

# Investment Options At a Glance

The information below provides a snapshot of the investment options (referred to as Investment Options below) available within a Brighthouse Financial variable annuity and the optional FlexChoice Access rider. Please consult the contract prospectus for more details on the FlexChoice Access rider and investment allocation restrictions, and the fund prospectus for more complete information regarding the objectives, risks, and policies of each investment option.

## Large Cap Equity

Adviser/ Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change
American Funds	American Funds Growth-Income Fund – Class 4	Large Core	S&P 500 Index	0.78%	American Funds The Investment Company of America® Class A (AIVSX)	Feb 1984	None
Clearbridge Investments	ClearBridge Variable Appreciation Portfolio – Class II	Large Core	S&P 500 Index	0.98%	ClearBridge Appreciation Fund Class I (SAPYX)	Oct 1991	None
Clearbridge Investments	ClearBridge Variable Dividend Strategy Portfolio – Class II	Large Core	S&P 500 Index	1.01%	ClearBridge Dividend Strategy Fund Class 1 (LCBOX)	Oct 2002	None
MetLife	MetLife Stock Index Portfolio <sup>4</sup> – Class B	Large Core	S&P 500 Index	0.52%	SPDR S&P 500 ETF Trust (SPY)	May 1990	None
Wellington Management	Brighthouse/Wellington Core Equity Opportunities Portfolio – Class B	Large Core	Russell 1000 Index	0.86%	Vanguard Dividend Growth Fund Investor Shares (VDIGX)	Oct 2002	Feb 2014
American Funds	American Funds® Growth Portfolio – Class C	Large Growth	S&P 500 Index	0.91%	American Funds The Growth Fund of America® Class A (AGTHX)	Feb 1984	None
BlackRock	BlackRock Capital Appreciation Portfolio – Class B	Large Growth	Russell 1000 Growth Index	0.88%	BlackRock Capital Appreciation Fund Institutional Shares (MAFGX)	Oct 1995	Mar 2013
Clearbridge Investments	ClearBridge Variable Aggressive Growth Portfolio – Class II	Large Growth	Russell 3000 Growth Index	1.04%	ClearBridge Aggressive Growth Fund Class I (SAGYX)	Nov 1999	None
Fidelity Investments	Contrafund® Portfolio – Service Class 2	Large Growth	S&P 500 Index	0.87%	Fidelity Contrafund® Fund (FCNTX)	Jan 1995	None
Invesco	Invesco Comstock Portfolio – Class B	Large Value	Russell 1000 Value Index	0.82%	Invesco Comstock Fund Class Y (ACSDX)	Apr 2005	None
T. Rowe Price	T. Rowe Price Large Cap Value Portfolio – Class B	Large Value	Russell 1000 Value Index	0.79%	T. Rowe Price Institutional Large Cap Value Fund (TILCX)	Dec 1989	May 2011

## Mid Cap Equity

Adviser/ Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change
<b>Fidelity Investments</b>	Mid Cap Portfolio – Service Class 2	Mid Core	S&P MidCap 400 Index	0.87%	Fidelity Advisor® Mid Cap II Fund Class I (FIIMX)	Jan 2000	None
<b>MetLife</b>	MetLife Mid Cap Stock Index Portfolio <sup>4</sup> – Class G	Mid Core	S&P MidCap 400 Index	0.60%	iShares Russell Mid Cap Index Fund (IWR)	Jul 2000	None
<b>Morgan Stanley</b>	Morgan Stanley Discovery Portfolio – Class B	Mid Growth	Russell Midcap Growth Index	0.91%	Morgan Stanley Institutional Fund Mid Cap Growth Portfolio Class A (MACGX)	Feb 2001	Oct 2006
<b>Pioneer</b>	Pioneer Mid Cap Value VCT Portfolio – Class II	Mid Value	Russell Midcap Value Index	0.98%	Pioneer Mid Cap Value Fund Class Y (PYCGX)	Mar 1995	None
<b>Victory Capital</b>	Victory Sycamore Mid Cap Value Portfolio – Class B	Mid Value	Russell Midcap Value Index	0.85%	Victory Sycamore Established Value Fund Class A (VETAX)	Aug 1997	Dec 2017

