

**ANNUITIES**
**Variable**

# FlexChoice Access

## A Variable Annuity Rider

### Investment Options at a Glance

The information below provides a snapshot of the investment options (referred to as Investment Portfolio below) available within a Brighthouse Financial variable annuity with FlexChoice Access, an optional living benefit rider.<sup>1</sup> Please consult the contract prospectus for more details on the FlexChoice Access rider, investment allocation restrictions, and fund prospectus for more complete information regarding the objectives, risks, and policies of each investment option. (Note: all information provided is deemed reliable, but is not guaranteed and should be independently verified.)

#### Large Cap Equity

| Adviser(s)                                                     | Investment Portfolio                                                 | Category     | Benchmark                 | Investment Portfolio Expense <sup>2</sup> | Portfolio Inception Date <sup>4</sup> | Subadviser Change | Most Similar Retail Fund <sup>3</sup>                             |
|----------------------------------------------------------------|----------------------------------------------------------------------|--------------|---------------------------|-------------------------------------------|---------------------------------------|-------------------|-------------------------------------------------------------------|
| Capital Research and Management                                | American Funds Growth-Income Fund – Class 4                          | Large Core   | S&P 500 Index             | 0.78%                                     | Feb 1984                              | None              | American Funds The Investment Company of America® Class A (AIVSX) |
| ClearBridge Investments                                        | ClearBridge Variable Appreciation Portfolio – Class II               | Large Core   | S&P 500 Index             | 0.97%                                     | Oct 1991                              | None              | ClearBridge Appreciation Fund Class I (SAPYX)                     |
| ClearBridge Investments                                        | ClearBridge Variable Dividend Strategy Portfolio – Class II          | Large Core   | S&P 500 Index             | 0.99%                                     | Oct 2002                              | None              | ClearBridge Dividend Strategy Fund Class 1 (LCBOX)                |
| MetLife                                                        | MetLife Stock Index Portfolio <sup>5</sup> – Class B                 | Large Core   | S&P 500 Index             | 0.51%                                     | May 1990                              | None              | SPDR S&P 500 ETF Trust (SPY)                                      |
| Wellington Management                                          | Brighthouse/Wellington Core Equity Opportunities Portfolio – Class B | Large Core   | Russell 1000 Index        | 0.86%                                     | Oct 1994                              | Feb 2014          | Vanguard Dividend Growth Fund Investor Shares (VDIGX)             |
| Capital Research and Management                                | American Funds® Growth Portfolio – Class C                           | Large Growth | S&P 500 Index             | 0.91%                                     | Feb 1984                              | None              | American Funds The Growth Fund of America® Class A (AGTHX)        |
| BlackRock                                                      | BlackRock Capital Appreciation Portfolio – Class B                   | Large Growth | Russell 1000 Growth Index | 0.88%                                     | Oct 1994                              | Mar 2013          | BlackRock Capital Appreciation Fund Institutional Shares (MAFGX)  |
| Loomis, Sayles & Company, L.P.                                 | Loomis Sayles Growth Portfolio – Class B                             | Large Growth | Russell 1000 Growth Index | 0.82%                                     | Feb 2001                              | None              | ClearBridge Aggressive Growth Fund Class I (SAGYX)                |
| Fidelity Management & Research (FMR) UK, FMR HK, and FMR Japan | Contrafund® Portfolio – Service Class 2                              | Large Growth | S&P 500 Index             | 0.85%                                     | Jan 1995                              | None              | Invesco Global Fund Class A (OPPAX)                               |

