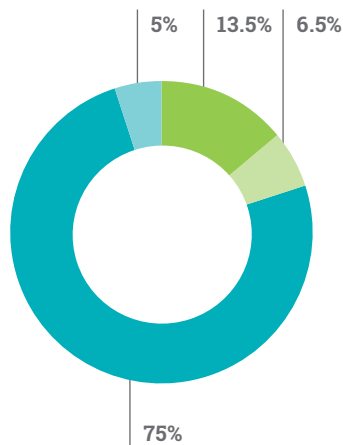


Asset Allocation Portfolios

2018 Target Allocations (as of 4/30/18)

Asset allocation options for investing in your Brighthouse Financial variable product

Available through Brighthouse Financial® variable products, these asset allocation portfolios were designed to help different types of investors with different levels of risk tolerance achieve optimal diversification.¹ This brochure shows the target allocations, as of the stated date, for each of the asset allocation portfolios. Target allocations are reviewed at least annually and may be revised.



Broad Target Allocation:

Equity 20% Fixed Income 80%

- U.S. Equity 13.5%
- Non-U.S. Equity 6.5%
- U.S. Fixed Income 75%
- Non-U.S. Fixed Income 5%

The Brighthouse Asset Allocation Portfolios may invest in a collection of investment options from either the Brighthouse Funds Trust I or the Brighthouse Funds Trust II. Brighthouse Investment Advisers, LLC, the investment adviser, is an affiliate of Brighthouse Financial, Inc. Brighthouse Investment Advisers, LLC has retained Wilshire Funds Management as a consultant and is responsible for paying the consulting fees.

Brighthouse Asset Allocation 20 Portfolio

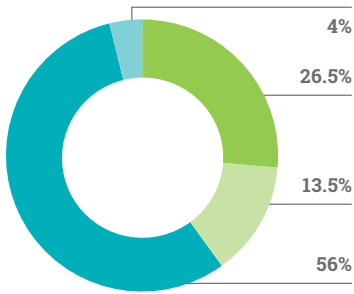
Portfolio Name	Style Box Category	Target Allocation %
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Blend	1.75%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	0.75%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Growth	1.00%
Jennison Growth Portfolio ^c	Large Cap Growth	0.75%
T. Rowe Price Large Cap Growth Portfolio	Large Cap Growth	0.75%
Invesco Comstock Portfolio	Large Cap Value	2.00%
MFS® Value Portfolio	Large Cap Value	2.25%
T. Rowe Price Large Cap Value Portfolio	Large Cap Value	1.50%
Brighthouse/Artisan Mid Cap Value Portfolio ^c	Mid Cap Value	0.25%
T. Rowe Price Mid Cap Growth Portfolio ^c	Mid Cap Value	0.25%
T. Rowe Price Small Cap Growth Portfolio ^c	Small Cap Growth	0.75%
Brighthouse Small Cap Value Portfolio ^c	Small Cap Value	0.50%
JPMorgan Small Cap Value Portfolio ^c	Small Cap Value	0.50%
Neuberger Berman Genesis Portfolio ^c	Small Cap Value	0.50%
Baillie Gifford International Stock Portfolio ^f	International	1.50%
Brighthouse/Artisan International Portfolio ^f	International	1.00%
Harris Oakmark International Portfolio ^f	International	1.50%
MFS® Research International Portfolio ^f	International	0.75%
Oppenheimer Global Equity Portfolio ^f	Global	0.25%
Clarion Global Real Estate Portfolio ^{FR}	Global Real Estate	0.50%
VanEck Global Natural Resources Portfolio ^{GN}	Global Natural Resources	1.25%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^f	Emerging Markets	0.25%
Western Asset Management U.S. Government Portfolio	Intermediate Government Bond	13.00%
PIMCO Inflation Protected Bond Portfolio ^{PIHZ}	Inflation-Protected Bond	9.00%
Brighthouse/Templeton Low Duration Total Return Portfolio ^{LTZ}	Low Duration Bond	5.00%
BlackRock Bond Income Portfolio ^H	Intermediate-Term Bond	12.50%
JPMorgan Core Bond Portfolio	Intermediate-Term Bond	8.50%
PIMCO Total Return Portfolio ^{PIHZ}	Intermediate-Term Bond	12.00%
TCW Core Fixed Income Portfolio ^{LTZ}	Intermediate-Term Bond	9.50%
Western Asset Management Strategic Bond Opportunities Portfolio ^{SH}	Multi-Sector Bond	5.00%
BlackRock High Yield Portfolio ^H	High-Yield Bond	0.50%
Brighthouse/Eaton Vance Floating Rate Portfolio ^{LH}	Floating Rate Loan	2.00%
Brighthouse/Templeton International Bond Portfolio ^{PIHZ}	International Bond	2.50%
		100.0%

¹ Diversification does not ensure a profit or protect against loss in declining markets.

