

ANNUITIES

A Variable Annuity Rider



Brighthouse
FINANCIAL®

Build for what's ahead®

FlexChoice Access

Lifetime Income With Fewer Compromises



For use in NY only.

Consider a Retirement Income Strategy

A Brighthouse Financial variable annuity with the optional FlexChoice Access¹ living benefit rider lets you turn a portion of your retirement savings into guaranteed income that can last for life.

What is a variable annuity?

A variable annuity (VA) is a product that can turn a portion of your savings into a reliable income source for retirement. It's one of the only types of products that can guarantee income for life, no matter how long you live. The money is put into investment options that have the potential for tax-deferred growth² (meaning you don't pay taxes on earnings until they're withdrawn). That's where the "variable" part comes in: The account value can vary depending on how those investment options perform.

And what's a rider?

Riders are optional add-ons that can be purchased with a VA and provide extra benefits. Living benefit riders commonly help during retirement with things like providing income and ensuring it lasts for life. FlexChoice Access is a living benefit rider available on Brighthouse Financial[®] variable annuities.

¹ FlexChoice Access is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) in the prospectus and is available for an additional annual charge.

² Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

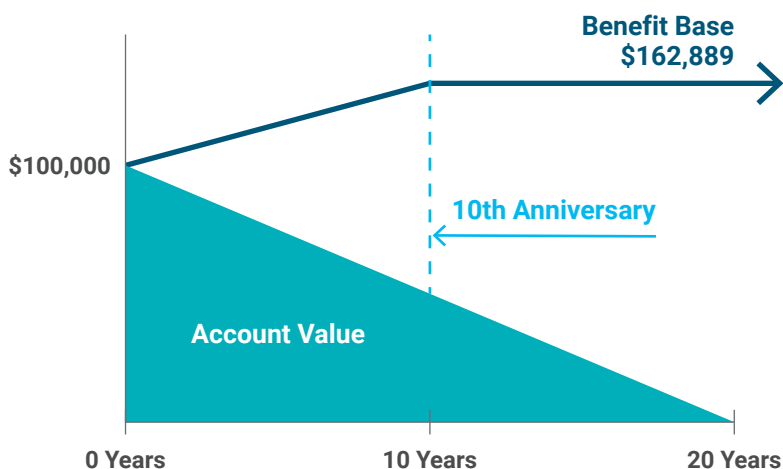
How FlexChoice Access Can Grow and Protect Income

Annual Compounding

FlexChoice Access uses a Benefit Base to determine future lifetime income. While the Benefit Base is protected from market loss, it still has the opportunity to grow. The initial investment determines the Benefit Base, which compounds at 5% for the first 10 contract years in years when there are no withdrawals taken, regardless of what happens in the market or to the account value.³

What does 5% compounded annual growth look like?

A Benefit Base of \$100,000 would grow to \$162,889 regardless of market conditions, provided no withdrawals are taken during the first 10 contract years.



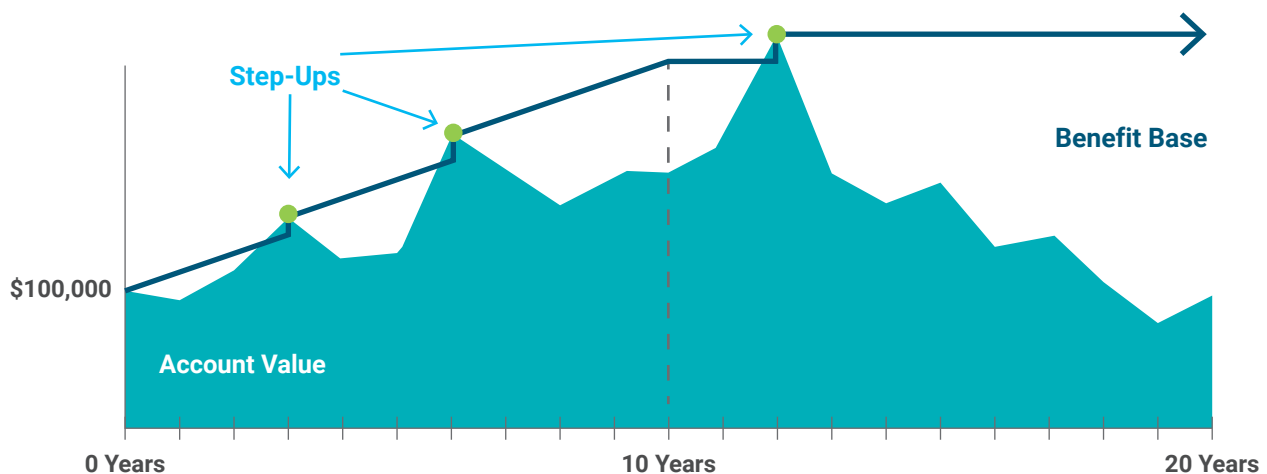
Contract Anniversary	Benefit Base
Issue	\$100,000
01	\$105,000
02	\$110,250
03	\$115,763
04	\$121,551
05	\$127,628
06	\$134,010
07	\$140,710
08	\$147,746
09	\$155,133
10	\$162,889