|                        |                                                                      |              |                                |       |          |          |                                                                |
|------------------------|----------------------------------------------------------------------|--------------|--------------------------------|-------|----------|----------|----------------------------------------------------------------|
| <b>Invesco</b>         | Invesco Global Equity Portfolio - Class B                            | Large Growth | MSCI All Country World Index   | 0.83% | Mar 1997 | None     | Invesco Global Fund Class A (OPPAX)                            |
| <b>Janus Henderson</b> | Janus Henderson Global Sustainable Equity Portfolio - Service Shares | Large Growth | MSCI World Index <sup>SM</sup> | 1.12% | Jan 2022 | None     | Janus Henderson Global Sustainable Equity Fund Class A (JEASX) |
| <b>Invesco</b>         | Invesco Comstock Portfolio – Class B                                 | Large Value  | Russell 1000 Value Index       | 0.81% | May 2005 | None     | Invesco Comstock Fund Class Y (ACSDX)                          |
| <b>T. Rowe Price</b>   | T. Rowe Price Large Cap Value Portfolio – Class B                    | Large Value  | Russell 1000 Value Index       | 0.78% | Dec 1989 | May 2011 | T. Rowe Price Institutional Large Cap Value Fund (TILCX)       |

## Mid Cap Equity

| Adviser(s)                                                                | Investment Portfolio                                         | Category   | Benchmark                   | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Most Similar Retail Fund <sup>2</sup>                                      |
|---------------------------------------------------------------------------|--------------------------------------------------------------|------------|-----------------------------|-------------------------------------------|---------------------------------------|-------------------|----------------------------------------------------------------------------|
| <b>Fidelity Management &amp; Research (FMR) UK, FMR HK, and FMR Japan</b> | Mid Cap Portfolio – Service Class 2                          | Mid Core   | S&P MidCap 400 Index        | 0.86%                                     | Dec 1998                              | None              | Fidelity Advisor® Mid Cap II Fund Class I (FIIMX)                          |
| <b>MetLife</b>                                                            | MetLife Mid Cap Stock Index Portfolio <sup>5</sup> – Class G | Mid Core   | S&P MidCap 400 Index        | 0.59%                                     | Jul 2000                              | None              | iShares Russell Mid Cap Index Fund (IWR)                                   |
| <b>Morgan Stanley</b>                                                     | Morgan Stanley Discovery Portfolio – Class B                 | Mid Growth | Russell Midcap Growth Index | 0.90%                                     | Feb 2001                              | Oct 2006          | Morgan Stanley Institutional Fund Mid Cap Growth Portfolio Class A (MACGX) |
| <b>Amundi Asset Management US, Inc.</b>                                   | Pioneer Mid Cap Value VCT Portfolio – Class II               | Mid Value  | Russell Midcap Value Index  | 1.03%                                     | Mar 1995                              | None              | Pioneer Mid Cap Value Fund Class Y (PYCGX)                                 |
| <b>Victory Capital</b>                                                    | Victory Sycamore Mid Cap Value Portfolio – Class B           | Mid Value  | Russell Midcap Value Index  | 0.84%                                     | Aug 1997                              | Dec 2017          | Victory Sycamore Established Value Fund Class A (VETAX)                    |

## Small Cap Equity

| Adviser(s)                      | Investment Portfolio                                         | Category     | Benchmark                 | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Most Similar Retail Fund <sup>2</sup>                  |
|---------------------------------|--------------------------------------------------------------|--------------|---------------------------|-------------------------------------------|---------------------------------------|-------------------|--------------------------------------------------------|
| <b>Invesco</b>                  | Invesco V.I. Main Street Small Cap Fund® – Series II         | Small Core   | Russell 2000 Index        | 1.12%                                     | Jul 2001                              | None              | Oppenheimer Main Street Small Cap Fund Class I (OSSIX) |
| <b>MetLife</b>                  | MetLife Russell 2000® Index Portfolio <sup>5</sup> – Class G | Small Core   | Russell 2000 Index        | 0.61%                                     | Nov 1998                              | None              | iShares Russell 2000 Index ETF (IWM)                   |
| <b>ClearBridge Investments</b>  | ClearBridge Variable Small Cap Growth Portfolio – Class II   | Small Growth | Russell 2000 Growth Index | 1.05%                                     | Nov 1999                              | None              | ClearBridge Small Cap Growth Fund Class I (SBPYX)      |
| <b>Invesco</b>                  | Invesco Small Cap Growth Portfolio – Class B                 | Small Growth | Russell 2000 Growth Index | 1.06%                                     | Oct 2001                              | Sep 2004          | Invesco Small Cap Growth Fund Class A (GTSAX)          |
| <b>Franklin Mutual Advisers</b> | Franklin Small Cap Value VIP Fund – Class 2                  | Small Value  | Russell 2000 Value Index  | 0.91%                                     | May 1998                              | None              | Franklin Small Cap Value Fund Class R6 (FRCSX)         |

