

Help Ensure the Annuity Fits Your Clients' Needs

This Annuity Consideration Guide can help growth-focused clients.

Adding an annuity as part of your clients' portfolio can be a smart way to help them reach their retirement goals, giving your clients options for balancing their risk tolerance and growth objectives.

While most annuities provide the potential for tax-deferred growth,¹ they may differ in how this growth is applied to the contract. The annuity categories below reflect a client's retirement objective(s) with respect to protection and growth.

Protection	Index-Linked Growth With Downside Protection		Growth Opportunities
Fixed Annuities	Fixed Index Annuities*	Registered Index-Linked Annuities*	Variable Annuities*
Offer: • Guaranteed principal protection • Set growth rate • No risk of market loss Target client wants: • Stability and flexibility • Guaranteed return • No market participation	Offer: • 100% protection for the purchase payment against market downturns • Opportunity for growth by tracking the performance of selected market indices Target client wants: • Market participation without risk to the purchase payment	Offer: • Growth opportunities, up to a certain percentage, by tracking the performance of a market index • A level of protection in down markets Target client wants: • Moderate risk to the purchase payment, depending on the level of protection	Offer: • Growth potential based on the performance of an underlying portfolio of subaccount investments Target client wants: • Growth based on market performance • Moderate to high risk, depending on the investment portfolio

* Optional living and death benefit riders may be available from the insurance carrier for addressing client income and legacy planning needs.

Situated between **protection** and **growth** on the range of annuity categories, fixed index annuities offer protection from market downturns while providing the opportunity to participate in the market-based growth clients may need.

So why should clients choose a Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity?

- 100% protection² against market downturns
- Death benefit to provide for beneficiaries
- Index Accounts, including innovative Annual Sum[®] Index Accounts,³ and a Fixed Account⁴
- Performance Lock feature⁵
- Growth potential linked to multiple market indices
- No annual fees
- Daily tracking of contract performance
- Free Withdrawal Amount⁶

To see the SecureAdvantage 6-Year Index Accounts in action, check out our client education tool at brighthousefinancialpro.com/secureadvantage.

¹ 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.

² 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.

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

⁴ 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.

⁵ 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.

⁶ Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

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.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union

Brighthouse
FINANCIAL® | Build for
what's ahead®

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