Variable annuities are issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY. Equity Advantage Variable Universal Life is issued in all states except New York by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY. All are Brighthouse Financial companies and are collectively referred to as "Brighthouse Financial" throughout this brochure.

Target Allocations

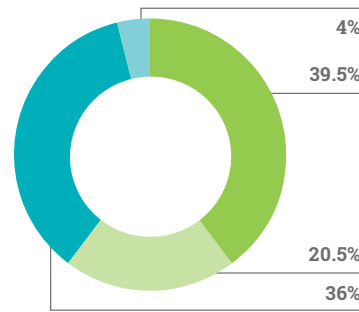
The pie charts represent the general target allocations for each asset allocation portfolio among the primary asset classes – equity and fixed income. Brighthouse Investment Advisers, LLC, the investment adviser, in consultation with Wilshire Funds Management, establishes specific target investment percentages for the asset classes and the various components of each asset class category. The underlying portfolios in which the asset allocation portfolio invests are then selected. Target allocations may vary from actual allocations. Target allocations are reviewed at least annually and may be revised. While the portfolios do not have a specific goal for cash, some of the underlying portfolio managers may hold cash in their portfolio to facilitate liquidity or as a defensive strategy.



Broad Target Allocation:

Equity 40% Fixed Income 60%

- U.S. Equity 26.5%
- Non-U.S. Equity 13.5%
- U.S. Fixed Income 56%
- Non-U.S. Fixed Income 4%



Broad Target Allocation:

Equity 60% Fixed Income 40%

- U.S. Equity 39.5%
- Non-U.S. Equity 20.5%
- U.S. Fixed Income 36%
- Non-U.S. Fixed Income 4%

Brighthouse Asset Allocation 40 Portfolio

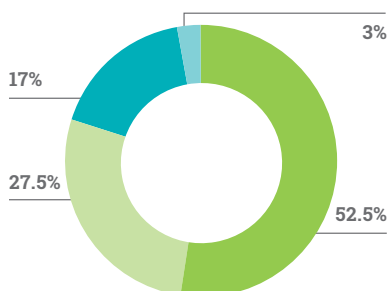
Portfolio Name	Style Box Category	Target Allocation %
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Blend	3.75%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	1.75%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Growth	2.25%
ClearBridge Aggressive Growth Portfolio ^{CD}	Large Cap Growth	1.00%
Jennison Growth Portfolio ^C	Large Cap Growth	1.25%
T. Rowe Price Large Cap Growth	Large Cap Growth	1.75%
Invesco Comstock Portfolio	Large Cap Value	3.25%
MFS [®] Value Portfolio	Large Cap Value	4.00%
T. Rowe Price Large Cap Value Portfolio	Large Cap Value	3.50%
T. Rowe Price Mid Cap Growth Portfolio ^C	Mid Cap Growth	0.50%
Brighthouse/Artisan Mid Cap Value Portfolio ^C	Mid Cap Value	0.25%
Wells Capital Management Mid Cap Value Portfolio ^C	Mid Cap Value	0.25%
Invesco Small Cap Growth Portfolio ^C	Small Cap Growth	0.50%
T. Rowe Price Small Cap Growth Portfolio ^C	Small Cap Growth	1.00%
Brighthouse Small Cap Value Portfolio ^C	Small Cap Value	0.75%
JPMorgan Small Cap Value Portfolio ^C	Small Cap Value	0.75%
Neuberger Berman Genesis Portfolio ^C	Small Cap Value	0.50%
Baillie Gifford International Stock Portfolio ^f	International	2.75%
Brighthouse/Artisan International Portfolio ^f	International	2.00%
Harris Oakmark International Portfolio ^f	International	3.00%
MFS [®] Research International Portfolio ^f	International	1.50%
Oppenheimer Global Equity Portfolio ^f	Global	1.00%
Clarion Global Real Estate Portfolio ^{FR}	Global Real Estate	0.75%
VanEck Global Natural Resources Portfolio TM	Natural Resources	2.00%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^f	Emerging Markets	1.00%
Western Asset Management U.S. Government Portfolio	Intermediate Government Bond	8.00%
PIMCO Inflation Protected Bond Portfolio ^{FHZ}	Inflation-Protected Bond	6.00%
Brighthouse/Templeton Low Duration Total Return Portfolio ^{LZ}	Low Duration Bond	3.00%
BlackRock Bond Income Portfolio ^I	Intermediate-Term Bond	9.50%
JPMorgan Core Bond Portfolio	Intermediate-Term Bond	6.50%
PIMCO Total Return Portfolio ^{FHZ}	Intermediate-Term Bond	9.00%
TCW Core Fixed Income Portfolio ^{LZ}	Intermediate-Term Bond	7.50%
Western Asset Management Strategic Bond Opportunities Portfolio ^{SH}	Multi-Sector Bond	4.00%
BlackRock High Yield Portfolio ^I	High-Yield Bond	0.50%
Brighthouse/Eaton Vance Floating Rate Portfolio ^{LH}	Floating Rate Loan	2.00%
Brighthouse/Templeton International Bond Portfolio ^{DFHZ}	International Bond	3.00%
		100.0%

