

# Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity


## Annual Statement Guide

The information below will help you better understand the Brighthouse SecureAdvantage 6-Year Fixed Index Annuity annual statement.

### 1 Account Summary

Displays account information and values for the statement period, including:

- Issue Date
- Purchase Payment
- Total Withdrawals (if applicable)
- Opening Account Value
- Daily Performance Value<sup>1</sup>
- Account Value
- Surrender Value<sup>2</sup>
- Death Benefit Amount<sup>3</sup>

Brighthouse Life Insurance Company P.O. Box 305075 Nashville, TN 37230-5075			
FIATEST ARKO 2 MAIN 3 NOT MAIN 4 CENTRAL XYZ AL 01478		<b>Annual Statement</b> <b>May 21, 2022 - May 21, 2023</b>	
<b>Contact Brighthouse Financial Customer Service:</b> Website: <a href="https://www.BrighthouseFinancial.com">BrighthouseFinancial.com</a> Phone: 800-882-1292		Owner: Annuitant:	
Please refer to the end of this statement for important information regarding your contract.		Contract Number: Plan Type: 408 Traditional IRA Product Name: Brighthouse SecureAdvantage 6-Yr Fixed Index Ann Financial Professional:	
<b>1 Account Summary</b>			
Issue Date		05/21/2021	
Purchase Payment		\$73,668.22	
Total Withdrawals Since Issue		\$0.00	
<b>Account Values for the Period May 21, 2022 - May 21, 2023</b>			
May 21, 2022 Opening Account Value		\$77,665.57	
May 21, 2023 Daily Performance Value*		\$81,742.26	
May 21, 2023 Account Value		\$77,704.09	
May 21, 2023 Surrender Value		\$68,737.37	
May 21, 2023 Death Benefit Amount		\$81,742.26	
*This amount is not available for withdrawals, surrender, or annuitization.			

Hypothetical statement for illustrative purposes only.

<sup>1</sup> Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

<sup>2</sup> Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the Guaranteed Minimum Surrender Value (GMSV). As specified in your contract, the GMSV is a percentage of your purchase payment accumulated at the GMSV interest rate, adjusted for withdrawals and any premium tax or other taxes.

<sup>3</sup> The Death Benefit Amount is determined as of the end of the business day on which Brighthouse Financial has received notice of both due proof of death and the first acceptable election for the payment method.

## 1 Index Account/ Fixed Account<sup>4</sup>

The Index Account drives the potential growth of your SecureAdvantage 6-Year contract based on your applicable crediting strategy – the Cap Rate or Participation Rate.

The Fixed Account provides a guaranteed interest rate that is credited daily to your Fixed Account value and compounds to the annual rate. Brighthouse Financial declares a new interest rate for each fixed interest term. There is also a minimum guaranteed interest rate locked in at contract issue.

## 2 Index Term Start Date

The date on which an Index Account or Fixed Account term is established.

## 3 Index Term End Date

The date on which an Index Account or Fixed Account term ends.

## 4 Rate

The Cap Rate is the maximum amount of positive index performance that may be used in calculating your performance for an index term. The Participation Rate is the percentage of any positive index performance that may be used in calculating your performance for an index term. If you choose Step Rate upon renewal, you can lock in a predetermined percentage of growth if the chosen index is either flat or up at the end of the term.

1 Index Account	2 Index Term Start Date	3 Index Term End Date	4 Rate	5 Allocation Amount	6 Interim Value	7 Daily Performance Value
6-Year S&P 500 Point-to-Point with Participation Rate	05/21/2022	05/21/2023	40.00%	\$73,668.22	\$77,704.09	\$81,742.26
				Daily Performance Value Total:		\$81,742.26
				Account Value Total:	\$77,704.09	

\*Value as of the Contract Anniversary.

Hypothetical statement for illustrative purposes only.

## 5 Allocation Amount

The amount that is allocated or transferred to an Index Account at the beginning of an index term (subject to any fees specified on the Contract Schedule or any riders or endorsements).

## 6 Interim Value

The value calculated on any business day prior to the end of the index term as specified in each index-linked interest method. The Interim Value is the amount that is available for annuitization and withdrawals prior to the end of the index term.

## 7 Daily Performance Value

Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

<sup>4</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company. A new interest rate will be declared for each fixed interest term. Minimum allocation to any Index Account or Fixed Account is \$500. Availability of the Fixed Account may be subject to restrictions.

## 1 Performance Rate to Date

The rate used to determine the amount of interest credited to the Index Account at the end of the index term.

Refer to your contract for more details on the calculation of the Performance Rate.

## 2 Adjusted Performance Rate

The Performance Rate adjusted for the amount of time elapsed during an index term.

## 3 Index Value (Starting/Ending)

The published value of the index on the starting or ending date for the Index Account.

## 4 Calculation Period Index Performance

The percentage change in an index value measured from the beginning of a calculation period to any day, including the last day, within the calculation period.

