Company	**Brighthouse Life Insurance Company** Brighthouse Financial
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Variable
Product	**Series S (Raymond James)** (FPDA)
Policy Form Number	8010 (11/00)
Distribution Channels Sold In	B/D: Independent Bank
Product Launch Date	5/1/2016
Bonus	N/A
Surrender Charge	**7 Years** 7.00, 6.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.90% Assessed daily Applied to the variable subaccounts only
Product Fee	N/A
Administration Charge	0.25%
Other Charge	N/A
***Total Annual Expense**	1.15%
Annual Contract Fee	$30
Annual Contract Fee Waived At	$50,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A

Company	**Brighthouse Life Insurance Company** Brighthouse Financial
Product	**Series S (Raymond James)** (FPDA)
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 62 Variable, 0 Fixed
Net Subaccount Fee Range	0.52 - 9.00%
Free Transfers per Year	12
Transfer Fee	N/A
Rate Banding	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	3.00% three-month DCA+ 3.00% six-month DCA+ 3.00% 12-month DCA+
Penalty-Free Withdrawals	Earnings plus 10% of Premiums Paid after year one Must leave $2,000 in account
Death Benefit	**Greater of:** Full Account Value or Premiums Paid, adjusted for withdrawals
Surrender Charge Waivers Available	Nursing Home Terminal Illness Confinement
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA
Issue Ages	0 - 85
Minimum Initial Premiums	NQ $5,000 Q $2,000
Minimum Subsequent Premium	Q/NQ $500 EFT $100 Monthly

