



| 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?



How about your married clients – are they equally prepared?

Did you know?



Since 2001,

2/3

of all investments in variable annuities with living benefits have been set up to provide income for only one life.¹



How many of these clients are married?

¹ Variable Annuity Guaranteed Living Benefits Utilization Study. Joint Sponsored by the Society of Actuaries and LIMRA, 2018.



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 you would receive under the rider if your 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 = 5.25%

Note: If the account value reduces to zero, clients still receive the same amount of single life income for life.



FlexChoice Access Expedite

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

Withdrawal Rate:

Example: Age 65 = 7.25%

Not all options and features are available in all states.

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

2.2
Years

The average age gap between male and female spouses in the U.S is 2.2 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

Wife: age 64

Hypothetical example for illustrative purposes only.

When can they begin withdrawing 5.25% (Level) or 7.25% (Expedite)?

Immediately.

Husband and wife can begin 5.25% or 7.25% withdrawals immediately since husband is over age 65. The Level or Expedite option must be chosen at contract issue.

¹ Globally, women are younger than their male partners, more likely to age alone. Pew Research Center, January 3, 2020.

What if something unexpected happens?

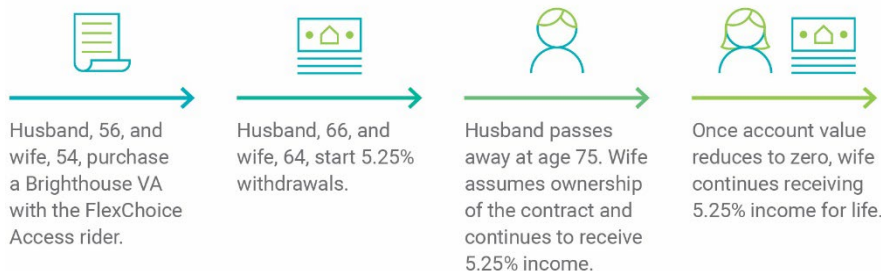
FlexChoice Access provides your clients with Spousal Income Continuation and the ability to **continue withdrawing income** at the established withdrawal rate.

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 grow and protect 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 annual charge to a fee not to exceed 2.00%.

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:

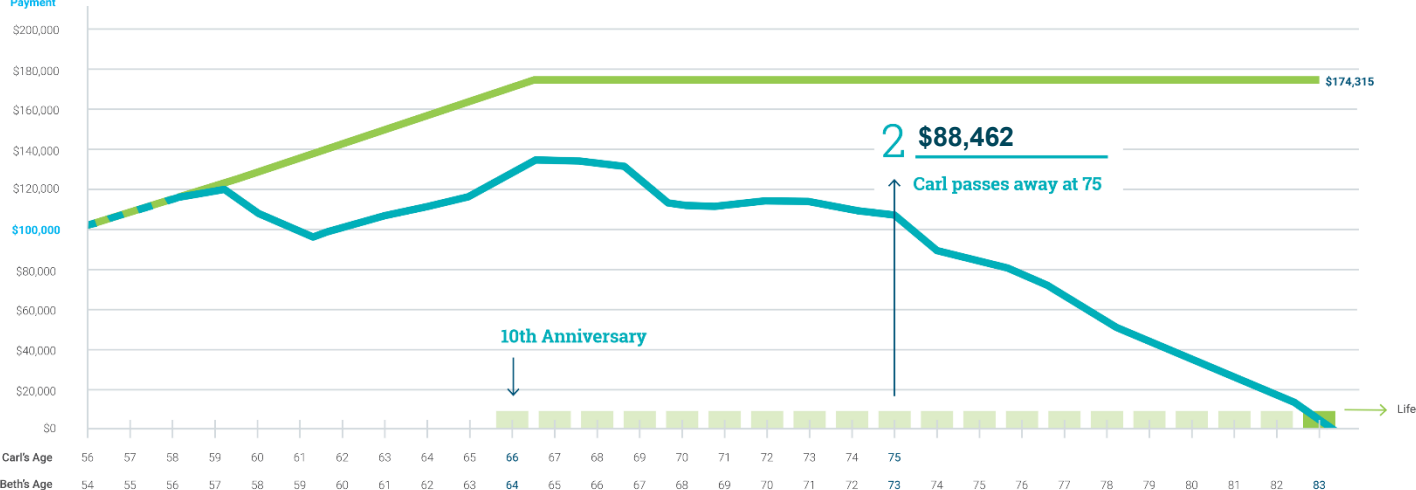
- Grow their Benefit Base by at least 5% each year during the first 10 years in which they take no withdrawals
- Choose either the Level option or the Expedite option for withdrawals

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.

