

**ANNUITIES**

Deferred Income

**Brighthouse Guaranteed Income Builder® Rate Comparison**

Purchase rates are effective: 04/15/24 through 04/30/24

Estimated monthly income per \$100,000 purchase payment.

Income Option	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>1</sup>
Lifetime Income with Cash Refund	55 Male	5 Years	\$698	8.38%
		10 Years	\$984	11.81%
		15 years	\$1,441	17.29%
Lifetime Income with 10-Year Guarantee <sup>2</sup>	55 Male	5 Years	\$705	8.46%
		10 Years	\$981	11.77%
		15 years	\$1,410	16.93%
Lifetime Income with Cash Refund	55 Female	5 Years	\$681	8.17%
		10 Years	\$953	11.44%
		15 years	\$1,380	16.57%
Lifetime Income with 10-Year Guarantee	55 Female	5 Years	\$687	8.24%
		10 Years	\$952	11.42%
		15 years	\$1,359	16.30%
Lifetime Income with Cash Refund	60 Male	5 Years	\$764	9.17%
		10 Years	\$1,108	13.30%
		15 years	\$1,705	20.46%
Lifetime Income with 10-Year Guarantee	60 Male	5 Years	\$771	9.26%
		10 Years	\$1,094	13.13%
		15 years	\$1,624	19.48%
Lifetime Income with Cash Refund	60 Female	5 Years	\$741	8.89%
		10 Years	\$1,064	12.77%
		15 years	\$1,611	19.33%
Lifetime Income with 10-Year Guarantee	60 Female	5 Years	\$748	8.97%
		10 Years	\$1,055	12.66%
		15 years	\$1,553	18.64%
Lifetime Income with Cash Refund	65 Male	5 Years	\$858	10.29%
		10 Years	\$1,299	15.59%
		15 years	\$2,153	25.84%
Lifetime Income with 10-Year Guarantee	65 Male	5 Years	\$861	10.34%
		10 Years	\$1,250	15.00%
		15 years	\$1,912	22.95%
Lifetime Income with Cash Refund	65 Female	5 Years	\$825	9.89%
		10 Years	\$1,231	14.77%
		15 years	\$1,993	23.92%
Lifetime Income with 10-Year Guarantee	65 Female	5 Years	\$830	9.96%
		10 Years	\$1,198	14.38%
		15 years	\$1,816	21.79%

Income Option	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>1</sup>
Lifetime Income for Two with Cash Refund, 100% Survivor	55 Male/ 55 Female	5 Years	\$634	7.61%
		10 Years	\$872	10.47%
		15 years	\$1,231	14.78%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor <sup>2</sup>	55 Male/ 55 Female	5 Years	\$635	7.61%
		10 Years	\$872	10.47%
		15 years	\$1,228	14.73%
Lifetime Income for Two with Cash Refund, 100% Survivor	60 Male/ 60 Female	5 Years	\$683	8.20%
		10 Years	\$960	11.53%
		15 years	\$1,411	16.93%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	60 Male/ 60 Female	5 Years	\$684	8.21%
		10 Years	\$959	11.51%
		15 years	\$1,396	16.75%
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/ 65 Female	5 Years	\$753	9.04%
		10 Years	\$1,096	13.15%
		15 years	\$1,711	20.53%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	65 Male/ 65 Female	5 Years	\$755	9.06%
		10 Years	\$1,088	13.06%
		15 years	\$1,641	19.70%

<sup>1</sup> Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

<sup>2</sup> The period length chosen for Guarantee Period payout options can vary from 5-30 years. Availability of some Guarantee Periods may be limited due to IRS regulations, administrative considerations, or at the sole discretion of Brighthouse Financial.

This product is a long-term investment designed for retirement purposes.

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.

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% Net Investment Income 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.

The Brighthouse Guaranteed Income Builder<sup>®</sup> 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. This product is not available in New York.

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• Not Guaranteed by Any Bank or Credit Union

**Brighthouse**  
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what's ahead<sup>®</sup>

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**ANNUITIES**

## Deferred Income

**Brighthouse Guaranteed Income Builder® Rate Comparison with Cash Out Option**

Purchase rates are effective: 04/15/24 through 04/30/24  
 Estimated monthly income per \$100,000 purchase payment.

