



# Help Your Clients Grow Their 'Tomorrow' Money



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# Agenda

- Introducing Brighthouse SecureAdvantage<sup>®</sup> 6-Year Fixed Index Annuity
- The Importance of 100% **Protection**<sup>1</sup>
- Index Accounts Provide **Growth** Opportunity
- Daily Tracking of Performance Offers **Clarity** to Clients

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<sup>1</sup> 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.



# Brighthouse SecureAdvantage 6-Year Fixed Index Annuity

## Protection

- A product that offers 100% protection<sup>1</sup> for your clients' purchase payment against market downturns with the opportunity to participate in market gains
- A death benefit that allows your clients to provide for their beneficiaries

## Growth

- Innovative Annual Sum<sup>®</sup> Index Accounts offer a greater opportunity for growth than some fixed index annuities (FIAs)
- Performance Lock lets your clients secure an index value on any business day<sup>2</sup>
- Growth potential is linked to major market indices – S&P 500<sup>®</sup> Index and Russell 2000<sup>®</sup> Index – and the Credit Suisse truVol<sup>®</sup> US Target Sectors Index, a custom index exclusive to SecureAdvantage 6-Year<sup>A,B,C</sup>

## Clarity

- No annual fees
- Unlike most FIAs, on any day throughout the index term, your clients can track how their contract is performing
- Free Withdrawal Amount available during each contract year<sup>3</sup>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

# Who might benefit from SecureAdvantage 6-Year?

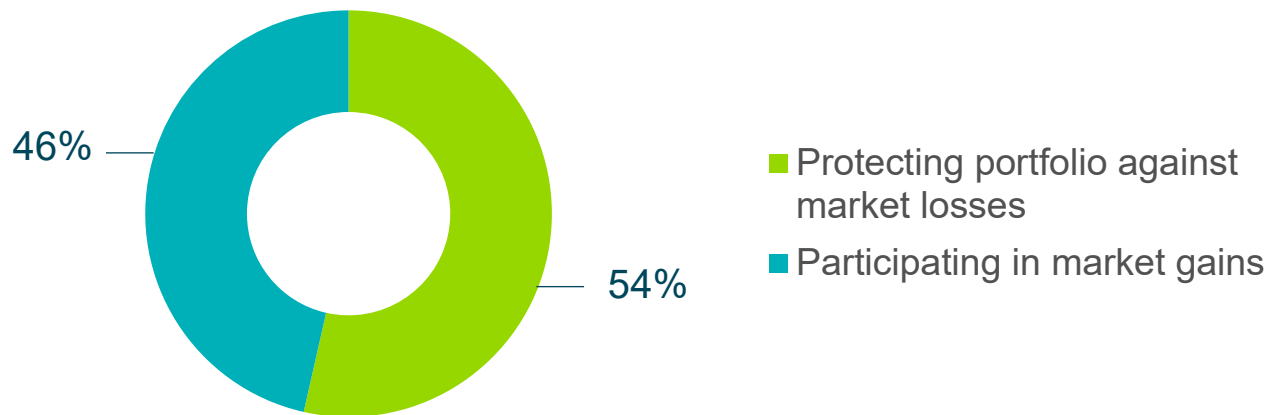


The target client:

- Seeks 100% protection<sup>1</sup> for their purchase payment against market downturns with some growth potential
- Looks to track the performance of a chosen index instead of investing directly in the equity markets
- Prefers a product with no annual fees

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# What is more important to consumers in their retirement investing strategy?



Brighthouse Financial Protection & Participation Poll. Michael Finke, Ph.D., CFP®, 2017.

# Why SecureAdvantage 6-Year?



Jared Anderson from Market Synergy Group discusses the features that make [SecureAdvantage 6-Year](#) a product your clients should consider to help grow their tomorrow money.

# 6-Year Annual Sum<sup>1</sup> Index Accounts



- Performance calculation
- Longer index term<sup>2</sup>
- No rate changes

<sup>1</sup> Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.

