

ANNUITIES

Single Premium Deferred

Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity

Not All Fixed Index Annuities Are Equal

It's important to make sure clients are informed about their choices. Find out how the protection, growth opportunity, and clarity that a Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers can help your clients focus on what matters most and follow the plans they've made. Research from Dr. Wade Pfau, Ph.D., CFA®, RICP®, explains the potential benefits of replacing some fixed income assets within a retirement portfolio with a fixed index annuity (FIA).¹ Now comes the challenge: how to help your clients choose the FIA that fits their needs. The choice might not be so hard thanks to an FIA that offers features that most don't – SecureAdvantage 6-Year.

Three ways SecureAdvantage 6-Year is different:



6-Year Annual Sum® Index Accounts²

These innovative accounts offer a greater opportunity for growth than some FIAs. The product also features 6-Year Point-to-Point Index Accounts and a Fixed Account.³



The Daily Difference

Clients have a window into their contract's performance during an index term through daily updated values in the contract, including the Daily Performance Value.⁴



The Performance Lock Feature

This allows clients to lock in the value of their chosen index on any business day once during an index term.⁵

¹ "Fixed Index Annuities: A Fixed Income Alternative for Client Retirement Portfolios" by Dr. Wade Pfau, Ph.D., CFA®, RICP®, is sponsored by Brighthouse Financial. The opinions expressed by Dr. Pfau do not necessarily reflect the opinions of Brighthouse Financial. The author was compensated for his contribution to the article. Dr. Pfau is not affiliated with Brighthouse Financial, is not an employee or representative of Brighthouse Financial, and is solely responsible for the content of the article. The features of the hypothetical FIA discussed in the article are modeled after some general features of products in market as of publication.

² Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.

³ After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.

⁴ 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.

⁵ 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.

SecureAdvantage 6-Year offers:

- 100% protection⁶ for the purchase payment against market downturns
- Death benefit to provide for beneficiaries
- Growth potential linked to multiple market indices
- No annual fees
- Free Withdrawal Amount⁷
- Cap Rates and Participation Rates that are guaranteed⁸ for the initial 6-Year Index Term (set at issue and won't change)

Let's take a look at a traditional FIA modeled after some of the common features in the FIA marketplace and SecureAdvantage 6-Year.

	Traditional FIA ⁹	SecureAdvantage 6-Year
Index-Linked Interest Method¹⁰	1-Year Point-to-Point with annual reset in which rates are subject to change each annual contract anniversary	<ul style="list-style-type: none"> • Annual Sum: Index performance is measured and stored each contract year during the initial 6-Year Index Term and summed at the end of the term • Point-to-Point: The beginning index value is compared to the index value at the end of the initial 6-Year Index Term
Available Indices	S&P 500 [®] Index ^A	S&P 500 [®] Index, Russell 2000 [®] Index ^B , and UBS truVol [®] US Target Sectors Index ^C
Crediting Strategy¹⁰	Cap Rate	Cap Rate or Participation Rate
Rate Guarantee Period¹¹	1 Year	6 Years
Account Value Updated	Annually	Daily ¹²
Performance Lock	Not often available	Available with the Point-to-Point with Participation Rate Index Account

⁶ 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.

⁷ Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

⁸ All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

⁹ This traditional FIA is featured in the white paper authored by Dr. Wade Pfau, "Fixed Index Annuities: A Fixed Income Alternative for Client Retirement Portfolios." For comparison purposes, we have reduced the withdrawal charge period from 7 years to 6 years to align with SecureAdvantage 6-Year. Other traditional FIAs may differ from this comparison and can have alternative or multiple index-linked interest methods, indices, crediting strategies, and rate guarantee periods.

¹⁰ The terms "index-linked interest method" and "crediting strategy" are specific to SecureAdvantage 6-Year and are not necessarily industry terms.

¹¹ "Rate Guarantee Period" refers to the guarantee period of the Cap Rate or Participation Rate.