Purchase Payment



Level Option

- Account Value
- Withdrawals (5.25%)
- Lifetime Income Payments
- Benefit Base

1 \$9,152

Carl and Beth begin withdrawals

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 5.25% of the Benefit Base annually.

3 \$9,152

Beth continues withdrawing income

Beth continues the variable annuity contract with the FlexChoice Access rider, and continues to take 5.25% of the Benefit Base annually.

4 \$9,152

Lifetime income begins

When Beth is age 83, her account value is reduced to zero. **She continues to receive 5.25% of the Benefit Base annually for life.**

2 \$88,462

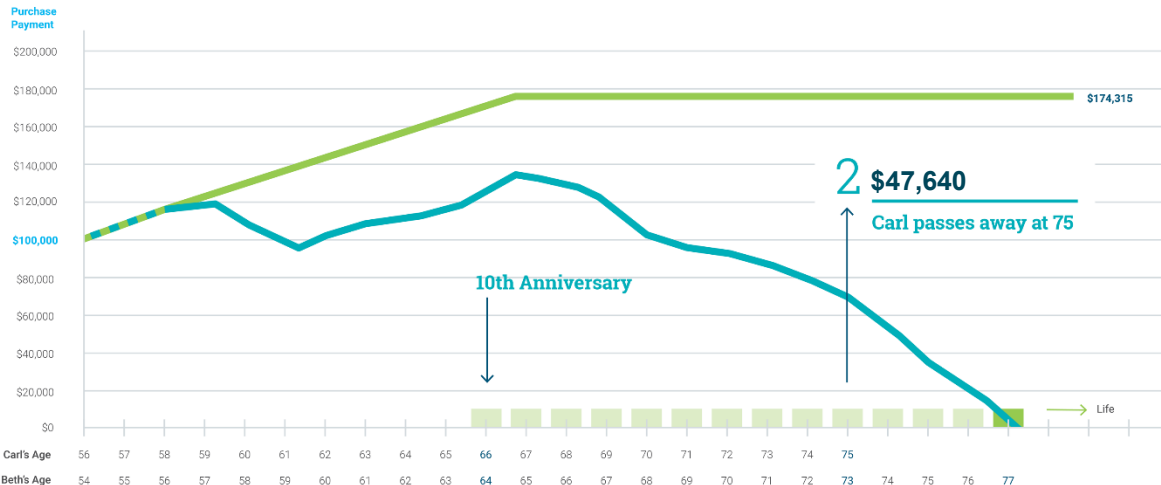
Carl passes away at 75

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.



Expedite Option

- Account Value
- Withdrawals (7.25%)
- Lifetime Income Payments
- Benefit Base

1 \$12,638

Carl and Beth begin withdrawals

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 7.25% of the **Benefit Base** annually.

3 \$12,638

Beth continues withdrawing income

Beth continues the variable annuity contract with the FlexChoice Access rider, and continues to take 7.25% of the **Benefit Base** annually.

4 \$5,229

Lifetime income begins

When Beth is age 77, 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

\$183,040 Withdrawals before the account value reduced to zero
+ 82,368 Lifetime income payments

\$265,408 Total income received from FlexChoice Access

FlexChoice Access Expedite

\$169,523 Withdrawals before the account value reduced to zero
+ 78,435 Lifetime income payments

\$247,958 Total income received from FlexChoice Access

If Beth lives to 97

FlexChoice Access Level

\$183,040 Withdrawals before the account value reduced to zero
+128,128 Lifetime income payments

\$311,168 Total income received from FlexChoice Access

FlexChoice Access Expedite

\$169,523 Withdrawals before the account value reduced to zero
+104,580 Lifetime income payments

\$274,103 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	4.25%
65+	5.25%

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	5.25%
65+	7.25%

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	4.25%	3.25%
65+	5.25%	4.25%

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.

