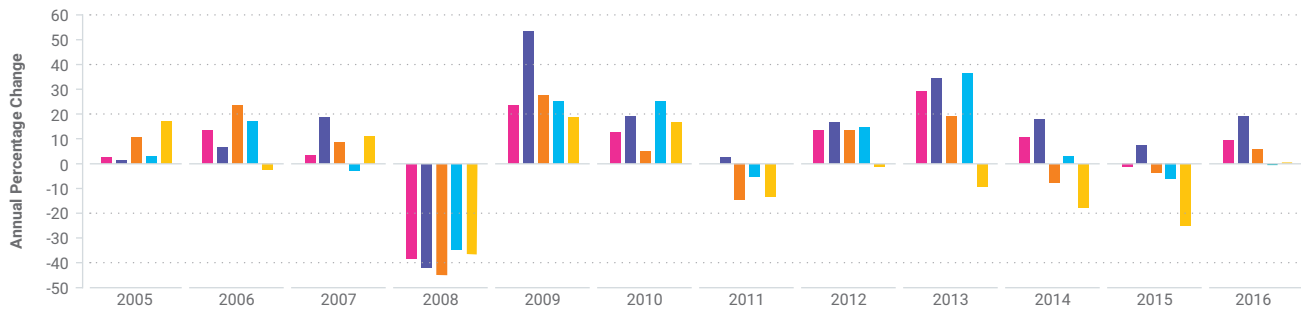




Historical Price Returns

Over the long term, history has shown that equities can be a powerful way to help grow your assets and keep pace with inflation. But caution is warranted. Over the short term, equities don't always travel in an upward direction and may stumble.

That's why Brighthouse Financial¹ offers Brighthouse Shield Level SelectorSM and Brighthouse Shield Level SelectorSM 3-Year Annuities. Shield Level Selector and Shield Level Selector 3-Year can help you invest for the long term while feeling comfortable with the amount of risk you're taking. Help protect a portion of your retirement assets and get better growth potential than you could get with some conservative investments² by tracking up to five indices with Shield Level Selector or up to three indices with Shield Level Selector 3-Year. These indices are diversified among large and small cap stocks, international stocks and commodities.³ You can use this guide to help familiarize yourself with the indices tracked by Brighthouse Shield Level Selector and Brighthouse Shield Level Selector 3-Year Annuities and review their historical annual price returns.⁴



Source: Morningstar Direct, 1/17. RUT Price Return, Russell Investments.
Past performance is not a guarantee of future performance. 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. You cannot invest directly in an index.

You can choose from

- S&P 500[®] Index^A
- Russell 2000[®] Index^B
- NASDAQ-100 Index^{®C}
- MSCI EAFE Index^D
- Bloomberg Commodity Index^{SM,E}

Please note: Not all indices are available with all Shield Options and Shield Level Selector and Shield Level Selector 3-Year do not invest directly in any index. The Shield Level Selector 3-Year annuity does not have 25% level of protection, NASDAQ-100 Index, Bloomberg Commodity Index or six-year term.

With Shield Level Selector and Shield Level Selector 3-Year, you can choose from one or more of the available Shield Options – Shield 10, Shield 15, Shield 25 or Shield 100⁵ – each a combination of level of protection,⁶ index and term. If your chosen index is down at the end of your term, Brighthouse Financial will absorb the first 10%, 15%, 25% or 100% of index loss. Because your account value will be reduced by any negative index performance beyond your elected level of protection, there is risk of substantial loss if you do not elect the Shield 100 or the Fixed Account, if available.

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All contract guarantees, including the optional death benefit and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

¹ Shield Level Selector and Shield Level Selector 3-Year are issued by Brighthouse Life Insurance Company and in New York, only by Brighthouse Life Insurance Company of NY, which are referred to throughout this material as "Brighthouse Financial." Brighthouse Financial is the brand name for Brighthouse Life Insurance Company of NY and Brighthouse Life Insurance Company.
² Conservative investments have varying levels of risks, and contain different features and guarantees.
³ Diversification does not ensure a profit or protect against a loss. Brighthouse Financial reserves the right to substitute any index at any time.
⁴ The respective price return of each index is from January 1st of any particular year to December 31st of the same year.
⁵ Shield 100 Shield Options are not available in CA, NY or TX. The Fixed Account may not be available in all states.
⁶ In the contract and prospectus, the level(s) of protection is referred to as "Shield Rate."

S&P 500® Index^A

The Index includes 500 large cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities.

