

Solving the Retirement Income Dilemma

Brighthouse Guaranteed Income BuilderSM



How will you generate the
future income you will need
for **retirement?**

This material should not be interpreted as a recommendation or as fiduciary investment advice by Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, or Brighthouse Securities, LLC.



Especially with concerns like



Market volatility



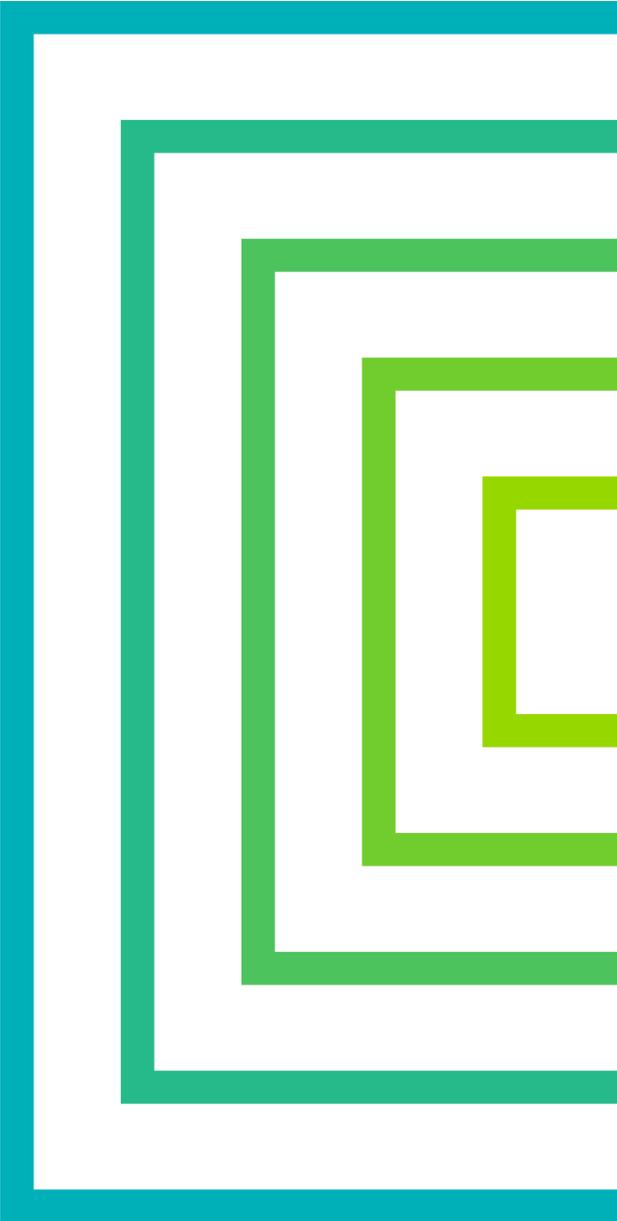
Uncertainty with interest rates



Outliving assets



Consider preparing for a long
and comfortable retirement with
**Brighthouse Guaranteed
Income BuilderSM**



Brighthouse Guaranteed Income Builder

Income for Life

Guarantee income for as long as you live.

Income for Living

Help add certainty to your retirement.

Income for You

Build customized, pension-like income.

How does it work?