Company	**Brighthouse Life Insurance Company** Brighthouse Financial
Product	**Series S (Raymond James)** (FPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** FlexChoice Access VI
Guaranteed Minimum Withdrawal Benefit (GMWB)	**Actively Marketed** Guaranteed Withdrawal Benefit
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** GLWB Death Benefit
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Subsequent Premiums are only allowed for the first 120 days if either of the Guaranteed Withdrawal Benefit or FlexChoice Access GLWBs are elected. An ownership change to someone other than a spouse will reset the Premiums Paid in the base policy Death Benefit to the Account Value as of the ownership change date. Must be contracted through *Raymond James* to sell this product.
State Approvals	**Variations Approved In:** CA, CT, IL, MA, OR, SD, VT **States Not Approved In:** NY
Street Level Compensation	**To be determined by Broker Dealer**
Data thought to be current as of:	4/27/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Brighthouse Life Insurance Company Brighthouse Financial	**Series S (Raymond James)** (FPDA)	AB Global Dynamic Allocation Portfolio Class B	AllianceBernstein L.P.	0.95%
		AB International Bond Portfolio Class B	AllianceBernstein L.P.	0.87%
		Allspring Mid Cap Value Portfolio Class B	Allspring Global Investments, LLC	1.00%
		Brighthouse Small Cap Value Portfolio Class B	Allspring Global Investments, LLC	1.03%
		Brighthouse/Artisan Mid Cap Value Portfolio	Artisan Partners Limited Partnership	1.03%
		Baillie Gifford International Stock Portfolio Class B	Baillie Gifford Overseas Limited	0.99%
		BlackRock Bond Income Portfolio Class B	BlackRock Advisors, LLC	0.63%
		BlackRock Capital Appreciation Portfolio Class B	BlackRock Advisors, LLC	0.81%
		BlackRock Global Allocation V.I. Fund Class III	BlackRock Advisors, LLC	1.01%
		BlackRock Ultra-Short Term Bond Portfolio Class B	BlackRock Advisors, LLC	0.62%
		BlackRock Global Tactical Strategies Portfolio Class B	BlackRock Financial Management, Inc.	0.94%
		BlackRock High Yield Portfolio Class B	BlackRock Financial Management, Inc.	0.88%
		American Funds Aggressive Allocation Portfolio Class C	Brighthouse Investment Advisers, LLC	0.99%
		American Funds Balanced Allocation Portfolio Class C	Brighthouse Investment Advisers, LLC	0.96%
		American Funds Moderate Allocation Portfolio Class C	Brighthouse Investment Advisers, LLC	0.95%
		Brighthouse Asset Allocation 100 Portfolio Class B	Brighthouse Investment Advisers, LLC	0.96%
		Brighthouse Asset Allocation 20 Portfolio Class B	Brighthouse Investment Advisers, LLC	0.93%
		Brighthouse Asset Allocation 40 Portfolio Class B	Brighthouse Investment Advisers, LLC	0.91%
		Brighthouse Asset Allocation 80 Portfolio Class B	Brighthouse Investment Advisers, LLC	0.91%
		Brighthouse Asset Allocaton 60 Portfolio Class B	Brighthouse Investment Advisers, LLC	0.93%
		American Funds Growth Portfolio Class C	Capital Research and Management Company	9.00%
		CBRE Global Real Estate Portfolio Class B	CBRE Investment Management Listed Real Assets	0.91%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Brighthouse Life Insurance Company Brighthouse Financial	**Series S (Raymond James)** (FPDA)	Brighthouse/Dimensional International Small Company Portfolio Class B	Dimensional Fund Advisors LP	1.03%
		Brighthouse/Eaton Vance Floating Rate Portfolio Class B	Eaton Vance Management	0.95%
		Brighthouse/Franklin Low Duration Total Return Portfolio	Franklin Advisers, Inc.	0.75%
		Frontier Mid Cap Growth Portfolio Class B	Frontier Capital Management Company, LLC	0.94%
		Harris Oakmark International Portfolio Class B	Harris Associates L.P.	0.97%
		Invesco Balanced-Risk Allocation Portfolio Class B	Invesco Advisers, Inc.	0.97%
		Invesco Comstock Portfolio Class B	Invesco Advisers, Inc.	0.81%
		Invesco Global Equity Portfolio Class B	Invesco Advisers, Inc.	0.83%
		Invesco Small Cap Growth Fund Class B	Invesco Advisers, Inc.	0.99%
		JPMorgan Core Bond Portfolio Class B	J.P. Morgan Investment Management Inc.	0.70%
		JPMorgan Global Active Allocation Portfolio Class B	J.P. Morgan Investment Management Inc.	0.98%
		Janus Henderson Global Sustainable Equity Portfolio Service Shares	Janus Henderson Investors US LLC	0.99%
		Jennison Growth Portfolio Class B	Jennison Associates LLC	0.79%
		Loomis Sayles Global Allocation Portfolio Class B	Loomis, Sayles & Company, L.P.	1.04%
		Loomis Sayles Growth Portfolio Class B	Loomis, Sayles & Company, L.P.	0.80%
		MFS Research International Portfolio Class B	Massachusetts Financial Services Company LLC	0.81%
		MFS Value Portfolio Class B	Massachusetts Financial Services Company LLC	0.83%
		MetLife Aggregate Bond Index Portfolio Class G	MetLife Investment Advisors, LLC	0.56%
		MetLife Mid Cap Stock Index Portfolio Class G	MetLife Investment Advisors, LLC	0.60%
		MetLife MSCI EAFE Index Portfolio Class G	MetLife Investment Advisors, LLC	0.67%
		MetLife Multi-Index Targeted Risk Portfolio Class B	MetLife Investment Advisors, LLC	0.62%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Brighthouse Life Insurance Company Brighthouse Financial	**Series S (Raymond James)** (FPDA)	MetLife Russell 2000 Index Portfolio Class G	MetLife Investment Advisors, LLC	0.60%
		MetLife Stock Index Portfolio Class B	MetLife Investment Advisors, LLC	0.52%
		Neuberger Berman Genesis Portfolio Class B	Neuberger Berman Management LLC	1.06%
		Brighthouse Balanced Plus Portfolio Class B	Pacific Investment Management Company LLC	1.17%
		PIMCO Inflation Protected Bond Portfolio Class B	Pacific Investment Management Company LLC	1.38%
		PIMCO Total Return Portfolio Class B	Pacific Investment Management Company LLC	0.83%
		PanAgora Global Diversified Risk Portfolio Class B	PanAgora Asset Management, Inc.	1.01%
		Schroders Global Multi-Asset Portfolio Class B	Schroder Investment Management North America Inc.; Schroder Investment Management North America Limited	0.96%
		State Street Emerging Markets Enhanced Index Portfolio Class B	SSGA Funds Management, Inc.	0.80%
		State Street Moderate ETF Portfolio Class B	SSGA Funds Management, Inc.	0.75%
		State Street Moderately Aggressive ETF Portfolio Class B	SSGA Funds Management, Inc.	0.78%
		T. Rowe Price Large Cap Growth Portfolio Class B	T. Rowe Price Associates, Inc.	0.81%
		T. Rowe Price Large Cap Value Portfolio Class B	T. Rowe Price Associates, Inc.	0.78%
		T. Rowe Price Mid Cap Growth Portfolio Class B	T. Rowe Price Associates, Inc.	0.95%
		Victory Sycamore Mid Cap Value Portfolio Class B	Victory Capital Management Inc.	0.85%
		Brighthouse/Wellington Core Equity Opportunities Portfolio Class B	Wellington Management Company LLP	0.87%
		Western Asset Management Government Income Portfolio Class B	Western Asset Management Company, LLC	0.74%
		Western Asset Management Strategic Bond Oppportunities Portfolio Class B	Western Asset Management Company	0.82%
		Western Asset Management U.S. Government Portfolio Class B	Western Asset Management Company	0.75%