## Small Cap Equity

Adviser/ Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change
<b>MetLife</b>	MetLife Russell 2000® Index Portfolio <sup>4</sup> – Class G	Small Core	Russell 2000 Index	0.61%	iShares Russell 2000 Index ETF (IWM)	Nov 1998	None
<b>OppenheimerFunds</b>	Oppenheimer Main Street Small Cap Fund®/VA – Service Shares	Small Core	Russell 2000 Index	1.05%	Oppenheimer Main Street Small Cap Fund Class I (OSSIX)	Jul 2001	None
<b>Clearbridge Investments</b>	ClearBridge Variable Small Cap Growth Portfolio – Class II	Small Growth	Russell 2000 Growth Index	1.08%	ClearBridge Small Cap Growth Fund Class I (SBPYX)	Nov 1999	None
<b>Invesco</b>	Invesco Small Cap Growth Portfolio – Class B	Small Growth	Russell 2000 Growth Index	1.05%	Invesco Small Cap Growth Fund Class A (GTSAX)	Oct 2001	Sep 2004
<b>Franklin Templeton Investments</b>	Franklin Small Cap Value VIP Fund – Class 2	Small Value	Russell 2000 Value Index	0.91%	Franklin Small Cap Value Fund Class R6 (FRCSX)	Jan 1999	None

## International Cap Equity

Adviser/ Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change
<b>Aberdeen Standard Investments</b>	Brighthouse/Aberdeen Emerging Markets Equity Portfolio – Class B	Diversified Emerging Markets	MSCI Emerging Markets Index	1.19%	Aberdeen Emerging Markets Fund Institutional Class (ABEMX)	Apr 2006	Jan 2016
<b>State Street Global Advisors</b>	SSGA Emerging Markets Enhanced Index Portfolio - Class B	Diversified Emerging Markets	MSCI Emerging Market Equity Index	1.05%	None	April 2019	None
<b>MetLife</b>	MetLife MSCI EAFE® Index Portfolio <sup>4</sup> – Class G	Foreign Large Core	MSCI EAFE Index	0.69%	iShare MSCI EAFE Index Fund (EFA)	Nov 1998	None
<b>MFS</b>	MFS® Research International Portfolio – Class B	Foreign Large Core	MSCI EAFE Index	0.90%	MFS® Research International Fund Class I (MRSIX)	Feb 2001	May 2005
<b>Baillie Gifford</b>	Baillie Gifford International Stock Portfolio - Class B	Foreign Large Growth	MSCI AC World ex-USA Index	0.97%	None	May 1991	Feb 2012
<b>Invesco</b>	Invesco V.I. International Growth Fund – Series II	Foreign Large Growth	MSCI AC World Ex-USA Index	1.18%	Invesco International Growth Fund Class Y (AIIXY)	May 1993	None
<b>Harris Associates</b>	Harris Oakmark International Portfolio – Class B	Foreign Large Value	MSCI EAFE Index	1.04%	Oakmark International Fund Investor Class (OAKIX)	Oct 2001	Jan 2003
<b>Dimensional</b>	Brighthouse/Dimensional International Small Company Portfolio - Class B	Foreign Small/Mid Blend	MSCI AC World Ex- USA Small Cap Index	1.17%	DFA International Small Company Portfolio Institutional Class (DFISX)	Oct 2008	None
<b>CBRE Clarion Securities</b>	Clarion Global Real Estate Portfolio – Class B	Global Real Estate	FTSE EPRA/ NAREIT Developed Index	0.90%	Voya Global Real Estate Fund Class I (IGLIX)	Apr 2004	Apr 2008
<b>American Funds</b>	American Funds Global Growth Fund – Class 4	World Large Stock	MSCI AC World Index	1.05%	American Funds New Perspective Fund® Class A (ANWPX)	Apr 1997	None
<b>American Funds</b>	American Funds Global Small Capitalization Fund – Class 4	World Small/ Mid Stock	MSCI AC World Ex-USA Small Cap Index	1.24%	American Funds SMALLCAP World Fund® Class R-6 (RLLGX)	Apr 1998	None

## Fixed Income

Adviser / Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change
<b>Eaton Vance Investment Managers</b>	Brighthouse/Eaton Vance Floating Rate Portfolio - Class B	Bank Loans	S&P/LSTA Leveraged Loan Index	0.93%	Eaton Vance Floating Rate Institutional Class (EIBLX)	Apr 2010	None
<b>BlackRock</b>	BlackRock High Yield Portfolio – Class B	High-Yield Bond	BBgBarc High Yield 2% Issuer Cap Index	0.94%	BlackRock High Yield Bond Portfolio Institutional Shares (BHYIX)	Aug 1996	Aug 2006
<b>Western Asset Management</b>	Western Asset Variable Global High Yield Bond Portfolio – Class II	High-Yield Bond	BBgBarc Global High Yield Hedged Index	1.12%	Western Asset Global High Yield Bond Fund Class I (SHYOX)	May 1998	None
<b>PIMCO</b>	PIMCO Inflation Protected Bond Portfolio - Class B	Inflation-Protected Bond	BBgBarc U.S. TIPS Index	1.48%	PIMCO Real Return Fund Class A (PRTNX)	May 2003	Apr 2008
<b>American Funds</b>	American Funds Bond Fund – Class 4	Intermediate Bond	BBgBarc U.S. Aggregate Bond Index	0.88%	American Funds The Bond Fund of America® Class A (ABNDX)	Apr 1997	None
<b>BlackRock</b>	BlackRock Bond Income Portfolio – Class B	Intermediate Bond	BBgBarc U.S. Aggregate Bond Index	0.68%	BlackRock Total Return Fund Institutional Shares (MAHQX)	Aug 1983	Jan 2005

