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Established by MetLife

Flexible

for the ways life unfolds.

ANNUITIES | VARIABLE

FlexChoice

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All guarantees 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.

Issued by Brighthouse Life Insurance Company of NY, New York, NY 10017.

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• 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

What is a variable annuity?

In simplest terms, a variable annuity is a long-term contract between you and an insurance company, in which the insurance company makes periodic payments to you. It is one of the only investments that can offer income for life, no matter how long you live.

Variable annuities contain investment options that have the potential to grow and insurance features that offer protection, such as living and death benefits.

These optional living and death benefits can help grow and protect immediate or future income on a tax-deferred basis[1] and help provide for your loved ones, regardless of market conditions.

To provide investment and insurance-related benefits, variable annuities contain certain fees, including:

- Contract fees
- A mortality, expense and administration charge, and
- Variable investment option charges and expenses

Optional living and death benefits carry additional charges and must be elected when the contract is issued.

Variable annuities:

- Give you the flexibility to withdraw portions of your account value if you choose. You can use the money as an ongoing source of income or withdraw it periodically, as unexpected financial needs arise.

  Withdrawals will reduce the living and death benefits and the account value.

  Withdrawal charges may apply. Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, a federal income tax penalty of 10% may apply. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax on Net Investment Income if your modified adjusted gross income exceeds the applicable threshold amount.

- Will fluctuate in value and may be impacted by market declines, even when an optional protection benefit is elected.

  All contract guarantees, including the optional living and death benefits and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company.

[1] If you're buying a variable annuity to fund a qualified retirement plan or IRA, you should do so for the variable annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the variable annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

What is FlexChoice?

A Brighthouse Financial[2] variable annuity with the optional FlexChoice living benefit rider can provide you with guaranteed lifetime income with market upside potential, while offering real-life flexibility for the ways life unfolds.[3,4]

With FlexChoice you can:

- Receive guaranteed income for life regardless of market conditions, provided you stay within the provisions of the rider. See the prospectus for details.
- Lock in market gains on a contract anniversary if your account value increases.[5]
- Protect your future income from market declines, even if your account value reduces later.
- Make choices at a time that's right for you instead of locking in decisions prematurely.

Key Features

5% compounding of your Benefit Base.

See below for more details.

Two withdrawal options allow you to withdraw 5% or 6% annually beginning at age 65.

See pages 4 and 5 for all withdrawal rates.

Real-life flexibility to help you adapt, no matter how your life unfolds.

See page 14 for more details.

Diversified investment options give you the flexibility to design your own retirement strategy.

See page 16 for more details.

How can FlexChoice help throughout your retirement?

You can grow and protect your income in three ways:

01 Annual Compounding

Your Benefit Base compounds at 5% for the first 10 contract years in years where there are no withdrawals taken, regardless of what happens in the market or to your account value.[6]

02 Automatic Step-Ups

You can capture market gains through Automatic Step-Ups of your Benefit Base if your account value increases and is greater than your Benefit Base on any contract anniversary prior to your 91st birthday.[7]

03 Additional Contributions

Additional purchase payments will immediately increase your Benefit Base and account value. Your Annual Benefit Payment—a percentage of your Benefit Base—will also increase.[8]

What does 5% compounded annual growth look like?

Contract Anniversary	Benefit Base
Issue	$100,000
1	$105,000
2	$110,250
3	$115,763
4	$121,551
5	$127,628
6	$134,010
7	$140,710
8	$147,746
9	$155,133
10	$162,889

A Benefit Base of $100,000 would grow to $162,889 regardless of market conditions, provided you do not take any withdrawals during the first 10 contract years.

Hypothetical Example. For Illustrative Purposes Only. Original Investment: $100,000; Average Rate of Return: 0%

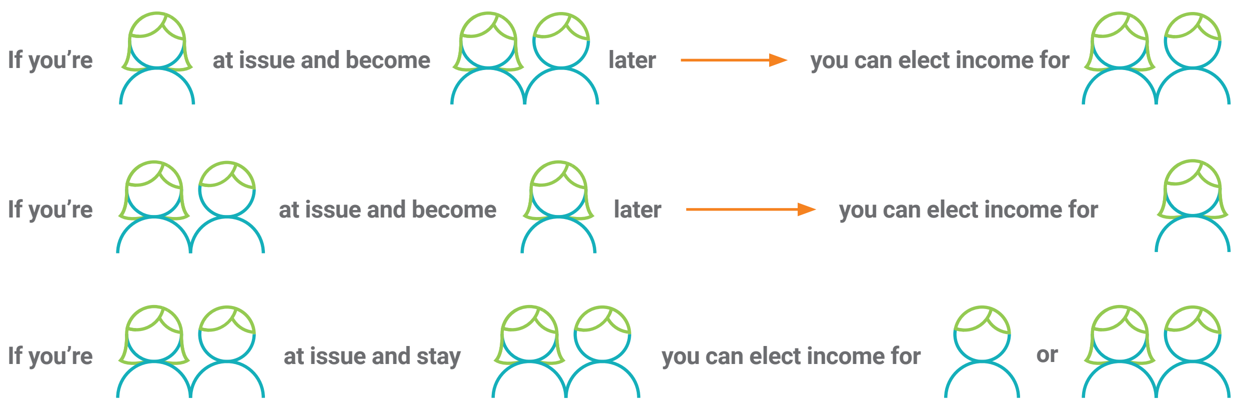
You can tailor your lifetime income to fit your needs.

Yes. You'll even find flexibility when it comes to taking withdrawals.

FlexChoice can help put you in control of your retirement, because you can choose to start withdrawing income whenever you're ready. Plus, you can choose between two withdrawal options to help provide the income you need. And, if your account value reduces to zero due to market performance or an allowable withdrawal, you'll still receive lifetime income—guaranteed.[9]

Additional flexibility for you

Why lock in decisions today? With FlexChoice, you choose to receive income for 1 or 2 lives if your account value is reduced to zero, not before.[10]



See pages 14 and 15 for more details.

What if my needs change?