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Other Crediting Strategy Information		N/A		

Company	**Brighthouse Life Insurance Company**
Benefit Name	**FlexChoice Access VI**
Products Available On	Brighthouse Prime Options (Primerica) Series S(Raymond James) Series S - L Share(Raymond James) Series VA
Is Benefit a Rider?	Yes
Benefit Launch Date	9/23/2024
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	50 - 85
Minimum Age at Which GLWB Payments Can Commence	59.5
Waiting Period to Exercise Benefit	0 Years
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.35%
Maximum Annual Benefit Charge	2.00%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Compound
Rollup	5.00%
Initial Rollup Period	10 Years

Company	**Brighthouse Life Insurance Company**
Benefit Name	**FlexChoice Access VI**
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata for the entire withdrawal when the excess withdrawal is taken with the Guaranteed Withdrawal Amount. Excess withdrawals should be taken on a different day than the Guaranteed Withdrawal Amount to avoid the entire withdrawal being treated as a Pro Rata reduction. Guaranteed Withdrawal Amounts are treated as Dollar-for-Dollar reduction when no excess withdrawal is taken.

Company	**Brighthouse Life Insurance Company**
Benefit Name	**FlexChoice Access VI**
Investment Restrictions	**Yes** **Allowable Options A:** **100% into one or more of the following:** AB Global Dynamic Allocation Portfolio American Funds® Balanced Allocation Portfolio American Funds® Moderate Allocation Portfolio BlackRock Global Allocation V.I. Fund BlackRock Global Tactical Strategies Portfolio Brighthouse Asset Allocation 20 Portfolio Brighthouse Asset Allocation 40 Portfolio Brighthouse Asset Allocation 60 Portfolio Brighthouse Balanced Plus Portfolio Invesco Balanced-Risk Allocation Portfolio JPMorgan Global Active Allocation Portfolio Loomis Sayles Global Markets Portfolio MetLife Multi-Index Targeted Risk Portfolio PanAgora Global Diversified Risk Portfolio Schroders Global Multi-Asset Portfolio State Street Moderate ETF Portfolio **Allowable Option B:** **Category 1** **Maximum Allocation 70% into one or more of the following:** AB Global Dynamic Allocation Portfolio Allspring Mid Cap Value Portfolio American Funds®Balanced Allocation Portfolio American Funds®Growth Allocation Portfolio American Funds®Growth Portfolio American Funds® Moderate Allocation Portfolio AQR Global Risk Balanced Portfolio Baillie Gifford International Stock Portfolio BlackRock Capital Appreciation Portfolio BlackRock Global Allocation V.I Fund BlackRock Global Tactical Strategies Portfolio Brighthouse Asset Allocation 20 Portfolio

