ANNUITIES | FIXED

Brighthouse Fixed Rate Annuity MVA

Brighthouse FINANCIAL®
Build for what's ahead®

New Contract Rates

For Use in All States Except California and New York

Effective 10/1/2024 through 10/14/2024 and are subject to change

The Brighthouse Fixed Rate Annuity MVA 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[1] for an Initial Guarantee Period 5 or 7 years.

Rate increases are in ***bold, green*** italics. Rate decreases are in ***bold, red*** italics.

Initial Guarantee Period	Purchase Payment $25,000-$99,999	Purchase Payment $100,000[2] and more
5 years	***4.20%***	***4.45%***
7 years	***4.25%***	***4.50%***

Rate Lock

- If the application is received within 14 calendar days of the application sign date, the rate is locked at the application sign date for 60 days from the application sign date.
- If the application is received 15+ calendar days after the application sign date, the rate is locked at application received date for 60 days from the application received date.
- If the contract is issued[3] after the 60-day rate lock has expired, then-current rates apply.

Renewals

- 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 renewal interest rate, and will no longer be subject to a Withdrawal Charge or MVA.
- For each Subsequent Guarantee Period, a new renewal interest rate will be declared. 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).

For more information, contact your financial professional or visit **brighthousefinancial.com.**

[1] Interest rates are effective annual yields. Any withdrawal will affect the total interest earned.

[2] 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. The MGIR is based on effective date of the contract. Beginning March 15, 2023, the MGIR for newly issued contracts is 1.75%.

[3] For applications reflecting a single purchase payment, the contract is issued when the purchase payment is received and applied to the contract. For applications reflecting funds from multiple sources, a calculation based on the amounts and the date received is used to determine when the contract is issued.

Access Your Money

- In the first contract year, the Free Withdrawal Amount is 10% of the Purchase Agreement. After the first contract year, the Free Withdrawal Amount available in each contract year will be equal to 10% of the Account Value as of the previous contract anniversary.
- Interest Income Program.
- Full Account Value – after the Initial Guarantee Period.
- If you withdraw more than your Free Withdrawal Amount, a Withdrawal Charge and Market Value Adjustment (MVA) may apply.
- At the appropriate time, you can convert your contract into a stream of fixed income payments, guaranteed for life.

Brighthouse Fixed Rate Annuity MVA 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.

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 MVA is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form ICC18-8-300 and 8-300 (1/16) ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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