Leave a legacy

What if I can provide more for my loved ones?

ANNUITIES | VARIABLE

FlexChoice
Death Benefit
Add more certainty by adding an optional death benefit.

As you plan for your retirement, you may also want to ensure your loved ones will be taken care of if something unexpected happens to you.

Brighthouse Financial variable annuities and the optional FlexChoice guaranteed lifetime withdrawal benefit rider were built with today's families in mind, and offer real-life flexibility to make decisions when the time is right. By also electing another optional feature—the FlexChoice Death Benefit—you can add an additional layer of certainty as you prepare for a comfortable future.

The FlexChoice Death Benefit — providing the protection your family needs.

If you should pass away before you begin lifetime income payments,³ and your account value has not dropped to zero, your beneficiaries will receive the greater of:

- The FlexChoice Death Benefit; or
- The standard death benefit that comes with your contract⁴

Building a legacy

The FlexChoice Death Benefit offers three ways to build your death benefit amount:

1. **Annual compounding regardless of market conditions**
   - Your Death Benefit Base—initially equal to your purchase payment(s)—will compound at a set rate for the first 10 years of the contract, provided no withdrawals are taken in that contract year.⁵

2. **Automatic Step-Ups to capture market gains**
   - You can also capture market gains for your Death Benefit Base through Automatic Step-Ups if your account value increases and is greater than your Benefit Base of the FlexChoice living benefit on any contract anniversary prior to your 91st birthday.

3. **Invest more**
   - Each additional purchase payment you make will increase your Death Benefit Base.⁶

Income when you need it

FlexChoice gives you the flexibility to make decisions when the time is right for you. You control the timing of your withdrawals and choose whether your lifetime payments last for as long as you live or for as long as both you and your spouse live.⁷

- **You decide when to begin withdrawals.**
  - Allowable withdrawals will not reduce your Benefit Base, but will reduce the Death Benefit Base dollar-for-dollar.⁸

- **You can start and stop withdrawals whenever you want.**

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1. FlexChoice is referred to as the Guaranteed Lifetime Withdrawal Benefit rider in the prospectus.
2. FlexChoice Death Benefit is referred to as the GLWB Death Benefit in the prospectus.
3. We use the terms "income" and "lifetime income" to refer to any allowable withdrawal(s) under the rider, as well as any lifetime income payments you would receive from Brighthouse Financial if your account value declines to zero.
4. The set rate is stated in the prospectus. Annual Compounding is referred to as Rollup Rate in the prospectus.
5. The standard death benefit may vary depending on which annuity you choose. Please refer to the prospectus or fact card for more details.
6. We may restrict subsequent purchase payments at any time if changes are made to FlexChoice or if the benefit is no longer available to new customers. See prospectus for details.
Protecting loved ones

If you pass away with account value remaining, your beneficiaries will receive the greater of the FlexChoice Death Benefit Base amount or the standard death benefit provided by your annuity.

Additional options for a surviving spouse

If you pass away and there is still account value left, your spouse, as sole primary beneficiary, can decide to either:
• Continue the contract, including the FlexChoice rider and lifetime withdrawals, or
• Take the death benefit as a lump sum.

If your beneficiary is not your spouse (or your spouse is more than 10 years younger than you), he or she will receive the greater of the FlexChoice Death Benefit Base amount or the standard death benefit.

This example is hypothetical and for illustrative purposes only. It does not reflect any current, historical or future performance.

7 Subject to age limitations.
8 Withdrawals made before age 59½ and/or Excess Withdrawals (see next page) will reduce the Death Benefit Base on a pro rata basis. Please see the prospectus for details.
How do withdrawals affect the FlexChoice Death Benefit?

Allowable Withdrawals—referred to as the Annual Benefit Payment—reduce the Death Benefit Base dollar-for-dollar. Your withdrawal rate is determined by your age at the time of your first withdrawal (after age 59½). So, if your allowable withdrawal in a contract year is $5,000 and you withdraw $5,000, your Death Benefit Base will be reduced by $5,000. For a jointly-owned contract, the withdrawal rate is based on the age of the oldest contract owner. See prospectus for details.

