



Brighthouse Prime Options Variable Annuity

Brighthouse Prime Options Asset Allocation Models*

Target Allocations as of May 1, 2023

With the Brighthouse Prime Options variable annuity, you and your Registered Representative can devise your own asset allocation strategy or invest according to one of the five models listed below.¹ The allocation models are provided by Brighthouse Securities, LLC² in consultation with Wilshire Associates Incorporated. Wilshire Associates Incorporated is an independent consulting firm and does not act as a fiduciary or investment adviser on behalf of Brighthouse Securities, LLC. There is no additional fee to participate in any asset allocation model and the use of these models is optional.

Your Registered Representative can recommend an asset allocation model based on your responses to the Investment Profile Questionnaire³ that seeks to measure personal investment risk tolerance, time horizon, financial goals, and other factors.

Once you select a model and the investment portfolio allocations, these selections will remain unchanged until you elect to revise the investment portfolio allocations, select a new model, or both. Accordingly, you may wish to consult with your Registered Representative or firm periodically to assess whether reallocating your account value in accordance with an updated model may be appropriate.

The pie charts represent the general target allocations for each asset allocation model, which includes equity (U.S. Stock and Non-U.S. Stock) and fixed income (Bonds and Cash). Allocations may vary and target allocations may be revised periodically.

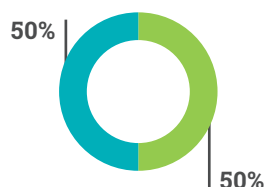
Target Allocations

■ Equity ■ Fixed Income



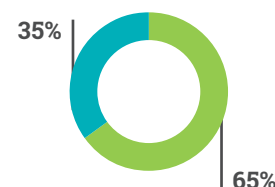
Income Model

Portfolio Name	Allocation Percent
BlackRock Bond Income Portfolio ^{H,DI}	21%
American Funds The Bond Fund of America ^{F,H,Z}	18%
Western Asset Management U.S. Government Portfolio ^{DI}	10%
AB International Bond Portfolio ^{F,H,Z}	6%
Brighthouse/Wellington Core Equity Opportunities Portfolio	5%
BlackRock High Yield Portfolio	4%
Brighthouse/Franklin Low Duration Total Return Portfolio	4%
Loomis Sayles Growth Portfolio ^{D,CC}	4%
Western Asset Management Strategic Bond Opportunities Portfolio ^{F,H,DI}	4%
Baillie Gifford International Stock Portfolio ^F	3%
Harris Oakmark International Portfolio ^F	3%
Invesco Comstock Portfolio	3%
MetLife Mid Cap Stock Index Portfolio ^{CC}	3%
PIMCO Inflation Protected Bond Portfolio ^{F,H,Z,DI}	3%
T. Rowe Price Large Cap Value Portfolio	3%
BlackRock Capital Appreciation Portfolio	2%
Brighthouse/abrdn Emerging Markets Equity Portfolio ^F	2%
MFS® Research International Portfolio ^F	2%



Conservative Growth Model

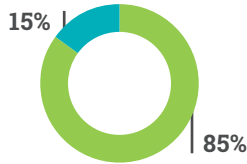
Portfolio Name	Allocation Percent
BlackRock Bond Income Portfolio ^{H,DI}	14%
American Funds The Bond Fund of America ^{F,H,Z}	13%
Western Asset Management U.S. Government Portfolio ^{DI}	9%
Brighthouse/Wellington Core Equity Opportunities Portfolio	7%
Loomis Sayles Growth Portfolio ^{D,CC}	6%
AB International Bond Portfolio ^{F,H,Z}	5%
Harris Oakmark International Portfolio ^F	5%
Invesco Comstock Portfolio	5%
MFS® Research International Portfolio ^F	5%
T. Rowe Price Large Cap Value Portfolio	5%
Baillie Gifford International Stock Portfolio ^F	4%
BlackRock Capital Appreciation Portfolio	4%
Brighthouse/abrdn Emerging Markets Equity Portfolio ^F	4%
BlackRock High Yield Portfolio	3%
Brighthouse/Franklin Low Duration Total Return Portfolio	3%
MetLife Mid Cap Stock Index Portfolio ^{CC}	3%
Western Asset Management Strategic Bond Opportunities Portfolio ^{F,H,DI}	3%
MetLife Russell 2000 Index Portfolio ^{CC}	2%



