

**ANNUITIES**

Fixed

# Fixed Rate Annuity

## Fixed Rate Annuity (FRA) Renewal Rates

Rates are effective 7/1/2025 and are subject to change.  
For use in all states except NY

The Brighthouse Fixed Rate Annuity is designed for long-term retirement savings and provides the opportunity to obtain a stream of payments for life. At the end of the Initial Guarantee Period, the contract will automatically renew into a Subsequent Guarantee Period of one year at the then current-rate, and will no longer be subject to a Withdrawal Charge. Renewal interest rates will generally be lower than the Initial Guaranteed Interest Rate, but will not be less than the Minimum Guaranteed Interest Rate (MGIR).<sup>1</sup>

Subsequent Guarantee Period	Purchase Payment \$25,000-\$99,999	Purchase Payment \$100,000 <sup>2</sup> and more
1 year	1.80%	1.85%

### With Principal Guarantee Rider (PGR)

Subsequent Guarantee Period	Purchase Payment \$25,000-\$99,999	Purchase Payment \$100,000 <sup>2</sup> and more
1 year	1.80%	1.85%

<sup>1</sup> Interest rates are effective annual yields. Any withdrawal will affect the total interest earned.

<sup>2</sup> The Enhanced Interest Rate may not be available if the new contract rates for a Purchase Payment of \$25,000-\$99,999 are equal to the contractual MGIR.

Brighthouse Fixed Rate 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 Brighthouse Financial. 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.

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% 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 Fixed Rate Annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form ICC18-8-300 ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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