

- ^c Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers' limited product lines, markets, financial resources, or management experience.
- ^d This portfolio invests in a limited number of issuers. Poor performance of a single issuer will generally have a more adverse impact on the return of the portfolio than on a portfolio that invests across a greater number of issuers.
- ^f Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political, and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.
- ^h Invests in high-yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends, or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.
- ^r Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- ^y These funding choices are Fidelity® Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable

life insurance contracts of insurance companies. Brighthouse Financial receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.

^z May invest in derivatives to obtain investment exposure, enhance return, or protect the portfolio's assets from unfavorable shifts in the value or rate of underlying investments. Because of their complex nature, some derivatives may not perform as intended, can significantly increase the portfolio's exposure to the existing risks of the underlying investments, and may be illiquid and difficult to value. As a result, the portfolio may not realize the anticipated benefits from a derivative it holds or it may realize losses. Derivative transactions may create investment leverage, which may increase the volatility and may require liquidation of securities when it may not be advantageous to do so.

^{AA} Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.

While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

Investment Performance Is Not Guaranteed.

Annuity products are long-term investments designed for retirement purposes. Product availability and features may vary by state.

Universal Annuity is offered by prospectus only. To obtain a prospectus, please contact the service center number reflected on your enrollment materials. You should carefully read the product prospectus and consider the product's features, risks, charges, and expenses, and the investment objectives, risks, and policies of the underlying portfolios, as well as other information about the underlying funding options. This and other information is available in the prospectus, which you should read carefully before investing. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The amounts allocated to the variable investment options are subject to market fluctuations so that, when withdrawn, they may be worth more or less than their original value. There is no guarantee that any of the variable investment options will meet their stated goals or objectives.

Like most annuity contracts, Brighthouse Financial contracts include charges, limitations, exclusions, and holding periods. Withdrawals will reduce the living benefit, death benefit, and account value of your annuity contract and may be subject to withdrawal charges. Because the purchase of an annuity through an employer retirement plan does not provide additional tax-deferral benefits beyond those already provided through the retirement plan, you should consider the annuity for its death benefit, annuity options and other non-tax related benefits.

Distributions of 401(k), 403(b), or 457(b) salary reduction contributions allocated to your account, and the earnings on such contributions, are generally not permitted prior to attaining normal retirement age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability, or hardship (or 457(b) unforeseeable emergency) as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan.

brighthousefinancialpro.com/groupannuities

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

Where permitted, distributions of taxable amounts are generally subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, there is no 10% federal income tax penalty except that the 10% federal income tax penalty may apply to distributions of amounts previously rolled over to a governmental 457(b) plan from another type of employer retirement plan or IRA. Consult your tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

Brighthouse Financial annuities, like all annuities, are insurance products and not insured by the FDIC, the NCUSIF, or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of the issuing insurance company.

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.

Universal Annuity is a variable annuity issued by Brighthouse Life Insurance Company, 11225 North Community House Road, Charlotte, NC 28277, under the contract numbers for Individuals: LVA-10FPU-A, AZ: L-12743, CT: LVA-10FPU-ACT, GA: LVA-10FPU-A4, MN: L-14129, NJ: L-13922, PR: L-13975, WA: LVA-10FPU-A2, for Group Master: LVA-10FPG(U), MN: Master: L-22107 (Certificate standard), NJ: Master: L-13925 and for Group Certificate: LVA-FPGC(U), L-13928, WI: Master: L-11927. Not available in New York. Variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are affiliated companies. MetLife is a registered service mark of Metropolitan Life Insurance Company (with its affiliates, "MetLife"), and is used under license to Brighthouse Services, LLC, and its affiliates. Brighthouse Financial and MetLife are not affiliated and product guarantees are not backed by MetLife.

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Preparing to reach your retirement goals

ANNUITIES | VARIABLE

Universal Annuity



Brighthouse
FINANCIAL[®] | Established by
MetLife

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

1802 MLR166158-2
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Universal Annuity

Minimum Purchase Payments

Purchase Payments	Tax Sheltered Annuity/ Pension Profit Sharing Plans/ Deferred Compensation
Initial	\$20
Subsequent	\$20

We may terminate your allocated contract if your account value is less than \$500 and no purchase payments have been received in three years.

Maximum Issue Age

Age 80 or younger after effective date of contract (70½ years for qualified plan annuitants).

Diversification

- Choose funding options with portfolios managed by a variety of well-known managers
- Funding options designed to offer choice of investment styles and diverse asset class representation, including stocks, bonds, a money market account, and a Fixed Interest Account

Transfers

- Transfers among funding options at no additional cost; Fixed Interest Account transfers have restrictions (see prospectus for details)

Access to Your Money¹

- Systematic Withdrawal Program available
- Full range of annuitization options
- Loans may be available under certain qualified contracts

Beneficiary Protection Options²

If Owner or Annuitant is younger than 75, the Standard Death Benefit guarantees your beneficiary receives the greatest of:

- Total purchase payments
- Cash value of contract
- Maximum cash value at most recent 5th contract anniversary year (less any withdrawals made since that anniversary before receipt of Due Proof of Death)

If Owner or Annuitant is 75 or older, the Standard Death Benefit guarantees your beneficiary will receive:

- Cash value of contract only

Please note: The Standard Death Benefit guarantees are only available prior to Maturity Date and before Annuity Payments begin. All amounts will be reduced by any outstanding loans, prior withdrawals, and any Premium Taxes due.