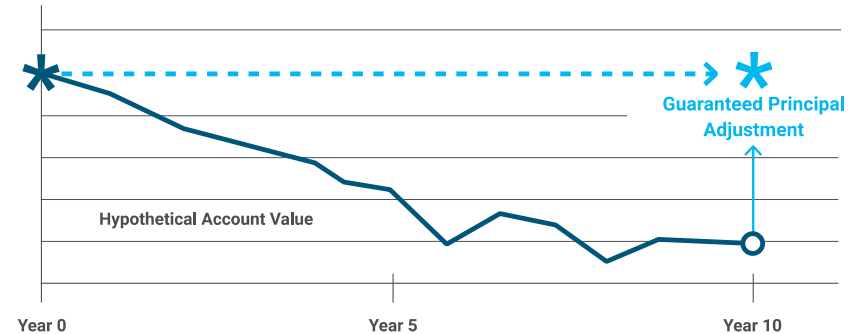
What if my clients no longer need lifetime income?

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.

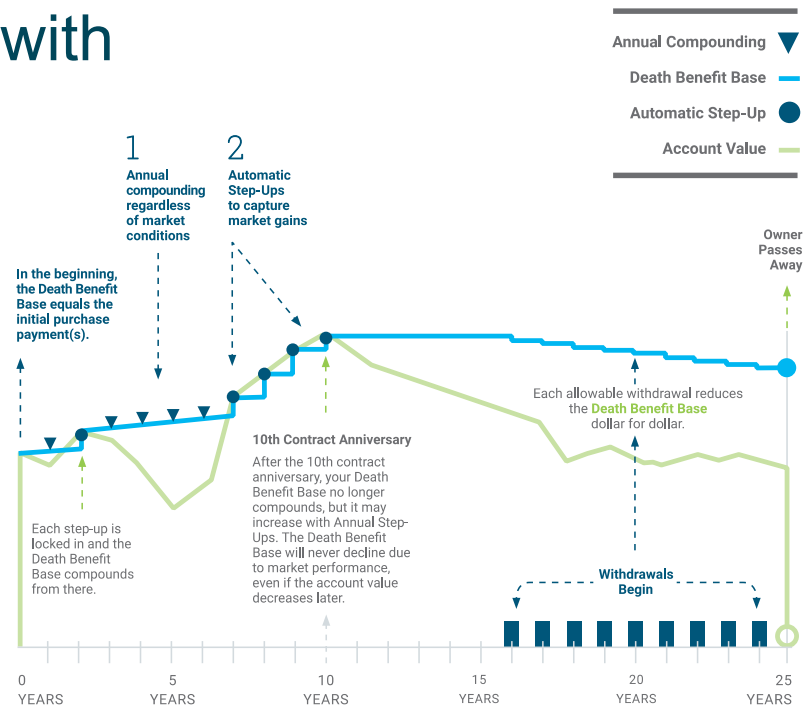


Hypothetical example for illustrative purposes only.

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



The FlexChoice Access Death Benefit is not available in the state of NY.

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
(Not available in NY)

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.

