



EXHIBIT A

Brighthouse Shield Level Pay PlusSM Annuity

Brighthouse Life Insurance Company

Effective August 8, 2022

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail^{2,4} (in CDSC Period)³</u>	<u>Trail^{2,4} (after CDSC Period)³</u>
Brighthouse Shield Level Pay PlusSM Annuity	0 – 79	A	6.00%	N/A	N/A
		B	3.00%	0.50%	0.50%
		C	1.00%	1.00%	1.00%
	80 – 85	A	3.00%	N/A	N/A
		B	1.50%	0.25%	0.25%
		C	0.50%	0.50%	0.50%

¹ Calculated with respect to any Contract as a percentage of Purchase Payment received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

⁴ Trail compensation is based on the age of oldest owner upon contract Effective Date.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within six months after receipt of the purchase payment under a Contract, the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to the purchase payment received. If within seven to twelve months after receipt of the purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to the purchase payments received.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor’s other rights under the Agreement.



EXHIBIT A

**Brighthouse Shield® Level Select 6-Year Annuity
Brighthouse Shield® Level Select 3-Year Annuity**

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for New Sales

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail^{2,4} (in CDSC Period)³</u>	<u>Trail^{2,4} (after CDSC Period)³</u>
Brighthouse Shield® Level Select 6-Year Annuity	0 – 79	A	6.00%	N/A	N/A
		B	3.00%	0.50%	0.50%
		C	1.00%	1.00%	1.00%
	80 – 85	A	3.00%	N/A	N/A
		B	1.50%	0.25%	0.25%
		C	0.50%	0.50%	0.50%
Brighthouse Shield® Level Select 3-Year Annuity	0 – 79	A	3.00%	N/A	1.00%
		B	1.00%	1.00%	1.00%
	80 – 85	A	1.50%	N/A	0.50%
		B	0.50%	0.50%	0.50%

¹ Calculated with respect to any Contract as a percentage of Purchase Payment received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month following the first anniversary of the Effective Date of the Contract, or following the third anniversary of the Effective Date of the Contract for the Brighthouse Shield® Level Select 3-Year Annuity Option A. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

⁴ Trail compensation is based on the age of oldest owner upon contract Effective Date.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within six months after receipt of the purchase payment under a Contract, the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to the purchase payment received. If within seven to twelve months after receipt of the purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to the purchase payments received.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

**Brighthouse Shield Level SelectorSM
Brighthouse Shield Level SelectorSM 3-Year**

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail^{2, 4} (in CDSC Period)³</u>	<u>Trail^{2, 4} (after CDSC Period)³</u>
Brighthouse Shield Level SelectorSM For applications received on and after 1/1/2014	0 – 79	A	6.00%	N/A	N/A
		B	3.00%	0.50%	0.50%
		C	1.00%	1.00%	1.00%
	80 – 85	A	3.00%	N/A	N/A
		B	1.50%	0.25%	0.25%
		C	0.50%	0.50%	0.50%
Brighthouse Shield Level SelectorSM For applications received prior to 1/1/2014	0 – 79	A	5.00%	N/A	N/A
		B	3.00%	0.30%	0.30%
		C	1.00%	0.60%	0.60%
	80 – 85	A	2.50%	N/A	N/A
		B	1.50%	0.15%	0.15%
		C	0.50%	0.30%	0.30%
Brighthouse Shield Level SelectorSM 3-Year	0 – 79	A	3.00%	N/A	1.00%
		B	1.00%	1.00%	1.00%
	80 – 85	A	1.50%	N/A	0.50%
		B	0.50%	0.50%	0.50%

¹ Calculated with respect to any Contract as a percentage of Purchase Payment received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month following the first anniversary of the Effective Date of the Contract, or following the third anniversary of the Effective Date of the Contract for the Brighthouse Shield Level SelectorSM 3-Year Option A. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

⁴ Trail compensation is based on the age of the oldest owner upon Contract Effective Date.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within six months after receipt of the purchase payment under a Contract, the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to the purchase payment received. If within seven to twelve months after receipt of the purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to the purchase payments received.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor’s other rights under the Agreement.



Brighthouse
FINANCIAL

EXHIBIT A

Brighthouse Shield® Level Select Advisory Annuity

Brighthouse Life Insurance Company

Effective June 24, 2022

Product Available for Service Only

This Exhibit A is attached to and made part of the Selling Agreement by and among Principal Underwriter and Broker.

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Commission</u>
Brighthouse Shield® Level Select Advisory Annuity¹	0 – 85	0.00%

¹ Brighthouse Shield® Level Select Advisory Annuity is an individual single premium deferred index-linked separate account annuity contract. The contract is intended for retirement or other long term investment purposes. The contracts are only available for purchase under a fee-based program sponsored and maintained by a broker-dealer or other financial intermediary. Effective April 30, 2018, the Brighthouse Shield Level SelectSM Access Annuity name was updated to Brighthouse Shield® Level Select Advisory Annuity.

Purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company.



EXHIBIT A

Brighthouse Life Insurance Company

Effective September 8, 2020

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

Products Available for New Sales

<u>Contract</u>	<u>Policy Form</u>	Age of Oldest Owner Upon Acceptance of Purchase Payment	<u>Option</u>	<u>Base Commission</u> ¹	<u>Trail² (in CDSC Period)</u> ³	<u>Trail² (After CDSC Period)</u> ³
Series VA For applications received on and after 5/2/2011	8010	0 – 79	A	7.00%	N/A	N/A
			B	5.00%	0.25%	1.00%
			C	2.00%	1.00%	1.00%
		80 – 85	A	3.50%	N/A	N/A
			B	2.50%	0.25%	1.00%
			C	1.00%	1.00%	1.00%
		86 – 90	A	1.75%	N/A	N/A
			B	1.25%	0.25%	1.00%
			C	0.50%	1.00%	1.00%
Series VA For applications received prior to 5/2/2011	8010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	1.00%
			C	2.00%	1.00%	1.00%
		80 – 85	A	1.00%	N/A	N/A
			B	1.00%	0.25%	1.00%
			C	1.00%	1.00%	1.00%
		86 – 90	A	0.50%	N/A	N/A
			B	0.50%	0.25%	1.00%
			C	0.50%	1.00%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

Brighthouse Life Insurance Company of NY

Effective September 8, 2020

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

Products Available for New Sales

<u>Contract</u>	<u>Policy Form</u>	Age of Oldest Owner Upon Acceptance of Purchase Payment	<u>Option</u>	<u>Base Commission</u> ¹	<u>Trail² (in CDSC Period)</u> ³	<u>Trail² (After CDSC Period)</u> ³		
Class VA (NY Only) For applications received on and after 5/2/2011	6010	0 – 79	A	7.00%	N/A	N/A		
			B	5.00%	0.25%	0.40%		
			C	2.00%	1.00%	1.00%		
		80 – 85	A	3.50%	N/A	N/A		
			B	2.50%	0.25%	0.40%		
			C	1.00%	1.00%	1.00%		
		86 – 90	A	1.75%	N/A	N/A		
			B	1.25%	0.25%	0.40%		
			C	0.50%	1.00%	1.00%		
		Class VA (NY Only) For applications received prior to 5/2/2011	6010	0 – 79	A	2.00%	N/A	N/A
					B	2.00%	0.25%	0.40%
					C	2.00%	1.00%	1.00%
80 – 85	A			1.00%	N/A	N/A		
	B			1.00%	0.25%	0.40%		
	C			1.00%	1.00%	1.00%		
86 – 90	A			0.50%	N/A	N/A		
	B			0.50%	0.25%	0.40%		
	C			0.50%	1.00%	1.00%		

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor’s other rights under the Agreement.



EXHIBIT A

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of the Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail² (in CDSC Period)³</u>	<u>Trail² (After CDSC Period)³</u>
Series/Class L For applications received on and after 4/29/2013	8010/ 6010	0 – 79	A	5.00%	0.00%	1.00%
			B	2.75%	1.00%	1.00%
		80 – 85	A	2.50%	0.00%	1.00%
			B	1.40%	1.00%	1.00%
		86 – 90	A	1.25%	0.00%	1.00%
			B	0.70%	1.00%	1.00%
Series/Class L For applications received 1/3/2012 to 4/28/2013	8010/ 6010	0 – 79	A	4.50%	0.00%	1.00%
			B	2.50%	1.00%	1.00%
		80 – 85	A	2.25%	0.00%	1.00%
			B	1.25%	1.00%	1.00%
		86 – 90	A	1.15%	0.00%	1.00%
			B	0.65%	1.00%	1.00%
Series/Class L For applications received 5/2/2011 to 1/2/2012	8010/ 6010	0 – 79	A	6.00%	0.00%	1.00%
			B	3.50%	1.00%	1.00%
		80 – 85	A	3.00%	0.00%	1.00%
			B	1.75%	1.00%	1.00%
		86 – 90	A	1.50%	0.00%	1.00%
			B	0.90%	1.00%	1.00%
Series/Class L For applications received prior to 5/2/2011	8010/ 6010	0 – 79	A	2.00%	0.00%	1.00%
			B	2.00%	1.00%	1.00%
		80 – 85	A	1.00%	0.00%	1.00%
			B	1.00%	1.00%	1.00%
		86 – 90	A	0.50%	0.00%	1.00%
			B	0.50%	1.00%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission</u> ¹	<u>Trail</u> ² <u>(in CDSC Period)</u> ³	<u>Trail</u> ^{2,4} <u>(After CDSC Period)</u> ³
PRISM VA	N/A	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	0.40%
			C	2.00%	1.00%	1.00%
		80 – 85	A	1.00%	N/A	N/A
			B	1.00%	0.25%	0.40%
			C	1.00%	1.00%	1.00%
		86 – 90	A	0.50%	N/A	N/A
			B	0.50%	0.25%	0.40%
			C	0.50%	1.00%	1.00%
PRISM XC	8010/ 6010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	1.00%
			C	1.25%	1.00%	1.00%
		80 – 85	A	1.00%	N/A	N/A
			B	1.00%	0.25%	1.00%
			C	0.63%	1.00%	1.00%
		86 – 90	A	0.50%	N/A	N/A
			B	0.50%	0.25%	1.00%
			C	0.32%	1.00%	1.00%
PRISM L	N/A	0 – 79	B	2.00%	N/A	1.00%
			C	2.00%	1.00%	1.00%
		80 – 85	B	1.00%	N/A	1.00%
			C	1.00%	1.00%	1.00%
		86 – 90	B	0.50%	N/A	1.00%
			C	0.50%	1.00%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

⁴ Trail compensation for PRISM L Option B will be paid monthly at the end of each calendar month, following the fourth anniversary of the Effective Date of the Contract.