You use a portion of your assets

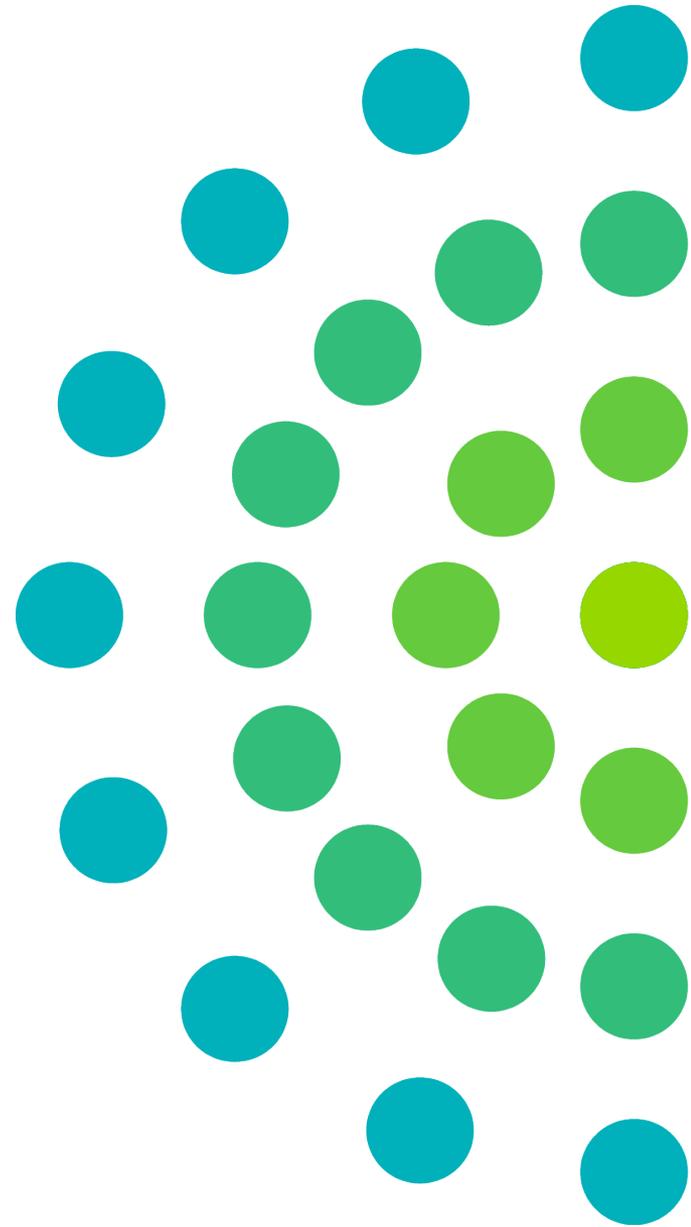


To purchase a pension-like stream of



Lifetime income payments

Your money is not invested in the market, so there's **no risk of declining income** payments due to market downturns



Options to fit your needs

- Lifetime Income for 1 or 2 lives
- Lifetime Income with Cash Refund for 1 or 2 lives
- Lifetime Income with Guarantee Period for 1 or 2 lives

Schedule income later and reduce required minimum distributions (RMDs).

Option features must be elected at contract issue. Income options and features may vary by state of firm.

Flexibility

- Increasing Income Option
- Flexible Income Feature
- Cash Out Option¹
- Change of Income Start Date Feature

Schedule income later and reduce required minimum distributions (RMDs).

Option features must be elected at contract issue. Income options and features may vary by state of firm.

¹ Optional feature that must be elected at contract issue and subject to Internal Revenue Code limitations. Not available for Qualifying Longevity Annuity Contract (QLAC).

Accessibility

Cash out if you need it

| Completed Contract Years | 1 | 2 | 3 | 4 | 5 | 6 | 7+ |
|---|-----|-----|-----|-----|-----|-----|------|
| Purchase of Each Purchase Payment Available | 92% | 93% | 94% | 95% | 96% | 97% | 100% |

Any purchase payments withdrawn prior to one completed contract year will use a percentage of 92%. Optional feature that must be elected at contract issue. Your lifetime income payments will be lower with this option than they would be without it. The Cash Out Option is not available in all states or at all firms.

Building Pension-Like Income

- Works for people who want to retire in 10 years, like Kathy, 55
- She owns a business, contributes the maximum to an IRA, and funds her **Guaranteed Income Builder** by allocating some of her after-tax income each year

For this example, Guaranteed Income Builder income payments and corresponding annualized income percent were based on multiple purchase payments, Lifetime Income with Cash Refund income option for a female, and the hypothetical annuity purchase rate developed on 09/04/2018, and are not to be construed as a guarantee or estimate of amounts to be paid in the future. This example assumes purchase payments are made at the beginning of each contract year, and income payments start at least 13 months from the date of last purchase payment.

Kathy built her own pension-like income a little at a time

Hypothetical example for illustrative purposes only.

| Age | Purchase Payment | Annual Income Purchased | Cumulative Annual Income Starting at Age 65 | Annualized Income Percent ¹ |
|--------------|------------------|-------------------------|---|--|
| 55 | \$7,000 | \$637 | \$637 | 9.11% |
| 56 | \$7,500 | \$655 | \$1,293 | 8.91% |
| 57 | \$8,000 | \$670 | \$1,963 | 8.72% |
| 58 | \$8,500 | \$683 | \$2,645 | 8.53% |
| 59 | \$9,000 | \$693 | \$3,338 | 8.34% |
| 60 | \$9,500 | \$700 | \$4,038 | 8.16% |
| 61 | \$10,000 | \$704 | \$4,742 | 7.97% |
| 62 | \$10,500 | \$706 | \$5,449 | 7.78% |
| 63 | \$11,000 | \$707 | \$6,156 | 7.60% |
| 64 | \$11,500 | \$707 | \$6,863 | 7.42% |
| 65 | – | – | | |
| Total | \$92,500 | | \$6,863 | 7.42% |



