

# Brighthouse SecureKey<sup>SM</sup>

## Fixed Indexed Annuities

### 2023 Current Renewal Rates

Effective 12/1/2025 through 12/31/2025 and subject to change

For contracts issued in 2023  
Not for use in New York  
For JP Morgan Chase use only

Brighthouse SecureKey Fixed Indexed Annuities offer 100% protection<sup>1</sup> for your purchase payment against market downturns. SecureKey is designed to provide safety from market loss, growth opportunities, and income for life. The 5-year product is 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.

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<sup>®</sup> Index, Russell 2000<sup>®</sup> Index, MSCI EAFE Index, and S&P 500<sup>®</sup> Low Volatility Price Return Daily Risk Control 5% Index (referred to below as "S&P 500 LV DPR 5%").<sup>A,B,C</sup> 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 current renewal rates. To reallocate your Indexed Account(s) and/or Fixed Account that will be renewing during this period, please contact your financial professional or call our Annuity Service Office at (800) 882-1292. If you'd like to keep the same crediting strategy, you do not need to take any further action. Your contract will automatically renew using the new rate for each allocation.

Crediting Strategy	Product Version	Purchase Payment	S&P 500 Index <sup>A</sup>	Russell 2000 Index <sup>B</sup>	MSCI EAFE Index <sup>C</sup>	S&P 500 LV DPR 5% Index <sup>A</sup>
Cap Rate	5-Year	<\$100,000	10.45%	10.95%	10.95%	13.45%
		≥\$100,000	10.70%	11.20%	11.20%	13.70%
Step Rate	5-Year	<\$100,000	7.55%	7.70%	7.70%	5.45%
		≥\$100,000	7.80%	7.95%	7.95%	5.70%
Participation Rate	5-Year	< \$100,000	50.00%	45.00%	45.00%	95.00%
		≥\$100,000	55.00%	50.00%	50.00%	100.00%

#### Fixed Account

1-Year Fixed Interest Term<sup>2</sup>

Fixed Interest Rate	4.00%
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For more information, contact your financial professional or visit [brighthousefinancial.com](https://brighthousefinancial.com).

#### About the Crediting Strategies

<b>Cap Rate:</b>	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.
<b>Step Rate:</b>	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.
<b>Participation Rate:</b>	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.

INVESTMENT AND INSURANCE PRODUCTS ARE:  
 · NOT FDIC INSURED · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
 · NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES  
 · SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

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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> 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.

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