

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.¹ Please consult the respective prospectuses for complete information regarding the objectives, risks, and policies of each investment option.

Large Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ⁴
MetLife	MetLife Stock Index Portfolio ⁵ – Class B	Large Core	S&P 500® Index ⁶	0.52%	May 1990	None	None
Wellington Management	Brighthouse/Wellington Core Equity Opportunities Portfolio – Class B	Large Core	Russell 1000 Index, Russell 3000 Index	0.87%	Oct 1994	Feb 2014	Vanguard Dividend Growth Fund Investor Shares (VDIGX)
Brighthouse Investment Advisers, Capital Research and Management	American Funds® Growth Portfolio – Class C	Large Growth	S&P 500 Index	0.90%	Apr 2008	None	American Funds The Growth Fund of America® Class A (AGTHX)
BlackRock	BlackRock Capital Appreciation Portfolio – Class B	Large Growth	Russell 3000 Index, Russell 1000 Growth Index	0.81%	Oct 1994	Mar 2013	BlackRock Capital Appreciation Fund Class A (MDFGX)
Invesco	Invesco Global Equity Portfolio - Class B	Large Growth	MSCI All Country World Index, MSCI All Country World Growth Index	0.83%	Mar 1997	None	Invesco Global Fund Class A (OPPAX)
Janus Henderson Investors	Janus Henderson Global Sustainable Equity Portfolio - Service Shares	Large Growth	MSCI World Index SM	0.99%	Jan 2022	None	Janus Henderson Global Sustainable Equity Fund Class A (JEASX)
Loomis, Sayles & Company, L.P.	Loomis Sayles Growth Portfolio – Class B	Large Growth	Russell 3000 Index, Russell 1000 Growth Index	0.80%	Feb 2001	Oct 2006	Loomis Sayles Growth Portfolio Class A (LGRRX)
Jennison Associates	Jennison Growth Portfolio – Class B	Large Growth	Russell 1000 Growth Index, Russell 3000 Index	0.79%	May 2002	None	PGIM Jennison Growth Class A (PJFAX)
T. Rowe Price	T. Rowe Price Large Cap Growth Portfolio – Class B	Large Growth	Russell 3000 Index, Russell 1000 Growth Index	0.81%	Nov 1998	Jan 2014	T. Rowe Price Growth Stock Fund (PRGFX)
Invesco	Invesco Comstock Portfolio – Class B	Large Value	Russell 3000 Index, Russell 1000 Value Index	0.81%	May 2005	None	Invesco Comstock Fund Class A (ACSTX)
MFS	MFS® Value Portfolio – Class B	Large Value	Russell 3000 Index, Russell 1000 Value Index	0.83%	Jul 1998	May 2001	MFS® Value Fund Class A (MEIAX)
T. Rowe Price	T. Rowe Price Large Cap Value Portfolio – Class B	Large Value	Russell 3000 Index, Russell 1000 Value Index	0.78%	Dec 1989	May 2011	T. Rowe Price Institutional Large Cap Value Fund (TILCX)

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Mid Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ⁴
MetLife	MetLife Mid Cap Stock Index Portfolio ² – Class G	Mid Core	Russell 3000 Index, S&P MidCap 400 Index	0.60%	Jul 2000	None	None
Frontier	Frontier Mid Cap Growth Portfolio – Class B	Mid Growth	Russell 3000 Index, Russell Midcap Growth Index	0.94%	Apr 1988	Jan 2013	None
T. Rowe Price	T. Rowe Price Mid Cap Growth Portfolio – Class B	Mid Growth	Russell 3000 Index, Russell Midcap Growth Index	0.95%	Feb 2001	Jan 2003	T. Rowe Price Mid Cap Growth Fund (RPMGX)
Artisan Partners	Brighthouse/Artisan Mid Cap Value Portfolio – Class B	Mid Value	Russell 3000 Index, Russell Midcap Value Index	1.03%	Apr 1993	May 2009	Artisan Mid Cap Value Fund Investor Class (ARTQX)
Victory Capital	Victory Sycamore Mid Cap Value Portfolio – Class B	Mid Value	Russell 3000 Index, Russell Midcap Value Index	0.85%	Aug 1997	Dec 2017	Victory Sycamore Established Value Fund Class I (VEVIX)
Allspring Global Investments	Allspring Mid Cap Value Portfolio – Class B	Mid Value	Russell 3000 Index, Russell Midcap Value Index	1.00%	May 2004	Jun 2017	Wells Fargo Special Mid Cap Value Fund Institutional Class (WFMIX)

