

How to Generate Future Income for Retirement

See how the Brighthouse Guaranteed Income BuilderSM annuity stacks up against other income strategies.

Meet Kathy

Age 55,
planning
to retire in
10 years

- Wants a steady source of retirement income
- Purchases a Brighthouse Guaranteed Income Builder annuity with \$100,000
- Sets her income start date at age 65
- Chooses Lifetime Income with Cash Refund income option

Starting at age 65, Kathy will receive income payments of \$8,253 per year (8.25% of her initial purchase payment) for as long as she lives – with no market risk!

Income Strategy	Initial Purchase Payment at age 55	Accumulated Value at age 65	Income Starting at age 65	Guaranteed Lifetime Income
Guaranteed Income Builder	\$100,000		\$8,253	YES
<p>1 Kathy wants to begin taking \$8,253 from her investment portfolio every year, beginning at age 65.* She would like to initially withdraw 4% of her investment portfolio, and have her first withdrawal equal \$8,253.</p> <p>In order for her first withdrawal to equal the income payment from the Guaranteed Income Builder, she would need her assets to grow from \$100,000 to \$206,325 in 10 years – a net annual return of 7.51% each year.*</p>	\$100,000	<p>7.51% Net Annual Return for 10 Years</p> <p>\$206,325</p>	<p>4% } Kathy's First Year Distribution Rate</p> <p>\$8,253</p>	NO
<p>2 Kathy wants to begin taking \$8,253 from her investment portfolio every year, beginning at age 65.* She would like to withdraw 5% of her investment portfolio, and have her first withdrawal equal \$8,253.</p> <p>In order for her first withdrawal to equal the income payment from the Guaranteed Income Builder, she would need her assets to grow from \$100,000 to \$165,060 in 10 years – a net annual return of 5.14% each year.*</p>	\$100,000	<p>5.14% Net Annual Return for 10 Years</p> <p>\$165,060</p>	<p>5% } Kathy's First Year Distribution Rate</p> <p>\$8,253</p>	NO

Hypothetical Example. For Illustrative Purposes Only.

* Kathy could choose to withdraw \$8,253 from her investment portfolio at age 65 regardless of market performance, though her initial withdrawal rate could be higher or lower than she prefers. Future Payments of \$8,253 from an investment portfolio are not guaranteed to remain the same or last for life, and are subject to market gains and losses that may provide income higher or lower than this amount.

Help prepare for a long and comfortable retirement

As you move into and through your retirement years, you'll want to make sure all income needs are covered. The Guaranteed Income Builder can help by providing:

Income for Life

From the day the deferred income annuity is purchased and the income start date is chosen, you'll know exactly how much you, or you and your spouse, will receive each year as long as you live.

Income for Living

Supplement other retirement income sources with guaranteed income that can help you cover everyday expenses throughout retirement.

Income for Changing Needs

Tailor income payments by selecting the options and innovative features that meet your needs.

Talk to your financial professional to see what your income payments would look like with the Brighthouse Guaranteed Income Builder annuity. Or visit brighthousefinancial.com today.

The examples are hypothetical and for illustrative purposes only. The 4% and 5% withdrawals from a hypothetical investment portfolio represent typical withdrawal rates 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. For the investment portfolios there is an account value and withdrawals are generally not restricted as to amount. 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.

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 female and the annuity purchase rate in effect on 2/8/18 and are not to be construed as a guarantee or estimate of amounts to be paid in the future. 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 made a purchase payment into the Guaranteed Income Builder on the day the quote was run.

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 BuilderSM 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. 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.

Like most annuity contracts, Brighthouse Financial contracts contain charges, limitations, exclusions, holding periods, termination provisions and terms for keeping them in force.

Distributions of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax if your modified adjusted gross income exceeds the applicable threshold amount.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

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Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

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