

Gold Track Select

To be used with contracts issued in all states prior to January 1, 2015, and in all states except NY on and after January 1, 2015.

# Funding Choices by Asset Class

## Funding Options

Within each asset class, funding choices are listed in alphabetical order.

### LARGE CAP GROWTH

- American Funds Growth Fund<sup>F,CC</sup>
- BlackRock Capital Appreciation Portfolio
- ClearBridge Variable Aggressive Growth Portfolio<sup>\*,F,CC</sup>
- ClearBridge Variable Large Cap Growth Portfolio<sup>F</sup>
- Dynamic Capital Appreciation Portfolio<sup>\*,Y</sup>
- Jennison Growth Portfolio<sup>CC</sup>
- Loomis Sayles Growth Portfolio<sup>D,CC</sup>
- T. Rowe Price Large Cap Growth Portfolio

### LARGE CAP BLEND

- American Funds Growth-Income Fund<sup>F,CC</sup>
- Brighthouse/Wellington Large Cap Research Portfolio
- ClearBridge Variable Appreciation Portfolio<sup>CC</sup>
- Contrafund® Portfolio<sup>F,Y</sup>
- MetLife Stock Index Portfolio

### LARGE CAP VALUE

- Brighthouse/Wellington Core Equity Opportunities Portfolio
- ClearBridge Variable Dividend Strategy Portfolio<sup>F,CC</sup>
- ClearBridge Variable Large Cap Value Portfolio<sup>\*,F</sup>
- Invesco Comstock Portfolio
- MFS® Value Portfolio
- T. Rowe Price Large Cap Value Portfolio

### MID CAP GROWTH

- Mid Cap Portfolio<sup>Y,CC</sup>
- Frontier Mid Cap Growth Portfolio<sup>CC</sup>
- Janus Henderson Enterprise Portfolio<sup>F,H,Z,CC</sup>
- Morgan Stanley Discovery Portfolio<sup>\*,CC</sup>

### MID CAP BLEND

- MetLife Mid Cap Stock Index Portfolio<sup>CC</sup>

### MID CAP VALUE

- Victory Sycamore Mid Cap Value Portfolio<sup>CC</sup>

### SMALL CAP GROWTH

- ClearBridge Variable Small Cap Growth Portfolio<sup>F,CC</sup>
- Invesco Small Cap Growth Portfolio<sup>CC</sup>
- T. Rowe Price Small Cap Growth Portfolio<sup>CC</sup>

### SMALL CAP BLEND

- MetLife Russell 2000® Index Portfolio<sup>CC</sup>

### SMALL CAP VALUE

- Brighthouse Small Cap Value Portfolio<sup>CC</sup>
- Delaware VIP® Small Cap Value Series<sup>CC</sup>
- JPMorgan Small Cap Value Portfolio<sup>CC</sup>
- Neuberger Berman Genesis Portfolio<sup>CC</sup>

### GLOBAL EQUITY

- American Funds Global Growth Fund<sup>F,CC</sup>
- Invesco Global Equity Portfolio<sup>F</sup>
- Janus Henderson Global Research Portfolio<sup>\*,F,Z</sup>

### INTERNATIONAL DEVELOPED

- Harris Oakmark International Portfolio<sup>F</sup>
- MetLife MSCI EAFE® Index Portfolio<sup>F</sup>
- MFS® Research International Portfolio<sup>F</sup>
- Templeton Foreign VIP Fund<sup>F</sup>

### EMERGING MARKETS

- Brighthouse/abrdn Emerging Markets Equity Portfolio<sup>F</sup>
- Templeton Developing Markets VIP Fund<sup>F</sup>

### AGGREGATE BOND

- BlackRock Bond Income Portfolio<sup>H,DI</sup>
- MetLife Aggregate Bond Index Portfolio<sup>DI</sup>
- PIMCO Total Return Portfolio<sup>F,H,Z,DI</sup>

### GOVERNMENT BOND

- Western Asset Management U.S. Government Portfolio<sup>DI</sup>

### INFLATION-PROTECTED BOND

- PIMCO Inflation Protected Bond Portfolio<sup>F,H,Z,DI</sup>

### MULTI-SECTOR BOND

- Western Asset Management Strategic Bond Opportunities Portfolio<sup>F,H,DI</sup>

### ULTRA-SHORT TERM BOND

- BlackRock Ultra-Short Term Bond Portfolio<sup>DI</sup>

### HIGH-YIELD BOND

- BlackRock High Yield Portfolio<sup>H,DI</sup>
- Western Asset Core Plus VIT Portfolio<sup>F,H,Z</sup>

