

Brighthouse Income Annuity
Add immediate income for more certainty.



Help complete your retirement picture with guaranteed income

With a Brighthouse Income Annuity you can:



Turn a portion of your assets into stable income – for you, or you and another person.



Experience more certainty. There's no market risk. Market fluctuations will not cause a variation in your income payments.



Use your income payments for anything you like from everyday living expenses to hobbies and vacations.

Flexible options available¹

Increasing Income Option² – Choose this option to help protect yourself against inflation by raising your payments between 2% and 4% (in ½% increments), compounded annually.

Early Access Option^{3,4} – With this built-in option, if you have an unexpected need, you can access a portion of your future income during the liquidity period. This option is not available with all income types.

Estimated monthly income per \$100,000 purchase payment in a Brighthouse Income Annuity⁵

Age	Lifetime Income		Lifetime Income with 10-Year Certain		Lifetime Income with Cash Refund	
	Male	Female	Male	Female	Male	Female
60						
65						
70						
75						

Purchase payout rates for the Brighthouse Income Annuity are current as of:

| And are good through:

For more information about a Brighthouse Income Annuity, speak with your financial professional and visit brighthousefinancial.com today.

This product is a long-term investment designed for retirement purposes. Product availability and features may vary by state or firm.

¹ Terms and conditions apply.

² The Increasing Income Option is available for contracts where each owner is at least 59½ at the time of contract issue and is available on both qualified and non-qualified contracts. This option must be elected at the time of purchase, and once chosen, it cannot be changed or canceled. It will continue until the end of the contract.

³ The Early Access Option may not be available in all states. In the state of OR, the Early Access Option is not available. In the state of WA, the Early Access Option is only available with the following income options: Lifetime Income (or Lifetime Income for Two) with Cash Refund, Lifetime Income (or Lifetime Income for Two) with a Guarantee Period, and Income for a Guarantee Period Only.

⁴ The Early Access Option is available for the contracts where each owner is at least 59½ at the time of contract issue and is available on both qualified and non-qualified contracts. There will be a 2% processing fee for any partial withdrawal.

⁵ Rates illustrated are not guaranteed. Actual annuity rates are determined when a purchase payment is received and will be based on current rates. Ask your financial professional for a current illustration of actual income payments. Availability of some guarantee periods may be limited due to IRS regulations, administrative considerations or at the sole discretion of Brighthouse Financial. All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

Brighthouse Financial fixed and income annuities, like all annuities, are insurance products and not insured by the FDIC, the NCUSIF, or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.

Like most annuities, annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

The Single Premium Immediate Annuity is issued by Brighthouse Life Insurance Company on Policy Form Series MLIU-SPIA (07/06) and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form Series FMLI-SPIA (7/06) ("Brighthouse Financial").

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• Not Guaranteed by Any Bank or Credit Union

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