ANNUITIES | Fixed

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Brighthouse Fixed Rate Annuity

Fact Sheet and Contract Summary

Brighthouse Fixed Rate Annuity is a single premium deferred fixed annuity that offers you a guaranteed rate of interest for each guarantee period. This annuity is designed for long-term retirement savings and provides you with the opportunity to obtain a stream of income payments for life.

You can lock in a guaranteed rate of interest for an initial guarantee period of 3, 5, or 7 years.

For Qualified[1] and Non-Qualified Accounts:

Contract Type	Contract Maximums and Minimums
Single Premium Deferred Annuity	• **Maximum Issue Age:** 80 years old • **Minimum Purchase Payment:** $25,000 • **Maximum Purchase Payment:** $1,000,000 (without prior company approval) • **Maximum Annuitization Age:** 1st contract anniversary after the owner's 95th birthday • **Withdrawal Charges:** May apply to amounts withdrawn in excess of the Free Withdrawal Amount during the initial guarantee period

Initial Guarantee Period	Withdrawal Charges During Initial Guarantee Period	Withdrawal Charges During Renewal Period(s)
3 Years	7%, 7%, 7%	0%
5 Years	7%, 7%, 7%, 6%, 5%	0%
7 Years	7%, 7%, 7%, 6%, 5%, 4%, 3%	0%

Interest Rates	
Enhanced Interest Rate[2]	For any purchase payment of $100,000 or more, the initial guaranteed interest rate is higher than a similar contract with a purchase payment of less than $100,000. Please review the rate flyer or contact your financial professional for details on current rates.
Renewal Interest Rate	At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rate and will no longer be subject to a withdrawal charge. 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).

Access to Your Money[3]

Free Withdrawal Amount

The following amounts may be withdrawn free of withdrawal charge:

- First contract year: 10% of the purchase payment
- Each year after the first contract year: 10% of the account value as of the prior contract anniversary
- Withdrawals made to satisfy required minimum distributions (RMDs) for amounts held within the contract

Minimum Withdrawal Value

Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the minimum withdrawal value. As specified in your contract, the minimum withdrawal value is a percentage of your purchase payment accumulated at the minimum withdrawal interest rate, adjusted for withdrawals and any premium tax or other taxes.

Return of Premium (Optional)

The Principal Guarantee Rider may be elected at issue and cannot be canceled. Upon full withdrawal, the amount you are guaranteed to receive will be no less than the purchase payment, less any amounts previously withdrawn or applied to an annuity option and taxes. Withdrawal charges, if applicable, would not adjust a full withdrawal below the Principal Guarantee Amount. If elected, the initial guaranteed interest rate will be lower than without the rider.

Interest Income Program

- **Withdrawal Amount:** Equal to the interest credited during the previous contract month
- **Withdrawal Frequency:** Monthly
- **Availability:** This program may be elected at any time at no additional charge

These withdrawals will not be subject to withdrawal charges as long as they do not exceed the Free Withdrawal Amount discussed above. This program may be stopped and restarted at any time. Withdrawals reduce the account value and the value of the death benefit.

Guaranteed Income

- Fixed Life Annuity with 10-Year Guarantee Period
- Fixed Joint and Last Survivor Annuity with 10-Year Guarantee Period
- Any other payout option that may be available at the time

Income payments can start 13 months after the issue date and must start by the maturity date, which is the contract anniversary after the owner's 95th birthday.

Waivers of Charges

Withdrawal charges will be waived under certain limited conditions:

- **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
- **Required Minimum Distribution (RMD):**[4] Calculated payments for the contract may be withdrawn without a withdrawal charge

Other restrictions and conditions apply. Waivers may not be available in all states. See the contract or contact your financial professional for more details.

Protection

Death Benefit

Upon the death of the owner, the beneficiary will receive the full account value (not subject to withdrawal charges) or the minimum withdrawal value, whichever is greater.

[1] Buying an annuity to fund a qualified retirement plan or IRA should be done 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] The Enhanced Interest Rate may not be available if the new contract rates for a purchase payment of $25,000 through $99,999 are equal to the contractual MGIR.

[3] 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.

[4] RMD payments are calculated for this contract only.

Important information for New Jersey residents:

Free Look – An annuity contract may be canceled for any reason within 10 days of receipt. You will receive a prompt refund of any account value of the annuity from Brighthouse Financial, including any contract fees or other charges, by mailing or otherwise surrendering the annuity together with a written request of cancellation.

NJ DOBI Contact Information – You may contact the New Jersey Department of Banking and Insurance by calling (609) 292-7272 or (800) 446-7467.

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 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.

This material is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, accounting, investment, or fiduciary advice. Brighthouse Financial and its affiliates did not consider any individual's circumstances in preparing this information. Clients should confer with their tax, legal, and accounting professionals in addition to consulting with a financial professional.

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 and 8-300 (01/16). Product availability and features may vary by state or firm.

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