Brighthouse FINANCIAL®

Attention

Currently, Brighthouse Fixed Rate Annuity and Brighthouse Fixed Rate Annuity MVA are not available in New York.

Please check with your **financial professional** for full details.

Brighthouse Fixed Rate Annuity and Brighthouse Fixed Rate Annuity MVA are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form ICC18-8-300 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 7-300 (6/16) ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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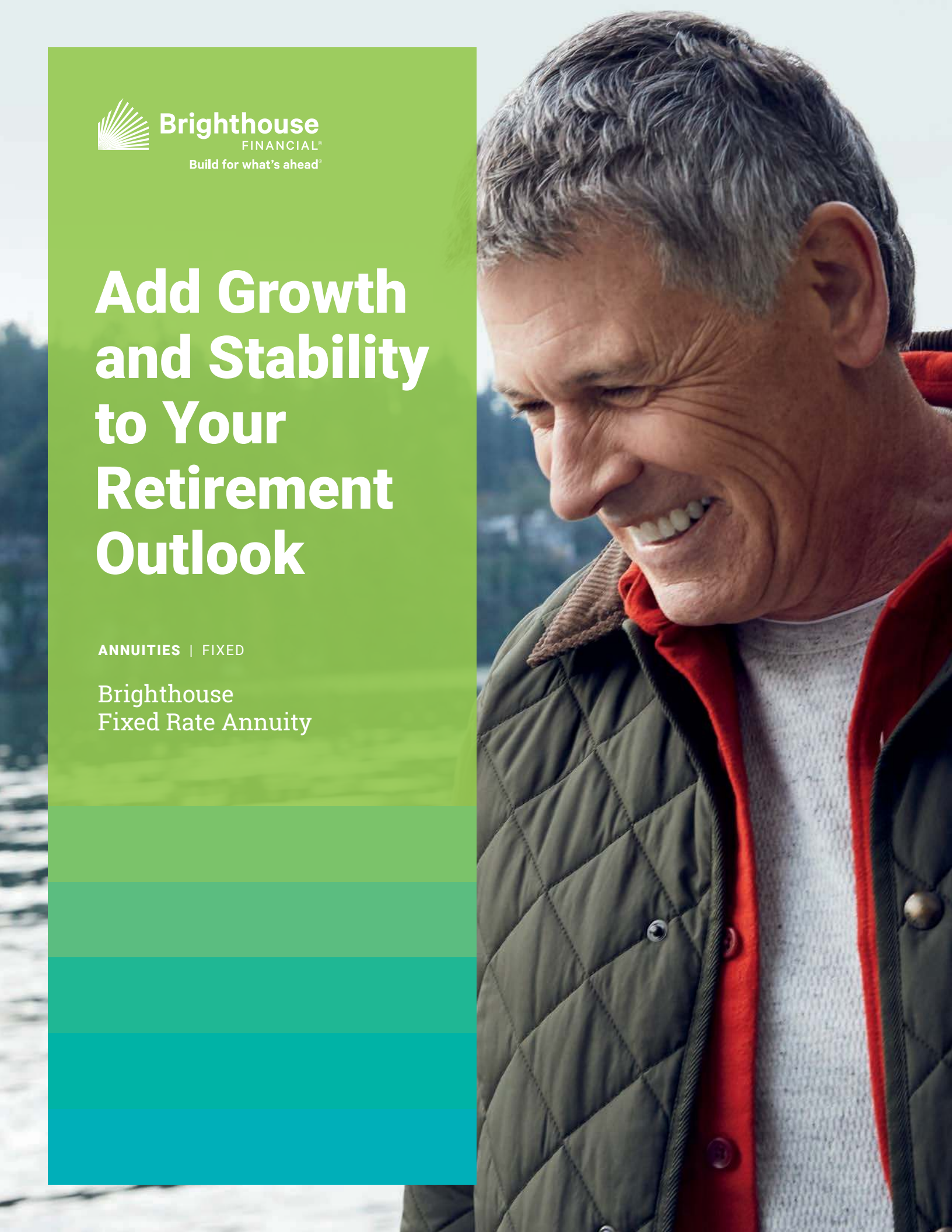
Brighthouse FINANCIAL®
Build for what's ahead®

Add Growth and Stability to Your Retirement Outlook

ANNUITIES | FIXED

Brighthouse
Fixed Rate Annuity



What does your retirement look like up close?

Retirement is a time to finally take advantage of the plans you've made – and worry less about how you're going to pay for them.