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail² (in CDSC Period)³</u>	<u>Trail² (After CDSC Period)³</u>
Vintage XC	8010/ 6010	0 – 80	A	2.00%	0.00%	0.00%
			B	2.00%	0.25%	0.50%
	81 – 85	A	1.00%	0.00%	0.00%	
		B	1.00%	0.25%	0.50%	
Vintage L	8010/ 6010	0 – 80	A	2.00%	0.00%	1.00%
			B	2.00%	1.00%	1.00%
	81 – 85	A	1.00%	0.00%	1.00%	
		B	1.00%	1.00%	1.00%	
Series/Class XTRA	8010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	1.00%
			C	1.25%	1.00%	1.00%
	80 – 85	A	1.00%	N/A	N/A	
		B	1.00%	0.25%	1.00%	
		C	0.63%	1.00%	1.00%	
	86 – 90	A	0.50%	N/A	N/A	
		B	0.50%	0.25%	1.00%	
		C	0.32%	1.00%	1.00%	
Series XC	8010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	1.00 %
	80 – 85	A	1.00%	N/A	N/A	
		B	1.00%	0.25%	1.00%	
	86 – 90	A	0.50%	N/A	N/A	
		B	0.50%	0.25%	1.00%	
Class XC	6010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	0.40%
	80 – 85	A	1.00%	N/A	N/A	
		B	1.00%	0.25%	0.40%	
	86 – 90	A	0.50%	N/A	N/A	
		B	0.50%	0.25%	0.40%	
Series/Class C	8010	0 – 79	A	2.00%	1.25%	1.25%
		80 – 85	A	1.00%	1.25%	1.25%
		86 – 90	A	0.50%	1.25%	1.25%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be calculated and paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sales charge is applicable under the terms of the Contract.

<u>Contract</u>	<u>Policy</u>	<u>Age of Oldest</u> <u>Owner Upon</u> <u>Acceptance of</u> <u>Purchase Payment</u>	<u>Purchase</u> <u>Payment Level</u>	<u>Base</u> <u>Commission</u> ¹	<u>Trail</u> ² <u>(in CDSC</u> <u>Period)</u> ³	<u>Trail</u> ² <u>(After CDSC</u> <u>Period)</u> ³
Simple Solutions	8010	0 – 79	A	6.00%	N/A	N/A
			B	5.00%	0.20%	0.20%
			C	2.00%	0.65%	0.65%
		80 – 85	A	3.00%	N/A	N/A
			B	2.50%	0.20%	0.20%
			C	1.00%	0.65%	0.65%
		86 – 90	A	1.50%	N/A	N/A
			B	1.25%	0.20%	0.20%
			C	0.50%	0.65%	0.65%
Class B	7010/	0 - 79	All	2.00%	0.25%	0.40%
	6010	80 - 85	All	1.00%	0.25%	0.40%
		86 - 90	All	0.50%	0.25%	0.40%
Class A For applications received on and after 5/2/2011	7150/	All	0 - 49,999	5.00%	0.25%	0.25%
	4506		50 - 99,999	4.00%	0.25%	0.25%
			100 - 249,999	3.00%	0.25%	0.25%
			250 - 499,999	2.00%	0.25%	0.25%
			500 - 999,999	1.75%	0.25%	0.25%
			1,000,000 +	1.00%	0.25%	0.25%
Class A For applications received prior to 5/2/2011	7150/	All	0 - 49,999	2.00%	0.25%	0.25%
	4506		50 - 99,999	2.00%	0.25%	0.25%
			100 - 249,999	2.00%	0.25%	0.25%
			250 - 499,999	2.00%	0.25%	0.25%
			500 - 999,999	1.75%	0.25%	0.25%
			1,000,000 +	1.00%	0.25%	0.25%
Class AA	7010/ 6010	0 - 79	A	2.00%	0.25%	0.25%
			B	2.00%	1.00%	1.00%
		80 - 85	A	1.00%	0.25%	0.25%
			B	1.00%	1.00%	1.00%
		86 - 90	A	0.50%	0.25%	0.25%
			B	0.50%	1.00%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² For Class A and Class B, trail compensation will be calculated and paid on an annual basis on the contract anniversary, as a percentage of account value less purchase payments received in the prior twelve months under such Contract. For Class AA and Simple Solutions, trail compensation will be calculated and paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sales charge is applicable under the terms of the Contract.

Brighthouse Life Insurance Company

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Purchase Payment Level</u>	<u>Base Commission¹</u>	<u>Trail² (in CDSC Period)³</u>	<u>Trail² (After CDSC Period)³</u>
Class VA (Non-NY)	6010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	0.40%
			C	2.00%	1.00%	1.00%
		80 – 85	A	1.00%	N/A	N/A
			B	1.00%	0.25%	0.40%
			C	1.00%	1.00%	1.00%
		86 – 90	A	0.50%	N/A	N/A
			B	0.50%	0.25%	0.40%
			C	0.50%	1.00%	1.00%
Class XC (Non-NY)	6010	0 – 79	A	2.00%	N/A	N/A
			B	2.00%	0.25%	0.40%
		80 – 85	A	1.00%	N/A	N/A
			B	1.00%	0.25%	0.40%
		86 – 90	A	0.50%	N/A	N/A
			B	0.50%	0.25%	0.40%
Class L (Non-NY)	6010	0 – 79	A	2.00%	0.00%	1.00%
			B	2.00%	1.00%	1.00%
		80 – 85	A	1.00%	0.00%	1.00%
			B	1.00%	1.00%	1.00%
		86 – 90	A	0.50%	0.00%	1.00%
			B	0.50%	1.00%	1.00%
Class C (Non-NY)	6010	0 – 79	A	2.00%	1.25%	1.25%
		80 – 85	A	1.00%	1.25%	1.25%
		86 – 90	A	0.50%	1.25%	1.25%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sales charge is applicable under the terms of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within the twelve months after receipt of a purchase payment under a Contract for Vintage XC, or Vintage L, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for Series/Class C, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract for Series/Class C, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor seventy-five percent (75%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within six months after receipt of purchase payment under a Contract for the PRISM XC, Vintage XC, Series/Class XTRA, or Series/Class XC the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments received. If within seven to twelve months after receipt of purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor seventy-five percent (75%) of the compensation paid with respect to purchase payments received.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective October 30, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent. Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail² (in CDSC Period)³</u>	<u>Trail² (After CDSC Period)³</u>		
Series VA-4 Class VA-4 For applications received on and after 5/2/2011	6010	0 – 79	A	6.00%	0.25%	0.25%		
			B	5.00%	0.40%	0.40%		
			C	3.00%	0.75%	0.75%		
		80 – 85	A	3.00%	0.25%	0.25%		
			B	2.50%	0.40%	0.40%		
			C	1.50%	0.75%	0.75%		
		86 – 90	A	1.50%	0.25%	0.25%		
			B	1.25%	0.40%	0.40%		
			C	0.75%	0.75%	0.75%		
		Series VA -4 Class VA-4 For applications received prior to 5/2/2011	6010	0 – 79	A	2.00%	0.25%	0.25%
					B	2.00%	0.40%	0.40%
					C	2.00%	0.75%	0.75%
80 – 85	A			1.00%	0.25%	0.25%		
	B			1.00%	0.40%	0.40%		
	C			1.00%	0.75%	0.75%		
86 – 90	A			0.50%	0.25%	0.25%		
	B			0.50%	0.40%	0.40%		
	C			0.50%	0.75%	0.75%		

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for Class VA-4, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

Brighthouse Investment Portfolio ArchitectSM

Brighthouse Life Insurance Company

Effective September 8, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of the Broker and General Agent Sales Agreement by and among Life Company, Distributor, Broker and General Agent. This Exhibit supersedes and replaces all previous Compensation Schedules for Contracts identified in this Schedule.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Option</u>	<u>Base Commission</u> ¹	<u>Trail² (in CDSC Period)</u> ³	<u>Trail² (after CDSC Period)</u> ³
Brighthouse Investment Portfolio ArchitectSM	A	5.25%	N/A	0.40%
	B	3.50%	0.50%	0.65%
	C	1.25%	1.00%	1.00%
Brighthouse Investment Portfolio ArchitectSM C-Share	C	1.25%	1.00%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value, less purchase payments received in the twelve months prior to the date the trail is due.

