-	-	-	\$134,384	-
28	83	81	\$162,889	-	-	-	\$141,714	-
29	84	82	\$162,889	-	-	-	\$149,044	-
30	85	83	\$162,889	-	-	-	\$156,374	-
31	86	84	\$162,889	-	-	-	\$163,704	-
32	87	85	\$162,889	-	-	-	\$171,034	-
33	88	86	\$162,889	-	-	-	\$178,364	-
34	89	87	\$162,889	-	-	-	\$185,694	-

The numbers behind the scenario

Expedite Option

The values provided in this hypothetical illustration are based on monthly withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality & 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 0.88%. 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. The effects of income taxes 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, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

Net rate reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; and the Mortality & Expense and Administration Charge, excluding charges for the selected living and death benefits.

Annual return (net of cash flows) reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge; and charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including 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 this contract, but does reflect applicable withdrawal charges.

Constant annual rate of return is
7.48% gross / 5.17% net¹

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ²	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ³
Issue	56	54	\$100,000	-	\$100,000	-	-	\$100,000
1	57	55	\$107,111	7.11%	\$107,111	\$0	\$0	\$107,111
2	58	56	\$117,935	10.11%	\$117,935	\$0	\$0	\$117,935
3	59	57	\$123,832	1.10%	\$119,236	\$0	\$0	\$119,236
4	60	58	\$130,024	-12.31%	\$104,561	\$0	\$0	\$104,561
5	61	59	\$136,525	-8.52%	\$95,654	\$0	\$0	\$100,000
6	62	60	\$143,351	7.40%	\$102,729	\$0	\$0	\$102,729
7	63	61	\$150,519	5.55%	\$108,433	\$0	\$0	\$108,433
8	64	62	\$158,045	3.09%	\$111,781	\$0	\$0	\$111,781
9	65	63	\$165,947	8.24%	\$120,988	\$0	\$0	\$120,988
10	66	64	\$174,244	10.76%	\$134,010	1 \$13,940	\$13,940	\$134,010
11	67	65	\$174,244	6.73%	\$128,146	\$13,940	\$27,880	\$128,146
12	68	66	\$174,244	4.52%	\$119,371	\$13,940	\$41,820	\$119,371
13	69	67	\$174,244	-7.65%	\$97,370	\$13,940	\$55,760	\$97,370
14	70	68	\$174,244	6.38%	\$88,757	\$13,940	\$69,700	\$88,757
15	71	69	\$174,244	11.16%	\$83,166	\$13,940	\$83,640	\$83,166
16	72	70	\$174,244	8.12%	\$74,851	\$13,940	\$97,580	\$74,851
17	73	71	\$174,244	2.72%	\$62,568	\$13,940	\$111,520	\$62,568
18	74	72	\$174,244	3.85%	\$50,500	\$13,940	\$125,460	\$50,500
19	75	73	\$174,244	-13.27%	2 \$31,708	3 \$13,940	\$139,400	\$31,708
20	-	74	\$174,244	-4.20%	\$17,022	\$13,940	\$153,340	\$17,022
21	-	75	\$174,244	-72.24%	\$855	\$13,940	\$167,280	\$1,970
22	-	76	\$174,244	-	\$0	4 \$5,227	\$172,507	\$0

For Life

The numbers behind the scenario

Here's what would happen in a steady market.

Expedite Option

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Constant annual rate of return is
7.48% gross / 5.17% net¹