<sup>2</sup> After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.

# The Daily Difference



- Values in the contract are updated daily
- Death Benefit Amount is updated daily

# Performance Lock Feature

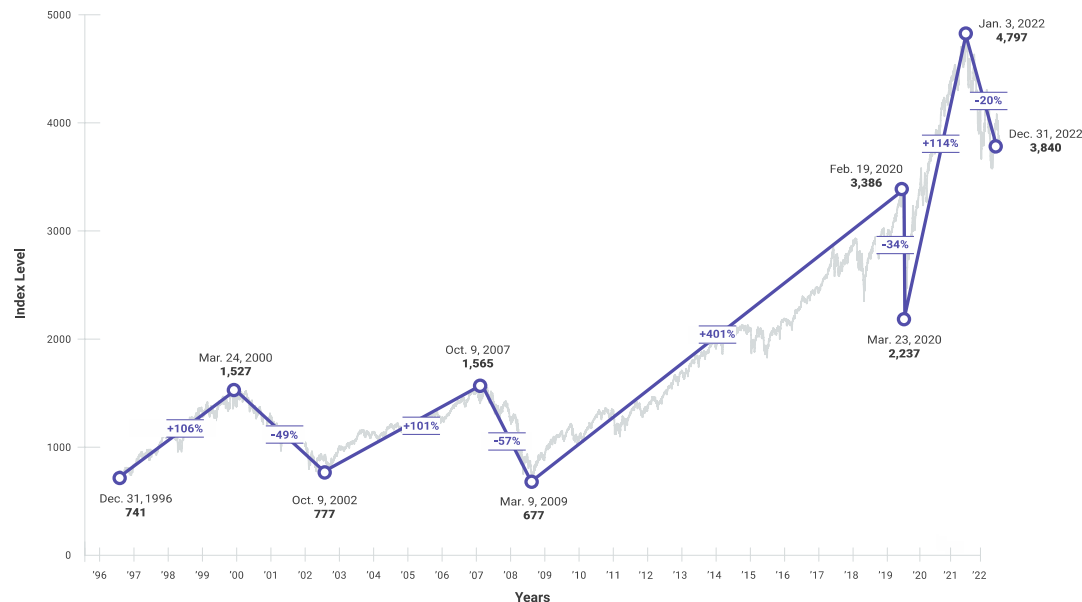


- Allows your client one opportunity to lock in the value of their chosen index on any business day during the initial 6-Year Index Term
- This value will then be used to calculate the performance of the Index Account for the remainder of the index term

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.

# Why is 100% protection<sup>1</sup> important?

## S&P 500 Index Historical Returns



Source: Guide to the Markets. J.P. Morgan Asset Management, December 31, 2022. Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns. Data as of December 31, 2022.

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# More Than Meets the Eye



- 100% protection<sup>1</sup> against market downturns
- Death benefit
- Tax deferral<sup>2</sup>
- Rate guarantee<sup>3</sup>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.

# How does SecureAdvantage 6-Year help grow your clients' tomorrow money?



- Decide on your clients' one-time purchase payment amount



- Choose the Index Account(s) that best meet your clients' growth goals

# Index Account Components

## Index Term

The initial index term of an Index Account is **6 years**.<sup>1</sup>

## Index

The performance of the **S&P 500 Index**, **Russell 2000 Index**, or **CS truVol US Target Sectors Index** helps determine any index-linked interest credited to your clients' account at the end of the selected index term. This is referred to as index performance in this material.<sup>2,3,4</sup>

## Index-Linked Interest Method

The method – **Annual Sum** or **Point-to-Point** – is used to determine how index performance is calculated during the index term.

## Crediting Strategy

The strategy – **Cap Rate** or **Participation Rate** – determines the amount of positive index performance that is calculated during and/or credited to your clients' account at the end of the applicable index term.

<sup>1</sup> After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.

<sup>2</sup> S&P 500® Index – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.

<sup>3</sup> Russell 2000® Index – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.