With FlexChoice, you have alternatives to lifetime income payments both before and after your account value reduces to zero. Please see page 15 for full details.

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[2] Brighthouse Financial is the brand name for Brighthouse Life Insurance Company of NY and affiliated companies collectively and singly referred to as "Brighthouse Financial".

[3] FlexChoice is referred to as the Guaranteed Lifetime Withdrawal Benefit in the prospectus and is available for an additional annual fee of 1.20% of the Benefit Base.

[4] We use the terms "income" and "lifetime income" to refer to any allowable withdrawals under the FlexChoice rider, as well as any lifetime income payments you would receive under the rider if your account value reduces to zero.

[5] This is referred to as an Automatic Step-Up of the Benefit Base. Upon step-up, the annual charge may increase to the rate applicable to new annuity purchasers, but will not exceed a maximum of 2.00% of the Benefit Base.

[6] 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 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 or page 18 for more details.

[7] Automatic Step-Ups may increase the annual charge to a fee not to exceed 2.00%. If a contract is jointly owned, Automatic Step-Ups are available until the contract anniversary prior to the older owner's 91st birthday.

[8] We may restrict additional purchase payments at any time if changes are made to the FlexChoice terms or if the rider is no longer available to new customers. See the prospectus for additional details.

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

[10] The Joint Lifetime Guarantee Rate is only available for spouses. The spouse cannot be more than four 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.

How FlexChoice works

Select the income option that fits your needs.

You can choose between two withdrawal options. The amount you can withdraw each year is based on your age—or the age of the **older owner** if jointly owned—at the time of your first withdrawal **after** age 59½.

Level

FlexChoice Level provides you with a level amount of payments for your lifetime—guaranteed. Even if the account value reduces to zero, you'll still receive the same amount of income for life if single lifetime income is elected.[11]

	Before account value reduces to zero	After account value reduces to zero	
Age at 1st Withdrawal	Withdrawal Rate (% of Benefit Base)	Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 65	4.00%	4.00%	3.00%
65 to less than 75	5.00%	5.00%	3.60%
75 to less than 80	5.25%	5.25%	4.25%
80+	5.75%	5.75%	4.75%

The way it works is simple.

Before the account value reduces to zero.

[11] If FlexChoice Level is elected, and the account value is reduced to zero because of market performance or an allowable withdrawal, the rate used to calculate your Annual Benefit Payment will be the same immediately before and after the account value is reduced to zero (conditions apply prior to age 59½; see prospectus) unless you elect joint lifetime income.

Expedite

FlexChoice Expedite offers you access to higher withdrawals early in retirement through a higher withdrawal rate. Your lifetime guarantee rate will be lower than your withdrawal rate if your account value is reduced to zero. Conditions apply prior to age 59½. See the prospectus for details.

Before account value reduces to zero		**After** account value reduces to zero		
Age at 1st Withdrawal	**Withdrawal Rate** (% of Benefit Base)	**Age When Account Value is Reduced to Zero**	**Single Lifetime Guarantee Rate**	**Joint Lifetime Guarantee Rate**
59½ to less than 65	5.00%	79 or younger	3.00%	2.00%
		80 or older	3.25%	2.25%
65 to less than 75	6.00%	79 or younger	4.00%	3.00%
		80 or older	4.25%	3.25%
75 to less than 80	6.00%	79 or younger	4.00%	3.00%
		80 or older	4.25%	3.25%
80+	6.75%	79 or younger	n/a	n/a
		80 or older	5.00%	4.00%

After the account value reduces to zero.

If the account value reduces to zero because of market performance or an allowable withdrawal, you can choose income for 1 or 2 lives.

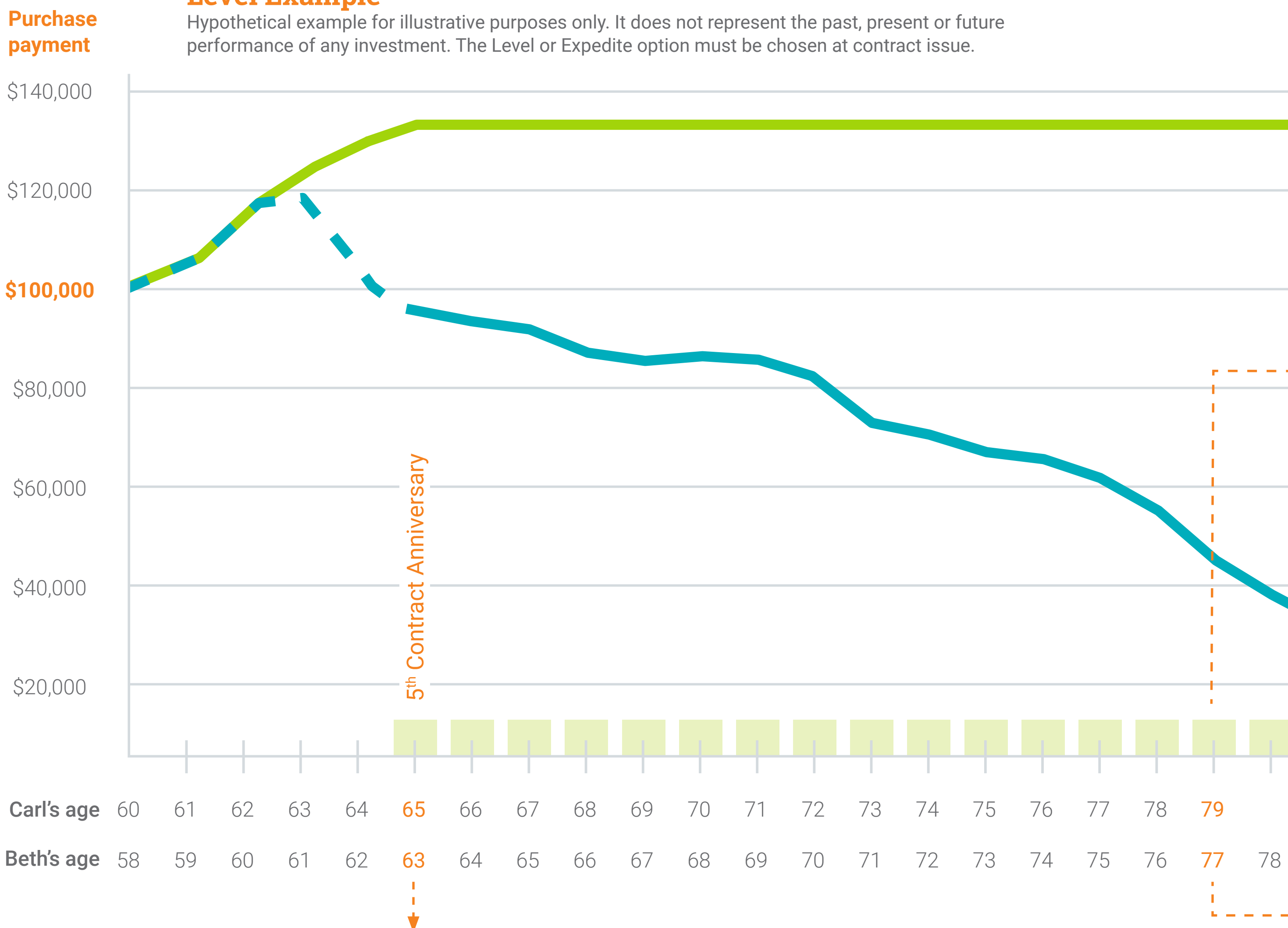
Meet Carl and Beth Taylor.

