



A Case Study:
FlexChoice Access
Expedite

ANNUITIES | VARIABLE

FlexChoice Access

A VA Rider



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

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More Income Sooner



Most Americans spend more of their money earlier in retirement than later, taking advantage of the opportunity retirement provides to do the things they love.¹

A variable annuity (VA) is a financial tool that turns a portion of your savings into a **reliable income source** for retirement. It's one of the only types of financial tools that **guarantees** income for life, no matter how long you live. And for those who want to withdraw a little more early in retirement, the rider offers the **FlexChoice Access Expedite** withdrawal option, which provides a higher withdrawal rate early in retirement – **6% at age 65** – with a lower Lifetime Guarantee Rate if the account value reduces to zero.

This case study will walk through the FlexChoice Access Expedite withdrawal option. For an explanation of the features and benefits of FlexChoice Access, please refer to our **product brochure**.

¹ Consumer Expenditure Surveys. United States Department of Labor: Bureau of Labor Statistics, as of August 2017.

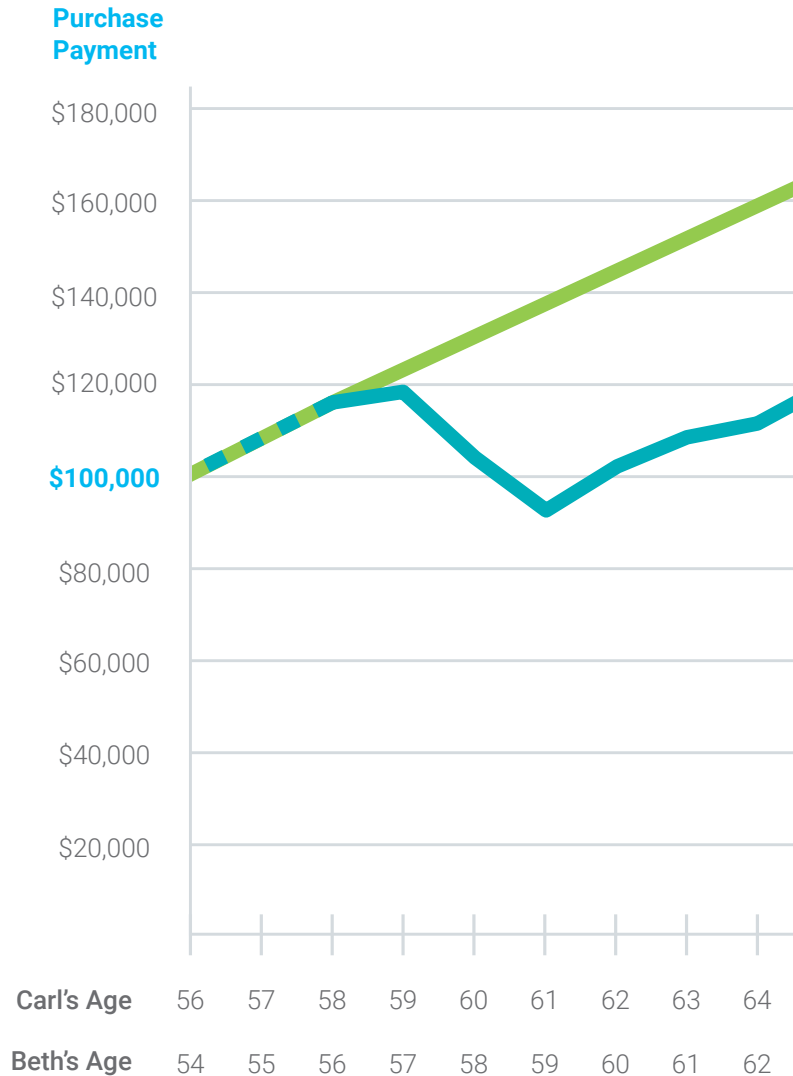
How FlexChoice Access Expedite Works

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 protected 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

