

ANNUITIES | SINGLE PREMIUM DEFERRED

**Brighthouse SecureAdvantage®**  
**6-Year Fixed Index Annuity**

# SecureAdvantage 6-Year Quick Start Guide

## Protection

100% protection<sup>1</sup> for your clients' purchase payment against market downturns

## Growth

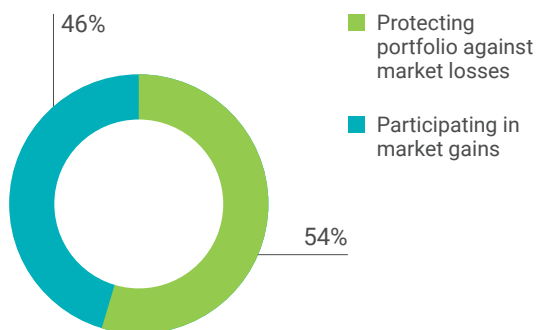
Index Accounts, including innovative Annual Sum® Index Accounts, offer a greater opportunity for growth than some fixed index annuities

## Clarity

On any day throughout the index term, your clients can track how their contract is performing

### The Importance of 100% Protection

Investing in U.S. equity markets is a risky but potentially rewarding endeavor. Historically, market values have grown steadily over time and have even achieved record highs, but the impact of the next prolonged market downturn on your clients' retirement portfolio is something to consider if they're close to or entering retirement. Recent studies indicate that consumers have an overriding concern to protect what they've earned while growing their retirement assets.<sup>2</sup>



Balancing portfolio protection with growth opportunities appeals to consumers close to or entering retirement.<sup>2</sup>

### Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity is designed to offer clients:

- 100% protection against market downturns
- Death benefit to provide for beneficiaries
- Index Accounts, including innovative Annual Sum® Index Accounts, and a Fixed Account<sup>3</sup>
- Performance Lock feature<sup>4</sup>
- Growth potential linked to multiple market indices
- No annual fees
- Daily tracking of contract performance
- Free Withdrawal Amount<sup>5</sup>

### Who might benefit from SecureAdvantage 6-Year?

The target client:

- Seeks 100% protection for their purchase payment against market downturns with some growth potential
- Looks to track the performance of a chosen index, instead of investing directly in the equity markets
- Prefers a product with no annual fees

- <sup>1</sup> 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.
- <sup>2</sup> Brighthouse Financial Protection & Participation Poll. Michael Finke, Ph.D., CFP®, 2017.
- <sup>3</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.
- <sup>4</sup> 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.
- <sup>5</sup> Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

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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.

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.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

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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