

T-Flex

Facts at a Glance

T-Flex is a fixed annuity that offers competitive rates. It can guarantee income that you cannot outlive. So, build your retirement plan on a fixed foundation, supported by the strength and stability of Brighthouse Life Insurance Company.

Minimum Initial and Ongoing Purchase Amounts	\$20 per payment (401, 403(b), 457 Qualified Plans)
Maximum Issue Age	85 years (in Washington, up to age 55)
Interest Crediting Methodology¹	<ul style="list-style-type: none"> • Each payment is put into a cell that credits a current interest rate for one contract year • The first renewal rates are set on January 2 and guaranteed until December 31 • Second and future renewal rates are set on January 1 and guaranteed until December 31 • Offers a guaranteed minimum interest rate that is guaranteed for the life of your contract
Beneficiary Protection Options^{1,2} (Prior to Maturity Date)	<p>If owner or annuitant is younger than age 85, the Death Benefit guarantees that your beneficiary receives the greater of:</p> <ul style="list-style-type: none"> • Total purchase payments, or • Cash value of contract
Additional Features	<ul style="list-style-type: none"> • Systematic Withdrawal Program • Managed Distribution Program • Full range of annuitization options
Withdrawal Charges	7% for five years on each purchase payment

¹ Interest rate guarantees and income options are backed by the financial strength and claims-paying ability of Brighthouse Life Insurance Company. This product or some product features may not be available in all states or at all times.

² With certain exceptions, in-service distributions from qualified employer retirement plans are generally restricted prior to age 59½ for 401(a), 403(a) and tax sheltered annuities under Section 403(b); and prior to age 70½ for 457(b) plans.

This material should not be interpreted as a recommendation or as fiduciary investment advice by Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, or Brighthouse Securities, LLC.

Annuity products are long-term investments designed for retirement purposes. Product availability and features may vary by state.

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 normal retirement 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 and, if made before age 59½, may be subject to a 10% federal income tax penalty. In the case of 457(b) governmental plans, there is no 10% federal income tax 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 employer retirement plan or IRA. Consult your tax advisor to determine if an exception to the 10% federal income tax penalty may apply.

The T-Flex 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 product guarantees, including optional benefits, are subject to the financial strength and claims-paying ability of the issuing insurance company.

Like most annuity contracts, the Brighthouse Financial contracts contain charges, limitations, exclusions, holding periods, termination provisions, and terms for keeping them in force. Contact your representative for costs and complete details.

T-Flex is a fixed annuity issued by Brighthouse Life Insurance Company, under the contract number for Group Master: L2-FG.

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.

Annuities 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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