

# Brighthouse Flexible Bonus

## Facts at a Glance – Florida ORP

Florida Optional Retirement Plan (“ORP”) participants can accumulate assets for retirement using the Brighthouse Flexible Bonus variable annuity. A variable annuity is a contract between you and a life insurance company where, in exchange for your purchase payments, the insurer agrees to pay out a lump sum or a steady retirement income at a later date.

<b>Minimum Contribution</b>	<ul style="list-style-type: none"> <li>\$20 per month (\$240 per year)</li> <li>Note: Purchase payments into the Fixed Account receive a minimum guaranteed rate of 4%.</li> <li>No front-end sales charge (other recurring charges apply)</li> </ul>
<b>Transfers Among Funding Options</b>	Free. Non-taxable. Unlimited. Other restrictions apply. <sup>1</sup>
<b>3.5% Rollover Distribution and Direct Transfer Credit</b>	Eligible transfers held for five years will receive a bonus to the Fixed Account of 3.5% of the transfer amount. Restrictions may apply. See your contract and prospectus for details.
<b>Death Benefit</b>	If under age 65, the greater of: 1) participant’s account value; or 2) total purchase payments less total withdrawals. If age 65 or older, equal to the participant’s account value. In each case, the amount is reduced by outstanding loans.
<b>Minimum Distribution Service</b>	The minimum distribution generally required each year once you reach age 70½, by federal income tax rules, can be calculated and forwarded from Brighthouse Flexible Bonus. Failure to take required minimum distributions for a year will generally result in a 50% penalty tax on the amount of the shortfall. Brighthouse Financial® will guarantee the calculation for this annuity contract against IRS penalties (based upon the information provided and for this annuity contract only). May not be available in all markets.
<b>Benefit Sensitivity</b> See prospectus for additional details. <sup>2</sup>	No contract withdrawal charge will apply upon: <ul style="list-style-type: none"> <li>Death</li> <li>Annuitization</li> </ul>
<b>7% Annuitization Bonus</b>	Contract holders can receive an additional 7% bonus on payouts with annuitization upon applying the entire annuity value to the Fixed Income annuity option after the 9th calendar year following the certificate date.
<b>Administrative Fee</b>	None
<b>Mortality &amp; Expense and Distribution Charge</b>	1.35% Mortality & Expense and Distribution Charge. Additional investment-related fees and expenses will apply to the selected funding options.
<b>Withdrawal Charges<sup>2</sup></b>	A 7% surrender charge on the account value of purchase payments (including earnings or losses) withdrawn 60 months or less after the purchase payment was received; no surrender charges for any purchase payment after the 9th full calendar year. Ten percent of account value in the Separate Account may be withdrawn penalty-free each calendar year.

- <sup>1</sup> Restrictions apply to market timing transfers and transfers from the Fixed Interest Account. Please see prospectus for details. Brighthouse Financial reserves the right to impose a charge of \$10 per transfer.
- <sup>2</sup> Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also 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 death benefit and account value. Withdrawals may be subject to withdrawal charges.

**This material should not be interpreted as a recommendation or as fiduciary investment advice by Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, or Brighthouse Securities, LLC.**

Annuity products are long-term investments designed for retirement purposes. Product availability and features may vary by state.

**This material must be preceded or accompanied by a prospectus for the Brighthouse Flexible Bonus variable annuity. This and the prospectuses for the investment portfolios offered thereunder are available by contacting the service center number reflected on your enrollment materials. The contract prospectus contains information about the contract's features, risks, charges, and expenses, which you should read carefully. 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. You should read the prospectuses and consider this information carefully before investing. 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 annuitized or withdrawn, it may be worth more or less than its original value. All product guarantees are based on the financial strength and claims-paying ability of Brighthouse Life Insurance Company.**

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 normal retirement 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 and if made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, there is no 10% federal income tax 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 employer retirement plan or IRA. Consult your tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

If the client is buying an annuity to fund a qualified retirement plan or IRA, they should do so for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

Brighthouse Financial annuities, like all annuities, are insurance products and not insured by the FDIC, the NCUSIF, or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliate.

Like most annuities, annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

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.

The Flexible Bonus variable annuity is issued by Brighthouse Life Insurance Company under contract policy form 226R3. Securities, including variable products, are distributed by Brighthouse Securities, LLC (member FINRA). Both are Brighthouse Financial affiliated companies.

Brighthouse Financial® and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

• 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** | Build for  
FINANCIAL® | what's ahead®

Brighthouse Life Insurance Company  
11225 North Community House Road  
Charlotte, NC 28277  
brighthousefinancial.com