International equity coverage

Global

Clarion Partners
Loomis Sayles

International Developed

Baillie Gifford
Dimensional
Harris Associates
MetLife
MFS

Emerging

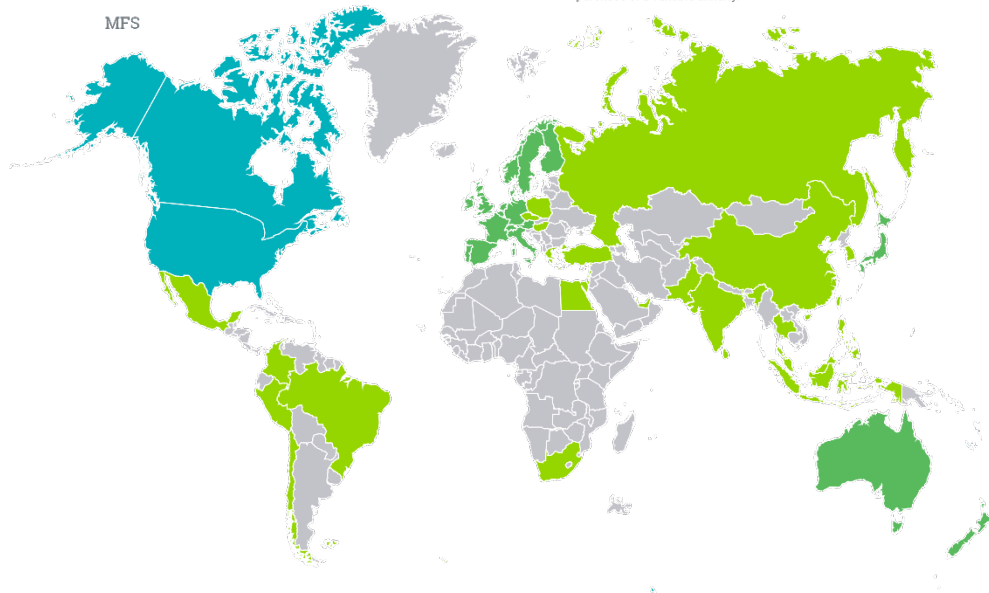
Aberdeen Standard
Investments

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.





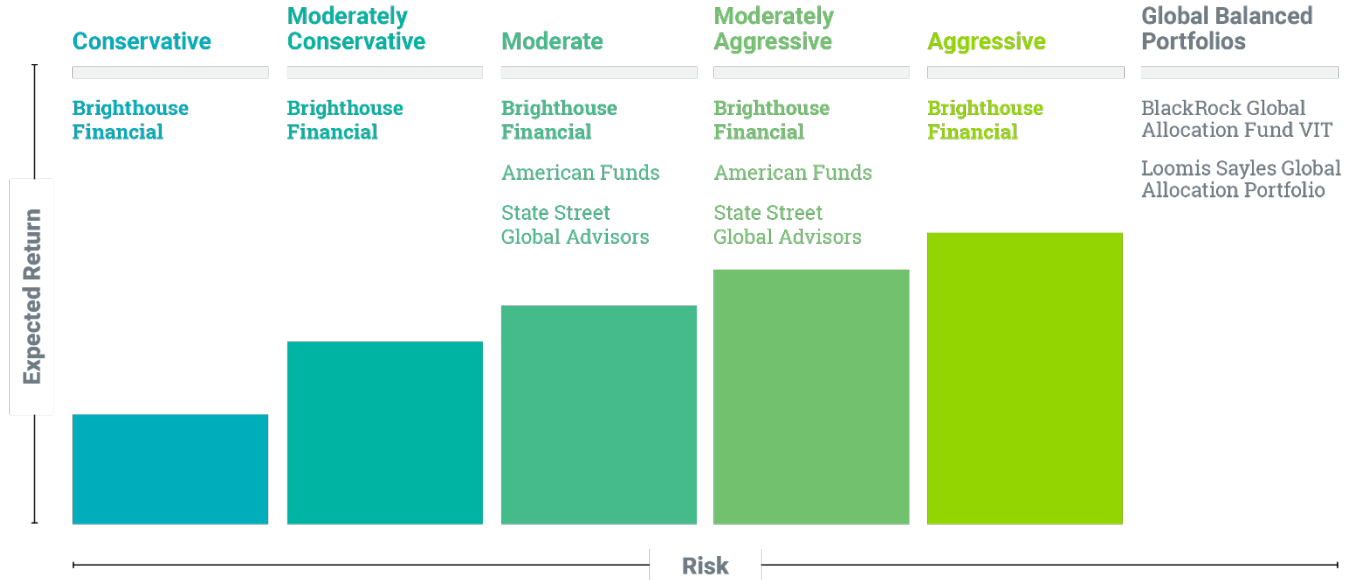
Coverage of fixed income

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

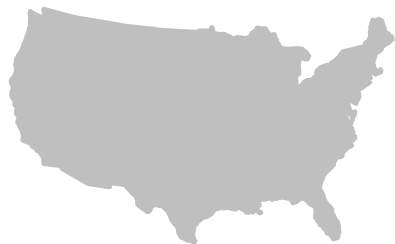
J.P.Morgan
Asset Management

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

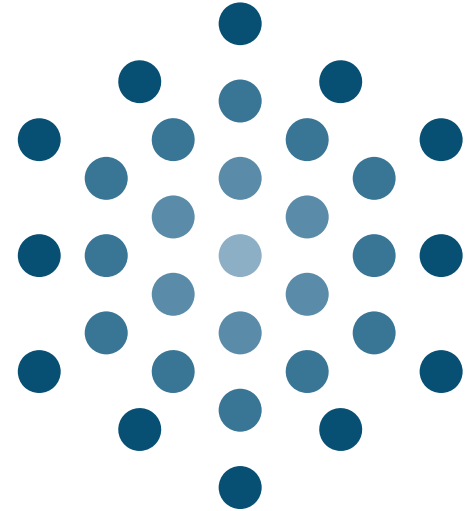
Barclays U.S. Aggregate Index

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

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 0.86%. 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.