## International Equity

| Adviser(s)                                        | Investment Portfolio                                                    | Category                     | Benchmark                                                  | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Most Similar Retail Fund <sup>2</sup>                                 |
|---------------------------------------------------|-------------------------------------------------------------------------|------------------------------|------------------------------------------------------------|-------------------------------------------|---------------------------------------|-------------------|-----------------------------------------------------------------------|
| Aberdeen Investments Limited                      | Brighthouse/abrdn Emerging Markets Equity Portfolio – Class B           | Diversified Emerging Markets | MSCI Emerging Markets Index                                | 1.19%                                     | May 2006                              | Jan 2016          | Aberdeen Emerging Markets Fund Institutional Class (ABEMX)            |
| SSGA Funds Management, Inc.                       | SSGA Emerging Markets Enhanced Index Portfolio – Class B                | Diversified Emerging Markets | MSCI Emerging Market Index                                 | 0.96%                                     | Apr 2019                              | None              | None                                                                  |
| Baillie Gifford Overseas                          | Baillie Gifford International Stock Portfolio – Class B                 | Foreign Large Core           | MSCI AC World Ex-USA Index                                 | 0.98%                                     | May 1991                              | Feb 2012          | None                                                                  |
| Harris Associates                                 | Harris Oakmark International Portfolio – Class B                        | Foreign Large Core           | MSCI EAFE Index                                            | 0.97%                                     | Oct 2001                              | Jan 2003          | Oakmark International Fund Investor Class (OAKIX)                     |
| Invesco                                           | Invesco V.I. EQV International Equity Fund – Series II                  | Foreign Large Core           | MSCI AC World Ex-USA Index                                 | 1.16%                                     | Sep 2001                              | None              | Invesco International Growth Fund Class Y (AIYX)                      |
| MetLife                                           | MetLife MSCI EAFE® Index Portfolio <sup>5</sup> – Class G               | Foreign Large Core           | MSCI EAFE Index                                            | 0.68%                                     | Nov 1998                              | None              | iShare MSCI EAFE Index Fund (EFA)                                     |
| MFS                                               | MFS® Research International Portfolio – Class B                         | Foreign Large Core           | MSCI EAFE Index and MSCI All Country World (ex-U.S.) Index | 0.89%                                     | Feb 2001                              | May 2005          | MFS® Research International Fund Class I (MRSIX)                      |
| Dimensional                                       | Brighthouse/Dimensional International Small Company Portfolio – Class B | Foreign Small/Mid Blend      | MSCI AC World Ex-USA Small Cap Index                       | 1.05%                                     | Oct 2008                              | None              | DFA International Small Company Portfolio Institutional Class (DFISX) |
| CBRE Investment Management Listed Real Assets LLC | CBRE Global Real Estate Portfolio – Class B                             | Global Real Estate           | FTSE EPRA/NAREIT Developed Index                           | 0.89%                                     | May 2004                              | Apr 2008          | Voya Global Real Estate Fund Class I (IGLIX)                          |
| Capital Research and Management Company           | American Funds Global Growth Fund – Class 4                             | World Large Stock            | MSCI AC World Index                                        | 0.91%                                     | Apr 1997                              | None              | American Funds New Perspective Fund® Class A (ANWPX)                  |
| Capital Research and Management Company           | American Funds Global Small Capitalization Fund – Class 4               | World Small/Mid Stock        | MSCI All Country World Small Cap Index                     | 1.16%                                     | Apr 1998                              | None              | American Funds SMALLCAP World Fund® Class R-6 (RLGX)                  |

