

Gold Track Select

To be used with contracts issued in all states prior to January 1, 2015, and in all states except NY on and after January 1, 2015.


Brighthouse
FINANCIAL®

Build for what's ahead®

Registered Fixed Account¹

For use with the Mutual Fund Select Portfolio

The **Registered Fixed Account** option available with a Gold Track Select Annuity provides a fixed interest rate guaranteed by the issuing insurance company.

Minimum purchase payment

Initial and ongoing purchase payments:

\$20 – Tax Sheltered Annuity, Pension Savings Program, and Deferred Compensation

Interest crediting methodology

All new money purchase payments will be credited with an initial interest rate. The Registered Fixed Account Option guarantees an initial interest rate which is guaranteed for a 12-month period. The initial new money interest rate is declared monthly. The amount of interest credited to a particular net purchase payment varies with that purchase payment's interest rate period. At the end of the 12-month Guarantee Period, a renewal interest rate will be determined. The rate will never be less than the minimum interest rate permitted under state law. At the end of the guaranteed period, a renewal interest rate is determined and guaranteed until the end of the current calendar year. The second and all subsequent renewal rates will be declared each subsequent January 1 thereafter and will be guaranteed through December 31 of that year each year after the first contract year.

Access to your money^{3,4}

A 10% free withdrawal allowance of the cash value of the participant's individual account is available after the first contract. The free withdrawal allowance is calculated annually as of the first Valuation Date of the Contract Year.

Death benefit

A death benefit is available prior to lifetime income payments and upon death of the participant/annuitant as follows:

- Prior to age 75, the death benefit will be the greater of:
 - The cash value of the participant's individual account less any applicable premium tax, prior surrenders, or outstanding loans; or
 - The total purchase payments under that participant's individual account, less any applicable premium tax, prior surrenders, or outstanding loans.
- After age 75, the death benefit will be the cash value of the participant's individual account, less any applicable premium tax, prior surrenders, or outstanding loans.

Additional features

- Systematic Withdrawal Program⁵
- Required Minimum Distribution Program
- Full range of annuitization options

Surrender charges^{3,5}

We do not assess a front-end sales charge. However, upon a partial or full surrender of cash value from a participant's individual account, a surrender charge of up to 5% of the amount surrendered may apply and will be deducted as a percentage of the amount withdrawn. (See "Benefit Responsive Waivers" or exceptions). A market value adjustment may apply in the case of plan discontinuance.

Transfers

Transfers are allowed between the Funding Options and the Fixed Account; however, no transfers are allowed between the Fixed Account and any Competing Fund. Amounts previously transferred from the Fixed Account to the Underlying Funds may not be transferred back to the Fixed Account or any Competing Fund for a period of at least 3 months from the date of the transfer.³

Note: Competing funds may include any bond, money market, or other fixed-income investment vehicle.³

Administrative charges

None.

Benefit responsive waivers⁵

The surrender charge will be waived on distributions for the following reasons:

- Retirement
- Death
- Separation from service
- Minimum distributions (as defined in Internal Revenue Code)
- Hardship withdrawals (as defined in the IRC)
- Disability (as defined in the IRC)
- Loans (if offered by plan)
- Annuitization
- Return of excess plan contributions
- To avoid required income tax penalties (applies to amounts to be distributed from this contract only)

- ¹ May not be available in all states.
- ² Brighthouse Financial has the right to restrict purchase payments and transfers if the current new money credited rate is equal to the minimum guaranteed interest rate.
- ³ See prospectus for additional information.
- ⁴ 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. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.
- ⁵ Withdrawals from the Registered Fixed Account Option are subject to a market value adjustment in the event of plan termination. The market value adjustment may be higher or lower than your contract value. See prospectus and contract/certificate for additional information regarding surrender charges and market value adjustment.

Gold Track Select variable annuity with the Registered Fixed Account Option are offered by prospectus only. To obtain a prospectus, please contact the service center number reflected on your enrollment materials. This material must be preceded or accompanied by a prospectus for the product. Withdrawals from the Registered Fixed Account Option may be subject to a market value adjustment. The market value adjustment may be higher or lower than your contract value. You should carefully consider the product's features, risks, charges, and expenses, and the investment objectives, risks, and policies of the underlying portfolios, as well as other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations so that, when annuitized or withdrawn, it may be worth more or less than its original value. Product availability and features may vary by state. All product guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Variable annuities are long-term investments designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY, have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional protection benefit rider is elected. All contract and rider guarantees, including optional benefits and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

The Gold Track Select variable 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 product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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 professionals as appropriate.

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.

Distributions of 401(k), 403(b), or 457(b) salary reduction contributions allocated to your account, and the earnings on such contributions, are generally not permitted prior to attaining a certain age under your retirement plan except under certain situations, such as your severance from employment with the employer sponsoring the plan or your death, disability, or hardship (or 457(b) unforeseeable emergency) as provided under the plan. Distributions of contributions and earnings may also be restricted as defined in the plan documents. Contact your plan administrator to determine when and under what circumstances you may request a distribution from your plan. Where permitted, distributions of taxable amounts are generally subject to ordinary income tax. Withdrawals made before age 59½ may be subject to a 10% federal income tax penalty. In the case of 457(b) plans, there is no 10% federal income penalty, except that the 10% federal income tax penalty may apply to distributions of amounts previously rolled over to a governmental 457(b) plan from another type of qualified retirement plan or IRA.

Gold Track Select variable annuity is issued by Brighthouse Life Insurance Company under policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14666OR, L-14669OR, L-14672 OR, L-14666PA, L-14669 PA, L-14672 PA, L-14666TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666WI, L-14669 WI, L-14672 WI, 11225 North Community House Road, Charlotte, NC 28277. All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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