Average variable rate of return is
7.89% gross / 5.59% 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	-	-
1	57	55	\$107,133	7.13%	\$107,133	\$0	\$0
2	58	56	\$117,983	10.13%	\$117,983	\$0	\$0
3	59	57	\$123,882	1.12%	\$119,309	\$0	\$0
4	60	58	\$130,076	-12.29%	\$104,646	\$0	\$0
5	61	59	\$136,580	-8.50%	\$95,753	\$0	\$0
6	62	60	\$143,409	7.42%	\$102,857	\$0	\$0
7	63	61	\$150,580	5.58%	\$108,592	\$0	\$0
8	64	62	\$158,109	3.11%	\$111,969	\$0	\$0
9	65	63	\$166,014	8.26%	\$121,220	\$0	\$0
10	66	64	\$174,315	10.79%	\$134,297	1 \$9,152	\$9,152
11	67	65	\$174,315	6.83%	\$133,689	\$9,152	\$18,304
12	68	66	\$174,315	4.71%	\$130,407	\$9,152	\$27,456
13	69	67	\$174,315	-7.34%	\$112,359	\$9,152	\$36,608
14	70	68	\$174,315	6.95%	\$110,376	\$9,152	\$45,760
15	71	69	\$174,315	12.00%	\$113,372	\$9,152	\$54,912
16	72	70	\$174,315	9.29%	\$113,899	\$9,152	\$64,064
17	73	71	\$174,315	4.36%	\$109,311	\$9,152	\$73,216
18	74	72	\$174,315	6.36%	\$106,527	\$9,152	\$82,368
19	75	73	\$174,315	-9.15%	2 \$88,462	3 \$9,152	\$91,520
20	-	74	\$174,315	6.26%	\$84,274	\$9,152	\$100,672
21	-	75	\$174,315	1.94%	\$76,583	\$9,152	\$109,824
22	-	76	\$174,315	-2.35%	\$65,848	\$9,152	\$118,976
23	-	77	\$174,315	-10.89%	\$50,524	\$9,152	\$128,128
24	-	78	\$174,315	0.84%	\$41,721	\$9,152	\$137,280
25	-	79	\$174,315	0.23%	\$32,646	\$9,152	\$146,432
26	-	80	\$174,315	-1.77%	\$23,078	\$9,152	\$155,584
27	-	81	\$174,315	-7.26%	\$12,916	\$9,152	\$164,736
28	-	82	\$174,315	-48.33%	\$1,945	\$9,152	\$173,888
29	-	83	\$174,315	-	\$0	4 \$9,152	\$183,040

For Life

The numbers behind the scenario

Here's what would happen in a steady or 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 0.86%. 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.

