

# How to Generate Future Income for Retirement

See how the Brighthouse Guaranteed Income Builder<sup>SM</sup> 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 \$8,729 per year (8.73% 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
<b>Guaranteed Income Builder</b>	\$100,000		\$8,729	<b>YES</b>
<p>1 Kathy wants to begin taking \$8,729 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 \$8,729.</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 \$218,225 in 10 years – a net annual return of 8.12% each year.*</p>	\$100,000	<p>8.12% Net Annual Return for 10 Years</p> <p>\$218,225</p>	\$8,729	<b>NO</b>
<p>2 Kathy wants to begin taking \$8,729 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 \$8,729.</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 \$174,580 in 10 years – a net annual return of 5.73% each year.*</p>	\$100,000	<p>5.73% Net Annual Return for 10 Years</p> <p>\$174,580</p>	\$8,729	<b>NO</b>

Hypothetical Example. For Illustrative Purposes Only.

\* Kathy could choose to withdraw \$8,729 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 \$8,729 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](https://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. 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.

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 6/5/2018, 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 Builder<sup>SM</sup> 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 annuity contracts, Brighthouse Financial contracts contain charges, limitations, exclusions, holding periods, termination provisions, and terms for keeping them in force.

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 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.

The Brighthouse Guaranteed Income Builder<sup>SM</sup> 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"). MetLife is a registered service mark of Metropolitan Life Insurance Company (with its affiliates, "MetLife"), and is used under license to Brighthouse Services, LLC, and its affiliates. Brighthouse Financial and MetLife are not affiliated and product guarantees are not backed by MetLife.

Brighthouse Financial<sup>®</sup> and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

[brighthousefinancial.com](https://brighthousefinancial.com)

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union

**Brighthouse**  
FINANCIAL<sup>®</sup> | Established by  
MetLife

Brighthouse Life Insurance Company  
11225 North Community House Road  
Charlotte, NC 28277  
[brighthousefinancial.com](https://brighthousefinancial.com)

1806 CLFA84547-2  
© 2018 BRIGHTHOUSE FINANCIAL, INC. 2030702.1[02/20/2020]