

# Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity

## Illustration Guide

This guide is intended to help you better understand the illustration for Brighthouse SecureAdvantage 6-Year Fixed Index Annuity. Illustrations use historical data from selected indices and demonstrate how performance may affect contract values and death benefits by applying current Participation Rates or Cap Rates. This sample illustrates a 6-Year Annual Sum with Participation Rate.

### Illustration Summary Pages

1. The Client Assumptions section displays information about the owner and annuitant as well as the contract type (qualified or non-qualified), purchase payment amount, and issue state.
2. This section reflects the elected Index Accounts or Fixed Account with the current rates (as of the date when the illustration was run) and withdrawal charge schedule.

### Illustration Summary - continued

**Client Assumptions**

**Owner**

- Valued Client
- Age 60
- Gender: Male

**Annuitant**

- Valued Client
- Age 60
- Gender: Male

**SecureAdvantage 6-Year**

- Contract Type: Non-Qualified
- Purchase Payment: \$100,000
- Issue State: North Carolina

**Important information regarding the UBS Inv® US Target Factors Index**

This index launched in 2011. Values in this illustration are based on hypothetical back-tested performance. Back-tested, hypothetical, or simulated performance results have inherent limitations. Simulated results are achieved by the retroactive application of a back-tested model itself designed with the benefit of hindsight. This back-tested model uses prior year historical index sector returns combined with the index provider's pre-defined index calculations and objectives and seeks to simulate their potential index performance. The back-testing of performance differs from the actual account performance because the investment strategy may be adjusted at any time, for any reason and can continue to be changed until desired or better performance results are achieved. Alternative modeling techniques or assumptions might produce significantly different results and prove to be more appropriate. Pseudohypothetical back-tested results are neither an indicator nor a guarantee of future returns. Actual results will vary from the analysis.

**This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Cap or Participation Rates will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantee.**

The values illustrated in this illustration include the following assumptions:

Index Account	Allocation	Rate <sup>a</sup>
6-Year S&P 500 <sup>®</sup> Index Annual Sum with Participation Rate	100%	65.00%

Withdrawal Charges decline from 8% to 0% over a full 6-year period:

Contract Year	1	2	3	4	5	6	7
Withdrawal Charge	8%	8%	7%	6%	5%	4%	0%

All numbers illustrated throughout this report have been rounded to the nearest dollar.

<sup>a</sup>Enhanced Rates (initial and renewal) are available under multiple tiers for all Index Accounts for contracts issued at Purchase Payment levels of \$100,000 - \$499,999 and \$500,000 and above. These rates do not apply to amounts allocated to the Fixed Account and may not be offered on all Index Accounts. If applicable, the Index Account Ranks above indicate the increase. Rates apply for the index term selected. After the initial 6-Year Index Term, renewal rates apply on the corresponding Contract Anniversary for the new index term.

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11220 North Community House Road  
Charlotte, NC 28277

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### Illustration Composite Summary

SecureAdvantage 6-Year illustration values are displayed as the sum of all underlying Index Accounts and the Fixed Account.

For example, if you elected to illustrate two Index Accounts, their combined performance would be shown here.

### Illustration of SecureAdvantage 6-Year Annuity

Composite based on Guaranteed Assumptions

Assumed 0.00% index performance

Purchase Payment: **\$100,000**

Anniversary	Age	Change in Daily Performance (%)	Daily Performance Value <sup>a</sup>	Monthly Value	Account Value	Death Benefit Amount
1	60-61	0.00%	\$100,000	\$92,000	\$100,000	\$100,000
2	61-62	0.00%	100,000	92,029	100,000	100,000
3	62-63	0.00%	100,000	92,114	100,000	100,000
4	63-64	0.00%	100,000	92,202	100,000	100,000
5	64-65	0.00%	100,000	92,294	100,000	100,000
6	65-66	0.00%	100,000	92,390	100,000	104,400
Geometric Average: <b>0.00%</b>						
<b>Assumes Renewal to 1-Year Term with Cap Rate</b>						
7	66-67	0.00%	100,000	107,614	100,000	107,614
8	67-68	0.00%	100,000	110,662	100,000	110,662
9	68-69	0.00%	100,000	114,166	100,000	114,166
10	69-70	0.00%	100,000	117,999	100,000	117,999
20	79-80	0.00%	100,000	198,005	100,000	198,005
30	89-90	0.00%	100,000	272,285	100,000	272,285
35	94-95	0.00%	100,000	246,219	100,000	246,219

<sup>a</sup> Please see Glossary section for a description of column headings and other contract terms.

