

Brighthouse Guaranteed Income BuilderSM Rate Comparison

See where Guaranteed Income Builder rates are strongest today.

Guaranteed Income Builder purchase rates are effective: 04/10/2018 through 04/23/2018.

Results are from the CANNEX DIA Exchange based on a purchase payment of \$100,000.

■ 1st – 3rd
■ 4th – 6th
■ 7th +

Income Option	Age/ Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent ¹	Rank ²	Percent from Leader ³	Net Return Needed ⁴
Lifetime Income with Cash Refund	55 Male	5 Years	\$539	6.46%	6	3.97%	14.16%
		10 Years	\$726	8.71%	7	4.62%	10.09%
		15 years	\$1,016	12.20%	7	5.34%	9.03%
Lifetime Income with 10 Year Guarantee ⁵	55 Male	5 Years	\$554	6.65%	6	3.61%	14.82%
		10 Years	\$735	8.83%	7	4.25%	10.23%
		15 years	\$1,005	12.06%	7	5.02%	8.95%
Lifetime Income with Cash Refund	55 Female	5 Years	\$522	6.26%	5	3.34%	13.44%
		10 Years	\$696	8.35%	5	7.25%	9.62%
		15 years	\$963	11.56%	4	4.75%	8.64%
Lifetime Income with 10 Year Guarantee	55 Female	5 Years	\$534	6.40%	4	3.16%	13.95%
		10 Years	\$704	8.45%	4	3.70%	9.74%
		15 years	\$958	11.49%	4	4.50%	8.60%
Lifetime Income with Cash Refund	60 Male	5 Years	\$592	7.11%	6	3.95%	16.34%
		10 Years	\$830	9.96%	7	4.08%	11.57%
		15 years	\$1,217	14.61%	6	9.02%	10.35%
Lifetime Income with 10 Year Guarantee	60 Male	5 Years	\$614	7.37%	6	3.13%	17.20%
		10 Years	\$835	10.02%	7	3.66%	11.64%
		15 years	\$1,168	14.02%	7	7.34%	10.05%
Lifetime Income with Cash Refund	60 Female	5 Years	\$571	6.85%	6	3.28%	15.49%
		10 Years	\$789	9.47%	5	3.57%	11.01%
		15 years	\$1,142	13.70%	5	3.96%	9.88%
Lifetime Income with 10 Year Guarantee	60 Female	5 Years	\$587	7.05%	5	2.85%	16.16%
		10 Years	\$796	9.55%	4	2.98%	11.10%
		15 years	\$1,113	13.35%	5	3.69%	9.69%
Lifetime Income with Cash Refund	65 Male	5 Years	\$665	7.98%	7	4.12%	19.08%
		10 Years	\$981	11.77%	6	6.55%	13.45%
		15 years	\$1,537	18.45%	6	15.45%	12.08%
Lifetime Income with 10 Year Guarantee	65 Male	5 Years	\$693	8.32%	7	2.87%	20.06%
		10 Years	\$964	11.56%	6	5.07%	13.24%
		15 years	\$1,374	16.49%	6	13.12%	11.25%
Lifetime Income with Cash Refund	65 Female	5 Years	\$638	7.66%	6	3.18%	18.10%
		10 Years	\$927	11.12%	4	2.50%	12.80%
		15 years	\$1,429	17.15%	4	7.49%	11.54%
Lifetime Income with 10 Year Guarantee	65 Female	5 Years	\$660	7.93%	4	2.42%	18.91%
		10 Years	\$920	11.04%	4	2.41%	12.72%
		15 years	\$1,315	15.78%	5	6.07%	10.92%