³ Annual Compounding is referred to as Rollup Rate in the prospectus and contract. The Benefit Base is not available as a lump-sum withdrawal or payable as a death benefit. The contract's account value under the FlexChoice Access rider represents the value of your investments adjusted for performance less withdrawals. Contract and rider fees will also reduce the account value but do not reduce the Benefit Base. See the prospectus for more details.

Automatic Step-Ups

You can capture market gains through Automatic Step-Ups of your Benefit Base if the account value increases and is greater than the Benefit Base on any contract anniversary prior to your 91st birthday.⁴

What does an Automatic Step-Up look like?



⁴ Upon step-up, the annual charge may increase to the rate applicable to new annuity purchasers but will not exceed a maximum of 2.00% of the Benefit Base.

Income Ever After

Marriage is full of compromises, but lifetime income doesn't have to be one of them.

FlexChoice Access was designed to help address some key financial concerns of married couples by providing flexibility that not all optional lifetime withdrawal riders can offer.

More Income Sooner

Unlike many lifetime withdrawal riders, **with FlexChoice Access, the amount of income received is based on the age of the older owner.**

5.3
Years

The average age gap between married spouses in the U.S. is about 5.3 years.⁵

This can mean getting a higher withdrawal rate sooner instead of waiting years for the younger spouse to reach a minimum age.

With FlexChoice Access, the initial withdrawal rate is the same for married and single clients.⁶

⁵ Age Differences Among Coresidential Partners. United States Census Bureau, April 14, 2023.

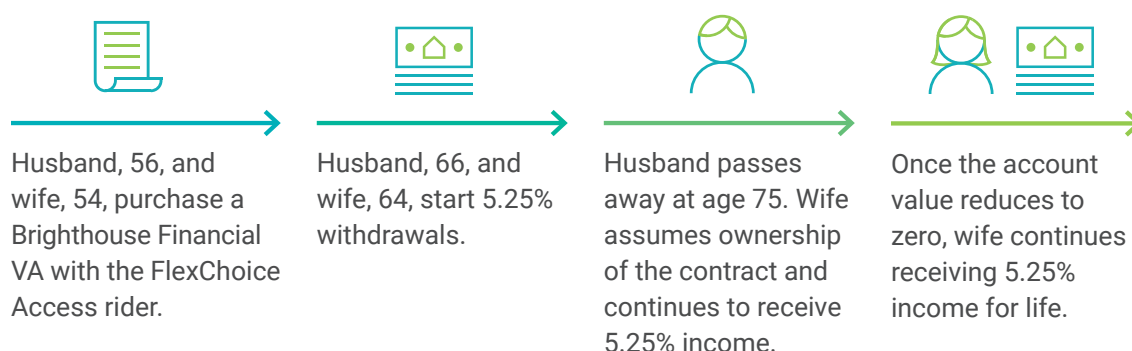
⁶ Initial withdrawal rate refers to the rate established by the first withdrawal after age 59½ (age 59½ of the older owner if jointly owned) and prior to the contract's account value reducing to zero. If the account value reduces to zero due to market performance or an allowable withdrawal, you can elect to receive income for one or two lives based on the applicable lifetime guarantee rate. The Joint Lifetime Guarantee Rate is less than the Single Lifetime Guarantee Rate.

If something unexpected happens, it's important to know that your spouse can continue to receive the income they need in retirement.

With FlexChoice Access, the surviving spouse continues to receive the same income payments they've come to rely on with no interruption even if the account value reduces to zero. See the example below.

FlexChoice Access

Hypothetical example for illustrative purposes only.



To see all of the withdrawal rates FlexChoice Access offers, see page 12.



Three Additional Ways FlexChoice Access Provides Flexibility to Married Clients:

- 01 There's no need to choose single or joint lifetime income options at issue.⁷
- 02 The initial withdrawal rate is the same for married and single clients.⁸
- 03 There's no additional charge to cover the spouse.