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<b>MetLife</b>	MetLife Aggregate Bond Index Portfolio <sup>4</sup> – Class G	Intermediate Bond	BBgBarc U.S. Aggregate Bond Index	0.57%	iShares Core U.S. Aggregate Bond Fund (AGG)	Nov 1998	None
<b>Western Asset Management</b>	Western Asset Management Income Portfolio – Class B	Intermediate Government	BBgBarc U.S. Government Index	0.69%	None	Apr 2011	None
<b>Western Asset Management</b>	Western Asset Management U.S. Government Portfolio – Class B	Intermediate Government	BBgBarc Intermediate Government Index	0.72%	None	Oct 1994	Apr 2006
<b>AB</b>	AB International Bond Portfolio - Class B	International Bond	BBgBarc Global Aggregate ex-U.S. Index	0.85%	None	Apr 2019	None
<b>Western Asset Management</b>	Western Asset Management Strategic Bond Opportunities Portfolio – Class B	Multisector Bond	BBgBarc U.S. Aggregate Bond Index	0.79%	None	Oct 1994	Apr 2006
<b>BlackRock</b>	BlackRock Ultra-Short Term Bond Portfolio – Class B	Short-Term Bond	ML 3-month T-Bill Index	0.61%	None	Feb 2001	May 2016
<b>Franklin Templeton Investments</b>	Brighthouse/Franklin Low Duration Total Return Portfolio - Class B	Short-Term Bond	BBgBarc U.S. Govt/Credit 1-3 Year Bond Index	0.74%	Franklin Low Duration Total Return Fund Advisor Class (FLDZX)	Apr 2011	None
<b>Franklin Templeton Investments</b>	Templeton Global Bond VIP Fund – Class 2	World Bond	JPM Global Government Bond Index	0.79%	Templeton Global Bond Fund Class R6 (FBNRX)	Jan 1999	None

## Asset Allocation Portfolios

Adviser / Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense <sup>1</sup>	Most Similar Retail Fund <sup>2</sup>	Portfolio Inception Date <sup>3</sup>	Subadviser Change	Target Allocation
<b>Brighthouse Investment Advisers</b>	Brighthouse Asset Allocation 20 Portfolio – Class B	Conservative Allocation	Dow Jones Conservative Index	0.96%	None	May 2005	None	20% Equity, 80% Fixed Income
<b>Brighthouse Investment Advisers</b>	Brighthouse Asset Allocation 40 Portfolio – Class B	Moderately Conservative Allocation	Dow Jones Moderately Conservative Index	0.93%	None	May 2005	None	40% Equity, 60% Fixed Income
<b>Franklin Templeton Investments</b>	Franklin Income VIP Fund – Class 2	Moderately Conservative Allocation	S&P 500 Index	0.72%	Franklin Income Fund Class R6 (FNCFX)	Jan 1989	None	None
<b>Brighthouse Investment Advisers<sup>5</sup></b>	American Funds® Balanced Allocation Portfolio – Class C	Moderate Allocation	Dow Jones Moderate Index	1.02%	None	Apr 2008	None	65% Equity, 35% Fixed Income
<b>Brighthouse Investment Advisers<sup>5</sup></b>	American Funds® Moderate Allocation Portfolio – Class C	Moderate Allocation	Dow Jones Moderate Index	1.02%	None	Apr 2008	None	50% Equity, 50% Fixed Income
<b>Brighthouse Investment Advisers</b>	Brighthouse Asset Allocation 60 Portfolio – Class B	Moderate Allocation	Dow Jones Moderate Index	0.93%	None	May 2005	None	60% Equity, 40% Fixed Income
<b>Invesco</b>	Invesco V.I. Equity and Income Fund – Series II	Moderate Allocation	Russell 1000 Value Index	0.80%	Invesco Equity and Income Fund Class A (ACEIX)	May 2003	None	60% Equity, 40% Fixed Income
<b>State Street Global Advisors</b>	SSGA Growth and Income ETF Portfolio – Class B	Moderate Allocation	MSCI AC World Index	0.76%	None	Sep 2005	Sep 2008	60% Equity, 40% Fixed Income

