



How a Gold Track Select Variable Annuity May Help Play a Role in Retirement

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.





What is a 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 retirement income at a later date. A variable annuity offers you a wide range of funding choices across conservative, moderate, and aggressive investment risk levels. It can also offer you periodic payments for the rest of your life.



Good to Know

Variable annuities are long-term investment vehicles designed for retirement purposes.

Let me show you how the Gold Track Select (GTS) variable annuity may fit into your retirement savings plan.



Gold Track Select Variable Annuity

Why Consider Gold Track Select?

- Has a wide array of funding options that may provide potential growth of your retirement account
- Presents strategies that may help make management of your account easier
- Offers the ability to receive retirement income for your life or the life of another, like your spouse*
- Provides a death benefit to help protect your wealth*
- Helps you keep track of your account with virtual online access 24/7

* For qualified plans and IRAs, if annuity payments are payable over the joint lives or a period not exceeding the joint life expectancy of you and a non-spousal beneficiary, the federal tax rules may require that the payments be made over a shorter period or that payments to your beneficiary be reduced after your death. Please consult your independent legal and tax professional.



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Contribution Types

- Payroll deductions
- Minimum purchase payment allowed is an average of \$1000 annually per individual certificate or \$10,000 annually per group contract
- Purchase payment amounts permitted up to Internal Revenue Code (IRC) maximums*

* Purchase payments in excess of these limits may result in adverse tax consequences.



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Can Provide Potential Growth for Your Retirement Account

Select from the wide range of funding options that include:

- Asset Allocation Portfolios
- Index Portfolios
- Registered Fixed Account Option^{1,2}

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

² State variations apply. Other restrictions may apply. See the prospectus or certificate for more details.



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Can Provide Growth Potential for Your Retirement Account

About the Registered Fixed Account Option^{1,2}

- Interest rates are declared quarterly
- The quarterly rate is guaranteed for one year for each purchase payment
- The first renewal rate (at the end of the initial Guarantee Period) is guaranteed to the end of that calendar year; subsequent future renewal rates are declared each January 1 and guaranteed through December 31 of each year
- Guaranteed interest rate will never be less than the minimum guaranteed interest rate under state law applicable at the time your certificate/contract is issued (never less than 1%)

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

² State variations apply. Other restrictions may apply. See the prospectus or certificate for more details.



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Can Provide Growth Potential for Your Retirement Account

About the Registered Fixed Account Option^{1,2}

- Transfers may be limited to 20% of your contract value in the Registered Fixed Account Option to the variable funding options
- Transfers between the Registered Fixed Account Option and competing funds are not permitted; a competing fund is a fund that is made up of mainly fixed income and money market securities
- Once you have transferred assets out of the Registered Fixed Account option, you cannot transfer back to the Registered Fixed account or any competing fund for at least 90 days from the date of the purchase payment

¹ The Registered Fixed Account Option guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Withdrawals from the Registered Fixed Account are subject to a market value adjustment upon plan termination/contract discontinuance. The amount that is payable to the contract owner when the contract is terminated may be increased or decreased by the application of the Market Value Adjustment formula.

² State variations apply. Other restrictions may apply. See the prospectus or certificate for more details.



Gold Track Select Variable Annuity

FUNDING CHOICES

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

Large Cap Blend

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

Large Cap Growth

American Funds® Growth Fund^{F,CC}
BlackRock Capital Appreciation Portfolio
ClearBridge Variable Aggressive Growth Portfolio^{*,F,CC}
ClearBridge Variable Large Cap Growth Portfolio^F
Dynamic Capital Appreciation Portfolio^{*,Y}
Jennison Growth Portfolio^{CC}
Loomis Sayles Growth Portfolio^{D,CC}
T. Rowe Price Large Cap Growth Portfolio

Large Cap Value

Brighthouse/Wellington Core Equity Opportunities Portfolio
ClearBridge Variable Dividend Strategy Portfolio^{F,CC}
ClearBridge Variable Large Cap Value Portfolio^{*,F}
Invesco Comstock Portfolio
MFS® Value Portfolio
T. Rowe Price Large Cap Value Portfolio

Mid Cap Blend

MetLife Mid Cap Stock Index Portfolio^{CC}

Mid Cap Growth

Frontier Mid Cap Growth Portfolio^{CC}
Janus Henderson Enterprise Portfolio^{F,H,Z,CC}
Mid Cap Portfolio^{Y,CC}

Mid Cap Value

Victory Sycamore Mid Cap Value Portfolio^{CC}

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

Footnoted items found on slide 24.