Historical Performance Since 1957

| Year | Starting Value | Ending Value | Calendar Year Price Return (%) | Year | Starting Value | Ending Value | Calendar Year Price Return (%) |
|------|----------------|--------------|--------------------------------|------|----------------|--------------|--------------------------------|
| 1957 | 46.67 | 39.99 | -14.31 | 1987 | 242.17 | 247.08 | 2.03 |
| 1958 | 39.99 | 55.21 | 38.06 | 1988 | 247.08 | 277.72 | 12.40 |
| 1959 | 55.21 | 59.89 | 8.48 | 1989 | 277.72 | 353.40 | 27.25 |
| 1960 | 59.89 | 58.11 | -2.97 | 1990 | 353.40 | 330.22 | -6.56 |
| 1961 | 58.11 | 71.55 | 23.13 | 1991 | 330.22 | 417.09 | 26.31 |
| 1962 | 71.55 | 63.10 | -11.81 | 1992 | 417.09 | 435.71 | 4.46 |
| 1963 | 63.10 | 75.02 | 18.89 | 1993 | 435.71 | 466.45 | 7.06 |
| 1964 | 75.02 | 84.75 | 12.97 | 1994 | 466.45 | 459.27 | -1.54 |
| 1965 | 84.75 | 92.43 | 9.06 | 1995 | 459.27 | 615.93 | 34.11 |
| 1966 | 92.43 | 80.33 | -13.09 | 1996 | 615.93 | 740.74 | 20.26 |
| 1967 | 80.33 | 96.47 | 20.09 | 1997 | 740.74 | 970.43 | 31.01 |
| 1968 | 96.47 | 103.86 | 7.66 | 1998 | 970.43 | 1229.23 | 26.67 |
| 1969 | 103.86 | 92.06 | -11.36 | 1999 | 1229.23 | 1469.25 | 19.53 |
| 1970 | 92.06 | 92.15 | 0.10 | 2000 | 1469.25 | 1320.28 | -10.14 |
| 1971 | 92.15 | 101.95 | 10.63 | 2001 | 1320.28 | 1148.08 | -13.04 |
| 1972 | 101.95 | 118.05 | 15.79 | 2002 | 1148.08 | 879.82 | -23.37 |
| 1973 | 118.05 | 97.55 | -17.37 | 2003 | 879.82 | 1111.92 | 26.38 |
| 1974 | 97.55 | 68.56 | -29.72 | 2004 | 1111.92 | 1211.92 | 8.99 |
| 1975 | 68.56 | 90.19 | 31.55 | 2005 | 1211.92 | 1248.29 | 3.00 |
| 1976 | 90.19 | 107.46 | 19.15 | 2006 | 1248.29 | 1418.30 | 13.62 |
| 1977 | 107.46 | 95.10 | -11.50 | 2007 | 1418.30 | 1468.36 | 3.53 |
| 1978 | 95.10 | 96.11 | 1.06 | 2008 | 1468.36 | 903.26 | -38.49 |
| 1979 | 96.11 | 107.94 | 12.31 | 2009 | 903.26 | 1115.10 | 23.45 |
| 1980 | 107.94 | 135.76 | 25.77 | 2010 | 1115.10 | 1257.64 | 12.78 |
| 1981 | 135.76 | 122.55 | -9.73 | 2011 | 1257.64 | 1257.60 | 0.00 |
| 1982 | 122.55 | 140.64 | 14.76 | 2012 | 1257.60 | 1426.19 | 13.41 |
| 1983 | 140.64 | 164.93 | 17.27 | 2013 | 1426.19 | 1848.36 | 29.60 |
| 1984 | 164.93 | 167.24 | 1.40 | 2014 | 1848.36 | 2058.90 | 11.39 |
| 1985 | 167.24 | 211.28 | 26.33 | 2015 | 2058.90 | 2043.94 | -0.73 |
| 1986 | 211.28 | 242.17 | 14.62 | 2016 | 2043.94 | 2238.83 | 9.54 |

Over the past 60 calendar years, the S&P 500® Index has experienced losses at the end of 16 of those years. Of those 16 down years:

- 4 years experienced a loss of greater than 15%
- 7 years experienced a loss between 10%-15%
- 5 years experienced a loss of less than 10%

This material is for general informational purposes only and should not be interpreted as a specific recommendation or as fiduciary investment advice as defined by the Department of Labor Fiduciary Rule. Contact your financial professional for more information.

Russell 2000® Index^B

The Index measures the performance of the small-cap segment of the U.S. equity universe.

The Russell 2000 is a subset of the Russell 3000® Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership.