Brighthouse Asset Allocation 60 Portfolio

Portfolio Name	Style Box Category	Target Allocation %
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Blend	4.50%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	2.75%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Growth	3.00%
ClearBridge Aggressive Growth Portfolio ^{CD}	Large Cap Growth	2.75%
Jennison Growth Portfolio ^C	Large Cap Growth	3.25%
T. Rowe Price Large Cap Growth	Large Cap Growth	2.75%
Invesco Comstock Portfolio	Large Cap Value	4.25%
MFS [®] Value Portfolio	Large Cap Value	5.50%
T. Rowe Price Large Cap Value Portfolio	Large Cap Value	4.50%
T. Rowe Price Mid Cap Growth Portfolio ^C	Mid Cap Growth	0.75%
Brighthouse/Artisan Mid Cap Value Portfolio ^C	Mid Cap Value	0.25%
Wells Capital Management Mid Cap Value Portfolio ^C	Mid Cap Value	0.25%
Invesco Small Cap Growth Portfolio ^C	Small Cap Growth	1.25%
Loomis Sayles Small Cap Growth Portfolio ^C	Small Cap Growth	0.50%
T. Rowe Price Small Cap Growth Portfolio ^C	Small Cap Growth	1.50%
Brighthouse Small Cap Value Portfolio ^C	Small Cap Value	1.25%
JPMorgan Small Cap Value Portfolio ^C	Small Cap Value	0.75%
Neuberger Berman Genesis Portfolio ^C	Small Cap Value	0.75%
Baillie Gifford International Stock Portfolio ^f	International	3.50%
Brighthouse/Artisan International Portfolio ^f	International	3.00%
Harris Oakmark International Portfolio ^f	International	3.75%
MFS [®] Research International Portfolio ^f	International	2.00%
Oppenheimer Global Equity Portfolio ^f	Global	1.00%
Clarion Global Real Estate Portfolio ^{FR}	Global Real Estate	1.50%
VanEck Global Natural Resources Portfolio TM	Natural Resources	3.00%
Brighthouse/Dimensional International Small Company Portfolio ^{DF}	International Small Cap	1.00%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^f	Emerging Markets	1.75%
Western Asset Management U.S. Government Portfolio	Intermediate Government Bond	4.00%
PIMCO Inflation Protected Bond Portfolio ^{FHZ}	Inflation-Protected Bond	3.00%
Brighthouse/Franklin Low Duration Total Return Portfolio ^{LZ}	Low Duration Bond	2.00%
BlackRock Bond Income Portfolio ^I	Intermediate-Term Bond	6.50%
JPMorgan Core Bond Portfolio	Intermediate-Term Bond	4.50%
PIMCO Total Return Portfolio ^{FHZ}	Intermediate-Term Bond	6.00%
TCW Core Fixed Income Portfolio ^{LZ}	Intermediate-Term Bond	5.40%
Western Asset Management Strategic Bond Opportunities Portfolio ^{SH}	Multi-Sector Bond	2.00%
BlackRock High Yield Portfolio ^I	High-Yield Bond	0.60%
Brighthouse/Eaton Vance Floating Rate Portfolio ^{LH}	Floating Rate Loan	2.00%
Brighthouse/Templeton International Bond Portfolio ^{DFHZ}	International Bond	3.00%
		100.0%

