

# Minimum Guaranteed Rates (6-Year)

Effective 04/28/2014

The Cap Rates and Step Rates reflect the minimum a rate can be set to for current purchasers of a Shield Level Selector 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.

## Cap Rate

6-Year Term	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit <sup>1</sup>	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit	Cap Rate with Standard Death Benefit	Cap Rate with Return of Premium Death Benefit
	<b>Shield 10</b>		<b>Shield 15</b>		<b>Shield 25</b>	
S&P 500® Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%
Russell 2000® Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%
MSCI EAFE Index	25.00%	15.00%	12.00%	8.00%	10.00%	7.00%

## 3-Year Term

	<b>Shield 10</b>		<b>Shield 15</b>	
S&P 500 Index	8.00%	6.00%	6.00%	4.00%
Russell 2000 Index	8.00%	6.00%	6.00%	4.00%
MSCI EAFE Index	8.00%	6.00%	6.00%	4.00%
Nasdaq-100 Index	8.00%	6.00%	–	–
Bloomberg Commodity Index	3.00%	3.00%	–	–

## 1-Year Term

	<b>Shield 10</b>	
S&P 500 Index	3.00%	2.00%
Russell 2000 Index	3.00%	2.00%
MSCI EAFE Index	3.00%	2.00%
NASDAQ-100 Index	3.00%	2.00%
Bloomberg Commodity Index	1.00%	1.00%

## Step Rate

	Minimum Step Rate with Standard Death Benefit	Minimum Step Rate with Return of Premium Death Benefit
	<b>Shield 10 with Step Rate</b>	
3-Year Term: S&P 500 Index	4.00%	3.00%
1-Year Term: S&P 500 Index	1.50%	1.00%

For more information about Shield Level Selector, contact your financial professional and visit [brighthousefinancial.com](http://brighthousefinancial.com) 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.
- **Nasdaq-100 Index**<sup>4</sup> – 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**<sup>5</sup> – 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**<sup>6</sup> – 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.

<sup>1</sup> Choosing the optional Return of Premium Death Benefit will result in generally lower Cap Rates and/or lower Step Rates for the life of the contract.

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**This material must be preceded or accompanied by a Brighthouse Shield Level Selector Annuity prospectus, issued by Brighthouse Life Insurance Company and, in New York only, 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. Product availability and features may vary by state.**

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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% 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.

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