Gold Track Select Variable Annuity

FUNDING CHOICES

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

Small Cap Blend

MetLife Russell 2000[®] Index Portfolio^{CC}

Small Cap Growth

ClearBridge Variable Small Cap Growth Portfolio^{F,CC}

Invesco Small Cap Growth Portfolio^{CC}

T. Rowe Price Small Cap Growth Portfolio^{CC}

Small Cap Value

Brighthouse Small Cap Value Portfolio^{CC}

Delaware VIP[®] Small Cap Value Series^{CC}

JPMorgan Small Cap Value Portfolio^{CC}

Neuberger Berman Genesis Portfolio^{CC}

Emerging Markets

Brighthouse/abrdn Emerging Markets Equity Portfolio^F

Templeton Developing Markets VIP Fund^F

Global Equity

American Funds[®] Global Growth Fund^{F,CC}

Janus Henderson Global Research Portfolio^{*,F,Z}

Invesco Global Equity Portfolio^F

International Developed

Harris Oakmark International Portfolio^F

MetLife MSCI EAFE[®] Index Portfolio^F

MFS[®] Research International Portfolio^F

Templeton Foreign VIP Fund^F

Aggregate Bond

BlackRock Bond Income Portfolio^{DI,H}

MetLife Aggregate Bond Index Portfolio^{DI}

PIMCO Total Return Portfolio^{DI,F,H,Z}

Government Bond

Western Asset Management U.S. Government Portfolio^{DI,CC}

High-Yield Bond

BlackRock High Yield Portfolio^{DI,H}

Western Asset Core Plus VIT Portfolio^{DI,F,H,Z}

Inflation-Protected Bond

PIMCO Inflation-Protected Bond Portfolio^{DI,F,H,Z}

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

Footnoted items found on slide 24.



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FUNDING CHOICES

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

Multi-Sector Bond

Western Asset Management Strategic Bond Opportunities Portfolio^{DI}

Ultra-Short Term Bond

BlackRock Ultra-Short Term Bond Portfolio^{DI}

Moderate Allocation

1919 Variable Socially Responsive Balanced Fund^{F,CC}
Brighthouse/Wellington Balanced Portfolio^H
MFS[®] Total Return Portfolio

Asset Allocation

American Funds[®] Balanced Allocation Portfolio^{AA}
American Funds[®] Growth Allocation Portfolio^{AA}
American Funds[®] Moderate Allocation Portfolio^{AA}
Brighthouse Asset Allocation 20 Portfolio^{AA}
Brighthouse Asset Allocation 40 Portfolio^{AA}
Brighthouse Asset Allocation 60 Portfolio^{AA}
Brighthouse Asset Allocation 80 Portfolio^{AA}
Brighthouse Asset Allocation 100 Portfolio^{AA}
Freedom 2020 Portfolio^{F,H,R,X,Y,CC}
Freedom 2025 Portfolio^{F,H,R,X,Y,CC}
Freedom 2030 Portfolio^{F,H,R,X,Y,CC}
Freedom 2040 Portfolio^{F,H,R,X,Y,CC}
Freedom 2050 Portfolio^{F,H,R,X,Y,CC}

Risk Managed Global Multi-Asset Portfolios

MetLife Multi-Index Targeted Risk Portfolio^{Z,FF}
Schroders Global Multi-Asset Portfolio^{F,H,Z}

Real Estate

CBRE Global Real Estate Portfolio^{F,R}

Footnoted items found on slide 24.



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FUNDING CHOICES

Consider Asset Allocation Portfolios to Help Your Retirement Account Grow

What Is An Asset Allocation?