## Fixed Income

| Adviser(s)                      | Investment Portfolio                                               | Category                 | Benchmark                                                      | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Most Similar Retail Fund <sup>2</sup>                            |
|---------------------------------|--------------------------------------------------------------------|--------------------------|----------------------------------------------------------------|-------------------------------------------|---------------------------------------|-------------------|------------------------------------------------------------------|
| Eaton Vance Management          | Brighthouse/Eaton Vance Floating Rate Portfolio – Class B          | Bank Loans               | S&P/LSTA Leveraged Loan Index                                  | 0.93%                                     | Apr 2010                              | None              | Eaton Vance Floating Rate Institutional Class (EIBLX)            |
| BlackRock                       | BlackRock High Yield Portfolio – Class B                           | High-Yield Bond          | Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index     | 0.89%                                     | Aug 1996                              | Aug 2006          | BlackRock High Yield Bond Portfolio Institutional Shares (BHYIX) |
| Western Asset Management        | Western Asset Variable Global High Yield Bond Portfolio – Class II | High-Yield Bond          | Bloomberg Global High Yield Index (Hedged)                     | 1.04%                                     | May 1998                              | None              | Western Asset Global High Yield Bond Fund Class I (SHYOX)        |
| PIMCO                           | PIMCO Inflation Protected Bond Portfolio – Class B                 | Inflation-Protected Bond | Bloomberg U.S. TIPS Index                                      | 1.02%                                     | May 2003                              | Apr 2008          | PIMCO Real Return Fund Class A (PRTNX)                           |
| Capital Research and Management | American Funds The Bond Fund of America – Class 4                  | Intermediate Bond        | Bloomberg U.S. Aggregate Index, Lipper Core Bond Funds Average | 0.71%                                     | Jan 1996                              | None              | Lipper Core Bond Funds Average                                   |
| BlackRock                       | BlackRock Bond Income Portfolio – Class B                          | Intermediate Bond        | Bloomberg U.S. Aggregate Bond Index                            | 0.63%                                     | Aug 1983                              | Jan 2005          | BlackRock Total Return Fund Institutional Shares (MAHQX)         |

|                                 |                                                                           |                         |                                                                 |       |          |          |                                                               |
|---------------------------------|---------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------|-------|----------|----------|---------------------------------------------------------------|
| <b>MetLife</b>                  | MetLife Aggregate Bond Index Portfolio <sup>5</sup> – Class G             | Intermediate Bond       | Bloomberg U.S. Aggregate Bond Index                             | 0.57% | Nov 1998 | None     | iShares Core U.S. Aggregate Bond Fund (AGG)                   |
| <b>Western Asset Management</b> | Western Asset Management Government Income Portfolio – Class B            | Intermediate Government | Bloomberg U.S. Government Bond Index and Custom Benchmark       | 0.70% | May 2011 | None     | None                                                          |
| <b>Western Asset Management</b> | Western Asset Management U.S. Government Portfolio – Class B              | Intermediate Government | Bloomberg U.S. Intermediate Government Bond Index               | 0.74% | Oct 1994 | Apr 2006 | None                                                          |
| <b>AllianceBernstein L.P.</b>   | AB International Bond Portfolio – Class B                                 | International Bond      | Bloomberg Global Aggregate ex-USD Index/AB Custom Benchmark     | 0.84% | Apr 2019 | None     | None                                                          |
| <b>Western Asset Management</b> | Western Asset Management Strategic Bond Opportunities Portfolio – Class B | Multisector Bond        | Bloomberg U.S. Aggregate Bond Index                             | 0.80% | Oct 1994 | Apr 2006 | None                                                          |
| <b>BlackRock</b>                | BlackRock Ultra-Short Term Bond Portfolio – Class B                       | Short-Term Bond         | Bank of America/ Merrill Lynch 3-Month U.S. Treasury Bill Index | 0.61% | Aug 1983 | May 2016 | None                                                          |
| <b>Franklin Advisers</b>        | Brighthouse/Franklin Low Duration Total Return Portfolio – Class B        | Short-Term Bond         | Bloomberg U.S. Govt/Credit 1-3 Year Bond Index                  | 0.72% | Apr 2011 | None     | Franklin Low Duration Total Return Fund Advisor Class (FLDZX) |
| <b>Franklin Advisers</b>        | Templeton Global Bond VIP Fund – Class 2                                  | World Bond              | JPM Global Government Bond Index                                | 0.77% | Jan 1989 | None     | Templeton Global Bond Fund Class R6 (FBNRX)                   |