Income Option with Cash Out Option <sup>1</sup>	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>2</sup>
Lifetime Income with Cash Refund	55 Male	5 Years	\$651	7.81%
		10 Years	\$915	10.98%
		15 years	\$1,330	15.96%
Lifetime Income with 10-Year Guarantee <sup>3</sup>	55 Male	5 Years	\$659	7.91%
		10 Years	\$914	10.97%
		15 years	\$1,305	15.66%
Lifetime Income with Cash Refund	55 Female	5 Years	\$635	7.62%
		10 Years	\$888	10.65%
		15 years	\$1,278	15.34%
Lifetime Income with 10-Year Guarantee	55 Female	5 Years	\$642	7.71%
		10 Years	\$888	10.66%
		15 years	\$1,260	15.12%
Lifetime Income with Cash Refund	60 Male	5 Years	\$710	8.53%
		10 Years	\$1,026	12.32%
		15 years	\$1,562	18.74%
Lifetime Income with 10-Year Guarantee	60 Male	5 Years	\$721	8.65%
		10 Years	\$1,017	12.21%
		15 years	\$1,493	17.91%
Lifetime Income with Cash Refund	60 Female	5 Years	\$690	8.28%
		10 Years	\$988	11.85%
		15 years	\$1,482	17.78%
Lifetime Income with 10-Year Guarantee	60 Female	5 Years	\$699	8.39%
		10 Years	\$982	11.79%
		15 years	\$1,433	17.20%
Lifetime Income with Cash Refund	65 Male	5 Years	\$795	9.54%
		10 Years	\$1,196	14.36%
		15 years	\$1,945	23.34%
Lifetime Income with 10-Year Guarantee	65 Male	5 Years	\$804	9.65%
		10 Years	\$1,158	13.90%
		15 years	\$1,737	20.85%
Lifetime Income with Cash Refund	65 Female	5 Years	\$766	9.19%
		10 Years	\$1,137	13.65%
		15 years	\$1,814	21.77%
Lifetime Income with 10-Year Guarantee	65 Female	5 Years	\$775	9.30%
		10 Years	\$1,113	13.35%
		15 years	\$1,660	19.92%

Income Option with Cash Out Option <sup>1</sup>	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>2</sup>
Lifetime Income for Two with Cash Refund, 100% Survivor	55 Male/ 55 Female	5 Years	\$593	7.12%
		10 Years	\$816	9.79%
		15 years	\$1,151	13.82%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor <sup>3</sup>	55 Male/ 55 Female	5 Years	\$594	7.13%
		10 Years	\$817	9.80%
		15 years	\$1,148	13.78%
Lifetime Income for Two with Cash Refund, 100% Survivor	60 Male/ 60 Female	5 Years	\$639	7.67%
		10 Years	\$898	10.78%
		15 years	\$1,317	15.80%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	60 Male/ 60 Female	5 Years	\$640	7.69%
		10 Years	\$898	10.77%
		15 years	\$1,304	15.65%
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/ 65 Female	5 Years	\$704	8.45%
		10 Years	\$1,023	12.28%
		15 years	\$1,591	19.09%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	65 Male/ 65 Female	5 Years	\$707	8.48%
		10 Years	\$1,018	12.22%
		15 years	\$1,529	18.35%

<sup>1</sup> This feature is not available in some states or firms and is not available with all income types. This is an optional feature that must be elected at contract issue, and can be exercised before income payment begins if needs change. Once elected, it is irrevocable, and income payments will be lower than if the rider had not been elected. The amount received upon cancellation will depend on the period of time that has elapsed since each purchase payment was received by Brighthouse Financial based on a percentage of your purchase payment and depends on the period of time that has elapsed since each purchase payment was received by Brighthouse Financial. If the Cash Out Option is not elected, or if the option is unavailable for election, the contract will not provide a full withdrawal from the contract. Other terms and conditions apply.

<sup>2</sup> Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

<sup>3</sup> The period length chosen for Guarantee Period payout options can vary from 5-30 years. Availability of some Guarantee Periods may be limited due to IRS regulations, administrative considerations, or at the sole discretion of Brighthouse Financial.

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