



**Brighthouse**  
FINANCIAL®  
Build for what's ahead™

# Grow Your 'Tomorrow' Money

ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse  
SecureAdvantage<sup>SM</sup>  
6-Year Fixed Index Annuity





# Follow the Plans You've Made

At Brighthouse Financial, our goal is to help you enjoy the years you've worked so hard to earn – your retirement years.

Your 'tomorrow' money – the money you've earmarked for future expenses – needs the opportunity to grow so that you can focus on what matters most and follow the plans you've made.

Creating a plan for your tomorrow money becomes even more important the closer you get to retirement. For a portion of your retirement assets, this may include a product that provides 100% protection<sup>1</sup> for your purchase payment against market downturns while offering an opportunity for growth based on a Cap Rate or Participation Rate. That's why we designed Brighthouse SecureAdvantage 6-Year Fixed Index Annuity.



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## Good to know

### A fixed index annuity:

- May be appropriate for individuals who want 100% protection<sup>1</sup> for their purchase payment against market downturns while providing growth potential
- Tracks the performance of a chosen index, instead of investing directly in the equity markets

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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.



# What Is a Fixed Index Annuity?

A fixed index annuity (FIA) is a contract you buy from an insurance company that's designed to help you accumulate assets for retirement. While it's not a direct investment in the equity markets, it offers an opportunity for growth by tracking the performance of well-known market indices. A fixed index annuity may appeal to those close to retirement because their purchase payment is 100% protected<sup>1</sup> against market downturns.

# Brighthouse SecureAdvantage 6-Year Fixed Index Annuity

A Brighthouse SecureAdvantage<sup>SM</sup> 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 two well-known market indices. What’s more, it offers access to a portion of your money each year<sup>2</sup> 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.

## 01

### Protection

- A product that offers 100% protection for your purchase payment against market downturns with the opportunity to participate in market gains
- A death benefit that allows you to provide for your beneficiaries

## 02

### Growth

- Innovative Annual Sum Index Accounts offer a greater opportunity for growth than some FIA products
- Performance Lock lets you secure an index value on any business day<sup>3</sup>
- Growth potential is linked to two major market indices – S&P 500<sup>®</sup> Index<sup>A</sup> and Russell 2000<sup>®</sup> Index<sup>B</sup>

## 03

### Clarity

- No annual fees
- Unlike most FIAs, on any day throughout the index term, you can track how your contract is performing
- Free Withdrawal Amount available during each contract year<sup>2</sup>

<sup>2</sup> Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges and a Market Value Adjustment if applicable.

<sup>3</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.

# What Makes Our FIA Different?

While there are many fixed index annuities to choose from, SecureAdvantage 6-Year offers features most FIAs don't.

## These differentiators include:



**6-Year Annual Sum Index Accounts** offer a greater opportunity for growth than some FIAs. The product also features 6-Year Point-to-Point Index Accounts and a Fixed Account.<sup>4</sup> (See the Index Accounts brochure for more information.)



**The daily difference** lets you monitor the moving parts of your contract:

- Values in the contract are updated every business day so you can track how your contract is performing.
- The Death Benefit Amount is updated daily and has the potential to increase based on your chosen Index Accounts. This is the amount that will be available to your beneficiaries should the unexpected happen.



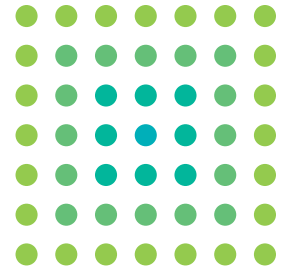
**The Performance Lock feature** is available with the 6-Year Point-to-Point with Participation Rate Index Account only. This feature allows you to lock in the value of your chosen index on any business day once during the initial 6-Year Index Term. Once selected, this choice is irrevocable. This value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



## Good to know

Index Accounts are a combination of the index term, index, index-linked interest method, and crediting strategy. Learn more under the "Growth" section of this brochure and see the Index Accounts brochure for more information.

<sup>4</sup> After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.



