



ANNUITIES

A Variable Annuity Rider

FlexChoice Access

A Variable Annuity With FlexChoice Access

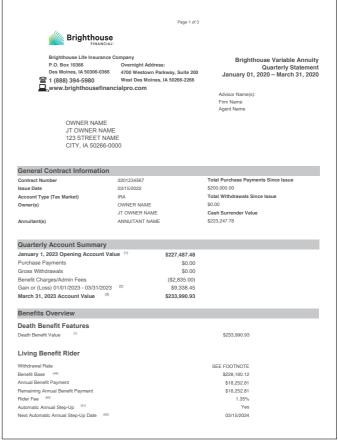




This guide will help make the most of the time you spend reviewing quarterly statement information with clients.

Your clients' quarterly statements for a variable annuity (VA) with the Flexchoice Access rider can help them feel more confident about how the annuity complements their overall plans for retirement by reinforcing their understanding of the benefits they purchased.

In the following pages, Brighthouse Financial® walks you through each section of a hypothetical quarterly statement so you can better prepare for client conversations. Let's get started.



Hypothetical statement for illustrative purposes only.

General Contract Information

This section can help you verify account information and review the overall status of the annuity.

Total
Withdrawals
Since Issue

This will include any withdrawals processed as of the statement date.

2 Cash
Surrender
Value

This will reflect the amount that the client would have received if they surrendered the contract as of the statement date. It reflects any applicable surrender charges.



Hypothetical statement for illustrative purposes only.

Quarterly Account Summary

The information in this section will change depending on whether your client is still in the accumulation phase or has started taking withdrawals.

The section below shows the fees being paid for the VA's FlexChoice Access rider and any gains or losses in the account value from the VA's investments.

Benefit
Charges/
Admin Fees

These charges pay for the FlexChoice Access rider, assessed annually as a dollar amount.

Quarterly Account Summary	January 1, 2023 Opening Account Value	(1)	\$227,487.48
Purchase Payments	\$0.00		
Gross Withdrawals	\$0.00		
Benefit Charges/Admin Fees	\$(2,835.00)		
Gain or (Loss) 01/01/2023 - 03/31/2023	\$9,338.45	2	
March 31, 2023 Account Value	(3)	\$233.990.93	

Gain or (Loss)

The gain or loss from the VA's investments is summarized here. Hypothetical statement for illustrative purposes only.

Benefits Overview

Here's where you can explain some of the key benefits of the client's annuity.

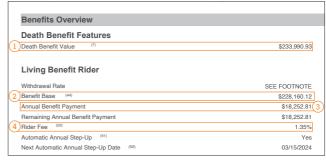
This example includes the Brighthouse Financial variable annuity with optional FlexChoice Access rider. The rider provides a Rollup Rate, which compounds the Benefit Base at 5% for the first 10 contract years in years where there are no withdrawals taken, and an Automatic Step-Up when the account value increases and is greater than the Benefit Base on any contract anniversary prior to the client's 91st birthday.¹

Death
Benefit
Value

This shows how much beneficiaries receive if the client passes away before lifetime income begins. The value reflected is as of the statement date.

Benefit Base²

This is used to determine the maximum amount of withdrawals – known as the Annual Benefit Payment – that the client can take in a contract year without reducing benefits.



Hypothetical statement for illustrative purposes only.

Annual
Benefit
Payment

In this example, the benefit payment is based on the FlexChoice Access Expedite Withdrawal rate for 65+.

Withdrawal Rate - 8.00%

Benefit Base x \$228.160.12

Annual Benefit Payment

= \$18,252.81

Rider Fee

The Living Benefit Rider Fee is calculated by the percentage shown here.

Determining Income

The withdrawal rate is based on the client's age when the first withdrawal is taken. Withdrawal Rate Tables are shown on page 3 of the quarterly statement and in the VA product prospectus.

