

Brighthouse Income Annuity Purchase Rates

Rates current as of: 05/01/2019 Available through: 05/14/2019

Estimated monthly income per \$100,000 Purchase Payment in Brighthouse Income Annuity¹

Guaranteed Income Option	Age and Gender	Monthly Payment	Exclusion Ratio	Annualized Income Percent
Lifetime Income	65 Male	\$536.85	77.60%	6.44%
Lifetime Income with 10 Year Guarantee ²	65 Male	\$522.94	76.70%	6.28%
Lifetime Income with Cash Refund	65 Male	\$488.89	73.30%	5.87%
Lifetime Income	65 Female	\$514.77	80.90%	6.18%
Lifetime Income with 10 Year Guarantee	65 Female	\$504.41	79.60%	6.05%
Lifetime Income with Cash Refund	65 Female	\$476.14	74.40%	5.71%
Lifetime Income for Two, 100% Survivor	65 Male/65 Female	\$458.41	72.70%	5.50%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	65 Male/65 Female	\$457.75	72.40%	5.49%
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/65 Female	\$452.34	70.80%	5.43%
Lifetime Income	70 Male	\$614.65	84.70%	7.38%
Lifetime Income with 10 Year Guarantee	70 Male	\$586.83	81.90%	7.04%
Lifetime Income with Cash Refund	70 Male	\$536.14	77.70%	6.43%
Lifetime Income	70 Female	\$581.96	89.50%	6.98%
Lifetime Income with 10 Year Guarantee	70 Female	\$561.85	85.80%	6.74%
Lifetime Income with Cash Refund	70 Female	\$519.53	80.30%	6.23%
Lifetime Income for Two, 100% Survivor	70 Male/70 Female	\$506.76	79.80%	6.08%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	70 Male/70 Female	\$504.82	79.20%	6.06%
Lifetime Income for Two with Cash Refund, 100% Survivor	70 Male/70 Female	\$492.96	75.50%	5.92%
Lifetime Income	75 Male	\$738.38	90.30%	8.86%
Lifetime Income with 10 Year Guarantee	75 Male	\$673.74	85.40%	8.08%
Lifetime Income with Cash Refund	75 Male	\$603.12	81.80%	7.24%
Lifetime Income	75 Female	\$687.12	97.00%	8.25%
Lifetime Income with 10 Year Guarantee	75 Female	\$641.98	90.20%	7.70%
Lifetime Income with Cash Refund	75 Female	\$577.68	83.10%	6.93%
Lifetime Income for Two, 100% Survivor	75 Male/75 Female	\$583.53	86.60%	7.00%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	75 Male/75 Female	\$576.31	84.60%	6.92%
Lifetime Income for Two with Cash Refund, 100% Survivor	75 Male/75 Female	\$550.50	79.90%	6.61%
Lifetime Income	80 Male	\$936.01	93.70%	11.23%
Lifetime Income with 10 Year Guarantee	80 Male	\$775.12	84.70%	9.30%
Lifetime Income with Cash Refund	80 Male	\$698.40	84.20%	8.38%
Lifetime Income	80 Female	\$858.80	100.00%	10.31%
Lifetime Income with 10 Year Guarantee	80 Female	\$740.79	90.00%	8.89%
Lifetime Income with Cash Refund	80 Female	\$656.95	85.50%	7.88%
Lifetime Income for Two, 100% Survivor	80 Male/80 Female	\$711.02	91.60%	8.53%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	80 Male/80 Female	\$679.28	87.20%	8.15%
Lifetime Income for Two with Cash Refund, 100% Survivor	80 Male/80 Female	\$633.75	83.40%	7.61%

For more information and to receive a quote, [contact the Brighthouse Financial Sales Desk or visit brighthousefinancialpro.com](https://www.brighthousefinancialpro.com).

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Brighthouse Income Annuity

Add immediate income for more certainty.

¹ The Brighthouse Income Annuity is referred to as Single Premium Immediate Annuity (SPIA) in the contract and on related forms.

² 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 Brighthouse Financial's sole discretion.

The amounts shown are the gross annuity payments and do not take into account any taxes. The rates shown are for illustration purposes only. Income payment amounts illustrated are not guaranteed. Actual annuity rates are determined when a purchase payment is received and will be based on then-current rates.

The exclusion ratio assumes the cost basis provided is equal to the premium. The exclusion ratio is the percentage of each income payment that is excludable from income taxation. Once the cost basis has been recovered, the exclusion ratio is zero and any additional amount paid out will be fully taxable as ordinary income. This explanation of the exclusion ratio is not intended to be tax advice. You should consult your own independent tax advisor regarding your specific legal or tax situation.

Income percentages are the annualized income as a percent of the purchase payment. This is a ratio of the total income payments received each year to the purchase payment. No cash surrenders are available and there is no death benefit except for the remaining guaranteed income payments/cash refund, as applicable.

Brighthouse Financial fixed and income annuities, like all annuities, are insurance products and 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 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 annuities, annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them in force.

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 advisors as appropriate.

The Single Premium Immediate Annuity is issued by Brighthouse Life Insurance Company on Policy Form Series MLIU-SPIA (07/06) and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form Series FMLI-SPIA (7/06) ("Brighthouse Financial").

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