2018 Target Allocations (as of 4/30/18)

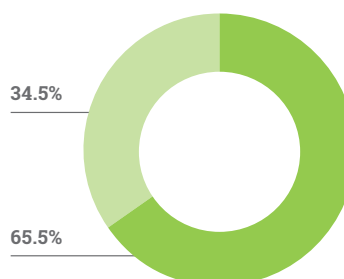
The allocation percentages shown are target allocations, as of the stated date, for investments in the underlying portfolios for each asset allocation portfolio. Allocations are established by Brighthouse Investment Advisers, LLC, the investment adviser, in consultation with Wilshire Funds Management, based on, among other things, the underlying portfolio's investment objectives, policies, and investment processes. Brighthouse Investment Advisers, LLC is responsible for the selection, retention, and/or replacement of each portfolio, as well as the reallocation of assets among the underlying portfolios for each asset allocation portfolio. There may be limits on the amount of cash inflows some underlying portfolios may accept from investors, including the asset allocation portfolios. Brighthouse Investment Advisers, LLC may take into account these capacity considerations when allocating investments among the underlying portfolios. Brighthouse Investment Advisers, LLC may make changes to the allocations or underlying portfolios at any time.



Broad Target Allocation:

Equity 80% Fixed Income 20%

- U.S. Equity 52.5%
- Non-U.S. Equity 27.5%
- U.S. Fixed Income 17%
- Non-U.S. Fixed Income 3%



Broad Target Allocation:

Equity 100%

- U.S. Equity 65.5%
- Non-U.S. Equity 34.5%

Brighthouse Asset Allocation 80 Portfolio

Portfolio Name	Style Box Category	Target Allocation %
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Blend	5.00%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	3.25%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Growth	3.50%
ClearBridge Aggressive Growth Portfolio ^{CD}	Large Cap Growth	4.50%
Jennison Growth Portfolio ^C	Large Cap Growth	5.00%
T. Rowe Price Large Cap Growth	Large Cap Growth	4.25%
Invesco Comstock Portfolio	Large Cap Value	5.50%
MFS [®] Value Portfolio	Large Cap Value	6.00%
T. Rowe Price Large Cap Value Portfolio	Large Cap Value	5.25%
Frontier Mid Cap Growth Portfolio ^C	Mid Cap Growth	0.50%
Morgan Stanley Mid Cap Growth Portfolio ^C	Mid Cap Growth	0.25%
T. Rowe Price Mid Cap Growth Portfolio ^C	Mid Cap Growth	1.00%
Brighthouse/Artisan Mid Cap Value Portfolio ^C	Mid Cap Value	0.25%
Wells Capital Management Mid Cap Value Portfolio ^C	Mid Cap Value	1.00%
Invesco Small Cap Growth Portfolio ^C	Small Cap Growth	2.25%
Loomis Sayles Small Cap Growth Portfolio ^C	Small Cap Growth	1.25%
T. Rowe Price Small Cap Growth Portfolio ^C	Small Cap Growth	1.50%
Brighthouse Small Cap Value Portfolio ^C	Small Cap Value	1.75%
JPMorgan Small Cap Value Portfolio ^C	Small Cap Value	1.50%
Neuberger Berman Genesis Portfolio ^C	Small Cap Value	0.25%
Baillie Gifford International Stock Portfolio ^f	International	4.25%
Brighthouse/Artisan International Portfolio ^f	International	3.75%
Harris Oakmark International Portfolio ^f	International	4.75%
MFS [®] Research International Portfolio ^f	International	3.00%
Oppenheimer Global Equity Portfolio ^f	Global	1.50%
Clarion Global Real Estate Portfolio ^{FR}	Global Real Estate	2.50%
VanEck Global Natural Resources Portfolio ^{FN}	Natural Resources	3.50%
Brighthouse/Dimensional International Small Company Portfolio ^{CF}	International Small Cap	2.00%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^f	Emerging Markets	2.50%
PIMCO Inflation Protected Bond Portfolio ^{PHZ}	Inflation-Protected Bond	1.50%
BlackRock Bond Income Portfolio ^H	Intermediate-Term Bond	3.00%
JPMorgan Core Bond Portfolio	Intermediate-Term Bond	2.00%
PIMCO Total Return Portfolio ^{PHZ}	Intermediate-Term Bond	3.00%
TCW Core Fixed Income Portfolio ^{HZ}	Intermediate-Term Bond	2.50%
Western Asset Management Strategic Bond Opportunities Portfolio ^{SH}	Multi-Sector Bond	2.00%
BlackRock High Yield Portfolio ^H	High-Yield Bond	0.50%
Brighthouse/Eaton Vance Floating Rate Portfolio ^{LI}	Floating Rate Loan	1.00%
Brighthouse/Templeton International Bond Portfolio ^{PHZ}	International Bond	3.00%
		100.0%

