Brighthouse FINANCIAL®

Build for what's ahead®

Grow Your ‘Tomorrow’ Money

ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity

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[1] against market downturns.

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[1] 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.

Good to know

A fixed index annuity:

- May be appropriate for individuals who want 100% protection[1] 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

[1] 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.

Brighthouse SecureAdvantage 6-Year Fixed Index Annuity

A Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity offers 100% protection[1] for your purchase payment against market downturns. It features Index Accounts – including innovative Annual Sum Index Accounts – that provide growth opportunities linked to multiple market indices. What's more, it offers access to a portion of your money each year[2] 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[3]
- Growth potential is linked to two major market indices – S&P 500® Index and Russell 2000® Index – and the Credit Suisse truVol® US Target Sectors Index, a custom index exclusive to SecureAdvantage 6-Year[A,B,C]

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[2]

---

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

3 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.[4] (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.

[4] After the initial 6-Year Index Term, the only options available are 1-Year Index Terms and Fixed Account.

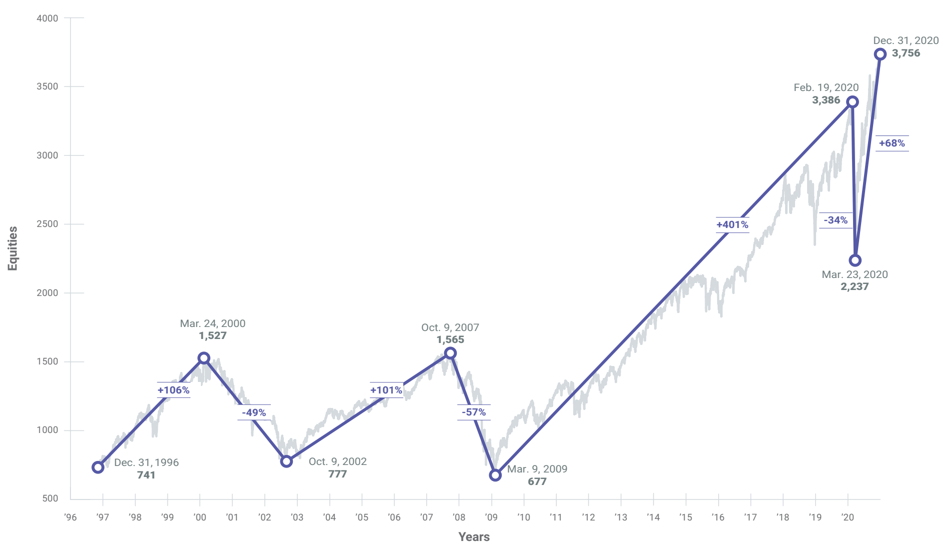
01

Protection

The importance of 100% protection[1]

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, December 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 December 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 features include:

- **100% Protection[1] 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:[5]** Annuities provide the advantage of tax-deferred growth, which means you don't pay taxes until you take a withdrawal.
- **Rate Guarantee:[6]** 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[1] against market downturns.

[5] 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.

[6] 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[1] 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

The initial index term of an Index Account is **6 years.**[4]

Index

The performance of the **S&P 500 Index, Russell 2000 Index,** or **CS truVol US Target Sectors Index** helps determine any index-linked interest credited to your account at the end of the selected index term. This is referred to as index performance in this material.[7,8,9]

Index-Linked Interest Method

The method – **Annual Sum** or **Point-to-Point** – is used to determine how index performance is calculated during the index term.

Crediting Strategy

The strategy – **Cap Rate** or **Participation Rate** – 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.

---

7 S&P 500® Index[A] – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.

8 Russell 2000® Index[B] – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.

9 Credit Suisse truVol® US Target Sectors Index[C] – The multi-asset index seeks exposure to lower volatility U.S. sectors positioned for potential growth. It combines an adaptive fixed income allocation with an equity exposure in an attempt to benefit from diversified opportunities in various market contexts in contrast to a single asset strategy. The index, utilizing a differentiated technology developed by Salt Financial, is intended to adapt faster to changing market conditions and seeks to mitigate the impacts of market fluctuations and offer stable returns.

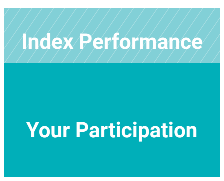
Index-Linked Interest Methods

Annual Sum:[10] 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.



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[11]

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.

---

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

[11] 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.

03

Clarity

With 100% protection[1] 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.[12] 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[13]

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[14]

You can withdraw up to 10% of your annuity's purchase payment each contract year free of withdrawal charge and Market Value Adjustment (MVA).[15]

---

[12] 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.

[13] 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.

[14] 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.

[15] 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[15] (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[16]

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. Other restrictions may apply.

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. Other restrictions may apply.

[16] 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[1] 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.

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.**

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.,[17] 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.

---

[17] Ranked by 2019 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2020.

