

Funding Choices by Asset Class

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

AGGREGATE BOND

- BlackRock Bond Income Portfolio^{H,DI}
- PIMCO Total Return Portfolio^{F,H,Z,DI}
- Western Asset Corporate Bond Fund^{F,Z,DI}

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}

EMERGING MARKETS

- Brighthouse/abrdn Emerging Markets Equity Portfolio^F
- Templeton Developing Markets VIP Fund^F

GLOBAL EQUITY

- American Funds Global Growth Fund^{F,CC}
- Invesco Global Equity Portfolio^F

GOVERNMENT BOND

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

HIGH-YIELD BOND

- BlackRock High Yield Portfolio^{H,DI}
- Western Asset Variable Global High Yield Bond Portfolio^{F,H,Z,DI}

INFLATION-PROTECTED BOND

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

INTERNATIONAL DEVELOPED

- Harris Oakmark International Portfolio^F
- MFS® Research International Portfolio^F
- Templeton Foreign VIP Fund^F

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
- 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 GROWTH

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

MID CAP VALUE

- Mid Cap Portfolio^{Y,CC}
- Victory Sycamore Mid Cap Value Portfolio^{CC}

MODERATE ALLOCATION

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

MULTI-SECTOR BOND

- Western Asset Management Strategic Bond Opportunities Portfolio^{F,H,DI}

REAL ESTATE

- CBRE Global Real Estate Portfolio^{F,R}

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}
- Franklin Small-Mid Cap Growth VIP Fund^{*CC}
- JPMorgan Small Cap Value Portfolio^{CC}
- Neuberger Berman Genesis Portfolio^{CC}

ULTRA-SHORT TERM BOND

- BlackRock Ultra-Short Term Bond Portfolio^{DI}

FIXED INTEREST ACCOUNT¹

* Closed to new money except to new participants in previously established group.

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

^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.

^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.

^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.

^{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.

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.

Product availability and features may vary by state.

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.

The Registered Fixed Account Option guarantees are subject to the financial strength and claims-paying ability of Brighthouse Life Insurance Company. Withdrawals from the Registered Fixed Account are subject to a market value adjustment upon plan termination. The market value adjustment may be higher or lower than your account value.

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.

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.

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