³ The period during which a contingent deferred sale charge is applicable under the terms of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for the Brighthouse Investment Portfolio ArchitectSM a total withdrawal, partial withdrawal or distribution is processed, or the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for the Brighthouse Investment Portfolio ArchitectSM C-Share, a total withdrawal, partial withdrawal or distribution is processed, or the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract for Brighthouse Investment Portfolio ArchitectSM C-Share, a total withdrawal, partial withdrawal or distribution is processed, or the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay Distributor seventy-five percent (75%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of the Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail²</u> 2-7 years	<u>Trail²</u> 8 years +
Series/Class VA For applications received on and after 5/2/2011	0 – 80	A	5.25%	0.45%	0.50%
	81 – 85	A	2.60%	0.45%	0.50%
	86 – 90	A	1.30%	0.45%	0.50%
	0-80	B	1.20%	2-3 years 1.20%	4 years + 1.00%
	81 – 85	B	0.60%	1.20%	1.00%
	86-90	B	0.30%	1.20%	1.00%
Series/Class VA For applications received prior to 5/2/2011	0 – 80	A	2.00%	2-7 years 0.45%	8 years + 0.50%
	81 – 85	A	1.00%	0.45%	0.50%
	86 – 90	A	0.50%	0.45%	0.50%
	0 – 80	B	1.20%	2-3 years 1.20%	4 years + 1.00%
	81 – 85	B	0.60%	1.20%	1.00%
	86 – 90	B	0.30%	1.20%	1.00%
Series/Class XC	0 – 80	A	5.25%	2-9 years 0.45%	10 years + 0.50%
	81 – 85	A	2.60%	0.45%	0.50%
	86 – 90	A	1.30%	0.45%	0.50%
	0 – 80	B	1.20%	2-3 years 1.20%	4 years + 1.00%
	81 – 85	B	0.60%	1.20%	1.00%
	86 – 90	B	0.30%	1.20%	1.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission</u> ¹	<u>Trail</u> ²	<u>Trail</u> ²
Series/Class L - 3 yr	0 – 80	A	2.75%	2 years +	
	81 – 85	A	1.60%	1.00%	
	86 – 90	A	0.80%	0.80%	
Series/Class C	0 – 80	A	1.20%	2 years +	
	81 – 85	A	0.60%	1.20%	
	86 – 90	A	0.30%	1.20%	
Series/Class XTRA 6 For applications received on and after 10/10/2011	0 – 80	A	5.25%	2-9 years	10+ years
	81 – 85	A	2.75%	0.45%	0.50%
	(Sub Pays Only) ³	A	2.75%	0.45%	0.50%
	86 – 90	A	1.75%	0.45%	0.50%
	(Sub Pays Only)	A	1.75%	0.45%	0.50%
	0 – 80	B	1.20%	2-3 years	4 years +
	81 – 85	B	0.75%	1.20%	1.00%
	(Sub Pays Only) ³	B	0.75%	0.75%	0.75%
	86 – 90	B	0.75%	0.75%	0.75%
	(Sub Pays Only) ³	B	0.75%	0.75%	0.75%
	0 – 80	A	2.00%	2-9 years	10 year +
	81 – 85	A	1.00%	0.45%	0.50%
Series/Class XTRA 6 For applications received prior to 10/10/2011	(Sub Pays Only) ³	A	1.00%	0.45%	0.50%
	86 – 90	A	0.50%	0.45%	0.50%
	(Sub Pays Only) ³	A	0.50%	0.45%	0.50%
	0 – 80	B	1.20%	2-3 years	4 years +
	81 – 85	B	0.75%	1.20%	1.00%
	(Sub Pays Only) ³	B	0.75%	0.75%	0.75%
	86 – 90	B	0.50%	0.75%	0.75%
	(Sub Pays Only) ³	B	0.50%	0.75%	0.75%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date of the Contract. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ The term “sub pays” is defined to mean the payment of commissions on purchase payments made after the payment of the initial purchase payment.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for Series/Class VA, Series/Class XC, Series/Class L, Series/Class XTRA 6 a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract for Series/Class C, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract for Series/Class C, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor seventy-five percent (75%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Other than as set forth above, if within six months after receipt of a purchase payment under a Contract for Series/Class XC, the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments received. If within seven to twelve months after receipt of a purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor seventy-five percent (75%) of the compensation paid with respect to purchase payments received.

Other than as set forth above, if within six months after receipt of a purchase payment under a Contract for Series/Class XTRA 6 the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments received. If within seven to twelve months after receipt of a purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments received.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent. These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for Service Only

This Exhibit A is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Policy Form</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail^{2,4} Years 1+</u>	<u>Trail^{2,3,4} Years 4+</u>
Series/Class S (Standard & L Share Option)	8010	0 – 79	A	5.00%	0.25%	0.25%
			B	3.00%	N/A	0.85%
	6010	80 – 85	A	2.50%	0.25%	0.25%
			B	1.50%	N/A	0.85%
	For applications received on and after 5/2/2011	86 – 90	A	1.25%	0.25%	0.25%
			B	0.75%	N/A	0.85%
Series/Class S (Standard & L Share Option)	8010	0 – 79	A	2.00%	0.25%	0.25%
			B	2.00%	N/A	0.85%
	6010	80 – 85	A	1.00%	0.25%	0.25%
			B	1.00%	N/A	0.85%
	For applications received prior to 5/2/2011	86 – 90	A	0.50%	0.25%	0.25%
			B	0.50%	N/A	0.85%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company.

² Trail compensation will be paid monthly at the end of each calendar month, following the first anniversary of the Effective Date (starting the 13th month) of the Contract for Option A. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

³ Trail compensation will be paid monthly at the end of each calendar month, following the fourth anniversary of the Effective Date (starting the 49th month) of the Contract for Option B. The monthly amount of the trail shall be one-twelfth of the annual rate shown above applied to the Account Value less purchase payments received in the prior twelve months under such Contract.

⁴ Trail compensation is based on the age of oldest owner upon contract Effective Date.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor’s other rights under the Agreement.

EXHIBIT A
Brighthouse Life Insurance Company
Effective March 6, 2017
Products Available for Service Only

Product	Option	Age	Upfront Commission	Trail
PORTFOLIO ARCHITECT effective 7/01/2004	A	0-80	7.10%	0.00%
		81-85	3.55%	0.00%
		86+	0.00%	0.00%
	B	0-80	5.90%	0.30% years 2-7 0.45% years 8+
		81-85	2.95%	0.30% years 2-7 0.45 bps years 8+
		86+	0.00%	0.30% years 2-7 0.45% years 8+
	C	0-80	2.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	1.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
PORTFOLIO ARCHITECT for applications dated prior to 7/01/2004	A	0-80	6.50%	0.00%
		81-85	3.25%	0.00%
		86+	0.00%	0.00%
	B	0-80	5.00%	0.25% years 2-7 0.40% years 8+
		81-85	2.50%	0.25% years 2-7 0.40% years 8+
		86+	0.00%	0.25% years 2-7 0.40% years 8+
	C	0-80	2.25%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	1.125%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)

Product	Option	Age	Upfront Commission	Trail
PORTFOLIO ARCHITECT II Effective 5/31/2004	A	0-80	7.50%	0.00%
		81-85	3.75%	0.00%
		86+	0.00%	0.00%
	B	0-80	6.70%	0.30% years 2+
		81-85	3.35%	0.30% years 2+
		86+	0.00%	0.30% years 2+
	C	0-80	2.65%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	1.325%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)
PORTFOLIO ARCHITECT II for applications dated 4/1/2004–5/31/2004	A	0-80	7.00%	0.00%
		81-85	3.50%	0.00%
		86+	0.00%	0.00%
	B	0-80	6.25%	0.25% years 2+
		81-85	3.125%	0.25% years 2+
		86+	0.00%	0.25% years 2+
	C	0-80	2.75%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	1.38%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
PORTFOLIO ARCHITECT II for applications dated prior to 3/31/2004	A	0-80	6.50%	0.00%
		81-85	3.25%	0.00%
		86+	0.00%	0.00%
	B	0-80	5.75%	0.25% years 2+
		81-85	2.875%	0.25% years 2+
		86+	0.00%	0.25% years 2+
	C	0-80	2.25%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	1.125%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)

Product	Option	Age	Upfront Commission	Trail
PORTFOLIO ARCHITECT III effective 7/01/2004	A	0-75	5.35%	1.15% years 4+
		76-85	2.675%	1.15% years 4+
		86+	0.00 %	1.15% years 4+
	B	0-75	3.15%	1.15% yrs 2+
		76-85	1.575%	1.15% yrs 2+
		86+	0.00%	1.15% yrs 2+
PORTFOLIO ARCHITECT III for applications dated prior to 7/01/2004	A	0-75	5.00%	1.00% years 4+
		76-85	2.50%	1.00% years 4+
		86+	0.00%	1.00% years 4+
	B	0-80	3.25%	1.00% yrs 2+
		81-85	1.625%	1.00% yrs 2+
		86+	0.00%	1.00% yrs 2+
PORTFOLIO ARCHITECT L effective 6/1/2004	A	0-80	5.50%	1.15% years 5+
		81-85	2.75%	1.15% years 5+
		86+	0.00%	1.15% years 5+
	B	0-80	3.50%	1.15% years 2+
		81-85	1.75%	1.15% years 2+
		86+	0.00%	1.15% years 2+
	D	0-80	4.70%	1.15% years 4+
		81-85	2.35%	1.15% years 4+
		86+	0.00%	1.15% years 4+
PORTFOLIO ARCHITECT L for applications dated prior to 6/1/2004	A	0-80	5.75%	1.00% years 5+
		81-85	2.875%	1.00% years 5+
		86+	0.00%	1.00% years 5+
	B	0-80	3.25%	1.00% years 2+
		81-85	1.625%	1.00% years 2+
		86+	0.00%	1.00% years 2+
	D	0-80	5.00%	1.00% years 4+
		81-85	2.50%	1.00% years 4+
		86+	0.00%	1.00% years 4+
PORTFOLIO ARCHITECT ACCESS Effective 6/1/2004	C	0-80	1.75%	1.15% years 2+
		81-85	1.75%	1.15% years 2+
		86+	0.00%	1.15% years 2+
PORTFOLIO ARCHITECT ACCESS For applications dated prior to 6/1/2004	C	0-80	2.00%	1.00% years 2+
		81-85	2.00%	1.00% years 2+
		86+	0.00%	1.00% years 2+
PORTFOLIO ARCHITECT XTRA	A	0-80	5.85%	0.00%
		81-85	2.925%	0.00%
		86+	0.00%	0.00%
	B	0-80	3.65%	0.30% years 2+
		81-85	1.825%	0.30% years 2+
		86+	0.00%	0.30% years 2+

Product	Option	Age	Upfront Commission	Trail
PORTFOLIO ARCHITECT PLUS effective 9/19/2004	A	0-80	6.00%	0.00%
		81-85	3.00%	0.00%
		86+	0.00 %	0.00%
	B	0-80	4.50%	0.25% years 2+
		81-85	2.25%	0.25% years 2+
		86+	0.00%	0.25% years 2+
PORTFOLIO ARCHITECT PLUS Effective 6/1/2004 – 9/19/2004	A	0-80	6.80%	0.00%
		81-85	3.40%	0.00%
		86+	0.00%	0.00%
	B	0-80	4.85%	0.30% years 2+
		81-85	2.425%	0.30% years 2+
		86+	0.00%	0.30% years 2+
PORTFOLIO ARCHITECT PLUS for applications dated prior to 5/31/2004	A	0-80	6.00%	0.00%
		81-85	3.00%	0.00%
		86+	0.00%	0.00%
	B	0-80	4.50%	0.25% years 2+
		81-85	2.25%	0.25% years 2+
		86+	0.00%	0.25% years 2+