Historical Performance Since 1987

| Year | Starting Value | Ending Value | Calendar Year Price Return (%) | Year | Starting Value | Ending Value | Calendar Year Price Return (%) |
|------|----------------|--------------|--------------------------------|------|----------------|--------------|--------------------------------|
| 1987 | 135.00 | 120.42 | -10.80 | 2002 | 488.50 | 383.09 | -21.58 |
| 1988 | 120.42 | 147.37 | 22.38 | 2003 | 383.09 | 556.91 | 45.37 |
| 1989 | 147.37 | 168.30 | 14.20 | 2004 | 556.91 | 651.57 | 17.00 |
| 1990 | 168.30 | 132.20 | -21.45 | 2005 | 651.57 | 673.22 | 3.32 |
| 1991 | 132.20 | 189.91 | 43.65 | 2006 | 673.22 | 787.66 | 17.00 |
| 1992 | 189.91 | 221.00 | 16.37 | 2007 | 787.66 | 766.03 | -2.75 |
| 1993 | 221.00 | 258.59 | 17.01 | 2008 | 766.03 | 499.45 | -34.80 |
| 1994 | 258.59 | 250.35 | -3.19 | 2009 | 499.45 | 625.39 | 25.22 |
| 1995 | 250.35 | 315.97 | 26.21 | 2010 | 625.39 | 783.65 | 25.31 |
| 1996 | 315.97 | 362.61 | 14.76 | 2011 | 783.65 | 740.92 | -5.45 |
| 1997 | 362.61 | 437.03 | 20.52 | 2012 | 740.92 | 849.35 | 14.63 |
| 1998 | 437.03 | 421.95 | -3.45 | 2013 | 849.35 | 1163.64 | 37.00 |
| 1999 | 421.95 | 504.75 | 19.62 | 2014 | 1163.64 | 1204.70 | 3.53 |
| 2000 | 504.75 | 483.53 | -4.20 | 2015 | 1204.70 | 1135.89 | -5.71 |
| 2001 | 483.53 | 488.50 | 1.03 | 2016 | 1135.89 | 1357.13 | 19.48 |

Over the past 30 calendar years, the Russell 2000® Index has experienced losses at the end of 10 of those years. Of those 10 down years:

- 3 years experienced a loss of greater than 15%
- 1 year experienced a loss between 10%-15%
- 6 years experienced a loss of less than 10%

NASDAQ-100 Index[®], C

The Index includes 100 of the largest domestic and international non-financial securities listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies.

Historical Performance Since Inception

| Year | Starting Value | Ending Value | Calendar Year Price Return (%) | Year | Starting Value | Ending Value | Calendar Year Price Return (%) |
|------|----------------|--------------|--------------------------------|------|----------------|--------------|--------------------------------|
| 1986 | 132.29 | 141.40 | 6.89 | 2001 | 2341.70 | 1577.05 | -32.65 |
| 1987 | 141.40 | 156.25 | 10.50 | 2002 | 1577.05 | 984.36 | -37.58 |
| 1988 | 156.25 | 177.41 | 13.54 | 2003 | 984.36 | 1467.92 | 49.12 |
| 1989 | 177.41 | 223.83 | 26.17 | 2004 | 1467.92 | 1621.12 | 10.44 |
| 1990 | 223.83 | 200.53 | -10.41 | 2005 | 1621.12 | 1645.20 | 1.49 |
| 1991 | 200.53 | 330.85 | 64.99 | 2006 | 1645.20 | 1756.90 | 6.79 |
| 1992 | 330.85 | 360.18 | 8.87 | 2007 | 1756.90 | 2084.93 | 18.67 |
| 1993 | 360.18 | 398.28 | 10.58 | 2008 | 2084.93 | 1211.65 | -41.89 |
| 1994 | 398.28 | 404.27 | 1.50 | 2009 | 1211.65 | 1860.31 | 53.54 |
| 1995 | 404.27 | 576.23 | 42.54 | 2010 | 1860.31 | 2217.86 | 19.22 |
| 1996 | 576.23 | 821.36 | 42.54 | 2011 | 2217.86 | 2277.83 | 2.70 |
| 1997 | 821.36 | 990.83 | 20.63 | 2012 | 2277.83 | 2660.93 | 16.82 |
| 1998 | 990.83 | 1836.01 | 85.30 | 2013 | 2660.93 | 3592.00 | 34.99 |
| 1999 | 1836.01 | 3707.83 | 101.95 | 2014 | 3592.00 | 4236.28 | 17.94 |
| 2000 | 3707.83 | 2341.70 | -36.84 | 2015 | 4236.28 | 4593.27 | 8.43 |
| | | | | 2016 | 4593.27 | 4863.62 | 5.89 |

This index is not available for Shield Level Selector 3-Year.

