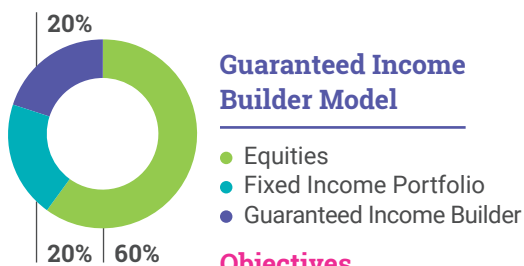


Diversifying a Fixed Income Portfolio

How to add more certainty to retirement

With today's volatile equity markets and low-yielding fixed income investments, it can be difficult to strike a comfortable balance between risk and reward. Take note of this alternative approach for the fixed portion of a retirement portfolio – one that is free from market risk – to supplement the equity portion of a portfolio. Consider a deferred income annuity like the Brighthouse Guaranteed Income Builder® for reallocating a portion of your fixed income portfolio to secure additional guaranteed lifetime income for future everyday expenses.¹



Objectives

- Optimize retirement income
- Maximize cash flow using less dollars
- Add guarantees to portfolio

Hypothetical example for illustrative purposes only. Diversification through asset allocation does not ensure a profit or protection against a loss.

Meet Kevin

Age 55, exploring fixed income options for retirement at age 65

Total Investable Assets: \$1,000,000

Equities: \$600,000

Fixed Income: \$400,000

Current Fixed Income Yield: 2.83%²

Fixed Income Withdrawal Rate: 4%

With Guaranteed Income Builder

Purchase Payment: \$200,000

Income Option: Lifetime Income with Cash Refund

Annualized Income Percent: 7.95% as a percentage of the purchase payment(s)³

Purchase Age: 55

Income Start Age: 65

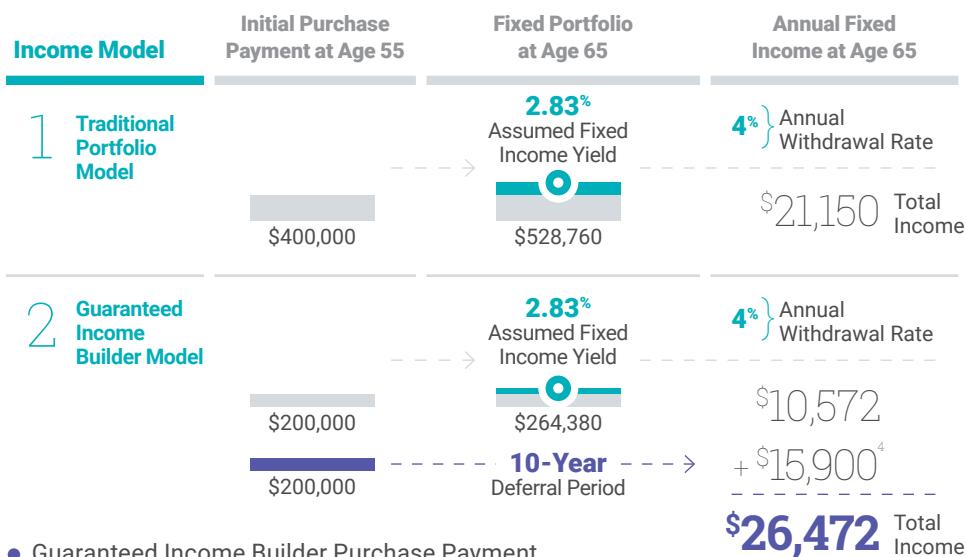
25%

Result of using the Guaranteed Income Builder Model: A **25% increase** of income in Kevin's retirement portfolio without fees or market risk. To see how this works and how a Guaranteed Income Builder annuity can add more certainty to your retirement, please see reverse side.

¹ Guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

² Moody's AAA Corporate Bond Index, August 2019.

³ The annualized income percent is the annual income amount as a percentage of the purchase payment(s). This is a ratio of the total income payments received each year to the purchase payment. It is neither a growth projection nor a reflection of past performance.



- Guaranteed Income Builder Purchase Payment
- Fixed Income Portfolio

Talk to your financial professional about diversifying your fixed income portfolio using the **Brighthouse Guaranteed Income Builder[®]** deferred income annuity.

The examples are hypothetical and for illustrative purposes only. The 4% withdrawal from a hypothetical investment portfolio represents a typical withdrawal rate that may help your withdrawals last throughout retirement. In order to maintain a steady amount withdrawn in future years, your percentage will change or the payment amount will vary after the first year depending on performance, which is not guaranteed. There is no account value or lump sum available with the Guaranteed Income Builder once income payments begin. There is an account value for the investment portfolios, and withdrawal amounts are not generally restricted. These hypothetical examples do not represent an investment in any specific product and should not be deemed a representation of past or future performance or a guarantee of any kind. Charges and expenses that would be associated with an actual investment and the impact of taxes are not reflected.

⁴ Future Guaranteed Income Builder income payments are based on the annuity purchase rates available on the day you make a purchase payment into the Guaranteed Income Builder. For this example, Guaranteed Income Builder income payments were based on a single purchase payment, Lifetime Income with Cash Refund for a male, and the annuity purchase rate in effect on 08/27/19, and are not to be construed as a guarantee or estimate of amounts to be paid in the future.

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 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.

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.

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 Builder[®] 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"). Product availability and features may vary by state or firm.

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