[A] The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Brighthouse Financial. Standard & Poor's®, S&P®, and S&P 500® 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 SPDJI and sublicensed for certain purposes by Brighthouse Financial. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, 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.

[B] The Russell 2000® 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.

[C] The Credit Suisse truVol® US Target Sectors Index and "Credit Suisse", are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). Credit Suisse has no relationship to Brighthouse Financial®, other than certain hedging arrangements and the licensing of the Credit Suisse truVol® US Target Sectors Index and its service marks for use in connection with the Brighthouse SecureAdvantage® 6-Year Fixed Index Annuity, and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse truVol® US Target Sectors Index may be amended by Credit Suisse International (the "Index Creator"). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The end-of-day value of the Credit Suisse truVol® US Target Sectors Index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these indices.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The SecureAdvantage® 6-Year is not in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Credit Suisse truVol® US Target Sectors Index (the "Index"), the figure at which the said Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading the SecureAdvantage® 6-Year. The Index is compiled, maintained and/or calculated by Credit Suisse. However, Credit Suisse shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and Credit Suisse shall not be under any obligation to advise any person of any error therein.

Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use.

The Index is the exclusive property of and currently sponsored by the Index Creator. The Credit Suisse truVol® US Target Sectors Index is not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Credit Suisse truVol® US Target Sectors Index.

Tax Disclaimer: Credit Suisse does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

ERISA: You understand that (i) neither Credit Suisse nor any of its affiliates has or exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, "Plans") that may be involved with the purchase, holding, or redemption of a security, (ii) Credit Suisse is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor's final regulation defining "investment advice" for purposes of the Employee Retirement Income Security Act of 1974, as amended and Section 4975 of the Internal Revenue Code of 1986, as amended, and (iii) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.

The SecureAdvantage® 6-Year Fixed Index Annuity is not sponsored, endorsed, sold, or promoted by Salt Financial Indices LLC ("SFI") or any affiliate of SFI. Neither SFI nor any other party makes any representation or warranty, express or implied, to the owners of the SecureAdvantage® 6-Year or any member of the public regarding the advisability of investing in funds generally or in the SecureAdvantage® 6-Year particularly or the ability of the Credit Suisse truVol® US Target Sectors Index to track general stock market performance. SFI is the licensor of certain trademarks, service marks and trade names of SFI and of the Credit Suisse truVol® US Target Sectors Index which is determined, composed and calculated by SFI without regard to the issuer of the SecureAdvantage® 6-Year or the SecureAdvantage® 6-Year. SFI has no obligation to take the needs of the issuer of the SecureAdvantage® 6-Year or the owners of the SecureAdvantage® 6-Year into consideration in determining, composing or calculating the Credit Suisse truVol® US Target Sectors Index. SFI is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the SecureAdvantage® 6-Year to be issued or in the determination or calculation of the equation by which the SecureAdvantage® 6-Year is redeemable for cash. Neither SFI nor any other party has any obligation or liability to owners of the SecureAdvantage® 6-Year in connection with the administration, marketing or trading of the SecureAdvantage® 6-Year. ALTHOUGH SFI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE INDEXES FROM SOURCES WHICH SFI CONSIDERS RELIABLE, NEITHER SFI NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEXES OR ANY DATA INCLUDED THEREIN. NEITHER SFI NOR ANY OTHER PARTY MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, LICENSEE'S CUSTOMERS AND COUNTERPARTIES, OWNERS OF THE FUNDS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEXES OR ANY DATA INCLUDED THEREIN IN CONNECTION WITH THE RIGHTS LICENSED HEREUNDER OR FOR ANY OTHER USE. NEITHER SFI NOR ANY OTHER PARTY MAKES ANY EXPRESS OR IMPLIED WARRANTIES, AND SFI HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE INDEXES OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL SFI OR ANY OTHER PARTY HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

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® 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.

• 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

2102 **CLFA668076-2**

Credit Suisse truVol® US Target Sectors Index

The Credit Suisse truVol® US Target Sectors Index

A systematic index designed to provide exposure to sectors of the U.S. economy positioned for growth

The Credit Suisse truVol® US Target Sectors Index is a rules-based multi-asset index applying a sector selection process driven by fundamental market signals such as volatility and the potential for mean reversion.

In an attempt to generate consistent returns over time, the Index implements an adaptive strategy that combines U.S. equity and fixed income components.

