



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse Simple Solutions Asset Allocation Portfolios

Target Allocations (as of May 1, 2020)

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

American Funds® Balanced Allocation Portfolio
American Funds® Moderate Allocation Portfolio



Brighthouse Asset Allocation 40 Portfolio



Brighthouse Investment Advisers, LLC, is the investment adviser to each of the portfolios. Brighthouse Investment Advisers, LLC, is an affiliate of Brighthouse Financial®, Inc. The American Funds® Allocation Portfolios may invest in American Funds Insurance Series® funds, and other funds within the American Funds family, each of which is managed by a group of portfolio managers. The Brighthouse Asset Allocation 40 Portfolio 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 has retained Wilshire Funds Management as a consultant for the Brighthouse Asset Allocation 40 Portfolio and is responsible for paying the consulting fees.

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

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union • May Lose Value

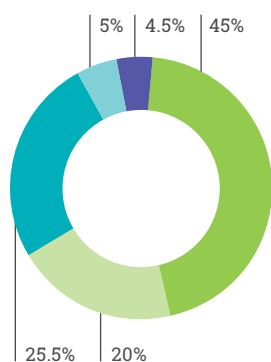
Target Allocations (as of May 1, 2020)

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, establishes specific target investment percentages for the asset classes and the various components of each asset class category. For the Brighthouse Asset Allocation 40 Portfolio, targets are set in consultation with Wilshire Funds Management. 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.

General Target Allocation

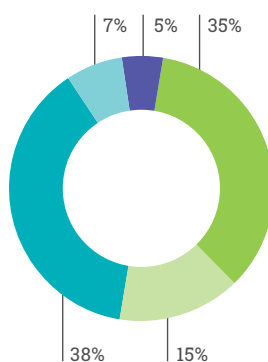
American Funds® Balanced Allocation Portfolio

Equity 65%
Fixed Income 35%



American Funds® Moderate Allocation Portfolio

Equity 50%
Fixed Income 50%



Brighthouse Asset Allocation 40 Portfolio

Equity 40%
Fixed Income 60%



■ U.S. Equity ■ Non-U.S. Equity ■ U.S. Investment Grade ■ Non-U.S. Fixed Income ■ U.S. High Yield

American Funds® Target Allocations

Underlying Funds	American Funds® Balanced Allocation Portfolio	American Funds® Moderate Allocation Portfolio	Style Box Category
American Funds AMCAP Fund	8.0%	5.0%	Large Cap Growth
American Funds Growth Fund ^{F,CC}	9.0%	5.0%	Large Cap Growth
American Funds Fundamental Investors Fund ^F	8.0%	5.0%	Large Cap Blend
American Funds Growth-Income Fund ^{F,CC}	9.0%	8.0%	Large Cap Blend
American Funds American Mutual Fund	8.0%	9.0%	Large Cap Value
American Funds Blue Chip Income and Growth Fund	8.0%	8.0%	Large Cap Value
American Funds International Growth and Income Fund ^F	8.0%	6.0%	Large Cap Value
American Funds Global Small Capitalization Fund ^{F,CC}	3.0%	1.0%	Global Equity
American Funds International Fund ^{F,CC}	6.0%	5.0%	International
American Funds New World Fund ^{F,CC}	2.0%	1.0%	Diversified Emerging Markets
American Funds U.S. Government Securities Fund ^{F,R,Z,CC}	11.0%	20.0%	Intermediate Government Bond
American Funds Bond Fund ^{F,H,Z,DI}	12.0%	18.0%	Intermediate-Term Bond
American Funds Capital World Bond Fund ^{F,H,DI}	4.0%	4.0%	Global Bond
American Funds High-Income Fund ^{F,H,Z,CC,DI}	4.0%	5.0%	High-Yield Bond
	100.0%	100.0%	

Target Allocations (as of May 1, 2020)

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, based on, among other things, the underlying portfolio's investment objectives, policies, and investment processes. For the Brighthouse Asset Allocation 40 Portfolio, allocations are established in consultation with Wilshire Funds Management. Brighthouse Investment Advisers, LLC, is responsible for the selection, retention, and/or replacement of each underlying 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.