Product	Option	Age	Upfront Commission	Trail	
PORTFOLIO ARCHITECT SELECT Effective 7/1/2004	A	0-80	7.10%	0.00%	
		81-85	3.55%	0.00%	
		86+	0.00%	0.00%	
	B	0-80	5.90%	0.30% years 2-7 0.45% years 8+	
		81-85	2.95%	0.30% years 2-7 0.45% years 8+	
		86+	0.00%	0.30% years 2-7 0.45% years 8+	
	C	0-80	2.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)	
		81-85	1.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)	
		86+	0.00%	0.90% years 2-7 (variable) 1.20% years 8+ (variable) 0.35% years 2+ (fixed)	
	PORTFOLIO ARCHITECT SELECT for applications dated prior to 7/1/2004	A	0-80	6.50%	0.00%
			81-85	3.25%	0.00%
			86+	0.00%	0.00%
B		0-80	5.00%	0.25% years 2-7 0.40% years 8+	
		81-85	2.50%	0.25% years 2-7 0.40% years 8+	
		86+	0.00%	0.25% years 2-7 0.40% years 8+	
C		0-80	2.25%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)	
		81-85	1.125%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)	
		86+	0.00%	0.75% years 2-7 (variable) 1.00% years 8+ (variable) 0.35% years 2+ (fixed)	

Product	Age	Upfront Commission	Trail
PREMIER ADVISERS Contracts issued prior to 10/24/2000	0-80	5.80%	0.10% Immediately
	81-85	2.90%	0.10% Immediately
	86+	0.00%	0.10% Immediately
PREMIER ADVISERS Contracts issued after to 10/24/2000	0-80	2.80%	0.25% Immediately
	81-85	1.40%	0.25% Immediately
	86+	0.00%	0.25% Immediately
PREMIER ADVISERS II	0-80	2.80%	0.25% Immediately
	81-85	1.40%	0.25% Immediately
	86+	0.00%	0.25% Immediately
PREMIER ADVISERS III	0-80	2.80%	0.25% Immediately
	81-85	1.40%	0.25% Immediately
	86+	0.00%	0.25% Immediately
PREMIER ADVISERS L	0-80	4.80%	1.00% years 4+
	81-85	2.40%	1.00% years 4+
	86+	0.00%	1.00% years 4+

Product	Option	Age	Upfront Commission	Trail	
VINTAGE (ORIGINAL)	A	0-80	5.90%	0.00%	
		81-85	4.40%	0.00%	
		86+	0.00 %	0.00%	
	B	0-80		4.90 %	0.25% years 2-6 (variable) 0.40% years 7+ (variable) 0.25% years 2-6 (fixed) 0.35% years 7+ (fixed)
			81-85	2.53%	0.25% years 2-6 (variable) 0.40% years 7+ (variable) 0.25% years 2-6 (fixed) 0.35% years 7+ (fixed)
			86+	0.00%	0.25% years 2-6 (variable) 0.40% years 7+ (variable) 0.25% years 2-6 (fixed) 0.35% years 7+ (fixed)
		C	0-80	1.40%	0.75% years 2-6 (variable) 1.00% years 7+ (variable) 0.35% years 2+ (fixed)
			81-85	0.77%	0.75% years 2-6 (variable) 1.00% years 7+ (variable) 0.35% years 2+ (fixed)
			86+	0.00%	0.75% years 2-6 (variable) 1.00% years 7+ (variable) 0.35% years 2+ (fixed)

Product	Option	Age	Upfront Commission	Trail
VINTAGE II	A	0-80	5.65%	0.90% years 8+ (variable) 0.35% years 8+ (fixed)
		81-85	2.90%	0.90% years 8+ (variable) 0.35% years 8+ (fixed)
		86+	0.00%	0.90% years 8+ (variable) 0.35% years 8+ (fixed)
	B	0-80	4.90%	0.25% years 2-7 (variable) 0.60% years 8+ (variable) 0.25% years 2-7 (fixed) 0.35% years 8+ (fixed)
		81-85	2.53%	0.25% years 2-7 (variable) 0.60% years 8+ (variable) 0.25% years 2-7 (fixed) 0.35% years 8+ (fixed)
		86+	0.00%	0.25% years 2-7 (variable) 0.60% years 8+ (variable) 0.25% years 2-7 (fixed) 0.35% years 8+ (fixed)
	C	0-80	2.15%	0.90% years 2+ (variable) 0.35% years 2+ (fixed)
		81-85	1.15%	0.90% years 2+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.90% years 2+ (variable) 0.35% years 2+ (fixed)

Product	Option	Age	Upfront Commission	Trail
VINTAGE II, SERIES II	A	0-80	5.65%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
		81-85	2.825%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
		86+	0.00%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
	B	0-80	4.90%	0.35% years 2-7 (variable) 0.70% years 8+ (variable) 0.35% years 2+ (fixed)
		81-85	2.45%	0.35% years 2-7 (variable) 0.70% years 8+ (variable) 0.35% years 2+ (fixed)
		86+	0.00%	0.35% years 2-7 (variable) 0.70% years 8+ (variable) 0.35% years 2+ (fixed)
	C	0-80	2.15%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
		81-85	1.075%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
		86+	0.00%	1.00% years 8+ (variable) 0.35% years 8+ (fixed)
VINTAGE XTRA: ORIGINAL AND SERIES II	A	0-80	5.25%	0.00%
		81-85	2.70%	0.00%
		86+	0.00%	0.00%
	B	0-80	4.00%	0.25% years 2+
		81-85	2.00%	0.25% years 2+
		86+	0.00%	0.25% years 2+
VINTAGE III	A	0-80	5.00%	1.00% years 4+
		81-85	2.58%	1.00% years 4+
		86+	0.00%	1.00% years 4+
	B	0-80	3.25%	1.00% years 2+
		81-85	1.70%	1.00% years 2+
		86+	0.00%	1.00% years 2+
VINTAGE L	A	0-80	5.00%	1.00% years 4+
		81-85	2.58%	1.00% years 4+
		86+	0.00%	1.00% years 4+
	B	0-80	3.25%	1.00% years 2+
		81-85	1.70%	1.00% years 2+
		86+	0.00%	1.00% years 2+
VINTAGE ACCESS		0-80	1.40%	1.25% years 2+
		81-85	1.40%	1.25% years 2+
		86+	0.00%	1.25% years 2+



EXHIBIT A

Brighthouse Life Insurance Company

Effective March 6, 2017

Products Available for Service Only

ACCESS

Option		Issue Age	Commission	Trail
C Share	Variable	0-85	1.15%	1.15% trail years 2+
	Fixed	0-85	0.00%	0.35% trail years 2+

ACCESS SELECT (SB)

Option	Issue Age	Commission	Trail
	0-85	1.15% variable only	1.15% trail year 2+ variable
			0.35% trail year 2+ fixed

PEP ANNUITY (Protected Equity Portfolio)

Option	Attained Age	Commission	Trail
A	0 - 80	6.00% upfront	0.00% trail
	81 - 85	3.00% upfront	0.00% trail

TARGET MATURITY

Year Period	Upfront Commission
1-4	2%
5 & 6	3%
7-10	4%

- **Ages 81 through 85, commissions reduced by 50%.**
- **Ages 86 and over, no commissions paid**

UNIVERSAL ANNUITY (UA)

Contact Effective Date	Age	Single Deposit	Periodic Deposits
Prior to 7/1/2004	0-75	5.00%	5.00%
	76-80	4.00%	4.00%
	81-85*	3.00%	3.00%
	86+	0.00%	0.00%
On and after 7/1/2004	0-75	5.75%	5.75%
	76-80	4.75%	4.75%
	81-85*	3.75%	3.75%
	86+	0.00%	0.00%

Available for IRA and Qualified Plan sales only, and subject to Home Office underwriting guidelines
 Compensation rates are subject to Home Office Underwriting Guidelines.

*Available on Additional Payments Only

UNIVERSAL ANNUITY ADVANTAGE (UAA)

Option	Issue Age	Commission	Periodic Deposits
A	0-75	5.75% upfront	5.75% upfront
	76-80	4.75% upfront	4.75% upfront
	81-85*	3.75% upfront	3.75% upfront
	86+	0.00% upfront	0.00% upfront
B	0-85	0.00% upfront	.75% annualized yrs 1+

* Available on additional payments only

PROTECTED EQUITY INDEX

Option	Issue Age	Commission	Trail
A	0-80	6.00% upfront	0.00%
	81-85	3.00% upfront	0.00%
B	0-80	5.00% upfront	0.25% trail years 2-10
			0.40% trail years 11+
	81-85	2.50% upfront	0.25% trail years 2-10
			0.40% trail years 11+
C	0-80	1.65% upfront	0.75% trail years 2-10 for variable
			0.35% trail years 2+ fixed
			1.00% trail years 11+ variable
	81-85	0.90% upfront	0.75% trail years 2-10 for variable
			0.35% trail years 2+ fixed
			1.00% trail years 11+ variable

Scudder Advocate Advisor C Share	Baseline compensation schedule	
	Compensation Ages 0 -85	Trail
Compensation Option A	2.00% upfront	1.00% trail beginning in the 13 th month

- Upfront compensation reduced by 50% for subsequent purchase payments after age 85.
- Annuitization Compensation: For contracts that are greater than 10 yrs old the compensation will be 4%; for contracts that are between 5 yrs to 10yrs old the compensation will be 2%. There will be no compensation for contracts that are less than 5yrs old.
- Restricted Beneficiary: (1) If an annuitization option is selected with a period certain of at least 10 years, the commission is 4%; or (2) if a contract continues in-force where no annuitization is selected and the account balance is paid out over a period of 10 years or more, a total of 1% annual trail on average assets will continue to be paid.