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<b>American Funds</b>	American Funds® Growth Allocation Portfolio - Class C	Moderately Aggressive Allocation	Dow Jones Moderately Aggressive Index	1.04%	None	Apr 2008	None	85% Equity, 15% Fixed Income
<b>Brighthouse Investment Advisers</b>	Brighthouse Asset Allocation 80 Portfolio – Class B	Moderately Aggressive Allocation	Dow Jones Moderately Aggressive Index	0.96%	None	May 2005	None	80% Equity, 20% Fixed Income
<b>State Street Global Advisors</b>	SSGA Growth ETF Portfolio - Class B	Moderately Aggressive Allocation	MSCI All Country World Index	0.78%	None	Oct 2005	None	N/A
<b>Brighthouse Investment Advisers</b>	Brighthouse Asset Allocation 100 Portfolio – Class B	Aggressive Allocation	Dow Jones Aggressive Index	1.00%	None	Nov 2004	None	100% Equity
<b>Franklin Templeton Investments</b>	Franklin Mutual Shares VIP Fund – Class 2	Aggressive Allocation	S&P 500 Index	0.97%	Franklin Mutual Shares Fund Class R6 (FMSHX)	Nov 1996	None	None
<b>BlackRock</b>	BlackRock Global Allocation V.I. Fund – Class III	World Allocation	FTSE World Index	1.01%	BlackRock Global Allocation Fund Institutional Shares (MALOX)	Nov 2003	None	55% Equity, 45% Fixed Income
<b>Loomis Sayles</b>	Loomis Sayles Global Allocation Portfolio – Class B	World Allocation	MSCI World Index	1.03%	Loomis Sayles Global Allocation Fund Class Y (LSWWX)	Apr 2006	None	60% Equity, 40% Fixed Income

## Risk Managed Portfolios

Adviser/ Subadviser	Investment Portfolio	Category	Benchmark	Investment Portfolio Expense¹	Most Similar Retail Fund²	Portfolio Inception Date³	Subadviser Change	Target Allocation
<b>AQR</b>	AQR Global Risk Balanced Portfolio – Class B	Balanced Risk	Dow Jones Moderate Index	0.94%	None	Apr 2011	None	33% Equity Risk, 33% Interest Rate Risk, 33% Inflation Risk
<b>Invesco</b>	Invesco Balanced-Risk Allocation Portfolio – Class B	Balanced Risk	Dow Jones Moderate Index	0.92%	Invesco Balanced-Risk Allocation Fund Class Y (ABRYX)	Apr 2012	None	33% Equity Risk, 33% Interest Rate Risk, 33% Inflation Risk
<b>PanAgora</b>	PanAgora Global Diversified Risk Portfolio – Class B	Balanced Risk	Dow Jones Moderate Index	1.12%	None	Apr 2014	None	40% Equity Risk, 40% Interest Rate Risk, 20% Inflation Risk
<b>AB</b>	AB Global Dynamic Allocation Portfolio – Class B	Managed Volatility	Dow Jones Moderate Index	0.88%	None	Apr 2011	None	55% Equity, 40% Fixed Income, 5% Opportunistic Assets
<b>BlackRock</b>	BlackRock Global Tactical Strategies Portfolio – Class B	Managed Volatility	Dow Jones Moderate Index	0.96%	None	Apr 2011	None	54% Equity, 35.5% Fixed Income, 6% Opportunistic Assets, 4.5% Cash
<b>Brighthouse Investment Advisers</b>	Brighthouse Balanced Plus Portfolio – Class B	Managed Volatility	Dow Jones Moderate Index	0.93%	None	Apr 2011	None	60% Equity, 40% Fixed Income
<b>MetLife</b>	MetLife Multi-Index Targeted Risk Portfolio – Class B	Managed Volatility	Dow Jones Moderate Index	0.65%	None	Nov 2012	None	60% Equity, 40% Fixed Income
<b>Schroders</b>	Schroders Global Multi-Asset Portfolio – Class B	Managed Volatility	Dow Jones Moderate Index	0.94%	None	Apr 2012	None	60% Equity, 40% Fixed Income
<b>J.P. Morgan Investment Management</b>	JPMorgan Global Active Allocation Portfolio – Class B	Momentum	Dow Jones Moderate Index	0.97%	None	Apr 2012	None	55% Equity, 35% Fixed Income, 10% Opportunistic Assets

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<sup>1</sup> Expenses as of 12/31/17. These expenses are after applicable expense reimbursements and/or fee waivers.

<sup>2</sup> The Investment Portfolios may have similar objectives and policies of other mutual funds that the investment advisers also manage. However, the investment results of the Investment Portfolios may be higher or lower than such other mutual funds and may differ with respect to fees and charges. The investment advisers cannot guarantee and make no representation that the investment results of similar mutual funds and share classes will be comparable even though the funds may have the same investment manager.

<sup>3</sup> The Portfolio Inception Date may reflect the inception date of the Portfolio with respect to a different share class than what is offered in the product.

<sup>4</sup> Passive investment option.

<sup>5</sup> For these portfolios, Brighthouse Investment Advisers only invests in American Funds.

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