Company	Brighthouse Life Insurance Company
Benefit Name	FlexChoice Access VI
	Brighthouse Asset Allocation 40 Portfolio Brighthouse Asset Allocation 60 Portfolio Brighthouse Asset Allocation 80 Portfolio Brighthouse Asset Allocation 100 Portfolio Brighthouse Balanced Plus Portfolio Brighthouse Small Cap Value Portfolio Brighthouse/Aberdeen Emerging Markets Equity Portfolio Brighthouse/Artisan Mid Cap Value Portfolio Brighthouse/Dimensional International Small Company Portfolio Brighthouse/Wellington Core Equity Opportunities Portfolio Clarion Global Real Estate Portfolio Frontier Mid Cap Growth Portfolio Harris Oakmark International Portfolio Invesco Balanced-Risk Allocation Portfolio Invesco Comstock Portfolio Invesco Small Cap Growth Portfolio Janus Henderson Global Sustainable Equity Portfolio Jennison Growth Portfolio JPMorgan Global Active Allocation Loomis Sayles Global Markets Portfolio Loomis Salyes Growth MetLife Mid Cap Stock Index Portfolio MetLife MSCI EAFE® Index Portfolio MetLife Multi-Index Targeted Risk MetLife Russell 2000®Index Portfolio MetLife Stock Index Portfolio MFS® Research International Portfolio MFS® Value Portfolio Neuberger Berman Genesis Portfolio PanAgora Global Diversified Risk Portfolio Schroders Global Multi-Asset Portfolio State Street Emerging Markets Enhanced Index Portfolio State Street Moderate ETF Portfolio State Street Moderately Aggressive ETF Portfolio T. Rowe Price Large Cap Growth Portfolio T. Rowe Price Large Cap Value Portfolio

Company	Brighthouse Life Insurance Company
Benefit Name	FlexChoice Access VI
	T. Rowe Price Mid Cap Growth Portfolio Victory Sycamore Mid Cap Value Portfolio **Category 2** **Minimum Allocation 30% into one or more of the following:** BlackRock Bond Income Portfolio BlackRock High Yield Portfolio BlackRock Ultra-Short Term Bond Portfolio Brighthouse/Eaton Vance Floating Rate Portfolio Brighthouse/Franklin Low Duration Total Return Portfolio JPMorgan Core Bond Portfolio MetLife Aggregate Bond Index Portfolio PIMCO Inflation Protected Bond Portfolio PIMCO Total Return Portfolio Western Asset Management Government Income Portfolio Western Asset Management Strategic Bond Opportunities Portfolio Western Asset Management U.S. Government Portfolio If there are funds in Platform B, a quarterly rebalance will occur. Three-month, six-month and 12-month EDCA options are also available.
Benefit Conflicts	Only one GLWB or GMWB may be elected. FlexChoice Acces is not available in conjunction with the Earnings Preservation Benefit or the Annual Step-Up Death Benefit.