Carl and Beth are married, ages 60 and 58, respectively, and plan to retire in five years. They talk with their financial professional about designing a protected income strategy that can provide guaranteed lifetime income, the potential for market growth, and the flexibility to adapt should their needs change. They decide to invest $100,000 in a Brighthouse Financial variable annuity and elect the optional FlexChoice living benefit rider. With FlexChoice, Carl and Beth can choose between two withdrawal options – Level or Expedite – giving them more control of their retirement income.

Five years later, the Taylors' Benefit Base has grown from $100,000 to $135,790 through the combination of 5% compounded growth and Annual Step-Ups. Let's take a look at two case studies to compare how FlexChoice can help provide Carl and Beth the **income they want** and the **flexibility they need** in retirement.

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.



RETIREMENT INCOME MILESTONES

To see how a Brighthouse Financial variable annuity with the optional FlexChoice rider can help Carl and Beth in retirement, complete this worksheet by referring to the illustration on page 8.

1

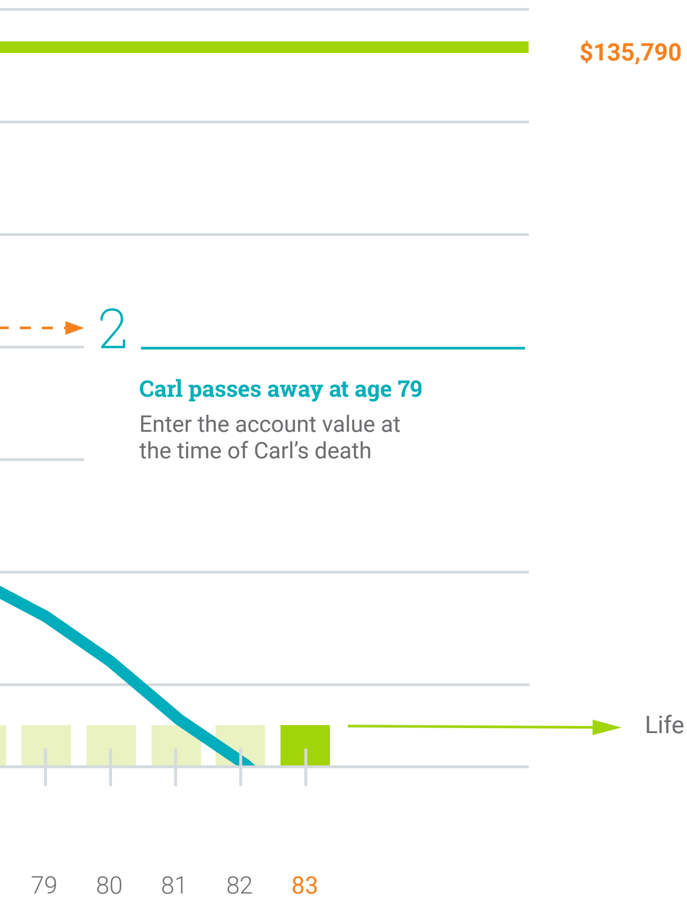
Carl and Beth begin withdrawals

Enter the initial withdrawal amount for Carl and Beth

With FlexChoice, income is based on the age of the **older owner.** Since Carl is over age 65, he and Beth (age 63) can begin withdrawing **5% of the Benefit Base annually.**

Level option

- Account Value
- Withdrawals (5%)
- Lifetime Income Payments
- Benefit Base



2

Carl passes away at age 79

Enter the account value at the time of Carl's death

3

Beth continues withdrawing income

Enter Beth's withdrawal amount

Beth continues the variable annuity contract, FlexChoice rider and continues to take **5% of the Benefit Base annually.**

4

Lifetime income begins

Enter Beth's lifetime income amount

When Beth is age 82, her account value is reduced to zero. Her lifetime income payments begin at age 83 and she **continues to receive 5% of the Benefit Base annually for life.**

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.[12]

If Beth lives to **age 92**, the Taylors would have received:

$135,790	Withdrawals before the account value reduced to zero
+ 67,895	Lifetime income payments
$203,685	Total income received from FlexChoice

If Beth lives to **age 97**, the Taylors would have received:

$135,790	Withdrawals before the account value reduced to zero
+ 101,843	Lifetime income payments
$237,633	Total income received from FlexChoice

[12] Source: Annuity 2000 Mortality Table; Society of Actuaries.

Take a look at the numbers behind the Taylors' Level Scenario.

Level Option

Average variable rate of return is 7.78% gross / 6.02% net.