SCUDDER ADVOCATE ADVISOR - ST1		
Scudder Advocate Advisor - ST1		Baseline Compensation Schedule
C Share		Comp. Ages 0-85
		Annual Trail
Compensation Option A		1.50% upfront
No comp for payments 86+		1.40% trail beginning in the 13th month
SCUDDER ADVOCATE REWARDS		
Share	Compensation	Trail
A share	6.00% upfront	0.00% trail
B share	4.50% upfront	25 bps. Years 2+
Comp reduced by 50% for add on payments 81-85		
No comp for payments 86+		

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

A 100% compensation chargeback will be applied to any money transferred to the fixed account within one year of that money's deposit.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT A

Effective March 6, 2017

Products Available for Service Only

This Addendum is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

Brighthouse Life Insurance Company

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>	<u>Trail² Year 2-5</u>	<u>Trail² Years 6+</u>
COVA VA	0-80	A	4.70%	0.25%	0.40%
	81-85	A	2.50%	0.25%	0.40%
Destiny Select VA	0-80	A	4.70%	0.20%	0.55%
	81-85	A	2.50%	0.25%	0.25%
Firststar Summit VA	0-80	A	5.30%	0.20%	0.20%
	81-85	A	2.50%	0.20%	0.20%
Premier Advisor VA	0-80	A	6.00%	0%	0%
	0-80	B	5.10%	0.25%	0.25%
	81-85	A	2.75%	0%	0%
	81-85	B	2.50%	0.25%	0.25%
Prevail VA	0-80	A	6.00%	0%	0%
	81-85	A	2.75%	0%	0%
COVA VA Series A	Breakpoint				
	\$0 - 50,000		5.00%	0.25%	0.25%
	\$50,000 - 99,999		3.75%	0.25%	0.25%
	\$100,000 – 249,999		2.75%	0.25%	0.25%
	\$250,000 – 499,999		2.00%	0.25%	0.25%
	\$500,000 – 999,999		1.60%	0.25%	0.25%
\$1,000,000 – and over		1.00%	0.25%	0.25%	

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Trail compensation, if applicable, will be calculated and paid on an annual basis on the contract anniversary

Brighthouse Life Insurance Company

<u>Contract</u>	Age of Oldest Owner		Base	Trail ²	Trail ²
	Upon Acceptance of	Option			
Navigator VA	<u>Purchase Payment</u>		<u>Commission</u> ¹	<u>Year 2-5</u>	<u>Years 6+</u>
	0-80	A	5.63%	0.25%	0.25%
	0-80	B	2.00%	1.00%	1.00%
	81-85	A	3.00%	.25%	.25%
	81-85	B	1.00%	1.00%	1.00%

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

<u>Contract</u>	Age of Oldest Owner		Base	Trail ²	Trail ²
	Upon Acceptance of	Option			
Custom Select	<u>Purchase Payment</u>		<u>Commission</u> ¹	<u>Year 2-5</u>	<u>Years 6+</u>
	0-80	A	5.75%	0.25%	0.25%
	0-80	B	2.00%	1.00%	1.00%
	81-85	A	3.00%	0.25%	0.25%
	81-85	B	1.00%	1.00%	1.00%
Russell Select VA	0-80	A	5.75%	0.25%	0.25%
	0-80	B	2.00%	1.00%	1.00%
	81-85	A	3.00%	0.25%	0.25%
	81-85	B	1.00%	1.00%	1.00%

1. In the event that the Distributor or Life Company refunds any purchase payment for any reason during the year following a purchase payment, the Broker-Dealer and Insurance Agent agree to return to the Distributor or Life Company or, in the absence of such return, the Distributor or Life Company will charge back to the recipient of the commission, one hundred percent (100%) of the commission if the refund takes place within the first six (6) months of receipt of the purchase payment or fifty percent (50%) of the commission if the refund takes place within the second six (6) months after receipt of the purchase payment.

Commissions will not be recaptured upon the death of the owner if death occurs within the first twelve (12) months of the contract issue date.

2. In the event that we are not notified of the death of a policy owner prior to the date of a trail commission being paid, we reserve the right to charge back one hundred percent (100%) of the trail commission at any time.
3. In the event a contract is transferred from one Insurance Agent to another, and the contract is surrendered during a charge back period, a commission charge back is assessed to the Insurance Agent who was paid the commission.
4. Once a variable annuity contract has been annuitized, no further trail commission will be paid. No charge back will be assessed on a trail commission earned prior to annuitization.

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Trail compensation will be paid quarterly at the end of each calendar quarter, beginning fifteen months from policy issue



EXHIBIT A

Brighthouse Life Insurance Company

Effective July 29, 2022

Products Available for Service Only

This Addendum is attached to and made part of Schedule I to the Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>
<u>VARIABLE ANNUITY:</u>			
Investors Choice VA 135	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%
Capital Strategist PNC VA 135PB2	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%
136A00	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%
Flexible Premium Bonus VA 228	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%
Investors Choice VA 235 PB2	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%
Foresight VA 137	0 - 80	A	0.00%
	81 - 85	A	0.00%
	86 +	A	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with Option A. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A if applicable at the time the application for such Contract is submitted to the Company.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule or as otherwise permitted by the Company, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

For Product 161, Product 170 Product 171, Product 371, and Product 571

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is within the first twelve (12) months from the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 100%.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is during the months thirteen (13) through twenty-four (24) after the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 50%.

Products 127, Product 135, Product 137, Product 147, Product 148, Product 149, Product 150, Product 157, Product 158, Product 258, Product 358, and Product 558

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is within the first six (6) months from the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 100%.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is during the months seven (7) through twelve (12) after the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 50%.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT B

**BrighthouseSM Fixed Rate Annuity
BrighthouseSM Fixed Rate Annuity MVA**

Brighthouse Life Insurance Company

Effective September 17, 2018

This Compensation Schedule is part of the Selling Agreement, and is subject to the terms and conditions of the Agreement. Except as defined herein, all capitalized terms shall have the definition provided in the Agreement. In no event shall Brighthouse Securities or any of its Affiliates (“Distributor”) be liable for the payment of any commission with respect to any Contract where the solicitation is made, in whole, or in part, by any person not appropriately licensed prior to the commencement of such solicitation.

This Schedule supersedes and replaces all previous Compensation Schedules for Contracts identified in this Schedule.

<u>Contract</u>	<u>Initial Guarantee Period</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission¹</u>	<u>Renewal Commission²</u>
BrighthouseSM Fixed Rate Annuity	3 Years	0 – 80	1.50%	0.00%
		81 – 85	0.75%	0.00%
	5 Years	0 – 80	2.50%	0.00%
		81 – 85	1.25%	0.00%
	7 Years	0 – 80	3.50%	0.00%
		81 – 85	1.75%	0.00%
BrighthouseSM Fixed Rate Annuity MVA	3 Years	0 – 80	1.50%	0.00%
		81 – 85	0.75%	0.00%
	5 Years	0 – 80	2.50%	0.00%
		81 – 85	1.25%	0.00%
	7 Years	0 – 80	3.50%	0.00%
		81 – 85	1.75%	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Distributor

² At the end of the Initial Guarantee Period, the contract will automatically renew to 1-year Guarantee Periods. No base or renewal commissions are paid for the 1-year Guarantee Period.

Compensation for Fixed Contracts

Compensation shall be paid on a Contract by Contract basis for each Fixed Contract in accordance with the compensation schedule.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Distributor with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Distributor. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

No compensation will be paid under the Selling Agreement on a Contract if another insurance policy or annuity contract issued by Distributor or is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Distributor rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Distributor as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract, or the Distributor requests that the customer be allowed a full surrender without penalty then, in any such event upon request from Distributor the recipient of the compensation ("Payee") shall promptly repay to Distributor any and all compensation received based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned.

Other than as set forth above, if within the six months after receipt of a Purchase Payment under a Contract, a total withdrawal, partial withdrawal, or distribution is processed, Payee shall promptly repay to Distributor one hundred percent (100%) of the compensation paid with respect to Purchase Payments withdrawn or distributed. If within the seven to twelve months after receipt of a Purchase Payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Payee shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to Purchase Payments withdrawn or distributed.

Other than as set forth above, if within six months after receipt of purchase payment under a Contract the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Payee shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments received. If within seven to twelve months after receipt of purchase payment the Owner dies (either Owner in the case of a jointly owned annuity or Annuitant in the case of a non-natural owner), Payee shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to purchase payments received

Distributor shall have the right to collect from Payee or to withhold from future payments of compensation due to Payee under the Selling Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

A portion of the Compensation will be recaptured (or credited) upon annuitization prior to the first Contract anniversary. The Compensation will be recalculated based upon the then current Compensation paid for single premium immediate annuities issued by the Company.

These recovery rules are in addition to Distributor's other rights under the Selling Agreement.



EXHIBIT B

Brighthouse Guaranteed Income BuilderSM (GIB)

Brighthouse Life Insurance Company

Effective September 8, 2020

This Compensation Schedule is part of the Agreement, and is subject to the terms and conditions of the Agreement. In no event shall the Company be liable for the payment of any commission with respect to any solicitation made, in whole, or in part, by any person not appropriately licensed prior to the commencement of such solicitation.

This Schedule supersedes and replaces all previous Compensation Schedule for Contracts identified in this Schedule.

<u>Contract</u>	<u>Policy Form</u>	<u>Option</u>	<u>Base¹ Commission</u>	<u>Trail² Years 2-7</u>	<u>Trail³ Years 8+</u>
Brighthouse Guaranteed Income BuilderSM	6-1001-1	A	5.00%	0.00%	0.00%
		B	2.00%	0.30%	0.30%
		C	1.00%	1.00%	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Trail commissions, if any, will be payable annually following the first anniversary of the Effective Date of the contract and will continue until the contract ends. Trail commission will be calculated as a percentage of cumulative purchase payments in a contract less purchase payments made in the 12 months prior to the date the trail is due.

³ Trail commissions, if any, will be payable annually following the first anniversary of the Effective Date of the contract and will continue until 7 years from the Effective Date or until the contract ends, whichever occurs first. Trail commission will be calculated as a percentage of cumulative purchase payments in a contract less purchase payments made in the 12 months prior to the date the trail is due.

Compensation for the Brighthouse Guaranteed Income Builder (GIB) Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with Option A, Option B, or Option C as described above. Broker shall elect to receive compensation in respect of any GIB Contract in accordance with Option A, Option B, or Option C at the time the application for such Contract is submitted to the Company. If no election is made at such time, Broker will be deemed to have elected the default option chosen by the Broker Dealer or if no such election has been made the Broker will be deemed to have elected the Option A in respect of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule or the Agreement, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Company or any Affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because:

- I. Company rejects the application for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Company as required herein, or
- II. A refund is made because a purchaser exercises his or her free look right under a Contract, or
- III. Company learns that information was omitted or falsified in an application or that there was any other abuse or violation of Applicable Laws in connection with the sale of the Contract,

Then, in any such event, upon request from Company, Broker shall promptly repay to Company any and all compensation received by Broker, based on all Purchase Payments paid into the Contract. In addition, Broker shall pay any loss incurred as a result of a Purchase Payment being returned that was not timely received or for which an application was not timely received by Company.

