

# Brighthouse Shield® Level II

## 6-Year Annuity



### New Contract Rates

For use in New York only

Effective 02/15/2026 through 02/28/2026  
and subject to change

Each Shield Option has an associated term (length of time), index, Shield Rate (level of protection), and rate crediting type. The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate and rate crediting type. **At the end of any term, all rates will reset based on then-current renewal rates.** The Shield Options available may vary by firm. Rate changes are indicated in ***bold italics***.

Rate Crediting Type	Term	Shield Rate	S&P 500® Index <sup>A</sup>	Russell 2000® Index <sup>B</sup>	MSCI EAFE Index <sup>C</sup>	Nasdaq-100® Index <sup>D</sup>
Cap Rate	6-Year	25%	70.00%	60.00%	90.00%	65.00%
		15%	100.00%	80.00%	200.00%	80.00%
		10%	Uncapped	110.00%	300.00%	100.00%
	3-Year	15%	60.00%	50.00%	90.00%	40.00%
		10%	75.00%	70.00%	130.00%	50.00%
	1-Year	25%	8.50%	11.25%	9.00%	10.00%
		15%	10.75%	16.00%	14.00%	12.50%
		10%	13.25%	19.00%	20.00%	15.00%
Step Rate	2-Year	15%	15.00%	18.50%	12.50%	16.50%
		10%	16.50%	21.00%	16.00%	18.00%
	1-Year	15%	8.25%	10.50%	7.50%	9.50%
		10%	9.25%	12.00%	8.50%	10.25%
Step Rate Edge	2-Year	15%	13.00%	15.00%	11.00%	14.50%
		10%	15.00%	18.00%	12.50%	16.25%
	1-Year	15%	7.00%	8.25%	6.00%	7.25%
		10%	8.00%	10.25%	6.50%	9.00%

### Term

Fixed Account<sup>1</sup>    1-Year    3.50%

For more information, contact  
your financial professional or visit  
[brighthousefinancial.com](http://brighthousefinancial.com).

The contract owner can participate in rising markets up to the rate crediting type. Growth opportunities are based on the elected rate crediting type. The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate (level of protection) and rate crediting type. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees. The issuing insurance company will absorb losses up to the level of protection in falling markets. The account value will be reduced by any negative index performance beyond the elected level of protection. If the Fixed Account is not elected, there could be a substantial loss if the index declines more than the level of protection. Availability of the Fixed Account may vary by state.

Note: Allocations to a Shield Option are not invested directly in an index.

**New Money Rate Lock Procedure:** The interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account are guaranteed for 60 calendar days from the date the application is signed if the application is received by Brighthouse Financial Annuity Service Center within 7 calendar days of the application signed date. If the application is received after 7 calendar days, you will receive new guaranteed interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account for 60 calendar days at the then-current rates. If your contract is issued beyond the 60-day period, you will be given the then-current rates that are applicable for your Shield Option(s) as of the contract issue date.

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<sup>1</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company of NY. Contact your financial professional for details.

**This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level II 6-Year Annuity, issued in New York only by Brighthouse Life Insurance Company of NY, which contains information about the contract's features, risks, charges, and expenses. Clients should read the prospectus, which is available from their financial professional, and consider its information carefully before investing. Brighthouse Financial has the right to substitute an index prior to the end of a term if an index is discontinued or we determine that our use of such index should be discontinued.**

**Brighthouse Shield Level II 6-Year Annuity** is a long-term investment designed for retirement purposes. It has limitations, exclusions, charges, termination provisions, and terms for keeping it in force and is not guaranteed by the broker/dealer, insurance agency, underwriter, or any affiliates of those entities from which it was purchased. All representations and contract guarantees, including the death benefit and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Because the client agrees to absorb all losses beyond their chosen Shield Rate, there is a risk of substantial loss of principal. Please refer to "Principal Risks of Investing in the Contract" in the contract prospectus for more 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. When a withdrawal is taken on any day other than the term end date, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to an Interim Value calculation. Losses beyond the elected level of protection could be substantial. Withdrawals may be subject to withdrawal charges. See the contract prospectus for more details.

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Brighthouse Shield® Level II 6-Year Annuity, referred to as "Shield® Level Annuities," "Shield® Level II Annuities," "Shield® Annuities," or "Shield® II Annuities," is an index-linked annuity issued in New York only, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-213-1-NY (07/24) ("Brighthouse Financial"). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by firm.

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