Moderate Growth Model

Portfolio Name	Allocation Percent
BlackRock Bond Income Portfolio ^{H,DI}	10%
American Funds The Bond Fund of America ^{F,H,Z}	9%
Brighthouse/Wellington Core Equity Opportunities Portfolio	8%
Loomis Sayles Growth Portfolio ^{D,CC}	8%
Western Asset Management U.S. Government Portfolio ^{DI}	8%
MFS® Research International Portfolio ^F	7%
Baillie Gifford International Stock Portfolio ^F	6%
Harris Oakmark International Portfolio ^F	6%
Invesco Comstock Portfolio	6%
T. Rowe Price Large Cap Value Portfolio	6%
BlackRock Capital Appreciation Portfolio	5%
AB International Bond Portfolio ^{F,H,Z}	4%
Western Asset Management Strategic Bond Opportunities Portfolio ^{F,H,DI}	4%
Brighthouse/abrdn Emerging Markets Equity Portfolio ^F	3%
MetLife Mid Cap Stock Index Portfolio ^{CC}	3%
MetLife Russell 2000 Index Portfolio ^{CC}	3%
SSGA Emerging Markets Enhanced Index Portfolio	2%
Victory Sycamore Mid Cap Value Portfolio ^{CC}	2%

* May not be available with all living and/or death benefit riders. Please see the prospectus for details.



Growth Model

Portfolio Name	Allocation Percent
Brighthouse/Wellington Core Equity Opportunities Portfolio	12%
Loomis Sayles Growth Portfolio ^{b,c,c}	9%
MFS [®] Research International Portfolio ^f	9%
Baillie Gifford International Stock Portfolio ^f	8%
Harris Oakmark International Portfolio ^f	8%
Invesco Comstock Portfolio	8%
T. Rowe Price Large Cap Value Portfolio	8%
BlackRock Capital Appreciation Portfolio	6%
BlackRock Bond Income Portfolio ^{h,i}	5%
Brighthouse/abrdn Emerging Markets Equity Portfolio ^f	5%
American Funds The Bond Fund of America ^{h,i,z}	4%
Western Asset Management U.S. Government Portfolio ^d	4%
ClearBridge Variable Small Cap Growth Portfolio ^{f,c,c}	3%
Victory Sycamore Mid Cap Value Portfolio ^{c,c}	3%
Franklin Small Cap Value VIP Fund	2%
Morgan Stanley Discovery Portfolio	2%
SSGA Emerging Markets Enhanced Index Portfolio ^f	2%
Western Asset Management Strategic Bond Opportunities Portfolio ^{h,i}	2%



Aggressive Growth Model

Portfolio Name	Allocation Percent
Loomis Sayles Growth Portfolio ^{b,c,c}	11%
T. Rowe Price Large Cap Value Portfolio	10%
Baillie Gifford International Stock Portfolio ^f	9%
Brighthouse/Wellington Core Equity Opportunities Portfolio	9%
Harris Oakmark International Portfolio ^f	9%
Invesco Comstock Portfolio	9%
MFS [®] Research International Portfolio ^f	9%
BlackRock Capital Appreciation Portfolio	7%
Brighthouse/abrdn Emerging Markets Equity Portfolio ^f	6%
American Funds Growth-Income Fund ^{f,c,c}	4%
Brighthouse/Dimensional International Small Company Portfolio	3%
ClearBridge Variable Small Cap Growth Portfolio ^{f,c,c}	3%
Franklin Small Cap Value VIP Fund	3%
SSGA Emerging Markets Enhanced Index Portfolio ^f	3%
Victory Sycamore Mid Cap Value Portfolio ^{c,c}	3%
Morgan Stanley Discovery Portfolio	2%

- 1 Asset allocation does not ensure a profit and may not be appropriate for all investors, particularly those who are interested in directing their own investments. Inclusion of an investment option in an asset allocation model does not indicate that a particular investment option is superior to any investment option not included in an asset allocation model.
- 2 Brighthouse Securities, LLC is not acting as an investment adviser or fiduciary.
- 3 The Investment Profile Questionnaire is prepared by PFS Investments, Inc.

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.

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. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss.

- ^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.
- ^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.
- ^{c,c} Invests in stocks of small-capitalization or mid-capitalization companies. Such stocks may fluctuate in value more than stocks of large-capitalization companies and may perform poorly due to the issuers' limited product lines, markets, financial resources, or management experience.
- ^d 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.

This material must be preceded or accompanied by a prospectus for the Brighthouse Prime Options variable annuity issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY. The contract prospectus contains information about the contract's features, risks, charges, and expenses. Investors should consider the investment objectives, risks, charges, and expenses of the investment company carefully before investing. The investment objectives, risks, and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Clients should read the prospectus, which is available from their financial professional, and consider its information carefully before investing. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

The Brighthouse Prime Options variable annuity is a long-term investment designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY, have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional protection benefit rider is elected. All contract and rider guarantees, including optional benefits and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% 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.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

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. Product availability and features may vary by state or firm.

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