

# Brighthouse SecureKey<sup>SM</sup> Fixed Indexed Annuities

A Strategy to Help You Reach Your Retirement Goals



Brighthouse SecureKey<sup>SM</sup> 5-Year Fixed Indexed Annuity, Brighthouse SecureKey<sup>SM</sup> 7-Year Fixed Indexed Annuity, Brighthouse SecureKey<sup>SM</sup> 10-Year Fixed Indexed Annuity, and Brighthouse SecureKey<sup>SM</sup> Advisory Fixed Indexed Annuity are collectively referred to as "Brighthouse SecureKey<sup>SM</sup> Fixed Indexed Annuities" or "SecureKey<sup>SM</sup> annuities." Brighthouse SecureKey is a single premium deferred fixed indexed annuity that offers ReadyPay<sup>SM</sup>, an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider.



# What Is a Fixed Indexed Annuity?

A fixed indexed annuity (FIA) is a contract you buy from an insurance company that's designed to help you accumulate assets for retirement. While an FIA is not a direct investment in the equity markets, it offers an opportunity for growth by tracking the performance of well-known market indices. An FIA may appeal to those close to retirement because their purchase payment is 100% protected against market downturns.

## Pursue Your Goals With Safety and Growth Opportunities

There's no one-size-fits-all solution when it comes to retirement planning. A diverse portfolio of products and strategies is key to success. But what if you could get more than one benefit from a single product? Brighthouse SecureKey<sup>SM</sup> Fixed Indexed Annuities are designed to provide a balance of safety and potential for growth.

### How a Brighthouse SecureKey annuity can help

Brighthouse SecureKey can help you keep your plans for retirement on track by providing features and benefits that can meet multiple needs in your retirement portfolio, including:

- 100% protection<sup>1</sup> for your purchase payment against market downturns
- Opportunity for growth through Indexed Accounts, which track the performance of one or more market indices, and/or a Fixed Account<sup>2</sup>
- ReadyPay<sup>SM</sup>, an optional living benefit rider that provides a source of guaranteed lifetime income<sup>3</sup>
- A death benefit that allows you to provide for your beneficiaries

Brighthouse SecureKey with ReadyPay is a financial product that can help you build for – and spend in – retirement.

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<sup>1</sup> The purchase payment will be reduced by withdrawals, which may be subject to withdrawal charges and a Market Value Adjustment if applicable. All guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

<sup>2</sup> Availability of the Fixed Account may vary by state.

<sup>3</sup> The terms "income" and "guaranteed lifetime income" refer to any income withdrawals under the rider, including any income withdrawals you would receive under the rider if your account value reduces to zero. If the account value reduces to zero prior to the income start date, you can elect to receive income for one or two lives based on the applicable lifetime guarantee rate. Conditions may apply when electing Joint Life. Guaranteed lifetime income depends upon staying within the parameters of the rider.



# Brighthouse SecureKey with ReadyPay



## Safety from market loss

With 100% guaranteed protection,<sup>1</sup> you can be confident that your original purchase payment is safe, no matter how the markets behave.



## Potential for growth

Help meet future retirement needs with the opportunity for growth based on the performance of selected Indexed Accounts or a Fixed Account.<sup>4</sup>



## Income for life

Brighthouse SecureKey features ReadyPay, an optional living benefit rider that can provide a reliable stream of guaranteed lifetime income to supplement other retirement sources.<sup>5</sup>