Daily Performance Value tracks the daily valuation of the potential growth through each Index Term. This value is not guaranteed to be what you will receive at withdrawal or annuitization before the end of the Index Term nor reflects the actual performance you would receive at the end of the Index Term. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

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## Historical Illustration

- This section reflects the Index Account, allocation amount to the Index Account, and the rates being utilized (Cap Rate, Participation Rate, fixed interest rate, and renewal rates).
- The Anniversary section shows both the contract year and the client's age for each contract year.
- Calculation Period Index Performance shows index performance over each 1-year period for an Annual Sum Index Account.
- This section shows the crediting strategy chosen for the Index Account: Participation Rate or Cap Rate.
- Calculation Period Performance Rate is the index performance for the 1-year period adjusted for the Participation Rate or Cap Rate.
- Full Performance Rate is unadjusted for time elapsed in an index term. The Adjusted Performance Rate is adjusted for time elapsed and is used in the Interim Value calculation.
- The last row shows the values at the end of the initial 6-Year Index Term.

**Illustration of Index Account**  
Based on: 10 Most Recent Years (repeated) and Current Non-Guaranteed Assumptions

Initial Allocation: \$100,000  
 Initial Index Account: 6-Year S&P 500® Index Annual Sum with Participation Rate  
 Renewal Index Account: 1-Year S&P 500® Index with Cap Rate  
 Participation Rate: 50.00%  
 Floor Rate: -10.00%  
 Calculation Period: 1 Year  
 Cap Rate: 3.00%

Anniversary		Performance				Values			
Year	Age	Calculation Period Index Performance	Participation / Cap Rate	Calculation Period Performance Rate	Full	Adjusted	Allocation Amount	Interim Value	Daily Performance Value
1	60-61	3.00%	50.00%	0.00%	3.00%	0.00%	\$100,000	\$100,000	\$100,000
2	61-62	18.41%	50.00%	6.70%	6.70%	2.23%	100,000	160,255	166,700
3	62-63	29.60%	50.00%	14.80%	21.50%	10.73%	100,000	110,750	121,080
4	63-64	11.39%	50.00%	5.70%	27.20%	18.13%	100,000	118,130	127,195
5	64-65	-0.73%	50.00%	-0.73%	26.47%	22.04%	100,000	122,892	126,469
6	65-66	9.54%	50.00%	4.7%	31.26%	27.24%	100,000	131,222	133,237
Geometric Average					4.63%				
Assumes Renewal to 1-Year S&P 500® Index with Cap Rate at 3.00%									
7	66-67	19.42%	3.00%	3.00%	3.00%	3.00%	135,174	135,174	135,174
8	67-68	-6.24%	3.00%	0.00%	0.00%	0.00%	135,174	125,122	135,174
9	68-69	28.88%	3.00%	3.00%	3.00%	3.00%	139,228	129,228	139,228
10	69-70	16.26%	3.00%	3.00%	3.00%	3.00%	143,426	143,426	143,426
20	79-80	16.26%	3.00%	3.00%	3.00%	3.00%	176,371	176,371	176,371
30	89-90	16.26%	3.00%	3.00%	3.00%	3.00%	216,914	216,914	216,914
35	94-95	-0.73%	3.00%	0.00%	0.00%	0.00%	237,028	237,028	237,028

† In year 6 and later, this reflects the value of the Index Account after Index-Linked Interest (if any) has been credited.  
 Please see Glossary section for a description of column headings and other contract terms.  
 ‡ Daily Performance Value tracks the daily valuation of the potential growth through each Index Term. This value is not guaranteed to be what you will receive at withdrawal or annuitization before the end of the Index Term nor reflects the actual performance you would receive at the end of the Index Term. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.  
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**Anniversary**

Year	Age
1	60-61
2	61-62
3	62-63
4	63-64
5	64-65
6	65-66

Performance					
3 Calculation Period Index Performance	4 Participation / Cap Rate	5 Calculation Period Performance Rate	6 Performance Rate		
			Full	Adjusted	
29.60%	65.00%	19.24%	19.24%	3.21%	
11.39%	65.00%	7.40%	26.64%	8.88%	
-0.73%	65.00%	-0.73%	25.92%	12.96%	
9.54%	65.00%	6.20%	32.12%	21.41%	
19.42%	65.00%	12.62%	44.74%	37.28%	
7 -6.24%	65.00%	-6.24%	38.50%	38.50%	

### Point-to-Point Performance Section

1. Calculation Period Index Performance shows the return of the selected index for the year, beginning December 31 (the start of the Calculation Period) to any day, including the last day, within the Calculation Period.
2. Participation Rate/Cap Rate displays the current New Money Rate.
3. Calculation Period Performance Rate is the Calculation Period Index Performance adjusted for the applicable Crediting Strategy and Floor Rate. At the end of each completed Calculation Period, the Calculation Period Performance Rate is stored and used to determine the Performance Rate.
4. Full Performance Rate, with Cap Rate or Participation Rate applied, is unadjusted for time elapsed in an index term. The Adjusted Performance Rate is used in the calculation of the Interim Value for each Index Account. For example, at the end of year one, the adjusted Performance Rate is 1/6 of the Full Performance Rate.