An effective plan to save for retirement may require a certain amount of participation in equity markets. But having some guaranteed growth in your portfolio that's protected from volatility in the stock market is a strategy that can help ensure your goals are met and your plans aren't derailed by unexpected events.

Brighthouse Fixed Rate Annuity offers:

- Guaranteed growth unaffected by equity market conditions
- Tax-deferred growth[1]
- Choice to fit your needs
- Return of Premium option

What retirement tool can offer you all of this and more?

Brighthouse Fixed Rate Annuity

[1] If the client is buying an annuity to fund a qualified retirement plan or IRA, they should do so 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.

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

How Growth and Tax Deferral Can Help Your Portfolio

Guaranteed Growth

When it comes to saving for the future, there are two things you can count on:

- Market volatility can be enough to scare even the most disciplined investors; and
- By offering guaranteed growth, the Brighthouse Fixed Rate Annuity can add a level of certainty to your retirement savings, giving you added confidence in your retirement outlook.

That's because the fixed interest rate your annuity earns is guaranteed for the initial guarantee period you choose.[2] This means that your money is growing steadily and will be there when your guarantee period has ended. This guaranteed growth and stability can make a fixed annuity an important part of a diversified portfolio.

Tax Deferral

In addition to guaranteed growth, you may also benefit from the tax deferral the annuity offers. Generally, taxes aren't paid until money is withdrawn. And because taxes aren't paid on the interest each year, your hard-earned money stays hard at work until it's ready for you to use.

Your assets earn interest.

Your interest earns interest.

Your money otherwise paid to taxes earns interest during deferral.

[2] At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of one year at the then-current renewal interest rate, and will no longer be subject to a withdrawal charge. For each subsequent guarantee period, a new renewal interest rate will be declared. Renewal interest rates will generally be lower than the Initial Guaranteed Interest Rate, but will not be less than the Minimum Guaranteed Interest Rate.

Choice to Fit Your Needs

You can make your Brighthouse Fixed Rate Annuity fit your specific needs through:

Choice of Initial Guarantee Period – You choose how long you want your money to grow (3, 5, or 7 years). Once your initial guarantee period ends, your contract will automatically renew into a subsequent guarantee period of one year at the then-current renewal interest rate, free of a withdrawal charge.

Access to Your Assets[3] – A valuable feature, known as the Free Withdrawal Amount, allows you to withdraw 10% of your purchase payment the first year and 10% of your account value each year thereafter, should the need arise. While a withdrawal charge may apply to amounts withdrawn in excess of the Free Withdrawal Amount, there are special circumstances where a withdrawal can be made without these charges, including:

- **Nursing Home Waiver**[4] – If you become confined to a nursing home and/or hospital for 90 consecutive days or more
- **Terminal Illness Waiver**[4] – If you are diagnosed with a terminal illness with a life expectancy of 12 months or less
- **Required Minimum Distribution (RMD)**[5] – You are able to make withdrawals for RMD purposes without a withdrawal charge
- **Withdrawals After the Initial Guarantee Period** – Once the initial guarantee period you elect has ended, you are able to make withdrawals free of any withdrawal charge

Legacy Planning – Upon your death, your beneficiaries will receive the greater of your account value or minimum withdrawal value.[6]

Guaranteed Income – Turn your assets into a steady stream of income payments (for one or two lives) that will last for a specific period of time or for as long as you live. This income is guaranteed to remain the same, even if the market declines.[7]

Return of Premium – The Principal Guarantee Rider may be elected at issue and cannot be canceled. Upon full withdrawal, the amount you are guaranteed to receive will be no less than the purchase payment, less any amounts previously withdrawn or applied to an annuity option and taxes. Withdrawal charges, if applicable, would not adjust a full withdrawal below the Principal Guarantee Amount. If elected, the Initial Guaranteed Interest Rate will be lower than without the rider.

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[3] 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.

[4] These waivers are not available if you are over age 80 at contract issue. May not be available in all states; additional restrictions apply. Please ask your financial professional for details.

[5] RMD payments are calculated for this contract only.

[6] Minimum withdrawal value sets a minimum amount a client would receive on a full surrender, death, or annuitization if greater than the amount otherwise applicable. Please see the contract for full details.

[7] Income payments can start 13 months after the issue date and must start by the maturity date, which is the contract anniversary after the owner's 95th birthday.

We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,[8] we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

Learn how you can safely grow and protect your assets with choices to fit your needs.

Contact your financial professional to see if the Brighthouse Fixed Rate Annuity is right for you.

[8] Ranked by 2018 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2019.

Brighthouse Fixed Rate 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.

Annuities from Brighthouse Financial have charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

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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.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

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