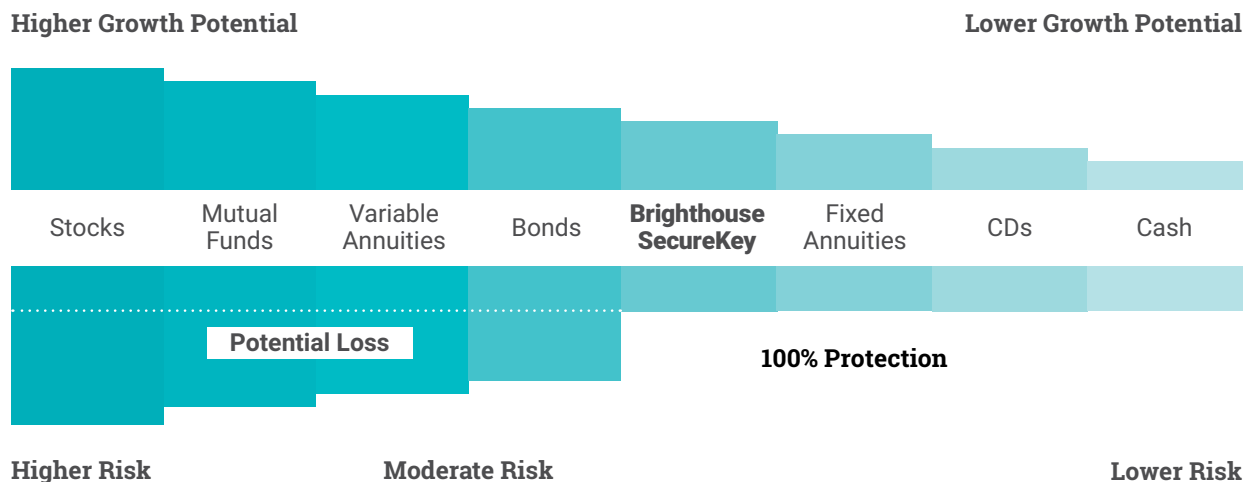
<sup>4</sup> The initial Fixed Account interest rate will be guaranteed for the length of the withdrawal charge period. After the withdrawal charge period, a new Fixed Account interest rate will be declared annually. Minimum allocation to any Indexed Account or Fixed Account is \$500. Availability of the Fixed Account may vary by state and may be subject to restrictions.

<sup>5</sup> Non-income withdrawals may affect the amount or ability to receive lifetime income. If the account value reduces to zero due to an income withdrawal, Brighthouse Financial will first pay any remaining guaranteed annual income in effect at the time the account value is reduced to zero and then begin making monthly payments, using the applicable lifetime withdrawal rate, on the next rider anniversary. If the account value is reduced to zero because there are insufficient funds to deduct the rider charge, lifetime income will be calculated using the applicable lifetime withdrawal rate. If the account value is reduced to zero due to a non-income withdrawal, lifetime income payments will not be received and the rider will terminate.

# 100% Safety From Market Loss

Brighthouse SecureKey is a suite of fixed indexed annuities designed to safeguard your purchase payment while providing a pathway to grow your money. Although past performance does not guarantee future results, historically, investing in equity markets has proven to be a good way to grow your retirement savings. But the impact of market volatility or a prolonged bear market may result in losses that can delay your retirement or cause you to rethink your plans.

Unlike some investment options, which offer growth opportunities but are subject to market fluctuations, SecureKey offers growth opportunities along with 100% protection<sup>1</sup> for your purchase payment against market downturns. This means that even if the markets perform poorly, your original purchase payment will not be reduced. Let's look at the protection Brighthouse SecureKey provides compared to other investment options.



# Potential for Growth

While Brighthouse SecureKey does not directly invest in the equity markets, it provides the opportunity to earn returns through Indexed Accounts that are linked to the performance of one or more well-known market indices. (See page 13 for index descriptions.)

There is also a Fixed Account that applies an annual guaranteed interest rate should you choose a more consistent and predictable method to grow your retirement funds. Unlike some similar products, the interest rate for the Fixed Account is guaranteed for the withdrawal charge period.

## Product Versions to Suit Your Time Horizons

Depending on your specific retirement time horizon, the Brighthouse SecureKey annuity suite offers three withdrawal charge schedules: 5 years, 7 years, and 10 years. During these time periods, withdrawal charges may apply. An Advisory version of the product, which does not have a withdrawal charge, is also available.

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## Tax-deferred growth<sup>6</sup>

SecureKey provides tax-deferred growth opportunities, which means the earnings on your annuity are not taxed until you start taking withdrawals. Tax-deferred growth can be helpful when accumulating retirement savings because it allows your money to grow faster by deferring taxes until a later date.

Tax implications are an important consideration when building an effective overall financial plan. Please consult with your tax professional to find out if Brighthouse SecureKey could be a beneficial addition to your portfolio.

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<sup>6</sup> Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

# How SecureKey Works

## A Closer Look at the Indexed Accounts and Crediting Strategies

Each Indexed Account has an associated index term, index, and crediting strategy. At the end of each 1-year index term, the performance of the index and crediting strategy are used to determine the amount of any interest credited (Index Credit) to your Indexed Account. The rate associated with your crediting strategy is guaranteed for the length of each index term and new rates will be declared for each subsequent index term.

### You can choose from the following crediting strategies:

**Hypothetical examples for illustrative purposes only.** Rates will vary based on the selected crediting strategy and product version. Actual rates of return may be higher or lower.

