



### **ANNUITIES**

Deferred Income

### **Brighthouse Guaranteed Income Builder® Rate Comparison**

Purchase rates are effective: 04/15/24 through 04/30/24 Estimated monthly income per \$100,000 purchase payment.

Income Option	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>1</sup>
Lifetime Income with Cash Refund		5 Years	\$698	8.38%
	55 Male	10 Years	\$984	11.81%
		15 years	\$1,441	17.29%
l if-aire - le - cer - coiale		5 Years	\$705	8.46%
Lifetime Income with 10-Year Guarantee <sup>2</sup>	55 Male	10 Years	\$981	11.77%
10-Year Guarantee-		15 years	\$1,410	16.93%
	55 Female	5 Years	\$681	8.17%
Lifetime Income with Cash Refund		10 Years	\$953	11.44%
		15 years	\$1,380	16.57%
Lifetime Income with		5 Years	\$687	8.24%
10-Year Guarantee	55 Female	10 Years	\$952	11.42%
10-Teal Guarantee		15 years	\$1,359	16.30%
Lifetime Income with Cash Refund		5 Years	\$764	9.17%
	60 Male	10 Years	\$1,108	13.30%
		15 years	\$1,705	20.46%
Lifetime Income with		5 Years	\$771	9.26%
10-Year Guarantee	60 Male	10 Years	\$1,094	13.13%
To Teal Guarantee		15 years	\$1,624	19.48%
	60 Female	5 Years	\$741	8.89%
Lifetime Income with Cash Refund		10 Years	\$1,064	12.77%
		15 years	\$1,611	19.33%
Lifetime Income with	60 Female	5 Years	\$748	8.97%
10-Year Guarantee		10 Years	\$1,055	12.66%
To real dualantee		15 years	\$1,553	18.64%
	65 Male	5 Years	\$858	10.29%
Lifetime Income with Cash Refund		10 Years	\$1,299	15.59%
		15 years	\$2,153	25.84%
Lifetime Income with		5 Years	\$861	10.34%
10-Year Guarantee	65 Male	10 Years	\$1,250	15.00%
To real oddrantee		15 years	\$1,912	22.95%
Lifetime Income with Cash Refund	65 Female	5 Years	\$825	9.89%
		10 Years	\$1,231	14.77%
		15 years	\$1,993	23.92%
Lifetime Income with	65 Female	5 Years	\$830	9.96%
10-Year Guarantee		10 Years	\$1,198	14.38%
		15 years	\$1,816	21.79%

Income Option	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>1</sup>
Lifetime Income for Two with Cash Refund, 100% Survivor	55 Male/ 55 Female	5 Years	\$634	7.61%
		10 Years	\$872	10.47%
		15 years	\$1,231	14.78%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor <sup>2</sup>	55.4.1.7	5 Years	\$635	7.61%
	55 Male/ 55 Female	10 Years	\$872	10.47%
	55 remale	15 years	\$1,228	14.73%
Lifetime Income for Two with		5 Years	\$683	8.20%
	60 Male/ 60 Female	10 Years	\$960	11.53%
Cash Refund, 100% Survivor	00 Female	15 years	\$1,411	16.93%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	60 Male/ 60 Female	5 Years	\$684	8.21%
		10 Years	\$959	11.51%
		15 years	\$1,396	16.75%
Lifetime Income for Two with Cash Refund, 100% Survivor	65 Male/ 65 Female	5 Years	\$753	9.04%
		10 Years	\$1,096	13.15%
		15 years	\$1,711	20.53%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	65 Male/ 65 Female	5 Years	\$755	9.06%
		10 Years	\$1,088	13.06%
		15 years	\$1,641	19.70%

This product is a long-term investment designed for retirement purposes.

The Brighthouse Guaranteed Income Builder deferred income 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.

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.

The Brighthouse Guaranteed Income Builder® deferred income annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 6-1000-1 (05/14) ("Brighthouse Financial"). Product availability and features may vary by state or firm. This product is not available in New York.

Brighthouse Financial® 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 what's ahead

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

2401 **BDFA534447-4** © 2024 BRIGHTHOUSE FINANCIAL, INC. 2155948.4[03/20/2026]

<sup>&</sup>lt;sup>1</sup> Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

<sup>&</sup>lt;sup>2</sup> The period length chosen for Guarantee Period payout options can vary from 5-30 years. Availability of some Guarantee Periods may be limited due to IRS regulations, administrative considerations, or at the sole discretion of Brighthouse Financial.