Additional Features

- Dollar Cost Averaging Program (DCA)³
- Systematic Withdrawal Option
- Automatic Rebalancing Program³
- Managed Distribution Program

Contract Fees and Expenses

- No front-end sales charges
- 1.25% Mortality and Expense Risk Charge
- Semi-Annual \$15 Contract Administrative Charge
- Deferred Sales Charge (withdrawal charge) of 5% assessed against withdrawals of purchase payments within five years of payment into contract
- Underlying fund investment management fees and expenses vary (see prospectus for details)

Universal Annuity funding choices by asset class

Within each asset class, funding choices are listed in alphabetical order.

Fixed Interest Account

Fixed Interest Account guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

LARGE CAP VALUE

Brighthouse/Wellington Core Equity Opportunities Portfolio
ClearBridge Variable Large Cap Value Portfolio^o
Fidelity[®] VIP Equity-Income Portfolio^{oHY}
Invesco Comstock Portfolio
MFS[®] Value Portfolio
T. Rowe Price Large Cap Value Portfolio

LARGE CAP BLEND

Brighthouse/Wellington Large Cap Research Portfolio
ClearBridge Variable Appreciation Portfolio^o
Fidelity[®] VIP Contrafund[®] Portfolio^{oY}
MetLife Stock Index Portfolio

LARGE CAP GROWTH

BlackRock Capital Appreciation Portfolio
ClearBridge Aggressive Growth Portfolio^{oD}
ClearBridge Variable Aggressive Growth Portfolio^{oF}
ClearBridge Variable Large Cap Growth Portfolio^o
Jennison Growth Portfolio^o

INTERNATIONAL DEVELOPED

Harris Oakmark International Portfolio^o
Janus Henderson Overseas Portfolio^{oZ}
MetLife MSCI EAFE[®] Index Portfolio^o
MFS[®] Research International Portfolio^o
Templeton Foreign VIP Fund^o

MID CAP GROWTH

Fidelity[®] VIP Mid Cap Portfolio^{oY}
Frontier Mid Cap Growth Portfolio^o

SMALL CAP BLEND

MetLife Russell 2000[®] Index Portfolio^o

SMALL CAP VALUE

Brighthouse Small Cap Value Portfolio^o
JPMorgan Small Cap Value Portfolio^o
Neuberger Berman Genesis Portfolio^o

SMALL CAP GROWTH

ClearBridge Variable Small Cap Growth Portfolio^{oF}
Invesco Small Cap Growth Portfolio^o
T. Rowe Price Small Cap Growth Portfolio^o

GLOBAL EQUITY

Oppenheimer Global Equity Portfolio^o

ULTRA-SHORT TERM BOND

BlackRock Ultra-Short Term Bond Portfolio

GOVERNMENT BOND

Western Asset Management U.S. Government Portfolio

AGGREGATE BOND

BlackRock Bond Income Portfolio^{oH}
MetLife Aggregate Bond Index Portfolio
PIMCO Total Return Portfolio^{oHZ}

HIGH-YIELD BOND

BlackRock High Yield Portfolio^{oH}

INFLATION-PROTECTED BOND

PIMCO Inflation Protected Bond Portfolio^{oHZ}

MULTI-SECTOR BOND

Western Asset Management Strategic Bond Opportunities Portfolio^{oH}

EMERGING MARKETS

Templeton Developing Markets VIP Fund^o

REAL ESTATE

Clarion Global Real Estate Portfolio^{oR}

ASSET ALLOCATION

Brighthouse Asset Allocation 20 Portfolio^{oAA}
Brighthouse Asset Allocation 40 Portfolio^{oAA}
Brighthouse Asset Allocation 60 Portfolio^{oAA}
Brighthouse Asset Allocation 80 Portfolio^{oAA}
Brighthouse Asset Allocation 100 Portfolio^{oAA}
SSGA Growth and Income ETF Portfolio^{oAA}
SSGA Growth ETF Portfolio^{oAA}

GLOBAL ALLOCATION

Loomis Sayles Global Markets Portfolio^o

MODERATE ALLOCATION

1919 Variable Socially Responsive Balanced Fund^{oF}
Brighthouse/Wellington Balanced Portfolio^{oH}
MFS[®] Total Return Portfolio

This material should not be interpreted as a recommendation or as fiduciary investment advice by Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, or Brighthouse Securities, LLC.

¹ Ordinary income taxes generally apply at withdrawal. Withdrawal charges may also apply. Withdrawals prior to age 59½ from a Tax Sheltered Annuity (TSA) or prior to age 70½ from a 457(b) (before separation of service) are generally prohibited. Where allowed, a 10% federal income tax penalty generally applies for TSA only, in addition to ordinary income taxes. Consult your tax advisor to determine whether an exception to these tax rules may apply.

² The Fixed Interest Account, death benefit(s), income options, and any additional guarantees are based on the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

³ Dollar Cost Averaging Program and Automatic Rebalancing Program do not ensure profit or protect against loss in a declining market.