Use this table to complete the worksheet on pages 6 and 7. The icons identify the Taylors' Retirement Income Milestones.

Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Cumulative Withdrawals
60	58	$100,000	–	$100,000	$0	$0
61	59	$106,825	6.82%	$106,825	$0	$0
62	60	$117,301	9.81%	$117,301	$0	$0
63	61	$123,166	0.84%	$118,288	$0	$0
64	62	$129,324	-12.51%	$103,487	$0	$0
65	63	$135,790	-8.71%	$94,471	1 $6,790	$6,790
66	64	$135,790	7.11%	$93,919	$6,790	$13,579
67	65	$135,790	5.22%	$91,678	$6,790	$20,369
68	66	$135,790	2.71%	$87,185	$6,790	$27,158
69	67	$135,790	7.76%	$86,637	$6,790	$33,948
70	68	$135,790	10.21%	$87,996	$6,790	$40,737
71	69	$135,790	6.23%	$86,269	$6,790	$47,527
72	70	$135,790	4.10%	$82,735	$6,790	$54,316
73	71	$135,790	-7.95%	$69,909	$6,790	$61,106
74	72	$135,790	6.18%	$67,018	$6,790	$67,895
75	73	$135,790	11.13%	$66,931	$6,790	$74,685
76	74	$135,790	8.36%	$65,168	$6,790	$81,474
77	75	$135,790	3.35%	$60,337	$6,790	$88,264
78	76	$135,790	5.20%	$56,330	$6,790	$95,053
79	77	$135,790	-10.49%	2 $44,345	3 $6,790	$101,843
	78	$135,790	4.34%	$39,185	$6,790	$108,632
	79	$135,790	-0.50%	$32,235	$6,790	$115,422
	80	$135,790	-5.81%	$23,966	$6,790	$122,211
	81	$135,790	-16.80%	$14,291	$6,790	$129,001
	82	$135,790	-15.98%	$6,303	$6,790	$135,790
	83	$135,790	–	$0	4 $6,790	$142,580

* 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, charges for optional living and/or death benefits, if selected. 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.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.65%, FlexChoice rider charge of 1.20% 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 0.94%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% 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.

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

Carl’s Age	Beth’s Age	Benefit Base	Level Option: Constant annual rate of return is 7.78% gross / 5.02% net. Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Zero annual rate of return is 0.00% gross / -2.56% net. Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount
60	58	$100,000	–	$100,000	$0	–	$100,000	$0
61	59	$105,000	3.00%	$103,005	$0	-3.82%	$96,183	$0
62	60	$110,250	2.98%	$106,075	$0	-3.93%	$92,401	$0
63	61	$115,763	2.96%	$109,209	$0	-4.06%	$88,649	$0
64	62	$121,551	2.93%	$112,408	$0	-4.20%	$84,924	$0
65	63	$127,628	2.90%	$115,670	$6,381	-4.36%	$81,221	$6,381
66	64	$127,628	2.86%	$112,418	$6,381	-4.60%	$71,395	$6,381
67	65	$127,628	2.82%	$109,027	$6,381	-4.91%	$61,819	$6,381
68	66	$127,628	2.77%	$105,492	$6,381	-5.32%	$52,489	$6,381
69	67	$127,628	2.72%	$101,806	$6,381	-5.94%	$43,367	$6,381
70	68	$127,628	2.66%	$97,962	$6,381	-6.78%	$34,479	$6,381
71	69	$127,628	2.59%	$93,955	$6,381	-8.11%	$25,817	$6,381
72	70	$127,628	2.52%	$89,777	$6,381	-10.59%	$17,377	$6,381
73	71	$127,628	2.43%	$85,420	$6,381	-16.76%	$9,153	$6,381
74	72	$127,628	2.33%	$80,878	$6,381	-58.89%	$1,139	$6,381
75	73	$127,628	2.21%	$76,142	$6,381	–	$0	$6,381
76	74	$127,628	2.07%	$71,205	$6,381	–	–	–
77	75	$127,628	1.90%	$66,056	$6,381	–	–	–
78	76	$127,628	1.70%	$60,688	$6,381	–	–	–
79	77	$127,628	1.44%	$55,091	$6,381	–	–	–
	78	$127,628	1.12%	$49,256	$6,381	–	–	–
	79	$127,628	0.62%	$43,141	$6,381	–	–	–
	80	$127,628	0.02%	$36,766	$6,381	–	–	–
	81	$127,628	-0.87%	$30,119	$6,381	–	–	–
	82	$127,628	-2.31%	$23,188	$6,381	–	–	–
	83	$127,628	-5.03%	$15,962	$6,381	–	–	–
	84	$127,628	-12.03%	$8,427	$6,381	–	–	–
	85	$127,628	-72.05%	$572	$6,381	–	–	–
	86	$127,628	–	$0	$6,381	–	–	–