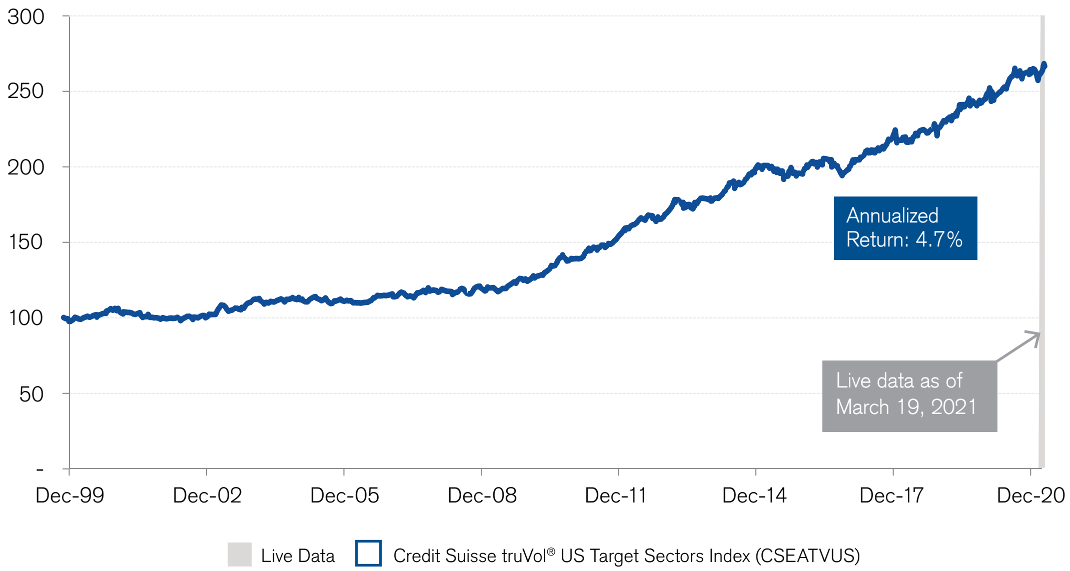
Additionally, the Index applies a bespoke volatility control mechanism designed with Salt Financial to identify changing market conditions using intraday data, and stabilize the overall level of risk of the Index.

The Index at a glance

- **U.S. Sectors:** an equity strategy seeking to gain exposure to S&P 500® sectors with lower volatility and the potential for growth
- **Diversification:** a multi-asset portfolio diversified across equities and fixed income intended to benefit from opportunities in multiple market environments
- **Agile Risk Control:** a state-of-the-art volatility target mechanism relying on intraday analysis to dynamically adjust the allocation to equity, aiming at navigating changing market conditions and controlling the risk exposure of the index

Historical Index Performance

Actual and simulated performance of the Credit Suisse truVol® US Target Sectors Index