### **ANNUITIES**

Deferred Income

## Brighthouse Guaranteed Income Builder® Rate Comparison with Cash Out Option

Purchase rates are effective: 04/15/24 through 04/30/24 Estimated monthly income per \$100,000 purchase payment.

Income Option with Cash Out Option   Age/Gender					
Lifetime Income with Cash Refund 55 Male 15 years \$1,330 15.96% 57 years \$659 7.91% 10-Year Guarantee³ 55 Male 10 Years \$914 10.97% 15 years \$1,305 15.66% 57 years \$6535 7.62% 15 years \$1,305 15.66% 57 years \$6535 7.62% 15 years \$1,278 15.34% 15 years \$1,260 15.12% 15 years \$1,482 17.78% 15 years \$1,433 17.20% 15 years \$1,433 17.20% 15 years \$1,436 17.20% 15 years		Age/Gender	Deferral Time	Income	Income
Lifetime Income with 10-Year Guarantee <sup>3</sup> Lifetime Income with 10-Year Guarantee <sup>3</sup> Lifetime Income with Cash Refund  55 Female  Lifetime Income with Cash Refund  55 Female  10 Years  51,305  15,66%  5 Years  5635  7.62%  15 years  5635  7.62%  15 years  5635  7.62%  15 years  5642  7.71%  10 Years  5888  10.66%  15 years  51,260  15,12%  5 Years  10 Years  1	Lifetime Income with Cash Refund		5 Years	\$651	7.81%
Lifetime Income with 10-Year Guarantee <sup>3</sup> 55 Male  10 Years  10 Years  51 years  51 years  51 years  51 years  51 years  51 years  52 years  53 years  53 years  53 years  54 years  56 years  57 years  58 years  59 years  51 y		55 Male	10 Years	\$915	10.98%
Lifetime Income with 10-Year Guarantee³ 5 Years \$914 10.97% 10-Year Guarantee³ 55 Male 10 Years \$914 10.97% 15.66% 5 Years \$635 7.62% 15.66% 5 Years \$635 7.62% 10.65% 15.90 \$1.00 Years \$			15 years	\$1,330	15.96%
10 Year Guarantee	1:6-4:		•	\$659	7.91%
Lifetime Income with Cash Refund 55 Female 15 years \$635 7.62% 10 Years \$888 10.65% 15 years \$1,278 15.34% 5 Years \$642 7.71% 10 Year Guarantee 55 Female 10 Years \$888 10.66% 15 years \$1,260 15.12% 5 Years \$710 8.53% 10 Years \$1,026 12.32% 15 years \$1,493 17.91% 15 years \$1,493 17.91% 15 years \$1,493 17.91% 15 years \$1,493 17.91% 15 years \$1,482 17.78% 15 years \$1,482 17.78% 15 years \$1,482 17.78% 15 years \$1,433 17.20% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,194 12.31% 15 years \$1,1737 13.65% 15 years \$1,1737 13.65% 15 years \$1,1737 13.65% 15 years \$1,1737 13.65% 15 years \$1,113 13.35% 10 Years \$1,113 13.35%		55 Male	10 Years	\$914	10.97%
Lifetime Income with Cash Refund 55 Female 10 Years \$888 10.65% 15 years \$1,278 15.34% 55 Years \$642 7.71% 10-Year Guarantee 55 Female 10 Years \$888 10.66% 15 years \$1,260 15.12% 5 Years \$710 8.53% 15 years \$1,260 15.12% 5 Years \$710 8.53% 15 years \$1,026 12.32% 15 years \$1,026 12.32% 15 years \$1,562 18.74% 5 Years \$721 8.65% 15 years \$1,562 18.74% 10-Year Guarantee 60 Male 10 Years \$1,077 12.21% 15 years \$1,493 17.91% 5 Years \$1,493 17.91% 15 years \$1,493 17.91% 10-Year Guarantee 60 Female 10 Years \$988 11.85% 17.78% 15 years \$1,493 17.79% 15 years \$1,493 17.20% 15 y	10-Year Guarantee-		15 years	\$1,305	15.66%
Lifetime Income with 10-Year Guarantee 55 Female 55 Female 10 Years \$642 7.71%  Lifetime Income with Cash Refund 55 Female 10 Years \$888 10.66% 15 years \$1,260 15.12% 5 Years \$710 8.53% 15 years \$1,026 12.32% 15 years \$1,026 12.32% 15 years \$1,562 18.74% 15 years \$1,562 18.74% 15 years \$1,017 12.21% 15 years \$1,017 12.21% 15 years \$1,493 17.91% 16 years \$1,493 17.91% 16 years \$1,493 17.91% 16 years \$1,493 17.91% 17.91% 18 years \$1,493 17.91% 18 years \$1,493 17.91% 18 years \$1,493 17.78% 17 years \$1,482 17.78% 18 years \$1,482 17.78% 18 years \$1,482 17.78% 19 years \$1,433 17.20% 19 years \$1,4			-	\$635	7.62%