## 5 Calculation Period Performance Rates

The rate calculated for each calculation period. The rate for each calculation period equals the calculation period index performance adjusted for the applicable Cap or Participation Rate and Floor Rate. At the end of each completed calculation period, the calculation period Performance Rate is stored and used to determine the Performance Rate. This rate can be positive, negative, or zero.

Refer to your contract for more details.

Index Account Performance Information as of May 21, 2022								
<b>6-Year Russell 2000 Annual Sum with Cap Rate</b>								
Performance Rate to Date:	35.00%	Calculation Periods:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Adjusted Performance Rate:	5.83%	Starting Index Value:	110,188.12	691,948.89	-	-	-	-
		Ending Index Value:	601,046.89	-	-	-	-	-
		Calculation Period Index Performance:	527.97%	-	-	-	-	-
		Calculation Period Performance Rates:	35.00%	-	-	-	-	-
<b>6-Year Russell 2000 Annual Sum with Participation Rate</b>								
Performance Rate to Date:	-7.00%	Calculation Periods:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Adjusted Performance Rate:	-1.17%	Starting Index Value:	353,721.93	282,999.10	-	-	-	-
		Ending Index Value:	282,999.10	-	-	-	-	-
		Calculation Period Index Performance:	-19.99%	-	-	-	-	-
		Calculation Period Performance Rates:	-7.00%	-	-	-	-	-

Hypothetical statement for illustrative purposes only.

# 1 Rate (Index Account)

The rate used to determine the amount of any index-linked interest to be credited to the Index Account at the end of the index term as of the statement date.

Refer to your contract for more details on the calculation of the Performance Rate.

# 2 Index-Linked Interest

Interest credited to your Index Account at the end of the index term based on the performance of your selected index.

# 3 Index Term Ending Value

The published closing value of the index on the date indicated for that Index Account.

# 4 Rate (Fixed Account)

Fixed rate of interest for the Fixed Account that is set when the contract is issued.

Index Account/Fixed Account Term(s) that Ended as of this Contract Anniversary					
<b>1-Year S&amp;P 500 Point-to-Point with Cap Rate</b>					
<b>Index Account Summary:</b>					
Rate:	35.00%	Starting Index Value	340,670.97	Ending Index Value	84,911.25
Allocation Amount:	\$10,000.00	Index Performance	-75.08%	Performance Rate	0.00%
Index-Linked Interest:	\$0.00				
Index Term Ending Value:	\$9,267.11				
<b>1-Year Russell 2000 Point-to-Point with Cap Rate</b>					
<b>Index Account Summary:</b>					
Rate:	35.00%	Starting Index Value	176,495.09	Ending Index Value	316,709.57
Allocation Amount:	\$10,000.00	Index Performance	79.44%	Performance Rate	35.00%
Index-Linked Interest:	\$2,510.59				
Index Term Ending Value:	\$12,510.59				
<b>Fixed Account</b>					
Rate:	2.000%	Starting Fixed Account Value:	\$20,000.00	Ending Fixed Account Value:	\$18,904.91

Hypothetical statement for illustrative purposes only.

# 1 Transaction History for the Statement Period

If applicable, the transaction history for the statement period will reflect:

- Date
- Description
- Amount
- Allocation Amount
- Interim/Fixed Account Value
- Fixed Account Value
- Index/Fixed Term End Date

Transaction History for the Statement Period						
Date	Description	Amount	Allocation Amount*	Interim/Fixed Account Value*	Fixed Account Value*	Index/Fixed Term End Date
No transactions during this statement period.						
<b>Definitions</b>						
<b>Account Value</b>	The Account Value is the total value of the Index Account(s) plus the Fixed Account, adjusted for any amounts that may be included by Rider. At the beginning and end of each Index Term the value of an Index Account is the Allocation Amount for the Index Accounts and the Fixed Account Value for the Fixed Account. During Index Term(s) or the Fixed Interest Term, the Account Value is the sum of the Interim Values of each Index Account plus the Fixed Account Value adjusted by any amounts included by Rider.					
<b>Adjusted Performance Rate</b>	The Performance Rate adjusted for the amount of time elapsed during an Index Term.					
<b>Allocation Amount</b>	The amount that is allocated or transferred to your Index Account(s) at the beginning of an Index Term. The Allocation Amount will be reduced by the percentage reduction in the Interim Value of each Index Account for each withdrawal and is adjusted by any Index-Linked Interest at the end of an Index Term. At the beginning and end of each Index Term Date the value of an Index Account is the Allocation Amount.					
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Learn more about Brighthouse SecureAdvantage 6-Year Fixed Index Annuity and how it works at [brighthousefinancial.com](https://brighthousefinancial.com).

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity has charges, termination provisions, and terms for keeping it in force. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC19-8-310 and 8-310-1 (6/19) ("Brighthouse Financial"). Product availability and features may vary by state or firm. This product is not available in New York.

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