Over the past 31 calendar years, the NASDAQ-100 Index[®] has experienced losses at the end of 5 of those years. Of those 5 down years:

- 4 years experienced a loss of greater than 15%
- 1 year experienced a loss between 10%-15%

MSCI EAFE Index^D

The Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. As of the date of the prospectus, the MSCI EAFE Index consists of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom.

Historical Performance Since Inception

| Year | Starting Value | Ending Value | Calendar Year Price Return (%) | Year | Starting Value | Ending Value | Calendar Year Price Return (%) |
|------|----------------|--------------|--------------------------------|------|----------------|--------------|--------------------------------|
| 1970 | 100.00 | 85.87 | -14.13 | 1993 | 748.62 | 976.90 | 30.49 |
| 1971 | 85.87 | 108.32 | 26.14 | 1994 | 976.90 | 1037.86 | 6.24 |
| 1972 | 108.32 | 144.37 | 33.28 | 1995 | 1037.86 | 1135.63 | 9.42 |
| 1973 | 144.37 | 120.09 | -16.82 | 1996 | 1135.63 | 1185.56 | 4.40 |
| 1974 | 120.09 | 89.35 | -25.60 | 1997 | 1185.56 | 1188.39 | 0.24 |
| 1975 | 89.35 | 117.24 | 31.21 | 1998 | 1188.39 | 1405.04 | 18.23 |
| 1976 | 117.24 | 116.81 | -0.37 | 1999 | 1405.04 | 1760.04 | 25.27 |
| 1977 | 116.81 | 133.88 | 14.61 | 2000 | 1760.04 | 1492.41 | -15.21 |
| 1978 | 133.88 | 172.59 | 28.91 | 2001 | 1492.41 | 1154.96 | -22.61 |
| 1979 | 172.59 | 175.72 | 1.81 | 2002 | 1154.96 | 952.65 | -17.52 |
| 1980 | 175.72 | 209.13 | 19.01 | 2003 | 952.65 | 1288.77 | 35.28 |
| 1981 | 209.13 | 198.99 | -4.85 | 2004 | 1288.77 | 1515.48 | 17.59 |
| 1982 | 198.99 | 189.78 | -4.63 | 2005 | 1515.48 | 1680.13 | 10.86 |
| 1983 | 189.78 | 229.47 | 20.91 | 2006 | 1680.13 | 2074.48 | 23.47 |
| 1984 | 229.47 | 240.98 | 5.02 | 2007 | 2074.48 | 2253.36 | 8.62 |
| 1985 | 240.98 | 368.64 | 52.98 | 2008 | 2253.36 | 1237.42 | -45.09 |
| 1986 | 368.64 | 614.89 | 66.80 | 2009 | 1237.42 | 1580.77 | 27.75 |
| 1987 | 614.89 | 757.45 | 23.18 | 2010 | 1580.77 | 1658.30 | 4.90 |
| 1988 | 757.45 | 959.40 | 26.66 | 2011 | 1658.30 | 1412.56 | -14.82 |
| 1989 | 959.40 | 1047.86 | 9.22 | 2012 | 1412.56 | 1604.01 | 13.55 |
| 1990 | 1047.86 | 788.98 | -24.71 | 2013 | 1604.01 | 1915.60 | 19.43 |
| 1991 | 788.98 | 869.35 | 10.19 | 2014 | 1915.60 | 1774.89 | -7.35 |
| 1992 | 869.35 | 748.62 | -13.89 | 2015 | 1774.89 | 1716.28 | -3.30 |
| | | | | 2016 | 1716.28 | 1684.00 | -0.019 |

Over the past 47 calendar years, the MSCI EAFE Index has experienced losses at the end of 16 of those years. Of those 16 down years:

- 7 years experienced a loss of greater than 15%
- 3 years experienced a loss between 10%-15%
- 5 years experienced a loss of less than 10%
- 6 years experienced a loss of less than 10%.

Bloomberg Commodity Index^{SM, E}

The Index is a broadly diversified representation of commodity market as an asset class. The index is composed of futures contracts on physical commodities. As of the date of the prospectus, the index consists of 22 commodities: Aluminum, Brent Crude, Coffee, Cotton, Corn, Copper (COMEX), Gold, Heating Oil, Kansas Wheat, Lean Hogs, Live Cattle, Nickel, Natural Gas, Silver, Soybeans, Soybean Meal, Soybean Oil, Sugar, Unleaded Gasoline, Wheat, WTI Crude Oil and Zinc.