Small Cap Equity

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ⁴
MetLife	MetLife Russell 2000® Index Portfolio ⁵ – Class G	Small Core	Russell 3000 Index, Russell 2000 Index ⁸	0.60%	Nov 1998	None	None
Invesco	Invesco Small Cap Growth Portfolio – Class B	Small Growth	Russell 3000 Index, Russell 2000 Growth Index	0.99%	Oct 2001	Sep 2004	Invesco Small Cap Growth Fund Class A (GTSAX)
Brighthouse Investment Advisers, Allspring Global Investments	Brighthouse Small Cap Value Portfolio – Class B	Small Value	Russell 3000 Index, Russell 2000 Value Index	1.03%	May 2002	Jan 2015	Delaware Small Cap Value (DEVIX)
Neuberger Berman	Neuberger Berman Genesis Portfolio – Class B	Small Value	Russell 3000 Index, Russell 2000 Index	1.06%	Jul 2000	Jan 2010	Neuberger Berman Genesis Fund Institutional Class (NBGIX)

Fixed Income

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ⁴
Eaton Vance Management	Brighthouse/Eaton Vance Floating Rate Portfolio – Class B	Bank Loans	Bloomberg U.S. Universal Bond Index, Morningstar LSTA U.S. Leveraged Loan Index	0.95%	Apr 2010	None	Eaton Vance Floating Rate Institutional Class (EIBLX)
BlackRock	BlackRock High Yield Portfolio – Class B	High-Yield Bond	Bloomberg U.S. Universal Bond Index, Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index	0.88%	Aug 1996	Aug 2006	BlackRock High Yield Bond Portfolio Investor A Shares (BHYAX)
PIMCO	PIMCO Inflation Protected Bond Portfolio – Class B	Inflation-Protected Bond	Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. TIPS Index	1.38%	May 2003	Apr 2008	PIMCO Real Return Fund Class A (PRTNX)
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 Investor A1 Shares (MEHQX)
J.P. Morgan Investment Management	JPMorgan Core Bond Portfolio – Class B	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.70%	Apr 2008	Jan 2013	J.P. Morgan Core Bond Fund Class I (WOBDX)
MetLife	MetLife Aggregate Bond Index Portfolio ⁵ – Class G	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.56%	Nov 1998	None	None
PIMCO	PIMCO Total Return Portfolio – Class B	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.83%	Feb 2001	Sep 2014	PIMCO Total Return Fund Class A (PTTAX)
Western Asset Management	Western Asset Management Government Income Portfolio – Class B	Intermediate Government	Bloomberg U.S. Government Bond Index, Bloomberg U.S. Aggregate Bond Index	0.74%	May 2011	None	None
Western Asset Management	Western Asset Management U.S. Government Portfolio – Class B	Intermediate Government	Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Intermediate Government Bond Index	0.75%	Oct 1994	Apr 2006	None
Western Asset Management	Western Asset Management Strategic Bond Opportunities Portfolio – Class B	Multisector Bond	Bloomberg U.S. Aggregate Bond Index	0.82%	Oct 1994	Apr 2006	None
AllianceBernstein L.P.	AB International Bond – Class B	International Bond	Bloomberg Global Aggregate ex-U.S. (USD Hedged) Index	0.87%	Apr 2019	None	None
BlackRock	BlackRock Ultra-Short Term Bond Portfolio – Class B	Short-Term Bond	Bloomberg U.S. Aggregate Bond Index, ICE/BofA 3-Month U.S. T-Bill Index	0.62%	Aug 1983	May 2016	None
Franklin Advisers	Brighthouse/Franklin Low Duration Total Return Portfolio – Class B	Short-Term Bond	Bloomberg U.S. Govt./Credit 1-3 Year Bond Index, Bloomberg U.S. Aggregate Bond Index	0.75%	Apr 2011	None	Franklin Low Duration Total Return Fund Class A (FLDAX)

