



Minimum Guaranteed Interest Rates Increasing – September 15, 2022

Brighthouse Financial periodically reviews the Minimum Guaranteed Interest Rate (MGIR) we offer on our products against the larger interest rate environment. As a result of changes to the interest rate environment, the MGIR will be increasing for the products below effective **September 15, 2022**. The MGIR that applies for each contract is based on the MGIR in effect as of the date the funds are applied, and the contract becomes effective. Once a contract is issued, the MGIR does not change.

Please Note: The MGIR change does not impact any crediting rates that have already been locked for pending annuity contracts. Those rates are still subject to the rate lock rules in effect for those products.

Product Transition Rules:

Annuity contracts issued on or before September 14, 2022, will receive the currently available MGIR. Annuity contracts issued September 15, 2022 and later, will receive the newly applicable MGIR.

See the grid below for the impacted products and updated MGIRs. Increasing rates are indicated in **green**.

Products Impacted	CURRENT MGIR Prior to 9/15/2022		NEW MGIR Effective 9/15/2022	
	BLIC*	BLNY*	BLIC*	BLNY*
Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity	0.05%	NA	0.30%*	NA

* Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity, the Guaranteed Minimum Surrender Value (GMSV) Interest Rate and Minimum Withdrawal Interest Rate (MWIR) will be increasing.

Guaranteed Minimum Surrender Value and Minimum Withdrawal Interest Rate Increase

This sets a minimum amount a client would receive on a full surrender, death or annuitization if greater than the amount otherwise applicable. This value is also utilized in the calculations for partial withdrawals.

Products Impacted	CURRENT GMSV/MWIR Prior to 9/15/2022		NEW GMSV/MWIR Effective 9/15/2022	
	BLIC*	BLNY*	BLIC*	BLNY*
Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity	1.00%	NA	1.55%	NA

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