

# New Contract Rates Level 10 Advisory

Effective 12/01/2021 through 12/13/2021  
and are subject to change

Cap Rates and Step Rates accrue daily and reflect only the potential maximum interest over the entire 1-year term. Rates shown are not annual rates. **At the end of any term, all rates will reset based on then-current renewal rates.**

If positive index performance of the selected index at the end of a term is less than the Cap Rate shown, you will receive the 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, the issuing insurance company 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 see a risk of substantial loss if the index declines more than your level of protection.

Rate increases are in **bold, green** italics. Rate decreases are in **bold, red** italics.

## Cap Rate

1-Year Term	Shield 10
S&P 500 Index	13.00%
Russell 2000 Index	13.00%
MSCI EAFE Index	12.00%

## Step Rate

1-Year Term	Shield 10 With Step Rate
S&P 500 Index	7.75%
Russell 2000 Index	8.00%
MSCI EAFE Index	6.25%

## Fixed Account

1-Year Term	Fixed Account Option <sup>1</sup>
Fixed Account	1.10%

For more information, contact  
your financial professional today.

- **S&P 500 Index<sup>2</sup>** – The Index includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000 Index<sup>3</sup>** – The Index includes approximately 2000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **MSCI EAFE Index<sup>4</sup>** – 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.

**New Money Rate Lock Procedure:** The Cap Rate, 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 Brighthouse Annuity Service Center within seven calendar days of the application signed date. If the application is received after seven calendar days, you will receive a new guaranteed Cap Rate, Step Rate, and 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.

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

<sup>2</sup> The S&P 500<sup>®</sup> 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<sup>®</sup>, S&P<sup>®</sup>, and S&P 500<sup>®</sup> 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 SPDJ and sublicensed for certain purposes by Brighthouse Financial. This annuity product is not sponsored, endorsed, sold, or promoted by SPDJ, 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.

<sup>3</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>4</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.

**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, with product guarantees solely the responsibility of, Brighthouse Life Insurance Company on Policy Form L-22494 (09/12)-AV (“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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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

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