

# Index Accounts: New Contract Rates

Effective 12/15/2022 through 12/31/2022

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>	11.50%	12.00%	12.25%
Russell 2000® Index <sup>B</sup>	11.00%	11.50%	11.75%

## 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	55.00%	65.00%	70.00%
Russell 2000 Index	50.00%	60.00%	65.00%
Credit Suisse truVol®	175.00%	185.00%	190.00%
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	65.00%	75.00%	80.00%
Russell 2000 Index	60.00%	70.00%	75.00%
Credit Suisse truVol	185.00%	195.00%	200.00%
US Target Sectors Index			

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

1-Year Term	Fixed Account Option
Fixed Account	2.75%

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.

- 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.
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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.

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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.**

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