- Investment spread among stocks, bonds, and cash
- May help reduce negative impact of downturn in one class

How Asset Allocation Works

- Determine investment goals, time horizon, and risk level
- Complete the questionnaire and select asset allocation model
- Determine the funding choices that are right for you

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.

You may be able to realize lower aggregate expenses by investing directly in the underlying portfolios rather than investing in the Asset Allocation Portfolios. In that case, you would not receive the asset allocation services of an investment adviser.



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Two Programs that may help simplify managing the assets in your account (select only one)

- Dollar Cost Averaging (DCA)
- Automatic Rebalancing



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Dollar Cost Averaging (DCA)



What Is DCA?

- This program allows you to invest a fixed amount of money in funding options on a monthly or quarterly basis via your employer using salary deferral
- You select the amount of the purchase payments

How Does It Work?

- If you make continuous purchase payments, as prices fluctuate over time, the unit price will be an average cost; theoretically, this may give you a lower average cost per unit as opposed to making a single one-time purchase payment.

The minimum amount that can be transferred through this program is \$400.



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Automatic Rebalancing



What Is Automatic Rebalancing?

- This program allows you to design an asset allocation mix that best fits your needs; an automatic rebalance will then occur at regular intervals
- You select the rebalancing interval (e.g., one time, quarterly, semi-annually, or annually)

How Does It Work?

- Your account values will be automatically rebalanced to maintain the asset allocation mix



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Access to Your Money

10% Free Withdrawal Allowance

- Available yearly after the first certificate anniversary
- Calculated as 10% of the Cash Value as of the first valuation date of the current certificate year (which means it is available in the beginning of the second certificate year)
- Non-cumulative

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.



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Access to Your Money

Choice of guaranteed payout options can include*:

- Lifetime income
- Lifetime income with Guarantee Period
- Lifetime income for two
- Lifetime income with Cash Refund
- Guarantee period certain

Amount of payout may be on a fixed or variable basis.

For qualified plans, if annuity payments are payable over the joint lives (or a period not exceeding the joint life expectancy) of you and a non-spousal beneficiary, the federal tax rules may require that the payments be made over a shorter period or that payments to your beneficiary be reduced after your death. The tax law may also limit the duration of the guarantee period for annuity payments from a qualified contract.

*Additional payout options are available; please refer to the prospectus.



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Access to Your Money

Systematic Withdrawals (not guaranteed due to market value fluctuations)

- Set up regular withdrawal schedule
- Select amount to be paid monthly, quarterly, semi-annually, or annually
- Renew automatically each year

Systematic Withdrawal Program payments may be subject to a withdrawal charge.

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% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the 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.



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Access to Your Money

Required Minimum Distribution

- Federal income tax rules for qualified retirement plans generally require you to begin receiving required minimum distributions by April 1 of the year after reaching age 72 or retiring, whichever is later
- If enrolled in the Required Minimum Distribution Service, Brighthouse Financial® will calculate the minimum distribution for this annuity each year

As required by the Treasury Regulations under IRC Section 401(a)(9) of the code, required minimum distribution for a distribution year from an annuity that has not yet been annuitized shall be based on the previous year's December 31 dollar amount credited under the annuity contract plus the actuarial present value of certain additional benefits under the contract, including but not limited to, the value of certain death benefits.



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Death Benefit

Prior to attaining age 75 (less any loans, withdrawals, and premium taxes, and including any applicable withdrawal charges):

The greater of:

- The cash value of individual account or
- The total net purchase payments

Attaining age 75 and above:

- The cash value of individual account (less any loans, withdrawals, and premium taxes, and including any applicable withdrawal charges)

* Unlike life insurance, the previously untaxed gain portion of proceeds payable after the annuitant's death is includable in the payee's taxable income. Additionally, if the annuitant and the owner are the same individual, the value of the death benefit is generally includable in the owner's gross estate for federal estate tax purposes.



