

Current Renewal Rates (6-Year)

For Contracts Issued Between 2013 - 2017

Effective 11/01/2018 through 11/30/2018

A Brighthouse ShieldSM Annuity gives you the flexibility to decide what to do with your Shield Options at the end of your term. Shield Options include level of protection, tracked index, and term length. To begin, locate your renewal notice and identify the term end date. This date will determine whether you should see current or future rates. Current rates are for terms expiring this month, and future rates are for terms expiring the following month. To finalize your Shield Renewal you have the flexibility to decide what to do next:

1. Change your current Shield Options

If you'd like to change your Shield Options, please contact your financial professional or call our Annuity Service Office at 1(800)638-7732 by the end of your renewal term

2. Maintain your current Shield Options

If you'd like to stay in the same Shield Options, you do not need to take any further action. Your Shield Options will automatically renew using the new rate for each allocation.

Please Note: If your current Shield Options are no longer available, we will automatically transfer these amount to the Fixed Account unless you instruct us otherwise. If the Fixed Account is not available, we will transfer these amounts into the Shield Option with, in order of priority, the shortest Term, the highest Shield Rate and the lowest Cap Rate from the available Shield Options, unless you instruct us otherwise.

Cap Rate

6-Year Term	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10		Shield 15		Shield 25	
S&P 500 [®] Index ²	81.00%	60.80%	71.00%	53.30%	52.00%	39.00%
Russell 2000 [®] Index ³	79.00%	59.30%	61.00%	45.80%	41.00%	30.80%
MSCI EAFE Index ⁵	131.00%	98.30%	86.00%	64.50%	54.00%	40.50%

3-Year Term

	Shield 10		Shield 15	
S&P 500 Index	31.50%	23.60%	16.50%	12.40%
Russell 2000 Index	32.00%	24.00%	22.00%	16.50%
MSCI EAFE Index	39.00%	29.30%	23.00%	17.30%
NASDAQ-100 Index ^{®4}	20.50%	15.40%	-	-
Bloomberg Commodity Index ^{SM,6}	11.00%	8.30%	-	-

1-Year Term

	Shield 10		Shield 100²	
S&P 500 Index	11.00%	8.30%	2.80%	2.80%
Russell 2000 Index	11.50%	8.60%	-	-
MSCI EAFE Index	11.30%	8.50%	-	-
NASDAQ-100 Index	8.50%	6.40%	-	-
Bloomberg Commodity Index	4.00%	3.00%	-	-

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. 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.

Step Rate and Fixed Account

Step Rate	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10 With Step Rate		Shield 100² with Step Rate	
3-Year Term – S&P 500 Index	14.50%	10.90%	-	-
1-Year Term – S&P 500 Index	6.80%	5.10%	2.40%	2.40%
Fixed Account				
	Fixed Account Options²			
1-Year Term – Fixed Account	1.00%	1.00%		

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

- **S&P 500® Index**² – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000® Index**³ – The Index includes approximately 2000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **NASDAQ-100 Index**⁴ – 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**⁵ – 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**⁶ – 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.
Transfer Procedure: Rates are for existing contracts only and do not apply to new contracts. Transfers are permitted at the end of a Shield Option(s) term and/or Fixed Account term (if available). Transfers can be made to any available Shield Option(s) and/or the Fixed Account during the transfer period. The Transfer Period is the five (5) calendar days following the contract anniversary that coincides with the Term End Date for each Shield Option and/or the Fixed Account. Transfer requests will be accepted up to thirty (30) days prior to the beginning of the transfer period and are effective as of the contract anniversary.

Existing Shield Option(s) and/or allocations to the Fixed Account will automatically renew into the same Shield Option(s) and Fixed Account term at the declared renewal rate for each allocation. If your current Shield Option(s) is no longer available, we will automatically transfer these amounts to the Fixed Account. If the Fixed Account is not available, these amounts will automatically transfer into the Shield Option with, in order of priority, the shortest term, the highest Shield Rate, and the lowest Cap Rate from the Shield Options available at the Term End Date, unless otherwise instructed by you.

¹ The Fixed Account and Shield 100 Shield Options may not be available in all states. Please contact your financial professional for details.

