



# Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity

Fact Card



# BrightHouse SecureAdvantage 6-Year Fixed Index Annuity

A BrightHouse SecureAdvantage® 6-Year Fixed Index Annuity offers 100% protection<sup>1</sup> for your purchase payment against market downturns. It features Index Accounts – including innovative Annual Sum® Index Accounts – that provide growth opportunities linked to multiple market indices. What's more, it offers access to a portion of your money each year<sup>2</sup> should the need arise and a death benefit that keeps pace with your selected Index Accounts. SecureAdvantage 6-Year is designed to provide the protection, growth opportunity, and clarity you need.

## PURCHASE PAYMENT LIMITS

**Minimum:** \$50,000 (qualified and non-qualified<sup>3</sup>)

**Maximum:** Up to \$1 million without prior without prior company approval

Single premium deferred annuity with index-linked interest options and Market Value Adjustment.

**Enhanced Rates:** Higher rates may be offered for any purchase payment of \$100,000 – \$499,999 and \$500,000+. Enhanced rates do not apply to amounts allocated to the Fixed Account and may vary by Index Account.

## ISSUE AGE

**Maximum Issue Age:** 80 years old

## WITHDRAWALS

**Free Withdrawals:** The following amounts may be withdrawn free of a withdrawal charge and Market Value Adjustment (MVA):

- Up to 10% of the purchase payment every contract year, including the first contract year. The Free Withdrawal Amount is noncumulative and amounts not taken will not carry over to the next contract year.
- Withdrawals made to satisfy required minimum distributions (RMDs) for amounts held within the contract.

**Withdrawal Charges:** 6 years (8%, 8%, 7%, 6%, 5%, 4%, 0%). The withdrawal charge is applied on amounts withdrawn in excess of the Free Withdrawal Amount in a contract year.<sup>4</sup>

## MINIMUM ACCOUNT VALUE

After partial withdrawal: \$2,000

## MARKET VALUE ADJUSTMENT<sup>5</sup> (not applicable in CA)

If a withdrawal is made that exceeds the Free Withdrawal Amount, an MVA may apply in addition to a withdrawal charge. 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 rate, are higher than they were on the date you purchased your contract, your withdrawal value will be lower. If market interest rates are currently lower than they were when you purchased your contract, your withdrawal value will be higher. Please note that the withdrawal value will never be lower than the Guaranteed Minimum Surrender Value outlined in your contract.

## GUARANTEED MINIMUM SURRENDER VALUE

Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the Guaranteed Minimum Surrender Value (GMSV). As specified in your contract, the GMSV is a percentage of your purchase payment accumulated at the GMSV interest rate, adjusted for withdrawals and any premium tax or other taxes.

## SPECIAL WAIVERS OF CHARGES<sup>6</sup>

**Nursing Home Waiver (not available in CA or SD):** After the first contract year, we will waive the withdrawal charge and MVA if you or the joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after the first contract year. Other restrictions may apply.

**Terminal Illness Waiver (not available in CA):** After the first contract year, we will waive the withdrawal charge and MVA if you or the joint owner becomes terminally ill and is not expected to live more than 12 months. Other restrictions may apply.

---

## INDEX ACCOUNTS

Each Index Account is a combination of an index term, index, index-linked interest method, and crediting strategy.

**Initial Index Term:** 6 years

**Index:** Choose from multiple market indices to track performance:

- **S&P 500® Index<sup>A</sup>**
- **Russell 2000® Index<sup>B</sup>**
- **UBS truVol® US Target Sectors Index<sup>C</sup>**

The performance of the indices, shown in this material as index performance, helps determine any index-linked interest credited to your account at the end of the selected index term.

**Index-Linked Interest Method:** Used to determine how index performance is calculated during the index term. You can choose one or multiple Index Accounts with the following methods:

- **Annual Sum<sup>7</sup>** – Index performance is measured and stored each contract year during the 6-Year Index Term. If performance is positive in a contract year, it is calculated based on the applicable crediting strategy. If performance is negative in a contract year, a -10% Floor Rate applies.<sup>8</sup> At the end of the 6-Year Index Term, the stored performance for each contract year is summed to determine the amount, if any, of index-linked interest to be credited. If the total is negative, no index-linked interest will be credited.
- **Point-to-Point** – The beginning index value is compared to the index value at the end of the 6-Year Index Term. At the end of the 6-Year Index Term, the cumulative performance over the index term and applicable crediting strategy will determine the amount, if any, of index-linked interest to be credited. If it is negative, no index-linked interest will be credited.

**Crediting Strategy:** Determines the amount of positive index performance calculated during and/or credited to your account at the end of the applicable index term based on the index-linked interest method. You can choose one or multiple Index Accounts with the following strategies:

- **Cap Rate<sup>9</sup>** – The maximum amount of positive index performance that may be used in calculating your performance for an index term.
- **Participation Rate<sup>10</sup>** – The percentage of any positive index performance that may be used in calculating your performance for an index term.

