



Choices for Growing Your ‘Tomorrow’ Money

An Overview of the Index Accounts

ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse SecureAdvantage®
6-Year Fixed Index Annuity

Brighthouse Life Insurance Company
8-FIAIAB (5/21)



Brighthouse
FINANCIAL®
Build for what's ahead™

Help Add Protection, Growth, and Clarity to a Retirement Portfolio

A Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers 100% protection¹ for your purchase payment against market downturns. It features Index Accounts – including innovative Annual Sum Index Accounts – that provide growth opportunities linked to multiple market indices. What’s more, it offers access to a portion of your money each year² should the need arise, and a death benefit that keeps pace with your selected Index Accounts. SecureAdvantage 6-Year is designed to provide the protection, growth opportunity, and clarity you need.

01

Protection

02

Growth

03

Clarity

¹ Purchase payment will be reduced by withdrawals, which may be subject to withdrawal charges and Market Value Adjustment if applicable. All guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

² Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

Index Accounts Designed to Fit Your Needs

SecureAdvantage 6-Year tracks the performance of an index. Based on the Cap Rate or Participation Rate, it offers market-based growth opportunities via Index Accounts while providing 100% protection¹ for your purchase payment.

What's an Index Account?

An Index Account drives the potential growth of your SecureAdvantage 6-Year contract based on your Index Account's applicable crediting strategy – the Cap Rate or Participation Rate. The four components that make up an Index Account for this contract are:

Index Term	Index	Index-Linked Interest Method	Crediting Strategy
The initial index term of an Index Account is 6 years . ³	The performance of the S&P 500® Index, Russell 2000® Index, or Credit Suisse truVol® US Target Sectors Index helps determine any index-linked interest credited to your account at the end of the selected index term. This is referred to as index performance in this material. ^{4,5,6}	The method – Annual Sum or Point-to-Point – is used to determine how index performance is calculated during the index term.	The strategy – Cap Rate or Participation Rate – determines the amount of positive index performance that is calculated during and/or credited to your account at the end of the applicable index term.

³ After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.

⁴ S&P 500® Index^A – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.

⁵ Russell 2000® Index^B – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.

⁶ Credit Suisse truVol® US Target Sectors Index^C – The multi-asset index seeks exposure to lower volatility U.S. sectors positioned for potential growth. It combines an adaptive fixed income allocation with an equity exposure in an attempt to benefit from diversified opportunities in various market contexts in contrast to a single asset strategy. The index, utilizing a differentiated technology developed by Salt Financial, is intended to adapt faster to changing market conditions and seeks to mitigate the impacts of market fluctuations and offer stable returns.

Index-Linked Interest Methods



Annual Sum:⁷ Index performance is measured and stored each contract year during the 6-Year Index Term. If performance is positive in a contract year, it is calculated based on the applicable crediting strategy. If performance is negative in a contract year, a -10% Floor Rate applies.⁸ At the end of the 6-Year Index Term, the stored performance for each contract year is summed to determine the amount, if any, of index-linked interest to be credited. If the total is negative, no index-linked interest will be credited.



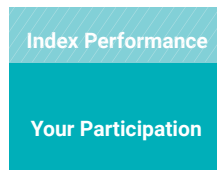
Point-to-Point: The beginning index value is compared to the index value at the end of the 6-Year Index Term. At the end of the 6-Year Index Term, the cumulative performance over the index term and applicable crediting strategy will determine the amount, if any, of index-linked interest to be credited. If it is negative, no index-linked interest will be credited.

Crediting Strategies



Cap Rate:

The maximum amount of positive index performance that may be used in calculating your performance for an index term.



Participation Rate:

The percentage of any positive index performance that may be used in calculating your performance for an index term.

Floor Rate⁸

The maximum amount of negative index performance that may apply in any contract year when calculating your performance for an index term.

Fixed Account⁹

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.

⁷ Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.

⁸ The Floor Rate is only applicable to the Annual Sum Index Accounts and is not applicable to the Point-to-Point Index Accounts.

⁹ 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.