⁷ This election is only required if the account value reduces to zero. The terms "income" and "lifetime income" refer to any allowable withdrawals under the FlexChoice Access rider as well as any lifetime income payments you would receive under the rider if your account value reduces to zero.

⁸ The spouse must be the sole primary beneficiary and cannot be more than 10 years younger as determined by the birthdays of the two individuals.

How FlexChoice Access Works

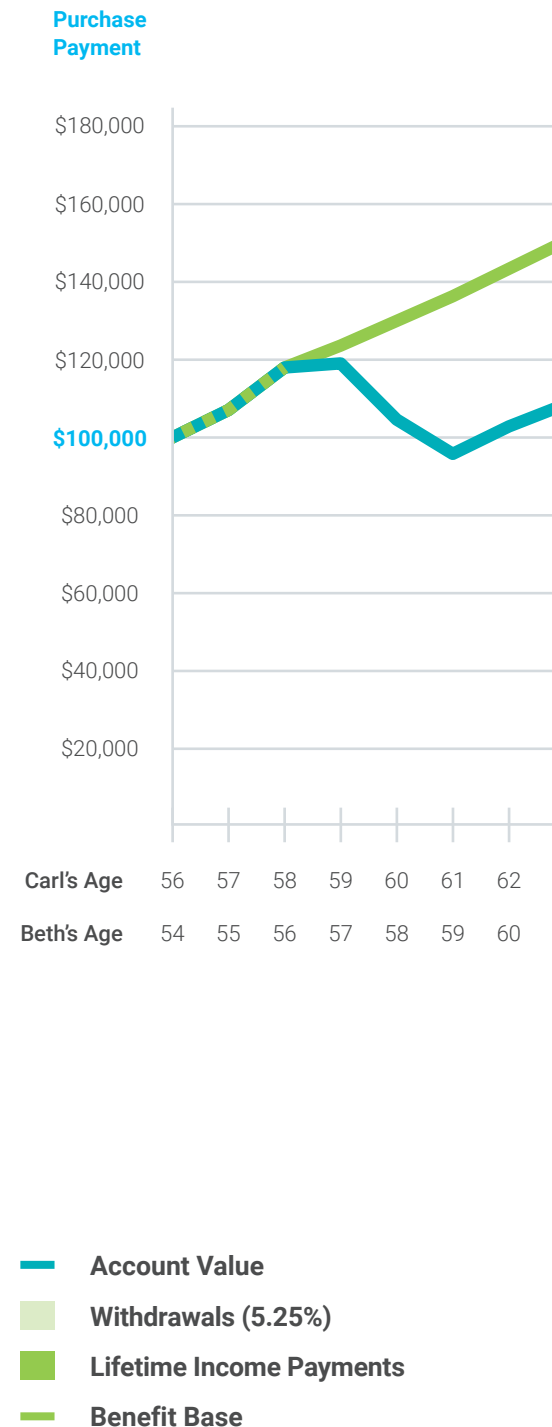
Meet Carl and Beth Taylor

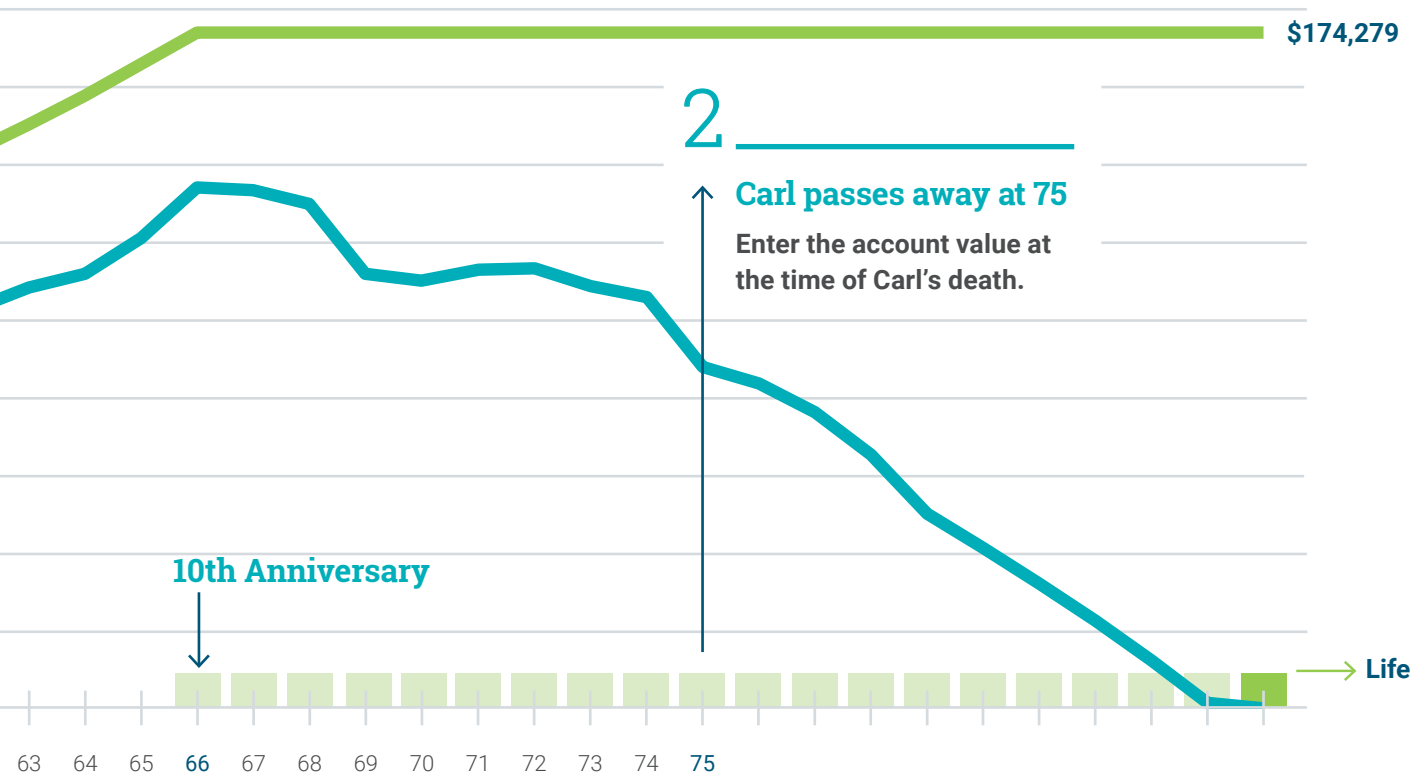
Carl and Beth are married, ages 56 and 54, respectively, and plan to retire in 10 years. They talk with their financial professional about designing a retirement income strategy that can provide guaranteed lifetime income, the potential for market growth, and the flexibility to adapt should their needs change. They decide to invest \$100,000 in a Brighthouse Financial variable annuity and elect the optional FlexChoice Access living benefit rider.

Retirement Income Milestones

To see how a Brighthouse Financial variable annuity with the optional FlexChoice Access rider can help Carl and Beth in retirement, **complete this worksheet by referring to the illustration on the right.**

FlexChoice Access Example





2

Carl passes away at 75

Enter the account value at the time of Carl's death.

10th Anniversary

Life

1

Carl and Beth begin withdrawals

Enter the initial withdrawal amount for Carl and Beth.

With FlexChoice Access, income is based on the age of the older owner. Since Carl is over age 65, he and Beth (age 64) can begin withdrawing 5.25% of the Benefit Base annually.

3

Beth continues withdrawing income

Enter Beth's withdrawal amount.

Beth continues the variable annuity contract with the FlexChoice Access rider and continues to take 5.25% of the Benefit Base annually.

4

Lifetime income begins

Enter Beth's lifetime income amount.

When Beth is age 83, her account value is reduced to zero. She continues to receive 5.25% of the Benefit Base annually for life.

Take a look at the numbers behind the Taylors' scenario.

