



New Contract Rates (3-Year)

Effective 12/21/2017 through 01/03/2018

Maximum Growth Opportunity¹

3-Year Term	Standard Death Benefit	With Return of Premium Death Benefit ²	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10		Shield 15	
S&P 500 [®] Index	20.00%	15.00%	12.00%	9.00%
Russell 2000 [®] Index	28.00%	21.00%	18.00%	13.50%
MSCI EAFE Index	28.00%	21.00%	14.00%	10.50%

1-Year Term

	Standard Death Benefit	With Return of Premium Death Benefit ²	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10		Shield 100³	
S&P 500 [®] Index	7.50%	5.60%	1.10%	1.10%
Russell 2000 [®] Index	10.00%	7.50%	-	-
MSCI EAFE Index	8.00%	6.00%	-	-

Step Rate & Fixed Account

Step Rate	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10	
1-Year Term – S&P 500 [®] Index	5.60%	4.20%

Fixed Account

	Standard Death Benefit	With Return of Premium Death Benefit
	Fixed Account Options³	
1-Year Term – Fixed Account	1.00%	1.00%

For more information, contact your financial professional and visit brighthousefinancial.com today.

New Money Rate Lock Procedure: The Maximum Growth Opportunity, Step Rate and Fixed Account Option interest rate are guaranteed for 60 days from the date the application is signed, if the application is received by the Brighthouse Annuity Service Office on or before seven calendar days of the application signed date. If the application is received after seven calendar days, you will receive new guaranteed Maximum Growth Opportunity, Step Rate or Fixed Account Option interest rate for 60 days at the then current rates. If your contract is issued beyond the 60-day time period, you will be given the then current rates that are applicable for your Shield Option(s) as of the contract issue date.

The Maximum Growth Opportunity and Step Rates accrue daily and reflect only the potential maximum interest over the entire 1- or 3-year term. Rates shown are not annual rates. At the end of any term, rates will reset based on the then current rates.

If positive index performance of the selected index at the end of a term is less than the Maximum Growth Opportunity Rate shown, you will receive that lower rate. For the Step Rates, you will receive the rate reflected only if the index performance at the end of the term is equal to or greater than zero.

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. So, 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 chosen level of protection.

- **S&P 500 Index**⁴ – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000 Index**⁵ – The Index includes approximately 2000 small cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **MSCI EAFE Index**⁶ – The Index includes over 1000 international stocks intended to measure major developed international equity markets in Europe, Australasia and Far East (EAFE).

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

- ¹ In the prospectus, Maximum Growth Opportunity is referred to as “Cap Rate.”
- ² Choosing the optional Return of Premium Death Benefit will result in lower Maximum Growth Opportunity or lower Step Rate for the life of the contract.
- ³ The Fixed Account and Shield 100 Shield Options may not be available in all states. Please contact your financial professional for details.
- ⁴ The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been 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”). 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. Brighthouse Shield Level SelectorSM 3-Year Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, 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.
- ⁵ The Russell 2000® Index is a trademark of Russell Investments and has been 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 SelectorSM 3-Year Annuity is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the Brighthouse Shield Level SelectorSM 3-Year Annuity.
- ⁶ The Brighthouse Shield Level SelectorSM 3-Year Annuity 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 Brighthouse Shield Level SelectorSM 3-Year Prospectus contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc. including Brighthouse Services, LLC, Brighthouse Life Insurance Company, and Brighthouse Life Insurance Company of NY (collectively, “Brighthouse Financial”) and any related products.

This material must be preceded or accompanied by a prospectus for the Brighthouse Shield Level SelectorSM 3-Year Annuity issued by Brighthouse Life Insurance Company (Brighthouse Financial), which is available from your financial professional. The contract prospectus contains information about the contract’s features, risks, charges and expenses. Clients should read the prospectus and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the optional Return of Premium Death Benefit. Brighthouse Financial reserves the right to substitute any index at any time.

Brighthouse Shield Level Selector 3-Year is a long-term investment designed for retirement purposes and has limitations, exclusions, charges, termination provisions and terms for keeping it 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 the chosen Shield Rate. Please refer to “Risk Factors” in the contract prospectus for more details. All product guarantees including those associated with the Shield Options are based on 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 makes 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.

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.

The Brighthouse Shield Level Selector 3-Year Single Premium Deferred Annuity is issued by Brighthouse Life Insurance Company on Policy Form L-22494 (09/12) and is distributed by Brighthouse Securities, LLC (member FINRA). Both are Brighthouse Financial companies.

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