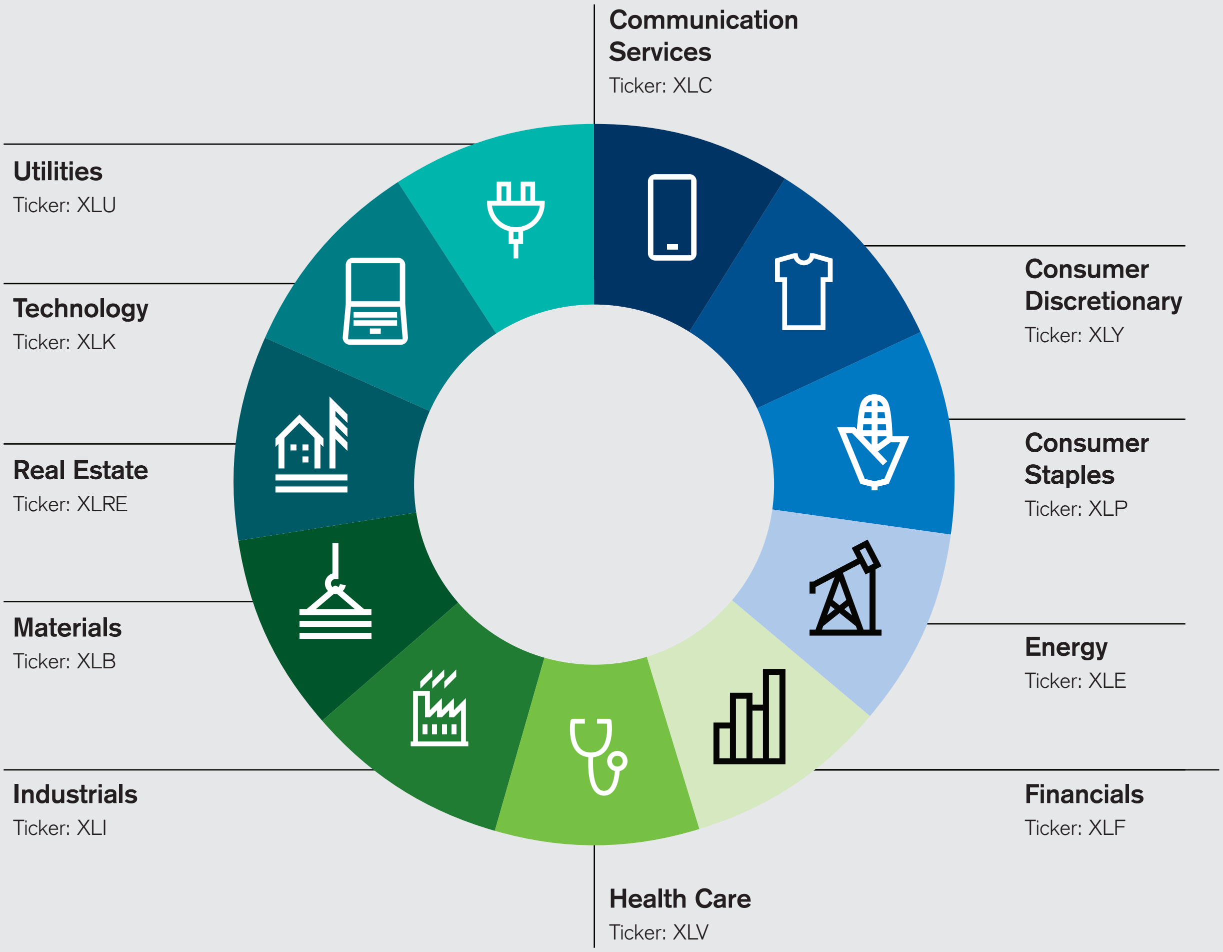


Source: Credit Suisse. Bloomberg. Data collected from December 31, 1999 to April 28, 2021. The Credit Suisse truVol® US Target Sectors Index went live on March 19, 2021. Any data shown prior to the live date is simulated. XLRE was not part of the Index prior to September 30, 2016. XLC was not part of the Index prior to January 31, 2019. Past performance is no indication or guarantee of future performance. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back-casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that in the future the Index will have the returns shown. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis. The Index returns are net of a 0.75% p.a. index calculation fee. The Index could underperform relative to other indices, including equity indices. In addition, the Index is an excess return index: it reflects the return of the Index components net of the cost of funding a hypothetical investment in them.

Exposure to the S&P 500® sectors through ETFs

The equity strategy of the Credit Suisse truVol® US Target Sectors Index is based on a tactical selection of sectors of the S&P 500® Index.

Sectors of the S&P 500® Index are represented by the eleven Select Sector SPDR® Funds, each of them tracking the performance of companies of the S&P 500® from the same industry or economic segment:



All together, the eleven Select Sector SPDR® ETFs constitute the S&P 500® Index as a whole.

SPDR® is a registered trademark of Standard & Poor's Financial Services LLC (S&P) and has been licensed for use by S&P Dow Jones Indices LLC (SPDJI) and sublicensed for certain purposes by State Street Corporation.

A dynamic and diversified multi-asset portfolio

An equity exposure to sectors of the S&P 500® based on an evaluation of their risk and their potential to rebound

The equity strategy of the Credit Suisse truVol® US Target Sectors Index is designed to provide exposure to U.S. sectors with lower volatility that are likely to offer the best growth opportunities.

Each month, the five Select Sectors SPDR® ETFs with the lowest recent realized volatility are selected. By doing so, the strategy attempts to filter out more volatile sectors with the potential for unpredictable price moves.

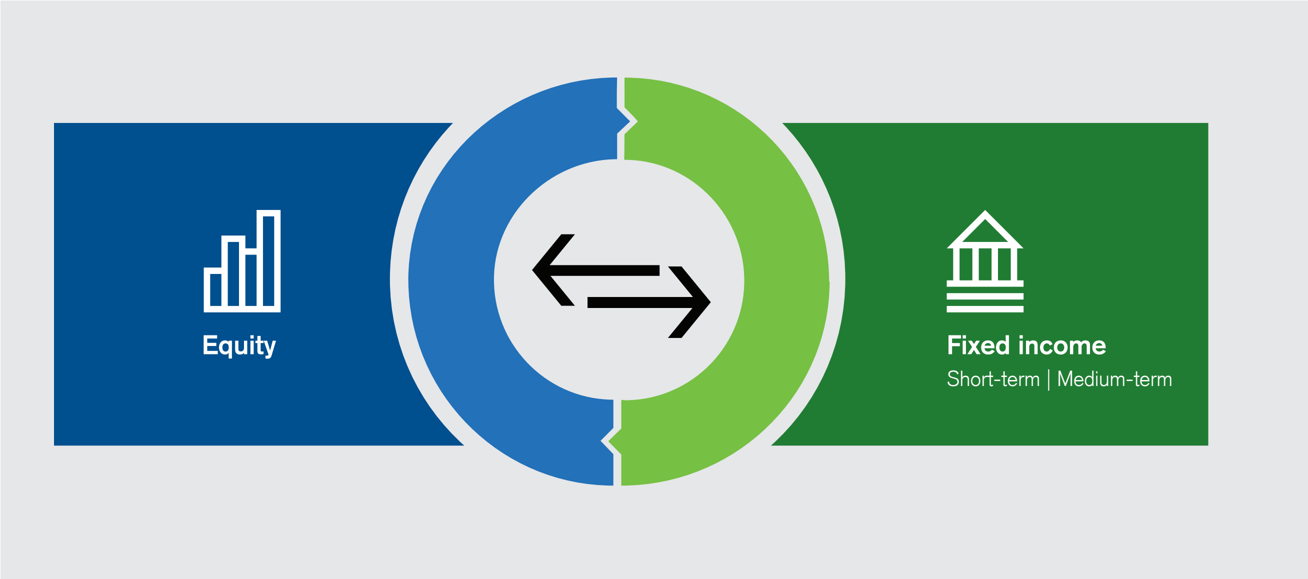
These five ETFs are then weighted in reverse rank order according to their 6-month returns.