Constant annual rate of return is
7.89% gross / 5.58% net⁹

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹⁰	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ¹¹
Issue	56	54	\$100,000	–	\$100,000	–	–	\$100,000
1	57	55	\$107,122	7.12%	\$107,122	\$0	\$0	\$107,122
2	58	56	\$117,959	10.12%	\$117,959	\$0	\$0	\$117,959
3	59	57	\$123,857	1.11%	\$119,273	\$0	\$0	\$119,273
4	60	58	\$130,050	-12.30%	\$104,604	\$0	\$0	\$104,604
5	61	59	\$136,552	-8.51%	\$95,703	\$0	\$0	\$100,000
6	62	60	\$143,380	7.41%	\$102,793	\$0	\$0	\$102,793
7	63	61	\$150,549	5.56%	\$108,512	\$0	\$0	\$108,512
8	64	62	\$158,077	3.10%	\$111,875	\$0	\$0	\$111,875
9	65	63	\$165,980	8.25%	\$121,104	\$0	\$0	\$121,104
10	66	64	\$174,279	10.78%	\$134,153	1 \$9,150	\$9,150	\$134,153
11	67	65	\$174,279	6.81%	\$133,521	\$9,150	\$18,300	\$133,521
12	68	66	\$174,279	4.70%	\$130,218	\$9,150	\$27,450	\$130,218
13	69	67	\$174,279	-7.35%	\$112,171	\$9,150	\$36,600	\$112,171
14	70	68	\$174,279	6.93%	\$110,162	\$9,150	\$45,750	\$110,162
15	71	69	\$174,279	11.98%	\$113,118	\$9,150	\$54,900	\$113,118
16	72	70	\$174,279	9.27%	\$113,607	\$9,150	\$64,050	\$113,607
17	73	71	\$174,279	4.34%	\$108,990	\$9,150	\$73,200	\$108,990
18	74	72	\$174,279	6.34%	\$106,170	\$9,150	\$82,350	\$106,170
19	75	73	\$174,279	-9.17%	2 \$88,123	3 \$9,150	\$91,500	\$88,123
20	–	74	\$174,279	6.24%	\$83,898	\$9,150	\$100,650	\$83,898
21	–	75	\$174,279	1.92%	\$76,181	\$9,150	\$109,800	\$76,181
22	–	76	\$174,279	-2.38%	\$65,438	\$9,150	\$118,950	\$65,438
23	–	77	\$174,279	-10.93%	\$50,138	\$9,150	\$128,100	\$50,138
24	–	78	\$174,279	0.78%	\$41,307	\$9,150	\$137,250	\$41,307
25	–	79	\$174,279	0.13%	\$32,200	\$9,150	\$146,400	\$32,200
26	–	80	\$174,279	-1.97%	\$22,596	\$9,150	\$155,550	\$22,596
27	–	81	\$174,279	-7.88%	\$12,386	\$9,150	\$164,700	\$12,386
28	–	82	\$174,279	-58.65%	\$1,338	\$9,150	\$173,850	\$2,058
29	–	83	\$174,279	–	\$0	4 \$9,150 For Life	\$183,000	\$0

⁹ Net rate reflects the gross rate of return reduced by the asset-based fees: 1) the Investment Management Fee and other expenses; 2) the Mortality & Expense and Administration Charge. Net rate does not include charges for the selected living and death benefits.

¹⁰ Annual return reflects the gross rate of return reduced by the asset-based fees: 1) the Investment Management Fee and other expenses; 2) the Total Separate Account Annual Charge; 3) charges for optional living and/or death benefits, as applicable. This return also reflects the impact of the cash flows for the period, including additions for purchase payments and deductions for partial withdrawals. Annual return does not take into account any tax that may be due if you take withdrawals from this contract, but it does reflect applicable withdrawal charges.

¹¹ The standard death benefit is included in the above illustration. Additional death benefit features can be elected for an additional charge. See the prospectus for more details.

Here's what would happen in a steady market.