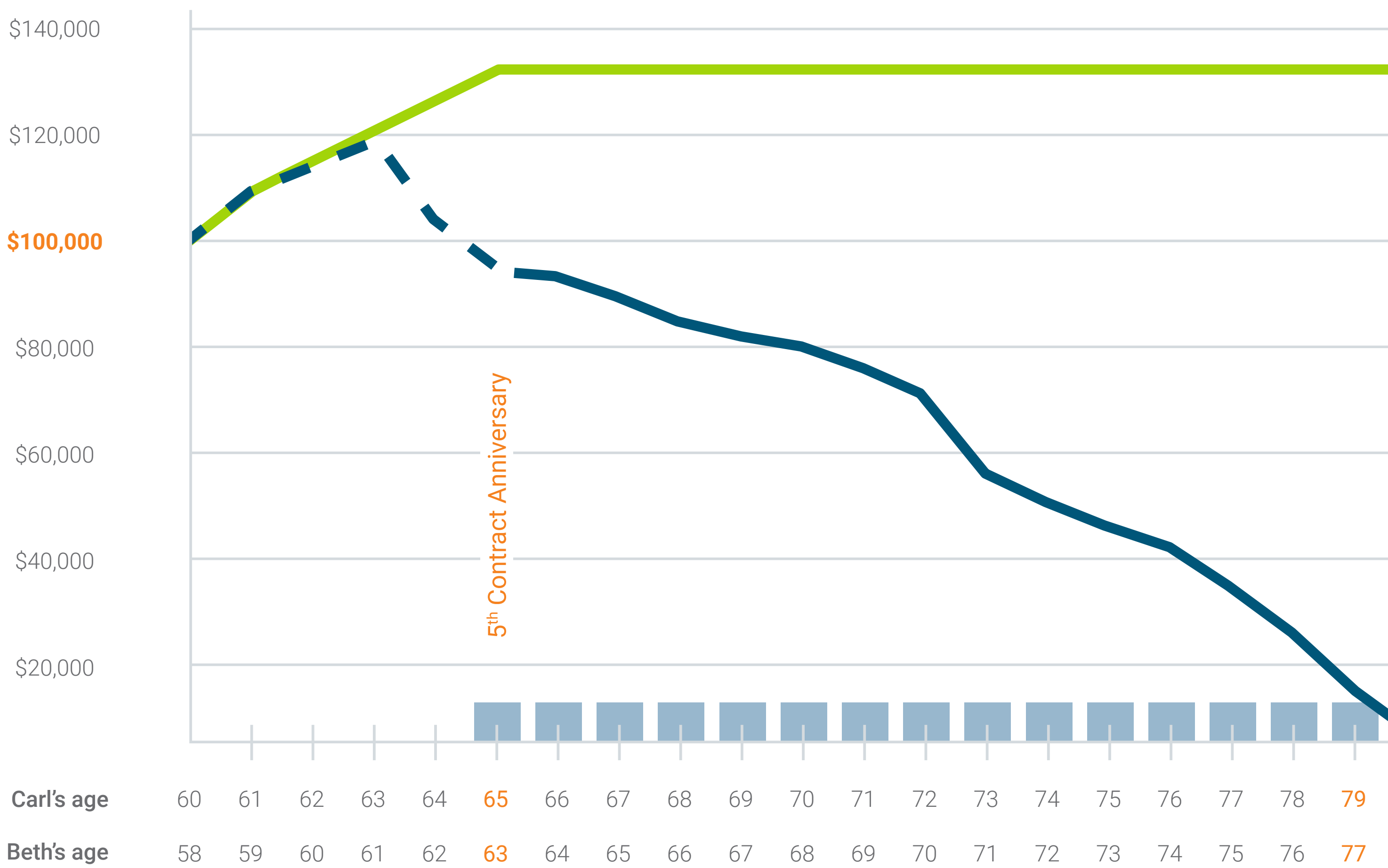
The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.65%, Annual Contract Fee of $30 (waived if the account value is over $50,000), arithmetic average investment option expenses of 0.94% and a FlexChoice rider charge of 1.20%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% 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.

What if the Taylors need more income early in retirement?

Like most investors, the Taylors will likely spend more in early retirement than later.[13] With FlexChoice Expedite, Carl and Beth can benefit from a higher withdrawal rate early in retirement, with a lower Lifetime Guarantee Rate if their account value reduces to zero.

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.



RETIREMENT INCOME MILESTONES

To see how a Brighthouse Financial variable annuity with the optional FlexChoice rider can help Carl and Beth in retirement, complete this worksheet by referring to the illustration on page 12.

1 ______

Carl and Beth begin withdrawals

Enter the initial withdrawal amount for Carl and Beth

With FlexChoice, income is based on the age of the **older owner**. Since Carl is over age 65, he and Beth (age 63) can begin withdrawing **6% of the Benefit Base annually.**

3 ______

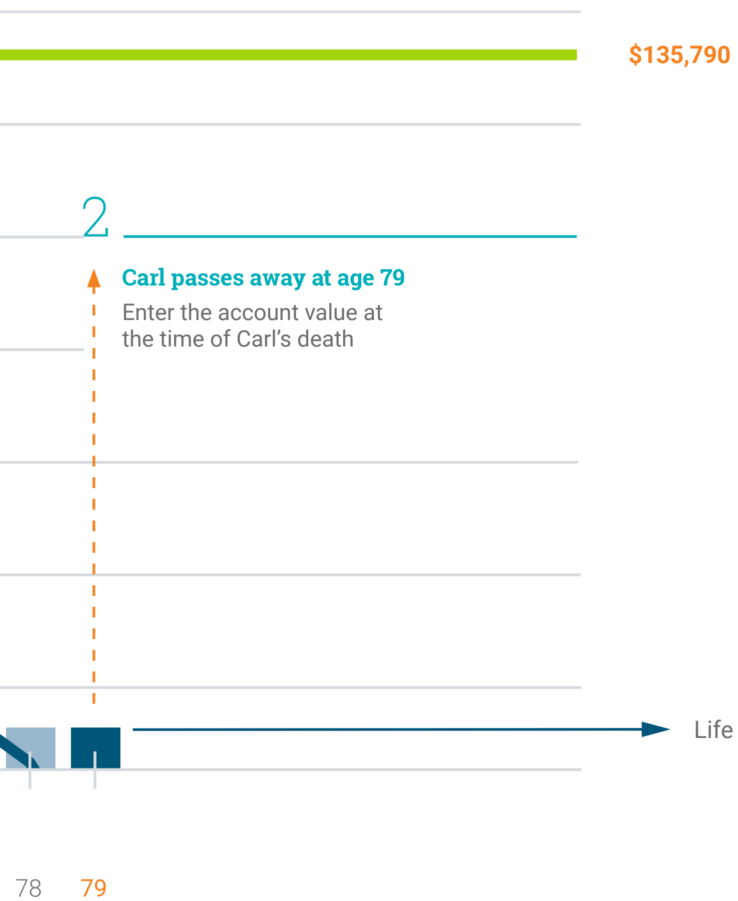
Beth continues withdrawing income

Enter Beth's withdrawal amount

Beth continues the variable annuity contract, FlexChoice rider and continues to take **6% of the Benefit Base annually.**