In other words, sectors with the lowest performance are weighted the most. This tactical adjustment of weights towards ETFs that have recently recorded lower performances than the other ETFs aims to best capitalize on sectors with higher potential to recover after a period of relative underperformance.

What is volatility?

Volatility refers to the amount of variation in a component's price over time. It is also an indicator of market risk: in most cases, the greater the volatility of a component, the higher the price fluctuations and perceived risk of that component.

An adaptive allocation between short-term and medium-term U.S. Treasuries



The Credit Suisse truVol® US Target Sectors Index systematically rotates between the equity strategy and two fixed income components.

Every day, the allocation to the equity strategy is scaled to target a 4.25% volatility level for equities, depending on a risk measure that incorporates intraday data provided by Salt Financial.

The remaining weight is then dynamically distributed between short-term and medium-term U.S. Treasury indices based on the recent performance of medium-term U.S. Treasury future contracts.

The inclusion of the adaptive fixed income component (providing exposure to ten-year U.S. Treasury note futures contracts or both ten- and two-year U.S. Treasury note futures contracts) may help balance equity risk and therefore enable more stable returns in various market environments.

A state-of-the-art daily risk control mechanism

The Credit Suisse truVol® US Target Sectors Index is rebalanced on a daily basis to maintain volatility near 4.25%[1] in order to mitigate the impacts of market fluctuations and stabilize the performance of the Index.

To that end, the Index utilizes an advanced volatility target mechanism powered by Salt Financial's innovative truVol® Risk Control Engine (RCE).

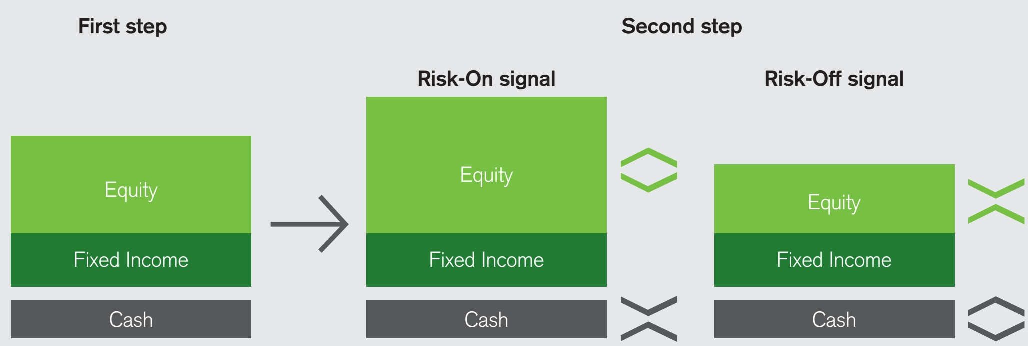
Focus on the mechanism

Step 1: The Index systematically adjusts its exposure to the multi-asset portfolio (up to 125%) according to a daily measure of volatility that incorporates intraday data from the truVol® RCE.

If volatility exceeds 4.25%, the Index will reduce its exposure to the multi-asset portfolio, shifting to non-interest-bearing cash[2] instead, with the goal of reducing risk.

Step 2: Additionally the asset allocation may be further refined daily: the amount of equity risk within the multi-asset portfolio is adjusted up or down based upon a Risk On/Off signal provided by Salt Financial which aims at identifying volatility regimes using intraday volatility data.

Illustration of the Index breakdown



In certain circumstances, the Index's exposure to the multi-asset portfolio may be partially or entirely reduced in favor of a non-interest-bearing hypothetical cash position. In such instances, the performance of the Index will deviate from the performance of its components.

1 Although the Index employs a mechanism designed to limit its volatility, no assurance can be given that it will achieve its volatility target. The actual realized volatility may differ from the Index's volatility target, which could negatively impact the performance of the Index, and the volatility-limiting mechanism may reduce the performance of the Index in rising markets.
2 Any exposure to cash is non-remunerating, meaning it does not earn interest. The greater the exposure to cash, the smaller the impact on the Index from market fluctuations and, consequently, the lower the potential for gains or losses. In addition, the Index is an excess return index: it reflects the return of the Index components net of the cost of funding a hypothetical investment in them. As such, the Index returns could be negatively affected if this cost of funding were to increase. The Index also has a 0.75% p.a. index calculation fee deducted on a daily basis.

What is different from more traditional volatility target mechanisms?

Salt Financial uses higher frequency data by looking at the realized volatility of benchmark equities throughout the trading day.

