

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

### **Annual Statement Guide**

The information below will help you better understand the Brighthouse SecureAdvantage 6-Year Fixed Index Annuity annual statement.

# 1 Account Summary

Displays account information and values for the statement period, including:

- · Issue Date
- · Purchase Payment
- Total Withdrawals (if applicable)
- Opening Account Value
- · Daily Performance Value<sup>1</sup>
- · Account Value
- Surrender Value<sup>2</sup>
- Death Benefit Amount<sup>3</sup>



Hypothetical statement for illustrative purposes only.

Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

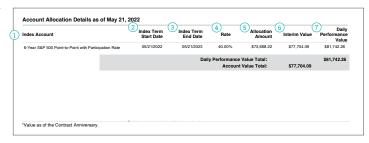
Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the Guaranteed Minimum Surrender Value (GMSV). As specified in your contract, the GMSV is a percentage of your purchase payment accumulated at the GMSV interest rate, adjusted for withdrawals and any premium tax or other taxes.

The Death Benefit Amount is determined as of the end of the business day on which Brighthouse Financial has received notice of both due proof of death and the first acceptable election for the payment method.

#### 1 Index Account/ Fixed Account<sup>4</sup>

The Index Account drives the potential growth of your SecureAdvantage 6-Year contract based on your applicable crediting strategy – the Cap Rate or Participation Rate.

The Fixed Account provides a guaranteed interest rate that is credited daily to your Fixed Account value and compounds to the annual rate. Brighthouse Financial declares a new interest rate for each fixed interest term. There is also a minimum guaranteed interest rate locked in at contract issue.



Hypothetical statement for illustrative purposes only.

#### 2 Index Term Start Date

The date on which an Index Account or Fixed Account term is established.

# 3 Index Term End Date

The date on which an Index Account or Fixed Account term ends.

#### / Rate

The Cap Rate is the maximum amount of positive index performance that may be used in calculating your performance for an index term. The Participation Rate is the percentage of any positive index performance that may be used in calculating your performance for an index term. If you choose Step Rate upon renewal, you can lock in a predetermined percentage of growth if the chosen index is either flat or up at the end of the term.

# 5 Allocation Amount

The amount that is allocated or transferred to an Index Account at the beginning of an index term (subject to any fees specified on the Contract Schedule or any riders or endorsements).

#### **Interim Value**

The value calculated on any business day prior to the end of the index term as specified in each index-linked interest method. The Interim Value is the amount that is available for annuitization and withdrawals prior to the end of the index term.

# 7 Daily Performance Value

Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

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.

## 1 Performance Rate to Date

The rate used to determine the amount of interest credited to the Index Account at the end of the index term.

Refer to your contract for more details on the calculation of the Performance Rate.

2 Adjusted Performance Rate

The Performance Rate adjusted for the amount of time elapsed during an index term.

3 Index Value (Starting/Ending)

The published value of the index on the starting or ending date for the Index Account.

Calculation
Period Index
Performance

The percentage change in an index value measured from the beginning of a calculation period to any day, including the last day, within the calculation period.

5 Calculation Period Performance Rates

The rate calculated for each calculation period. The rate for each calculation period equals the calculation period index performance adjusted for the applicable Cap or Participation Rate and Floor Rate. At the end of each completed calculation period, the calculation period Performance Rate is stored and used to determine the Performance Rate. This rate can be positive, negative, or zero.

Refer to your contract for more details.

6-Year Russell 2000 Annual	Sum with C	ap Rate						
Performance Rate to Date: Adjusted Performance Rate:	35,00%	Calculation Periods:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
	5.83%	Starting Index Value	110,188.12	691,946.89				-
		Ending Index Value	691,946.89					
	(	Calculation Period Index Performance:	527.97%					
		Calculation Period Performance Rates:	35.00%					-
6-Year Russell 2000 Annual		•						
Performance Rate to Date:	-7.00%	Calculation Periods:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
		•	<u>Year 1</u> 353,721.93	<u>Year 2</u> 282,999.10	Year 3	Year 4	Year 5	Year 6
Performance Rate to Date: Adjusted Performance	-7.00%	Calculation Periods:				Year 4		
Performance Rate to Date: Adjusted Performance	-7.00%	Calculation Periods: Starting Index Value	353,721.93	282,999.10	-	Year 4	-	-

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# Rate (Index Account)

The rate used to determine the amount of any index-linked interest to be credited to the Index Account at the end of the index term as of the statement date.

Refer to your contract for more details on the calculation of the Performance Rate.

# 2 Index-Linked Interest

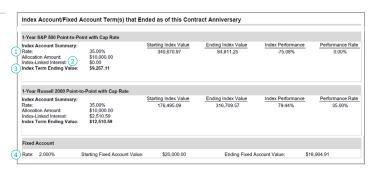
Interest credited to your Index Account at the end of the index term based on the performance of your selected index.

# 3 Index Term Ending Value

The published closing value of the index on the date indicated for that Index Account.

# Account)

Fixed rate of interest for the Fixed Account that is set when the contract is issued.



Hypothetical statement for illustrative purposes only.

Transaction
History
for the
Statement
Period

If applicable, the transaction history for the statement period will reflect:

- Date
- Description
- Amount
- Allocation Amount
- Interim/Fixed Account Value
- · Fixed Account Value
- Index/Fixed Term End Date

Date	Description		Amount	Allocation Amount*	Interim/Fixed Account Value*	Fixed Account Value*	Index/Fixed Ter End Da		
No transacti	ions during this sta	tement period.							
Definition	ıs								
Account Val	ue	The Account! Value is the betal value of the Index Account[ig] plus the Fixed Account, adjusted for any amounts that may be included by Fider. A the beginning and not of each Index Fire thm the value of a midex Account is the Adocation Amount for the Index Account value for the Fixed Account Qualue for the Fixed Account Qualue for the Fixed Account Qualue and plus adjusted by any amounts included by file.  Account Qualue fixed Account Qualue for Eved Account Qualue for the Fixed Account Qualue for adjusted by any amounts included by file.							
Adjusted Per	rformance Rate	The Performance I	Rate adjusted for the amou	nt of time elapsed duri	ng an Index Term.				
Allocation A	mount	by the percentage	reduction in the Interim Va	alue of each Index Ac	s) at the beginning of an Ir count for each withdrawal a n Date the value of an Index	ind is adjusted by any In	dex-Linked Interest at 1		
Annual State				Page 2 of 5		Contr	ract Number:		

Hypothetical statement for illustrative purposes only.

Learn more about Brighthouse SecureAdvantage 6-Year Fixed Index Annuity and how it works at **brighthousefinancial.com.** 

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity 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.

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity has charges, termination provisions, and terms for keeping it in force. Please contact your financial professional for complete details.

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

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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