Lifetime Income with 10-Year Guarantee	Lifetime Income with Cash Refund	55 Female	10 Years	\$888	10.65%
Lifetime Income with 10-Year Guarantee			15 years	\$1,278	15.34%
10-Year Guarantee	Lifatima Ingama with				7.71%
Lifetime Income with Cash Refund 60 Male 5 Years \$710 8.53%  Lifetime Income with Cash Refund 60 Male 10 Years \$1,026 12.32% 15 years \$1,562 18.74% 5 Years \$721 8.65% 15 years \$721 8.65% 10 Years \$1,017 12.21% 15 years \$1,493 17.91% 5 Years \$690 8.28%  Lifetime Income with Cash Refund 60 Female 10 Years \$1,482 17.78% 5 Years \$690 8.39%  Lifetime Income with 10-Year Guarantee 10 Years \$982 11.79% 15 years \$1,482 17.78% 5 Years \$699 8.39%  Lifetime Income with Cash Refund 65 Male 10 Years \$982 11.79% 15 years \$1,433 17.20% 5 Years \$795 9.54% Lifetime Income with Cash Refund 65 Male 10 Years \$1,196 14.36% 15 years \$1,945 23.34% 15 years \$1,158 13.90% 15 years \$1,737 20.85% 5 Years \$766 9.19% Lifetime Income with Cash Refund 65 Female 10 Years \$1,137 13.65% 15 years \$1,137 13.65% 15 years \$775 9.30% Lifetime Income with 10-Year Guarantee \$5 Years \$775 9.30% Lifetime Income with 5 Years \$775 9.30%		55 Female	10 Years	\$888	10.66%
Lifetime Income with Cash Refund 60 Male 10 Years \$1,026 12.32% 15 years \$1,562 18.74% 5 Years \$1,562 18.74% 5 Years \$721 8.65% 10 Years \$1,017 12.21% 15 years \$1,493 17.91% 5 Years \$690 8.28% 11.85% 15 years \$1,493 17.91% 5 Years \$690 8.28% 11.85% 15 years \$1,482 17.78% 5 Years \$699 8.39% Lifetime Income with 10-Year Guarantee 60 Female 10 Years \$988 11.85% 15 years \$1,482 17.78% 5 Years \$699 8.39% Lifetime Income with 10-Year Guarantee 10 Years \$982 11.79% 15 years \$1,433 17.20% 5 Years \$795 9.54% Lifetime Income with Cash Refund 65 Male 10 Years \$1,196 14.36% 15 years \$1,945 23.34% 5 Years \$804 9.65% 10 Years \$1,158 13.90% 15 years \$1,137 13.65% 15 years \$1,814 21.77% 15 years \$1,814 21.77% 10 Year Guarantee \$10 Years \$1,113 13.35% 10 Years \$1,113 13.35%	ru-rear Guarantee		15 years	\$1,260	15.12%
Lifetime Income with 10-Year Guarantee  60 Male  10 Years 5 Ye	Lifetime Income with Cash Refund			\$710	8.53%
Lifetime Income with 10-Year Guarantee 60 Male 10 Years \$1,017 12.21% 15 years \$1,493 17.91% 5 Years \$690 8.28% 11.85% 15 years \$1,482 17.78% 15 years \$1,482 17.79% 15 years \$1,433 17.20% 15 years \$1,945 23.34% 15 years \$1,945 23.34% 15 years \$1,945 23.34% 15 years \$1,945 23.34% 15 years \$1,158 13.90% 15 years \$1,158 13.90% 15 years \$1,158 13.90% 15 years \$1,158 13.90% 15 years \$1,137 13.65% 15 years \$1,131 13.35%		60 Male	10 Years	\$1,026	12.32%
Lifetime Income with 10-Year Guarantee 60 Male 10 Years \$1,017 12.21% 15 years \$1,493 17.91% 5 Years \$690 8.28% 11.85% 15 years \$1,482 17.78% 15 years \$1,482 17.78% 15 years \$1,482 17.78% 15 years \$1,482 17.78% 15 years \$699 8.39% 10-Year Guarantee 60 Female 10 Years \$982 11.79% 15 years \$1,433 17.20% 15 years \$1,433 17.20% 15 years \$1,433 17.20% 15 years \$1,433 17.20% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,945 23.34% 15 years \$1,945 23.34% 15 years \$1,158 13.90% 15 years \$1,737 20.85% 15 years \$766 9.19% 15 years \$1,137 13.65% 15 years \$1,137 13.35%			15 years	\$1,562	18.74%