By using a combination of intraday data and end-of-day data, this cutting-edge mechanism intends to achieve a closer representation of the market behavior.

This technology attempts to adapt faster to changing markets, and therefore may more efficiently control the realized volatility of the Index compared to traditional volatility measures.

Salt Financial

Salt Financial LLC is a leading provider of index solutions and risk analytics, powered by the patent pending truVol® Risk Control Engine (RCE) and proprietary truBeta® portfolio construction tools.

Salt improves fundamental measures of risk, by leveraging the rich information contained in intraday prices to more accurately estimate volatility to develop index-based investment products for insurance carriers, investment banks, asset managers, and ETF issuers.

Salt is committed to collaborating with industry leaders to empower the pursuit of financial outperformance for investors worldwide. For more information, please visit www.saltfinancial.com.

About the Index

Index Key Characteristics

Bloomberg Ticker	CSEATVUS Index
Asset Class	Multi-Asset
Geographical Focus	United States
Currency	USD
Launch Date	March 19, 2021
Type of Return	Excess Return (it reflects the return of the Index components net of the hypothetical costs of funding)
Equity Components	Communication Services Select Sector SPDR® Fund (XLC) Consumer Discretionary Select Sector SPDR® Fund (XLY) Consumer Staples Select Sector SPDR® Fund (XLP) Energy Select Sector SPDR® Fund (XLE) Financial Select Sector SPDR® Fund (XLF) Health Care Select Sector SPDR® Fund (XLV) Industrial Select Sector SPDR® Fund (XLI) Materials Select Sector SPDR® Fund (XLB) Real Estate Select Sector SPDR® Fund (XLRE) Technology Select Sector SPDR® Fund (XLK) Utilities Select Sector SPDR® Fund (XLU)
Fixed Income Components	Credit Suisse 2-Year U.S. Treasury Note Futures Index (CSRFTUUE) Credit Suisse 10-Year U.S. Treasury Note Futures Index (CSRFTYUE)
Index Sponsor	Credit Suisse International
Calculation Agent	Credit Suisse International
Index Fees	0.75% p.a. deducted daily

For more information about the Index
please visit: https://indices.credit-suisse.com/CSEATVUS

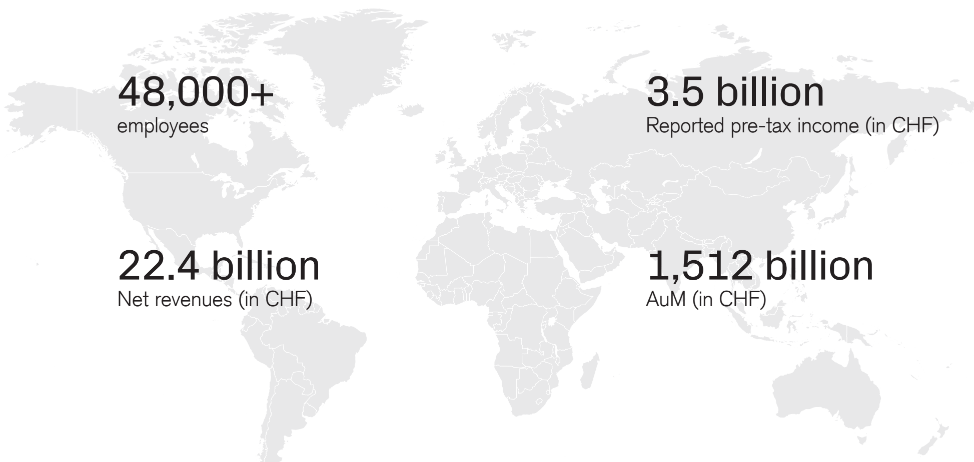
About Credit Suisse

Credit Suisse is one of the world's leading financial services providers. Founded in 1856, we are today a leading global wealth manager with strong investment banking capabilities.

Our strategy builds on Credit Suisse's core strengths: its position as a leading wealth manager, its specialist investment banking capabilities and its strong presence in our home market of Switzerland.

We seek to follow a balanced approach to wealth management, aiming to capitalize on both the large pool of wealth within mature markets as well as the significant growth in wealth in Asia Pacific and other emerging markets, while also serving key developed markets with an emphasis on Switzerland.

Further information about Credit Suisse can be found at www.credit-suisse.com.



48,000+
employees

3.5 billion
Reported pre-tax income (in CHF)

22.4 billion
Net revenues (in CHF)

1,512 billion
AuM (in CHF)

Note: figures are worldwide and do not correspond to any specific area

Structured Products House of the Year
Risk Awards, 2021

Equity Derivatives House of the Year
IFR Awards, 2020

Structured Products House of the Year
GlobalCapital Global Derivatives Awards, 2020

Investment Bank of the Year for Equity Derivatives
The Banker, 2020

Structured Products House of the Year
Equity Derivatives House of the Year
Electronic Platform of the Year
GlobalCapital Americas Derivatives Awards, 2020

Structured Products House of the Year
Electronic Platform of the Year
GlobalCapital Global Derivatives Awards, 2019

Americas Structured Note Awards (U.S. Investor Solutions) for Credit Suisse Ravenpack AIS Index mtn-i, 2019

Americas Derivatives House of the Year
Structured Products House of the Year
GlobalCapital Americas Derivatives Awards, 2018

Insurer Deal of the Year
Risk Awards, 2017

Source: Credit Suisse Group AG. Annual Report 2020 (published in March 2021).

