Brighthouse SecureKey® Fixed Indexed Annuities

New Contract Rates

Effective 11/15/2026 through 11/30/2026 and are subject to change

Not for use in New York
For Raymond James use only

Brighthouse SecureKey Fixed Indexed Annuities offer 100% protection[1] for your purchase payment against market downturns. Brighthouse SecureKey features ReadyPay®, an optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, which provides a reliable stream of guaranteed lifetime income.[2] SecureKey is designed to provide safety from market loss, growth opportunities, and income for life. Four versions of this product are available (Advisory, 10-year, 7-year, and 5-year), each made up of 1-year index terms. At the end of each index term, the performance of your index is used along with the crediting strategy you chose to determine the amount of interest credited, if any, to your contract.

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. The rates shown below are the new contract rates for the initial 1-year index term for your contract. Allocations to an Indexed Account are not invested directly in an index. Instead, Brighthouse SecureKey Fixed Indexed Annuities track the performance of well-known market indices: S&P 500® Index, Russell 2000® Index, MSCI EAFE Index, and S&P 500® Low Volatility Price Return Daily Risk Control 5% Index (referred to below as "S&P 500 LV DPR 5%").[A,B,C] Interest is credited at the end of the 1-year index term. Rate changes are indicated in ***bold italics.***

Crediting Strategy	Product Version	Purchase Payment	S&P 500 Index	Russell 2000 Index	MSCI EAFE Index	S&P 500 LV DPR 5%
Cap Rate	Advisory	< $100,000	8.25%	8.00%	8.00%	10.50%
		≥ $100,000	8.50%	8.25%	8.25%	10.75%
	10-Year	< $100,000	9.25%	9.50%	9.50%	10.50%
		≥ $100,000	9.50%	9.75%	9.75%	10.75%
	7-Year	< $100,000	10.00%	10.00%	10.00%	10.75%
		≥ $100,000	10.25%	10.25%	10.25%	11.00%
	5-Year	< $100,000	10.00%	10.00%	10.00%	11.00%
		≥ $100,000	10.25%	10.25%	10.25%	11.25%
Step Rate	Advisory	< $100,000	5.75%	6.00%	6.00%	5.00%
		≥ $100,000	6.00%	6.25%	6.25%	5.25%
	10-Year	< $100,000	5.75%	6.75%	6.50%	4.50%
		≥ $100,000	6.00%	7.00%	6.75%	4.75%
	7-Year	< $100,000	6.50%	7.25%	7.00%	5.00%
		≥ $100,000	6.75%	7.50%	7.25%	5.25%
	5-Year	< $100,000	6.75%	7.25%	6.75%	5.00%
		≥ $100,000	7.00%	7.50%	7.00%	5.25%

Brighthouse SecureKey® 5-Year Fixed Indexed Annuity, Brighthouse SecureKey® 7-Year Fixed Indexed Annuity, Brighthouse SecureKey® 10-Year Fixed Indexed Annuity, and Brighthouse SecureKey® Advisory Fixed Indexed Annuity are collectively referred to as "Brighthouse SecureKey® Fixed Indexed Annuities" or "SecureKey® Annuities."

Crediting Strategy	Product Version	Purchase Payment	S&P 500 Index	Russell 2000 Index	MSCI EAFE Index	S&P 500 LV DPR 5%
Participation Rate	Advisory	< $100,000	45.00%	35.00%	45.00%	90.00%
		≥ $100,000	50.00%	40.00%	50.00%	95.00%
	10-Year	< $100,000	45.00%	35.00%	45.00%	90.00%
		≥ $100,000	50.00%	40.00%	50.00%	95.00%
	7-Year	< $100,000	45.00%	35.00%	45.00%	90.00%
		≥ $100,000	50.00%	40.00%	50.00%	95.00%
	5-Year	< $100,000	45.00%	35.00%	45.00%	90.00%
		≥ $100,000	50.00%	40.00%	50.00%	95.00%



The initial Fixed Account interest rate will be guaranteed for the length of the withdrawal charge period.

Fixed Account | 1-Year Fixed Interest Term[3]

Fixed Interest Rate	4.00%

About the Crediting Strategies

Cap Rate: The maximum rate that is used to determine the Index Credit for an Indexed Account at the end of the index term. The Cap Rate is declared at the beginning of each index term and will never be less than the Guaranteed Minimum Cap Rate. The Cap Rate may vary between Indexed Accounts and is not an annual 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. The Step Rate will never be less than the Guaranteed Minimum Step Rate. The Step Rate may vary between Indexed Accounts and is not an annual 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. The Participation Rate will never be less than the Guaranteed Minimum Participation Rate. The Participation Rate may vary between Indexed Accounts and is not an annual rate.

For more information, contact your financial professional or visit **brighthousefinancial.com.**

[A] The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Brighthouse Financial, Inc. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial, Inc. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

[B] The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This annuity product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this annuity product.

[C] 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.

[1] 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.

[2] 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.

[3] 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. For Brighthouse SecureKey Advisory Fixed Indexed Annuity, the fixed interest rate is guaranteed for the 1-year fixed interest term.

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.

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

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