

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 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 ²	Portfolio Inception Date ⁴	Subadviser Change	Most Similar Retail Fund ³
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 ⁵ – 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)

Invesco	Invesco Global Equity Portfolio - Class B	Large Growth	MSCI All Country World Index	0.83%	Mar 1997	None	Invesco Global Fund Class A (OPPAX)
Janus Henderson	Janus Henderson Global Sustainable Equity Portfolio - Service Shares	Large Growth	MSCI World Index SM	1.12%	Jan 2022	None	Janus Henderson Global Sustainable Equity Fund Class A (JEASX)
Invesco	Invesco Comstock Portfolio – Class B	Large Value	Russell 1000 Value Index	0.81%	May 2005	None	Invesco Comstock Fund Class Y (ACSDX)
T. Rowe Price	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 ¹	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ²
Fidelity Management & Research (FMR) UK, FMR HK, and FMR Japan	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)
MetLife	MetLife Mid Cap Stock Index Portfolio ⁵ – Class G	Mid Core	S&P MidCap 400 Index	0.59%	Jul 2000	None	iShares Russell Mid Cap Index Fund (IWR)
Morgan Stanley	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)
Amundi Asset Management US, Inc.	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)
Victory Capital	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 ¹	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ²
Invesco	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)
MetLife	MetLife Russell 2000® Index Portfolio ⁵ – Class G	Small Core	Russell 2000 Index	0.61%	Nov 1998	None	iShares Russell 2000 Index ETF (IWM)
ClearBridge Investments	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)
Invesco	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)
Franklin Mutual Advisers	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 ¹	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ²
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 ⁵ – 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 ¹	Portfolio Inception Date ³	Subadviser Change	Most Similar Retail Fund ²
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)

MetLife	MetLife Aggregate Bond Index Portfolio ⁵ – Class G	Intermediate Bond	Bloomberg U.S. Aggregate Bond Index	0.57%	Nov 1998	None	iShares Core U.S. Aggregate Bond Fund (AGG)
Western Asset Management	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
Western Asset Management	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
AllianceBernstein L.P.	AB International Bond Portfolio – Class B	International Bond	Bloomberg Global Aggregate ex-USD Index/AB Custom Benchmark	0.84%	Apr 2019	None	None
Western Asset Management	Western Asset Management Strategic Bond Opportunities Portfolio – Class B	Multisector Bond	Bloomberg U.S. Aggregate Bond Index	0.80%	Oct 1994	Apr 2006	None
BlackRock	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
Franklin Advisers	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)
Franklin Advisers	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 ¹	Portfolio Inception Date ³	Subadviser Change	Target Allocation	Most Similar Retail Fund ²
Brighthouse Investment Advisers	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
Brighthouse Investment Advisers	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
Franklin Advisers	Franklin Income VIP Fund – Class 2	Moderately Conservative Allocation	*	0.71%	Jan 1989	None	None	Franklin Income Fund Class R6 (FNCFX)
Brighthouse Investment Advisers ⁶	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
Brighthouse Investment Advisers ⁶	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
Brighthouse Investment Advisers	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
Invesco	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)
SSGA Funds Management, Inc.	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

Brighthouse Investment Advisers	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
Brighthouse Investment Advisers	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
SSGA Funds Management, Inc.	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
Brighthouse Investment Advisers	Brighthouse Asset Allocation 100 Portfolio – Class B	Aggressive Allocation	Dow Jones Aggressive Portfolio Index	0.98%	Nov 2004	None	100% Equity	None
Franklin Mutual Advisers	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)
BlackRock (Singapore) Limited	BlackRock Global Allocation V.I. Portfolio – 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 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 ¹	Portfolio Inception Date ³	Subadviser Change	Target Allocation	Most Similar Retail Fund ²
Invesco	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)
PanAgora	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
AllianceBernstein L.P.	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
BlackRock	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
PIMCO	Brighthouse Balanced Plus Portfolio – Class B	Managed Volatility	Dow Jones Moderate Portfolio Index	0.93%	May 2011	None	60% Equity, 40% Fixed Income	None
MetLife	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
Schroders	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
J.P. Morgan Investment Management	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.



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- ² Expenses as of 04/28/2023. These expenses are after applicable expense reimbursements and/or fee waivers.
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- ⁴ 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.
- ⁵ Passive investment option.
- ⁶ For these portfolios, Brighthouse Investment Advisers only invests in American Funds.

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