## Asset Allocation Portfolios

| Adviser(s)                                         | Investment Portfolio                                    | Category                           | Benchmark                                                                     | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Target Allocation            | Most Similar Retail Fund <sup>2</sup>          |
|----------------------------------------------------|---------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------|---------------------------------------|-------------------|------------------------------|------------------------------------------------|
| <b>Brighthouse Investment Advisers</b>             | Brighthouse Asset Allocation 20 Portfolio – Class B     | Conservative Allocation            | Dow Jones Conservative Portfolio Index                                        | 0.88%                                     | May 2005                              | None              | 20% Equity, 80% Fixed Income | None                                           |
| <b>Brighthouse Investment Advisers</b>             | Brighthouse Asset Allocation 40 Portfolio – Class B     | Moderately Conservative Allocation | Dow Jones Moderately Conservative Portfolio Index                             | 0.87%                                     | May 2005                              | None              | 40% Equity, 60% Fixed Income | None                                           |
| <b>Franklin Advisers</b>                           | Franklin Income VIP Fund – Class 2                      | Moderately Conservative Allocation | *                                                                             | 0.71%                                     | Jan 1989                              | None              | None                         | Franklin Income Fund Class R6 (FNCFX)          |
| <b>Brighthouse Investment Advisers<sup>6</sup></b> | American Funds® Balanced Allocation Portfolio – Class C | Moderate Allocation                | Dow Jones Moderate Portfolio Index                                            | 0.96%                                     | Apr 2008                              | None              | 65% Equity, 35% Fixed Income | None                                           |
| <b>Brighthouse Investment Advisers<sup>6</sup></b> | American Funds® Moderate Allocation Portfolio – Class C | Moderate Allocation                | Dow Jones Moderate Portfolio Index                                            | 0.93%                                     | Apr 2008                              | None              | 50% Equity, 50% Fixed Income | None                                           |
| <b>Brighthouse Investment Advisers</b>             | Brighthouse Asset Allocation 60 Portfolio – Class B     | Moderate Allocation                | Dow Jones Moderate Portfolio Index                                            | 0.90%                                     | May 2005                              | None              | 60% Equity, 40% Fixed Income | None                                           |
| <b>Invesco</b>                                     | Invesco V.I. Equity and Income Fund – Series II         | Moderate Allocation                | Russell 1000 Value Index and Bloomberg Barclays U.S. Government/ Credit Index | 0.82%                                     | Apr 2003                              | None              | 60% Equity, 40% Fixed Income | Invesco Equity and Income Fund Class A (ACEIX) |
| <b>SSGA Funds Management, Inc.</b>                 | SSGA Growth and Income ETF Portfolio – Class B          | Moderate Allocation                | MSCI All Country World Index and SSGA Growth and Income Composite Index       | 0.79%                                     | Oct 2005                              | Sep 2008          | 60% Equity, 40% Fixed Income | None                                           |