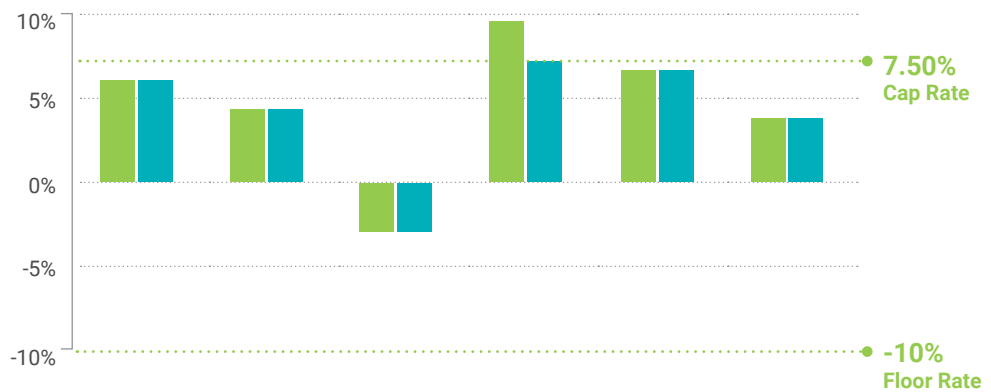
Annual Sum with Cap Rate¹⁰

Index Term: 6 Years
Purchase Payment: \$100,000
Cap Rate: 7.50%
Floor Rate: -10%

Cap Rate and Floor Rate are applied to the index performance each contract year.

Assumes no withdrawals are taken.

■ Index Performance
 ■ Andrew's Performance



	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Index Values	1000	1060	1110	1080	1175	1250	1300
Index Performance		6.00%	4.72%	-2.70%	8.80%	6.38%	4.00%
Annual Performance Rate¹¹		6.00%	4.72%	-2.70%	7.50%	6.38%	4.00%
Summed Performance Rate¹¹		6.00%	10.72%	8.02%	15.52%	21.90%	25.90%

■ Cap Rate of 7.50% applied in year 4

Hypothetical example for illustrative purposes only.

Result: The 7.50% Cap Rate and -10% Floor Rate are applied annually over Andrew's initial 6-Year Index Term. At the end of the index term, the annual Performance Rates for each contract year are added together, equaling a summed Performance Rate of 25.90%, which is credited to his account. This results in an account value of **\$125,900** at the end of the index term. If the summed Performance Rate was negative at the end of the index term, his purchase payment would have been 100% protected¹ against market downturns.

What if Andrew...

Dies at the end of year 4?

The Death Benefit Amount at the end of year 4 is determined by the sum of the Death Benefit Values of each Index Account and the Fixed Account, or the Guaranteed Minimum Surrender Value (GMSV).¹²

Death benefit calculation for year 4:

$$\$100,000 \times 15.52\% = \$15,520 \quad \$100,000 + \$15,520 = \$115,520$$

Andrew's beneficiaries would receive \$115,520 as a death benefit.

Wants to take a withdrawal?

Andrew can withdraw up to 10% of his purchase payment each contract year free of withdrawal charge and Market Value Adjustment (MVA). Market Value Adjustment is not applicable in CA.¹³

Wants to continue his contract?

Following the initial 6-Year Index Term, Andrew has the option to choose from a 1-Year Index Term with Cap Rate,¹⁴ a 1-Year Index Term with Step Rate, or the Fixed Account. Transfers between available Index Accounts and the Fixed Account are permitted within 21 days after the end of an index term.

¹⁰ Rates apply for the index term selected. After the initial 6-Year Index Term, renewal rates apply on the corresponding contract anniversary for the new index term. Annual Sum with Cap Rate is referred to as Point-to-Point Sum with Cap Rate in the contract. Annual Sum with Participation Rate is referred to as Point-to-Point Sum with Participation Rate in the contract.

¹¹ The Performance Rate for each Index Account is based on the index performance subject to the applicable index-linked interest method and crediting strategy. The Performance Rate will be used to determine the amount, if any, of index-linked interest to be credited to an Index Account at the end of an index term.

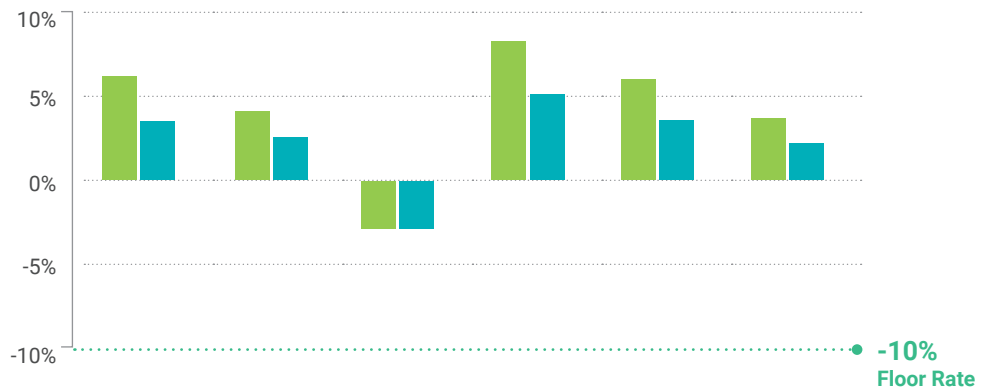
Annual Sum with Participation Rate¹⁰

Index Term: 6 Years
Purchase Payment: \$100,000
Participation Rate: 60%
Floor Rate: -10%

Participation Rate and Floor Rate are applied to the index performance each contract year.

Assumes no withdrawals are taken.

■ Index Performance
 ■ Andrew's Performance



	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Index Values	1000	1060	1110	1080	1175	1250	1300
Index Performance		6.00%	4.72%	-2.70%	8.80%	6.38%	4.00%
Annual Performance Rate¹¹		3.60%	2.83%	-2.70%	5.28%	3.83%	2.40%
Summed Performance Rate¹¹		3.60%	6.43%	3.73%	9.01%	12.84%	15.24%

Hypothetical example for illustrative purposes only.

Result: The 60% Participation Rate and -10% Floor Rate are applied annually over Andrew's initial 6-Year Index Term. At the end of the index term, the annual Performance Rates for each contract year are added together, equaling a summed Performance Rate of 15.24%, which is credited to his account. This results in an account value of **\$115,240** at the end of the index term. If the summed Performance Rate was negative at the end of the index term, his purchase payment would have been 100% protected¹ against market downturns.

What if Andrew...

Dies at the end of year 4?

The Death Benefit Amount at the end of year 4 is determined by the sum of the Death Benefit Values of each Index Account and the Fixed Account, or the Guaranteed Minimum Surrender Value (GMSV).¹²

Death benefit calculation for year 4:

$$\$100,000 \times 9.01\% = \$9,010 \quad \$100,000 + \$9,010 = \$109,010$$

Andrew's beneficiaries would receive \$109,010 as a death benefit.

Wants to take a withdrawal?

Andrew can withdraw up to 10% of his purchase payment each contract year free of withdrawal charge and Market Value Adjustment (MVA). Market Value Adjustment is not applicable in CA.¹³

Wants to continue his contract?

Following the initial 6-Year Index Term, Andrew has the option to choose from a 1-Year Index Term with Cap Rate,¹⁴ a 1-Year Index Term with Step Rate, or the Fixed Account. Transfers between available Index Accounts and the Fixed Account are permitted within 21 days after the end of an index term.

¹² Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the Guaranteed Minimum Surrender Value. 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.

¹³ If a withdrawal is made that exceeds the Free Withdrawal Amount, a Market Value Adjustment may apply in addition to withdrawal charges. The adjustment to your withdrawal value could be positive or negative, based on a formula using current interest rates, relative to interest rates at issue. See the Fact Card for more information.

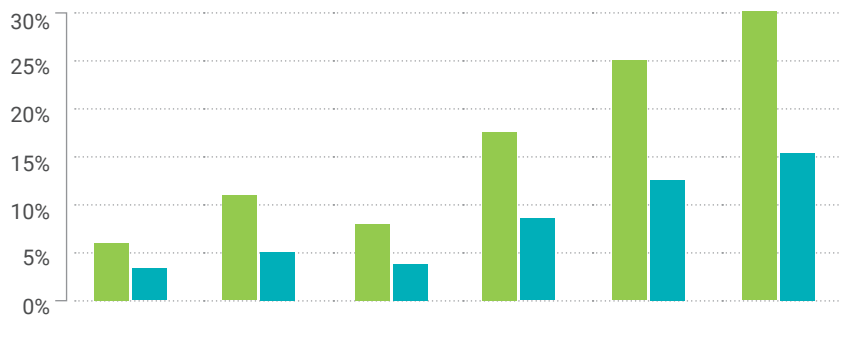
Point-to-Point with Participation Rate¹⁰

Index Term: 6 Years
Purchase Payment: \$100,000
Participation Rate: 50%

Participation Rate is applied to the index performance over the entire 6-Year Index Term.

Assumes no withdrawals are taken.

■ Index Performance
 ■ Andrew's Performance



	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Index Values	1000	1060	1110	1080	1175	1250	1300
Index Performance		6.00%	11.00%	8.00%	17.50%	25.00%	30.00%
Cumulative Performance Rate¹¹		3.00%	5.50%	4.00%	8.75%	12.50%	15.00%

Hypothetical example for illustrative purposes only.

Result: The 50% Participation Rate is applied over Andrew's initial 6-Year Index Term. At the end of the index term, a cumulative Performance Rate of 15% is credited to his account. This results in an account value of **\$115,000**. If the cumulative Performance Rate was negative at the end of the index term, his purchase payment would have been 100% protected¹ against market downturns.

What if Andrew...

Wants to lock in the index performance?

On any business day during the initial 6-Year Index Term, Andrew can use the Performance Lock¹⁵ feature to secure an index value. This value will then be used to calculate the performance of the Index Account for the remainder of the index term.

Dies at the end of year 4?

The Death Benefit Amount at the end of year 4 is determined by the sum of the Death Benefit Values of each Index Account and the Fixed Account, or the Guaranteed Minimum Surrender Value (GMSV).¹²

Death benefit calculation for year 4:

$$\$100,000 \times 8.75\% = \$8,750 \quad \$100,000 + \$8,750 = \$108,750$$

Andrew's beneficiaries would receive \$108,750 as a death benefit.

Wants to take a withdrawal?

Andrew can withdraw up to 10% of his purchase payment each contract year free of withdrawal charge and Market Value Adjustment (MVA). Market Value Adjustment is not applicable in CA.¹³

Wants to continue his contract?

Following the initial 6-Year Index Term, Andrew has the option to choose from a 1-Year Index Term with Cap Rate,¹⁴ a 1-Year Index Term with Step Rate, or the Fixed Account. Transfers between available Index Accounts and the Fixed Account are permitted within 21 days after the end of an index term.

¹⁴ The 1-Year Index Term with Cap Rate is the autorenewal option if no selection is made following the end of the initial 6-Year Index Term.

¹⁵ The Performance Lock feature can be used once during each index term. It is available with the 6-Year Point-to-Point with Participation Rate Index Account only and is not available after the initial 6-Year Index Term. Performance Lock is referred to as the Index Value Lock Rider in the contract.



Meet Andrew

Andrew is 60 years old, married, and nearing retirement. Worried about the impact of market volatility on his long-term plans, he no longer has the risk tolerance to keep a large part of his retirement assets in the equity market. However, he still needs more growth opportunity than traditional low-risk investments provide. Andrew's financial professional suggested he look at SecureAdvantage 6-Year for a portion of his portfolio. Using the same \$100,000 purchase payment in scenarios with varying market conditions, we will explore each of the three Index Accounts that Andrew is considering for his contract.

Let's focus on each of the Index Accounts, how they work, and how they can help Andrew grow his 'tomorrow' money. The following information applies to all three Index Accounts:

01

Andrew's Purchase Payment: The portion of Andrew's retirement assets allocated to the contract (single premium purchase only).

02

Index Performance: The three Index Account examples use the same hypothetical index values. As you'll see, results differ due to the different index-linked interest methods and crediting strategies for the Index Accounts. Results will vary based on index performance; these hypothetical examples are not meant to indicate one Index Account will consistently outperform another.

03

Andrew's Performance Rate: Determined by calculating the index performance, subject to the Cap Rate or Participation Rate.

- Any positive Performance Rate at the end of the index term will be credited to Andrew's account
- If the Performance Rate is negative at the end of the index term, Andrew's purchase payment is 100% protected¹

Know Your Values

Unlike some FIA products, with the SecureAdvantage 6-Year daily difference, you can monitor the values in your contract. These values are updated each business day until the end of the index term. It's important to understand what each value represents.



Interim Value

The Interim Value is calculated daily and reflects the Performance Rate adjusted by the amount of time elapsed in an index term. Interim Value applies to the following:

- Partial withdrawals or full surrenders (reduced by withdrawal charge and MVA if applicable)
- Annuitization



Death Benefit Value

The Death Benefit Value is calculated daily and reflects the full Performance Rate. The Death Benefit Amount¹⁶ is the sum of the Death Benefit Values of your Index Account(s) and/or the Fixed Account; or the Guaranteed Minimum Surrender Value.¹²



Daily Performance Value

The Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not guaranteed to be what you would receive at withdrawal or annuitization before the end of the index term nor reflects the actual performance that you would receive at the end of the index term. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

¹⁶ 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.

Deciding How to Grow Your Tomorrow Money

As you can see, Brighthouse SecureAdvantage 6-Year is designed to help you grow your tomorrow money while providing the peace of mind in knowing that your purchase payment is 100% protected.¹



What's Next?

Learn more about Brighthouse SecureAdvantage 6-Year Fixed Index Annuity and how it works at brighthousefinancial.com/secureadvantage.



We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,¹⁷ we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

¹⁷ Ranked by 2020 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2021.

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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.

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