#### ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse Shield<sup>®</sup> Level Select Advisory Annuity

# **Connecticut Indexed-Linked Annuity Disclosure**

Brighthouse

Brighthouse Shield<sup>®</sup> Level Select Advisory Annuity New Contract Rates Effective: 05/01/2025 - 05/14/2025

Please note that the following disclosure is not intended to project future earnings/losses on these products. The disclosure is only providing a simplified explanation of key features of different annuity products and how interest is credited on the products under different market environments.

### **Comparison Chart of Annuity Products**

	Brighthouse Shield <sup>®</sup> Level Select Advisory Annuity	Brighthouse Variable Annuity	Brighthouse SecureKey <sup>SM</sup> 6-Year Fixed Indexed Annuities
Direct investment in market or specified index		Х	
Assets allocated to account valued at market value		Х	
Preservation of principal			Х
Cap on earnings	Х		Х
Floor/Buffer on losses	Х		Х

## **Comparison of How Interest is Credited on Each Product Design**

Assumptions		
Initial investment	\$100,000	
Current Index Performance <sup>1</sup>	5.53%	
Cap Rate	15.50%	
Shield Rate	10.00%	
Term	1-Year	

#### **Account Value**

	Brighthouse Shield <sup>®</sup> Level Select Advisory Annuity	Brighthouse Variable Annuity <sup>2</sup>	Brighthouse SecureKey 6-Year Fixed Indexed Annuities
Index Rate = Current Index Performance	\$105,531	\$103,621	\$100,000
Index Rate = 20.50% (Cap Rate 15.5% + 5%)	\$115,500	\$118,590	\$115,500
Index Rate = -15.00% (Shield Rate 10% - 5%)	\$95,000	\$83,090	\$100,000

 $^{\scriptscriptstyle 1}\,$  Current Index Performance represents the S&P 500^A one-year return as of 05/01/2025

<sup>2</sup> The Brighthouse Variable Annuity reflects a Mortality and Expense and Administration (M&E&A) charge of 1.30% and a fund expense of 0.61%.

<sup>A</sup> The S&P 500<sup>®</sup> is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Brighthouse Financial, Inc. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones<sup>®</sup> 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, Inc. 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 products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup>.

Brighthouse Shield<sup>®</sup> Level Select Advisory Annuity is an index-linked annuity issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form L-22494 (09/12)-AV ("Brighthouse Financial"). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. The contract prospectus and contract contain information about the contract's features, risks, charges, expenses, exclusions, limitations, termination provisions, and terms for keeping the contract in force. Prospectuses and complete details about the contract are available from your financial professional and should be read carefully. Product availability and features may vary by state or firm.

Variable annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 8010 (11/00) and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 6010 (3/07) ("Brighthouse Financial"). All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Variable annuities are long-term investments designed for retirement purposes. The contract prospectus and contract contain information about the contract's features, risks, charges, expenses, exclusions, limitations, termination provisions, and terms for keeping the contract in force. Prospectuses and complete details about the contract are available from your financial professional and should be read carefully before investing. Product availability and features may vary by state or firm.

Brighthouse SecureKey<sup>SM</sup> Fixed Indexed Annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC23-5-311-2 and 5-311-2 (01/23) ("Brighthouse Financial"). Product availability and features may vary by state or firm. These products are not available in New York.

Brighthouse Financial<sup>®</sup> and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union • May Lose Value



FINANCIAL\* Build for What's ahead

Brighthouse Life Insurance Company 11225 North Community House Road Charlotte, NC 28277 brighthousefinancial.com

2302 CLVA1551562 © 2024 BRIGHTHOUSE FINANCIAL, INC. 5448545.3[10/04/2026]