Brighthouse Fixed Rate Annuity MVA

New Contract Rates

Effective 07/15/2026 through 07/31/2026 and are subject to change

Not for use in CA or NY

Brighthouse Fixed Rate Annuity MVA is designed for long-term retirement savings and provides the opportunity to obtain a stream of payments for life. You can lock in a fixed interest rate[1] for an initial guarantee period of 3, 5, or 7 years. Rate increases are in ***bold, green italics.*** Rate decreases are in ***bold, red italics.***

Initial Guarantee Period	Purchase Payment $25,000 – $99,999	Purchase Payment ≥ $100,000[2]
3 Years	4.50%	4.75%
5 Years	4.95%	5.20%
7 Years	5.15%	5.40%

Rate Lock

- If the application is received within 14 calendar days from the date the application is signed, the rate is locked at the app lication sign date for 60 calendar days from the application sign date
- If the application is received 15+ calendar days after the application sign date, the rate is locked at application received date for 60 calendar days from the application received date
- If the contract is issued[3] after the 60-day rate lock has expired, then-current rates apply

Renewals

- At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rate and will no longer be subject to a withdrawal charge or MVA
- For each subsequent guarantee period, a new renewal interest rate will be declared; renewal interest rates will generally be lower than the initial guaranteed interest rate but will not be less than the minimum guaranteed interest rate (MGIR)

For more information, contact your financial professional or visit **brighthousefinancial.com.**

1 Interest rates are effective annual yields. Any withdrawal will affect the total interest earned.

2 The Enhanced Interest Rate may not be available if the new contract rates for a purchase payment of $25,000 – $99,999 are equal to the contractual MGIR. The MGIR is based on the effective date of the contract. Beginning March 1, 2026, the MGIR for newly issued contracts is 1.20%.

3 For applications reflecting a single purchase payment, the contract is issued when the purchase payment is received and applied to the contract. For applications reflecting funds from multiple sources, a calculation based on the amounts and the date received is used to determine when the contract is issued.

Access Your Money

- In the first contract year, the Free Withdrawal Amount is 10% of the purchase agreement; after the first contract year, the Free Withdrawal Amount available in each contract year will be equal to 10% of the account value as of the previous contract anniversary
- You can access your money through the Interest Income Program
- The full account value will be available after the initial guarantee period
- If you withdraw more than your Free Withdrawal Amount, a withdrawal charge may apply
- At the appropriate time, you can convert your contract into a stream of fixed income payments that are guaranteed for life

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