**Cap Rate** – The maximum rate that is used to determine the Index Credit for an Indexed Account at the end of the index term. For example:

- Cap Rate: 10%
- Index Return: 12%
- Your Performance: 10% (Cap Rate)

**Step Rate** – The percentage declared at the beginning of each index term that is used to determine the Index Credit at the end of the index term if the Index Return is positive or flat. For example:

- Step Rate: 5%
- Index Return: 0%
- Your Performance: 5% (Step Rate)

**Participation Rate** – The percentage declared at the beginning of each index term that is used to determine the Index Credit for an Indexed Account at the end of the index term. For example:

- Participation Rate: 50%
- Index Return: 12%
- Your Performance: 6% (50% of Index Return)

**Participation Rate with Spread Rate** – In addition to the Participation Rate defined above, the Spread Rate is a reduction of performance that is used to determine the Index Credit at the end of the index term after the application of any Participation Rate. If the Index Return is positive, the Index Credit will be the Index Return multiplied by the Participation Rate and then reduced by the Spread Rate. For example:

- Participation Rate: 100%
- Spread Rate: 2%
- Index Return: 10%
- Your Performance: 8% (10% Index Return minus 2% Spread Rate)





## **A Closer Look at the Fixed Account**

If you don't choose an Indexed Account, the growth of your Brighthouse SecureKey annuity is based on the interest rate offered through the Fixed Account.<sup>4</sup>

The Fixed Account provides a guaranteed interest rate that is compounded and credited daily to your Fixed Account value at an annual effective interest rate. The initial Fixed Account interest rate will be guaranteed for the length of the withdrawal charge period.<sup>7</sup> After the withdrawal charge period, a new Fixed Account interest rate is declared annually but will never go below the Minimum Guaranteed Interest Rate (MGIR) outlined in the contract.

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<sup>7</sup> For Brighthouse SecureKey Advisory Fixed Indexed Annuity, the fixed interest rate is guaranteed for the 1-year fixed interest term.

# Income for Life With ReadyPay

In addition to providing a safe way to protect and help grow your retirement savings, Brighthouse SecureKey gives you an additional stream of guaranteed income that lasts a lifetime by electing ReadyPay, our optional living benefit rider.

Once you're ready to begin income payments, ReadyPay ensures that you will have a reliable stream of income that you cannot outlive,<sup>3</sup> providing a measure of financial security during retirement.

Brighthouse SecureKey annuities with ReadyPay use an Income Base to determine future guaranteed lifetime income. The Income Base, which initially equals the purchase payment, cannot go down because of market losses, but it can grow. The Income Base is multiplied by the applicable withdrawal rate to determine the guaranteed annual income amount. Please note that the Income Base may be reduced by non-income withdrawals.



82%

of pre-retirees surveyed say they would like more guaranteed income in retirement.<sup>11</sup>

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## ReadyPay Benefits

- Guaranteed lifetime income for one or two lives
- Choice of Single or Joint Life at the time income begins<sup>8</sup>
- Spousal income continuation<sup>9</sup>
- A 1% annual rider charge
- Potential growth of the Income Base<sup>10</sup> through roll-ups or step-ups (see pages 12 and 13)

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<sup>8</sup> If Joint Life is elected, a joint covered person must be added to the contract. The joint covered person must be the spouse of the covered person, cannot be more than 10 years younger than the covered person, and will be considered the primary beneficiary.

<sup>9</sup> If the spouse continues the contract prior to the income start date, they will become the covered person, must provide notice to establish the income start date, and may only choose the Single Life option. After the income start date, spousal continuation is only available if Joint Life was elected and the withdrawal rate that applies after spousal continuation will be the same as the withdrawal rate in effect prior to spousal continuation.

<sup>10</sup> The Income Base cannot be withdrawn as a lump sum or paid as a death benefit and is not the amount that is guaranteed to be returned to you if you surrender your contract. See the contract for more details.

<sup>11</sup> New Survey Finds Americans Want Even More Guaranteed Income in Retirement. Kiplinger and Athene, September 8, 2022.



# Getting Started

Brighthouse SecureKey is designed with simplicity and clarity to help make your decisions easier. Work with your financial professional to build an annuity that can help you meet your retirement goals.

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## Choose your one-time purchase payment amount.

Decide how much of your retirement savings you want to place into a SecureKey annuity. Enhanced rates may be available for purchase payment amounts that meet specific dollar amount thresholds. (See the fact card for more information.)

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02

## Choose your account type.

Determine whether to allocate your purchase payment to one or more Indexed Accounts and/or the Fixed Account.