Purchase Payment:
\$92,500 contributed over 10 years



Income Option:
Lifetime Income with Cash Refund

¹ The annualized income percent is the annual income amount as a percentage of the purchase payment(s).

By making payments totaling **\$92,500** over 10 years, Kathy received income of **\$6,863** per year (or an annualized income percent of 7.42%) for the rest of her life.

Of those women who live to age 65:



Over half will live to age 85

If Kathy lives to age 85, she will receive income payments totaling **\$137,254**.



Nearly one-third will live to age 90

If Kathy lives to age 90, she will receive income payments totaling **\$171,567**.

Source: Society of Actuaries

For this example, Guaranteed Income Builder income payments and corresponding annualized income percent were based on multiple purchase payments, Lifetime Income with Cash Refund income option for a female, and the hypothetical annuity purchase rate developed on 09/04/2018, and are not to be construed as a guarantee or estimate of amounts to be paid in the future. This example assumes purchase payments are made at the beginning of each contract year, and income payments start at least 13 months from the date of last purchase payment. The following information applies to the hypothetical examples in this presentation: The Cash Out Option has not been elected. Future income payments are based on the annuity purchase rates available on the day a purchase payment is made into the Guaranteed Income Builder annuity. Please ask your financial professional to provide you with a Guaranteed Income Builder quote that shows the actual future income payments you would receive if you were to make a purchase payment into the Guaranteed Income Builder annuity on the day the quote was run. In MA and MT, unisex annuity purchase rates are used to determine income payments.

The power of deferral

Ken and Jessica, both age 58, want to maximize future income and retire in 7-10 years

For this example, Guaranteed Income Builder income payments and corresponding annualized income percent were based on a single purchase payment, Lifetime Income for Two with Cash Refund income option, and the hypothetical annuity purchase rate developed on 09/04/2018, and are not to be construed as a guarantee or estimate of amounts to be paid in the future.

In applying the information provided in this material, you should consider your other assets, income, and investments – such as the equity in your home, your Social Security benefits, any IRAs, savings accounts, and other plans that may provide retirement income – as those other assets may not be included in this discussion, model, or estimate.

Use the Guaranteed Income Builder to help maximize your future income

65

Ken and Jessica decide at contract issue to start income payments at age 65

\$7,363

Their annualized income payments will be: \$7,363

7.36%

Their annualized income percent will be: 7.36%

Income for Two Lives:

Among married couples, both age 65, there is a

50% chance of one spouse living to age 92, and

25% chance of one spouse living to age 97

If Ken and Jessica start receiving income at age 65, and one or both live to age 92, they'll receive income payments totaling **\$198,801**. If either Ken or Jessica live to age 97, they'll receive payments totaling **\$235,616**.

Source: Society of Actuaries

Hypothetical example for illustrative purposes only.



Purchase Payment:
\$100,000



Income Option:
Lifetime Income for Two
with Cash Refund



Deferred Period:
7 Years

How can the Guaranteed Income Builder help you prepare for a long and comfortable retirement?

Two ways to learn more:



Online at
brighthousefinancial.com



Speak with your
financial professional

This product is a long-term investment designed for retirement purposes. Product availability and features may vary by state or firm.

The Brighthouse Guaranteed Income Builder deferred income annuity, like all annuities, 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.

Like most annuities, the Brighthouse Guaranteed Income Builder deferred income annuity has charges, termination provisions, and terms for keeping it in force. Please contact your financial professional for complete details.

A QLAC does not make available any Cash Out Option, cash surrender right, or other similar feature. Adhering to the purchase limit is the client's responsibility. Clients should consult with their own independent legal and tax advisors prior to establishing a QLAC. Brighthouse Financial cannot provide tax advice.

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% Unearned Income Medicare Contribution 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.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

The Brighthouse Guaranteed Income BuilderSM deferred income annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 6-1000-1 (05/14) ("Brighthouse Financial").

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