



Brighthouse

FINANCIAL®

Build for what's ahead™

Bring Retirement Confidence Into Sight

ANNUITIES | FIXED

Fixed Annuity FA

Issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017. All are Brighthouse Financial companies.



We're Brighthouse Financial

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., 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.

Learn how you can safely grow and protect your assets with flexible features and the benefit of tax deferral.

Contact your financial professional today to see if the Fixed Annuity FA is right for you.

³ The Contract will automatically renew to the 3-year Guarantee Period, unless otherwise notified. Alaska and New Jersey will renew for a 1-year Guarantee Period with no withdrawal charge. The Jumbo Rate is available when the base crediting rate upon renewal is greater than the contractual Minimum Guaranteed Interest Rate (MGIR). If the base crediting rate upon renewal is equal to the contractual MGIR, the Jumbo Rate is not available.

⁴ These waivers are not available if you are over age 80 at contract issue. May not be available in all states; additional restrictions apply. Please ask your Brighthouse Financial representative for details.

⁵ A limited Market Value Adjustment (MVA) will apply to all withdrawals in excess of the Free Withdrawal Amount during the entire Guarantee Period and to annuitizations (except in each case during the 30-day period at the start of a renewal Guarantee Period). The MVA may be either positive or negative, depending on the relationship between the current market interest rate and the interest rate in effect during the Guarantee Period. Generally, a decrease in market interest rates may result in a somewhat higher net amount payable upon withdrawal; rising interest rates may result in a somewhat lower net payment.

⁶ Cash refund currently available, but not listed in contract.

⁷ This income payment option may be limited or withdrawn at our discretion.

What does your retirement look like up close?

Retirement may no longer be a distant future goal that you're saving toward. The prudent saving choices made years ago may be paying off for you now.

Just as important as the choices made while saving for retirement are the choices made to protect the assets you've saved.

It may be time to consider a solution that offers:

- **Guaranteed growth and protection**¹ backed by the strength of Brighthouse Financial®
- Benefits of **tax deferral**²
- **Flexibility** to adjust as needs change

What retirement tool can offer you all of this and more?

Fixed Annuity FA

¹ 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.

² If the client is buying an annuity to fund a qualified retirement plan or IRA, they should do so for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

Look forward to your retirement with confidence.

Grow and protect the assets you've saved.

Designed with protection and guarantees in mind, a fixed annuity can be a good way to protect a portion of your retirement assets while obtaining guaranteed growth year after year. Keep in mind that all guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Keep more with tax deferral.

Any earnings from investments or bank accounts, such as stocks, mutual funds, or savings accounts, are usually taxable. A fixed annuity is different, since it's tax deferred. That means you don't pay taxes on interest earned within the account until a withdrawal is made.

Because you're not paying taxes on the earnings each year, your assets continue to grow and benefit from the power of compounded growth. After all, it's not what you earn, but the amount you keep that counts.



Your assets earn interest.



Your interest earns interest.



**Your money otherwise paid
to taxes earns interest.**

Take control with the flexibility of a fixed annuity.

In addition to growth and protection guarantees, the Fixed Annuity FA offers you an array of Guarantee Periods, access to your money, the option to receive a steady stream of income payments, and the ability to leave a death benefit to your beneficiaries.



Choice of Guarantee Periods and renewal options³ – You have the flexibility to choose the Guarantee Period that best fits your needs and the predictability of guaranteed growth throughout it. Once your Guarantee Period ends, you can renew it or choose a different period and take advantage of the rates available at the time of renewal. All Guarantee Periods and renewal periods have annual withdrawal charges that apply to withdrawals in excess of certain annual amounts (as defined within the product). Withdrawals will reduce your account value and death benefit.



Retain access to your assets⁴ – We understand that unexpected needs arise, which is why you can choose to withdraw portions of your account value. A withdrawal charge and a limited Market Value Adjustment (MVA) may apply.⁵ Under special circumstances you can access your assets without a withdrawal charge or an MVA:

Nursing Home Waiver – If you become confined to a nursing home and/or hospital for 90 consecutive days or more.

Terminal Illness Waiver – If you are diagnosed with a terminal illness, with a life expectancy of 12 months or less.



Legacy planning – Pass assets along to your family upon your death. Here's how the Fixed Annuity FA can help:

Leave a Death Benefit – Upon your death, your beneficiaries will receive your full account value with no withdrawal charge or Market Value Adjustment, if one is applicable.

Spousal Continuation – If your spouse is your primary beneficiary, he or she may choose to continue the contract at the current value, with no income taxes due, rather than receive the death benefit. Your spouse would then assume ownership and receive all benefits provided to the annuity owner.



Guaranteed income – Turn your assets into a steady stream of income payments that will last for a specific period of time or for as long as you live. This income is guaranteed to remain the same, even if the market declines.

Choose from any of the following income options:⁶

Income Options	Payments	Payments After Death of Annuitant(s)
Lifetime Income for one or two lives	Provides lifetime income payments for one or two lives. Payments will end on the death of the last annuitant.	No income payments.
Lifetime Income with a Guarantee Period for one or two lives	Provides lifetime income payments for one or two lives, and includes a period of time during which payments are guaranteed to be made.	Remaining income payments to be paid to beneficiaries until the end of the Guarantee Period.
Period Certain	Provides income payments for a selected number of years. ⁷	Remaining income payments to be paid to beneficiaries until the end of the Guarantee Period.

Brighthouse Financial fixed 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. 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% Unearned Income Medicare Contribution tax that is generally imposed on interest, dividends, and annuity income if your 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 advisors as appropriate.

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.

Fixed Annuity FA is issued by Brighthouse Life Insurance Company on Policy Form 8210 (01/01/02) and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 6210 (11/02) ("Brighthouse Financial").

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