

EDUCATIONAL RESOURCES

Advanced Markets Group Content Catalog



In-Person and Virtual Educational Offerings

| | Continuing Education | Client Seminars | Keynotes | Workshops |
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| Investment Perspectives | | | | |
| Advisor's Guide to Variable Annuities and Ethical Marketing Practices ¹ | ● | | | ● |
| Helping Clients Navigate the Economy and Markets | | | ● | ● |
| Helping Investors Navigate the Economy and Markets | | ● | ● | ● |
| The Real Fear of Missing Out: Coaching Clients Through Volatility | ● | | ● | ● |
| Where Do We Grow From Here? | | | ● | ● |
| Tax, Legislation, and Regulation | | | | |
| Understanding Social Security | ● | ● | ● | ● |

¹ Multiple continuing education (CE) and designation credits are available. Hours vary by state.

In-Person and Virtual Educational Offerings

| | Continuing Education | Client Seminars | Keynotes | Workshops |
|--|----------------------|-----------------|----------|-----------|
| Wealth, Estate, and Financial Planning | | | | |
| Advisor's Guide to Medicare and Medicaid ¹ | ● | | ● | ● |
| Advisor's Guide to Variable Annuities and Ethical Marketing Practices ¹ | ● | | ● | ● |
| Engaging With Female Clients in Five Important Advisor Segments | ● | | ● | ● |
| Fundamentals of Estate Planning ¹ | ● | | ● | ● |
| Managing Retirement Income ¹ | ● | | ● | ● |
| New Retirement Income Reality | ● | | ● | ● |
| Risks to Retirement and How to Navigate Them | | ● | ● | ● |
| Seeking Tax Alpha in a Changing Tax Environment | ● | | ● | ● |
| The Missing Piece to Retirement Confidence | ● | | ● | ● |
| The Thin Line Between Wealth and Legacy | ● | | ● | ● |
| Trust Planning Using Annuities | ● | | ● | ● |

Presentation Descriptions

Engaging With Female Clients in Four Important Advisor Segments

Did you know that 70% of women seek a new financial professional within one year of their spouse's death?² Women are often underserved in the financial services market and have a critical need for guidance because of longevity risk and increased health care costs. This presentation delivers ideas on how to work with women and ways to incorporate guaranteed income strategies into their retirement income plan.

Helping Clients Navigate the Economy and Markets

Investors today are grappling with the rapid changes in geopolitical landscape as well as market volatility, high inflation, and growing concerns around rising interest rates. What does it all mean for the economy and markets? How can you help guide clients through these topics? During this session, we discuss how these changing economic conditions may impact clients' long-term retirement savings and income goals.

Helping Investors Navigate the Economy and Markets

Market volatility, high inflation, and the changing geopolitical landscape have investors looking for guidance on what it all means. In this client-facing session, we discuss how these changing economic conditions may impact long-term retirement savings and income goals.

New Retirement Income Reality

Retirees face a number of financial risks, including market fluctuation, potential health care costs, inflation, and the death of a spouse. This presentation explores different sources of income for retirees and compares the effectiveness of each against the risks retirees face.

Risks to Retirement and How to Navigate Them

Retirement represents the largest financial decision of many people's lives. A sound plan for retirement focuses on a variety of factors, including budgeting and cash flow, investment planning, and risk management. This presentation focuses on some of the more significant risks people may face in retirement and provides potential product options that can help people protect what they've earned and ensure it lasts.

Seeking Tax Alpha in a Changing Tax Environment

Differentiating your business can help capture new clients and increase sales to existing clients. How can financial professionals incorporate tax planning into their offerings as a way to differentiate their practice? This presentation introduces the concept of adding "alpha" through tax planning and provides a variety of strategies that can help clients minimize, defer, or eliminate taxes when planning for and transitioning into retirement.

² Women as the next wave of growth in US wealth management. McKinsey & Company, July 29, 2020.

The Missing Piece to Retirement Confidence

This presentation focuses on four factors affecting today's retirees and why annuities may be the missing piece to help address today's retirement reality. Learn how an approach that balances asset accumulation with insurance-based strategies can help protect what clients have worked for while serving as the foundation for a comprehensive risk management strategy designed for both lifetime income and portfolio longevity.

The Real Fear of Missing Out: Coaching Clients Through Volatility

This course examines how market volatility can cause clients to lose track of their financial goals and exacerbate their risk of not fulfilling their retirement goals. We address this by examining the nature of risk and the importance of staying invested over time.

The Thin Line Between Wealth and Legacy

There is a \$70 trillion transition of wealth expected to occur over the next few decades.³ Many investors are unaware or uncertain of how to efficiently plan for this historic transfer of wealth. This presentation covers the importance of protecting, preserving, and effectively transferring wealth to multiple generations through beneficiary planning, trust planning, and business succession planning.

Trust Planning Using Annuities

Annuities can play an important role as a part of a comprehensive estate plan. Clients using trusts may benefit from using annuities for a portion of the trust assets. This discussion covers how to title trust-owned annuities, taxation of irrevocable non-grantor trusts, and examples of how trust-owned annuities could potentially improve a trust planning strategy.

Understanding Social Security

Timing is everything, especially when it comes to clients' Social Security benefits. This presentation addresses reasons why people file for benefits early, discusses the benefits of waiting until full retirement age or later, and details strategies for maximizing Social Security benefits for married couples as well as individuals who have been divorced or widowed.

Where Do We Grow From Here?

This industry update discusses the retirement market opportunity, along with consumer and financial professional feedback around the life and annuity industry. The presentation will recap potential implications of the 2022 capital markets and economic environment as well as forecast where the life and annuity business is projected to go in the near future.

³ The Cerulli Report. U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2021.

Super CE Courses

Advisor's Guide to Medicare and Medicaid

A key element of planning for retirement income is understanding health insurance and the costs of health care in retirement. This course is a detailed study of Medicare, Medigap, and Medicaid policies – covering multiple topics including eligibility, enrollment, benefits, deductibles, and co-payments for these programs.

Advisor's Guide to Variable Annuities and Ethical Marketing Practices

This discussion has been developed to give financial and insurance professionals a complete guide to understanding variable annuities. This course will also review ethical marketing practices, including the suitability of annuities, sales of annuities inside qualified plans, unfair marketing practices, the new anti-money laundering rules, and ethics in action.

Fundamentals of Estate Planning

There's a widespread misconception that estate planning is only important to the wealthy, but having an estate plan is important for everyone (regardless of age) who has a family or owns property. This discussion is an educational tool to help financial professionals better understand the various programs, rules, and regulations that affect many clients and their spouses and dependents.

Managing Retirement Income

Clients are generally concerned with the process of planning for retirement, including the various associated risk factors. This discussion examines the various sources of retirement income based on the three-legged stool (Social Security, employer-sponsored retirement plans, and personal savings) and introduces a fourth leg to the stool comprising additional income from financial products, as such annuities, as well as continuing to work in retirement. The various retirement plan distribution options and the many rules and regulations that surround them are also addressed.



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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.,⁴ 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.

⁴ Ranked by 2022 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2023.

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