### Indexed Account(s)<sup>12</sup>

You can choose to track one or more of the following indices:

- S&P 500<sup>®</sup> Index<sup>A</sup>
- Russell 2000<sup>®</sup> Index<sup>B</sup>
- MSCI EAFE Index<sup>C</sup>
- S&P 500<sup>®</sup> Low Volatility Price Return Daily Risk Control 5% Index<sup>A</sup>

### Fixed Account

Your cash value grows annually at a fixed rate and is guaranteed to never go below the Minimum Guaranteed Interest Rate. The initial interest rate is guaranteed for the withdrawal charge period.<sup>7</sup>

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## Choose your crediting strategy.

Decide how interest should be credited to your Indexed Account:<sup>13</sup>

- Cap Rate
- Participation Rate
- Step Rate
- Participation Rate with Spread Rate

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## Decide when to take income.

ReadyPay, an optional rider that can provide guaranteed lifetime income, allows you to decide when to begin receiving income payments. The longer you wait to begin taking income, the higher your withdrawal rate will be.

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<sup>12</sup> Brighthouse SecureKey does not invest directly in the markets. Purchase payment amounts allocated to an Indexed Account track the performance of a market index and may participate in growth opportunities in accordance with the applicable crediting strategy.

<sup>13</sup> Index Credit will not be allocated to an Indexed Account until the end of the index term. The Index Credit will never be less than zero.

# Designed With Multiple Features and Flexibility

Along with providing a safe way to protect and potentially grow your retirement savings when compared to some other retirement options, Brighthouse SecureKey with ReadyPay offers the built-in features and benefits below that you can rely on.

## **No Annual Contract Fees**

Unlike many financial products, there are no annual contract fees with a SecureKey annuity. This means more of your money can work for your future needs.

## **Choice of Indexed Accounts**

Brighthouse SecureKey offers a range of allocation options tied to different market indices, giving you the flexibility to track the performance of one or more indices that fit your risk tolerance and investment objectives.

## **Free Withdrawals**

During the first contract year, 10% of the initial purchase payment can be accessed with no withdrawal charges or Market Value Adjustment (MVA). After the first contract year, 10% of the account value (as of the prior contract anniversary) can be withdrawn, less any portion of the Free Withdrawal Amount previously withdrawn in the same contract year.

## **Increasing Withdrawal Rates With ReadyPay**

The longer you wait to begin taking income, the higher your guaranteed income stream will be.<sup>3</sup> For more information, refer to the ReadyPay flyer.

## **Death Benefit**

This feature ensures that your loved ones are helped financially if the unexpected happens.

## **Product Versions to Fit Your Retirement Strategy and Time Horizon**

SecureKey offers a 5-year, 7-year, 10-year, and Advisory version of the product to meet your individual needs.

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<sup>14</sup> Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

# Clarity

Our goal is to be transparent in explaining the total policy charges that may apply to your Brighthouse SecureKey annuity.

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## Understanding Charges

Type	Amount	Definitions and Details
<b>Rider Fee Rate</b> (only applicable if the ReadyPay rider is elected)	<b>1%</b>	On each rider anniversary, the rider fee rate is multiplied by your current Income Base before taking into account any Roll-Up Rate or Automatic Step-Up. The resulting rider charge amount is then deducted from your account value.
<b>Withdrawal Charges and MVA</b>	See the "Withdrawal Charges" section in the fact card	A percentage charge and MVA may be applied if you make a withdrawal in excess of the Free Withdrawal Amount in a contract year. The withdrawal charge declines over time and disappears as detailed in the withdrawal charge schedule. Withdrawal charges do not apply to required minimum distributions (RMDs). MVA and withdrawal charges do not apply to Brighthouse SecureKey Advisory Fixed Indexed Annuity.  See page 12 for special waivers of charges.



# See How Bright Your Future Can Be

By providing 100% protection<sup>1</sup> for your purchase payment against market downturns, growth opportunities, and a source of guaranteed lifetime income, Brighthouse SecureKey with ReadyPay can help turn your retirement goals into reality.

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Talk to your financial professional to see if Brighthouse SecureKey Fixed Indexed Annuities are right for you or visit [brighthousefinancial.com](https://www.brighthousefinancial.com) to learn more.

# **We're Brighthouse Financial**

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,<sup>15</sup> we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

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<sup>15</sup> Ranked by 2022 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2023.

