

Minimum Guaranteed Rates (6-Year)

Effective 04/28/2014

The Cap Rates and Step Rates reflect the minimum a rate can be set to for current purchasers of a Shield Level Selector contract. The rates do not reflect actual rates available, are not annual rates, and would accrue daily.

If there is negative index performance at the end of a term, Brighthouse Financial will absorb the loss up to the level of protection for the Shield Option selected and your account value will be reduced by any negative performance beyond the level of protection. If you do not elect Shield 100 or the Fixed Account, you could conceivably see a risk of substantial loss if the index declines more than your level of protection.

Cap Rate

6-Year Term	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit ¹	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit
	Shield 10		Shield 15		Shield 25	
S&P 500® Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%
Russell 2000® Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%
MSCI EAFE Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%

3-Year Term

3-Year Term	Shield 10		Shield 15	
	S&P 500 Index	8.00%	6.00%	6.00%
Russell 2000 Index	8.00%	6.00%	6.00%	4.00%
MSCI EAFE Index	8.00%	6.00%	6.00%	4.00%
Nasdaq-100® Index	8.00%	6.00%	–	–
Bloomberg Commodity Index	3.00%	3.00%	–	–

1-Year Term

1-Year Term	Shield 10		Shield 100 ²	
	S&P 500 Index	3.00%	2.00%	1.00%
Russell 2000 Index	3.00%	2.00%	–	–
MSCI EAFE Index	3.00%	2.00%	–	–
Nasdaq-100 Index	3.00%	2.00%	–	–
Bloomberg Commodity Index	1.00%	1.00%	–	–

Step Rate

	Minimum Step Rate with Standard Death Benefit	Minimum Step Rate with Return of Premium Death Benefit	Minimum Step Rate with Standard Death Benefit	Minimum Step Rate with Return of Premium Death Benefit
	Shield 10 with Step Rate		Shield 100 ² with Step Rate	
3-Year Term: S&P 500 Index	4.00%	3.00%	–	–
1-Year Term: S&P 500 Index	1.50%	1.00%	1.00%	1.00%

For more information about the Shield Level Selector, contact your financial professional and visit brighthousefinancial.com today.

- **S&P 500 Index**³ – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000 Index**⁴ – The Index includes approximately 2000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **Nasdaq-100 Index**⁵ – The Index includes 100 of the largest domestic and international nonfinancial securities listed on the Nasdaq Stock Market based on market capitalization.
- **MSCI EAFE Index**⁶ – The Index includes over 1000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE).
- **Bloomberg Commodity Index**⁷ – The Index is designed to provide a broadly diversified representation of commodity markets and is comprised of ETFs on physical commodities.

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

- 1 Choosing the optional Return of Premium Death Benefit will result in generally lower Cap Rate and/or lower Step Rates for the life of the contract.
- 2 The Fixed Account and Shield 100 Shield Options may not be available in all states. Please contact your financial professional for details.
- 3 The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), and has been licensed for use by affiliates of Brighthouse Financial, Inc. Standard & Poor’s[®], S&P[®], and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones 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. This annuity product is 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 product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.
- 4 The Russell 2000[®] Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This annuity product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this annuity product.
- 5 Nasdaq[®], OMX[™], and NASDAQ-100 Index[®], are registered trademarks of the NASDAQ OMX Group, Inc. (which, with its affiliates, is referred to as the “Corporations”) and are licensed for use by affiliates of Brighthouse Financial, Inc., including Brighthouse Services, LLC, Brighthouse Life Insurance Company, and Brighthouse Life Insurance Company of NY (collectively, “Brighthouse Financial”). The Brighthouse Shield Level Selector Annuity has not been passed on by the Corporations as to its legality or suitability. The Brighthouse Shield Level Selector Annuity is not issued, endorsed, sold, or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the Brighthouse Shield Level Selector Annuity.
- 6 This annuity product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based. The annuity product prospectus contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc.
- 7 “Bloomberg[®]” and “Bloomberg Commodity Index” are service marks of Bloomberg Finance L.P. and its affiliates (collectively, “Bloomberg”)

and have been licensed for use for certain purposes by affiliates of Brighthouse Financial, Inc., including Brighthouse Services, LLC, Brighthouse Life Insurance Company, and Brighthouse Life Insurance Company of NY (collectively, “Brighthouse Financial”). Neither Bloomberg nor UBS Securities LLC and its affiliates (collectively, “UBS”) are affiliated with Brighthouse Financial, and Bloomberg and UBS do not approve, endorse, review, or recommend Brighthouse Shield Level Selector. Neither Bloomberg nor UBS guarantees the timeliness, accuracy, or completeness of any data or information relating to Bloomberg Commodity Index.

This material must be preceded or accompanied by a Brighthouse Shield Level Selector Annuity prospectus, issued by Brighthouse Life Insurance Company and, 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. Product availability and features may vary by state.

Brighthouse Shield Level Selector 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, 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.

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 professionals as appropriate.

All guarantees, including any optional benefits, 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.

Brighthouse Shield Level Selector[®] Single Premium Deferred Annuity is 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”). These products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

Brighthouse Financial[®] 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

Brighthouse | Build for
FINANCIAL[®] | what’s ahead[®]

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