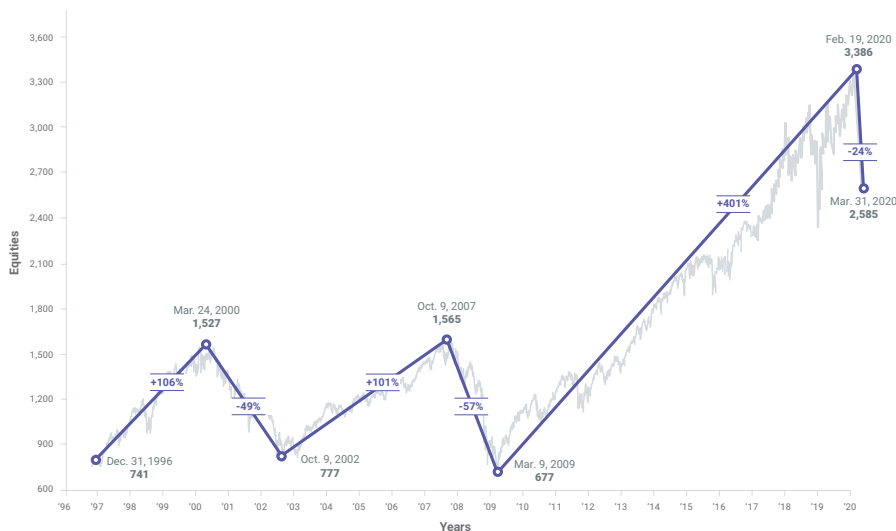
# 01

## Protection

### The importance of 100% protection<sup>1</sup>

Investing in equity markets is a risky, but potentially rewarding, endeavor. Historically, market values have grown steadily over time, and have even achieved record highs, but the impact of the next prolonged market downturn on your retirement portfolio is something to consider if you're close to or entering retirement. The index performance below, which excludes the reinvestment of dividends, illustrates varying market conditions over the last two decades.

#### S&P 500 Historical Returns



Source: Guide to the Markets. J.P. Morgan Asset Management, March 31, 2020. 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 March 31, 2020.

# More Than Meets the Eye

SecureAdvantage 6-Year has a number of features that may help you worry less about this portion of your retirement portfolio.

## These include:

- **100% Protection<sup>1</sup> Against Market Downturns:** Even if the index is negative for prolonged periods, you can be assured that your purchase payment is protected.
- **Death Benefit:** This feature ensures that your loved ones are helped financially if the unexpected happens. You can track your contract's available Death Benefit Amount daily.
- **Tax Deferral:<sup>5</sup>** Annuities provide the advantage of tax-deferred growth, which means you don't pay taxes until you take a withdrawal.
- **Rate Guarantee:<sup>6</sup>** The rate for the initial 6-Year Index Term is set at issue and will not change during the term.



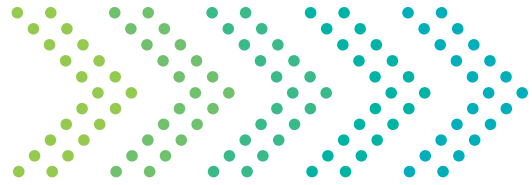
## Good to know

Because of the guaranteed protection offered by SecureAdvantage 6-Year, even if an index performs poorly, your purchase payment is 100% protected<sup>1</sup> against market downturns.

<sup>5</sup> If the client is buying an annuity to fund a qualified retirement plan or IRA, they should do so 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>6</sup> All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of Brighthouse Life Insurance Company.





# 02

## Growth

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

Now that you know how SecureAdvantage 6-Year can offer protection, it's time for you to select a growth strategy that best fits your needs. It's a two-step process that should be considered carefully.



Decide on your one-time purchase payment amount. Consult with your financial professional on how much of your retirement portfolio you want to place into SecureAdvantage 6-Year. Increased rates may be available for purchase payment amounts that meet specific dollar thresholds. (See the Fact Card for more information.)



Choose the Index Account(s) that best meet your growth goals.

On the following pages, you'll get an overview of the components and how they're designed to work together for the growth portion of your contract.

# Index Accounts Designed to Fit Your Needs

SecureAdvantage 6-Year tracks the performance of an index. Based on the Cap Rate or Participation Rate, it offers market-based growth opportunities via Index Accounts while providing 100% protection<sup>1</sup> for your purchase payment.

## What's an Index Account?

An Index Account drives the potential growth of your SecureAdvantage 6-Year contract based on your Index Account's applicable crediting strategy – the Cap Rate or Participation Rate. The four components that make up an Index Account for this contract are:

Index Term	Index	Index-Linked Interest Method	Crediting Strategy
The initial index term of an Index Account is <b>6 years</b> . <sup>4</sup>	The performance of the <b>S&amp;P 500 Index</b> or <b>Russell 2000 Index</b> , 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.	The method – <b>Annual Sum</b> or <b>Point-to-Point</b> – is used to determine how index performance is calculated during the index term.	The strategy – <b>Cap Rate</b> or <b>Participation Rate</b> – determines the amount of positive index performance that is calculated during and/or credited to your account at the end of the applicable index term.