Income Option	Age/ Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent ¹	Rank ²	Percent from Leader ³	Net Return Needed ⁴
Lifetime Income for Two with Cash Refund, 100% Survivor	55 Male/ 55 Female	5 Years	\$487	5.85%	5	3.02%	18.52%
		10 Years	\$635	7.62%	6	6.88%	11.79%
		15 years	\$859	10.30%	4	4.69%	9.90%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor ⁵	55 Male/ 55 Female	5 Years	\$489	5.87%	5	2.97%	18.61%
		10 Years	\$637	7.65%	5	3.88%	11.83%
		15 years	\$859	10.31%	4	4.60%	9.90%
Lifetime Income for Two with Cash Refund, 100% Survivor	60 Male/ 60 Female	5 Years	\$529	6.35%	6	3.15%	20.49%
		10 Years	\$713	8.55%	6	5.00%	13.09%
		15 years	\$1,003	12.04%	4	4.14%	11.05%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	60 Male/ 60 Female	5 Years	\$533	6.40%	5	2.98%	20.67%
		10 Years	\$716	8.60%	5	3.43%	13.14%
		15 years	\$997	11.96%	4	4.02%	11.00%
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/ 65 Female	5 Years	\$588	7.06%	5	3.17%	23.06%
		10 Years	\$828	9.94%	4	3.02%	14.80%
		15 years	\$1,236	14.83%	4	3.27%	12.60%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	65 Male/ 65 Female	5 Years	\$596	7.15%	4	2.75%	23.39%
		10 Years	\$831	9.97%	4	2.80%	14.83%
		15 years	\$1,190	14.28%	5	3.30%	12.32%

¹ Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

² Rank is where the Brighthouse Financial annualized income percent falls among the top 9 companies, based on Deferred Income Annuity sales as reported by LIMRA. It is not intended as a full comparison of all features of other products offered — only the annuity payout rates. Subject to change, those competitors include American General Life Insurance Company, Guardian Insurance and Annuity Company, Lincoln National Life Insurance Company, Massachusetts Mutual Life Insurance Company, New York Life Insurance and Annuity Corporation, Pacific Life Insurance Company, Principal Life Insurance Company, and Symetra Life Insurance Company.

³ Percent from Leader reflects the difference between what the Brighthouse Financial annualized income percent is and that of the leader (based on Rank). As a hypothetical example, assume the leader for a category were to offer 10.00% in annualized income percent and Brighthouse Financial were to offer 9.5%, the Percent from Leader would be 0.50%. If Brighthouse Financial is the leader, the Percent from Leader is 0.00%.

⁴ Net Return Needed is used for illustrative purposes only. It is the calculated annual net return necessary from an investment portfolio in order to equal the annualized income from the Guaranteed Income Builder after the Deferral Time shown, assuming a 5% systematic withdrawal from the investment portfolio. Clients with investment portfolios may choose to withdraw more or less than the 5% shown, regardless of market performance. After the first year, however, in order to maintain a steady dollar amount of withdrawal in future years, clients' Net Return Needed or the systematic withdrawal rate will have to change or vary, depending on performance, which is not guaranteed. There is no account value or lump sum available with the Guaranteed Income Builder once income payments begin. For the investment portfolios there is an account value and withdrawals are not restricted as to amount. These hypothetical examples do not represent an investment in any specific product and should not be deemed a representation of past or future performance or a guarantee of any kind. Charges and expenses that would be associated with any actual investment and the impact of taxes are not reflected.

⁵ The period length chosen for Guaranteed Period payout options can vary from 5 to 30 years. Availability of some guarantee periods may be limited due to IRS regulations, administrative considerations or at the sole discretion of Brighthouse Financial.

This product is a long-term investment designed for retirement purposes. Product availability and features may vary by state or firm.

The Brighthouse Guaranteed Income BuilderSM deferred income annuity, like all annuities, is an insurance product and not insured by the FDIC, the NCUSIF or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. 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 this annuity is 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.

Like most annuity contracts, Brighthouse Financial contracts contain charges, limitations, exclusions, holding periods, termination provisions and terms for keeping them in force.

Distributions of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax if your modified adjusted gross income exceeds the applicable threshold amount.

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Brighthouse Guaranteed Income BuilderSM with Cash Out Option

Cash out early if your needs change

Guaranteed Income Builder purchase rates effective: 04/10/2018 through 04/23/2018.
Estimated monthly income per \$100,000 purchase payment.