Expedite option

- Account Value
- Withdrawals (6%)
- Lifetime Income Payments
- Benefit Base



2

Carl passes away at age 79

Enter the account value at the time of Carl's death

4

Lifetime income begins

Enter Beth's lifetime income amount

When Beth is age 78, her account value is reduced to zero. Since FlexChoice Expedite provides a higher 6% withdrawal rate early in retirement, her lifetime guarantee rate at age 79 will be **4% of the Benefit Base annually for life.**

If Beth lives to **age 92**, the Taylors would have received:

$130,359	Withdrawals before the account value reduced to zero
+ 76,048	Lifetime income payments
$206,407	Total income received from FlexChoice

If Beth lives to **age 97**, the Taylors would have received:

$130,359	Withdrawals before the account value reduced to zero
+ 103,208	Lifetime income payments
$233,767	Total income received from FlexChoice

[13] Source: Estimating the True Cost of Retirement. Morningstar Investment Management Retirement Research Report, November 2013.

Take a look at the numbers behind the Taylors' Expedite Scenario.

Use this table to complete the worksheet on pages 10 and 11. The icons identify the Taylors' Retirement Income Milestones.

Expedite Option

Average variable rate of return is 7.00% gross / 5.25% net.

Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Cumulative Withdrawals
60	58	$100,000	–	$100,000	$0	$0
61	59	$106,825	6.82%	$106,825	$0	$0
62	60	$117,301	9.81%	$117,301	$0	$0
63	61	$123,166	0.84%	$118,288	$0	$0
64	62	$129,324	-12.51%	$103,487	$0	$0
65	63	$135,790	-8.71%	$94,471	1 $8,147	$8,147
66	64	$135,790	7.08%	$92,439	$8,147	$16,295
67	65	$135,790	5.16%	$88,639	$8,147	$24,442
68	66	$135,790	2.60%	$82,585	$8,147	$32,590
69	67	$135,790	7.60%	$80,096	$8,147	$40,737
70	68	$135,790	9.98%	$79,130	$8,147	$48,884
71	69	$135,790	5.95%	$75,202	$8,147	$57,032
72	70	$135,790	3.72%	$69,546	$8,147	$65,179
73	71	$135,790	-8.46%	$56,207	$8,147	$73,327
74	72	$135,790	5.37%	$50,639	$8,147	$81,474
75	73	$135,790	9.93%	$46,710	$8,147	$89,622
76	74	$135,790	6.76%	$41,171	$8,147	$97,769
77	75	$135,790	1.12%	$33,394	$8,147	$105,916
78	76	$135,790	1.67%	$25,667	$8,147	$114,064
79	77	$135,790	-16.61%	2 $14,610	3 $8,147	$122,211
	78	$135,790	-16.92%	$5,369	$8,147	$130,359
	79	$135,790	–	$0	4 $5,432	$135,790

* 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, charges for optional living and/or death benefits, if selected. 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.

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.65%, FlexChoice rider charge of 1.20% 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 0.94%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% 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.

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

			Expedite Option					
			Constant annual rate of return is 7.00% gross / 4.26% net.			Zero annual rate of return is 0.00% gross / -2.56% net.		
Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount
60	58	$100,000	–	$100,000	$0	–	$100,000	$0
61	59	$105,000	3.69%	$103,687	$0	-3.82%	$96,183	$0
62	60	$110,250	3.67%	$107,493	$0	-3.93%	$92,401	$0
63	61	$115,763	3.65%	$111,421	$0	-4.06%	$88,649	$0
64	62	$121,551	3.64%	$115,475	$0	-4.20%	$84,924	$0
65	63	$127,628	3.62%	$119,655	$7,658	-4.36%	$81,221	$7,658
66	64	$127,628	3.58%	$116,007	$7,658	-4.64%	$70,151	$7,658
67	65	$127,628	3.53%	$112,177	$7,658	-5.01%	$59,364	$7,658
68	66	$127,628	3.48%	$108,158	$7,658	-5.52%	$48,853	$7,658
69	67	$127,628	3.42%	$103,941	$7,658	-6.35%	$38,580	$7,658
70	68	$127,628	3.36%	$99,515	$7,658	-7.61%	$28,570	$7,658
71	69	$127,628	3.28%	$94,869	$7,658	-10.02%	$18,816	$7,658
72	70	$127,628	3.19%	$89,994	$7,658	-16.55%	$9,312	$7,658
73	71	$127,628	3.09%	$84,878	$7,658	-96.96%	$50	$7,658
74	72	$127,628	2.96%	$79,509	$7,658	–	$0	$5,105
75	73	$127,628	2.82%	$73,874	$7,658	–	–	–
76	74	$127,628	2.63%	$67,961	$7,658	–	–	–
77	75	$127,628	2.41%	$61,754	$7,658	–	–	–
78	76	$127,628	2.12%	$55,241	$7,658	–	–	–
79	77	$127,628	1.67%	$48,376	$7,658	–	–	–
	78	$127,628	1.11%	$41,171	$7,658	–	–	–
	79	$127,628	0.29%	$33,610	$7,658	–		–
	80	$127,628	-1.07%	$25,674	$7,658	–	–	–
	81	$127,628	-3.72%	$17,346	$7,658	–	–	–
	82	$127,628	-11.17%	$8,606	$7,658	–	–	–
	83	$127,628	–	$0	$5,424	–	–	–

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality and Expense and Administration Charge of 1.65%, Annual Contract Fee of $30 (waived if the account value is over $50,000), arithmetic average investment option expenses of 0.94% and a FlexChoice rider charge of 1.20%. Share classes with lower Mortality and Expense and Administration Charges, and subject to Withdrawal Charge Schedules, are available. Withdrawal Charges range from 8% 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.

Real-life flexibility

FlexChoice allows you to make choices that are right for you at key moments, rather than locking in decisions today that may not meet your needs in the future. Simply put, you don't have to predict the future because you're prepared for it.

Spousal flexibility

FlexChoice was designed to remove the tough decisions married clients often face when planning for retirement income.