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Important Information about Fees and Expenses

You also will pay the fees and expenses for any of the underlying funding options selected

Mortality and Expense Risk Charge	1.20% Maximum ¹	
Administrative Charge	0.10% ²	
Surrender Charges³	Years	Withdrawal Charge
	0-2	5%
	3-4	4%
	5-6	3%
	7-8	2%
	9+	0%

¹ As a percentage of average daily net assets in the separate account. Maximum charges shown; see your representative for case-specific details.

² As a percentage of the amount allocated to the funding options in the separate account.

³ Maximum schedule shown; see your representative for case-specific details.



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No surrender charge will apply for:¹

- Disability (as defined by the Internal Revenue Code)
- Annuitization
- Retirement or other separation from service
- Death
- Loans (if available)
- Hardship (as defined by the Internal Revenue Code)
- Minimum Required Distributions (when participant reaches the age of 72)

¹ See the prospectus for additional details.

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Keep Track of Your Account



FASCore: <mlr.metlife.com> or
Brighthouse Financial: <online.metlife.com>

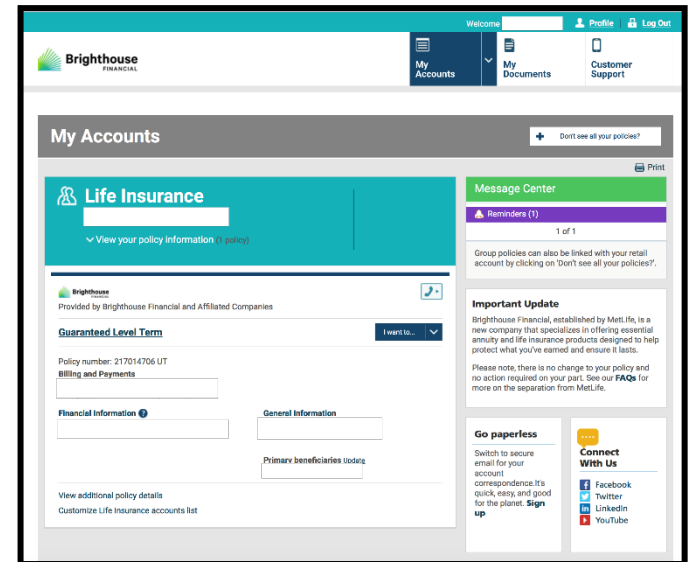


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- Contract value
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Thank You!

To learn more about the Brighthouse Gold Track Select variable annuity and other retirement solutions, please contact me after this seminar.



Footnotes

- ^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.
- ^{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 and by 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 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 and the security will 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.
- ^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.
- ^R 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.
- ^X 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.
- ^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 recordkeeping 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.
- ^{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.
- ^{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.
- ^{FF} 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.



The 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. The prospectus contains information about the product's features, investment objectives, risks, charges, and expenses and should be read carefully before investing. The investment objectives, risks, and policies of the underlying funding options, as well as other information about the underlying funding options, are described in their respective prospectuses and should be read carefully before investing. The prospectuses are available from your registered representative. Product availability and features may vary by state. The amounts allocated to the variable funding options of your contract value are subject to market fluctuations so that, when withdrawn or annuitized, it may be worth more or less than its original value and income payments will rise and fall. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Withdrawals from the Registered Fixed Account Option are subject to a market value adjustment upon plan termination. The market value adjustment may be higher or lower than your account value.

Variable annuities are long-term investments designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY, 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.

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.

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.

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.

The Gold Track Select and Registered Fixed Account Option Variable Annuity has limitations. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. All guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The Gold Track Select Variable Annuity is issued by Brighthouse Life Insurance Company, 11225 North Community House Road, Charlotte, NC 28277, under policy form numbers L-14634, 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-14666 OR, L-14669 OR, L-14672 OR, L-14634 PA, L-14669 PA, L-14669 PA, L-14672 PA, L-14634 TX, L-14666 TX, L-14669 TX, L-14672 TX, L014669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666 WI, L-14669 WI, L-14672 WI. All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. The contract prospectus and contract contain information about the contract's features, risks, charges, expenses, exclusions, limitations, termination provisions, and terms for keeping the contract in force. Prospectuses and complete details about the contract are available from your financial professional and should be read carefully.

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