Other than as set forth above, if within the thirteen months after receipt of a purchase payment under a Contract, a total withdrawal is processed, Broker Dealer and General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid.

Company shall have the right to collect from Broker or to withhold from future payments of compensation due to Broker under the Agreement an amount equal to any reduction in or repayment of compensation effected by the Compensation Schedule, to the extent permitted by Applicable Law; provided that this option on the part of Company shall not prevent Company from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

These recovery rules are in addition to Distributor’s other rights under the Agreement.



EXHIBIT B

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective May 31, 2019

Products Available for Service Only

This Compensation Schedule is part of the Selling Agreement, and is subject to the terms and conditions of the Selling Agreement. In no event shall the Life Company be liable for the payment of any commission with respect to any solicitation made, in whole, or in part, by any person not appropriately licensed prior to the commencement of such solicitation.

This Schedule supersedes and replaces all previous Compensation Schedules for Contracts identified in this Schedule.

<u>Contract</u>		<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission</u> ¹	<u>Renewal</u> ²
Fixed Annuity FA For applications received 7/13/2009 and after	SPDA I³	0 – 79	0.50%	0.50%
		80 – 85	0.50%	0.50%
		86 – 90	0.50%	0.50%
	SPDA III³	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%
	SPDA V	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%
	SPDA VII	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%
SPDA X	0 – 79	2.00%	2.00%	
	80 – 85	1.00%	1.00%	
	86 – 90	0.50%	0.50%	

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Renewal compensation will be based on the schedule in effect at the time of renewal, is paid on the account value at the beginning of the new accumulation period, and is based on the attained age of oldest owner

³ Guarantee period not currently available for new sales

<u>Contract</u>		<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission</u> ¹	<u>Renewal</u> ²
Fixed Annuity FA For applications received 7/12/2009 and prior	SPDA I	0 – 79	0.50%	0.50%
		80 – 85	0.50%	0.50%
		86 – 90	0.50%	0.50%
	SPDA III	0 – 79	2.00%	1.00%
		80 – 85	1.00%	0.50%
		86 – 90	0.50%	0.25%
	SPDA V	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%
	SPDA VII	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%
	SPDA X	0 – 79	2.00%	2.00%
		80 – 85	1.00%	1.00%
		86 – 90	0.50%	0.50%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Renewal compensation will be based on the schedule in effect at the time of renewal, is paid on the account value at the beginning of the new accumulation period, and is based on the attained age of oldest owner

Compensation for Fixed Contracts

Compensation shall be paid on a Contract by Contract basis for each Fixed Contract in accordance with the compensation schedule.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, General Agent shall promptly repay to Distributor any and all compensation received by and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned that was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a Purchase Payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, General Agent shall promptly repay to Distributor fifty percent (50%) of the compensation paid with respect to Purchase Payments withdrawn or distributed.

Distributor shall have the right to collect from General Agent or to withhold from future payments of compensation due to General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

A portion of the Commission will be recaptured (or credited) upon annuitization prior to the first Contract anniversary. The commission will be recalculated based upon the then current commissions paid for single premium immediate annuities issued by the Company.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT B

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective March 6, 2017

Single Premium Immediate Annuity

This Schedule of Commissions is part of the Selling Agreement, and is subject to the terms and conditions of the Selling Agreement. In no event shall the Life Company be liable for the payment of any commission with respect to any solicitation made, in whole, or in part, by any person not appropriately licensed prior to the commencement of such solicitation.

This Schedule supersedes and replaces all previous Schedules of Commissions for contracts identified in this Schedule.

(For Applications Received On and After July 23, 2012)

<u>Income Type</u>	<u>Issue Age of Youngest Annuitant Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base¹ Commission</u>	<u>Trail² on Premium</u>
Income for a Guaranteed Period of 5 years 11 months or less	All	A	2.50%	0.00%
		B	2.50%	0.00%
		C	2.50%	0.00%
Income for a Guaranteed Period of 6 years to 9 years 11 months	All	A	3.00%	0.00%
		B	3.00%	0.00%
		C	3.00%	0.00%
Income Type Includes a Life Contingency or Income for a Guaranteed Period of 10 years or more	<65	A	4.00%	0.00%
		B	2.00%	0.15%
		C	0.30%	0.30%
	65-74	A	4.00%	0.00%
		B	2.00%	0.20%
		C	0.35%	0.35%
	75+	A	4.00%	0.00%
		B	2.00%	0.25%
		C	0.40%	0.40%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company and applied to such Contract

² Trail compensation will be paid quarterly at the end of each calendar quarter, following the first anniversary of the Effective Date of the contract and are paid as long as the contract is still making payments to the later of the last surviving annuitant or the end of the guarantee period. The quarterly amount of the trail shall be one-fourth of the annual rate shown above applied to the premium less partial withdrawals that have occurred.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof. General Agent shall elect to receive compensation in respect of any Contract in accordance with Option A, Option B or Option C if applicable at the time the application for such Contract is submitted to the Company. If no election is made at such time, General Agent will be deemed to have elected Option A in respect of such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.



Brighthouse

FINANCIAL

EXHIBIT B

Longevity Income GuaranteeSM (LIG)

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective March 6, 2017

Product Available for Service Only

This Compensation Schedule is part of the Agreement, and is subject to the terms and conditions of the Agreement. In no event shall the Company be liable for the payment of any commission with respect to any solicitation made, in whole, or in part, by any person not appropriately licensed prior to the commencement of such solicitation.

This Schedule supersedes and replaces all previous Compensation Schedule for Contracts identified in this Schedule.

<u>Contract</u>	<u>Policy Form</u>	<u>Issue Age of Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base¹ Commission</u>	<u>Trail² Commission</u>
Longevity Income Guarantee	MLIU-PIB-1	20 – 49	A	8.00%	0.00%
			B	5.00%	0.15%
		50 – 59	A	8.00%	0.00%
			B	5.00%	0.20%
		60 – 69	A	8.00%	0.00%
			B	5.00%	0.25%
	70+	A	8.00%	0.00%	
			B	5.00%	0.30%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Trail commissions, if any, will be payable quarterly within 30 days of the end of each calendar quarter following the first anniversary of the Effective Date of the contract and will continue until the death of the last surviving annuitant. Trail commissions on new contracts may vary by contract issue year and will be determined by December 1st of the year prior to the issue year. Brokers will be advised of changes in trail commissions. The quarterly amount of the trail shall be one-fourth of the annual rate shown above and are paid as a percentage of cumulative purchase payments in a contract less purchase payments made in the 12 months prior to the date the trail is due

Compensation for Longevity Income Guarantee (LIG) Contracts

Compensation shall be paid on a Contract by Contract basis for each LIG Contract in accordance with either Option A or Option B as described above. Broker shall elect to receive compensation in respect of any LIG Contract in accordance with Option A or Option B at the time the application for such Contract is submitted to the Company. If no election is made at such time, Broker will be deemed to have elected the Option A in respect of the Contract.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule or the Agreement, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Company or any Affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because:

- I. Company rejects the application for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Company as required herein, or
 - II. A refund is made because a purchaser exercises his or her free look right under a Contract, or
 - III. Company learns that information was omitted or falsified in an application or that there was any other abuse or violation of Applicable Laws in connection with the sale of the Contract,
- Then, in any such event, upon request from Company, Broker shall promptly repay to Company any and all compensation received by Broker, based on all Purchase Payments paid into the Contract. In addition, Broker shall pay any loss incurred as a result of a Purchase Payment being returned that was not timely received or for which an application was not timely received by Company.

Company shall have the right to collect from Broker or to withhold from future payments of compensation due to Broker under the Agreement an amount equal to any reduction in or repayment of compensation effected by the Compensation Schedule, to the extent permitted by Applicable Law; provided that this option on the part of Company shall not prevent Company from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

These recovery rules are in addition to Distributor’s other rights under the Agreement.



EXHIBIT B

**Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY**

Effective September 8, 2020

Products Available for Service Only

This Exhibit B is attached to and made part of the Broker Dealer and General Agent by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payment shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission¹</u>	<u>Renewal²</u>	
Fixed Annuity PG/AS	SPDA I	0 – 79	1.00%	1.00%
		80 – 85	0.50%	0.50%
		86 – 90	0.25%	0.25%
	SPDA III	0 – 79	2.50%	2.00%
		80 – 85	1.25%	1.00%
		86 – 90	0.65%	0.50%
	SPDA V	0 – 79	5.00%	2.00%
		80 – 85	2.50%	1.00%
		86 – 90	1.25%	0.50%
SPDA VII & X	0 – 79	6.00%	0.00%	
	80 – 85	3.00%	0.00%	
	86 – 90	1.50%	0.00%	
Fixed Annuity AR/XR	0-79	5.00%	N/A	
	80-85	2.50%	N/A	
	86-90	1.25%	N/A	
Fixed Annuity XG	0-79	6.00%	N/A	
	80-85	3.00%	N/A	
	86-90	1.50%	N/A	

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Compensation is paid on account value at beginning of new accumulation period and is based on the attained age of oldest owner

Brighthouse Life Insurance Company
Brighthouse Life Insurance Company of NY

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission¹</u>	<u>Renewal²</u>
Flexible Premium Fixed Annuity	0 – 79	5.50%	N/A
	80 – 85	2.75%	N/A

Brighthouse Life Insurance Company

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Base Commission³</u>	<u>Renewal⁴</u>
Guaranteed Fixed Annuity	0-79	6.00%	N/A
	80-85	3.00%	N/A
	86-90	1.50%	N/A
Premier Select II	0-80	6.25%	N/A
	81-85	4.75%	N/A
	86-90	3.13%	N/A

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Compensation is paid on account value at beginning of new accumulation period and is based on the attained age of oldest owner

³ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

⁴ Compensation is paid on account value at beginning of new accumulation period and is based on the attained age of oldest owner

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with the Compensation Schedule.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule or in the Agreement, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by the any Affiliate of the Company is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because an Affiliate of the Company rejects the application for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by the Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract or the Company learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Company, Broker shall promptly repay to the Company any and all compensation received by Broker, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned that was not timely received or for which an application was not timely received by the Company.