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ¹
Issue	56	54	\$100,000	-	\$100,000	-	-	\$100,000
1	57	55	\$105,000	3.75%	\$103,745	\$0	\$0	\$103,745
2	58	56	\$110,250	3.73%	\$107,613	\$0	\$0	\$107,613
3	59	57	\$115,763	3.71%	\$111,606	\$0	\$0	\$111,606
4	60	58	\$121,551	3.69%	\$115,727	\$0	\$0	\$115,727
5	61	59	\$127,628	3.67%	\$119,978	\$0	\$0	\$119,978
6	62	60	\$134,010	3.65%	\$124,363	\$0	\$0	\$124,363
7	63	61	\$140,710	3.64%	\$128,884	\$0	\$0	\$128,884
8	64	62	\$147,746	3.62%	\$133,543	\$0	\$0	\$133,543
9	65	63	\$155,133	3.59%	\$138,344	\$0	\$0	\$138,344
10	66	64	\$162,889	3.57%	\$143,287	\$13,031	\$13,031	\$143,287
11	67	65	\$162,889	3.47%	\$134,781	\$13,031	\$26,062	\$134,781
12	68	66	\$162,889	3.36%	\$125,837	\$13,031	\$39,093	\$125,837
13	69	67	\$162,889	3.21%	\$116,430	\$13,031	\$52,124	\$116,430
14	70	68	\$162,889	3.04%	\$106,538	\$13,031	\$65,155	\$106,538
15	71	69	\$162,889	2.81%	\$96,136	\$13,031	\$78,186	\$96,136
16	72	70	\$162,889	2.52%	\$85,196	\$13,031	\$91,217	\$85,196
17	73	71	\$162,889	2.12%	\$73,691	\$13,031	\$104,248	\$73,691
18	74	72	\$162,889	1.54%	\$61,593	\$13,031	\$117,279	\$61,593
19	75	73	\$162,889	0.63%	\$48,870	\$13,031	\$130,310	\$48,870
20	-	74	\$162,889	-1.06%	\$35,460	\$13,031	\$143,341	\$35,460
21	-	75	\$162,889	-4.78%	\$21,358	\$13,031	\$156,372	\$21,358
22	-	76	\$162,889	-21.61%	\$6,527	\$13,031	\$169,403	\$6,527
23	-	77	\$162,889	-	\$0	\$4,887	\$174,290	\$0

For Life



The numbers behind the scenario

Here's what would happen in a flat market.

Expedite Option

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Zero annual rate of return is
0.00% gross / -2.16% net²

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ⁴
Issue	56	54	\$100,000	-	\$100,000	-	-	\$100,000
1	57	55	\$105,000	-3.57%	\$96,426	\$0	\$0	\$100,000
2	58	56	\$110,250	-3.70%	\$92,858	\$0	\$0	\$100,000
3	59	57	\$115,763	-3.84%	\$89,293	\$0	\$0	\$100,000
4	60	58	\$121,551	-3.99%	\$85,726	\$0	\$0	\$100,000
5	61	59	\$127,628	-4.17%	\$82,155	\$0	\$0	\$100,000
6	62	60	\$134,010	-4.36%	\$78,574	\$0	\$0	\$100,000
7	63	61	\$140,710	-4.57%	\$74,980	\$0	\$0	\$100,000
8	64	62	\$147,746	-4.82%	\$71,369	\$0	\$0	\$100,000
9	65	63	\$155,133	-5.09%	\$67,735	\$0	\$0	\$100,000
10	66	64	\$162,889	-5.40%	\$64,076	\$13,031	\$13,031	\$100,000
11	67	65	\$162,889	-6.52%	\$47,715	\$13,031	\$26,062	\$79,663
12	68	66	\$162,889	-8.58%	\$31,706	\$13,031	\$39,093	\$57,906
13	69	67	\$162,889	-14.09%	\$16,044	\$13,031	\$52,124	\$34,107
14	70	68	\$162,889	-76.15%	\$718	\$13,031	\$65,155	\$6,404
15	71	69	\$162,889	-	\$0	\$3,665 ³	\$68,820	\$0
16	72	70	\$162,889	-	-	For Life	\$72,485	-
17	73	71	\$162,889	-	-	-	\$76,150	-
18	74	72	\$162,889	-	-	-	\$79,815	-
19	75	73	\$162,889	-	-	-	\$83,480	-
20	-	74	\$162,889	-	-	-	\$87,145	-
21	-	75	\$162,889	-	-	-	\$90,810	-
22	-	76	\$162,889	-	-	-	\$94,475	-
23	-	77	\$162,889	-	-	-	\$98,140	-

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.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

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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