

ANNUITIES

Single Premium Deferred

Brighthouse Shield® Level Annuity

Manage Risk While Pursuing
Accumulation Potential



A Brighthouse Shield® Level Annuity provides your clients with a level of protection for a portion of their retirement assets without losing the opportunity for growth.

The chart below reflects the historical 1-, 2-, 3-, and 6-year price returns of the available indices on a rolling monthly basis (referred to as observations). Rolling monthly periods include returns in overlapping cycles starting the last day of each month. For example, Jan. 31, 2018 through Jan. 31, 2019, followed by Feb. 28, 2018 through Feb. 28, 2019, are overlapping 1-year rolling periods.

The numbers in the table reflect historical price returns since their respective inception dates.

	S&P 500 Index Jan. 1957 – Dec. 2023				Russell 2000 Index Jan. 1979 – Dec. 2023				MSCI EAFE Index Jan. 1970 – Dec. 2023				Nasdaq-100 Index Feb. 1985 – Dec. 2023			
	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year
Average Return	8.41%	17.30%	26.72%	59.08%	10.48%	20.36%	31.13%	66.88%	8.13%	17.38%	27.21%	60.13%	17.06%	37.12%	60.25%	152.08%
Total Observations	792	780	768	732	528	516	504	468	636	624	612	576	455	443	431	395
% of Total Gains	73.11%	81.79%	83.07%	86.89%	69.51%	80.81%	89.48%	99.57%	65.88%	67.47%	71.24%	86.98%	81.98%	84.88%	86.54%	93.16%
% of Total Losses	26.89%	18.21%	16.93%	13.11%	30.49%	19.19%	10.52%	0.43%	34.12%	32.53%	28.76%	13.02%	18.02%	15.12%	13.46%	6.84%

Historical success rate

Percentage of times losses would not have exceeded the Shield Rate.

	S&P 500 Index Jan. 1957 – Dec. 2023				Russell 2000 Index Jan. 1979 – Dec. 2023				MSCI EAFE Index Jan. 1970 – Dec. 2023				Nasdaq-100 Index Feb. 1985 – Dec. 2023			
	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year	1-Year	2-Year	3-Year	6-Year
Shield 10	86.74%	89.36%	88.93%	95.08%	83.71%	88.95%	92.46%	100.00%	82.23%	81.57%	82.35%	92.01%	87.25%	89.62%	90.26%	93.42%
Shield 15	92.17%	91.28%	91.28%	97.81%	89.39%	92.83%	93.45%	100.00%	89.15%	86.54%	85.78%	93.75%	89.23%	90.52%	91.42%	93.67%
Shield 25	97.35%	-	-	99.18%	97.35%	-	-	100.00%	95.75%	-	-	99.48%	91.43%	-	-	94.18%

Source: Bloomberg, January 2024.

Past performance is not a guarantee of future results. Market indices referenced are not managed and are used as a measurement of the value of a section of the stock market. Information about indices is provided to illustrate historical market trends and does not represent the performance of any specific investment. Performance does not include dividends. You cannot invest directly in an index.



The chart on the left helps us to see the numbers in action.

If a client had chosen the Shield Option: 6-year term, S&P 500 Index, Shield 10 level of protection, they would have been protected from a market loss or experienced a gain **95%** of the time. The other 5% of the time, their loss would have been reduced because the issuing insurance company will absorb the first 10% of their loss.

Talk to your clients about a Shield annuity for part of their retirement assets. Review your book of business for clients who:

- Are ages 45-70, with an emphasis on those who are ages 55-64
- Want to participate in stronger growth opportunities than some conservative investments can provide¹
- Are looking to move some of their assets off the sidelines



To learn more, visit **brighthousefinancial.com** or contact our Sales Desk at **(800) 848-3854**.

Please refer to the product fact card and prospectus for complete details regarding the Brighthouse Shield Level Annuity being discussed.

¹ Conservative investments have varying levels of risk and contain different features and guarantees.

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This information includes historical price returns for each of the indices available with the Shield annuities based on their respective inception dates and is not intended to predict future index returns. Shield annuities do not directly invest in any index, so the illustration does not represent past, present, or future performance of any actual investment. Actual results will vary and may be higher or lower than illustrated.

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