

# Index Accounts: New Contract Rates

Effective 2/1/2021 through 2/14/2021 and are subject to change.

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 two well-known market indices. An Index Account drives the potential growth of your SecureAdvantage 6-Year contract up to your Index Account's applicable Crediting Strategy (Cap Rate or Participation Rate).

**Cap Rate:** The maximum amount of positive index performance that may be used in calculating your performance for an index term.

**Participation Rate:** The percentage of any positive index performance that may be used in calculating your performance for an index term.

## Annual Sum with Cap Rate<sup>2</sup>

6-Year Term	Purchase Payment \$50,000 – \$99,999	Purchase Payment \$100,000 – \$499,999	Purchase Payment \$500,000+
S&P 500® Index <sup>A</sup>	5.50%	6.00%	6.25%
Russell 2000® Index <sup>B</sup>	5.00%	5.50%	5.75%

## Annual Sum with Participation Rate<sup>2</sup>

6-Year Term	Purchase Payment \$50,000 – \$99,999	Purchase Payment \$100,000 – \$499,999	Purchase Payment \$500,000+
S&P 500 Index	35.00%	45.00%	50.00%
Russell 2000 Index	30.00%	40.00%	45.00%

## Point-to-Point with Participation Rate

6-Year Term	Purchase Payment \$50,000 – \$99,999	Purchase Payment \$100,000 – \$499,999	Purchase Payment \$500,000+
S&P 500 Index	30.00%	40.00%	45.00%
Russell 2000 Index	25.00%	35.00%	40.00%

## Fixed Account<sup>3</sup> (pays a fixed rate of interest)

1-Year Term	Fixed Account Option
Fixed Account	1.50%

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

- S&P 500<sup>®</sup> Index<sup>A</sup> – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- Russell 2000<sup>®</sup> Index<sup>B</sup> – The Index includes approximately 2000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.

Please note: Allocations to an Index Account are not invested directly in an index.

**Rate Lock:** If the annuity application is received in good order within 14 days of the application signed date, rate is locked at application signed date for 60 days from the application signed date. If the annuity application is received in good order 15+ days after the application signed date, the rate is locked at application received date for 60 days from the application received date. If the contract is issued within the 60-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then-current rate(s) that are applicable for the Index Account(s) elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

<sup>A</sup> The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by affiliates of Brighthouse Financial, Inc. Standard & Poor’s<sup>®</sup>, S&P<sup>®</sup>, and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones 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. This annuity product is 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 product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

<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>1</sup> Purchase payment will be reduced by withdrawals, which may be subject to withdrawal charges and Market Value Adjustment if applicable. Market Value Adjustment is not applicable in CA. All guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

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

<sup>3</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: \$500. Availability of the Fixed Account may be subject to restrictions.

**Market Value Adjustment, Terminal Illness & Nursing Home Waivers are not applicable in contracts issued in the state of California. Nursing Home Waiver is not applicable in contracts issued in the state of South Dakota.**

Brighthouse SecureAdvantage<sup>®</sup> 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<sup>®</sup> 6-Year Fixed Index Annuity has charges, termination provisions, and terms for keeping it in force. Please contact your financial professional for complete details.

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.

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.

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