Early Withdrawals (prior to age 59½) reduce the Death Benefit Base proportionately. For example, if a withdrawal reduces the account value by 10%, the Death Benefit Base will also be reduced by 10%. You are still entitled to receive a death benefit as long as these withdrawals do not reduce the account value to zero and the FlexChoice Death Benefit remains in force.

Excess Withdrawals (withdrawals in a calendar year that exceed your allowable withdrawal) will reduce the Death Benefit Base proportionately and could impact whether or not you receive lifetime income payments.

Required Minimum Distributions (RMDs) will not be considered excess withdrawals, even if they are greater than your allowable withdrawals, but will reduce the Death Benefit Base dollar-for-dollar. This applies to RMDs for this contract only.

Important terms

Death Benefit Base

What it is: Used to determine the amount your beneficiaries will receive under the FlexChoice Death Benefit if you pass away before you begin lifetime income payments and your account value has not reduced to zero.

How it works: At first, it equals your initial purchase payment. It can increase through annual compounding during each of the first 10 contract years (if no withdrawals are taken in the prior contract years), Automatic Step-Ups, and additional purchase payments.

Impact of allowable withdrawals: Will reduce the Death Benefit Base dollar-for-dollar.

Benefit Base

What it is: Used to determine the maximum amount of allowable withdrawals you can take each year, as well as your future lifetime income payments under the FlexChoice living benefit rider. The annual rider charge is a percentage of this amount.

How it works: At first, it equals your initial purchase payment. It can increase through annual compounding during the first 10 contract years (if no withdrawals are taken), Automatic Step-Ups, and additional purchase payments.

Impact of allowable withdrawals: Will not reduce the Benefit Base.

FlexChoice Death Benefit Facts:

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<tr>
<th>ANNUAL CHARGE</th>
<th>ISSUE AGE</th>
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<tbody>
<tr>
<td>0.65% OF DEATH BENEFIT BASE</td>
<td>50 MINIMUM</td>
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May be increased if an Automatic Step-Up occurs, but will not exceed 1.20%.

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<th>AVAILABILITY</th>
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| The FlexChoice Death Benefit is available to purchasers at contract issue, and only if the FlexChoice living benefit is elected.

* The FlexChoice Death Benefit will terminate if the FlexChoice rider is cancelled, or if the account value is reduced to zero. 

The added certainty you want. The flexibility you need.

The FlexChoice Death Benefit is designed to give you the flexibility to make decisions that are right for you, while offering the protection and opportunity for growth you need in today’s market. Visit brighthousefinancial.com to learn more. Then, talk to your financial professional about how a Brighthouse Financial variable annuity with the optional FlexChoice rider and death benefit may help you feel more confident about your retirement plan today and for years to come.

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9 The FlexChoice Death Benefit may not be available in all states. Please see the prospectus for more details.

10 If the FlexChoice rider is cancelled, or if the account value is reduced to zero, you will no longer pay the rider’s annual fees.
We're Brighthouse Financial

We’re Brighthouse Financial, a new company established by MetLife. Our mission is to help Americans achieve financial freedom. Built on a foundation of industry knowledge and experience, we specialize in offering essential annuity and life insurance products designed to help you protect what you’ve earned and ensure it lasts. Our approach includes a journey towards providing simplicity, transparency, and value – because your financial future is too important to be hard.*

* Product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company and are solely the responsibility of the issuing insurance company. Annuities and life insurance are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and in New York only by Brighthouse Life Insurance Company of NY, New York, NY 10017 and not by MetLife.
Investment Performance Is Not Guaranteed.

Prospectuses for the variable annuity, and for the investment portfolios offered thereunder, are available from your financial professional. The contract prospectus contains information about the contract’s features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments designed for retirement purposes. Brighthouse Financial variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional protection benefit rider is elected. All contract and rider guarantees, including optional benefits and annuity payout rates, are backed by the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned income Medicare Contribution tax that is generally imposed on interest, dividends, and annuity income if your 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 advisors as appropriate.

Variable annuities are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and are distributed by Brighthouse Securities, LLC (member FINRA). Both are Brighthouse Financial companies.

• Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value