



Brighthouse SecureKeySM 5-Year Fixed Indexed Annuity (LPL) Product

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 5-Year Fixed Indexed Annuity (LPL) (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	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 0.00% +/- Market Value Adjustment (MVA)
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%

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Strategies / Subaccounts Offered	16 Indexed, 0 Structured, 0 Variable, 1 Fixed
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% guaranteed for five years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of of Premiums Paid Year 1 10% of previous Account Anniversary Value Years 2+ Must leave \$2,000 in account
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
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)	N/A

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Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through <i>LPL</i> to sell this product.
State Approvals	Variations Approved In: CA, SD States Not Approved In: NY
Street Level Compensation	Channel Specific Product Not Available
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.



Brighthouse SecureKeySM 5-Year Fixed Indexed Annuity (LPL)

Indexed Strategies

Rates Effective March 1, 2026

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 5-Year Fixed Indexed Annuity (LPL) (SPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	9.00% / 9.25% 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%	9.50% / 9.75% 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%	9.50% / 9.75% 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%	10.50% / 10.75% 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	Annual Point-to-Point	55.00% / 60.00%	N/A / N/A	2.00% / 2.00%	N/A / N/A	25% / N/A / N/A	N/A / N/A
			MSCI EAFE	Annual	Annual Point-to-Point	55.00% / 60.00%	N/A / N/A	2.00% / 2.00%	N/A / N/A	25% / N/A / N/A	N/A / N/A

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse SecureKey SM 5-Year Fixed Indexed Annuity (LPL) (SPDA)	Low Band / \$100,000	Russell 2000	Annual	Annual Point-to-Point	45.00% / 50.00%	N/A / N/A	2.00% / 2.00%	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	115.00% / 120.00%	N/A / N/A	2.00% / 2.00%	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	5.75% / 6.00%
			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	6.25% / 6.50%
			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	6.75% / 7.00%
			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	4.50% / 4.75%
Current Fixed Account Rate(s)		4.00% guaranteed for five years									
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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