



# Minimum Guaranteed Rates

Effective 07/01/2019

## Cap Rate

1-Year Term	Shield 10
S&P 500® Index	2.00%
Russell 2000® Index	2.00%
MSCI EAFE Index	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 <sup>1,2</sup>
Fixed Account	1.10%

For more information about Shield® Level 10 Advisory Annuity, contact your financial professional or visit [brighthousefinancial.com](http://brighthousefinancial.com).

The minimum guaranteed Cap Rates and Step Rates reflect the minimum a rate can be set to for current purchasers of a Shield® Level 10 Advisory 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 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 see a substantial loss if the index declines more than your level of protection.

- **S&P 500® Index<sup>A</sup>** – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000® Index<sup>B</sup>** – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **MSCI EAFE Index<sup>C</sup>** – The index includes over 1,000 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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- <sup>B</sup> The Russell 2000<sup>®</sup> 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.
- <sup>C</sup> 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.
- <sup>1</sup> The Fixed Account may not be available in all states. Please contact your financial professional for details.
- <sup>2</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company.

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**This material must be preceded or accompanied by a Brighthouse Shield Level 10 Advisory Annuity prospectus, issued by Brighthouse Life Insurance Company, 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 10 Advisory 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.

Brighthouse Shield<sup>®</sup> Level 10 Advisory 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 (“Brighthouse Financial”). This product is 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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FINANCIAL<sup>®</sup> | what’s ahead<sup>®</sup>

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