

## 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.



# Liquid Fixed Account<sup>1</sup>

## For use with the Mutual Fund Select Portfolio

The **Gold Track Select Liquid Fixed Account** provides liquidity by allowing free and unlimited transfers between the Gold Track Select Liquid Fixed Account and Brighthouse Financial<sup>®</sup> approved products within your plan. Additionally, it provides a fixed 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 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. An interest rate period is established for each net purchase payment (based upon the date of deposit) and is guaranteed for 12 months. At the end of the guaranteed period, a renewal interest rate is determined and guaranteed until the end of the current calendar year. Subsequent rates are declared January 1 and guaranteed through December 31 of each year.

### Access to your money<sup>3,4</sup>

A 10% free withdrawal allowance of the cash value of the participant's individual account is available after the first contract/certificate year. The free withdrawal allowance is calculated annually as of the first valuation date of the current contract/certificate 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 Program<sup>6</sup>
- Required Minimum Distribution Program
- Full range of annuitization options

### Surrender charges<sup>3,5,6</sup>

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

Free and unrestricted transfers may be made between the GTS Liquid Fixed Account and Brighthouse Financial approved products within your plan.<sup>7</sup>

**Note:** Transfers are prohibited to competing funds, which may include any bond, money market, or other fixed-income investment vehicle.<sup>3</sup>

### Administrative charges

None.

### Benefit responsive waivers<sup>5,6</sup>

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)

- <sup>1</sup> May not be available in all states.
- <sup>2</sup> 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.
- <sup>3</sup> See prospectus for additional information.
- <sup>4</sup> Withdrawals of taxable amounts, when permitted, are subject to income tax and if made prior to age 59½ may be subject to a 10% federal income tax penalty. Withdrawals may be restricted before age 59½, retirement, or separation of service.
- <sup>5</sup> Where the fixed account is only available, the cash value should always be higher than purchase payments.
- <sup>6</sup> Withdrawals from the Gold Track Select Liquid Fixed Account 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

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**Gold Track Select variable annuity and the Registered Fixed Account 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. 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 based on the claims-paying ability and financial strength of the issuing insurance company.**

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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