

ANNUITIES | INCOME
Brighthouse Income Annuity

Brighthouse Income Annuity Rates

Rates current as of: 02/15/2026 **Available through:** 02/28/2026

 Estimated monthly income per \$100,000 purchase payment in Brighthouse Income Annuity¹

Guaranteed Income Option	Age and Sex	Monthly Payment ²	Exclusion Ratio ³	Annualized Income Percent ⁴
Lifetime Income	65, Male	\$574.01	72.60%	6.89%
Lifetime Income with 10 Year Guarantee ⁵	65, Male	\$559.81	71.40%	6.72%
Lifetime Income with Cash Refund	65, Male	\$534.32	67.80%	6.41%
Lifetime Income	65, Female	\$555.84	75.00%	6.67%
Lifetime Income with 10 Year Guarantee	65, Female	\$544.92	73.50%	6.54%
Lifetime Income with Cash Refund	65, Female	\$523.53	69.20%	6.28%
Lifetime Income for Two, 100% Survivor	65, Male 65, Female	\$503.03	66.30%	6.04%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	65, Male 65, Female	\$502.38	66.00%	6.03%
Lifetime Income for Two with Cash Refund, 100% Survivor	65, Male 65, Female	\$499.03	64.80%	5.99%
Lifetime Income	70, Male	\$642.36	81.10%	7.71%
Lifetime Income with 10 Year Guarantee	70, Male	\$615.13	77.80%	7.38%
Lifetime Income with Cash Refund	70, Male	\$577.36	73.10%	6.93%
Lifetime Income	70, Female	\$614.89	84.70%	7.38%
Lifetime Income with 10 Year Guarantee	70, Female	\$594.55	80.70%	7.13%
Lifetime Income with Cash Refund	70, Female	\$562.78	75.00%	6.75%
Lifetime Income for Two, 100% Survivor	70, Male 70, Female	\$542.77	74.50%	6.51%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	70, Male 70, Female	\$540.94	73.80%	6.49%
Lifetime Income for Two with Cash Refund, 100% Survivor	70, Male 70, Female	\$533.23	71.30%	6.40%
Lifetime Income	75, Male	\$756.04	88.20%	9.07%
Lifetime Income with 10 Year Guarantee	75, Male	\$694.65	82.40%	8.34%
Lifetime Income with Cash Refund	75, Male	\$643.42	78.70%	7.72%
Lifetime Income	75, Female	\$711.38	93.70%	8.54%
Lifetime Income with 10 Year Guarantee	75, Female	\$667.22	86.30%	8.01%
Lifetime Income with Cash Refund	75, Female	\$619.39	79.60%	7.43%

Guaranteed Income Option	Age and Sex	Monthly Payment ²	Exclusion Ratio ³	Annualized Income Percent ⁴
Lifetime Income for Two, 100% Survivor	75, Male 75, Female	\$609.64	82.80%	7.32%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	75, Male 75, Female	\$603.09	80.70%	7.24%
Lifetime Income for Two with Cash Refund, 100% Survivor	75, Male 75, Female	\$585.11	77.00%	7.02%
Lifetime Income	80, Male	\$946.45	92.70%	11.36%
Lifetime Income with 10 Year Guarantee	80, Male	\$793.28	82.20%	9.52%
Lifetime Income with Cash Refund	80, Male	\$746.17	82.80%	8.95%
Lifetime Income	80, Female	\$876.40	100.00%	10.52%
Lifetime Income with 10 Year Guarantee	80, Female	\$761.63	86.80%	9.14%
Lifetime Income with Cash Refund	80, Female	\$704.13	83.50%	8.45%
Lifetime Income for Two, 100% Survivor	80, Male 80, Female	\$728.23	89.40%	8.74%
Lifetime Income for Two with 10 Year Guarantee, 100% Survivor	80, Male 80, Female	\$699.22	84.50%	8.39%
Lifetime Income for Two with Cash Refund, 100% Survivor	80, Male 80, Female	\$666.08	81.10%	7.99%

For more information about Brighthouse Income Annuity or to receive a quote, contact the Annuity Sales Desk or visit brighthousefinancialpro.com.

- ¹ Brighthouse Income Annuity is referred to as Single Premium Immediate Annuity (SPIA) in the contract and on related forms.
- ² The amounts shown are the gross annuity payments and do not take into account any taxes. The rates shown are for illustrative purposes only. Income payment amounts illustrated are not guaranteed. Actual annuity rates are determined when a purchase payment is received and will be based on then-current rates.
- ³ The exclusion ratio assumes the cost basis provided is equal to the purchase payment. The exclusion ratio is the percentage of each income payment that is generally excludable from income taxation for a non-qualified annuity contract. Once the cost basis has been recovered, the exclusion ratio is zero and any additional amount paid out will be fully taxable as ordinary income. This explanation of the exclusion ratio is not intended to be tax advice. Clients should consult with a tax professional regarding their specific legal or tax situation.
- ⁴ The income percent is the annualized income as a percentage of the purchase payment. This is a ratio of the total income payments received each year to the purchase payment. No cash surrenders are available and there is no death benefit except for the remaining guaranteed income payments or cash refund, as applicable.
- ⁵ The period length chosen for guarantee period payout options can vary from 5-30 years. Availability of some guarantee periods may be limited due to administrative, federal tax, or state law considerations.

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The Single Premium Immediate Annuity is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form Series MLIU-SPIA (07/06) and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form Series FMLI-SPIA (7/06) ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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