

SecureAdvantage 6-Year 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, by applying current Participation Rates or Cap Rates, demonstrate how performance may affect contract values and death benefits. 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 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) when 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 Credit Suisse triVol® US Target Factors Index

This index (as of 12/31/2021) 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 years historical index sector returns combined with the index provides 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. Past hypothetical 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 guarantees.

The values illustrated in this illustration include the following assumptions:

Index Account	Allocation	Rate*
6-Year GDP Index Annual Sum with Participation Rate	100%	55.00%

* 6-Year GDP Index Annual Sum with Participation Rate

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.

*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 Details above include 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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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 Current Non-Guaranteed Assumptions

Purchase Payment: \$100,000

Year	Age	Change in Daily Performance	Values			Death Benefit Amount
			Current Value	Separate Value	Account Value	
1	60-61	0.00%	\$100,000	\$92,800	\$100,000	\$100,000
2	61-62	6.70%	106,700	94,650	102,225	106,700
3	62-63	13.87%	121,300	103,648	110,790	121,300
4	63-64	6.69%	127,996	111,643	116,930	127,996
5	64-65	0.57%	128,489	116,465	122,260	128,489
6	65-66	3.75%	133,237	126,267	129,227	133,237
Arithmetic Average			4.74%			
Assures Renewed to 1-Year Term with Cap Rate						
7	66-67	3.00%	130,174	130,174	130,174	130,174
8	67-68	3.00%	135,174	135,174	135,174	135,174
9	68-69	3.00%	139,229	139,229	139,229	139,229
10	69-70	3.00%	143,495	143,495	143,495	143,495
10	70-90	3.00%	176,371	176,371	176,371	176,371
30	89-90	3.00%	216,914	216,914	216,914	216,914
35	94-95	0.00%	237,028	237,028	237,028	237,028

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

1. 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).
2. The Anniversary section shows both the contract year and the client's age for each contract year.

Illustration of Index Account									
Based on: 10 Most Recent Years (repeated) and Current Non-Guaranteed Assumptions									
Initial Allocation:	\$100,000	6-Year S&P 500 [®] Index Annual Sum with Participation Rate	Participation Rate:	50.00%	Floor Rate:	-10.00%	Calculation Period:	1 Year	
Initial Index Account:		1-Year S&P 500B Index with Cap Rate	Cap Rate:	3.00%					
Renewal Index Account:									
Assumptions			Performance			Values			
Year	Age	Calculation Period Index Performance	Participation / Cap Rate	Calculation Period Performance Rate	Full	Adjusted	Allocation Account	Interim Value	Daily Performance Value ²
1	60-61	0.00%	50.00%	0.00%	0.00%	0.00%	\$100,000	\$100,000	\$100,000
2	61-62	13.41%	50.00%	6.70%	6.70%	2.23%	100,000	102,230	106,700
3	62-63	29.60%	50.00%	14.80%	21.50%	10.75%	100,000	116,500	131,060
4	63-64	11.39%	50.00%	5.70%	27.20%	18.13%	100,000	118,130	127,194
5	64-65	-0.73%	50.00%	-0.73%	26.47%	22.06%	100,000	122,064	126,460
6	65-66	9.54%	50.00%	4.77%	31.24%	31.24%	100,000	131,237 ¹	131,237
				Geometric Average	4.62%				
Assumes Renewal to 1-Year S&P 500B Index with Cap Rate of 3.00%									
7	66-67	19.42%	3.00%	3.00%	3.00%	3.00%	135,174	135,174 ¹	135,174
8	67-68	-4.24%	3.00%	0.00%	0.00%	0.00%	135,174	135,174 ¹	135,174
9	68-69	28.89%	3.00%	3.00%	3.00%	3.00%	139,228	143,231 ¹	150,229
10	69-70	16.20%	3.00%	3.00%	3.00%	3.00%	143,484	143,484 ¹	143,484
20	79-80	16.20%	3.00%	3.00%	3.00%	3.00%	176,371	176,371 ¹	176,371
30	89-90	16.20%	3.00%	3.00%	3.00%	3.00%	216,914	216,914 ¹	216,914
35	94-95	-0.73%	3.00%	0.00%	0.00%	0.00%	237,028	237,028 ¹	237,028

¹ 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.

