



Minimum Guaranteed Rates (3-Year)

Effective 08/02/2021

Cap Rate

3-Year Term	Shield 10	Shield 15
S&P 500® Index	6.00%	6.00%
Russell 2000® Index	6.00%	6.00%
MSCI EAFE Index	6.00%	6.00%

1-Year Term	Shield 10	Shield 15
S&P 500 Index	2.00%	2.00%
Russell 2000 Index	2.00%	2.00%
MSCI EAFE Index	2.00%	2.00%

Step Rate

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

Fixed Account

1-Year Term	Fixed Account Option ^{1,2}
Fixed Account	1.10%

For more information about Brighthouse Shield® Level Select 3-Year Annuity, contact your financial professional or visit bighthousefinancial.com.

The minimum guaranteed Cap Rates and Step Rates reflect the minimum a rate can be set to for current purchasers of a Brighthouse Shield® Level Select 3-Year Annuity 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 the Fixed Account, you could conceivably see a risk of substantial loss if the index declines more than your chosen level of protection.

Some options and features available for Brighthouse Shield Level Select 3-Year Annuity may not be available in all states or for all firms. 1-Year Shield 15 Option is not available in New York.

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

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

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^B 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.

^C 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.

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

² The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company and, in New York only, by Brighthouse Life Insurance Company of NY.

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 3-Year 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 Select 3-Year Annuity is an index-linked annuity 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 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form ML-22494 (09/12) (“Brighthouse Financial”). These products are 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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This material must be preceded or accompanied by a Brighthouse Shield Level Select 3-Year Annuity prospectus, issued by Brighthouse Life Insurance Company and, in New York only,

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

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what’s ahead®

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