Key considerations related to the Index

- The Index is rules-based and cannot be invested in directly.
- There is no assurance that the strategy on which the Index is based will be successful in producing positive returns. The Index may not rise in value and may not outperform any alternative portfolio or strategy that tracks the Index components.
- The Index utilizes components that reference futures contracts. The Index may underperform a similar investment linked to the spot prices or current levels of the underlying assets tracked by the futures contracts included in the Index components.
- The Index has a limited operating history and may perform in unanticipated ways. Past performance is no indication or guarantee of future performance. No actual investment which allowed tracking of the performance of the Index was possible before March 19, 2021. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back-casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that the Index will have such returns in the future. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis.
- The risk signals provided by Salt Financial were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These signals have inherent limitations. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate.
- The Index involves risks associated with equity markets and fixed income investments.
- If the realized volatility of the equity strategy is sufficiently low (below 4.25%) as observed daily, the Index may not employ any diversification.
- The Credit Suisse truVol® US Target Sectors Index is calculated based on signals involving intraday data powered by the truVol® Risk Control Engine. The truVol® Risk Control Engine is owned and operated by Salt Financial, which is not affiliated with Credit Suisse. Any loss of Credit Suisse's ability to use the signals based on intraday data in calculating the Credit Suisse truVol® US Target Sectors Index, whether on a temporary or permanent basis, could adversely affect the performance of the Index.
- The Index is an excess return index (it reflects the return of the Index components net of the cost of funding a hypothetical investment in them) and has a 0.75% p.a. index calculation fee deducted on a daily basis.
- Although the Index employs a mechanism designed to limit its volatility, no assurance can be given that it will achieve its volatility target. The actual realized volatility may differ from the Index's volatility target, which could negatively impact the performance of the Index, and the volatility-limiting mechanism may reduce the performance of the Index in rising markets.
- The Index may have greater than 100% exposure (up to 125%) to the multi-asset portfolio at any time as a result of the volatility control mechanism, which may exacerbate losses and subsequent deleveraging may increase the time taken to recover from a drawdown event.
- Credit Suisse is the Index's Sponsor and it (or affiliates) plays a variety of roles in connection to the Index, including acting as calculation agent and overseeing the rulebook that governs the operations of the Index. In addition, Credit Suisse would be expected to hedge any financial instruments and obligations linked to the Index. In such circumstances the economic interests of Credit Suisse and its affiliates are potentially adverse to the interests of a purchaser of any such instrument or obligation linked to the Index.
- The 3-month USD LIBOR rate is currently used in the construction of the Index. In the context of LIBOR being decommissioned, the Index Sponsor may in the future, in good faith, amend the Index Rules, potentially including the substitution of a replacement rate, as determined by the Index Sponsor.
- Risks pertaining to the ETFs:
  - Index-based ETFs are passively managed and seek to track an index of securities. Expenses may cause the ETF's returns to deviate from the returns of the index.
  - ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value.
  - There can be no assurance that the funds' investment objectives will be achieved. All ETFs are subject to risk, including possible loss of principal.
  - Since they focus on a relatively small number of securities, Select Sector SPDR® Funds are subject to sector risk and non-diversification risk, which generally result in greater price fluctuations than diversified funds and the market as a whole.

Attributions and Disclaimers with Respect to Credit Suisse

The "Credit Suisse truVol® US Target Sectors Index", "Credit Suisse", and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). Credit Suisse has no role in the issuance of any insurance product, other than certain hedging arrangements and the licensing of the Credit Suisse truVol® US Target Sectors Index ("the Index") and its service marks for use in connection with insurance products and is not a party to any transaction contemplated hereby.

The rules of the Index may be amended by Credit Suisse International (the "Index Creator"). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

The Index is an excess return index, which means that it reflects the return of the Index components net of the cost of funding a hypothetical investment in them. The Index returns are likely to be negatively affected by such costs of funding. The Index has a 0.75% per annum index calculation fee deducted on a daily basis. The Index fee will negatively affect the performance of the Index, offsetting any appreciation of its value, exacerbating any depreciation of its value and causing the level of the Index to decline steadily if its value remains relatively constant.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The end-of-day value of the Index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the Index other than as stipulated in the rules of the Index.

No actual investment which allowed tracking of the performance of the Index was possible before March 19, 2021. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that in the future the Index will have the returns shown. Alternative modelling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis. Any effective volatility controls may reduce the overall rate of return.

