

# Index Accounts: New Contract Rates

Effective 11/15/2021 through 11/30/2021

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 multiple 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	40.00%	50.00%	55.00%
Russell 2000 Index	30.00%	40.00%	45.00%
Credit Suisse truVol®	105.00%	115.00%	120.00%
US Target Sectors Index <sup>C</sup>			

## 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%
Credit Suisse truVol	110.00%	120.00%	125.00%
US Target Sectors Index			

## 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. Credit Suisse TruVol® US Target Sectors Index is not available for a 1-Year Index Term after the initial 6-Year Index Term.

8-FIARS (5/21)

- 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.
- Credit Suisse truVol<sup>®</sup> US Target Sectors Index<sup>C</sup> – 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.

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.

- 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.
- 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.
- The Credit Suisse truVol<sup>®</sup> US Target Sectors Index and “Credit Suisse”, are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, “Credit Suisse”). Credit Suisse has no relationship to Brighthouse Financial<sup>®</sup>, other than certain hedging arrangement and the licensing of the Credit Suisse truVol<sup>®</sup> US Target Sectors Index and its service marks for use in connection with the Brighthouse SecureAdvantage<sup>®</sup> 6-Year Fixed Index Annuity, and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse truVol<sup>®</sup> US Target Sectors Index may be amended by Credit Suisse International (the “Index Creator”). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The end-of-day value of the Credit Suisse truVol<sup>®</sup> US Target Sectors Index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these indices.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The SecureAdvantage<sup>®</sup> 6-Year is not in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make a warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Credit Suisse truVol<sup>®</sup> US Target Sectors Index (the “Index”), the figure at which the said Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading the SecureAdvantage<sup>®</sup> 6-Year. The Index is compiled, maintained and/or calculated by Credit Suisse. However, Credit Suisse shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and Credit Suisse shall not be under any obligation to advise any person of any error therein.

Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use.

The Index is the exclusive property of and currently sponsored by the Index Creator. The Credit Suisse truVol<sup>®</sup> US Target Sectors Index is not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Credit Suisse truVol<sup>®</sup> US Target Sectors Index.

**Tax Disclaimer:** Credit Suisse does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may be described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

**ERISA:** You understand that (i) neither Credit Suisse nor any of its affiliates has or exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, “Plans”) that may be involved with the purchase, holding, or redemption of a security, (ii) Credit Suisse is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor’s final regulation defining “investment advice” for purposes of the Employee Retirement Income Security Act of 1974, as amended and Section 4975 of the Internal Revenue Code of 1986, as amended, and (iii) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.

The SecureAdvantage® 6-Year Fixed Index Annuity is not sponsored, endorsed, sold, or promoted by Salt Financial Indices LLC ("SFI") or any affiliate of SFI. Neither SFI nor any other party makes any representation or warranty, express or implied, to the owners of the SecureAdvantage® 6-Year or any member of the public regarding the advisability of investing in funds generally or in the SecureAdvantage® 6-Year particularly or the ability of the Credit Suisse truVol® US Target Sectors Index to track general stock market performance. SFI is the licensor of certain trademarks, service marks and trade names of SFI and of the Credit Suisse truVol® US Target Sectors Index which is determined, composed and calculated by SFI without regard to the issuer of the SecureAdvantage® 6-Year or the SecureAdvantage® 6-Year. SFI has no obligation to take the needs of the issuer of the SecureAdvantage® 6-Year or the owners of the SecureAdvantage® 6-Year into consideration in determining, composing or calculating the Credit Suisse truVol® US Target Sectors Index. SFI is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the SecureAdvantage® 6-Year to be issued or in the determination or calculation of the equation by which the SecureAdvantage® 6-Year is redeemable for cash. Neither SFI nor any other party has any obligation or liability to owners of the SecureAdvantage® 6-Year in connection with the administration, marketing or trading of the SecureAdvantage® 6-Year. ALTHOUGH SFI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE INDEXES FROM SOURCES WHICH SFI CONSIDERS RELIABLE, NEITHER SFI NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEXES OR ANY DATA INCLUDED THEREIN. NEITHER SFI NOR ANY OTHER PARTY MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, LICENSEE'S CUSTOMERS AND COUNTERPARTIES, OWNERS OF THE FUNDS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEXES OR ANY DATA INCLUDED THEREIN IN CONNECTION WITH THE RIGHTS LICENSED HEREUNDER OR FOR ANY OTHER USE. NEITHER SFI NOR ANY OTHER PARTY MAKES ANY EXPRESS OR IMPLIED WARRANTIES, AND SFI HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE INDEXES OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL SFI OR ANY OTHER PARTY HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

1. 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.
2. Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.
3. 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® 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® 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® 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.

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

2102 CLFA681386-2

© 2021 BRIGHTHOUSE FINANCIAL, INC. 2827361.3[04/12/2023]