² 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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Performance							
3	4	5	6 Performance Rate				
			Calculation Period Index Performance	Participation / Cap Rate	Calculation Period Performance Rate	Full	Adjusted
			0.00%	50.00%	0.00%	0.00%	0.00%
			13.41%	50.00%	6.70%	6.70%	2.23%
			29.60%	50.00%	14.80%	21.50%	10.75%
			11.39%	50.00%	5.70%	27.20%	18.13%
			-0.73%	50.00%	-0.73%	26.47%	22.06%
			9.54%	50.00%	4.77%	31.24%	31.24%

3. Calculation Period Index Performance shows index performance over each 1-year period for an Annual Sum Index Account.
4. The Index Account selected contains a Participation Rate or Cap Rate.
5. Calculation Period Performance Rate is the index performance for the 1-year period adjusted for the Participation Rate or Cap Rate.
6. Full Performance Rate is unadjusted for time elapsed in an index term. The Adjusted Performance Rate is adjusted for time elapsed and used in the Interim Value calculation.
7. The last row shows the values at the end of the initial 6-Year Index Term.

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

Point-to-Point Performance Section

1. Annual Index Performance shows the selected indices' return for the historical year.
2. Point-to-Point Index Performance shows the selected index performance from the start of the term to any given year within the term.
3. Participation Rate/Cap Rate displays the current New Money Rate.
4. Full Performance Rate, with Cap Rate or Participation Rate applied, is unadjusted for time elapsed in an index term.

Performance					
1	2	3	4 Performance Rate		
Annual Index Performance	Point-to-Point Index Performance	Participation / Cap Rate	Full	Adjusted	
23.45%	23.45%	50.00%	11.73%	1.95%	
12.78%	39.23%	50.00%	19.62%	6.54%	
0.00%	39.23%	50.00%	19.61%	9.81%	
13.41%	57.89%	50.00%	28.95%	19.30%	
29.60%	104.63%	50.00%	52.32%	43.60%	
11.39%	127.94%	50.00%	63.97%	63.97%	

Historical Illustration

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 MVA 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 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.
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
\$100,000	\$100,000	\$100,000
100,000	102,233	106,700
100,000	110,750	121,500
100,000	118,130	127,196
100,000	122,058	126,469
100,000	131,237	131,237

Historical Return Periods

This page compares the performances 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:	50.00%	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, 2010 - Dec. 31, 2009)				LOWEST 10 CALENDAR YEARS (Dec. 31, 2000 - Dec. 31, 2010)				HIGHEST 10 CALENDAR YEARS (Dec. 31, 2010 - Dec. 31, 2020)			
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	0.00%	0.00%	\$100,000	1	-13.04%	0.00%	\$100,000	1	0.00%	0.00%	\$100,000
2	13.41%	2.23%	102,233	2	-23.37%	0.00%	100,000	2	13.41%	2.23%	102,233
3	29.60%	10.75%	110,750	3	26.38%	0.00%	100,000	3	29.60%	10.75%	110,750
4	11.39%	18.13%	118,130	4	8.99%	0.00%	100,000	4	11.39%	18.13%	118,130
5	-0.73%	22.96%	122,058	5	3.00%	0.00%	100,000	5	-0.73%	22.96%	122,058
6	9.54%	31.24%	131,237	6	13.62%	6.00%	105,997	6	9.54%	31.24%	131,237
7	19.42%	3.00%	135,174	7	3.53%	3.00%	109,177	7	19.42%	3.00%	135,174
8	-6.24%	0.00%	135,174	8	-38.49%	0.00%	109,177	8	-6.24%	0.00%	135,174
9	28.98%	3.00%	139,229	9	23.45%	3.00%	112,452	9	28.98%	3.00%	139,229
10	16.26%	3.00%	143,406	10	12.78%	3.00%	115,826	10	16.26%	3.00%	143,406
Geometric Average				Geometric Average				Geometric Average			
11.56%				-0.48%				11.56%			
3.67%				1.48%				3.67%			