No insurance product linked to the Index is in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Index, the figure at which the Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading insurance products linked to the Index. The selection of the Index as a crediting option under an insurance product does not obligate the issuer of any such insurance product or Credit Suisse to invest annuity or premium payments in the components of the Index or in other products linked to the Index. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading insurance products. The Index is compiled, maintained and calculated by Credit Suisse. However, Credit Suisse shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and Credit Suisse shall not be under any obligation to advise any person of any error therein.

Prior to purchasing any insurance product linked to (or based on) the Index, retail clients should refer to the corresponding consumer product brochure for more information about additional risks involved when the Index is used within an insurance product.

Obligations to make payments under insurance products linked to the Index are solely the obligation of the issuer of any such insurance product and are not the responsibility of Credit Suisse.

The Index is the exclusive property of and currently sponsored by the Index Creator. Any insurance products linked to the Index are not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading in any insurance products linked to the Index.

This material has been prepared by Credit Suisse and not by the Credit Suisse research department. It is not investment research or a research recommendation, as it does not constitute substantive research or analysis. It is provided for informational purposes, is intended for your use only and does not constitute an invitation or offer to subscribe for or purchase any of the products or services mentioned. The information provided is not intended to provide a sufficient basis on which to make an investment decision. It is intended only to provide observations and views of certain Credit Suisse personnel, which may be different from, or inconsistent with, the observations and views of Credit Suisse research department analysts, other Credit Suisse personnel, or the proprietary positions of Credit Suisse. Observations and views expressed herein may be changed by Credit Suisse personnel at any time without notice. You should assume that the trading desk makes markets and/or currently maintains positions in any of the securities mentioned above.

Tax Disclaimer: Credit Suisse does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

ERISA: You understand that (i) Credit Suisse neither has nor exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, "Plans") that may be involved with the purchase, holding, or redemption of a security, (ii) Credit Suisse is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor's final regulation defining "investment advice" for purposes of the Employee Retirement Income Security Act of 1974, as amended and Section 4975 of the Internal Revenue Code of 1986, as amended, and (iii) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.

Salt Financial Indices LLC:

 This document does not constitute an offer of services in jurisdictions where Salt Financial Indices LLC, Salt Financial LLC or their respective affiliates (collectively "Salt Financial Indices") do not have the necessary licenses. All information provided by Salt Financial Indices is impersonal and not tailored to the needs of any person, entity or group of persons. Salt Financial Indices receives compensation in connection with licensing its indices to third parties. Past performance of an index is not a guarantee of future results.

It is not possible to invest directly in an index. Exposure to an asset class represented by an index is available through investable instruments based on that index. Salt Financial Indices does not sponsor, endorse, sell, promote or manage any investment fund or other investment vehicle that is offered by third parties and that seeks to provide an investment return based on the performance of any index. Salt Financial Indices makes no assurance that investment products based on the indices will accurately track index performance or provide positive investment returns. Salt Financial Indices is not an investment advisor and makes no representation regarding the advisability of investing in any such investment fund or other investment vehicle. A decision to invest in any such investment fund or other investment vehicle should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to make an investment in any such fund or other vehicle only after carefully considering the risks associated with investing in such funds, as detailed in an offering memorandum or other similar document that is prepared by or on behalf of the issuer of the investment fund or other investment product or vehicle. Salt Financial Indices is not a tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by Salt Financial Indices to buy, sell, or hold such security, nor is it intended to be investment advice and should not be construed as such.

These materials have been prepared solely for informational purposes based upon information generally available to the public and from sources believed to be reliable. No content contained in these materials (including index data, ratings, credit-related analyses and data, research, valuations, model, software or other application or output therefrom) or any part thereof ("Content") may be modified, reverse engineered, reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of Salt Financial Indices. The Content shall not be used for any unlawful or unauthorized purposes. Salt Financial Indices and its third-party data providers and licensors (collectively, the "Salt Financial Indices LLC Parties") do not guarantee the accuracy, completeness, timeliness or availability of the Content. The Salt Financial Indices LLC Parties are not responsible for any errors or omissions, regardless of the cause, for the results obtained from the use of the Content. THE CONTENT IS PROVIDED ON AN "AS IS" BASIS. THE SALT FINANCIAL INDICES LLC PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall the Salt Financial Indices LLC Parties be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of the Content even if advised of the possibility of such damages.

In addition, Salt Financial Indices provides services to, or relating to, many organizations, including but not limited to issuers of securities, investment advisers, broker-dealers, investment banks, other financial institutions and financial intermediaries, and accordingly may receive fees or other economic benefits from those organizations, including organizations whose securities or services they may recommend, rate, include in model portfolios, evaluate or otherwise address. Salt Financial Indices has established policies and procedures to maintain the confidentiality of certain nonpublic information received in connection with each analytical process it performs in connection with the services it provides.

CREDIT SUISSE

CREDIT SUISSE INTERNATIONAL
credit-suisse.com