Client's Age at 1st Withdrawal After Lifetime Withdrawal Age	Withdrawal Rate		
59½ to less than 65	6.00%		
65+	8.00%		
ice Access Expedite Lit			loint Lifetime
Client's Age at 1st Withdrawal After Lifetime Withdrawal Age (59)	Client's Age When Account Value Is Reduced to Zero	te Table Single Lifetime Guarantee Rate	Joint Lifetime Guarantee Rate (54)
Client's Age at 1st Withdrawal After Lifetime Withdrawal Age (53)	Client's Age When Account Value Is	Single Lifetime Guarantee	Guarantee
Client's Age at 1st Withdrawal After	Client's Age When Account Value Is Reduced to Zero	Single Lifetime Guarantee Rate	Guarantee Rate (54)
Client's Age at 1st Withdrawal After Lifetime Withdrawal Age (53)	Client's Age When Account Value Is Reduced to Zero 79 or younger	Single Lifetime Guarantee Rate 2.50%	Guarantee Rate (54) 2.00%

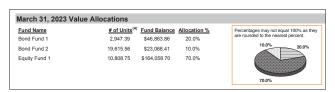
Hypothetical statement for illustrative purposes only.

¹ Upon step-up, the annual charge may increase to the rate applicable to new annuity purchasers but will not exceed a maximum of 2.00% of the Benefit Base.

The Benefit Base is not available as a lump-sum withdrawal or payable as a death benefit. The contract's account value under the FlexChoice Access rider represents the value of your clients' investments adjusted for performance less withdrawals. Contract and rider fees will also reduce the account value, but do not reduce the Benefit Base. See the prospectus for more details.

Value Allocations

This section of the quarterly statement shows how the VA's assets are allocated as of the statement date.

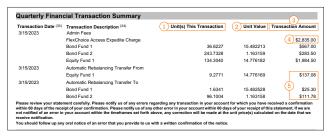


Hypothetical statement for illustrative purposes only.

Quarterly Financial Transaction Summary

If your client is not taking withdrawals, this section will show the charges for rider benefits as well as reflect any rebalancing that occurred during this statement period.

1	Unit(s) This Transaction	The number of units impacted by each transaction.	
2	Unit Value	The value of each unit at the time of the transaction.	
3	Transaction Amount	The number of units multiplied by the unit value.	
4	Annual Charge for Rider	The annual charge for the rider assessed on the contract anniversary.	
5	Automatic Rebalancing Transfer	The number of units multiplied by the unit value.	



Hypothetical statement for illustrative purposes only.

Fund Reconciliation Summary

This section of the quarterly statement details how each of the funds in the VA has performed. This includes any transactions that have occurred during the statement period.

Net
Transactions

This column reflects how transactions during the statement period affected each subaccount.



Hypothetical statement for illustrative purposes only.

Net Gain/(Loss)

This column shows how market performance has affected subaccount values.

Important Tax Information

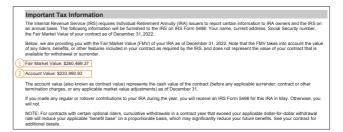
This section provides important tax information for qualified contracts.

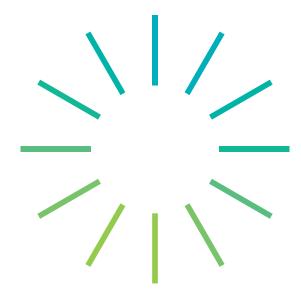
7 Fair Market Value

The fair market value (FMV) takes into account the value of all benefits included in the client's contract and is required by the IRS. It doesn't represent the contract value available for withdrawal.

Account Value

The account value (or contract value) is the cash value of the contract before any surrender charges.





Lifetime Income With Fewer Compromises

With the deepening concerns of an ever-changing retirement landscape, it may be time for your clients to consider a variable annuity with a living benefit rider.

A Brighthouse Financial variable annuity with the optional FlexChoice Access living benefit rider lets clients turn a portion of their savings into guaranteed income that can last for life.³

³ The terms "income" and "lifetime income" refer to any allowable withdrawals under the FlexChoice Access rider, as well as any lifetime income payments received under the rider if the account value reduces to zero.

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% 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 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 professionals as appropriate.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

Variable annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 8010 (11/00) ("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. 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. Prospectuses and complete details about the contract are available from a financial professional and should be read carefully before investing. Product availability and features may vary by state or firm.

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