Income Option with Cash Out Option ¹	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent ²	Net Return Needed ³	Rank	Percent from Leader
Lifetime Income with Cash Refund	55 Male	5 Years	\$749	8.99%	12.45%		NA ⁴
		10 Years	\$1,010	12.12%	9.25%		
		15 years	\$1,411	16.94%	8.47%		
Lifetime Income with 10 Year Guarantee ⁵	55 Male	5 Years	\$777	9.33%	13.29%		NA
		10 Years	\$1,030	12.35%	9.47%		
		15 years	\$1,403	16.84%	8.43%		
Lifetime Income with Cash Refund	55 Female	5 Years	\$728	8.73%	11.80%		NA
		10 Years	\$970	11.64%	8.82%		
		15 years	\$1,341	16.10%	8.11%		
Lifetime Income with 10 Year Guarantee	55 Female	5 Years	\$749	8.98%	12.43%		NA
		10 Years	\$986	11.83%	9.00%		
		15 years	\$1,340	16.08%	8.10%		
Lifetime Income with Cash Refund	60 Male	5 Years	\$820	9.84%	14.50%		NA
		10 Years	\$1,148	13.78%	10.67%		
		15 years	\$1,680	20.16%	9.74%		
Lifetime Income with 10 Year Guarantee	60 Male	5 Years	\$861	10.33%	15.62%		NA
		10 Years	\$1,167	14.00%	10.85%		
		15 years	\$1,626	19.51%	9.50%		
Lifetime Income with Cash Refund	60 Female	5 Years	\$793	9.52%	13.74%		NA
		10 Years	\$1,097	13.16%	10.16%		
		15 years	\$1,583	19.00%	9.31%		
Lifetime Income with 10 Year Guarantee	60 Female	5 Years	\$824	9.88%	14.60%		NA
		10 Years	\$1,114	13.36%	10.33%		
		15 years	\$1,553	18.63%	9.17%		
Lifetime Income with Cash Refund	65 Male	5 Years	\$914	10.96%	17.00%		NA
		10 Years	\$1,346	16.15%	12.44%		
		15 years	\$2,100	25.20%	11.39%		
Lifetime Income with 10 Year Guarantee	65 Male	5 Years	\$970	11.64%	18.40%		NA
		10 Years	\$1,341	16.10%	12.40%		
		15 years	\$1,899	22.79%	10.64%		
Lifetime Income with Cash Refund	65 Female	5 Years	\$882	10.58%	16.18%		NA
		10 Years	\$1,280	15.36%	11.87%		
		15 years	\$1,966	23.60%	10.90%		
Lifetime Income with 10 Year Guarantee	65 Female	5 Years	\$925	11.10%	17.30%		NA
		10 Years	\$1,285	15.42%	11.92%		
		15 years	\$1,826	21.92%	10.35%		

Income Option with Cash Out Option ¹	Age/ Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent ²	Net Return Needed ³	Rank	Percent from Leader
Lifetime Income for Two with Cash Refund, 100% Survivor	55 Male/ 55 Female	5 Years	\$911	10.94%	16.94%		NA ⁴
		10 Years	\$1,188	14.25%	11.04%		
		15 years	\$1,605	19.26%	9.41%		
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor ⁵	55 Male/ 55 Female	5 Years	\$916	10.99%	17.06%		NA
		10 Years	\$1,193	14.32%	11.09%		
		15 years	\$1,608	19.29%	9.42%		
Lifetime Income for Two with Cash Refund, 100% Survivor	60 Male/ 60 Female	5 Years	\$988	11.86%	18.86%		NA
		10 Years	\$1,331	15.97%	12.31%		
		15 years	\$1,871	22.46%	10.53%		
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	60 Male/ 60 Female	5 Years	\$998	11.98%	19.09%		NA
		10 Years	\$1,341	16.09%	12.40%		
		15 years	\$1,864	22.37%	10.51%		
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/ 65 Female	5 Years	\$1,095	13.15%	21.33%		NA
		10 Years	\$1,542	18.51%	13.98%		
		15 years	\$2,297	27.56%	12.05%		
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	65 Male/ 65 Female	5 Years	\$1,116	13.39%	21.77%		NA
		10 Years	\$1,554	18.65%	14.07%		
		15 years	\$2,223	26.68%	11.81%		

¹ The Cash Out Option must be elected at contract issue and if exercised, clients may cancel their annuity before income payments begin and receive between 92–100% of their total purchase payments depending on the period of time that has elapsed since each purchase payment was received by Brighthouse Financial. For contracts issued with a Cash Out Option, lifetime income payments will be lower than if the option had not been elected. The Cash Out Option may only be exercised within 30 days after a contract anniversary. This feature is only available with income options that include either a cash refund or a guarantee period.

² Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

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⁴ The Cash Out Option is an optional Brighthouse Guaranteed Income Builder feature. Rank and Percent from Leader do not apply to other competitive products for comparison purposes and are therefore, not applicable (NA).

⁵ The period length chosen for Guaranteed Period payout options can vary from 5 to 30 years. Availability of some guarantee periods may be limited due to IRS regulations, administrative considerations or at the sole discretion of Brighthouse Financial.

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