

Brighthouse Income Annuity

Add immediate income for more certainty.



**Brighthouse**  
FINANCIAL®

Build for what's ahead®

# Help complete your retirement picture with guaranteed income

**With a Brighthouse Income Annuity<sup>1</sup>, you can:**



Turn a portion of your assets into stable income – for you, or you and another person.



Experience more certainty. There's no market risk. Market fluctuations will not cause a variation in your income payments.



Use your income payments for anything you like – from everyday living expenses to hobbies and vacations.

**Flexible options available<sup>2</sup>**

**Increasing Income Option<sup>3</sup>** – Choose this option to help protect yourself against inflation by raising your payments between 2% and 4% (in ½% increments), compounded annually.

**Early Access Option<sup>4,5</sup>** – With this built-in option, if you have an unexpected need, you can access a portion of your future income during the liquidity period. This option is not available with all income types.

**Estimated monthly income per \$100,000 purchase payment in a Brighthouse Income Annuity<sup>6</sup>**

Age	Lifetime Income		Lifetime Income with 10-Year Certain		Lifetime Income with Cash Refund	
	Male	Female	Male	Female	Male	Female
60	\$559.11	\$544.40	\$550.17	\$537.88	\$534.17	\$524.54
65	\$605.62	\$585.93	\$590.46	\$574.32	\$568.47	\$555.70
70	\$678.36	\$648.28	\$649.25	\$626.68	\$618.62	\$600.41
75	\$801.37	\$751.98	\$735.42	\$704.88	\$701.03	\$669.93

Purchase payout rates for the Brighthouse Income Annuity are current as of: **4/15/2024** and are good through: **4/30/2024**

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## Immediate income for more certainty.

For more information about a Brighthouse Income Annuity, speak with your financial professional and visit [brighthousefinancial.com](https://brighthousefinancial.com).

- <sup>1</sup> The Brighthouse Income Annuity is referred to as Single Premium Immediate Annuity (SPIA) in the contract and on related forms.
- <sup>2</sup> Terms and conditions apply.
- <sup>3</sup> The Increasing Income Option is available for contracts where each owner is at least 59½ at the time of contract issue and is available on both qualified and non-qualified contracts. This option must be elected at the time of purchase, and once chosen, it cannot be changed or canceled. It will continue until the end of the contract.
- <sup>4</sup> The Early Access Option may not be available in all states. In OR, the Early Access Option is not available. In WA, the Early Access Option is only available with the following income options: Lifetime Income (or Lifetime Income for Two) with Cash Refund, Lifetime Income (or Lifetime Income for Two) with a Guarantee Period, and Income for a Guarantee Period Only.
- <sup>5</sup> The Early Access Option is available for the contracts where each owner is at least 59½ at the time of contract issue and is available on both qualified and non-qualified contracts. There will be a 2% processing fee for any partial withdrawal.
- <sup>6</sup> Rates illustrated are not guaranteed. Actual annuity rates are determined when a purchase payment is received and will be based on current rates. Ask your financial professional for a current illustration of actual income payments. Availability of some guarantee periods may be limited due to IRS regulations, administrative considerations, or at the sole discretion of Brighthouse Financial. All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

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Brighthouse Financial fixed and income annuities are insurance products and 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 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.

Annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them 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.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

The Single Premium Immediate Annuity is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form Series MLIU-SPIA (07/06) and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form Series FMLI-SPIA (7/06) ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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