With FlexChoice:

- There's no need to choose single or joint lifetime income options at issue.
- Income is based on the age of the older owner, so married clients can potentially get more income sooner through a higher withdrawal rate.
- The initial withdrawal rate is the same for married and single clients.[14]
- There's no additional charge to cover the spouse.

Spousal Income Continuation

If something unexpected happens, you'll want to know that your spouse can continue to receive the income he or she needs in retirement. FlexChoice provides both Spousal Continuation and the ability to continue withdrawing income at the established withdrawal rate. This means if one spouse passes away after withdrawals have begun, but before the account value reduces to zero, the surviving spouse can:[15]

- 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 or a lump sum commuted value payment if the account value reduces to zero

FlexChoice Level

Hypothetical example for illustrative purposes only.

Carl & Beth begin **5% withdrawals** when Carl is age 65 and Beth is age 63.

Carl suddenly passes away at the age of **79**.

Beth continues taking 5% withdrawals. If the account value reduces to zero, Beth will continue to receive **5% income for life.**

Start withdrawals at any time

You decide when to start withdrawing your income. The amount you can withdraw will be determined by your age, or the age of the **older owner** if jointly owned, at the time of the first withdrawal after age 59½. Since the amount you can withdraw each year is determined by your age at the time of your first withdrawal, waiting to take withdrawals can increase the amount you're able to withdraw.

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14 Initial withdrawal rate refers to the withdrawal rate after age 59½ (age 59½ of the older owner if jointly owned) and prior to the contract's account value reducing to zero. If the account value reduces to zero due to market performance or an allowable withdrawal, you can elect to receive income for 1 or 2 lives based on the applicable Lifetime Guarantee Rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate, and the spouse must be the sole primary beneficiary and cannot be more than four years younger than the older owner as determined by the birthdays of the two individuals.

15 The spouse must be the sole primary beneficiary and cannot be more than four years younger as determined by the birthdays of the two individuals.

What if I no longer need lifetime income?

You have two alternatives: one before and one after the account value reduces to zero.

Before the account value reduces to zero

Cancel if your needs change

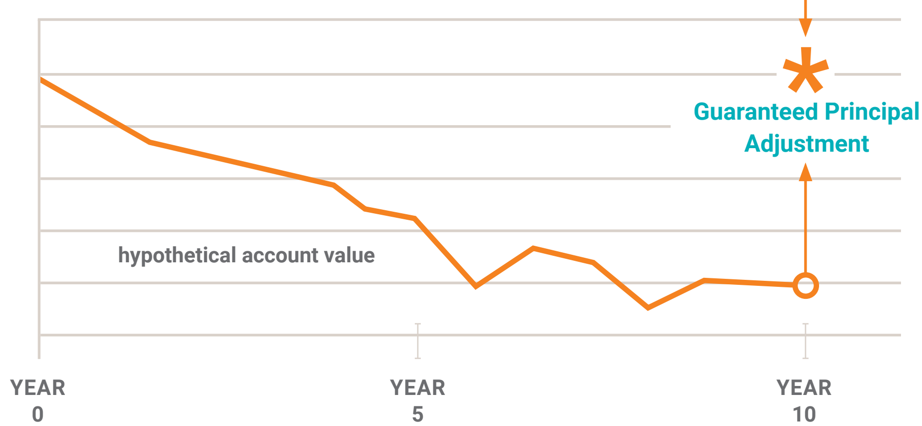
You can cancel the FlexChoice rider on the 5th, 10th or later contract anniversary. If you choose to cancel the rider on the 10th or later contract anniversary, and your original account value (adjusted proportionately for withdrawals) has dropped due to market performance, you'll receive a Guaranteed Principal Adjustment (GPA) to your account value.

* What Happens Here?

We bring your account value back to its original amount, which equals your purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. 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.

What happens if you cancel the rider and your account value has decreased?

Hypothetical example for illustrative purposes only.



After the account value reduces to zero

Lump sum commuted value option

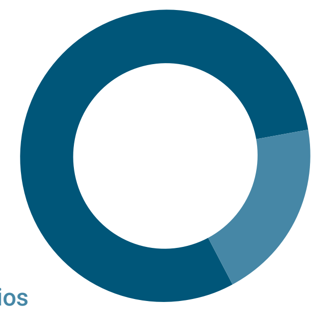
If your needs change, you can elect to receive a lump sum commuted value payment instead of lifetime income payments. The lump sum commuted value is based on your age and the mortality and interest rate assumptions at that time. It's calculated by multiplying your Annual Benefit Payment by a lump sum factor in effect at the time the account value reduces to zero. Electing this option will terminate the FlexChoice rider and all obligations of Brighthouse Financial under the contract.

Investment Options

Your variable annuity offers a diversified selection of investment options and gives you the flexibility to design your own investment strategy.

With FlexChoice: You must allocate at least 80% of your purchase payments to one or more of the Risk Managed Global Multi-Asset Portfolios[16] and/or the Pyramis® Government Income Portfolio or the MetLife Aggregate Bond Index Portfolio. You may allocate up to 20% of your purchase payments to one or more of the available asset allocation portfolios. Your investment options will be rebalanced automatically on a quarterly basis. If you cancel the rider, your investment options are no longer limited to the investments listed below, except the fixed account is not available.

80%



20%

Minimum Allocation: 80%

Risk Managed Global Multi-Asset Portfolios

AB Global Dynamic Allocation Portfolio[F,H,Z]

Allianz Global Investors Dynamic Multi-Asset Plus Portfolio[D,F,Z]

AQR Global Risk Balanced Portfolio[D,F,Z]

BlackRock Global Tactical Strategies Portfolio[F,FF,Z]

Invesco Balanced-Risk Allocation Portfolio[D,F,Z]

JPMorgan Global Active Allocation Portfolio[F,H,Z]

Brighthouse Balanced Plus Portfolio[FF,Z]

MetLife Multi-Index Targeted Risk Portfolio[FF,Z]

PanAgora Global Diversified Risk Portfolio[D,F,Z]

Pyramis® Managed Risk Portfolio[F,FF,Z]

Schroders Global Multi-Asset Portfolio[F,Z]

Fixed Income

MetLife Aggregate Bond Index Portfolio

Pyramis® Government Income Portfolio

Maximum Allocation: 20%

Asset Allocation Portfolios[AA]

Brighthouse Asset Allocation 20 Portfolio

Brighthouse Asset Allocation 40 Portfolio

Brighthouse Asset Allocation 60 Portfolio

American Funds® Balanced Allocation Portfolio

American Funds® Moderate Allocation Portfolio

State Street Global Advisors Growth and Income ETF Portfolio

See page 20 for more details.

