



Company	Brighthouse Life Insurance Company Brighthouse Financial
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Fixed Indexed
Product	Brighthouse SecureKeySM Advisory Fixed Indexed Annuity (Raymond James) (SPDA)
Policy Form Number	ICC23-5-311-2
Distribution Channels Sold In	B/D: Full Service National Bank
Product Launch Date	11/20/2023
Bonus	N/A
Surrender Charge	N/A
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	12 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Company	Brighthouse Life Insurance Company Brighthouse Financial
Product	Brighthouse SecureKeySM Advisory Fixed Indexed Annuity (Raymond James) (SPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	4.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	Fully Liquid
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	N/A
Available Plan Types	IRA, NQ, Roth IRA, Inherited NQ
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed ReadyPay Guaranteed Lifetime Withdrawal Benefit
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Company	Brighthouse Life Insurance Company Brighthouse Financial
Product	Brighthouse SecureKeySM Advisory Fixed Indexed Annuity (Raymond James) (SPDA)
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through <i>Raymond James</i> to sell this product.
State Approvals	Variations Approved In: SD States Not Approved In: NY
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	3/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective November 1, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse SecureKey SM Advisory Fixed Indexed Annuity (Raymond James) (SPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	7.75% / 8.00% Annually	N/A / N/A	N/A / N/A	100% / 0.50% Annually / N/A	N/A / N/A
			MSCI EAFE	Annual	Annual Point-to-Point	100.00% / 100.00%	7.50% / 7.75% Annually	N/A / N/A	N/A / N/A	100% / 0.50% Annually / N/A	N/A / N/A
			Russell 2000	Annual	Annual Point-to-Point	100.00% / 100.00%	7.50% / 7.75% Annually	N/A / N/A	N/A / N/A	100% / 0.50% Annually / N/A	N/A / N/A
			S&P 500 Low Volatility Price Return Daily Risk Control 5%	Annual	Annual Point-to-Point	100.00% / 100.00%	10.00% / 10.25% Annually	N/A / N/A	N/A / N/A	100% / 0.50% Annually / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point	45.00% / 50.00%	N/A / N/A	N/A / N/A	N/A / N/A	25% / N/A / N/A	N/A / N/A
			MSCI EAFE	Annual	Annual Point-to-Point	45.00% / 50.00%	N/A / N/A	N/A / N/A	N/A / N/A	25% / N/A / N/A	N/A / N/A
			Russell 2000	Annual	Annual Point-to-Point	35.00% / 40.00%	N/A / N/A	N/A / N/A	N/A / N/A	25% / N/A / N/A	N/A / N/A
			S&P 500 Low Volatility Price Return Daily Risk Control 5%	Annual	Annual Point-to-Point	90.00% / 95.00%	N/A / N/A	N/A / N/A	N/A / N/A	25% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.25% / 5.50%
			MSCI EAFE	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.50% / 5.75%

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Rates Effective November 1, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse SecureKey SM Advisory Fixed Indexed Annuity (Raymond James) (SPDA)	Low Band / \$100,000	Russell 2000	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.50% / 5.75%
			S&P 500 Low Volatility Price Return Daily Risk Control 5%	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A
Current Fixed Account Rate(s)		4.00%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		Performance triggered account credits company declared rate if growth of index is zero or positive.									

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ReadyPay Guaranteed Lifetime Withdrawal Benefit

Guaranteed Lifetime Withdrawal Benefit

Company	Brighthouse Life Insurance Company
Benefit Name	ReadyPay Guaranteed Lifetime Withdrawal Benefit
Products Available On	Brighthouse SecureKey SM 10-Year Fixed Indexed Annuity(LPL) Brighthouse SecureKey SM 10-Year Fixed Indexed Annuity(Raymond James) Brighthouse SecureKey SM 5-Year Fixed Indexed Annuity(Raymond James) Brighthouse SecureKey SM 7-Year Fixed Indexed Annuity(LPL) Brighthouse SecureKey SM 7-Year Fixed Indexed Annuity(Merrill Lynch) Brighthouse SecureKey SM 7-Year Fixed Indexed Annuity(Wells Fargo) Brighthouse SecureKey SM 7-Year Fixed Indexed Annuity(Raymond James) Brighthouse SecureKey SM Advisory Fixed Indexed Annuity(Merrill Lynch) Brighthouse SecureKey SM Advisory Fixed Indexed Annuity(Wells Fargo) Brighthouse SecureKey SM Advisory Fixed Indexed Annuity(Raymond James)
Is Benefit a Rider?	Yes
Benefit Launch Date	11/20/2023
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	50 - 85
Minimum Age at Which GLWB Payments Can Commence	59.5
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.00%
Maximum Annual Benefit Charge	2.00%

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ReadyPay Guaranteed Lifetime Withdrawal Benefit

Guaranteed Lifetime Withdrawal Benefit

Company	Brighthouse Life Insurance Company
Benefit Name	ReadyPay Guaranteed Lifetime Withdrawal Benefit
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	7.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A



ReadyPay Guaranteed Lifetime Withdrawal Benefit

Guaranteed Lifetime Withdrawal Benefit

Company	Brighthouse Life Insurance Company
Benefit Name	ReadyPay Guaranteed Lifetime Withdrawal Benefit
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional ReadyPay Guaranteed Lifetime Income Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 7.00% annual increase (simple interest) on Benefit Base over Automatic annual step-ups, if Account Value exceeds Benefit Base. Spousal continuation available. Annual rider charge of 1.00% is deducted annually from the Account Value, but based on the Benefit Base. Rider can be terminated at client's request. (See below for Income %)</p> <p>Enhanced Guaranteed Withdrawal Payments are available on the life of the annuitant(s) under the following conditions:</p> <ol style="list-style-type: none"> 1. The rider must be in force for a minimum of five years, 2. The annuitant is not confined to a nursing home for the first five rider years, 3. The annuitant becomes confined to an eligible nursing home or hospital, and 4. The Account Value is greater than zero. <p>If the annuitant(s) meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 200%, up to a maximum of 10.00% Guaranteed Withdrawal Payment percentage. The rider withdrawal percentage will adjust back to the original income amount upon the earliest of the annuitant no longer qualifying for enhanced benefits or when the Account Value reaches zero.</p>



ReadyPay Guaranteed Lifetime Withdrawal Benefit

Guaranteed Lifetime Withdrawal Benefit

Company	Brighthouse Life Insurance Company
Benefit Name	ReadyPay Guaranteed Lifetime Withdrawal Benefit
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Age 60 = 5.75% / 5.25% Age 65 = 6.00% / 5.50% Age 70 = 6.25% / 5.75% Age 75 = 6.50% / 6.00% Age 80 = 6.75% / 6.25% Age 85 = 7.00% / 6.50%</p> <p>Current Guaranteed Withdrawal Payment amounts at other ages are available through Brighthouse Life.</p>
Benefit Close Date	N/A