Performance					
1 Calculation Period Index Performance	2 Participation / Cap Rate	3 Calculation Period Performance Rate	4 Performance Rate		
			Full	Adjusted	
29.60%	65.00%	19.24%	19.24%	3.21%	
11.39%	65.00%	7.40%	26.64%	8.88%	
-0.73%	65.00%	-0.73%	25.92%	12.96%	
9.54%	65.00%	6.20%	32.12%	21.41%	
19.42%	65.00%	12.62%	44.74%	37.28%	
-6.24%	65.00%	-6.24%	38.50%	38.50%	

### Values Section

5. Allocation Amount will remain the same for the length of the selected index term (unless a withdrawal takes place).
6. The Interim Value is calculated daily and reflects the Performance Rate adjusted by the amount of time elapsed in an index term. Interim Value applies to partial withdrawals or full surrenders (reduced by withdrawal charge and Market Value Adjustment if applicable) and annuitization.
7. Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not guaranteed to be what clients will receive at withdrawal or annuitization before the end of the index term, nor does it reflect the actual value clients would receive at the end of the index term. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.
8. The value highlighted in teal is the value at the end of the index term, which will be the starting allocation amount in the next index term.

Values		
5 Allocation Amount	6 Interim Value	7 Daily Performance Value <sup>4</sup>
\$100,000	\$103,207	\$119,241
100,000	108,882	126,645
100,000	112,959	125,918
100,000	121,411	132,116
100,000	137,282	144,739
100,000	<b>138,502†</b>	138,502

## Historical Return Periods

This page compares the performance of both the index and SecureAdvantage 6-Year in three separate scenarios:

- The most recent 10 calendar years
- The lowest index performance over 10 consecutive calendar years out of the last 20 years
- The highest index performance over 10 consecutive calendar years out of the last 20 years

### Illustration of SecureAdvantage 6-Year Annuity

Based on: Different Historical periods of the S&P 500® Index

Initial Allocation:	\$100,000	Participation Rate:	65.00%	Floor Rate:	-10.00%	Calculation Period:	1 Year
Initial Index Account:	6-Year S&P 500® Index Annual Sum with Participation Rate	Cap Rate:	3.00%				
Renewal Index Account:	1-Year S&P 500® Index with Cap Rate						

MOST RECENT 10 CALENDAR YEARS (Dec. 31, 2012 - Dec. 31, 2022)				LOWEST 10 CALENDAR YEARS (Dec. 31, 2006 - Dec. 31, 2016)				HIGHEST 10 CALENDAR YEARS (Dec. 31, 2011 - Dec. 31, 2021)			
Year	Annual Index Performance	Adjusted Performance Rate	Interim Value	Year	Annual Index Performance	Adjusted Performance Rate	Interim Value	Year	Annual Index Performance	Adjusted Performance Rate	Interim Value
1	29.60%	3.21%	\$103,207	1	3.5%	0.38%	\$106,382	1	13.41%	1.45%	\$101,452
2	11.39%	8.88%	108,882	2	-38.49%	0.00%	100,000	2	29.60%	9.32%	109,318
3	-0.73%	12.96%	112,956	3	23.45%	3.77%	103,770	3	11.39%	17.68%	112,926
4	9.54%	21.41%	121,411	4	12.78%	10.57%	118,565	4	-0.73%	23.09%	123,088
5	19.42%	37.28%	137,282	5	0.00%	13.20%	113,204	5	9.54%	34.02%	134,025
6	-4.24%	38.50%	138,502	6	13.41%	24.50%	124,559	6	19.42%	53.45%	153,453
7	28.88%	3.00%	142,657	7	29.60%	3.00%	128,295	7	6.24%	0.00%	153,453
8	16.26%	3.00%	146,936	8	11.39%	3.00%	132,144	8	28.88%	3.00%	158,056
9	26.89%	3.00%	151,344	9	-0.73%	0.00%	132,144	9	16.26%	3.00%	162,798
10	-19.44%	0.00%	131,344	10	9.54%	3.00%	138,199	10	26.89%	3.00%	167,682
Geometric Average				Geometric Average				Geometric Average			
10.41%				4.67%				14.25%			
4.23%				3.13%				5.30%			

Please see Glossary section for a description of column headings and other contract terms. The above ledger does not reflect any withdrawal calculations. Please note: Most Recent 10 Calendar years and the Highest 10 Calendar years are the same.

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Charlotte, NC 28277

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## Historical Index Returns

This chart reflects how SecureAdvantage 6-Year with hypothetical Participation Rate or Cap Rate would have performed based on the historical index returns of the S&P 500® Index and Russell 2000® Index. A,B This performance is based on 6-year periods and excludes the reinvestment of dividends.

### Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity Hypothetical Performance Based on Current Non-Guaranteed Rates and Historical Index Returns

S&P 500 Index						Russell 2000 Index						
Year	Annual Index Performance	6-Year Cumulative Index Performance	Cap = 13.00% Annual Sum Cap Performance	Par = 65.00% Annual Sum Par Performance	Par = 80.00% 6-Year Par Performance	Year	Annual Index Performance	6-Year Cumulative Index Performance	Cap = 12.50% Annual Sum Cap Performance	Par = 60.00% Annual Sum Par Performance	Par = 75.00% 6-Year Par Performance	
1993	7.06%	7.06%	7.06%	4.59%	5.64%	1993	17.80%	12.50%	10.20%	12.25%	12.25%	
1994	-1.54%	5.41%	-1.54%	-1.54%	4.33%	1994	13.28%	-3.18%	-3.18%	9.96%	9.96%	
1995	34.11%	41.36%	13.00%	22.17%	33.09%	1995	42.97%	12.50%	15.72%	32.22%	32.22%	
1996	20.26%	70.01%	13.00%	13.17%	56.01%	1996	64.07%	12.50%	8.86%	40.00%	40.00%	
1997	31.01%	122.72%	13.00%	20.16%	98.18%	1997	37.24%	12.50%	12.33%	73.30%	73.30%	
1998	26.67%	182.12%	13.00%	17.33%	145.70%	1998	-3.45%					
<b>Performance Rate</b>			<b>57.52%</b>	<b>75.88%</b>	<b>145.70%</b>							
1999	19.53%	19.53%	13.00%	12.64%	14.42%	1999	19.62%					
2000	10.14%	7.41%	-10.00%	-10.00%	5.93%	2000	-4.20%					
2001	-13.04%	-4.66%	-10.00%	-10.00%	0.00%	2001	1.03%					
2002	-23.37%	-28.43%	-10.00%	-10.00%	0.00%	2002	-21.58%					
2003	26.38%	-9.54%	13.00%	17.15%	0.00%	2003	45.37%					
2004	8.99%	-1.41%	8.99%	5.85%	0.00%	2004	17.00%					
<b>Performance Rate</b>			<b>4.99%</b>	<b>5.68%</b>	<b>0.00%</b>							
2005	3.00%	3.00%	3.00%	1.95%	2.40%	2005	3.2%					
2006	13.62%	17.03%	13.00%	8.85%	13.62%	2006	17.00%					
2007	3.53%	21.16%	3.53%	2.29%	16.53%	2007	-2.75%					
2008	-38.49%	-25.47%	-10.00%	-10.00%	0.00%	2008	-34.80%					
2009	23.45%	-7.99%	13.00%	15.25%	0.00%	2009	25.22%					
2010	12.78%	3.77%	12.78%	8.31%	3.02%	2010	25.31%					
<b>Performance Rate</b>			<b>35.31%</b>	<b>26.65%</b>	<b>3.02%</b>							
2011	0.00%	0.00%	0.00%	0.00%	0.00%	2011	-5.45%					
2012	13.41%	13.40%	13.00%	8.71%	10.12%	2012	14.65%					
2013	29.60%	46.97%	13.00%	19.24%	37.58%	2013	37.00%					
2014	11.39%	63.71%	11.39%	7.40%	50.97%	2014	3.53%					
2015	4.73%	62.52%	0.73%	-0.73%	50.02%	2015	-5.71%					
2016	9.54%	78.02%	9.54%	6.20%	62.41%	2016	19.48%					
<b>Performance Rate</b>			<b>46.20%</b>	<b>40.83%</b>	<b>62.41%</b>							
2017	19.42%	19.42%	13.00%	12.62%	15.54%	2017	13.14%					
2018	6.24%	11.97%	6.24%	-6.24%	9.58%	2018	-12.18%					
2019	28.88%	44.31%	13.00%	18.77%	35.45%	2019	23.72%					
2020	16.26%	67.77%	13.00%	10.57%	54.22%	2020	18.36%					
2021	26.89%	112.89%	13.00%	17.48%	90.31%	2021	13.69%					
2022	-19.44%	71.50%	-10.00%	-10.00%	57.20%	2022	-21.56%					
<b>Performance Rate</b>			<b>38.76%</b>	<b>43.21%</b>	<b>57.20%</b>							
			<b>Annual Arithmetic Average</b>				<b>Annual Arithmetic Average</b>					
			9.09%	5.99%	6.41%	8.94%	8.70%	5.19%	5.36%	6.71%		

Not a Part of Illustration

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This chart is intended to show varying market conditions over a period of time, and it's likely that the historical index returns will not repeat. The actual values are subject to change and may be higher or lower than those provided in the chart.

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