Asset Allocation Portfolios

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Target Allocation	Most Similar Retail Fund ⁴
Brighthouse Investment Advisers	Brighthouse Asset Allocation 20 Portfolio – Class B	Conservative Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Conservative Portfolio Index	0.93%	May 2005	None	20% Equity, 80% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 40 Portfolio – Class B	Moderately Conservative Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderately Conservative Portfolio Index	0.91%	May 2005	None	40% Equity, 60% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Balanced Allocation Portfolio – Class C	Moderate Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.96%	Apr 2008	None	65% Equity, 35% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Moderate Allocation Portfolio – Class C	Moderate Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.95%	Apr 2008	None	50% Equity, 50% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 60 Portfolio – Class B	Moderate Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.91%	May 2005	None	60% Equity, 40% Fixed Income	None
SSGA Funds Management, Inc.	State Street Moderate ETF Portfolio – Class B	Moderate Allocation	MSCI All Country World Index	0.75%	Oct 2005	Sep 2008	60% Equity, 40% Fixed Income	None
Brighthouse Investment Advisers	American Funds® Aggressive Allocation Portfolio – Class C	Moderately Aggressive Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderately Aggressive Portfolio Index	0.99%	Apr 2008	None	85% Equity, 15% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 80 Portfolio – Class B	Moderately Aggressive Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderately Aggressive Portfolio Index	0.93%	May 2005	None	80% Equity, 20% Fixed Income	None
SSGA Funds Management, Inc.	State Street Moderately Aggressive ETF Portfolio – Class B	Moderately Aggressive Allocation	MSCI All Country World Index	0.78%	Oct 2005	Sep 2008	80% Equity, 20% Fixed Income	None
Brighthouse Investment Advisers	Brighthouse Asset Allocation 100 Portfolio – Class B	Aggressive Allocation	MSCI All Country World Index, Dow Jones Aggressive Portfolio Index	0.96%	Nov 2004	None	100% Equity	None
BlackRock (Singapore) Limited	BlackRock Global Allocation V.I. Fund – Class III	World Allocation	*	1.01%	Feb 1989 Feb 1992	None	55% Equity, 45% Fixed Income	BlackRock Global Allocation Fund Institutional Shares (MALOX)
Loomis, Sayles & Company, L.P.	Loomis Sayles Global Allocation Portfolio – Class B	World Allocation	MSCI All Country World Index, Bloomberg Global Aggregate Index, MSCI World Index, FTSE World Government Bond Index	1.04%	May 2006	None	60% Equity, 40% Fixed Income	Loomis Sayles Global Allocation Fund Class Y (LSWWX)

* 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.