10-Year Guarantee  10 Years \$1,017 12.21% 15 years \$1,493 17.91% 5 Years \$690 8.28%  Lifetime Income with Cash Refund 60 Female 10 Years \$988 11.85% 15 years \$1,482 17.78% 5 Years \$699 8.39%  Lifetime Income with 10-Year Guarantee 60 Female 10 Years \$982 11.79% 15 years \$1,433 17.20% 5 Years \$795 9.54%  Lifetime Income with Cash Refund 65 Male 10 Years \$1,196 14.36% 15 years \$1,945 23.34% 5 Years \$804 9.65% 15 years \$1,158 13.90% 15 years \$1,158 13.90% 15 years \$1,737 20.85% 5 Years \$766 9.19%  Lifetime Income with Cash Refund 65 Female 10 Years \$1,137 13.65% 15 years \$1,814 21.77% 5 Years \$775 9.30% Lifetime Income with 10-Year Guarantee 65 Female 10 Years \$1,113 13.35%			•	\$721	8.65%
Lifetime Income with Cash Refund 60 Female 10 Years \$988 11.85%  Lifetime Income with Cash Refund 60 Female 10 Years \$988 11.85%  Lifetime Income with 10-Year Guarantee 60 Female 10 Years \$982 11.79%  Lifetime Income with Cash Refund 65 Male 10 Years \$795 9.54%  Lifetime Income with Cash Refund 65 Male 10 Years \$1,196 14.36%  15 years \$1,945 23.34%  Lifetime Income with 10-Year Guarantee 5 Years \$804 9.65%  Lifetime Income with Cash Refund 65 Female 10 Years \$1,158 13.90%  Lifetime Income with Cash Refund 65 Female 5 Years \$766 9.19%  Lifetime Income with 10-Year \$1,137 13.65%  Lifetime Income with \$1,137 13.35%		60 Male	10 Years	\$1,017	12.21%
Lifetime Income with Cash Refund  60 Female  10 Years  \$988  11.85%  15 years  \$1,482  17.78%  5 Years  \$699  8.39%  10 Years  \$982  11.79%  15 years  \$1,433  17.20%  5 Years  \$795  9.54%  Lifetime Income with Cash Refund  65 Male  65 Male  10 Years  \$1,196  14.36%  15 years  \$1,196  14.36%  15 years  \$1,196  10 Years  \$1,158  13.90%  15 years  \$1,158  13.90%  15 years  \$766  9.19%  Lifetime Income with Cash Refund  65 Female  10 Years  \$1,137  13.65%  15 years  \$775  9.30%  Lifetime Income with  10-Year Guarantee			15 years	\$1,493	17.91%
Lifetime Income with 10-Year Guarantee  Lifetime Income with 10-Year Guarantee  60 Female  10 Years 15 years \$1,482 17.78%  5 Years \$699 8.39%  10 Years \$982 11.79% 15 years \$1,433 17.20%  5 Years \$795 9.54%  10 Years \$1,196 14.36% 15 years \$1,945 23.34%  10 Years \$1,945 23.34%  5 Years \$804 9.65%  10 Years \$1,158 13.90% 15 years \$1,737 20.85%  5 Years \$766 9.19%  Lifetime Income with Cash Refund 65 Female  10 Years \$1,137 13.65% 15 years \$1,814 21.77% 5 Years \$775 9.30% Lifetime Income with 10-Year Guarantee  65 Female  10 Years \$1,113 13.35%		60 Female	5 Years	\$690	8.28%
Lifetime Income with 10-Year Guarantee 60 Female 10 Years \$982 11.79% 15 years \$1,433 17.20% 5 Years \$795 9.54% 10 Years \$1,196 14.36% 15 years \$1,945 23.34% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,196 14.36% 15 years \$1,158 13.90% 15 years \$1,158 13.90% 15 years \$1,737 20.85% 15 years \$766 9.19% 10 Years \$1,137 13.65% 15 years \$1,814 21.77% 15 years \$775 9.30% 10 Years \$1,113 13.35%	Lifetime Income with Cash Refund		10 Years	\$988	11.85%
10 Years   11.79%   15 years   \$1,433   17.20%   15 years   \$795   9.54%   10 Years   \$1,196   14.36%   15 years   \$1,196   14.36%   15 years   \$1,196   14.36%   15 years   \$1,945   23.34%   10 Years   \$1,158   13.90%   10 Years   \$1,158   13.90%   15 years   \$1,737   20.85%   10 Years   \$1,137   13.65%   15 years   \$1,814   21.77%   15 years   \$1,814   21.77%   10 Years   \$1,113   13.35%   10 Years   \$1,113   10 Y			15 years	\$1,482	17.78%