<sup>4</sup> Credit Suisse truVol® US Target Sectors Index – 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.

# Index-Linked Interest Methods



## Annual Sum:<sup>1</sup>

Index performance is measured and stored each contract year during the 6-Year Index Term and summed at the end of the term.



## Point-to-Point:

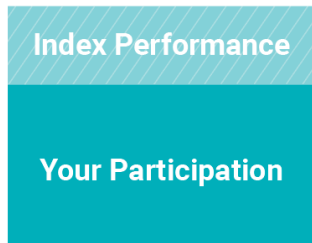
The beginning index value is compared to the index value at the end of the 6-Year Index Term.

<sup>1</sup> Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.


# Crediting Strategies



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



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



# Understanding the Crediting Strategies Calculations

Cap Rate Example (10%):

**12% index performance with 10% Cap Rate = 10% (your client's performance)**

Participation Rate Example (50%):

**12% index performance with 50% Participation Rate = 6% (your client's performance)**



# Meet Andrew



Using Andrew – a hypothetical future retiree – let's focus on each of the Index Accounts, how they work, and how they can help Andrew grow his tomorrow money.

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The following applies to all three Index Accounts:

- Andrew's purchase payment
- Index performance
- Andrew's Performance Rate

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Results may vary based on index performance. These hypothetical examples are not meant to indicate one Index Account will consistently outperform another.

# Index Account Hypothetical Example

## Annual Sum with Cap Rate<sup>1</sup>

Hypothetical Example. For Illustrative Purposes Only.

**Index Term:** 6 Years

**Purchase Payment:** \$100,000

**Cap Rate:** 7.50%

**Floor Rate:** -10%

Cap Rate and Floor Rate are applied to the index performance each contract year.

Assumes no withdrawals are taken.

■ Index Performance  
■ Andrew's Performance



	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
<b>Index Values</b>	1000	1060	1110	1080	1175	1250	1300
<b>Index Performance</b>		6.00%	4.72%	-2.70%	8.80%	6.38%	4.00%
<b>Annual Performance Rate<sup>2</sup></b>		6.00%	4.72%	-2.70%	7.50%	6.38%	4.00%
<b>Summed Performance Rate<sup>2</sup></b>		6.00%	10.72%	8.02%	15.52%	21.90%	25.90%

Cap Rate of 7.50% applied in year 4

- <sup>1</sup> 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.
- <sup>2</sup> The Performance Rate for each Index Account is based on the index performance subject to the applicable index-linked interest method and crediting strategy. The Performance Rate will be used to determine the amount, if any, of index-linked interest to be credited to an Index Account at the end of an index term.

Results may vary based on index performance. These hypothetical examples are not meant to indicate one Index Account will consistently outperform another.

# Index Account Hypothetical Example

## Annual Sum with Participation Rate<sup>1</sup>

Hypothetical Example. For Illustrative Purposes Only.

**Index Term:** 6 Years

**Purchase Payment:** \$100,000

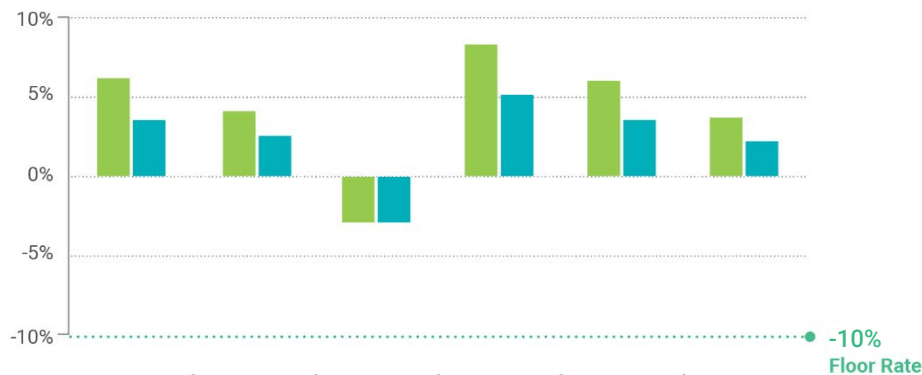
**Participation Rate:** 60%

**Floor Rate:** -10%

Participation Rate and Floor Rate are applied to the index performance each contract year.

