

## Brighthouse Life Insurance Company

# Fixed Account/ Fixed Interest Account

**Asset Class** Cash Equivalent

**Objective** Seeks to avoid investment risk by obtaining a fixed interest rate guaranteed by the claims-paying ability and financial strength of Brighthouse Financial®.

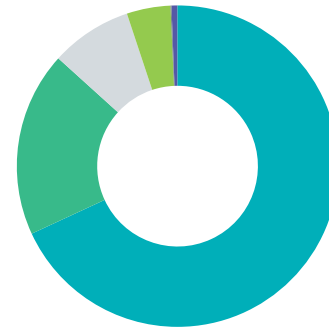
**General Account Investments** The Fixed Account/Fixed Interest Account is guaranteed by Brighthouse Financial. This account is backed by the Brighthouse Financial General Account, which invests primarily in bonds; commercial, agricultural, and real estate mortgages; real estate; and corporate equities.

<b>The Brighthouse Financial General Account</b>	<b>Total Assets</b>	\$228B
	<b>Total Liabilities</b>	\$218B

Note: This information is as of June 30, 2022.

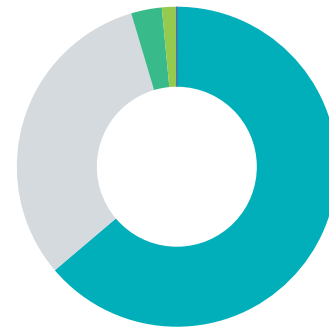
**Rate Information** Brighthouse Financial will declare and guarantee an interest rate for each new contribution or purchase payment. Upon renewal, Brighthouse Financial will declare a new interest rate for that contribution or purchase payment (and its accumulated earnings). The Fixed Account/Fixed Interest Account is guaranteed by Brighthouse Financial and backed by the full faith and credit of the Brighthouse Financial General Account.

<b>Company Ratings<sup>1</sup></b>	<b>A.M. Best Company<sup>2</sup></b>	A
	<b>Moody's Investors Service<sup>3</sup></b>	A3
	<b>Standard &amp; Poor's<sup>4</sup></b>	A+
	<b>Fitch Ratings<sup>5</sup></b>	A



### Asset Allocation

● Bonds	68.1%
● Mortgages	18.6%
● Miscellaneous Assets	8.2%
● Cash and Short-Term Investments	4.4%
● Real Estate	0.6%
● Corporate Equity	0.1%



### Bond Quality Distribution

Bond Grade	%	\$
● Aaa/Aa/A Bonds (highest/high/upper medium grade)	63.8%	\$55.9B
● Baa Bonds (medium grade)	31.6%	\$27.6B
● Ba (low grade)	3.1%	\$2.7B
● B (low grade, speculative)	1.4%	\$1.3B
● Caa and Lower (low grade, default possible)	0.1%	\$130M
● In/Near Default	<0.01%	\$3M

Note: As of June 30, 2022, approximately 95.4% of the Brighthouse Financial bond portfolio was investment grade.

<sup>1</sup> Ratings as of December 2021. Operating entities collectively rated include Brighthouse Life Insurance Company (formerly MetLife Insurance Company USA), New England Life Insurance Company, and Brighthouse Life Insurance Company of NY (formerly First MetLife Investors Insurance Company). Note: Moody's and Fitch do not rate Brighthouse Life Insurance Company of NY.

The information included herein regarding the rating agencies' opinions relating to the operating companies of Brighthouse Financial are provided for your convenience only, with the consent of the rating agencies. The operating companies of Brighthouse Financial take no position on the criteria and methodologies employed by the rating agencies in arriving at their ratings or the conclusions of their analyses, and our providing this information should not be construed as an endorsement thereof. Ratings apply to the financial strength and claims-paying ability of the Brighthouse Financial operating companies and not the performance of any of their products.

<sup>2</sup> A.M. Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A Financial Strength Rating is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold, or terminate any insurance policy, contract, or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at [www.ambest.com](http://www.ambest.com).

<sup>3</sup> Moody's Insurance Financial Strength Rating is an opinion of the ability of an insurance company to pay punctually senior policyholder claims and obligations and also reflect the expected financial loss suffered in the event of default. Specific obligations are considered unrated unless they are individually rated because the standing of a particular insurance obligation would depend on an assessment of its relative standing under those laws governing both the obligation and the insurance company. Ratings explanations can be found at [www.moodys.com](http://www.moodys.com).

<sup>4</sup> S&P Global Insurer Financial Strength Rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at [www.standardandpoors.com](http://www.standardandpoors.com).

<sup>5</sup> Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The Insurer Financial Strength Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. Ratings explanations can be found at [www.fitchratings.com](http://www.fitchratings.com).

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Annuities and life insurance are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("Brighthouse Financial").

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• Not Guaranteed by Any Bank or Credit Union

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what's ahead®

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