# Additional Product Details

## Key Terms and Definitions

<b>Account Value</b>	The sum of the Indexed Account value(s) plus the Fixed Account value in the Fixed Account, adjusted for any amounts that may be included by the rider during the accumulation period.
<b>Allocation Amount</b>	The amount that is allocated or transferred to an Indexed Account at the beginning of an index term. During the index term, the allocation amount is reduced from the Indexed Account by the following, if applicable: (a) each withdrawal, including any withdrawal charges and MVA; (b) charges and fees on the contract, including any charges and fees associated with any riders or endorsements; and (c) premium and other taxes.
<b>Automatic Step-Ups</b>	The Income Base will automatically step up to the account value on each rider anniversary if the account value (after deducting any rider charge) is greater than the current Income Base (after the Roll-Up Rate, if applicable, has been applied). Automatic Step-Ups are available through age 90 (contract anniversary prior to the 91st birthday) of the covered person's life. Automatic Step-Ups can occur even after the income start date.
<b>Indexed Account</b>	An account which may be allocated to during the accumulation period, where any interest is credited on a contract anniversary.
<b>Indexed Account Value</b>	Each Indexed Account will have an Indexed Account value. For each Indexed Account, the initial Indexed Account value is the allocation amount. At the end of an index term, the Indexed Account value equals the allocation amount at the end of the prior business day, plus any Index Credit, less any withdrawals (including any applicable withdrawal charges, MVA, taxes, or fees). If none of the aforementioned transactions occur during an index term, the Indexed Account value will remain the same for the entire index term.
<b>Index Value</b>	The index value is the closing value of the index for that business day. The index value on any day that is not a business day is the closing value of the index as of the prior business day.
<b>Special Waivers of Charges</b>	<p>After the first contract year, any withdrawal charges and MVA will be waived under certain limited conditions:</p> <ul style="list-style-type: none"> <li>• <b>Nursing Home Waiver</b> – If you or the joint covered person becomes confined to a nursing home or hospital for at least 90 consecutive days; confinement must start after the first contract year</li> <li>• <b>Terminal Illness Waiver</b> – If you or the joint covered person is diagnosed with a terminal illness and not expected to live more than 12 months</li> </ul> <p>Waivers are available if you or the joint covered person is age 80 or younger at issue. Other restrictions and conditions may apply. These waivers may not be available in all states. See the contract or contact your financial professional for more details.</p>



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**Market Value Adjustment (MVA)**

If a withdrawal is made that exceeds the Free Withdrawal Amount, an MVA may apply in addition to withdrawal charges. The adjustment to your withdrawal value could be positive or negative (based on a formula using current interest rates) relative to interest rates at issue.

In general, if market interest rates, based on the applicable Constant Maturity Treasury (CMT) rate, are higher than they were on the date you purchased your contract, your withdrawal value will be lower. If market interest rates (CMT rate) are currently lower than they were when you purchased your contract, your withdrawal value will be higher. Additionally, the amount of time remaining in the withdrawal charge period can also be a factor in the adjustment to the withdrawal value. Assuming the same change in interest rates, the more time that is left in the withdrawal charge period when a withdrawal is made, the larger the adjustment would be. The withdrawal value will never be lower than the Guaranteed Minimum Surrender Value attributable to each withdrawal outlined in your contract.

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**Roll-Up Rate**

The Roll-Up Rate will be applied to the Income Base for the first 10 rider years from the rider effective date in rider years when no withdrawals are taken. The Roll-Up Rate, if applicable, is applied before deducting any rider charge and before taking into account any Automatic Step-Up occurring on that rider anniversary. The Roll-Up Rate will never be less than zero.

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## Market Indices

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**S&P 500 Index**

Represents 500 large-cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities by market capitalization. The S&P 500 Index does not include dividends declared by any of the companies in this index.

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**Russell 2000 Index**

Captures the performance of the small-cap segment of the U.S. equity universe and includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 Index does not include dividends declared by any of the companies in this index.

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**MSCI EAFE Index**

Includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE). As of the date of the prospectus, the index consists of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom. The MSCI EAFE Index does not include dividends declared by any of the companies in this index. Index value and index performance will be calculated without any exchange rate adjustment.

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**S&P 500 Low Volatility Price Return Daily Risk Control 5% Index**

Represents a portfolio of the S&P 500 Low Volatility Index plus an interest-accruing cash component. The index is dynamically rebalanced to target a 5% level of volatility. Volatility is calculated as a function of historical returns.

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- <sup>C</sup> This annuity product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based. The annuity product prospectus contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc.

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Brighthouse SecureKey Fixed Indexed Annuities are insurance products and are 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 they are 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.

Brighthouse SecureKey Fixed Indexed Annuities have charges, termination provisions, and terms for keeping them in force. Contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may also be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

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.

Brighthouse SecureKey<sup>SM</sup> Fixed Indexed Annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC23-5-311-2 and 5-311-2 (01/23) ("Brighthouse Financial"). Product availability and features may vary by state or firm. These products are not available in New York.

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