Company	**Brighthouse Life Insurance Company**
Benefit Name	**FlexChoice Access VI**
Guaranteed Lifetime Withdrawal Benefit	Optional FlexChoice Access Rider provides two options for annual withdrawals. Option 1 provides steady payments through annual withdrawals at a specified level (see below*), which offers a level payout % for single life, after the Account Value is reduced to zero and a lesser payout % for Joint Life when the Account Value is reduced to zero. Option 2 provides "Expedite" payments through annual withdrawals at a specified level (see below**), which have a higher payout % while the Account Value is greater than zero and a lower payout % when the Account Value goes to zero. Joint Life option is available at the time the Account Value is reduced to zero. For either option, joint income in only available when spouse’s Date of Birth is not more than 10 years after owner/co-owner's Date of Birth. The income option must be elected at issue. A withdrawal or rider charge that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on the "Account Value = Zero" percentage in the table below. Guaranteed 5.00% annual increase on Benefit Base over 10-year accumulation period. No rollup is applied in years when a withdrawal is taken. Automatic step-ups annually until age 90, if the Account Value exceeds the Benefit Base. A GMAB feature may be exercised if the rider is terminated on the 10th policy anniversary or on anniversary thereafter later. If the Account Value is below the Premiums Paid in the first 120 days, adjusted Pro Rata for withdrawals, the Account Value will be increased to equal the Premiums Paid in the first 120 days. Annual rider charge may change on any contract anniversary, if a step-up occurs. An automatic step-up can be declined to avoid a rider charge increase and all future automatic step-ups will stop unless a request to restart is received. Spousal Continuation is available at the Single Lifetime Guarantee Rate upon meeting the minimum spousal age requirements. Rider must be elected at issue and may be terminated at client's request on each 5th policy anniversary for the first 10 years, and annually thereafter. Rider is not available with Inherited IRAs.

Company	**Brighthouse Life Insurance Company**
Benefit Name	**FlexChoice Access VI**
Benefit Payout Table	**Option 1** ***Income % Based on Age of Commencement** (Single Life) Ages 59.5 - 64 = 5.00% Ages 65+ = 6.00% **Option 1** ***Income % Based on Age of Commencement once Account Value Equals Zero** (Single Life / Joint Life) Issue Ages 59.5 - 64 = 5.00% / 4.00% Issue Ages 65+ = 6.00% / 5.00% **Option 2** ****Income % Based on Age of Commencement** (Single Life) Ages 59.5 - 64 = 6.50% Ages 65+ = 8.50% **Option 2** ****Income % Based on Age of Commencement and Age once Account Value Equals Zero** (Single Life: Ages at Zero < 79 / 80+) Issue Ages 59.5 - 64 = 3.00% / 3.50% Issue Ages 65+ = 3.50% / 3.50% **Option 2** ****Income % Based on Age of Commencement and Age once Account Value Equals Zero** (Joint Life: Ages at Zero < 79 / 80+) Issue Ages 59.5 - 64 = 2.50% / 2.75% Issue Ages 65+ = 2.75% / 2.75%
Benefit Close Date	N/A

Company	**Brighthouse Life Insurance Company**
Benefit Name	**Guaranteed Withdrawal Benefit**
Products Available On	Series S(Raymond James) Series S - L Share(Raymond James) Series VA
Is Benefit a Rider?	Yes
Benefit Launch Date	4/9/2013
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	0 - 80
Minimum Age at Which GMWB Payments Can Commence	0
Waiting Period to Exercise Benefit	0 Years
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GMWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	0.90%
Maximum Annual Benefit Charge	1.80%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Rollup Period	N/A
Reset on Rollup Period Permitted	No

Company	Brighthouse Life Insurance Company
Benefit Name	**Guaranteed Withdrawal Benefit**
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata for the entire withdrawal when the excess withdrawal is taken with the Guaranteed Withdrawal Amount. Excess withdrawals should be taken on a different day than the Guaranteed Withdrawal Amount to avoid the entire withdrawal being treated as a Pro Rata reduction. Guaranteed Withdrawal Amounts are treated as Dollar-for-Dollar reduction when no excess withdrawal is taken.
Investment Restrictions	**Yes** **Allowable Options:** AB Global Dynamic Allocation Portfolio BlackRock Global Tactical Strategies Portfolio Brighthouse Balanced Plus Portfolio Invesco Balanced-Risk Allocation Portfolio JPMorgan Global Active Allocation Portfolio MetLife Aggregate Bond Index Portfolio MetLife Multi-Index Targeted Risk Portfolio PanAgora Global Diversified Risk Portfolio Schroders Global Multi-Asset Portfolio Western Asset Management Government Income Portfolio Three-month, six-month and 12-month EDCA options are also available.
Benefit Conflicts	Only one GLWB or GMWB may be elected.