\* Blended 50% MSCI USA High Dividend Yield Index + 25% Bloomberg Barclays High Yield Very Liquid Index + 25% Bloomberg Barclays US Aggregate Index, S&P 500 Index

|                                           |                                                        |                                  |                                                              |       |                      |      |                              |                                                               |
|-------------------------------------------|--------------------------------------------------------|----------------------------------|--------------------------------------------------------------|-------|----------------------|------|------------------------------|---------------------------------------------------------------|
| <b>Brighthouse Investment Advisers</b>    | American Funds® Growth Allocation Portfolio – Class C  | Moderately Aggressive Allocation | Dow Jones Moderately Aggressive Portfolio Index              | 0.99% | Apr 2008             | None | 85% Equity, 15% Fixed Income | None                                                          |
| <b>Brighthouse Investment Advisers</b>    | Brighthouse Asset Allocation 80 Portfolio – Class B    | Moderately Aggressive Allocation | Dow Jones Moderately Aggressive Portfolio Index              | 0.93% | May 2005             | None | 80% Equity, 20% Fixed Income | None                                                          |
| <b>SSGA Funds Management, Inc.</b>        | SSGA Growth ETF Portfolio – Class B                    | Moderately Aggressive Allocation | MSCI All Country World Index and SSGA Growth Composite Index | 0.82% | Oct 2005             | None | N/A                          | None                                                          |
| <b>Brighthouse Investment Advisers</b>    | Brighthouse Asset Allocation 100 Portfolio – Class B   | Aggressive Allocation            | Dow Jones Aggressive Portfolio Index                         | 0.98% | Nov 2004             | None | 100% Equity                  | None                                                          |
| <b>Franklin Mutual Advisers</b>           | Franklin Mutual Shares VIP Portfolio – Class 2         | Aggressive Allocation            | Russell 1000 Value Index                                     | 0.94% | Nov 1996             | None | None                         | Franklin Mutual Shares Fund Class R6 (FMSHX)                  |
| <b>BlackRock (Singapore) Limited</b>      | BlackRock Global Allocation V.I. Portfolio – Class III | World Allocation                 | *                                                            | 1.01% | Feb 1989<br>Feb 1992 | None | 55% Equity, 45% Fixed Income | BlackRock Global Allocation Fund Institutional Shares (MALOX) |
| <b>Loomis, Sayles &amp; Company, L.P.</b> | Loomis Sayles Global Allocation Portfolio – Class B    | World Allocation                 | MSCI World Index and FTSE WGBI Index                         | 1.03% | May 2006             | None | 60% Equity, 40% Fixed Income | Loomis Sayles Global Allocation Fund Class Y (LSWWX)          |

## Risk Managed Portfolios

| Adviser(s)                               | Investment Portfolio                                     | Category           | Benchmark                          | Investment Portfolio Expense <sup>1</sup> | Portfolio Inception Date <sup>3</sup> | Subadviser Change | Target Allocation                                                  | Most Similar Retail Fund <sup>2</sup>                 |
|------------------------------------------|----------------------------------------------------------|--------------------|------------------------------------|-------------------------------------------|---------------------------------------|-------------------|--------------------------------------------------------------------|-------------------------------------------------------|
| <b>Invesco</b>                           | Invesco Balanced-Risk Allocation Portfolio – Class B     | Balanced Risk      | Dow Jones Moderate Portfolio Index | 0.92%                                     | Apr 2012                              | None              | 33% Equity Risk, 33% Interest Rate Risk, 33% Inflation Risk        | Invesco Balanced-Risk Allocation Fund Class Y (ABRYX) |
| <b>PanAgora</b>                          | PanAgora Global Diversified Risk Portfolio – Class B     | Balanced Risk      | Dow Jones Moderate Portfolio Index | 0.96%                                     | Apr 2011                              | None              | 40% Equity Risk, 40% Interest Rate Risk, 20% Inflation Risk        | None                                                  |
| <b>AllianceBernstein L.P.</b>            | AB Global Dynamic Allocation Portfolio – Class B         | Managed Volatility | Dow Jones Moderate Portfolio Index | 0.89%                                     | May 2011                              | None              | 55% Equity, 40% Fixed Income, 5% Opportunistic Assets              | None                                                  |
| <b>BlackRock</b>                         | BlackRock Global Tactical Strategies Portfolio – Class B | Managed Volatility | Dow Jones Moderate Portfolio Index | 0.94%                                     | May 2011                              | None              | 54% Equity, 35.5% Fixed Income, 6% Opportunistic Assets, 4.5% Cash | None                                                  |
| <b>PIMCO</b>                             | Brighthouse Balanced Plus Portfolio – Class B            | Managed Volatility | Dow Jones Moderate Portfolio Index | 0.93%                                     | May 2011                              | None              | 60% Equity, 40% Fixed Income                                       | None                                                  |
| <b>MetLife</b>                           | MetLife Multi-Index Targeted Risk Portfolio – Class B    | Managed Volatility | Dow Jones Moderate Portfolio Index | 0.65%                                     | Nov 2012                              | None              | 60% Equity, 40% Fixed Income                                       | None                                                  |
| <b>Schroders</b>                         | Schroders Global Multi-Asset Portfolio – Class B         | Managed Volatility | Dow Jones Moderate Portfolio Index | 0.95%                                     | Apr 2012                              | None              | 60% Equity, 40% Fixed Income                                       | None                                                  |
| <b>J.P. Morgan Investment Management</b> | JP Morgan Global Active Allocation Portfolio – Class B   | Momentum           | Dow Jones Moderate Portfolio Index | 0.97%                                     | Apr 2012                              | None              | 55% Equity, 35% Fixed Income, 10% Opportunistic Assets             | None                                                  |

