



Brighthouse Shield® Level Select 6-Year Annuity v.3

Minimum Guaranteed Rates (6-Year v.3)

Effective 01/01/2023

For use in New York

The minimum guaranteed rate for each Cap Rate or Step Rate reflects the minimum rate that can be set for current purchasers of a Brighthouse Shield® Level Select 6-Year Annuity v.3 contract. The rates do not reflect actual rates available, are not annual rates, and would not be fully accrued until the term end date. The Shield Options available may vary by firm.

Cap Rate

6-Year Term	Shield 10	Shield 15
S&P 500® Index ^A	8.00%	8.00%
Russell 2000® Index ^B	8.00%	8.00%
MSCI EAFE Index ^C	8.00%	8.00%

1-Year Term	Shield 10
S&P 500 Index	2.00%
Russell 2000 Index	2.00%
MSCI EAFE Index	2.00%

Step Rate

1-Year Term	Shield 10
S&P 500 Index	1.50%
Russell 2000 Index	1.50%
MSCI EAFE Index	1.50%

Fixed Account

1-Year Term	
Fixed Account ¹	1.55%

For more information, contact your financial professional or visit 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 Shield Rate (level of protection) and rate crediting type accrue daily and fully accrue on the term end date. 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.

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

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

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- ¹ 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 Select 6-Year Annuity v.3, 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 reserves the right to substitute any index at any time.

Brighthouse Shield Level Select 6-Year Annuity v.3 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, the insurance agency, the 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 "Risk Factors" 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. Withdrawals may be subject to withdrawal charges.

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Brighthouse Shield[®] Level Select 6-Year Annuity v.3 is an index-linked annuity issued in New York only by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company of NY on Policy Form ML-22494 (09/12) ("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 state or firm.

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Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017
brighthousefinancial.com