Constant annual rate of return is
7.89% gross /5.58% net⁹

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹⁰	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ¹¹
Issue	56	54	\$100,000	–	\$100,000	–	–	\$100,000
1	57	55	\$105,000	4.16%	\$104,157	\$0	\$0	\$104,157
2	58	56	\$110,250	4.15%	\$108,475	\$0	\$0	\$108,475
3	59	57	\$115,763	4.13%	\$112,959	\$0	\$0	\$112,959
4	60	58	\$121,551	4.12%	\$117,615	\$0	\$0	\$117,615
5	61	59	\$127,628	4.11%	\$122,448	\$0	\$0	\$122,448
6	62	60	\$134,010	4.10%	\$127,465	\$0	\$0	\$127,465
7	63	61	\$140,710	4.08%	\$132,670	\$0	\$0	\$132,670
8	64	62	\$147,746	4.07%	\$138,071	\$0	\$0	\$138,071
9	65	63	\$155,133	4.06%	\$143,674	\$0	\$0	\$143,674
10	66	64	\$162,889	4.04%	\$149,484	\$8,552	\$8,552	\$149,484
11	67	65	\$162,889	4.01%	\$146,589	\$8,552	\$17,104	\$146,589
12	68	66	\$162,889	3.98%	\$143,533	\$8,552	\$25,656	\$143,533
13	69	67	\$162,889	3.95%	\$140,307	\$8,552	\$34,208	\$140,307
14	70	68	\$162,889	3.91%	\$136,901	\$8,552	\$42,760	\$136,901
15	71	69	\$162,889	3.86%	\$133,305	\$8,552	\$51,312	\$133,305
16	72	70	\$162,889	3.81%	\$129,508	\$8,552	\$59,864	\$129,508
17	73	71	\$162,889	3.76%	\$125,500	\$8,552	\$68,416	\$125,500
18	74	72	\$162,889	3.69%	\$121,269	\$8,552	\$76,968	\$121,269
19	75	73	\$162,889	3.62%	\$116,801	\$8,552	\$85,520	\$116,801
20	–	74	\$162,889	3.54%	\$112,085	\$8,552	\$94,072	\$112,085
21	–	75	\$162,889	3.45%	\$107,106	\$8,552	\$102,624	\$107,106
22	–	76	\$162,889	3.34%	\$101,849	\$8,552	\$111,176	\$101,849
23	–	77	\$162,889	3.22%	\$96,299	\$8,552	\$119,728	\$96,299
24	–	78	\$162,889	3.07%	\$90,440	\$8,552	\$128,280	\$90,440
25	–	79	\$162,889	2.89%	\$84,254	\$8,552	\$136,832	\$84,254
26	–	80	\$162,889	2.67%	\$77,723	\$8,552	\$145,384	\$77,723
27	–	81	\$162,889	2.40%	\$70,828	\$8,552	\$153,936	\$70,828
28	–	82	\$162,889	2.04%	\$63,549	\$8,552	\$162,488	\$63,549
29	–	83	\$162,889	1.58%	\$55,864	\$8,552	\$171,040	\$55,864
30	–	84	\$162,889	0.86%	\$47,721	\$8,552	\$179,592	\$47,721
31	–	85	\$162,889	-0.12%	\$39,123	\$8,552	\$188,144	\$39,123
32	–	86	\$162,889	-1.72%	\$30,047	\$8,552	\$196,696	\$30,047
33	–	87	\$162,889	-4.80%	\$20,464	\$8,552	\$205,248	\$20,464
34	–	88	\$162,889	-13.14%	\$10,348	\$8,552	\$213,800	\$10,348
35	–	89	\$162,889	-100.00%	\$0	\$8,552	\$222,352	\$0

For Life

Here's what would happen in a flat market.

Zero annual rate of return is
0.00% gross / -2.15% net⁹

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows) ¹⁰	Account Value	Withdrawal Amount	Cumulative Withdrawals	Death Benefit ¹¹
Issue	56	54	\$100,000	–	\$100,000	–	–	\$100,000
1	57	55	\$105,000	-3.56%	\$96,436	\$0	\$0	\$100,000
2	58	56	\$110,250	-3.69%	\$92,877	\$0	\$0	\$100,000
3	59	57	\$115,763	-3.83%	\$89,321	\$0	\$0	\$100,000
4	60	58	\$121,551	-3.98%	\$85,762	\$0	\$0	\$100,000
5	61	59	\$127,628	-4.16%	\$82,198	\$0	\$0	\$100,000
6	62	60	\$134,010	-4.35%	\$78,625	\$0	\$0	\$100,000
7	63	61	\$140,710	-4.56%	\$75,037	\$0	\$0	\$100,000
8	64	62	\$147,746	-4.80%	\$71,432	\$0	\$0	\$100,000
9	65	63	\$155,133	-5.08%	\$67,804	\$0	\$0	\$100,000
10	66	64	\$162,889	-5.39%	\$64,150	\$8,552	\$8,552	\$100,000
11	67	65	\$162,889	-6.10%	\$52,205	\$8,552	\$17,104	\$86,669
12	68	66	\$162,889	-7.25%	\$40,488	\$8,552	\$25,656	\$72,472
13	69	67	\$162,889	-9.13%	\$29,021	\$8,552	\$34,208	\$57,165
14	70	68	\$162,889	-13.04%	\$17,801	\$8,552	\$42,760	\$40,320
15	71	69	\$162,889	-26.25%	\$6,822	\$8,552	\$51,312	\$20,950
16	72	70	\$162,889	–	\$0	\$7,249	\$58,561	\$0
17	73	71	\$162,889	–	\$0	\$7,249	\$65,809	\$0
18	74	72	\$162,889	–	\$0	\$7,249	\$73,058	\$0
19	75	73	\$162,889	–	\$0	\$7,249	\$80,306	\$0
20	–	74	\$162,889	–	\$0	\$7,249 ¹²	\$87,555	\$0
21	–	75	\$162,889	–	\$0	For Life	\$94,803	\$0
22	–	76	–	–	–	–	\$102,052	–
23	–	77	–	–	–	–	\$109,301	–
24	–	78	–	–	–	–	\$116,549	–
25	–	79	–	–	–	–	\$123,798	–
26	–	80	–	–	–	–	\$131,046	–
27	–	81	–	–	–	–	\$138,295	–
28	–	82	–	–	–	–	\$145,544	–
29	–	83	–	–	–	–	\$152,792	–
30	–	84	–	–	–	–	\$160,041	–
31	–	85	–	–	–	–	\$167,289	–
32	–	86	–	–	–	–	\$174,538	–
33	–	87	–	–	–	–	\$181,786	–
34	–	88	–	–	–	–	\$189,035	–

