

Brighthouse Shield[®] Level Select 3-Year Annuity

New Contract Rates

For use in CA, MT, VA

Effective 05/01/2025 through 05/14/2025
and subject to change

Each rate crediting type accrues daily and reflects only the potential maximum interest over the entire 1-, 2-, or 3-year term. Rates shown are not annual rates. **At the end of any term, all rates will reset based on then-current renewal rates.** The Shield Options available may vary by state or firm. Rate changes are indicated in ***bold italics***.

Rate Crediting Type	Term	Shield Rate	S&P 500 [®] Index ^A	Russell 2000 [®] Index ^B	MSCI EAFE Index ^C	Nasdaq-100 [®] Index ^D
Cap Rate	3-Year	15%	30.00%	35.00%	50.00%	30.00%
		10%	45.00%	55.00%	90.00%	40.00%
	1-Year	15%	9.00%	12.50%	10.50%	11.50%
		10%	11.50%	17.00%	15.00%	14.00%
Step Rate	2-Year	15%	12.50%	15.25%	12.00%	14.00%
		10%	13.75%	17.50%	14.25%	16.50%
	1-Year	15%	7.25%	8.75%	7.00%	8.50%
		10%	8.25%	9.50%	8.00%	10.00%
Step Rate Edge	2-Year	15%	11.00%	13.00%	10.25%	12.50%
		10%	12.75%	15.00%	12.25%	14.50%
	1-Year	15%	5.50%	6.50%	5.25%	6.50%
		10%	7.00%	8.00%	6.50%	8.25%
Rate Crediting Type	Term	Fixed Account				
Fixed Account ¹	1-Year	3.50%				

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

Participate in rising markets up to your rate crediting type. Growth opportunities are based on the elected rate crediting type. The Shield Rate (level of protection) accrues daily and fully accrues on the term end date. If there is negative index performance at the end of a term, the issuing insurance company will absorb losses up to the level of protection for the selected 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.

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

New Money Rate Lock Procedure: The interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account are guaranteed for 60 days from the date the application is signed if the application is received by Brighthouse Financial Annuity Service Center within 7 calendar days of the application signed date. If the application is received after 7 calendar days, you will receive new guaranteed interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account 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.

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¹ Availability of the Fixed Account may vary by state. The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company. Contact your financial professional for details.

This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Select 3-Year Annuity, 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 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 living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

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

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