

BRIGHTHOUSE LIFE INSURANCE COMPANY
Brighthouse Separate Account A
Brighthouse Separate Account Eleven for Variable Annuities
Brighthouse Separate Account QPN for Variable Annuities
Fixed Annuity (Strategic Value Annuity)

BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY
Brighthouse Variable Annuity Account B

Supplement dated February 19, 2020 to the prospectuses
for the annuity contracts listed below

This supplement describes a change to the annuity contracts listed below issued by Brighthouse Life Insurance Company or Brighthouse Life Insurance Company of NY (together with Brighthouse Life Insurance Company, “we” or “us”). This supplement should be read in its entirety and kept together with your prospectus for future reference. Certain terms used in this supplement have special meanings. If a term is not defined in this supplement, it has the meaning given to it in the prospectus.

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement (“SECURE”) Act was passed as part of a comprehensive government appropriations bill. The legislation makes changes to laws affecting IRAs and qualified retirement plans and includes provisions with a January 1, 2020 effective date.

- (1) Effective January 1, 2020, the age on which required minimum distributions (“RMDs”) generally must begin for IRAs and qualified retirement plans is extended from age 70 ½ to age 72. This change only applies if you attain age 70 ½ on or after January 1, 2020. Other requirements relating to RMD payments remain the same.
- (2) Pursuant to the SECURE Act, effective January 1, 2020, when an IRA owner or defined contribution plan participant dies, any remaining interest must generally be distributed within 10 years after their death, unless an exception applies. An exception permits an “eligible designated beneficiary” to take distributions over their life or a period not exceeding their life expectancy. An eligible designated beneficiary includes: the IRA owner/participant's spouse or minor child (until the child reaches age of majority), certain disabled or chronically ill individuals, and individuals who are not more than 10-years younger than the IRA owner/participant.

Consult your tax adviser if you think you may be affected by these changes.

SUPP-SECUREACT-0220

Supplement to the prospectus for the following annuity contracts:

Fixed Annuity (Strategic Value Annuity)

Brighthouse Separate Account A

Series VA (offered on and after May 2, 2016)

Series S (offered on and after May 2, 2016)

Series S – L Share Option (offered on and after May 2, 2016)

Brighthouse Prime Options

Group Flexible Payment Variable Annuity

Brighthouse Variable Annuity Account B

Class VA (offered on and after May 2, 2016)

Class S (offered on and after May 2, 2016)

Class S – L Share Option (offered on and after May 2, 2016)

Brighthouse Prime Options NY

Brighthouse Separate Account Eleven for Variable Annuities

Gold Track

Gold Track Select

Gold Track NY Plans

Brighthouse Retirement Account Annuity

Universal Annuity

Brighthouse Separate Account QPN for Variable Annuities

Unallocated Group Variable Annuity

Brighthouse Retirement Perspectives

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE