

ANNUITIES

Single Premium Deferred
with GLWB

Brighthouse SecureKeySM Fixed Indexed Annuities

Quick Start Guide

Safety from market loss

With 100% guaranteed protection,¹ clients can be confident that their original purchase payment is safe, no matter how the markets behave.

Potential for growth

Help clients meet future retirement needs with the opportunity for growth based on the performance of selected Indexed Accounts or a Fixed Account.²

Income for life

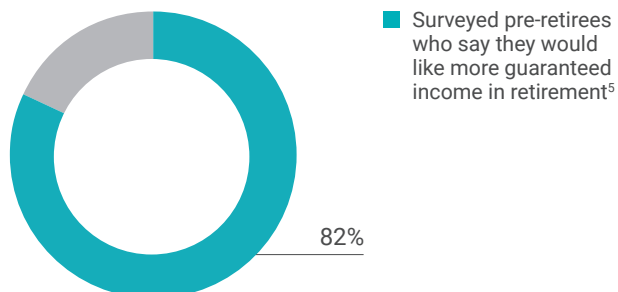
Brighthouse SecureKey features ReadyPay, an optional living benefit rider that can provide a reliable stream of guaranteed lifetime income to supplement other retirement sources.³

Safety and Growth Potential

Unlike some annuity products, which offer growth opportunities but are subject to market fluctuations, Brighthouse SecureKey offers growth opportunities along with safety from market loss. This means that even if the market performs poorly, clients won't lose their original purchase payment.

A Stream of Guaranteed Lifetime Income

The addition of ReadyPaySM, our Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, allows clients to elect to receive a reliable stream of guaranteed lifetime income they cannot outlive,⁴ providing a measure of financial security during retirement.



Brighthouse SecureKey Fixed Indexed Annuities with ReadyPay offer clients:

- 100% protection for the purchase payment against market downturns
- Opportunity for growth by tracking the performance of well-known market indices and/or electing a Fixed Account⁶
- Guaranteed lifetime income for one or two lives
- No annual contract fees and a low GLWB rider fee
- A 1% annual rider charge
- Choice of 5-year, 7-year, and Advisory versions of the product
- Competitive withdrawal rates
- A death benefit
- Spousal continuation option

The ideal client may be looking for:

- 100% protection for their purchase payment
- Index-linked growth opportunities
- An additional source of guaranteed lifetime income
- Low fees and charges

- ¹ The purchase payment will be reduced by withdrawals, which may be subject to withdrawal charges and a Market Value Adjustment if applicable. All guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.
- ² The initial Fixed Account interest rate will be guaranteed for the length of the withdrawal charge period. After the withdrawal charge period, a new Fixed Account interest rate will be declared annually. Minimum allocation to any Indexed Account or Fixed Account is \$500. Availability of the Fixed Account may vary by state and may be subject to restrictions.
- ³ Non-income withdrawals may affect the amount or ability to receive lifetime income. If the account value reduces to zero due to an income withdrawal, Brighthouse Financial will first pay any remaining guaranteed annual income in effect at the time the account value is reduced to zero and then begin making monthly payments, using the applicable lifetime withdrawal rate, on the next rider anniversary. If the account value is reduced to zero because there are insufficient funds to deduct the rider charge, lifetime income will be calculated using the applicable lifetime withdrawal rate. If the account value is reduced to zero due to a non-income withdrawal, lifetime income payments will not be received and the rider will terminate.
- ⁴ Guaranteed lifetime income depends upon staying within the parameters of the rider.
- ⁵ New Survey Finds Americans Want Even More Guaranteed Income in Retirement. Kiplinger and Athene, September 8, 2022.
- ⁶ Brighthouse SecureKey does not invest directly in the markets. Any purchase payment amount allocated to an Indexed Account tracks the performance of a market index and has the potential to participate in growth opportunities in accordance with the applicable crediting strategy.

Brighthouse SecureKey Fixed Indexed Annuities are insurance products and are not insured by the FDIC, the NCUSIF, or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All 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 they are 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 SecureKeySM 5-Year Fixed Indexed Annuity, Brighthouse SecureKeySM 7-Year Fixed Indexed Annuity, and Brighthouse SecureKeySM Advisory Fixed Indexed Annuity, collectively referred to as "Brighthouse SecureKeySM Fixed Indexed Annuities," are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC23-5-311-2 and 5-311-2 (01/23) ("Brighthouse Financial"). Product availability and features may vary by state or firm. These products are not available in New York.

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