



Fact Card

ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse SecureAdvantage®
6-Year Fixed Index Annuity

Brighthouse Life Insurance Company
8-FIAFC (5/21)



Brighthouse
FINANCIAL®
Build for what's ahead™

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity

A Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers 100% protection¹ 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. What's more, it offers access to a portion of your money each year² should the need arise and a death benefit that keeps pace with your selected Index Accounts. SecureAdvantage 6-Year is designed to provide the protection, growth opportunity, and clarity you need.

PURCHASE PAYMENT LIMITS

Minimum: \$50,000 (qualified and non-qualified³)

Maximum: Up to \$1 million without prior Brighthouse Financial approval

Single premium deferred annuity with index-linked interest options and Market Value Adjustment.

Enhanced Rates: Higher rates may be offered for any purchase payment of \$100,000 – \$499,999 and \$500,000+. Enhanced rates do not apply to amounts allocated to the Fixed Account and may vary by Index Account.

ISSUE AGE

Maximum Issue Age: 80 years old

WITHDRAWALS

Free Withdrawals: The following amounts may be withdrawn free of a withdrawal charge and Market Value Adjustment (MVA):

- Up to 10% of the purchase payment every contract year, including the first contract year. The Free Withdrawal Amount is noncumulative and amounts not taken will not carry over to the next contract year.
- Withdrawals made to satisfy required minimum distributions (RMDs) for amounts held within the contract.

Withdrawal Charges: 6 years (8%, 8%, 7%, 6%, 5%, 4%, 0%). The withdrawal charge is applied on amounts withdrawn in excess of the Free Withdrawal Amount in a contract year.⁴

MINIMUM ACCOUNT VALUE

After partial withdrawal: \$2,000

MARKET VALUE ADJUSTMENT⁵ (not applicable in CA)

If a withdrawal is made that exceeds the Free Withdrawal Amount, an MVA may apply in addition to withdrawal charge. The adjustment to your withdrawal value could be positive or negative, based on a formula using current interest rates, relative to interest rates at issue. In general, if market interest rates, based on the applicable Constant Maturity Treasury rate, are higher than they were on the date you purchased your contract, your withdrawal value will be lower. If market interest rates are currently lower than they were when you purchased your contract, your withdrawal value will be higher. Please note that the withdrawal value will never be lower than the Guaranteed Minimum Surrender Value outlined in your contract.

GUARANTEED MINIMUM SURRENDER VALUE

Upon full surrender, payment of death benefit, or annuitization, the amount you receive will never be less than the Guaranteed Minimum Surrender Value (GMSV). As specified in your contract, the GMSV is a percentage of your purchase payment accumulated at the GMSV interest rate, adjusted for withdrawals and any premium tax or other taxes.

SPECIAL WAIVERS OF CHARGES⁶

Nursing Home Waiver (not available in CA or SD): After the first contract year, we will waive the withdrawal charge and MVA if you or the joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after the first contract year. Other restrictions may apply.

Terminal Illness Waiver (not available in CA): After the first contract year, we will waive the withdrawal charge and MVA if you or the joint owner becomes terminally ill and is not expected to live more than 12 months. Other restrictions may apply.

INDEX ACCOUNTS

Each Index Account is a combination of an index term, index, index-linked interest method, and crediting strategy.

Initial Index Term: 6 years

Index: Choose from multiple market indices to track performance:

- **S&P 500® Index^A**
- **Russell 2000® Index^B**
- **Credit Suisse truVol® US Target Sectors Index^C**

The performance of the indices, shown in this material as index performance, helps determine any index-linked interest credited to your account at the end of the selected index term.

Index-Linked Interest Method: Used to determine how index performance is calculated during the index term. You can choose one or multiple Index Accounts with the following methods:

- **Annual Sum⁷** – Index performance is measured and stored each contract year during the 6-Year Index Term. If performance is positive in a contract year, it is calculated based on the applicable crediting strategy. If performance is negative in a contract year, a -10% Floor Rate applies.⁸ At the end of the 6-Year Index Term, the stored performance for each contract year is summed to determine the amount, if any, of index-linked interest to be credited. If the total is negative, no index-linked interest will be credited.
- **Point-to-Point** – The beginning index value is compared to the index value at the end of the 6-Year Index Term. At the end of the 6-Year Index Term, the cumulative performance over the index term and applicable crediting strategy will determine the amount, if any, of index-linked interest to be credited. If it is negative, no index-linked interest will be credited.