**Index Accounts Available at Issue:<sup>11</sup>**

- 6-Year Index Term: Annual Sum with Cap Rate
- 6-Year Index Term: Annual Sum with Participation Rate
- 6-Year Index Term: Point-to-Point with Participation Rate

---

## FIXED ACCOUNT

The Fixed Account, if available, pays a fixed rate of interest.<sup>12</sup>

---

## RENEWALS

At the end of the initial 6-Year Index Term, you may choose to reallocate among one or more of the following 1-Year Index Terms:

- **1-Year Index Term with Cap Rate**
- **1-Year Index Term with Step Rate**
- **Fixed Account**

Transfers between available Index Accounts and the Fixed Account are permitted within 21 days after the end of an index term. UBS truVol US Target Sectors Index is not available for 1-Year Index Terms.

Minimum allocation is \$500.

---

## ADDITIONAL FEATURES

**Performance Lock:<sup>13</sup>** Available with the 6-Year Point-to-Point with Participation Rate Index Account only. Allows you to lock in the value of your chosen index on any business day once during the initial 6-Year Index Term. Once selected, this choice is irrevocable. This value will then be used to calculate the performance of the Index Account for the remainder of the index term.

**Daily Performance Value:<sup>14</sup>** Reflects the full amount of index-linked interest that would be credited at the end of the index term for each Index Account.

**Death Benefit Amount:** The sum of the Death Benefit Values of each Index Account and/or the Fixed Account; or the GMSV. This value is tracked daily and has the potential to increase based on your chosen Index Account(s) and the Fixed Account. This is the amount that will be available to your beneficiaries should the unexpected happen.

**Payout Options:** The contract provides payout options to help turn retirement assets into lifetime income:

- Fixed Life Annuity, with and without guarantee periods
- Fixed Joint and Last Survivor Annuity, with and without guarantee periods

<sup>A</sup> The S&P 500<sup>®</sup> is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Brighthouse Financial, Inc. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones<sup>®</sup> 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<sup>®</sup>.

<sup>B</sup> The Russell 2000<sup>®</sup> 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.

<sup>C</sup> The UBS truVol<sup>®</sup> US Target Sectors Index and "UBS", and any trademarks, service marks, and logos related thereto, are service marks of UBS AG or one of its affiliates (collectively, "UBS"). UBS has no relationship to Brighthouse Services, LLC, other than certain hedging arrangements and the licensing of the UBS truVol<sup>®</sup> US Target Sectors Index and its service marks for use in connection with Brighthouse SecureAdvantage<sup>®</sup> 6-Year Fixed Index Annuity and is not a party to any transaction contemplated hereby. UBS shall not be liable for the results obtained by using, investing in, or trading SecureAdvantage 6-Year. UBS has not published or approved this document and accepts no responsibility for its contents or use. Obligations to make payments under SecureAdvantage 6-Year are solely the obligation of Brighthouse Services, LLC, and are not the responsibility of UBS.

The truVol<sup>®</sup> Risk Control Engine is a service mark of Salt Financial Indices LLC and has been licensed for use by UBS. SecureAdvantage 6-Year is not sponsored, endorsed, sold, or promoted by Salt Financial Indices LLC. Nor does Salt Financial Indices LLC make any representation regarding the advisability of investing in Brighthouse SecureAdvantage 6-Year Fixed Index Annuity.

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

<sup>3</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.

<sup>4</sup> Premium taxes and other taxes may apply.

<sup>5</sup> Market Value Adjustment is not applicable in CA. See your contract or talk to your financial professional for more details.

<sup>6</sup> Other restrictions may apply. See your contract or talk to your financial professional for more details.

<sup>7</sup> Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.

<sup>8</sup> The Floor Rate is only applicable to the Annual Sum Index Accounts and is not applicable to the Point-to-Point Index Accounts.

<sup>9</sup> For Annual Sum index-linked interest methods, Cap Rate is the maximum amount of positive index performance that may be used in calculating each Calculation Period Performance Rate.

<sup>10</sup> For Annual Sum index-linked interest methods, Participation Rate is the percentage of any positive index performance that may be used in calculating the Calculation Period Performance Rate.

<sup>11</sup> Rates apply for the index term selected. After the initial 6-Year Index Term, renewal rates apply on the corresponding contract anniversary for the new index term. Annual Sum with Cap Rate is referred to as Point-to-Point Sum with Cap Rate in the contract. Annual Sum with Participation Rate is referred to as Point-to-Point Sum with Participation Rate in the contract.

<sup>12</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company. A new interest rate will be declared for each fixed interest term. Minimum allocation to any Index Account or Fixed Account is \$500. Availability of the Fixed Account may be subject to restrictions.

<sup>13</sup> The Performance Lock feature can be used once during each index term. It is available with the 6-Year Point-to-Point with Participation Rate Index Account only and is not available after the initial 6-Year Index Term. Performance Lock is referred to as the Index Value Lock Rider in the contract.

<sup>14</sup> Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. 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.

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity has charges, termination provisions, and terms for keeping it in force. Please 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.

This material is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, accounting, investment, or fiduciary advice. Brighthouse Financial and its affiliates did not consider any individual's circumstances in preparing this information. Clients should confer with their tax, legal, and accounting professionals in addition to consulting with a financial professional.

Brighthouse SecureAdvantage<sup>®</sup> 6-Year Fixed Index Annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC19-8-310 and 8-310-1 (6/19) ("Brighthouse Financial"). Product availability and features may vary by state or firm. This product is not available in New York.

Brighthouse Financial<sup>®</sup> and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union

**Brighthouse** | Build for  
FINANCIAL<sup>®</sup> | what's ahead<sup>®</sup>

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