Anniversary	Carl's Age	Beth's Age	Benefit Base	Constant annual rate of return is 7.89% gross / 5.59% net				Zero annual rate of return is 0.00% gross / -2.14% net			
				Annual Return (Net of Cash Flows)	Account Value	Withdrawal Amount	Cumulative Withdrawals	Annual Return (Net of Cash Flows)	Account Value	Withdrawal Amount	
Issue	56	54	\$100,000	-	\$100,000	-	-	-	-	\$100,000	-
1	57	55	\$105,000	4.17%	\$104,167	\$0	\$0	-3.55%	\$96,446	\$0	
2	58	56	\$110,250	4.16%	\$108,697	\$0	\$0	-3.68%	\$92,896	\$0	
3	59	57	\$115,763	4.14%	\$112,994	\$0	\$0	-3.82%	\$89,348	\$0	
4	60	58	\$121,551	4.13%	\$117,663	\$0	\$0	-3.97%	\$85,798	\$0	
5	61	59	\$127,628	4.12%	\$122,512	\$0	\$0	-4.15%	\$82,242	\$0	
6	62	60	\$134,010	4.11%	\$127,545	\$0	\$0	-4.34%	\$78,675	\$0	
7	63	61	\$140,710	4.10%	\$132,769	\$0	\$0	-4.55%	\$75,094	\$0	
8	64	62	\$147,746	4.08%	\$138,189	\$0	\$0	-4.79%	\$71,495	\$0	
9	65	63	\$155,133	4.07%	\$143,813	\$0	\$0	-5.07%	\$67,873	\$0	
10	66	64	\$162,889	4.06%	\$149,646	\$8,552	\$8,552	-5.38%	\$64,224	\$8,552	
11	67	65	\$162,889	4.03%	\$146,775	\$8,552	\$17,104	-6.09%	\$52,283	\$8,552	
12	68	66	\$162,889	3.99%	\$143,744	\$8,552	\$25,656	-7.23%	\$40,568	\$8,552	
13	69	67	\$162,889	3.96%	\$140,544	\$8,552	\$34,208	-9.10%	\$29,103	\$8,552	
14	70	68	\$162,889	3.92%	\$137,165	\$8,552	\$42,760	-12.98%	\$17,883	\$8,552	
15	71	69	\$162,889	3.88%	\$133,597	\$8,552	\$51,312	-26.02%	\$6,903	\$8,552	
16	72	70	\$162,889	3.83%	\$129,830	\$8,552	\$59,864	-	\$0	\$5,294	
17	73	71	\$162,889	3.77%	\$125,853	\$8,552	\$68,416	-	-	For Life	
18	74	72	\$162,889	3.71%	\$121,653	\$8,552	\$76,968	-	-	-	
19	75	73	\$162,889	3.64%	\$117,219	\$8,552	\$85,520	-	-	-	
20	-	74	\$162,889	3.56%	\$112,538	\$8,552	\$94,072	-	-	-	
21	-	75	\$162,889	3.47%	\$107,594	\$8,552	\$102,624	-	-	-	
22	-	76	\$162,889	3.36%	\$102,375	\$8,552	\$111,176	-	-	-	
23	-	77	\$162,889	3.24%	\$96,885	\$8,552	\$119,728	-	-	-	
24	-	78	\$162,889	3.09%	\$91,046	\$8,552	\$128,280	-	-	-	
25	-	79	\$162,889	2.92%	\$84,903	\$8,552	\$136,832	-	-	-	
26	-	80	\$162,889	2.70%	\$78,416	\$8,552	\$145,384	-	-	-	
27	-	81	\$162,889	2.44%	\$71,567	\$8,552	\$153,936	-	-	-	
28	-	82	\$162,889	2.10%	\$64,336	\$8,552	\$162,488	-	-	-	
29	-	83	\$162,889	1.64%	\$56,701	\$8,552	\$171,040	-	-	-	
30	-	84	\$162,889	1.02%	\$48,639	\$8,552	\$179,592	-	-	-	
31	-	85	\$162,889	0.02%	\$40,097	\$8,552	\$188,144	-	-	-	
32	-	86	\$162,889	-1.48%	\$31,079	\$8,552	\$196,696	-	-	-	
33	-	87	\$162,889	-4.31%	\$21,556	\$8,552	\$205,248	-	-	-	
34	-	88	\$162,889	-11.56%	\$11,502	\$8,552	\$213,800	-	-	-	
35	-	89	\$162,889	-69.98%	\$886	\$8,552	\$222,352	-	-	-	
36	-	90	\$162,889	-	\$0	\$8,552	\$230,904	-	-	-	