Other than as set forth above, if within the twelve months after receipt of a Purchase Payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, General Agent shall promptly repay to Distributor one-hundred percent (100%) of the compensation paid with respect to Purchase Payment withdrawn or distributed.

Other than as set forth above, if within the six months after receipt of a Purchase Payment under a Brighthouse Flexible Premium Fixed Annuity Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker shall promptly repay to the Company one-hundred percent (100%) of the compensation paid with respect to the Purchase Payment withdrawn or distributed. If within seven to twelve months after receipt of a Purchase Payment under a Brighthouse Flexible Premium Fixed Annuity Contract a total withdrawal, partial withdrawal, or distribution is processed, Broker shall promptly repay the Company fifty percent (50%) of the compensation paid with respect to the Purchase Payment withdrawn or distributed.

The Company shall have the right to collect from Broker or to withhold from future payments of compensation due to the Broker under the Agreement an amount equal to any reduction in compensation effected by this Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of the Company shall not prevent the Company from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

A portion of the Commission will be recaptured (or credited) upon annuitization prior to the first Contract anniversary. The commission will be recalculated based upon the then current commissions paid for single premium immediate annuities issued by the Company or its Affiliate.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to the Broker.

These recovery rules are in addition to the Company's other rights under the Agreement.



EXHIBIT B

Brighthouse Life Insurance Company

Effective March 6, 2017

Products Available for Service Only

Product	Year Period	Age	Trail
TARGET MATURITY	1 -10	0-80	0.40% End of Guarantee Period
		81-85	0.40% End of Guarantee Period
		86+	0.40% End of Guarantee Period

Compensation for Contracts

Compensation shall be paid on a Contract by Contract basis for each Contract in accordance with either Option A, Option B or Option C, if applicable, attached hereto and made part hereof.

Any purchase payment that would cause total purchase payments across all Contracts issued by the Life Company and its affiliates with a connection to an Owner, Joint Owner, or Annuitant (if the Owner is a non-natural person) to exceed \$1,000,000, requires prior approval by the Life Company. Compensation paid on these Purchase Payments may be reduced.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding "chargebacks" shall apply in connection with the offer and sale of Contracts under the Agreement.

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

Other than as set forth above, if within the six months after receipt of a purchase payment under a Contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor one-hundred percent (100%) of the compensation paid with respect to purchase payments withdrawn or distributed. If within seven to twelve months after receipt of a purchase payment under a contract, a total withdrawal, partial withdrawal or distribution is processed, Broker Dealer and General Agent shall promptly repay Distributor fifty percent (50%) of the compensation paid with respect to purchase payments withdrawn or distributed.

A 100% compensation chargeback will be applied to any money transferred to the fixed account within one year of that money's deposit.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent.

These recovery rules are in addition to Distributor's other rights under the Agreement.



EXHIBIT B

Compensation Schedule

Brighthouse Life Insurance Company

Effective March 6, 2017

Products Available for Service Only

T-FLEX ANNUITY

Age	Single Deposit	Periodic Deposits
0 - 75	4.00%	4.00%
76 - 80	3.00%	3.00%
81 - 85	2.00%	2.00%
86 +	0.00%	0.00%

T-PLUS

Issue Age	Commission	Trail
0 - 80	3.40% upfront	0.00% trail
81 - 85	1.78% upfront	0.00% trail

SINGLE PREMIUM IMMEDIATE ANNUITY (SPIA)

Length of Payout (Years)	Base Commission
0 - 4 Period Certain	0.00%
5 - 9 Period Certain	2.00%
10 Years or more Period Certain or Life Contingent	4.00%

INDEX ANNUITY

Option	Issue Age	Commission	Trail
A	0 - 80	6.00% upfront	0.00%
	81 - 85	3.00% upfront	0.00%
B	0 - 80	5.00% upfront	0.25% trail years 2-8
			0.40% trail years 9+
	81 - 85	2.50% upfront	0.25% trail years 2-8
			0.40% trail years 9+
C	0 - 80	1.65% upfront	0.75% trail years 2-8
			1.00% trail years 9+ for variable
			0.35% trail years 2+ for fixed
	81 - 85	0.90% upfront	0.75% trail years 2-8 variable
			1.00% trail years 9+ for variable
		0.35% trail years 2+ for fixed	

* You can "enhance" the death benefit by adding a rider.

All products described herein are subject to state availability. Compensation Schedules for each product described above are listed on the following pages. The Compensation Schedules may be changed at any time, consistent with the terms of this Selling Agreement.

The compensation arrangements described below shall govern compensation payouts. Compensation based on premium will be calculated only on premiums actually received in good order by the Insurance Companies. Compensation will be paid only on an as-earned basis. Compensation will be paid to Broker/Dealer unless state insurance laws require that compensation payments be made to an insurance agency.

1. Compensation based on premium payments will be based only on premium actually received and accepted by the Insurance Companies.
2. The Insurance Companies reserve the right to reduce first year compensation and renewal compensation if necessary, on any annuity contracts sold to residents of any jurisdiction that imposes new and/or additional premium or similar taxes or charge. In such event, the Insurance Companies will notify Broker/Dealer.

Compensation for products no longer available for new sales and renewals thereon shall be determined by the compensation schedule in effect at the time premiums were paid, except as may be later modified by written notice from the Insurance Company.

Chargeback of Compensation

If the Insurance Companies return all or a portion of a premium paid with respect to an Insurance Contract, Broker/Dealer (and/or Selling Entity if applicable) shall be obligated to refund to Insurance Companies compensation (within thirty (30) days of demand therefore if not already charged back) received as follows:

- (a) consistent with the Selling Agreement, the Insurance Contract solicited is returned as not taken under the policy or contract "free look" provisions;
- (b) premiums are refunded due to overpayments, errors in billing or in the timing of automatic premium collection deductions, or errors resulting in policy reissue;
- (c) the check delivered in payment of any contract premium does not clear; the Insurance Contract is terminated or the premium is refunded because the Broker/Dealer, Selling Entity or Registered Representative who sold the Insurance Contract committed an act, error or omission that contributed to the termination of the Insurance Contract or the need to return premium;
- (d) the issuing Insurance Company rejects the application;
- (e) a judicial or regulatory authority directs the issuing Insurance Company to return premium payments with or without assessment of a surrender charge;
- (f) the applicant's initial premium on a 1035 exchange is returned because the expected rollover amount from another policy or contract is not transferred due to the exchange not meeting the legal requirements to qualify for a tax-free exchange;
- (g) the issuing Insurance Company returns unearned premium on a life insurance contract as required by the provisions of the Insurance Contract;
- (h) the issuing Insurance Company determines that it has a legal liability to return premiums on a life insurance contract after the Insurance Contract is issued;
- (i) the issuing Insurance Company and Broker/Dealer mutually agree to return all or a portion of a premium with respect to a particular Insurance Contract;
- (j) the Insurance Policy is surrendered within six months from the date of issuance (unless waived in advance in writing by the issuing Insurance Company). In the event of a full or partial surrender within twelve months of a purchase payment, the Insurance Companies reserve the right to impose a chargeback proportionate to the amount of any purchase payment withdrawn/surrendered, or as otherwise provided herein. In any case, Insurance Companies may offset amounts paid in compensation on surrendered contracts from future sales in the event that a chargeback is triggered by operation of this Agreement; or
- (k) Broker/Dealer engages in any fraudulent or illegal activity in connection with the sale or administration of Insurance Contracts.

Free Look Provision

If any Contract is redeemed at any time or if within the applicable free look period after confirmation by the Insurance Companies of any premium payments credited to a Contract, that Contract is tendered for full or partial surrender, or the life at risk thereunder dies, then, at the option of the Insurance Companies, no compensation will be payable with respect to such premium payments and any compensation previously paid for said premium payments must be refunded to the applicable Insurance Company. Insurance Companies agree to notify Broker/Dealer within ten (10) business days after the request for repurchase or redemption or notification of death of the life at risk is received by the applicable Insurance Company.

Rebating

If Broker/Dealer or Selling Entity or any Registered Representative or agent of Broker/Dealer or Selling Entity rebates or offers to rebate all or any part of a premium on an Insurance Contract issued by the Insurance Companies in violation of applicable state insurance laws or regulations, or if Broker/Dealer or any Registered Representative of Broker/Dealer shall withhold any premium on an Insurance Contract issued by the Insurance Companies, the same may be grounds for termination of this Selling Agreement by Insurance Companies.

Churning

If Broker/Dealer induces or attempts to induce any Contract Owner to relinquish an Insurance Contract except under circumstances where there is reasonable grounds for believing the contract or certificate is not suitable for such person, Broker-Dealer's right to receive any compensation under this Agreement shall cease and terminate.

Chargeback will be imposed upon full or partial surrenders for the following FIXED accounts:

- **Portfolio Architect Access**
- **Access**
- **Premier Advisers Asset Manager**
- **Vintage Access**

A 100% compensation chargeback will be applied to any money transferred to the fixed account within one Year of that money's deposit.

Full Surrenders and Death Claims:

Months 1 – 6 following payment: 100% of original compensation
Months 7 –12 following payment: 50% of original compensation

Partial Surrender (including Systematic Withdrawals and Minimum Distributions):

Months 1-6: 100% of proportionate amount of Purchase Payment withdrawn
Month 7 – 12: 50% of proportionate amount of Purchase Payment withdrawn

Formula for determining amount of chargeback:

$$\text{Account Value} \times [\text{Purchase Payment} \times \text{Compensation Rate}]$$

Partial Surrender

- Chargebacks will be tracked on a rolling twelve-month cycle. Once a purchase payment is 12 months old, it is no longer susceptible to chargeback. All chargebacks will be done FIFO (chargebacks against oldest contributions first).
- In the event of multiple surrenders, proportionate chargeback not to exceed amount of original compensation.

For systematic withdrawals and minimum distribution payments, annual aggregate withdrawals under 15% corridor are not subject to chargeback. Once aggregate withdrawals in any one year exceed 15%, chargeback will occur.