### REAL ESTATE

- CBRE Global Real Estate Portfolio<sup>F,R</sup>

### ASSET ALLOCATION

- American Funds® Balanced Allocation Portfolio<sup>AA</sup>
- American Funds® Growth Allocation Portfolio<sup>AA</sup>
- American Funds® Moderate Allocation Portfolio<sup>AA</sup>
- Brighthouse Asset Allocation 20 Portfolio<sup>AA</sup>
- Brighthouse Asset Allocation 40 Portfolio<sup>AA</sup>
- Brighthouse Asset Allocation 60 Portfolio<sup>AA</sup>
- Brighthouse Asset Allocation 80 Portfolio<sup>AA</sup>
- Brighthouse Asset Allocation 100 Portfolio<sup>AA</sup>
- Freedom 2020 Portfolio<sup>F,H,R,X,Y,CC</sup>
- Freedom 2025 Portfolio<sup>F,H,R,X,Y,CC</sup>
- Freedom 2030 Portfolio<sup>F,H,R,X,Y,CC</sup>
- Freedom 2040 Portfolio<sup>F,H,R,X,Y,CC</sup>
- Freedom 2050 Portfolio<sup>F,H,R,X,Y,CC</sup>

### MODERATE ALLOCATION

- 1919 Variable Socially Responsive Balanced Fund<sup>F,CC</sup>
- Brighthouse/Wellington Balanced Portfolio<sup>H</sup>
- MFS® Total Return Portfolio

### RISK MANAGED GLOBAL MULTI-ASSET

- MetLife Multi-Index Targeted Risk Portfolio<sup>Z,FF</sup>
- Schroders Global Multi-Asset Portfolio<sup>F,H,Z</sup>

### FIXED INTEREST ACCOUNT<sup>1</sup>

\* Not available under all contracts. Availability depends on issuing insurance company and the contract issue date.

<sup>1</sup> Registered Fixed Account Option guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

- <sup>D</sup> 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.
- <sup>F</sup> 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.
- <sup>H</sup> 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.
- <sup>R</sup> Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- <sup>X</sup> Market indices referenced are unmanaged, representative portfolios of domestic and international stocks and bonds, each with unique risks. Information about them is provided to illustrate market trends and does not represent the performance of any specific investment. You cannot invest directly in an index.
- <sup>Y</sup> These funding choices are Fidelity® Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. Brighthouse Financial receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees
- <sup>Z</sup> 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.
- <sup>AA</sup> 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.
- <sup>CC</sup> Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers’ limited product lines, markets, financial resources, or management experience.
- <sup>DI</sup> The prices of, and the income generated by, bonds and other debt securities held by the fund may be affected by changing interest rates as well as changes in the effective maturities and credit ratings of these securities. Rising interest rates will generally cause the prices of bonds and other debt securities to fall. Falling interest rates may cause an issuer to redeem, call, or refinance a debt security before its stated maturity, which may result in the fund having to reinvest the proceeds in lower-yielding securities. Longer maturity debt securities generally have greater sensitivity to changes in interest rates and may be subject to greater price fluctuations than shorter maturity debt securities. Bonds and other debt securities are also subject to credit risk, which is the possibility that the credit strength of an issuer will weaken and/or an issuer of a debt security will fail to make timely payments of principal or interest, causing the security to go into default. Lower quality debt securities generally have higher rates of interest and may be subject to greater price fluctuations than higher quality debt securities. Credit risk is gauged, in part, by the credit ratings of the debt securities in which the fund invests. However, ratings are only the opinions of the rating agencies issuing them and are not guarantees as to credit quality or an evaluation of market risk. The fund’s investment adviser relies on its own credit analysts to research issuers and issues in seeking to mitigate various credit and default risks.
- <sup>FF</sup> The 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.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

**This product is a long-term investment designed for retirement purposes.**

**Gold Track Select variable annuity and the Registered Fixed Account Option are offered by prospectus only. To obtain a prospectus, please contact the service center number reflected on your enrollment materials. This material must be preceded or accompanied by a prospectus for the product. Withdrawals from the Registered Fixed Account Option may be subject to a market value adjustment. The market value adjustment may be higher or lower than your contract value. You should carefully consider the product’s features, risks, charges, and expenses, and the investment objectives, risks, and policies of the underlying portfolios, as well as other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations so that, when annuitized or withdrawn, it may be worth more or less than its original value. Product availability and features may vary by state. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.**

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.

Distributions of 401(k), 403(b), or 457(b) salary reduction contributions allocated to your account, and the earnings on such contributions, are generally not permitted prior to attaining a certain age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability, or hardship (or 457(b) unforeseeable emergency) as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator

to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax. Withdrawals made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) plans, there is no 10% federal income penalty, except that the 10% federal income tax penalty may apply to distributions of amounts previously rolled over to a governmental 457(b) plan from another type of qualified retirement plan or IRA.

The Gold Track Select variable annuity, is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Brighthouse Financial contracts include charges, limitations, exclusions, and holding periods. Withdrawals will reduce the living benefit, death benefit, and account value of your annuity contract and may be subject to withdrawal charges. Because the purchase of an annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the annuity for its death benefit, annuity options, and other nontax-related benefits.

Gold Track Select variable annuity is issued by Brighthouse Life Insurance Company under policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14666OR, L-14669OR, L-14672 OR, L-14666PA, L-14669 PA, L-14672 PA, L-14666TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666WI, L-14669 WI, L-14672 WI, 11225 North Community House Road, Charlotte, NC 28277. All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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