The values provided in this hypothetical illustration are based on annual withdrawals and include the deduction of all actual applicable fees and charges as follows for a variable annuity with: Mortality & Expense and Administration Charge of 1.30%, FlexChoice Access rider charge of 1.35% of the Benefit Base, Annual Contract Fee of \$30 (waived if the account value is over \$50,000), and arithmetic average investment option expenses of 0.87%. Withdrawal charges range from 7% to 0% and would apply if withdrawals exceed the contract's annual Free Withdrawal Amount. The effects of income taxes have not been reflected in this example. Please refer to the prospectuses for the product and underlying investment portfolios for full details on contract features, risks, charges, expenses, and fees as well as the investment objectives, risks, and policies of the underlying portfolios.

¹² In this scenario, both Carl and Beth are alive at the time the account value reaches zero. The Joint Lifetime Guarantee Rate is selected and they receive 4.45% of the Benefit Base for life.

Withdrawal Rates

The amount available for withdrawal is based on the age of the owner, or older owner if jointly owned, at the time of the first withdrawal after age 59½.

FlexChoice Access provides a level amount of payments for your lifetime – guaranteed. Even if the account value reduces to zero, you'll still receive the same amount of income for life if single lifetime income is elected.¹³ See the prospectus for complete details.

Age at 1st Withdrawal	Withdrawal Rate	AFTER ACCOUNT VALUE REDUCES TO ZERO	
		Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate
59½ to less than 60	4.25%	4.25%	3.60%
60 to less than 65	4.25%	4.25%	3.60%
65 to less than 70	5.25%	5.25%	4.45%
70 to less than 75	5.65%	5.65%	4.80%
75 to less than 80	6.15%	6.15%	5.20%
80 to less than 85	6.75%	6.75%	5.70%
85 to less than 90	7.45%	7.45%	6.30%
90 to less than 95	8.35%	8.35%	7.10%
95+	9.55%	9.55%	8.10%

All rates are a percentage of the Benefit Base.

¹³ With FlexChoice Access, if the account value is reduced to zero because of market performance or an allowable withdrawal, the withdrawal rate used to calculate the Annual Benefit Payment will be the same immediately before and after the account value is reduced to zero unless joint lifetime income is elected. Conditions apply prior to age 59½. See the prospectus for complete details.

Fees and Charges

Our goal is to be transparent in explaining the fees and charges that may apply to your variable annuity.

Standard Fees and Charges (Class VA)

Type	Amount	Definition
Annual Contract Fee	\$30	Covers contract maintenance and is deducted on the contract anniversary. Waived if the contract value is \$50,000 or more.
Mortality & Expense and Administration Charge	1.30%	Covers the insurance company's cost for guaranteeing to provide lifetime income annuity payments or a standard death benefit if the unexpected happens.
Current Fund Expenses	0.51 – 1.19%	Similar to the charges assessed by mutual fund companies for managing mutual funds, these fees are imposed at the fund level and pay the investment firm for the fund manager's expertise and other expenses.

Fees and Charges for Optional Features

Type	Amount	Definition
FlexChoice Access Living Benefit Charge	1.35%	Pays to ensure lifetime income payments off the Benefit Base, regardless of the performance of the investment options selected. May be increased if Automatic Step-Ups occur but will not exceed 2.00%.
Withdrawal Charges	7 – 0%	The insurance company may impose a withdrawal charge on any amount that exceeds the annual Free Withdrawal Amount in the first years of the contract for each purchase payment. The charge declines over time and disappears after a certain number of years. Example: 7%, 6%, 6%, 5%, 4%, 3%, 2%, 0%



Personalized Investment Strategy

One way to help ensure you have enough money to last throughout your retirement is to invest in a portfolio that has the potential to weather a variety of market conditions.