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[16] A risk managed approach like the Risk Managed Global Multi-Asset Portfolios seeks to give you more consistent returns over time. While you may not capture all the gains in an up market, this strategy is designed to help you avoid big losses in a down market.

Seek growth and manage market volatility.

If you're like most investors, you invest to grow your assets for the long term—for your retirement. While the market will go up and down, you may not want your retirement savings to go right along with it.

Invest for a smoother ride

The Risk Managed Global Multi-Asset Portfolios were specially designed to seek more consistent returns over time by identifying opportunities for growth across global asset classes and responsively managing risk. The portfolios are strategically positioned for growth over the long term. They seek to provide protection against extreme market swings, yet neither asset allocation nor diversification can ensure a profit or protect against loss, and past performance is not a guarantee of future results.

By taking a moderate approach over time, each portfolio seeks performance similar to a traditional portfolio with 60% equity and 40% fixed income. Although you may not capture all the gains in an up market, the strategies are designed to help mitigate losses in a down market, hence creating more consistent returns over the long term.

Portfolio Highlights:

Professionally Managed

- Take a comprehensive approach to the market with teams of diverse specialists
- Add the expertise of leading investment management firms to your portfolio

Risk Managed

- Managers continuously monitor key indicators of market risk and volatility[17]
- Emphasize growth when markets are stable
- Emphasize protection when markets are more risky

Responsively Managed

- Use a disciplined approach to help keep risk within defined parameters
- Seek opportunities for growth across markets and asset classes

[17] Volatility is a measure of how much an investment's price changes over a specific period of time. Technically speaking, it's defined as an investment's standard deviation over time. Volatility is often used as a measure of risk; so the higher the volatility, the higher the risk and vice versa.

Important Facts

FlexChoice Facts

Annual Charge

1.20%

of the Benefit Base

is deducted from the account value on each contract anniversary.

The annual charge may increase at the time of an Automatic Step-Up, to a charge not to exceed 2.00%.

Issue Age [18]

60

minimum

85

maximum

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

Want to know more about withdrawals?

The Withdrawal Rate and Lifetime Guarantee Rate are determined by your age at the time of your 1st withdrawal after age 59½. For jointly-owned contracts, this will be based on the age of the older owner.

Early Withdrawals (prior to age 59½) reduce your Benefit Base proportionately. For example, if a withdrawal reduces the contract's account value by 10%, then your 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, you will still receive lifetime income.

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

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.

[18] Features and benefits may vary by firm and product.

	Benefit Base	Account Value	Annual Benefit Payment
What it is:	Used to determine the maximum amount of withdrawals—known as the Annual Benefit Payment—that you can take annually, as well as future lifetime income payments. The annual rider charge is also based off of this amount. The Benefit Base is not available for withdrawal as a lump sum or payable as a death benefit.	Represents the value of your investments adjusted for performance less withdrawals and fees.	The maximum amount you can withdraw during a contract year without reducing the Benefit Base. Prior to age 59½, there is no Annual Benefit Payment.
How it works:	Equals the initial purchase payment and can increase in three ways: 1) annual compounding at 5% during the first 10 contract years (in any year where there is no withdrawal taken), 2) Automatic Step-Ups or 3) additional contributions.[19]	Acts as a typical investment account, rising and falling based on investment performance. It is reduced each time you take a withdrawal.	The percentage of your Benefit Base you will be allowed to withdraw is determined by your age at the time you take your 1st withdrawal after age 59½. To calculate, multiply your Withdrawal Rate by your Benefit Base. That's your Annual Benefit Payment.
If investments perform well:	You can lock in (Automatic Step-Up) market gains if your account value exceeds the Benefit Base on any contract anniversary prior to age 91.	Account value will increase.	Your Benefit Base increases by locking in (Automatic Step-Up) any market gains and your Annual Benefit Payment will increase.
If investments perform poorly:	Your Benefit Base does not decrease.	Account value will decrease.	Your Annual Benefit Payment amount will not decrease.
If investments reduce to zero:	You can choose to receive guaranteed lifetime income payments for 1 or 2 lives, or receive a lump sum payment under the FlexChoice rider.[20]	The account value will reduce to zero.	Your guaranteed lifetime income payments are determined by multiplying the Benefit Base by the applicable Lifetime Guarantee Rate.

19 We may restrict subsequent purchase payments at any time if changes are made to the FlexChoice terms or if the benefit is no longer available to new customers. See the prospectus and contract for details.

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

Important Details

Investment portfolios:

AA Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.

D This Portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the Portfolio than on a portfolio that invests across a greater number of issuers.

F Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.

FF This Portfolio is a "fund-of-funds" portfolio. Because of this two-tier structure, the Portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower.

H Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.

Z May invest in derivatives to obtain investment exposure, enhance return or protect the Portfolio's assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the Portfolio's exposure to the existing risks of the underlying investments and may be illiquid and difficult to value. As a result, the Portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

Certain broker/dealers do not make all of the risk managed portfolios available when you apply for a Brighthouse Financial variable annuity contract. If you would like to invest in a risk managed portfolio, you may do so after the variable annuity contract has been issued. See the prospectus for details.

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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.

Visit **brighthousefinancial.com**
to learn more about FlexChoice.

This brochure is part of a Brighthouse Financial variable annuity kit. It is not intended to be a standalone marketing brochure.

Investment Performance Is Not Guaranteed.

This material must be preceded or accompanied by a prospectus for the variable annuity issued by a Brighthouse Financial 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. 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 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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