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 0.86%. 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
6.92% gross / 4.64% 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	-	-
1	57	55	\$107,133	7.13%	\$107,133	\$0	\$0
2	58	56	\$117,983	10.13%	\$117,983	\$0	\$0
3	59	57	\$123,882	1.12%	\$119,309	\$0	\$0
4	60	58	\$130,076	-12.29%	\$104,646	\$0	\$0
5	61	59	\$136,580	-8.50%	\$95,753	\$0	\$0
6	62	60	\$143,409	7.42%	\$102,857	\$0	\$0
7	63	61	\$150,580	5.58%	\$108,592	\$0	\$0
8	64	62	\$158,109	3.11%	\$111,969	\$0	\$0
9	65	63	\$166,014	8.26%	\$121,220	\$0	\$0
10	66	64	\$174,315	10.79%	\$134,297	1 \$12,638	\$12,638
11	67	65	\$174,315	6.77%	\$129,899	\$12,638	\$25,276
12	68	66	\$174,315	4.60%	\$122,650	\$12,638	\$37,914
13	69	67	\$174,315	-7.54%	\$101,723	\$12,638	\$50,552
14	70	68	\$174,315	6.58%	\$94,951	\$12,638	\$63,190
15	71	69	\$174,315	11.47%	\$91,751	\$12,638	\$75,828
16	72	70	\$174,315	8.57%	\$85,894	\$12,638	\$88,466
17	73	71	\$174,315	3.39%	\$75,739	\$12,638	\$101,104
18	74	72	\$174,315	4.98%	\$66,243	\$12,638	\$113,742
19	75	73	\$174,315	-11.13%	2 \$47,640	3 \$12,638	\$126,380
20	-	74	\$174,315	2.42%	\$35,849	\$12,638	\$139,018
21	-	75	\$174,315	-5.19%	\$22,006	\$12,638	\$151,656
22	-	76	\$174,315	-24.30%	\$7,092	\$12,638	\$164,294
23	-	77	\$174,315	-	\$0	4 \$5,229	\$169,523

For Life

The numbers behind the scenario

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

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 0.86%. 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.

Anniversary	Carl's Age	Beth's Age	Benefit Base	Constant annual rate of return is 6.92% gross / 4.64% net				Zero annual rate of return is 0.00% gross / -2.14% net			
				Annual Return (Net of Cash Flows)	Account Value	Withdrawal Amount	Cumulative Withdrawals	Annual Return (Net of Cash Flows)	Account Value	Withdrawal Amount	
Issue	56	54	\$100,000	-	\$100,000	-	-	-	-	\$100,000	-
1	57	55	\$105,000	3.22%	\$103,218	\$0	\$0	-3.55%	\$96,446	\$0	
2	58	56	\$110,250	3.19%	\$106,515	\$0	\$0	-3.68%	\$92,896	\$0	
3	59	57	\$115,763	3.17%	\$109,889	\$0	\$0	-3.82%	\$89,348	\$0	
4	60	58	\$121,551	3.14%	\$113,343	\$0	\$0	-3.97%	\$85,798	\$0	
5	61	59	\$127,628	3.12%	\$116,874	\$0	\$0	-4.15%	\$82,242	\$0	
6	62	60	\$134,010	3.09%	\$120,482	\$0	\$0	-4.34%	\$78,675	\$0	
7	63	61	\$140,710	3.06%	\$124,168	\$0	\$0	-4.55%	\$75,094	\$0	
8	64	62	\$147,746	3.03%	\$127,929	\$0	\$0	-4.79%	\$71,495	\$0	
9	65	63	\$155,133	3.00%	\$131,765	\$0	\$0	-5.07%	\$67,873	\$0	
10	66	64	\$162,889	2.97%	\$135,675	\$1,809	\$1,809	-5.38%	\$64,224	\$11,809	
11	67	65	\$162,889	2.86%	\$127,408	\$11,809	\$23,618	-6.33%	\$49,095	\$11,809	
12	68	66	\$162,889	2.73%	\$118,758	\$11,809	\$35,427	-8.12%	\$34,260	\$11,809	
13	69	67	\$162,889	2.58%	\$109,708	\$11,809	\$47,236	-12.07%	\$19,742	\$11,809	
14	70	68	\$162,889	2.39%	\$100,237	\$11,809	\$59,045	-30.24%	\$5,534	\$11,809	
15	71	69	\$162,889	2.15%	\$90,328	\$11,809	\$70,854	-	\$0	\$3,665	
16	72	70	\$162,889	1.84%	\$79,959	\$11,809	\$82,663	-	-	For Life	
17	73	71	\$162,889	1.41%	\$69,110	\$11,809	\$94,472	-	-	-	
18	74	72	\$162,889	0.80%	\$57,758	\$11,809	\$106,281	-	-	-	
19	75	73	\$162,889	-0.22%	\$45,849	\$11,809	\$118,090	-	-	-	
20	-	74	\$162,889	-1.91%	\$33,389	\$11,809	\$129,899	-	-	-	
21	-	75	\$162,889	-5.69%	\$20,351	\$11,809	\$141,708	-	-	-	
22	-	76	\$162,889	-21.46%	\$6,708	\$11,809	\$153,517	-	-	-	
23	-	77	\$162,889	-	\$0	\$4,887	\$158,404	-	-	-	

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.

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