Brighthouse

FINANCIAL

EXHIBIT B

Effective September 8, 2020

Products Available for Service Only

This Exhibit B is attached to and made part of Broker Dealer and General Agent Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation will be paid in percentages of purchase payments shown below

Brighthouse Life Insurance Company of NY

<u>Policy Name</u>	<u>Commission</u>	<u>Renewal Commission</u>
Single Premium Deferred Annuity		
1 - Year Plan	5.25%	Not available
5 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.
6 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.
7 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.

Brighthouse Life Insurance Company

<u>Policy Name</u>	<u>Commission</u>	<u>Renewal Commission</u>
Single Premium Deferred Annuity		
1 - Year Plan	1.00%	1.00% of account value at beginning of next accumulation period.
3 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.
5 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.
6 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.
7 - Year Plan	2.00%	2.00% of account value at beginning of next accumulation period.

Commissions may be paid for contracts issued to owners above the standard maximum issue age, on an exception basis only.

<u>Standard Maximum Issue Age</u>	<u>Accumulation Period</u>	<u>Age Adjusted/ Year One Commission</u>	<u>Renewal Commission</u>
Age 84	1 - Year Plan	0.50%	0.50%
Age 82	3 - Year Plan	1.00%	1.00%
Age 80	5 & 6 - Year Plan	1.00%	1.00%
Age 85	7 - Year Plan	1.00%	1.00%

1. Amounts transferred at the expiration of an accumulation period receive the commission payable for the new accumulation period.

Subsequent renewals will be based on the renewal commission schedule for that accumulation period.

2. Commissions will be recaptured on full or partial surrenders per the following schedule:
 - One hundred percent (100%) of the commission paid at the beginning of the current accumulation period for surrenders during the first six (6) months.
 - Fifty percent (50%) of the commission paid for surrenders during the second six (6) months of the accumulation period.
3. Commissions will be recaptured (or credited) upon annuitization prior to the first contract anniversary. The chargeback or credit will be the difference in commission paid on the deferred contract and that which would have been payable for the Single Premium Immediate Annuity.
4. Commissions will be recaptured upon the death of the owner if death occurs within the first twelve (12) months of the contract issue date and is due to natural causes related to a pre-existing condition of which there is sufficient evidence.
5. In the event that we are not notified of the death of a policy owner prior to the date of a renewal commission being paid, we reserve the right to chargeback one hundred percent (100%) of the renewal commission at any time.
6. Commission renewals will be paid on contracts with an active status thirty (30) days after the beginning of the new accumulation period. Contracts in a pending death claim status are not eligible for renewal commissions; however, if a spousal beneficiary chooses to continue the contract, any renewal commission that accrued while the death claim was pending will be paid.
7. In the event a contract is transferred from one Insurance Agent to another, and the contract is surrendered during a charge back period, the commission chargeback is assessed to the Insurance Agent who was paid the commission.

Maximum Premium of \$1 Million accepted on annuity contracts



EXHIBIT B

Brighthouse Life Insurance Company

Effective July 29, 2022

Products Available for Service Only

This Addendum is attached to and made part of Schedule I to the Sales Agreement by and among Life Company, Distributor, Broker Dealer and General Agent.

Compensation, other than trail compensation, will be paid in the percentages of purchase payments shown below:

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>
107, 113 SB5	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Capital Life / Sun Life: 122PEN, 222PEN, 201 ²	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
127	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Preferred Choice 157, 158	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Secure Choice 147	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Secure Choice Plus 148, 161	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Bankers Choice 149, 150	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Preferred Choice PNC 157P, 157P	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² No new additional payments allowed.

<u>Contract</u>	<u>Age of Oldest Owner Upon Acceptance of Purchase Payment</u>	<u>Option</u>	<u>Base Commission¹</u>
Select Choice Plus PNC 161P, 161P	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Flex Choice Plus 170	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Premier Select/Bonus PNC 171, 371, 571	0 - 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
IMC Product 180, 181	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Secure Annuity 213	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
224 ²	0 – 85	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Capitol/Sun 240, 241	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
261	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Select Choice 261	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Preferred Choice Extra 258	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Preferred Choice Select 358	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%
Preferred Choice Plus 458, 558	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Trail commission GDC on 224 equal to 0.18% per year of account value is payable quarterly

<u>Contract</u>	Age of Oldest Owner Upon Acceptance of <u>Purchase Payment</u>	<u>Option</u>	<u>Base Commission</u> ¹
All Other SFG Products ²	0 – 80	A	0.00%
	81 – 85	A	0.00%
	86 +	A	0.00%

¹ Calculated with respect to any Contract as a percentage of Purchase Payments received by the Company

² Products 180-189, 280-289, 380-389, 459

Compensation for Variable Contracts

Compensation shall be paid on a Contract by Contract basis for each Variable Contract in accordance with Option A. General Agent shall elect to receive compensation in respect of any Variable Contract in accordance with Option A if applicable at the time the application for such Contract is submitted to the Company.

Compensation on Exchanges

Except as otherwise provided in this Compensation Schedule or as otherwise permitted by the Company, no compensation will be paid under the Agreement on a Contract if another insurance policy or annuity contract issued by Life Company or any affiliate thereof is surrendered or exchanged in order to purchase such Contract.

Return of Compensation in Specific Circumstances

The following rules regarding “chargebacks” shall apply in connection with the offer and sale of Contracts under the Agreement.

For Product 161, Product 170 Product 171, Product 371, and Product 571

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is within the first twelve (12) months from the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 100%.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is during the months thirteen (13) through twenty-four (24) after the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 50%.

Products 127, Product 135, Product 137, Product 147, Product 148, Product 149, Product 150, Product 157, Product 158, Product 258, Product 358, and Product 558

In the event that a Purchase Payment is returned because Life Company rejects the applications for the Contract under which such Purchase Payment has been paid or because the Purchase Payment, or the related application, is not timely received by Life Company as required herein, or a refund is made because a purchaser exercises his or her free look right under a Contract, or Life Company or Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Contract then, in any such event, upon request from Distributor, Broker Dealer and General Agent shall promptly repay to Distributor any and all compensation received by Broker Dealer and General Agent, based on all Purchase Payments paid into the Contract, and shall pay any loss incurred as a result of a Purchase Payment being returned which was not timely received or for which an application was not timely received by Life Company.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is within the first six (6) months from the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 100%.

If the time of such partial or full rescission, cancellation, surrender or termination (including upon death) is during the months seven (7) through twelve (12) after the date of receipt of the purchase payment, the percentage of commission to be refunded to Brighthouse Life Insurance Company is 50%.

Distributor shall have the right to collect from Broker Dealer and General Agent or to withhold from future payments of compensation due to Broker Dealer or General Agent under the Agreement an amount equal to any reduction in compensation effected by the Compensation Schedule, to the extent permitted by applicable law; provided however, that this option on the part of Distributor shall not prevent Distributor from pursuing any other means or remedies available to recover such compensation. For purposes of this Compensation Schedule, the payment of a death benefit pursuant to the terms of a Contract shall not be deemed a withdrawal or rescission by a purchaser.

The provisions of this Compensation Schedule are not intended to impose any repayment obligations with respect to asset-based sales compensation of any kind paid to Broker Dealer or General Agent. These recovery rules are in addition to Distributor’s other rights under the Agreement.

COMPENSATION ON ANNUITIZATION & CONTROLLED PAYOUT PLAN

Compensation will be paid under the following conditions in the event that an annuity contract(s) offered or serviced under this agreement issued by Brighthouse Life Insurance Company or Brighthouse Life Insurance Company of NY is fully annuitized in circumstances where the Broker Dealer is the broker of record for such Contract.

Subject to the conditions stated below, compensation will be paid in accordance with the following schedule, and compensation will be determined based on the account value at the annuity date:

Schedule of Commissions

Length of Payout (Years)	Base Commission
0 – 5 Period Certain	2.50%
6 – 9 Period Certain	3.00%
10 Years or more Period Certain or Life Contingent	4.00%

Fixed Products

For SPDAs Only:

- Full compensation will only be due in the event that the contract is annuitized during the 30 day renewal window for bullet SPDAs (yrs 1,3,5,7,10), and after the surrender charge period (7 yrs) for annual renewable SPDAs.

For FPDAs Only:

- Full compensation will only be due in the event that the date of annuitization is greater than 72 months after the contract issue for FPDAs; if the date of annuitization is greater than twenty-four (24) months, but less than seventy-two (72) months after the contract issue date, the above Schedule of Commission will be reduced by fifty percent (50%). Compensation will not be due in the event the date of annuitization is less than twenty-four months after the contract issue date. Additionally, Compensation will not be due on the value of any subsequent premium payments made in the twelve (12) months prior to annuitization
- If the date of annuitization is within twelve (12) months of the contract issue date, a chargeback will be made of one hundred percent (100%) of the difference between the commission paid on the contract issue date and the annuitization commission. If the contract is annuitized due to the death of the Owner, a full commission will be paid without adjustment.

For FRA and FRA MVA Only:

- Full compensation will only be due in the event that the contract is annuitized after the initial Guarantee Period (3,5, or 7 yrs). If the date of annuitization is greater than thirteen (13) months, but less than the Initial Guarantee Period, the above Schedule of Commission will be reduced by fifty percent (50%).

Variable and Registered Index-Linked Products**For Variable Only:**

- Full compensation will only be due in the event that the date of annuitization is greater than sixty (60) months after the contract issue date; if the date of annuitization is greater than twelve (12) months, but less than sixty (60) months after the contract issue date, the above Schedule of Commission will be reduced by fifty percent (50%).
- If the date of annuitization is within twelve (12) months of the contract issue date, a chargeback will be made of one hundred percent (100%) of the difference between the commission paid on the contract issue date and the annuitization commission; if the contract is annuitized due to the death of the Owner, a full commission will be paid without adjustment.
- No compensation will be earned on an annuitization made in accordance with a guaranteed minimum income benefit under a contract.

For Registered Index-Linked Only:

- Full compensation will only be due in the event that the date of annuitization is greater than sixty (60) months after the contract issue date; if the date of annuitization is greater than twelve (12) months, but less than sixty (60) months after the contract issue date, the above Schedule of Commission will be reduced by fifty percent (50%).