10-Year Guarantee  10 Years \$982 11.79% 15 years \$1,433 17.20% 5 Years \$795 9.54%  Lifetime Income with Cash Refund  65 Male  10 Years \$1,196 14.36% 15 years \$1,945 23.34% 5 Years \$804 9.65% 10 Years \$1,158 13.90% 15 years \$1,737 20.85% 15 years \$766 9.19%  Lifetime Income with Cash Refund  65 Female  10 Years \$1,137 13.65% 15 years \$775 9.30% 10 Years \$1,113 13.35%	1. Martine and the second state	60 Female	5 Years	\$699	8.39%
Lifetime Income with Cash Refund  Lifetime Income with Cash Refund  Lifetime Income with  15 years  5 Years  5 Years  \$1,433  17.20%  5 Years  \$1,196  14.36%  15 years  \$1,945  23.34%  5 Years  \$804  9.65%  10 Years  \$1,158  13.90%  15 years  \$1,737  20.85%  5 Years  \$766  9.19%  Lifetime Income with Cash Refund  65 Female  Lifetime Income with  10 Years  \$1,137  13.65%  15 years  \$1,814  21.77%  5 Years  \$775  9.30%  10 Years  \$1,113  13.35%			10 Years	\$982	11.79%
Lifetime Income with Cash Refund       65 Male       10 Years       \$1,196       14.36%         Lifetime Income with 10-Year Guarantee       65 Male       5 Years       \$804       9.65%         Lifetime Income with Cash Refund       65 Male       10 Years       \$1,158       13.90%         Lifetime Income with Cash Refund       65 Female       5 Years       \$766       9.19%         Lifetime Income with 10-Year Guarantee       5 Years       \$1,137       13.65%         15 years       \$1,814       21.77%         5 Years       \$775       9.30%         10 Years       \$1,113       13.35%	10-fear Guarantee		15 years	\$1,433	17.20%
Lifetime Income with 10-Year Guarantee 65 Male 15 years \$1,945 23.34% 5 Years \$804 9.65% 10 Years \$1,158 13.90% 15 years \$1,737 20.85% 5 Years \$766 9.19% Lifetime Income with Cash Refund 65 Female 10 Years \$1,137 13.65% 15 years \$1,814 21.77% 5 Years \$775 9.30% 10 Years \$1,113 13.35%			5 Years	\$795	9.54%
Lifetime Income with 10-Year Guarantee 65 Male 5 Years \$804 9.65% 10 Years \$1,158 13.90% 15 years \$1,737 20.85% 5 Years \$766 9.19%	Lifetime Income with Cash Refund	65 Male	10 Years	\$1,196	14.36%
10 Years   13.90%   15 years   \$1,158   13.90%   15 years   \$1,737   20.85%   5 Years   \$766   9.19%   10 Years   \$1,137   13.65%   15 years   \$1,137   13.65%   15 years   \$1,814   21.77%			15 years	\$1,945	23.34%
10-Year Guarantee 65 Male 10 Years \$1,158 13.90% 15 years \$1,737 20.85% 5 Years \$766 9.19% 10 Years \$1,137 13.65% 15 years \$1,814 21.77% 5 Years \$775 9.30% 10 Year Guarantee 65 Female 10 Years \$1,113 13.35%			5 Years	\$804	9.65%
15 years \$1,737 20.85%  5 Years \$766 9.19%  Lifetime Income with Cash Refund 65 Female 10 Years \$1,137 13.65%  15 years \$1,814 21.77%  Lifetime Income with 5 Years \$775 9.30%  10 Year Guarantee \$1,113 13.35%		65 Male	10 Years	\$1,158	13.90%
Lifetime Income with Cash Refund 65 Female 5 Years \$766 9.19%  10 Years \$1,137 13.65%  15 years \$1,814 21.77%  5 Years \$775 9.30%  10 Years Quarantee \$1,113 13.35%			15 years	\$1,737	20.85%
15 years \$1,814 21.77%  Lifetime Income with 5 Years \$775 9.30% 10 Years \$1,113 13.35%			-	\$766	9.19%
Lifetime Income with 5 Years \$775 9.30% 10 Years Guarantee 5 Female 10 Years \$1,113 13.35%	Lifetime Income with Cash Refund	65 Female	10 Years	\$1,137	13.65%
Lifetime Income with 5 Years \$775 9.30% 10-Year Guarantee 5 Female 10 Years \$1,113 13.35%			15 years	\$1,814	21.77%
10-Year Guarantee 65 Female 10 Years \$1,113 13.35%				\$775	9.30%
		65 Female	10 Years	\$1,113	13.35%
			15 years	\$1,660	19.92%