FlexChoice Access offers the opportunity to design an investment strategy that works for you – select from the available asset allocation and risk managed global multi-asset portfolios, or choose to build a more customized portfolio from the individual investment options available. Please refer to our Investment Worksheet for more information.

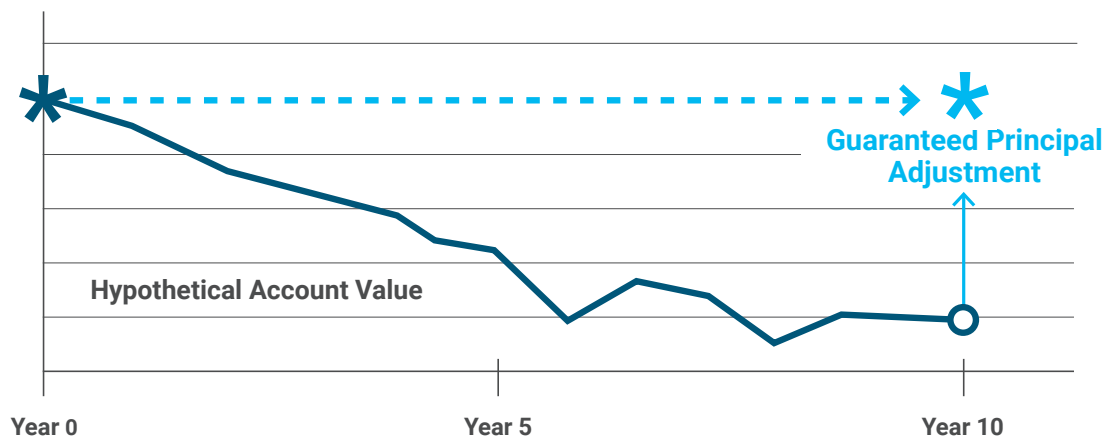
What Else Do I Need to Know About the Rider?

If your needs change, you can cancel the FlexChoice Access rider on the 5th, 10th, or later contract anniversaries.

If you cancel the rider on the 10th or later contract anniversary, and your original account value (adjusted proportionately for withdrawals) has dropped due to market performance, you'll receive a Guaranteed Principal Adjustment (GPA) to your account value.

What happens if you cancel the rider on the 10th or later contract anniversary and your account value has decreased?

We bring the account value back to its original amount, which equals purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals. Purchase payments made after the first 120 days will not be considered part of the initial investment for GPA purposes and may impact whether a GPA is due.



Hypothetical example for illustrative purposes only.

Terms and Definitions

Account Value

Initially equals your purchase payment. Represents the value of your investments, adjusted for performance, less withdrawals, fees, and charges.

Annual Benefit Payment

The maximum amount you can withdraw during a contract year without reducing the Benefit Base and any lifetime income payments you would receive from the rider if your account value reduces to zero. Prior to age 59½, there is no Annual Benefit Payment.

Benefit Base

Used to determine the maximum amount of withdrawals – known as the Annual Benefit Payment – that you can take in a contract year without reducing benefits, including future lifetime income payments. The annual rider charge is also based on this amount. The Benefit Base is not available for withdrawal as a lump sum or payable as a death benefit.

If the contract's account value is reduced to zero due to a withdrawal before age 59½, or due to an excess withdrawal, you will not be eligible for lifetime income, no further benefit will be payable under the FlexChoice Access rider, and the rider will terminate.

Guaranteed Principal Adjustment

If you cancel the rider on the 10th or later contract anniversary and your account value has decreased due to market performance, we will bring your account value back to its original amount, which equals your purchase payments made in the first 120 days of the contract, adjusted proportionately for withdrawals.

Minimum/Maximum Issue Age

In order to purchase a variable annuity with the FlexChoice Access rider, the owner (or older owner, if jointly owned) must be between the ages of 50 and 85.

We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,¹⁴ we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.



A Brighthouse Financial variable annuity with the optional FlexChoice Access living benefit rider lets you turn a portion of your savings into guaranteed income that can last for life.

Take the next step toward a retirement portfolio that provides growth opportunities and income that can last for life. Learn more at **brighthousefinancial.com**.

¹⁴ Ranked by 2021 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2022.

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Investment performance is not guaranteed.

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