Company	Brighthouse Life Insurance Company
Benefit Name	**Guaranteed Withdrawal Benefit**
Guaranteed Minimum Withdrawal Benefit	Optional Guaranteed Withdrawal Benefit (GWB) Rider guarantees annual withdrawals at a specified level (see below*), until the Benefit Base equals zero, regardless if the Account Value goes to zero. The Remaining Benefit Base may be used to create an alternate Death Benefit and paid out in installments until it reaches zero. Automatic annual step-ups available until age 86, if the Account Value exceeds the Benefit Base. A GMAB feature maybe exercised if the rider is terminated on the 15th policy anniversary or later. If the Account Value is below the Premiums Paid in the first 120 days, adjusted Pro Rata for withdrawals, the Account Value will be increased to equal the Premiums Paid in the first 120 days. Annual rider charge may change on any contract anniversary, if a step-up occurs. An automatic step-up can be declined to avoid a rider charge increase and all future automatic step-ups will stop unless a request to restart is received. Rider must be elected at issue and may be terminated at client's request on each 5th policy anniversary for the first 15 years, and annually thereafter. Rider is not available with Non-Qualified Inherited IRAs. Enhanced Guaranteed Withdrawal Payments are available on the life of the owner under the Nursing Home Payment Enhancement Benefit under the following conditions: 1. Owner/Joint Owner must be confined to a qualified Nursing Home for a minimum of 90 consecutive days, 2. Oldest Owner must be age 75 or younger at contract issue, or 3. Oldest Owner is age 80 or younger 4. At least three years have passed since the policy/rider effective date, and 5. No excess withdrawals have been taken in the policy year. If the owner meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 150%.

Company	**Brighthouse Life Insurance Company**
Benefit Name	**Guaranteed Withdrawal Benefit**
Benefit Payout Table	***Income % Based on Commencement** Less than 5 Contract Years: 5.00% 5 - 9 Contract Years: 6.00% 10+ Years Contract Years: 7.00%
Benefit Close Date	N/A

Company	**Brighthouse Life Insurance Company**
Benefit Name	**GLWB Death Benefit**
Products Available On	Brighthouse Prime Options (Primerica) Series L VA(4 Year) Series S(Raymond James) Series S - L Share(Raymond James) Series VA
Benefit Launch Date	2/17/2015
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	Yes
Rider Issue Ages	50 - 65
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Current Annual Benefit Charge	0.65%
Maximum Annual Benefit Charge	1.20%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Compound
Rollup	5.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals	Dollar-for-Dollar up to the Withdrawal % under the FlexChoice Access GLWB. Withdrawals prior to the income commencement under the FlexChoice Access GLWB or excess withdrawals, reduces the Benefit Base Pro Rata.

Company	**Brighthouse Life Insurance Company**
Benefit Name	**GLWB Death Benefit**
Investment Restrictions	**Yes** **Allowable Options A:** **100% into one or more of the following:** AB Global Dynamic Allocation Portfolio American Funds® Balanced Allocation Portfolio American Funds® Moderate Allocation Portfolio AQR Global Risk Balanced Portfolio BlackRock Global Allocation V.I. Fund BlackRock Global Tactical Strategies Portfolio Brighthouse Asset Allocation 20 Portfolio Brighthouse Asset Allocation 40 Portfolio Brighthouse Asset Allocation 60 Portfolio Brighthouse Balanced Plus Portfolio Invesco Balanced-Risk Allocation Portfolio JPMorgan Global Active Allocation Portfolio Loomis Sayles Global Markets Portfolio MetLife Multi-Index Targeted Risk Portfolio PanAgora Global Diversified Risk Portfolio Schroders Global Multi-Asset Portfolio SSGA Growth and Income ETF Portfolio **Allowable Option B:** **Category 1** **Maximum Allocation 70% into one or more of the following:** AB Global Dynamic Allocation Portfolio American Funds®Balanced Allocation Portfolio American Funds®Growth Allocation Portfolio American Funds®Growth Portfolio American Funds® Moderate Allocation Portfolio AQR Global Risk Balanced Portfolio Baillie Gifford International Stock Portfolio BlackRock Capital Appreciation Portfolio BlackRock Global Allocation V.I Fund BlackRock Global Tactical Strategies Portfolio Brighthouse Asset Allocation 20 Portfolio