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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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 = 6.00% Annual Sum Cap Performance	Par = 50.00% Annual Sum Par Performance	Par = 40.00% 6-Year Par Performance	Year	Annual Index Performance	6-Year Cumulative Index Performance	Cap = 5.50% Annual Sum Cap Performance	Par = 40.00% Annual Sum Par Performance	Par = 35.00% 6-Year Par Performance
1991	26.31%	26.31%	6.00%	13.15%	10.52%	1991	43.65%	43.65%	5.50%	17.46%	15.28%
1992	4.46%	31.95%	4.46%	2.23%	12.78%	1992	16.37%	67.17%	5.50%	6.55%	23.51%
1993	7.66%	43.25%	6.00%	3.53%	16.50%	1993	17.01%	84.18%	5.50%	6.90%	33.46%
1994	-1.54%	39.08%	-1.54%	-1.54%	15.63%	1994	-3.19%	80.99%	5.50%	6.90%	33.46%
1995	34.11%	86.52%	6.00%	17.06%	34.61%	1995	26.21%	107.20%	5.50%	6.90%	33.46%
1996	20.26%	124.32%	6.00%	10.13%	49.73%	1996	14.76%	121.96%	5.50%	6.90%	33.46%
Performance Rate			26.92%	44.56%	49.73%	Performance Rate			26.92%	44.56%	49.73%
1997	31.01%	157.53%	6.00%	15.50%	62.40%	1997	20.52%	142.48%	5.50%	6.90%	33.46%
1998	26.67%	205.55%	6.00%	13.53%	75.93%	1998	-3.45%	139.03%	5.50%	6.90%	33.46%
1999	19.53%	248.55%	6.00%	9.76%	85.69%	1999	19.62%	158.65%	5.50%	6.90%	33.46%
2000	-10.14%	219.24%	-10.00%	-10.00%	75.69%	2000	-4.20%	154.45%	5.50%	6.90%	33.46%
2001	-13.04%	196.24%	-10.00%	-10.00%	62.65%	2001	1.93%	156.38%	5.50%	6.90%	33.46%
2002	-23.37%	157.78%	-10.00%	-10.00%	49.23%	2002	-21.58%	134.80%	5.50%	6.90%	33.46%
Performance Rate			6.00%	8.60%	7.51%	Performance Rate			6.29%	14.17%	22.38%
2003	26.38%	205.55%	6.00%	13.15%	65.78%	2003	45.37%	180.17%	5.50%	6.90%	33.46%
2004	8.99%	227.75%	6.00%	4.50%	70.28%	2004	17.00%	207.17%	5.50%	6.90%	33.46%
2005	3.00%	241.88%	3.00%	1.50%	71.78%	2005	3.32%	210.49%	5.50%	6.90%	33.46%
2006	13.62%	272.20%	6.00%	6.81%	78.60%	2006	17.30%	227.79%	5.50%	6.90%	33.46%
2007	3.53%	289.89%	3.53%	1.76%	80.36%	2007	-2.76%	225.03%	5.50%	6.90%	33.46%
2008	-38.49%	226.64%	-10.00%	-10.00%	69.86%	2008	-34.80%	190.23%	5.50%	6.90%	33.46%
Performance Rate			14.53%	17.76%	13.07%	Performance Rate			6.29%	14.17%	22.38%
2009	23.45%	274.45%	6.00%	11.23%	81.09%	2009	25.22%	215.45%	5.50%	6.90%	33.46%
2010	12.78%	311.23%	6.00%	6.39%	87.48%	2010	25.31%	240.76%	5.50%	6.90%	33.46%
2011	0.00%	311.23%	0.00%	0.00%	87.48%	2011	-5.45%	228.31%	5.50%	6.90%	33.46%
2012	13.41%	352.89%	6.00%	6.70%	94.18%	2012	14.63%	242.94%	5.50%	6.90%	33.46%
2013	29.60%	458.63%	6.00%	14.80%	108.98%	2013	37.00%	280.00%	5.50%	6.90%	33.46%
2014	11.39%	512.94%	6.00%	5.70%	114.68%	2014	3.53%	283.53%	5.50%	6.90%	33.46%
Performance Rate			30.80%	45.31%	51.18%	Performance Rate			6.29%	14.17%	22.38%
Performance Rate			17.94%	30.08%	32.97%	Performance Rate			6.29%	14.17%	22.38%
Annual Arithmetic Average			2.55%	4.88%	4.75%	Annual Arithmetic Average			1.74%	3.81%	4.85%

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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