



Connecticut Indexed-Linked Annuity Disclosure

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 Level 10 Annuity	Brighthouse Variable Annuity
Direct investment in market or specified index		X
Assets allocated to account valued at market value		X
Preservation of principal		
Cap on earnings	X	
Floor/Buffer on losses	X	

Comparison of How Interest is Credited on Each Product Design	
Assumptions	
Initial investment	\$100,000
Current Index Performance*	-16.06%
Cap Rate	24.00%
Shield Rate	10.00%
Term	1 Year

Account Value		
	Brighthouse Shield Level 10 Annuity	Brighthouse Variable Annuity**
Index rate = Current Index Performance	\$93,937	\$82,027
Index rate = 29.00% (Cap Rate + 5%)	\$124,000	\$127,090
Index rate = -15.00% (Shield Rate -5%)	\$95,000	\$83,090

*- Current Index Performance represents the S&P 500 one year return as of 12/15/2022

** 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%.

Brighthouse Shield Level 10 New Contract Rates Effective: 12/15/2022 - 12/31/2022

Brighthouse Shield Level 10 Single Premium Deferred Annuity is issued by Brighthouse Life Insurance Company on Policy Form L-2294 (09/12)-AV and is distributed by Brighthouse Securities, LLC (member FINRA). Both are Brighthouse Financial companies.

Variable annuities are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 on Policy Form 8010 (11/00). Variable products are distributed by Brighthouse Securities, LLC (member FINRA). Both are Brighthouse Financial companies.

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