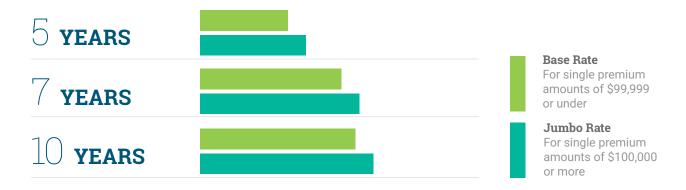
Fixed Annuity FA

Get guarantees and protection on your terms.



Tax Deferral, Initial Guarantee Period, and a Jumbo Rate

The Fixed Annuity FA is designed for long-term retirement savings and provides the opportunity to obtain a stream of payments for life. You can lock in a fixed interest rate for an Initial Guarantee Period of 5, 7, or 10 years.

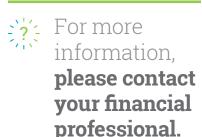


Rates are and are subject to change

- When your Guarantee Period ends, you may renew your contract for another available Guarantee Period.²
- The Jumbo Rate is 0.25% higher than a similar contract with single premium or renewal amount less than \$100,000.
- The Jumbo Rate will remain in effect during an annuity's Initial Guarantee Period. If, at time of renewal, the contract value is \$100,000 or more, the contract would again receive the applicable Jumbo Rate then in effect.³
- The Minimum Guaranteed Interest Rate (MGIR) will be 1.75%.

Access Your Money

- 10% Free Withdrawal of Account Value annuity available after first contract year.
- Interest Income Program.
- Full Account Value during the 30-day window at the end of the Guarantee Period.
- If you withdraw more than your Free Withdrawal Amount, a surrender charge ranging from 7% to 1% of the contract value, as well as a Market Value Adjustment, may apply (a Market Value Adjustment can have either a positive effect, negative effect, or no effect on your account value).
- At the appropriate time, you can convert your contract into a stream of fixed income payments, guaranteed for life.²



- ¹ If you are buying an annuity to fund a qualified retirement plan or IRA, you 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.
- ² At the end of the Guarantee Period, there is a 30-day window in which to notify Brighthouse Financial and choose a new Guarantee Period. Otherwise, the contract will automatically renew for the 3-year Guarantee Period, unless otherwise notified. Alaska and New Jersey will automatically renew for a 1-year Guarantee Period with no surrender charge. Brighthouse Financial reserves the right to offer different Guarantee Periods than those shown above.
- ³ 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.

All guarantees 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 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.

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Not Guaranteed by Any Bank or Credit Union

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