² 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.

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⁴ 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 SelectorSM Annuity has not been passed on by the Corporations as to its legality or suitability. The Brighthouse Shield Level SelectorSM 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 SELECTORSM ANNUITY.

⁵ 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.

⁶ “Bloomberg®” and “Bloomberg Commodity IndexSM” 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 SelectorSM. Neither Bloomberg nor UBS guarantees the timeliness, accurateness, or completeness of any data or information relating to Bloomberg Commodity IndexSM.

This material must be preceded or accompanied by a prospectus for the Brighthouse Shield Level SelectorSM 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 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. 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% 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.

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

Future Renewal Rates (6-Year)

For Contracts Issued Between 2013 - 2017
Effective 12/01/2018 through 12/31/2018

A Brighthouse ShieldSM Annuity gives you the flexibility to decide what to do with your Shield Options at the end of your term. Shield Options include level of protection, tracked index, and term length. To begin, locate your renewal notice and identify the term end date. This date will determine whether you should see current or future rates. Current rates are for terms expiring this month, and future rates are for terms expiring the following month. To finalize your Shield Renewal you have the flexibility to decide what to do next:

1. Change your current Shield Options

If you'd like to change your Shield Options, please contact your financial professional or call our Annuity Service Office at 1(800)638-7732 by the end of your renewal term

2. Maintain your current Shield Options

If you'd like to stay in the same Shield Options, you do not need to take any further action. Your Shield Options will automatically renew using the new rate for each allocation.

Please Note: If your current Shield Options are no longer available, we will automatically transfer these amount to the Fixed Account unless you instruct us otherwise. If the Fixed Account is not available, we will transfer these amounts into the Shield Option with, in order of priority, the shortest Term, the highest Shield Rate and the lowest Cap Rate from the available Shield Options, unless you instruct us otherwise.

Maximum Growth Opportunity¹

6-Year Term	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10		Shield 15		Shield 25	
S&P 500 [®] Index ²	72.00%	54.00%	64.00%	48.00%	50.00%	37.50%
Russell 2000 [®] Index ³	77.00%	57.80%	61.00%	45.80%	41.00%	30.80%
MSCI EAFE Index ⁵	118.00%	88.50%	83.00%	62.30%	54.00%	40.50%

3-Year Term

	Shield 10		Shield 15	
S&P 500 Index	30.00%	22.50%	16.50%	12.40%
Russell 2000 Index	33.00%	24.80%	22.50%	16.90%
MSCI EAFE Index	40.00%	30.00%	23.50%	17.60%
NASDAQ-100 Index ^{®4}	21.00%	15.80%	-	-
Bloomberg Commodity Index ^{SM,6}	11.00%	8.30%	-	-

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. 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.

1-Year Term

	Shield 10		Shield 100²	
S&P 500 Index	10.70%	8.00%	2.80%	2.80%
Russell 2000 Index	12.00%	9.00%	-	-
MSCI EAFE Index	11.60%	8.70%	-	-
NASDAQ-100 Index	8.80%	6.60%	-	-
Bloomberg Commodity Index	4.00%	3.00%	-	-

Step Rate and Fixed Account

Step Rate	Standard Death Benefit	With Return of Premium Death Benefit	Standard Death Benefit	With Return of Premium Death Benefit
	Shield 10 With Step Rate		Shield 100² with Step Rate	
3-Year Term-S&P 500 Index	14.50%	10.90%	-	-
1-Year Term – S&P 500 Index	6.90%	5.18%	2.40%	2.40%

Fixed Account

	Fixed Account Options²	
1-Year Term – Fixed Account	1.00%	1.00%

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Existing Shield Option(s) and/or allocations to the Fixed Account will automatically renew into the same Shield Option(s) and Fixed Account term at the declared renewal rate for each allocation. If your current Shield Option(s) is no longer available, we will automatically transfer these amounts to the Fixed Account. If the Fixed Account is not available, these amounts will automatically transfer into the Shield Option with, in order of priority, the shortest term, the highest Shield Rate, and the lowest Cap Rate from the Shield Options available at the Term End Date, unless otherwise instructed by you.

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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% 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.

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