¹² The daily updated values of the Index Accounts are not guaranteed to be what your client would receive at withdrawal or upon annuitization before the end of the index term nor reflects the actual performance that would be received at the end of the index term.

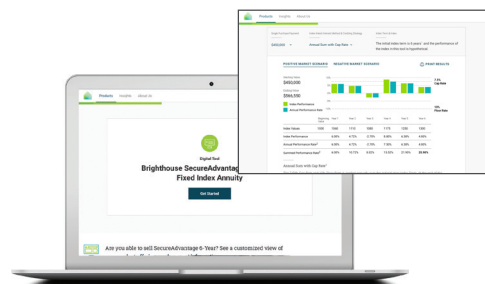
Now that you've seen how they compare, let's consider return potential.¹³

The table below includes a traditional FIA with a 6-year withdrawal charge period and SecureAdvantage 6-Year with all available Index Accounts. Both track the S&P 500 Index for crediting performance.

FIA rates used in Dr Pfau's research were reflective of January 2020 with a 5.25% Cap Rate and a Cap Rate of 5.00% thereafter due to the annual rate reset. For the comparison below, we show the traditional FIA rates as of January 2020 as well as adjusted rates to reflect the average rate environment at the time of publication¹⁴ with a Cap Rate of 3.95% for the first year and 3.70% thereafter due to the annual rate reset. SecureAdvantage 6-Year rates were current at the time of publication,¹⁴ with a purchase payment of \$100,000, and tracking the performance of the S&P 500 Index.

Traditional FIA					Brighthouse SecureAdvantage 6-Year		
Year	Historical Annual S&P 500 Index Performance	6-Year Cumulative Index Performance	Cap Rate: 5.25% yr 1 5.00% yrs 2-6 1-Year Point-to-Point Performance (6-Year Withdrawal Charge Period) ¹⁵	Cap Rate: 3.95% yr 1 3.70% yrs 2-6 1-Year Point-to-Point Performance (6-Year Withdrawal Charge Period) ¹⁵	Cap Rate = 6% Floor Rate = 10% Annual Sum Performance ¹⁵	Participation Rate = 45% Floor Rate = 10% Annual Sum Performance ¹⁵	Participation Rate = 40% 6-Year Point-to-Point Performance ¹⁶
2017	19.42%	19.42%	5.25%	3.95%	6.00%	8.74%	7.77%
2018	-6.24%	11.97%	0.00%	0.00%	-6.24%	-6.24%	4.79%
2019	28.88%	44.31%	5.00%	3.70%	6.00%	13.00%	17.72%
2020	16.26%	67.77%	5.00%	3.70%	6.00%	7.32%	27.11%
2021	26.89%	112.89%	5.00%	3.70%	6.00%	12.10%	45.16%
2022	-19.44%	71.50%	0.00%	0.00%	-10.00%	-10.00%	28.60%
Index-linked interest to be credited			21.84%	15.92%	7.76%	24.92%	28.60%

To see the SecureAdvantage 6-Year Index Accounts in action, check out our client education tool at brighthousefinancialpro.com/secureadvantage.



¹³ Performance results will differ due to the different index-linked interest methods and crediting strategies. Results will vary based on index performance; these hypothetical examples are not meant to indicate one Index Account will consistently outperform another. Past performance does not guarantee future results.

¹⁴ Fixed Index Annuity rates effective at the time of publication are 03/15/2023 through 03/31/2023.

¹⁵ Values are based on Historical Annual S&P 500 Index Performance.

¹⁶ Values are based on 6-Year Cumulative Index Performance.

- S&P 500® Index – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- Russell 2000® Index – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- UBS truVol® US Target Sectors Index – The multi-asset index seeks exposure to lower volatility U.S. sectors positioned for potential growth. It combines an adaptive fixed income allocation with an equity exposure in an attempt to benefit from diversified opportunities in various market contexts in contrast to a single asset strategy. The index, utilizing a differentiated technology developed by Salt Financial, is intended to adapt faster to changing market conditions and seeks to mitigate the impacts of market fluctuations and offer stable returns.

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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.

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