Risk Managed Portfolios

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Target Allocation	Most Similar Retail Fund ⁴
Invesco	Invesco Balanced-Risk Allocation Portfolio – Class B	Balanced Risk	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.97%	Apr 2012	None	33% Equity Risk, 33% Interest Rate Risk, 33% Inflation Risk	Invesco Balanced-Risk Allocation Fund Class Y (ABRYX)
PanAgora	PanAgora Global Diversified Risk Portfolio – Class B	Balanced Risk	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	1.01%	Apr 2014	None*	40% Equity Risk, 40% Interest Rate Risk, 20% Inflation Risk	None
AllianceBernstein L.P.	AB Global Dynamic Allocation Portfolio – Class B	Managed Volatility	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.92%	May 2011	None	55% Equity, 40% Fixed Income, 5% Opportunistic Assets	None
BlackRock	BlackRock Global Tactical Strategies Portfolio – Class B	Managed Volatility	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.94%	May 2011	None	54% Equity, 35.5% Fixed Income, 6% Opportunistic Assets, 4.5% Cash	None
Brighthouse Investment Advisers, PIMCO	Brighthouse Balanced Plus Portfolio – Class B	Managed Volatility	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	1.17%	May 2011	None	60% Equity, 40% Fixed Income	None
MetLife	MetLife Multi-Index Targeted Risk Portfolio – Class B	Managed Volatility	MSCI All Country World Index, Bloomberg U.S. Aggregate Bond Index, Dow Jones Moderate Portfolio Index	0.62%	Nov 2012	None	60% Equity, 40% Fixed Income	None
Schroders	Schroders Global Multi-Asset Portfolio – Class B	Managed Volatility	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.96%	Apr 2012	None	60% Equity, 40% Fixed Income	None
J.P. Morgan Investment Management	JPMorgan Global Active Allocation Portfolio – Class B	Momentum	MSCI All Country World Index, Bloomberg Global Aggregate Index, Dow Jones Moderate Portfolio Index	0.98%	Apr 2012	None	55% Equity, 35% Fixed Income, 10% Opportunistic Assets	None

International Equity

Adviser(s)	Investment Portfolio	Category	Benchmark(s)	Investment Portfolio Expenses ²	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ⁴
SSGA Funds Management, Inc.	State Street Emerging Markets Enhanced Index Portfolio – Class B	Diversified Emerging Markets	MSCI Emerging Markets Index	0.80%	Apr 2019	None	None
MetLife	MetLife MSCI EAFE® Index Portfolio ⁴ – Class G	Foreign Large Core	MSCI EAFE Index ^c	0.67%	Nov 1998	None	None
MFS	MFS® Research International Portfolio – Class B	Foreign Large Core	MSCI EAFE Index, MSCI All Country World ex-U.S. Index	0.81%	Feb 2001	May 2005	MFS® Research International Fund Class A (MRSAX)
Baillie Gifford Overseas Limited	Baillie Gifford International Stock Portfolio – Class B	Foreign Large Growth	MSCI All Country World ex-U.S. Index	0.99%	May 1991	Feb 2012	Baillie Gifford International Alpha Fund Class 5 (BGIVX)
Harris Associates	Harris Oakmark International Portfolio – Class B	Foreign Large Value	MSCI EAFE Index	0.97%	Oct 2001	Jan 2003	Oakmark International Fund Investor Class (OAKIX)
Dimensional	Brighthouse/Dimensional International Small Company Portfolio – Class B	Foreign Small/Mid Blend	MSCI All Country World ex-U.S. Index, MSCI World ex-U.S. Small Cap Index	1.03%	Oct 2008	None	DFA International Small Company Portfolio Institutional Class (DFISX)
CBRE Investment Management	CBRE Global Real Estate Portfolio – Class B	Global Real Estate	Russell 3000 Index, FTSE EPRA/NAREIT Developed Index	0.91%	May 2004	Apr 2008	Voya Global Real Estate Fund Class A (IGLAX)

* AQR Global Risk Balanced Portfolio became PanAgora Global Diversified Risk Portfolio II (legally effective as of 12/15/2021) and was merged into PanAgora Global Diversified Risk Portfolio (legally effective after the close of business on 4/29/2022).



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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 Expenses as of 04/27/26. These expenses are after applicable expense reimbursements and/or fee waivers.

³ 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.

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⁵ Passive investment option.

⁶ For these portfolios, Brighthouse Investment Advisers only invests in American Funds.

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Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

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