

# Brighthouse SmartGuard Plus<sup>SM</sup>

## New Business Rates

Rates effective as of 07/17/2023

Brighthouse SmartGuard Plus<sup>SM</sup> is a registered index-linked universal life insurance policy with a Guaranteed Distribution Rider (GDR). The policy owner may allocate the net premiums to one or more Indexed Accounts<sup>1</sup> with Buffer Rates and Cap Rates or to the Fixed Account. Each Indexed Account will be credited interest based on index performance, subject to Cap Rates and Buffer Rates at the end of each 1-year term. Cap Rates will reset based on the then-current renewal rates at the end of the term. Buffer Rates of 10%, 15%, 20%, and 100% are available and guaranteed for the 1-year term. Some Buffer Rate options may not be available upon renewal.

If index performance is positive at the end of the term, the lower of the Cap Rate or the index performance will be credited to the Indexed Account. If there is negative index performance at the end of the 1-year term, the issuing insurance company will absorb losses up to the level of protection for the selected Buffer Rate and the Indexed Account will be reduced by any negative performance beyond the level of protection. The policy owner could see a substantial loss if they do not elect the Fixed Account.

### Cap Rate

Index <sup>2</sup>	10% Buffer	15% Buffer	20% Buffer	100% Buffer
S&P 500 <sup>®</sup> Index <sup>A</sup>	19.00%	14.00%	10.00%	7.00%
Russell 2000 <sup>®</sup> Index <sup>B</sup>	23.00%	17.50%	12.50%	7.75%
MSCI EAFE Index <sup>C</sup>	20.75%	13.75%	9.25%	6.75%

### Fixed Account

#### Fixed Account Crediting Rate<sup>3</sup>

3.25%

For more information, contact your financial professional or visit [brighthousefinancial.com](https://brighthousefinancial.com).

Note: Allocations to Indexed Accounts are not invested directly in any index.

New Money Rate Lock Procedure: The interest rates for Cap Rate and Fixed Account are guaranteed for 60 days from the date the application is signed if the application is received by Brighthouse Financial Life Insurance Service Center within 7 calendar days of the application signed date. If the application is received after 7 calendar days, you will receive new interest rates for the Cap Rate and Fixed Account for 60 days at the then-current rates. If your policy is issued beyond the 60-day time period, you will be given the then-current Cap Rates that are applicable for your Indexed Account(s) as of the policy issue date.

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- <sup>C</sup> This life insurance product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based.
- <sup>1</sup> Funds allocated to one or more Indexed Accounts will be assessed an annual Indexed Account Charge as part of the annual deduction that will be deducted from the policy’s cash value on the policy start date and on each policy anniversary thereafter. The annual Indexed Account Charge will be charged as a rate of any Indexed Account cash value on the policy start date or policy anniversary.
- <sup>2</sup> The crediting method of the Indexed Account(s) is Annual Point-to-Point with a Cap Rate and Buffer Rate.
- <sup>3</sup> Availability of the Fixed Account may vary by state. The Fixed Account value is solely guaranteed by the issuing insurance company. Contact your financial professional for details.

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**This material must be preceded or accompanied by a prospectus for Brighthouse SmartGuard Plus, issued by Brighthouse Life Insurance Company, which contains information about the policy’s features, risks, charges, and expenses. Clients should read the prospectus, which is available from their financial professional, and consider its information carefully before investing. Brighthouse Financial has the right to substitute an index prior to the end of a term if an index is discontinued or we determine that our use of such index should be discontinued.**

**Brighthouse SmartGuard Plus has limitations, exclusions, charges, termination provisions, and terms for keeping it in force, and is not guaranteed by the broker/dealer, the insurance agency, the underwriter, or any affiliates of those entities from which they were purchased. All representations and policy guarantees, including the death benefit and guaranteed Distribution Payments provided by the Guaranteed Distribution Rider, are subject to the claims-paying ability and financial strength of the issuing insurance company. Because the client agrees to absorb all losses beyond their chosen Buffer Rate, there is a risk of substantial loss of principal. Please refer to “Risk Factors” in the prospectus for more details.**

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 SmartGuard Plus<sup>SM</sup> is a registered index-linked flexible premium adjustable life insurance policy with a Guaranteed Distribution Rider (GDR) issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms 5-71-22 and 5GDR-22 (“Brighthouse Financial”). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by state or firm. This product is currently not available in New York.

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