Crediting Strategy: Determines the amount of positive index performance calculated during and/or credited to your account at the end of the applicable index term based on the index-linked interest method. You can choose one or multiple Index Accounts with the following strategies:

- **Cap Rate⁹** – The maximum amount of positive index performance that may be used in calculating your performance for an index term.
- **Participation Rate¹⁰** – The percentage of any positive index performance that may be used in calculating your performance for an index term.

Index Accounts Available at Issue:¹¹

- 6-Year Index Term: Annual Sum with Cap Rate
- 6-Year Index Term: Annual Sum with Participation Rate
- 6-Year Index Term: Point-to-Point with Participation Rate

FIXED ACCOUNT

The Fixed Account, if available, pays a fixed rate of interest.¹²

RENEWALS

At the end of the initial 6-Year Index Term, you may choose to reallocate among one or more of the following 1-Year Index Terms:

- **1-Year Index Term with Cap Rate**
- **1-Year Index Term with Step Rate**
- **Fixed Account**

Transfers between available Index Accounts and the Fixed Account are permitted within 21 days after the end of an index term. Credit Suisse truVol US Target Sectors Index is not available for 1-Year Index Terms.

Minimum allocation is \$500.

ADDITIONAL FEATURES

Performance Lock:¹³ Available with the 6-Year Point-to-Point with Participation Rate Index Account only. Allows you to lock in the value of your chosen index on any business day once during the initial 6-Year Index Term. Once selected, this choice is irrevocable. This value will then be used to calculate the performance of the Index Account for the remainder of the index term.

Daily Performance Value:¹⁴ Reflects the full amount of index-linked interest that would be credited at the end of the index term for each Index Account.

Death Benefit Amount: The sum of the Death Benefit Values of each Index Account and/or the Fixed Account; or the GMSV. This value is tracked daily and has the potential to increase based on your chosen Index Account(s) and the Fixed Account. This is the amount that will be available to your beneficiaries should the unexpected happen.

Payout Options: The contract provides payout options to help turn retirement assets into lifetime income:

- Fixed Life Annuity, with and without guarantee periods
- Fixed Joint and Last Survivor Annuity, with and without guarantee periods

^A The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Brighthouse Financial, Inc. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("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, Inc. Brighthouse Financial products are 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 products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

^B The Russell 2000® 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.

^C The Credit Suisse truVol® 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®, other than certain hedging arrangements and the licensing of the Credit Suisse truVol® US Target Sectors Index and its service marks for use in connection with the Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity, and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse truVol® 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® 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® 6-Year is not in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Credit Suisse truVol® 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® 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® 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® 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 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. All guarantees are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.
- ² Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.
- ³ Buying an annuity to fund a qualified retirement plan or IRA should be done 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.
- ⁴ Premium taxes and other taxes may apply.
- ⁵ Market Value Adjustment is not applicable in CA. See your contract or talk to your financial professional for more details.
- ⁶ Other restrictions may apply. See your contract or talk to your financial professional for more details.
- ⁷ Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.
- ⁸ The Floor Rate is only applicable to the Annual Sum Index Accounts and is not applicable to the Point-to-Point Index Accounts.
- ⁹ For Annual Sum index-linked interest methods, Cap Rate is the maximum amount of positive index performance that may be used in calculating each Calculation Period Performance Rate.
- ¹⁰ For Annual Sum index-linked interest methods, Participation Rate is the percentage of any positive index performance that may be used in calculating the Calculation Period Performance Rate.
- ¹¹ Rates apply for the index term selected. After the initial 6-Year Index Term, renewal rates apply on the corresponding contract anniversary for the new index term. Annual Sum with Cap Rate is referred to as Point-to-Point Sum with Cap Rate in the contract. Annual Sum with Participation Rate is referred to as Point-to-Point Sum with Participation Rate in the contract.
- ¹² 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 is \$500. Availability of the Fixed Account may be subject to restrictions.
- ¹³ The Performance Lock feature can be used once during each index term. It is available with the 6-Year Point-to-Point with Participation Rate Index Account only and is not available after the initial 6-Year Index Term. Performance Lock is referred to as the Index Value Lock Rider in the contract.
- ¹⁴ Daily Performance Value tracks the daily valuation of the potential growth through each index term. This value is not available for withdrawals, full surrenders, or annuitization. The Daily Performance Value will always equal the Death Benefit Value for each Index Account.

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.

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.

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.

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.



Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com