\* 36% S&P 500 Index, 24% FTSE World (ex-U.S.) Index, 24% ICE BofAML Current BofA Merrill Lynch 5-year U.S. Treasury Bond Index and 16% Citigroup FTSE Non-U.S. Dollar World Government Bond Index. S&P 500 Index comprises large-capitalization U.S. equities. FTSE World (ex-U.S.) Index comprises world equities ex-U.S. BofA ML 5-year U.S. Treasury Bond Index tracks the 5-year U.S. Treasury bond. Citigroup Non-U.S. Dollar World Government Bond Index tracks government bond indices, ex-U.S.



## Explore the investment options available within FlexChoice Access. For detailed fund information and insights, visit [brighthousefinancialpro.com/pro/primerica/](https://brighthousefinancialpro.com/pro/primerica/).

- S&P 500® Index<sup>A</sup> – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- Russell 2000® Index<sup>B</sup> – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- MSCI EAFE Index<sup>C</sup> – The index includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE).

<sup>A</sup> The S&P 400® and the S&P 500® Indices are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Brighthouse Financial. Standard & Poor's®, S&P®, S&P 400®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial. This annuity product is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P Indices.

<sup>B</sup> The Russell US Indexes – including the Russell 1000®, Russell 2000®, and Russell 3000® Indexes, as well as their Growth and Value style components – are a trademark of Russell Investments and have been licensed for use by affiliates of Brighthouse Financial, Inc. This annuity product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this annuity product.

<sup>C</sup> This annuity product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based. The annuity product prospectus contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc.

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

<sup>2</sup> Expenses as of 04/28/2023. These expenses are after applicable expense reimbursements and/or fee waivers.

<sup>3</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>4</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>5</sup> Passive investment option.

<sup>6</sup> For these portfolios, Brighthouse Investment Advisers only invests in American Funds.

Securities from Brighthouse Financial are offered by contractual agreement between Brighthouse Securities, LLC and PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099.

Investment performance is not guaranteed.

The Brighthouse Prime Options variable annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 8010 (11/00) and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, 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. **Variable annuities are long-term investments designed for retirement purposes. 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 before investing.** Product availability and features may vary by state or firm.

Brighthouse Financial® and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

PFS Investments Inc. is not affiliated with Brighthouse Financial or its affiliates.

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

**Brighthouse**  
FINANCIAL® Build for  
what's ahead®

Brighthouse Life Insurance Company  
North Community House Road 11225  
28277 Charlotte, NC  
[brighthousefinancial.com](https://brighthousefinancial.com)

Brighthouse Life Insurance Company of NY  
285 Madison Avenue  
New York, NY 10017

PFS Investments Inc.