



# Leave a Legacy

Building a death benefit  
for loved ones.

**ANNUITIES** | VARIABLE

**FlexChoice Access**  
**Death Benefit**



**Brighthouse**  
FINANCIAL  
Established by **MetLife**

# We're Brighthouse Financial

A new company established by MetLife.

Our mission is to help people achieve financial security. Built on a foundation of industry knowledge and experience, we specialize in offering annuity and life insurance products designed to help you protect what you've earned and ensure it lasts. We are on a mission to provide simplicity, transparency, and value – because your future is too important to be hard.

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

Brighthouse Financial is the brand name for Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, and New England Life Insurance Company.

# 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 Access guaranteed lifetime withdrawal benefit rider<sup>1</sup> 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 Access Death Benefit<sup>2</sup> — you can add an additional layer of certainty to help prepare for a comfortable future.

## **The FlexChoice Access Death Benefit — providing protection for loved ones.**

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

- **The FlexChoice Access Death Benefit; or**
- **The standard death benefit that comes with your contract.<sup>4</sup>**

## Building a legacy

### **The FlexChoice Access Death Benefit offers two ways to build the death benefit amount:**

#### **1. Annual compounding regardless of market conditions**

The 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.<sup>5</sup>

#### **2. Automatic Step-Ups to capture market gains**

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

### **Income when you need it**

FlexChoice Access provides the flexibility to make decisions when the time is right. You decide:

- Whether lifetime payments last for as long as you live or for as long as both you and your spouse live.<sup>6</sup>
- The timing of withdrawals, when they will begin, and if they should stop, if needed.

Allowable withdrawals will not reduce your Benefit Base, but will reduce the Death Benefit Base dollar-for-dollar.<sup>7</sup>

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<sup>1</sup> FlexChoice Access is referred to as the Guaranteed Lifetime Withdrawal Benefit rider in the prospectus.

<sup>2</sup> FlexChoice Access Death Benefit is referred to as the GLWB Death Benefit in the prospectus.

<sup>3</sup> 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 reduces to zero.

<sup>4</sup> The standard death benefit may vary depending on which annuity is chosen. Please refer to the prospectus or fact card for more details.

<sup>5</sup> The set rate is stated in the prospectus. Annual Compounding is referred to as Rollup Rate in the prospectus.

## Protecting loved ones

If you pass away with account value remaining, your beneficiaries will receive the greater of the FlexChoice Access 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 Access rider and lifetime withdrawals, or
- Take the death benefit as a lump sum.