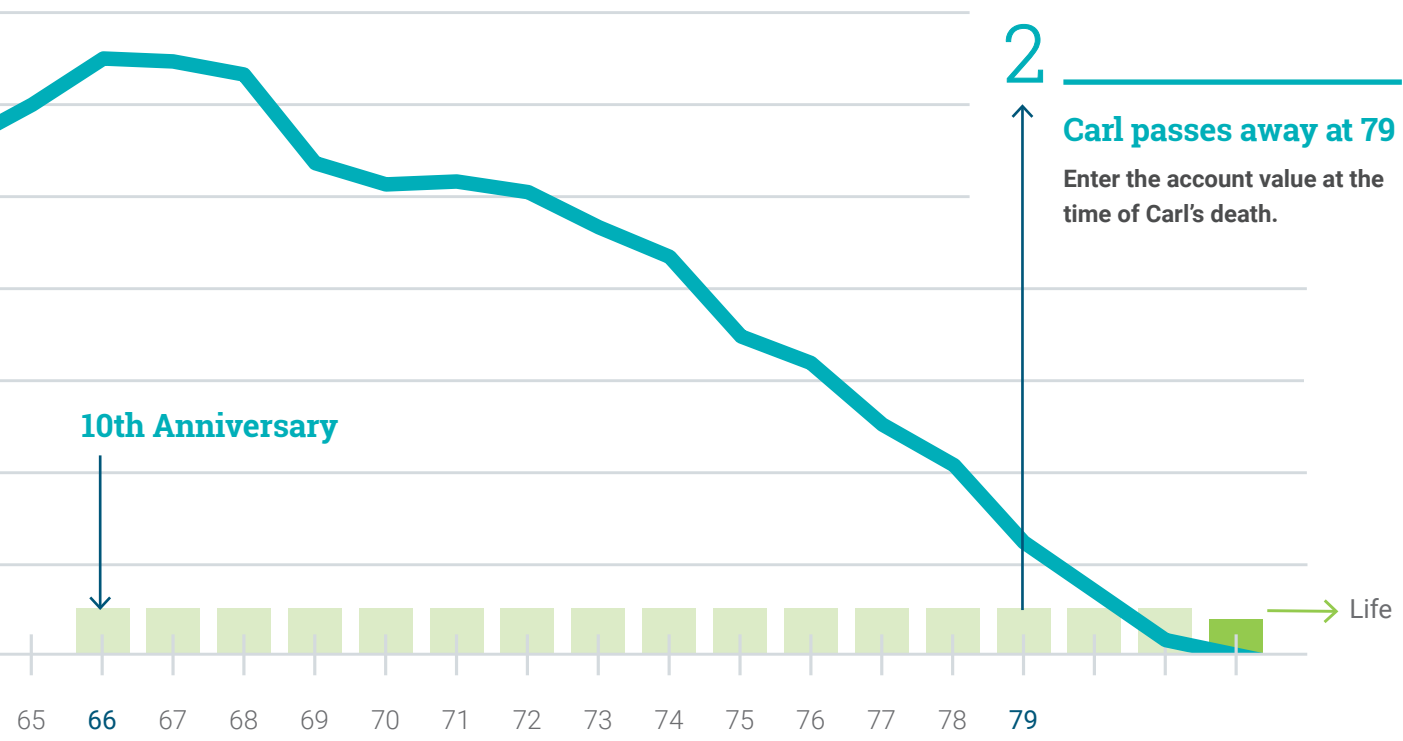
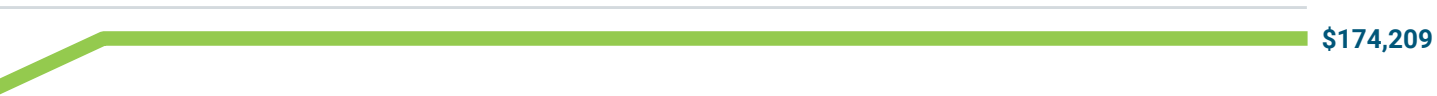
To see how a Brighthouse Financial variable annuity with the optional FlexChoice Access rider can help Carl and Beth in retirement, **complete this worksheet by referring to the illustration on the following pages.**



Expedite Option

- Account Value
- Withdrawals (6%)
- Lifetime Income Payments
- Benefit Base

Hypothetical example for illustrative purposes only. It does not represent the past, present, or future performance of any investment. The Level or Expedite option must be chosen at contract issue.



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 **6% 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 **6% of the Benefit Base annually**.

4

Lifetime income begins

Enter Beth's lifetime income amount.

When Beth is age 80, her account value is reduced to zero. Her lifetime income payments begin and she receives **5% of the Benefit Base annually for life**.

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

Average variable rate of return is
7.26% gross / 4.93% net

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Cumulative Withdrawals
Issue	56	54	\$100,000	-	\$100,000	\$0	\$0
1	57	55	\$107,100	7.10%	\$107,100	\$0	\$0
2	58	56	\$117,911	10.09%	\$117,911	\$0	\$0
3	59	57	\$123,807	1.09%	\$119,200	\$0	\$0
4	60	58	\$129,997	-12.32%	\$104,518	\$0	\$0
5	61	59	\$136,497	-8.53%	\$95,605	\$0	\$0
6	62	60	\$143,322	7.38%	\$102,665	\$0	\$0
7	63	61	\$150,488	5.54%	\$108,354	\$0	\$0
8	64	62	\$158,013	3.08%	\$111,687	\$0	\$0
9	65	63	\$165,913	8.22%	\$120,872	\$0	\$0
10	66	64	\$174,209	10.75%	\$133,866	1 \$10,453	\$10,453
11	67	65	\$174,209	6.84%	\$132,189	\$10,453	\$20,906
12	68	66	\$174,209	4.71%	\$127,702	\$10,453	\$31,359
13	69	67	\$174,209	-7.35%	\$108,281	\$10,453	\$41,812
14	70	68	\$174,209	6.91%	\$104,917	\$10,453	\$52,265
15	71	69	\$174,209	11.94%	\$106,313	\$10,453	\$62,718
16	72	70	\$174,209	9.19%	\$105,106	\$10,453	\$73,171
17	73	71	\$174,209	4.21%	\$98,840	\$10,453	\$83,624
18	74	72	\$174,209	6.16%	\$94,125	\$10,453	\$94,077
19	75	73	\$174,209	-9.42%	\$75,340	\$10,453	\$104,530
20	76	74	\$174,209	5.83%	\$68,948	\$10,453	\$114,983
21	77	75	\$174,209	1.33%	\$59,339	\$10,453	\$125,436
22	78	76	\$174,209	-3.33%	\$47,101	\$10,453	\$135,889
23	79	77	\$174,209	-12.50%	2 \$31,467	3 \$10,453	\$146,342
24	-	78	\$174,209	-2.64%	\$20,332	\$10,453	\$156,795
25	-	79	\$174,209	-8.68%	\$8,606	\$10,453	\$167,248
26	-	80	\$174,209	-	\$0	4 \$8,710	-