## Index-Linked Interest Methods



**Annual Sum:**<sup>7</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.

## Crediting Strategies



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

Index Performance

Your Participation

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

## Understanding the Crediting Strategies Calculations

Cap Rate Example (10%):

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

Participation Rate Example (50%):

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

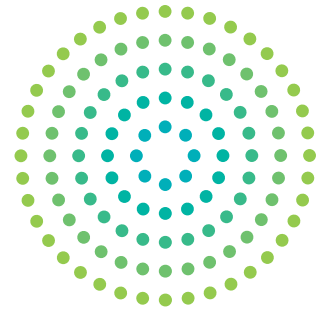
See hypothetical examples for each index-linked interest method and crediting strategy in the Index Accounts brochure.

## Fixed Account<sup>8</sup>

The Fixed Account provides a guaranteed interest rate that is credited daily to your Fixed Account value and compounds to the annual rate. Brighthouse Financial declares a new interest rate for each fixed interest term. There is also a minimum guaranteed interest rate locked in at contract issue.

<sup>7</sup> Annual Sum is referred to as Point-to-Point Sum with Cap Rate or Participation Rate in the contract.

<sup>8</sup> 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.



# 03

## Clarity

With 100% protection<sup>1</sup> for your purchase payment against market downturns and no annual fees, SecureAdvantage 6-Year is designed to provide a degree of certainty for your portfolio. Plus, it allows you to track your performance daily.

### The Daily Difference

With SecureAdvantage 6-Year, you have a window into your contract's performance during an index term through daily updated values of the Index Accounts, which includes the Daily Performance Value.<sup>9</sup> This value is not guaranteed to be what you would receive at withdrawal before the end of the index term nor reflects the actual performance you would receive at the end of the index term.

### Death Benefit Amount<sup>10</sup>

You can build your tomorrow money and plan for the future of your loved ones should the unexpected happen. Your beneficiaries will receive the greater of:

- The sum of the Death Benefit Values of each Index Account and/or the Fixed Account; or
- The Guaranteed Minimum Surrender Value (GMSV).

### Free Withdrawal Amount<sup>11</sup>

You can withdraw up to 10% of your annuity's purchase payment each contract year free of withdrawal charge and Market Value Adjustment (MVA).<sup>12</sup>

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<sup>9</sup> 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.

<sup>10</sup> The Death Benefit Amount is determined as of the end of the business day on which Brighthouse Financial has received notice of both due proof of death and the first acceptable election for the payment method.

<sup>11</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.

<sup>12</sup> Market Value Adjustment is not applicable in CA. See your contract or talk to your financial professional for more details.

## Withdrawal Charges

Please keep in mind that if you withdraw more money than the Free Withdrawal Amount allowed by the contract, or if you surrender or “cash out” your annuity before the end of the withdrawal charge period, a withdrawal charge and MVA may be applied. (See the Fact Card for more information.)

## Market Value Adjustment<sup>12</sup> (not applicable in CA)

If a withdrawal is made that exceeds the Free Withdrawal Amount, an MVA may apply in addition to withdrawal charges. 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.

Here’s how it works. 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. Additionally, the amount of time remaining in the withdrawal charge period can also be a factor in the adjustment to the withdrawal value. So, assuming the same change in interest rates, the more time that is left in the withdrawal charge period when a withdrawal is made, the larger the adjustment would be. Please note that the withdrawal value will never be lower than the Guaranteed Minimum Surrender Value attributable to each withdrawal 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 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.

## Withdrawal Charge Waivers After First Contract Year<sup>13</sup>

### Nursing Home Waiver (not available in CA or SD)

After the first contract year, we will waive the withdrawal charges and MVA if you or a joint owner becomes confined to a nursing home or hospital for at least 90 consecutive days.

### Terminal Illness Waiver (not available in CA)

After the first contract year, we will waive the withdrawal charges and MVA if you or a joint owner is diagnosed with a terminal illness and not expected to live more than 12 months.

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<sup>13</sup> Other restrictions may apply. See your contract or talk to your financial professional for more details.

# Focus on What Matters Most to You

Whether you're close to retirement or already retired, you need money you can count on.

By including SecureAdvantage 6-Year in your retirement portfolio, you'll have 100% protection<sup>1</sup> for your purchase payment against market downturns, letting you worry less about market volatility. Best of all, you'll have the opportunity to grow your tomorrow money through a choice of Index Accounts that fit your growth goals and plans.

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Talk to your financial professional about adding Brighthouse SecureAdvantage 6-Year Fixed Index Annuity to your retirement portfolio. You can also learn more at [brighthousefinancial.com/secureadvantage](https://brighthousefinancial.com/secureadvantage).

# We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,<sup>14</sup> we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

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<sup>14</sup> Ranked by 2018 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2019.

- 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.

<sup>A</sup> The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), 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 SPDJ and sublicensed for certain purposes by Brighthouse Financial. This annuity product is not sponsored, endorsed, sold, or promoted by SPDJ, 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.

<sup>B</sup> The Russell 2000<sup>®</sup> 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.

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<sup>SM</sup> 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.

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