Assumes no withdrawals are taken.

■ Index Performance  
■ Andrew's Performance



	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
<b>Index Values</b>	1000	1060	1110	1080	1175	1250	1300
<b>Index Performance</b>		6.00%	4.72%	-2.70%	8.80%	6.38%	4.00%
<b>Annual Performance Rate<sup>2</sup></b>		3.60%	2.83%	-2.70%	5.28%	3.83%	2.40%
<b>Summed Performance Rate<sup>2</sup></b>		3.60%	6.43%	3.73%	9.01%	12.84%	<b>15.24%</b>

- <sup>1</sup> 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.
- <sup>2</sup> The Performance Rate for each Index Account is based on the index performance subject to the applicable index-linked interest method and crediting strategy. The Performance Rate will be used to determine the amount, if any, of index-linked interest to be credited to an Index Account at the end of an index term.

Results may vary based on index performance. These hypothetical examples are not meant to indicate one Index Account will consistently outperform another.

# Index Account Hypothetical Example

## Point-to-Point with Participation Rate<sup>1</sup>

Hypothetical Example. For Illustrative Purposes Only.

**Index Term:** 6 Years

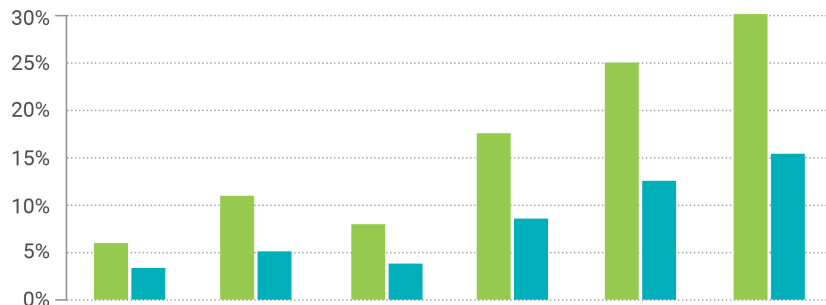
**Purchase Payment:** \$100,000

**Participation Rate:** 50%

Participation Rate is applied to the index performance over the entire 6-Year Index Term.

Assumes no withdrawals are taken.

■ Index Performance  
■ Andrew's Performance



- <sup>1</sup> 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.
- <sup>2</sup> The Performance Rate for each Index Account is based on the index performance subject to the applicable index-linked interest method and crediting strategy. The Performance Rate will be used to determine the amount, if any, of index-linked interest to be credited to an Index Account at the end of an index term.

	Beginning Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
<b>Index Values</b>	1000	1060	1110	1080	1175	1250	1300
<b>Index Performance</b>		6.00%	11.00%	8.00%	17.50%	25.00%	30.00%
<b>Cumulative Performance Rate<sup>2</sup></b>		3.00%	5.50%	4.00%	8.75%	12.50%	15.00%

Results may vary based on index performance. These hypothetical examples are not meant to indicate one Index Account will consistently outperform another.




# How Does SecureAdvantage 6-Year Provide Clarity to Clients?



- No annual fee
- Unlike most FIAs, on any day throughout the index term, your clients can track how their contract is performing
- Free Withdrawal Amount<sup>1</sup> available during each contract year

<sup>1</sup> 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.



# Help Your Clients Grow Their 'Tomorrow' Money

01

**Protection**

02

**Growth**

03

**Clarity**

# Focus on What Matters Most to Your Clients



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Talk to your clients about adding Brighthouse SecureAdvantage 6-Year Fixed Index Annuity to their retirement portfolios. You can also learn more at [brighthousefinancialpro.com/secureadvantage](https://brighthousefinancialpro.com/secureadvantage).

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