



Attention

The following disclosures apply to materials for our Shield® Level Annuities Product Suite, where appropriate. See the prospectus for complete details.

The following disclosure applies to references of this product having no annual fees as well as references to withdrawals:

Withdrawals may be subject to withdrawal charges, and premium tax and other taxes may apply. When a withdrawal is taken, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to an Interim Value calculation. Losses beyond the elected level of protection could be substantial. By providing a level of downside protection, positive index gains may be limited up to a certain percentage, based on the elected rate crediting type. As a result, the contract owner's return may be lower than the index's return. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees.

Brighthouse Shield® Level Select 6-Year Annuity, Brighthouse Shield® Level II 6-Year Annuity, Brighthouse Shield® Level Select 3-Year Annuity, Brighthouse Shield® Level II 3-Year Annuity, Brighthouse Shield® Level Select Advisory Annuity, and Brighthouse Shield® Level II Advisory Annuity are collectively referred to as "Shield® Level Annuities," "Shield® Level II Annuities," "Shield® Annuities," or "Shield® II Annuities." Brighthouse Shield Level Pay Plus® Annuity, Brighthouse Shield Level Pay Plus® II Annuity, Brighthouse Shield Level Pay Plus® Advisory Annuity, and Brighthouse Shield Level Pay Plus® II Advisory Annuity are collectively referred to as "Shield Level Pay Plus® Annuities" or "Shield Level Pay Plus® II Annuities." Shield Level Annuities and Shield Level Pay Plus Annuities are collectively referred to as "Shield® Level Annuities Product Suite" or "Shield® Level Suite Annuities." This is only a summary. See the prospectus for complete details.

For Shield Level II Annuities that include Performance Lock, where available, the following disclosure applies:

Interim Value is determined at the end of the business day when Performance Lock is exercised. Upon exercising the Performance Lock feature, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to the Interim Value calculation. Any losses, which could be substantial, may be beyond the elected level of protection. Once locked, the contract owner can no longer participate in index performance for the remainder of the term and may receive less than the elected rate crediting type or less than the full protection of the Shield Rate. The locked Interim Value could be less than if the contract owner chose to exercise Performance Lock at a later date or not at all.

For Shield Level Annuities that include Performance Lock, where available, the following disclosure applies:

The index value may increase above the Locked Index Value; however, the higher index value will not be utilized in the index performance calculation. The Locked Index Value could be less than if the contract owner chose to exercise Performance Lock at a later date or not at all. For any Shield Option with a Locked Index Value, the Performance Lock Factor is a small percentage reduction in: (a) the Interim Value prior to the end of the term; or (b) the investment amount at the end of the term, as applicable. As a result of the Performance Lock Factor, the contract owner will receive a lower Interim Value prior to the end of the term or a lower investment amount at the end of the term.

For Shield Level Pay Plus Annuities, the following disclosure applies to the Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider Charge and Automatic Step-Ups of the GLWB Base:

The rider fee rate is multiplied by the Benefit Base and is considered to be the rider charge. This amount is deducted from the account value for the prior contract year on each contract anniversary. On a contract anniversary that is not a term end date, the Interim Value will be used to determine any Automatic Step-Up of the Benefit Base and used to deduct the rider charge. The value of the Shield Option may be adjusted to reflect any gains or losses attributable to the Interim Value calculation. Any losses, which could be substantial, may be beyond the elected level of protection.

For references to index returns, the following disclosure applies:

Shield Level Suite Annuities track the performance of price return indices. A price return index computes index value based on price movements, such as capital gains or losses of the securities that make up the index. Generally, a price return index does not include dividends declared by the companies in the index to compute its index value. A total return index, on the other hand, computes index value based on capital gains plus cash payments, such as dividends and interest declared by the companies in the index. The index value of a price return index is generally lower than the index value of a total return index of the same index and period of time.

The following disclosure applies when there are references to this product providing growth opportunities and/or a level of protection:

By providing a level of downside protection, positive index gains may be limited to a certain percentage, based on the elected rate crediting type. As a result, the contract owner's return may be lower than the index's return. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees.

The following disclosure applies to non-guaranteed product features that may not be available in the future or for subsequent terms, including indices and other Shield Options as well as renewal rates:

The issuing insurance company does not guarantee that the same or similar Shield Options, including the indices, will be available in the future. However, there will always be a Shield Option available that offers a level of downside protection. Renewal rates are not guaranteed for subsequent terms but will not be less than the minimum guaranteed rates stated in the contract.

When discussing the benefits of customizing this product, the following disclosure applies:

Shield Options with higher Shield Rates tend to have lower Cap Rates, Step Rates, and Edge Rates (as applicable) than Shield Options with lower Shield Rates that have the same index and term.



This material must be preceded or accompanied by a prospectus for Brighthouse Shield® Level Select 6-Year Annuity, Brighthouse Shield® Level II 6-Year Annuity, Brighthouse Shield® Level Select 3-Year Annuity, Brighthouse Shield® Level II 3-Year Annuity, Brighthouse Shield® Level Select Advisory Annuity, Brighthouse Shield® Level II Advisory Annuity, Brighthouse Shield Level Pay Plus® Annuity, Brighthouse Shield Level Pay Plus® II Annuity, Brighthouse Shield Level Pay Plus® Advisory Annuity, or Brighthouse Shield Level Pay Plus® II Advisory Annuity, 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 has the right to substitute an index prior to the end of a term if an index is discontinued or we determine that our use of such index should be discontinued.

Shield Level Annuities, Shield Level II Annuities, Shield Level Pay Plus Annuities, and Shield Level Pay Plus II Annuities are long-term investments designed for retirement purposes. They have limitations, exclusions, charges, termination provisions, and terms for keeping them in force and are not guaranteed by the broker/dealer, insurance agency, underwriter, or any affiliates of those entities from which they were 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 "Principal Risks of Investing in the Contract" in the contract prospectus for more details.

Shield® Level Annuities and Shield Level Pay Plus® Annuities are index-linked annuities 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, for products issued in New York, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form ML-22494 (12/21) ("Brighthouse Financial"). Shield® Level II Annuities and Shield Level Pay Plus® II Annuities are index-linked annuities issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 5-213-1 (07/24) and, for products issued in New York, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-213-1-NY (07/24). 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. Shield Level Pay Plus Annuities are not available in New York.

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