

# Brighthouse Retirement Companion (328)

## Funding Choices by Asset Class

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

### Fixed Interest Account

Fixed Interest Account guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

<b>Large Cap Growth</b>	American Funds Growth Fund <sup>F,CC</sup> BlackRock Capital Appreciation Portfolio Fidelity® VIP Growth Portfolio <sup>Y</sup> T. Rowe Price Growth Stock Fund T. Rowe Price Large Cap Growth Portfolio	<b>Small Cap Blend</b>	MetLife Russell 2000® Index Portfolio <sup>CC</sup>
<b>Large Cap Blend</b>	American Funds Growth-Income Fund <sup>F,CC</sup> Contrafund® Portfolio <sup>F,Y</sup> MetLife Stock Index Portfolio	<b>Small Cap Value</b>	Brighthouse Small Cap Value Portfolio <sup>CC</sup> Neuberger Berman Genesis Portfolio <sup>CC</sup>
<b>Large Cap Value</b>	Brighthouse/Wellington Core Equity Opportunities Portfolio MFS® Value Portfolio T. Rowe Price Large Cap Value Portfolio	<b>Global Small Cap</b>	American Funds Global Small Capitalization Fund <sup>F,CC</sup>
<b>Mid Cap Growth</b>	Morgan Stanley Discovery Portfolio <sup>CC</sup>	<b>International Developed</b>	Fidelity® VIP Overseas Portfolio <sup>F,Y</sup> MetLife MSCI EAFE® Index Portfolio <sup>F</sup> MFS® Research International Portfolio <sup>F</sup>
<b>Mid Cap Blend</b>	MetLife Mid Cap Stock Index Portfolio <sup>CC</sup>	<b>Aggregate Bond</b>	BlackRock Bond Income Portfolio <sup>DI</sup> MetLife Aggregate Bond Index Portfolio <sup>DI</sup> PIMCO Total Return Portfolio <sup>F,H,Z,DI</sup>
<b>Mid Cap Value</b>	Brighthouse/Artisan Mid Cap Value Portfolio <sup>CC</sup>	<b>Multi-Sector Bond</b>	Western Asset Management Strategic Bond Opportunities Portfolio <sup>F,H,DI</sup>
<b>Small Cap Growth</b>	Alger Small Cap Growth Portfolio <sup>F,T,CC</sup> Invesco Small Cap Growth Portfolio <sup>CC</sup> T. Rowe Price Small Cap Growth Portfolio <sup>CC</sup>	<b>Moderate Allocation</b>	Fidelity® VIP Asset Manager Portfolio <sup>Y</sup> MFS® Total Return Portfolio
		<b>Money Market</b>	Fidelity® VIP Government Money Market Portfolio <sup>F,Y</sup>

- 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.
- 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.
- T Invests in securities of technology companies, which may be subject to abrupt or erratic price changes due to rapid technological developments and intense industry competition. Such emphasis on investments in a single sector will make a portfolio more likely to fluctuate in value due to events affecting that sector.
- Y 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 record-keeping and administrative services. You are not responsible for these fees.
- 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.
- CC 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.
- DI 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.

An investment in the Fidelity® VIP Government Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the portfolio.

**This product is a long-term investment designed for retirement purposes. Product availability and features may vary by state.**

**Variable annuity products are offered by prospectus only. To obtain a prospectus, please contact Brighthouse Financial at the service center number reflected on your enrollment materials. You should carefully read the product prospectus and 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 options. This and other information is available in the prospectus, which you should read carefully before investing. All product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of the issuing insurance company.**

**The amounts allocated to the variable investment options are subject to market fluctuations so that, when withdrawn, they may be worth more or less than their original value. There is no guarantee that any of the variable investment options will meet their stated goals or objectives.**

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 professional to determine if an exception to the 10% federal income tax penalty may apply.

Brighthouse Financial contracts include charges, limitations, exclusions, and holding periods. Withdrawals will reduce the 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 non-tax related benefits.

The Brighthouse Retirement Companion variable annuity is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 226R3 and is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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Brighthouse Life Insurance Company  
11225 North Community House Road  
Charlotte, NC 28277  
[brighthousefinancial.com](http://brighthousefinancial.com)