Brighthouse Asset Allocation 40 Portfolio Target Allocations

Underlying Brighthouse Asset Allocation 40 Portfolio Funds	Allocation Percent	Style Box Category
Brighthouse/Wellington Core Equity Opportunities Portfolio	3.75%	Large Cap Blend
BlackRock Capital Appreciation Portfolio	1.75%	Large Cap Growth
Brighthouse/Wellington Large Cap Research Portfolio	2.25%	Large Cap Growth
Jennison Growth Portfolio ^{CC}	1.25%	Large Cap Growth
Loomis Sayles Growth Portfolio ^{D,CC}	1.00%	Large Cap Growth
T. Rowe Price Large Cap Growth Portfolio	1.75%	Large Cap Growth
Invesco Comstock Portfolio	3.25%	Large Cap Value
MFS [®] Value Portfolio	4.00%	Large Cap Value
T. Rowe Price Large Cap Value Portfolio	3.50%	Large Cap Value
T. Rowe Price Mid Cap Growth Portfolio ^{CC}	0.50%	Mid Cap Growth
Brighthouse/Artisan Mid Cap Value Portfolio ^{CC}	0.25%	Mid Cap Value
Wells Capital Management Mid Cap Value Portfolio ^{CC}	0.25%	Mid Cap Value
Invesco Small Cap Growth Portfolio ^{CC}	0.50%	Small Cap Growth
Loomis Sayles Small Cap Growth Portfolio	0.25%	Small Cap Growth
T. Rowe Price Small Cap Growth Portfolio ^{CC}	1.25%	Small Cap Growth
Brighthouse Small Cap Value Portfolio ^{CC}	1.25%	Small Cap Value
JPMorgan Small Cap Value Portfolio ^{CC}	0.75%	Small Cap Value
Neuberger Berman Genesis Portfolio ^{CC}	0.50%	Small Cap Value
Invesco Global Equity Portfolio ^F	1.00%	Global
Clarion Global Real Estate Portfolio ^{FR}	0.75%	Global Real Estate
VanEck Global Natural Resources Portfolio ^{FN}	2.00%	Natural Resources
Baillie Gifford International Stock Portfolio ^F	2.50%	International
Brighthouse/Artisan International Portfolio ^F	1.75%	International
Harris Oakmark International Portfolio ^F	2.50%	International
MFS [®] Research International Portfolio ^F	1.50%	International
Brighthouse/Aberdeen Emerging Markets Equity Portfolio ^F	1.00%	Emerging Markets
PIMCO Inflation Protected Bond Portfolio ^{FH,Z,DI}	6.00%	Inflation-Protected Bond
BlackRock Bond Income Portfolio ^{H,DI}	9.50%	Intermediate-Term Bond
JPMorgan Core Bond Portfolio ^{DI}	6.50%	Intermediate-Term Bond
PIMCO Total Return Portfolio ^{FH,Z,DI}	9.00%	Intermediate-Term Bond
TCW Core Fixed Income Portfolio ^{H,Z,DI}	7.50%	Intermediate-Term Bond
Western Asset Management U.S. Government Portfolio ^{DI}	8.00%	Intermediate Government Bond
Brighthouse/Templeton Low Duration Total Return Portfolio ^{H,Z,DI}	3.00%	Low Duration Bond
Western Asset Management Strategic Bond Opportunities Portfolio ^{FH,DI}	4.00%	Multi-Sector Bond
Brighthouse/Templeton International Bond Portfolio ^{D,F,H,Z,DI}	3.00%	International Bond
BlackRock High Yield Portfolio ^{H,DI}	0.50%	High-Yield Bond
Brighthouse/Eaton Vance Floating Rate Portfolio ^{L,H,DI}	2.00%	Floating Rate Loan

Wilshire Funds Management is a business unit of Wilshire Associates Incorporated. Wilshire is not affiliated with Brighthouse Investment Advisers, LLC or its affiliates and Wilshire does not have any discretionary authority or control with respect to purchasing or selling securities or making investments for investors. Wilshire is a registered service mark of Wilshire Associates Incorporated, Santa Monica, CA. All other trade names, trademarks and/or service marks are the property of their respective holders.

Wilshire Associates Incorporated ("Wilshire") does not provide advice to Brighthouse Financial underlying clients or have any discretionary authority or control with respect to purchasing or selling securities, and does not act as a "fiduciary" or "investment manager" as defined under ERISA, to any investor. It is the responsibility of Brighthouse Investment Advisers, LLC, to accept, reject or modify Wilshire's recommendations for the Brighthouse Asset Allocation 40 Portfolio, and if applicable, each subsequent recommended change to them. Wilshire makes no warranties, expressed or implied, as to results to be obtained from the information provided to it, and neither Wilshire nor its affiliates endorse, sell or promote this product or make any recommendations as to the advisability of investing in it.

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.

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. See prospectus for details.

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 in an asset allocation portfolio does not indicate that an 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.

^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.

^{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.

Investment performance is not guaranteed.

Variable annuities are long-term investments designed for retirement purposes. The Simple Solutions variable annuity has limitations, exclusions, charges, termination provisions, and terms for keeping it 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. All product guarantees, including optional benefits, are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

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.

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.

Variable annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 8010 (11/00) and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 6010 (3/07) ("Brighthouse Financial"). 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.** Product availability and features may vary by state or firm.

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