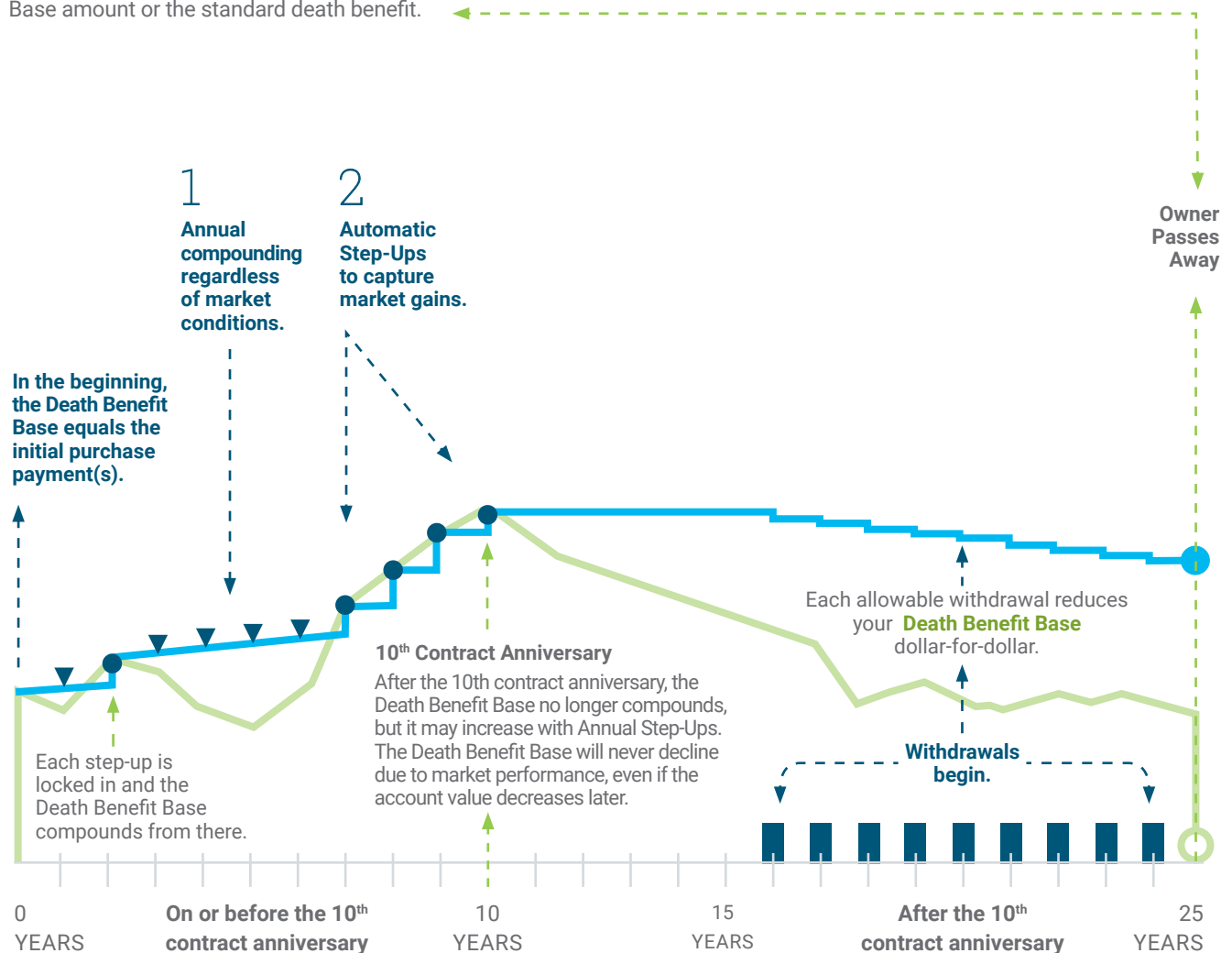
If your beneficiary is not your spouse (or your spouse is more than 10 years younger than you), he or she will receive the greater of the FlexChoice Access Death Benefit Base amount or the standard death benefit.

Annual Compounding ▼

Death Benefit Base —

Automatic Step-Up ●

Account Value —



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

<sup>6</sup> Subject to age limitations.

<sup>7</sup> 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 Access Death Benefit?

**Allowable Withdrawals** (referred to as the Annual Benefit Payment) reduce the Death Benefit Base dollar-for-dollar. The 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, the 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 Access Death Benefit remains in force.

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

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

### FlexChoice Access Death Benefit Facts:

#### ANNUAL CHARGE

0.65%

OF DEATH BENEFIT BASE

May be increased if an Automatic Step-Up occurs, but will not exceed 1.20%.

#### ISSUE AGE

50

MINIMUM

65

MAXIMUM

If jointly-owned,  
issue age  
determined by age  
of oldest owner.

#### AVAILABILITY

The FlexChoice Access Death Benefit is available to purchasers at contract issue, and only if the FlexChoice Access living benefit is elected.<sup>8</sup>

The FlexChoice Access Death Benefit will terminate if the FlexChoice Access rider is cancelled, or if the account value is reduced to zero.<sup>9</sup>

## Important terms

### Death Benefit Base

**What it is:** Used to determine the amount your beneficiaries will receive under the FlexChoice Access Death Benefit if you pass away before lifetime income payments begin and the 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 that can be taken each year, as well as the future lifetime income payments under the FlexChoice Access 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.

## The added certainty you want. The flexibility you need.

The FlexChoice Access Death Benefit is designed to provide 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](https://brighthousefinancial.com) to learn more. Then, talk to your financial professional about how a Brighthouse Financial variable annuity with the optional FlexChoice Access rider and death benefit may help you feel more confident about your retirement plan today and for years to come.

<sup>8</sup> The FlexChoice Access Death Benefit may not be available in all states. Please see the prospectus for more details.

<sup>9</sup> If the FlexChoice Access rider is cancelled, or if the account value is reduced to zero, you will no longer pay the rider's annual fees.

**Investment Performance Is Not Guaranteed.**

*This material must be preceded or accompanied by a prospectus for the variable annuity issued by Brighthouse Life Insurance Company. Prospectuses 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. Variable annuities issued by Brighthouse Life Insurance Company 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 subject to 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.**

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