Brighthouse Asset Allocation 100 Portfolio

Portfolio Name	Style Box Category	Target Allocation %
Brighthouse/Wellington Core Equity Opportunities Portfolio	Large Cap Blend	5.50%
BlackRock Capital Appreciation Portfolio	Large Cap Growth	4.00%
Brighthouse/Wellington Large Cap Research Portfolio	Large Cap Growth	3.75%
ClearBridge Aggressive Growth Portfolio ^{CD}	Large Cap Growth	6.25%
Jennison Growth Portfolio ^C	Large Cap Growth	6.00%
T. Rowe Price Large Cap Growth	Large Cap Growth	6.00%
Invesco Comstock Portfolio	Large Cap Value	6.25%
MFS [®] Value Portfolio	Large Cap Value	6.50%
T. Rowe Price Large Cap Value Portfolio	Large Cap Value	6.00%
Frontier Mid Cap Growth Portfolio ^C	Mid Cap Growth	1.00%
Morgan Stanley Mid Cap Growth Portfolio ^C	Mid Cap Growth	0.50%
T. Rowe Price Mid Cap Growth Portfolio ^C	Mid Cap Growth	1.00%
Brighthouse/Artisan Mid Cap Value Portfolio ^C	Mid Cap Value	1.00%
Victory Sycamore Mid Cap Value Portfolio ^C	Mid Cap Value	0.50%
Wells Capital Management Mid Cap Value Portfolio ^C	Mid Cap Value	1.00%
Invesco Small Cap Growth Portfolio ^C	Small Cap Growth	1.80%
Loomis Sayles Small Cap Growth Portfolio ^C	Small Cap Growth	1.75%
T. Rowe Price Small Cap Growth Portfolio ^C	Small Cap Growth	1.50%
Brighthouse Small Cap Value Portfolio ^C	Small Cap Value	2.00%
JPMorgan Small Cap Value Portfolio ^C	Small Cap Value	1.80%
Neuberger Berman Genesis Portfolio ^C	Small Cap Value	1.15%
Baillie Gifford International Stock Portfolio ^f	International	4.25%
Brighthouse/Artisan International Portfolio ^f	International	4.00%
Harris Oakmark International Portfolio ^f	International	5.50%
MFS [®] Research International Portfolio ^f	International	3.00%
Oppenheimer Global Equity Portfolio ^f	Global	2.50%
Clarion Global Real Estate Portfolio ^{FR}	Global Real Estate	3.00%
VanEck Global Natural Resources Portfolio ^{FN}	Natural Resources	4.00%
Brighthouse/Dimensional International Small Company Portfolio ^{CF}	International Small Cap	5.00%
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^f	Emerging Markets	3.50%
		100.0%

In applying the information provided in this material, you should consider your other assets, income, and investments – such as the equity in your home, your Social Security benefits, any IRAs, savings accounts, and other plans that may provide retirement income – as those other assets may not be included in this discussion, model, or estimate.

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The investment objectives and policies of the portfolios may be similar to those of other portfolios managed by the same investment adviser. No representation is made, and there can be no assurance given, that the portfolios’ investment results will be comparable to the investment results of any other portfolio, including other portfolios with the same investment adviser or manager. The portfolios’ investment results may be expected to differ, and may be higher or lower than the investment results of such other portfolios. Differences in portfolio size, investments held, contract and portfolio expenses, and other factors are all expected to contribute to differences in performance.

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.

The asset allocation portfolios do not ensure a profit and may not be appropriate for all investors, particularly those who are interested in directing their own investments. Inclusion of an investment option in an asset allocation portfolio does not indicate that a particular investment option is superior to any investment option not included in a portfolio.

These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may be higher or lower.

^c 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.

^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.

^l Invests in senior floating rate loans to domestic and foreign borrowers, the value of which may be adversely affected by changes in prevailing interest rates. Such loans may also expose the portfolio to the risk that the underlying borrowers of the loans may be unwilling or unable to pay the interest and principal on those loans. Senior floating rate loans are typically rated below investment grade (like “junk” bonds) due to their high-risk characteristics.

ⁿ Invests in securities of companies that derive at least half of their revenues from mining or processing natural resources such as gas, oil, metals (including precious metals such as gold), and timber. Such emphasis on investments in a single sector will make a portfolio more likely to fluctuate in value due to events affecting that sector.

^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.

^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.

Investment Performance Is Not Guaranteed.

This material must be preceded or accompanied by a prospectus for the variable annuity issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY. Prospectuses for the investment portfolios offered thereunder are available from your financial professional. The contract prospectus contains information about the contract’s features, risks, charges, and expenses. Investors should consider the investment objectives, risks, charges, and expenses of the investment company carefully before investing. 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. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

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.

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.

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