

# 2020 Current Renewal Rates

For Contracts Issued in 2020

Effective 12/01/2021 through 12/31/2021 and subject to change

As the end of your index term(s) and/or fixed interest term approaches, Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers several options for renewals. You have the flexibility to reallocate among one or more of the following 1-Year Index Terms and/or the Fixed Account:

- 1-Year Index Term with Cap Rate
- 1-Year Index Term with Step Rate
- Fixed Account

To reallocate your Index Account(s) and/or Fixed Account that is renewing during this period, please contact your financial professional or call our Annuity Service Office at (800) 638-7732. If no action is taken, the Index Account(s) will automatically renew into the 1-Year Index Term with Cap Rate with the same index, and the Fixed Account will automatically renew into the same Fixed Account at the renewal rate available for that period. Transfers between available Index Accounts and/or the Fixed Account are permitted within 21 days after the end of an index term. Minimum allocation per individual index term or Fixed Account is \$500.

At the end of any index term and/or fixed interest term, rates will reset based on the then-current renewal rates. If the index performance is positive, you will be credited the performance up to the applicable Cap Rate. For the Step Rate, you will receive the rate reflected only if the index performance at the end of the index term is equal to or greater than zero. If the index performance is negative at the end of a term, no index-linked interest will be credited. Your allocation remains 100% protected<sup>1</sup> against market downturns.

## Point-to-Point with Cap Rate

1-Year Term	Original Purchase Payment \$50,000 – \$99,999	Original Purchase Payment \$100,000 – \$499,999	Original Purchase Payment \$500,000+
S&P 500® Index <sup>A</sup>	2.00%	2.75%	3.25%
Russell 2000® Index <sup>B</sup>	2.00%	2.50%	3.00%

## Point-to-Point with Step Rate

1-Year Term	Original Purchase Payment \$50,000 – \$99,999	Original Purchase Payment \$100,000 – \$499,999	Original Purchase Payment \$500,000+
S&P 500® Index <sup>A</sup>	2.00%	2.25%	2.75%
Russell 2000® Index <sup>B</sup>	2.00%	2.25%	2.50%

## Fixed Account<sup>2</sup> (pays a fixed rate of interest)

1-Year Term	Fixed Account Option
Fixed Account	1.50%

- **S&P 500® Index<sup>A</sup>** – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000® Index<sup>B</sup>** – The Index includes approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.

Please note: Allocations to a Shield Option are not invested directly in an index.

**Transfer Procedure:** Rates are for existing contracts only and do not apply to new contracts. Transfers are permitted at the end of an index term and/or Fixed Account term (if available). Transfers can be made to any available Index Account(s) and/or the Fixed Account during the transfer period. The Transfer Period is the 21 calendar days following the contract anniversary that coincides with the end of the index term for each Index Account and/or the Fixed Account. Transfer requests will be accepted up to 30 days prior to the beginning of the transfer period and are effective as of the contract anniversary.

<sup>A</sup> The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJL”), and has been licensed for use by affiliates of Brighthouse Financial, Inc. Standard & Poor’s®, S&P®, and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial. This annuity product is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

<sup>B</sup> The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This annuity product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this annuity product.

<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> 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: \$500. Availability of the Fixed Account may be subject to restrictions.

Market Value Adjustment, Terminal Illness Waiver, and Nursing Home Waiver are not applicable in contracts issued in CA. The Nursing Home Waiver is not applicable in SD.

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.

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.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency  
• Not Guaranteed by Any Bank or Credit Union • May Lose Value



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# 2020 Future Renewal Rates

For Contracts Issued in 2020

Effective 01/01/2022 through 01/31/2022 and subject to change

As the end of your index term(s) and/or fixed interest term approaches, Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers several options for renewals. You have the flexibility to reallocate among one or more of the following 1-Year Index Terms and/or the Fixed Account:

- 1-Year Index Term with Cap Rate
- 1-Year Index Term with Step Rate
- Fixed Account

To reallocate your Index Account(s) and/or Fixed Account that is renewing during this period, please contact your financial professional or call our Annuity Service Office at (800) 638-7732. If no action is taken, the Index Account(s) will automatically renew into the 1-Year Index Term with Cap Rate with the same index, and the Fixed Account will automatically renew into the same Fixed Account at the renewal rate available for that period. Transfers between available Index Accounts and/or the Fixed Account are permitted within 21 days after the end of an index term. Minimum allocation per individual index term or Fixed Account is \$500.

At the end of any index term and/or fixed interest term, rates will reset based on the then-current renewal rates. If the index performance is positive, you will be credited the performance up to the applicable Cap Rate. For the Step Rate, you will receive the rate reflected only if the index performance at the end of the index term is equal to or greater than zero. If the index performance is negative at the end of a term, no index-linked interest will be credited. Your allocation remains 100% protected<sup>1</sup> against market downturns.

## Point-to-Point with Cap Rate

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## Point-to-Point with Step Rate

1-Year Term	Original Purchase Payment \$50,000 – \$99,999	Original Purchase Payment \$100,000 – \$499,999	Original Purchase Payment \$500,000+
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## Fixed Account<sup>2</sup> (pays a fixed rate of interest)

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<sup>A</sup> The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), and has been licensed for use by affiliates of Brighthouse Financial, Inc. Standard & Poor’s®, S&P®, and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial. This annuity product is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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<sup>2</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: \$500. Availability of the Fixed Account may be subject to restrictions.

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