Company	Brighthouse Life Insurance Company
Benefit Name	GLWB Death Benefit
	Brighthouse Asset Allocation 40 Portfolio Brighthouse Asset Allocation 60 Portfolio Brighthouse Asset Allocation 80 Portfolio Brighthouse Asset Allocation 100 Portfolio Brighthouse Balanced Plus Portfolio Brighthouse Small Cap Value Portfolio Brighthouse/Aberdeen Emerging Markets Equity Portfolio Brighthouse/Artisan Mid Cap Value Portfolio Brighthouse/Dimensional International Small Company Portfolio Brighthouse/Wellington Core Equity Opportunities Portfolio Clarion Global Real Estate Portfolio ClearBridge Aggressive Growth Portfolio Frontier Mid Cap Growth Portfolio Harris Oakmark International Portfolio Invesco Balanced-Risk Allocation Portfolio Invesco Comstock Portfolio Invesco Small Cap Growth Portfolio Jennison Growth Portfolio JPMorgan Global Active Allocation Loomis Sayles Global Markets Portfolio MetLife Mid Cap Stock Index Portfolio MetLife MSCI EAFE® Index Portfolio MetLife Multi-Index Targeted Risk MetLife Russell 2000®Index Portfolio MetLife Stock Index Portfolio MFS® Research International Portfolio MFS® Value Portfolio Neuberger Berman Genesis Portfolio PanAgora Global Diversified Risk Portfolio Schroders Global Multi-Asset Portfolio SSGA Growth and Income ETF Portfolio SSGA Growth ETF Portfolio T. Rowe Price Large Cap Growth Portfolio T. Rowe Price Large Cap Value Portfolio T. Rowe Price Mid Cap Growth Portfolio Victory Sycamore Mid Cap Value Portfolio

Company	Brighthouse Life Insurance Company
Benefit Name	GLWB Death Benefit
	Wells Capital Management Mid Cap Value Portfolio **Category 2** **Minimum Allocation 30% into one or more of the following:** BlackRock Bond Income Portfolio BlackRock High Yield Portfolio BlackRock Ultra-Short Term Bond Portfolio Brighthouse/Eaton Vance Floating Rate Portfolio Brighthouse/Franklin Low Duration Total Return Portfolio Fidelity Institutional Asset Management® Government Income Portfolio JPMorgan Core Bond Portfolio MetLife Aggregate Bond Index Portfolio PIMCO Inflation Protected Bond Portfolio PIMCO Total Return Portfolio Western Asset Management Strategic Bond Opportunities Portfolio Western Asset Management U.S. Government Portfolio If there are funds in Platform B, a quarterly rebalance will occur. Three-month, six-month and 12-month EDCA options are also available.
Benefit Conflicts	Rider may only be elected in conjunction with the FlexChoice Access GLWB.

Company	Brighthouse Life Insurance Company
Benefit Name	**GLWB Death Benefit**
Guaranteed Minimum Death Benefit	Optional GLWB Death Benefit provides a minimum Death Benefit equal to: **Greater of:** 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. GLWB Death Benefit Base The Death Benefit Base is equal to the initial Premium Paid. Guaranteed 5.00% annual increase on Benefit Base over 10-year accumulation period. No rollup is applied in years when a withdrawal is taken. Automatic step-ups annually if the Account Value exceeds the Benefit Base. Annual rider charge may change on any contract anniversary, if a step-up occurs. An automatic step-up can be declined to avoid a rider charge increase and all future automatic step-ups will stop unless a request to restart is received. Rider will terminate if the FlexChoice Access GLWB is terminated.
Benefit Close Date	N/A