Income Option with Cash Out Option <sup>1</sup>	Age/Gender	Deferral Time	Monthly Income Payment	Annualized Income Percent <sup>2</sup>
Lifetime Income for Two with Cash Refund, 100% Survivor	EE M. L. /	5 Years	\$593	7.12%
	55 Male/ 55 Female	10 Years	\$816	9.79%
	33 i erriale	15 years	\$1,151	13.82%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor <sup>3</sup>	EE Mala /	5 Years	\$594	7.13%
	55 Male/ 55 Female	10 Years	\$817	9.80%
	33 i elliale	15 years	\$1,148	13.78%
Lifetime Income for Two with Cash Refund, 100% Survivor	60.14 1 /	5 Years	\$639	7.67%
	60 Male/ 60 Female	10 Years	\$898	10.78%
	00 i eiliale	15 years	\$1,317	15.80%
Lifetime Income for Two with	60.14 1 /	5 Years	\$640	7.69%
	60 Male/ 60 Female	10 Years	\$898	10.77%
10-Year Guarantee, 100% Survivor	00 i eiliale	15 years	\$1,304	15.65%
Lifetime Income for Two with Cash Refund, 100% Survivor		5 Years	\$704	8.45%
	65 Male/ 65 Female	10 Years	\$1,023	12.28%
	03 i eiliale	15 years	\$1,591	19.09%
Lifetime Income for Two with 10-Year Guarantee, 100% Survivor	65 NA 1 /	5 Years	\$707	8.48%
	65 Male/ 65 Female	10 Years	\$1,018	12.22%
	oo i ciliale	15 years	\$1,529	18.35%

This feature is not available in some states or firms and is not available with all income types. This is an optional feature that must be elected at contract issue, and can be exercised before income payment begins if needs change. Once elected, it is irrevocable, and income payments will be lower than if the rider had not been elected. The amount received upon cancellation will depend on the period of time that has elapsed since each purchase payment was received by Brighthouse Financial based on a percentage of your purchase payment and depends on the period of time that has elapsed since each purchase payment was received by Brighthouse Financial. If the Cash Out Option is not elected, or if the option is unavailable for election, the contract will not provide a full withdrawal from the contract. Other terms and conditions apply.

This product is a long-term investment designed for retirement purposes.

The Brighthouse Guaranteed Income Builder deferred income 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.

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.

The Brighthouse Guaranteed Income Builder® deferred income annuity is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 6-1000-1 (05/14) ("Brighthouse Financial"). Product availability and features may vary by state or firm. This product is not available in New York.

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

<sup>&</sup>lt;sup>2</sup> Annualized Income Percent is the annual income amount as a percentage of the purchase payment(s).

The period length chosen for Guarantee Period payout options can vary from 5-30 years. Availability of some Guarantee Periods may be limited due to IRS regulations, administrative considerations, or at the sole discretion of Brighthouse Financial.