For Life

* Reflects the gross rate of return reduced by the asset-based fees: the Investment Management Fee and other expenses; the Total Separate Account Annual Charge, 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. It does not take into account any tax that may be due if you take withdrawals from this contract, but does reflect applicable Withdrawal Charges.

Here's what would happen in a steady or flat market.

Constant annual rate of return is
7.26% gross / 4.94% net

Zero annual rate of return is
0.00% gross / -2.17% net

Anniversary	Carl's Age	Beth's Age	Benefit Base	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount	Annual Return (Net of Cash Flows)*	Account Value	Withdrawal Amount
Issue	56	54	\$100,000	-	\$100,000	\$0	-	\$100,000	\$0
1	57	55	\$105,000	3.52%	\$103,519	\$0	-3.58%	\$96,416	\$0
2	58	56	\$110,250	3.50%	\$107,142	\$0	-3.71%	\$92,839	\$0
3	59	57	\$115,763	3.48%	\$110,868	\$0	-3.85%	\$89,265	\$0
4	60	58	\$121,551	3.46%	\$114,701	\$0	-4.00%	\$85,691	\$0
5	61	59	\$127,628	3.43%	\$118,641	\$0	-4.18%	\$82,111	\$0
6	62	60	\$134,010	3.41%	\$122,689	\$0	-4.37%	\$78,524	\$0
7	63	61	\$140,710	3.39%	\$126,846	\$0	-4.59%	\$74,923	\$0
8	64	62	\$147,746	3.36%	\$131,114	\$0	-4.83%	\$71,305	\$0
9	65	63	\$155,133	3.34%	\$135,493	\$0	-5.10%	\$67,666	\$0
10	66	64	\$162,889	3.31%	\$139,983	\$9,773	-5.42%	\$64,002	\$9,773
11	67	65	\$162,889	3.31%	\$134,662	\$9,773	-5.91%	\$50,758	\$9,773
12	68	66	\$162,889	3.24%	\$129,078	\$9,773	-7.07%	\$37,771	\$9,773
13	69	67	\$162,889	3.16%	\$123,219	\$9,773	-9.03%	\$25,065	\$9,773
14	70	68	\$162,889	3.07%	\$117,070	\$9,773	-13.44%	\$12,635	\$9,773
15	71	69	\$162,889	2.97%	\$110,618	\$9,773	-32.52%	\$474	\$9,773
16	72	70	\$162,889	2.85%	\$103,847	\$9,773	-	\$0	\$7,737
17	73	71	\$162,889	2.71%	\$96,742	\$9,773	-	-	For Life
18	74	72	\$162,889	2.53%	\$89,287	\$9,773	-	-	-
19	75	73	\$162,889	2.32%	\$81,463	\$9,773	-	-	-
20	76	74	\$162,889	2.05%	\$73,253	\$9,773	-	-	-
21	77	75	\$162,889	1.70%	\$64,637	\$9,773	-	-	-
22	78	76	\$162,889	1.23%	\$55,597	\$9,773	-	-	-
23	79	77	\$162,889	0.51%	\$46,080	\$9,773	-	-	-
24	-	78	\$162,889	-0.52%	\$36,093	\$9,773	-	-	-
25	-	79	\$162,889	-2.29%	\$25,613	\$9,773	-	-	-
26	-	80	\$162,889	-6.02%	\$14,615	\$9,773	-	-	-
27	-	81	\$162,889	-18.96%	\$3,075	\$9,773	-	-	-
28	-	82	\$162,889	-	\$0	\$8,144	-	-	-
						For Life			

The values provided in this hypothetical illustration are based on monthly 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 0.89%. Withdrawal Charges range from 7% to 0% (depending on the product chosen) 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.

This brochure is part of a Brighthouse Financial variable annuity kit. It is not intended to be a stand-alone marketing brochure. Investment performance is not guaranteed.

This material must be preceded or accompanied by a prospectus for the 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.

Variable annuities are long-term investments 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.

In applying the information provided in this material, you should consider your other assets, income, and investments – such as the equity in your home, your Social Security benefits, any IRAs, savings accounts, and other plans that may provide retirement income – as those other assets may not be included in this discussion, model, or estimate.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may 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% Unearned Income Medicare Contribution 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 living and death benefits 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 advisors as appropriate.

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