Historical Performance Since Inception

| Year | Starting Value | Ending Value | Calendar Year Price Return (%) | Year | Starting Value | Ending Value | Calendar Year Price Return (%) |
|------|----------------|--------------|--------------------------------|------|----------------|--------------|--------------------------------|
| 1991 | 100.00 | 89.21 | -10.79 | 2004 | 135.27 | 145.60 | 7.64 |
| 1992 | 89.21 | 89.32 | 0.13 | 2005 | 145.60 | 171.15 | 17.54 |
| 1993 | 89.32 | 85.72 | -4.04 | 2006 | 171.15 | 166.51 | -2.71 |
| 1994 | 85.72 | 95.77 | 11.73 | 2007 | 166.51 | 184.96 | 11.08 |
| 1995 | 95.77 | 104.32 | 8.93 | 2008 | 184.96 | 117.24 | -36.61 |
| 1996 | 104.32 | 122.04 | 16.99 | 2009 | 117.24 | 139.19 | 18.72 |
| 1997 | 122.04 | 111.98 | -8.24 | 2010 | 139.19 | 162.39 | 16.67 |
| 1998 | 111.98 | 77.80 | -30.52 | 2011 | 162.39 | 140.68 | -13.37 |
| 1999 | 77.80 | 92.27 | 18.60 | 2012 | 140.68 | 139.07 | -1.14 |
| 2000 | 92.27 | 114.61 | 24.21 | 2013 | 139.07 | 125.75 | -9.58 |
| 2001 | 114.61 | 89.03 | -22.32 | 2014 | 125.75 | 104.33 | -17.03 |
| 2002 | 89.03 | 110.28 | 23.86 | 2015 | 104.33 | 78.56 | -24.70 |
| 2003 | 110.28 | 135.27 | 22.66 | 2016 | 78.56 | 87.51 | 0.11 |

This index is not available for Shield Level Selector 3-Year.

Over the past 26 calendar years, the Bloomberg Commodity IndexSM has experienced losses at the end of 12 of those years. Of those 12 down years:

- 5 years experienced a loss of greater than 15%
- 2 years experienced a loss between 10%-15%
- 5 years experienced a loss of less than 10%

What are Brighthouse Shield Annuities?

The Brighthouse Shield Level Selector and Brighthouse Shield Level Selector 3-Year Annuities are long-term financial products designed for retirement purposes. In simplest terms, they're a contract between you and an insurance company that lets you pursue the accumulation of assets on a tax-deferred basis.⁷ You may take withdrawals or lifetime income payments at some later date. If you take a withdrawal too soon, a withdrawal charge may apply. With Shield Level Selector and Shield Level Selector 3-Year, you seek to accumulate assets by tracking one or more of the available indices and/or the Fixed Account for a specific term. At the end of the term, your account value will increase or decrease depending on index performance, the level of protection you selected and your Maximum Growth Opportunity, which is referred to as "Cap Rate" in the contract and prospectus, or Step Rate. Although Shield Level Selector or Shield Level Selector 3-Year may be an appropriate choice for some people as a part of their overall retirement portfolio, they're not suitable for everyone. Please read the prospectuses and speak with your financial professional to see if either is right for you.

⁷ If you're buying an annuity to fund a qualified retirement plan or IRA, you should do so for the annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. Diversification does not ensure a profit or protect against a loss. In addition, non-qualified annuity contracts owned by corporations do not receive tax deferral on earnings.

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Brighthouse Shield Level Selector and Brighthouse Shield Level Selector 3-Year are long-term investments designed for retirement purposes and have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is a risk of substantial loss of principal for losses beyond the Shield Rate you select, because you agree to absorb all losses that exceed your chosen Shield Rate. Please refer to "Risk Factors" in the contract prospectuses for more details. All contract guarantees, including the optional death benefit and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none make any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company and the underwriter do not back the financial strength of the broker/dealer or its affiliates. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution tax that is generally imposed on interest, dividends, and annuity income if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Brighthouse Shield Level Selector and Brighthouse Shield Level Selector 3-Year Single Premium Deferred Annuities are issued by Brighthouse Life Insurance Company on Policy Form L-22494 (09/12) and in New York, only by Brighthouse Life Insurance Company of NY on Policy Form ML-22494 (09/12) (collectively and singly, "Brighthouse Financial"). These products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial companies.

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