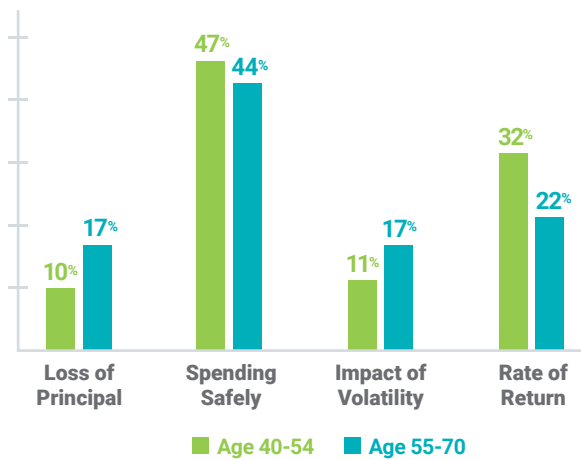


The value of income certainty in retirement.

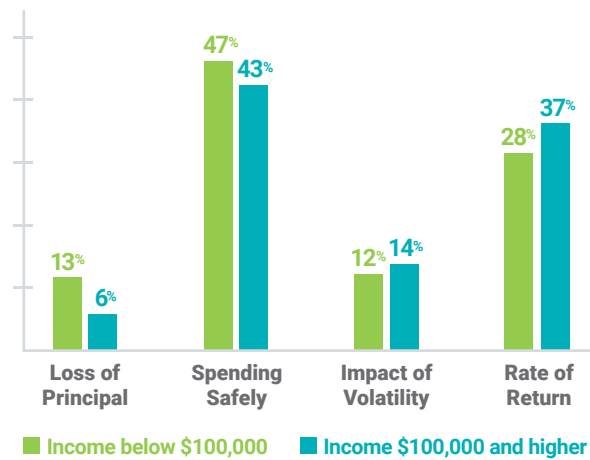
Brighthouse Financial can help find the right solutions: How do age and personal income impact a consumer's preference for having guaranteed income in retirement? New findings for your practice from a recent MetLife-sponsored survey.*

Retirement Savings & Your Age: What Matters Most?



Both younger and older respondents care most about knowing how much they can safely spend in retirement.

Retirement Savings & Your Income: What Matters Most?



Even though higher-income respondents still care most about spending safely in retirement, they place greater weight on rate of return, while loss of principal is less of a concern.

Feelings Toward Retirement Income

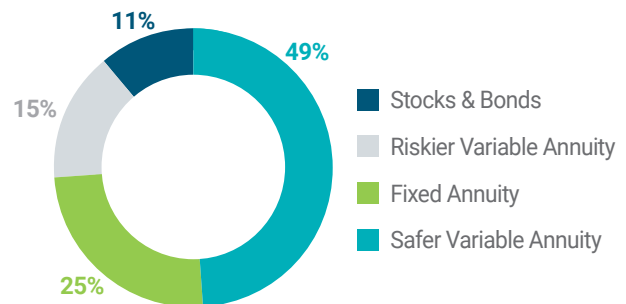
54% of respondents would feel more or much more anxiety from investing their own retirement savings in a 401(k) and withdrawing the right amount every year.

61% of respondents with incomes below \$100,000 were significantly more likely to avoid taking investment risk in retirement accounts following the 2008-2009 financial crisis.

63% of respondents said it was very important to know their income in retirement. The importance of income clarity was equally important regardless of age, income levels or financial literacy.

Retirement Investment Preference

At Age 60 When Retiring 5 Years in the Future



Respondents preferred annuity options with less risk but with minimum income amounts. An advisor can use this information to position defined contribution savings in terms of income instead of investment returns.

*Conducted by Texas Tech University's School of Personal Financial Planning (details on back).



Get a clearer picture of your client's retirement income needs.

Contact the Brighthouse Financial Sales Desk at **800-587-4979** or visit **brighthousefinancial.com** for more information.

* **About the MetLife-sponsored Survey:** Conducted by Texas Tech University's School of Personal Financial Planning in May 2016, the Income Certainty survey was structured to help better understand how mid-lifecycle adults age 40-70 would ideally allocate their defined contribution savings among annuitized and conventional stock and bond investment alternatives.

Survey responses were sorted into age groups (40-54 and 55-70), annual income (below \$100,000 and \$100,000 and higher), and by financial literacy measured through six retirement and investment questions drawn from the Texas Tech Financial Literacy Assessment Test. The objective was to gain insight into whether there is a preference for guaranteed income among more knowledgeable, higher income and older respondents.

The survey included 1,000 respondents, age 40-70, living in the United States through the MTurk program in which participants are paid to complete the survey online. MTurk is an internet marketplace where participants complete "human intelligence tasks." This marketplace is used by social science researchers conducting experimental surveys.

Texas Tech University's School of Personal Financial Planning was paid a fee to prepare this report. It is not affiliated with MetLife or Brighthouse Financial, is not an employee or representative of MetLife and is solely responsible for the content of the survey.

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FINANCIAL
Established by MetLife

Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017

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