Brighthouse FINANCIAL®
Build for what's ahead®

Brighthouse Shield® Level II 6-Year Annuity

2024 Current Renewal Rates

Effective 11/1/2026 through 11/30/2026 and subject to change

For contracts issued in 2024
Not for use in NY or OR
For Wells Fargo use only

A Brighthouse Shield® Level II Annuity provides the flexibility to decide what to do with your Shield Options at the end of the term. Each Shield Option has an associated term (length of time), index, Shield Rate (level of protection), and rate crediting type.

To begin, locate your renewal notice and identify the term end date. This date will determine whether you should see current or future rates. Current rates are for terms expiring this month, and future rates are for terms expiring the following month. To finalize your renewal, you can choose to change or maintain your current Shield Options.

If you'd like to change your Shield Options, please contact your financial professional or call our Annuity Service Office at (800) 882-1292 by the end of your renewal term. If you'd like to stay in the same Shield Options, you do not need to take any further action. Your Shield Options will automatically renew using the new rate for each allocation.

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	6-Year	25%	66.00%	65.00%	59.00%	76.00%
		15%	84.00%	72.00%	64.00%	89.00%
	1-Year	10%	14.80%	20.30%	17.00%	19.50%
Step Rate	2-Year	15%	15.00%	17.00%	17.00%	19.00%
	1-Year	15%	8.80%	10.60%	8.80%	11.10%
		10%	9.70%	11.90%	9.80%	12.60%
Step Rate Edge	2-Year	15%	13.00%	15.00%	12.00%	17.00%
		10%	14.00%	17.00%	15.00%	19.00%

	Term	
Fixed Account[1]	1-Year	3.50%

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

The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate and rate crediting type. **At the end of any term, all rates will reset based on then-current renewal rates.** Shield Options available may vary by state or firm.

The contract owner can participate in rising markets up to the rate crediting type. Growth opportunities are based on the elected rate crediting type. The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate (level of protection) and rate crediting type. 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 issuing insurance company will absorb losses up to the level of protection in falling markets. The account value will be reduced by any negative index performance beyond the elected level of protection. If the Fixed Account is not elected, there could be a substantial loss if the index declines more than the level of protection.

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

Transfer Procedure: Rates are for existing contracts only and do not apply to new contracts. Transfers are permitted at the end of a Shield Option(s) term and/or Fixed Account term (if available). Transfers can be made to any available Shield Option(s) and/or the Fixed Account during the transfer period. The transfer period is the five (5) calendar days following the contract anniversary that coincides with the term end date for each Shield Option and/or the Fixed Account. Transfer requests will be accepted up to thirty (30) days prior to the beginning of the transfer period and are effective as of the contract anniversary.

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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 II 6-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 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.

Brighthouse Shield Level II 6-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, insurance agency, 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 "Principal Risks of Investing in the Contract" 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. When a withdrawal is taken on any day other than the term end date, 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. Withdrawals may be subject to withdrawal charges. See the contract prospectus for more details.

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		15%	79.00%	68.00%	57.00%	83.00%
	1-Year	10%	14.50%	19.20%	16.00%	19.00%
Step Rate	2-Year	15%	14.00%	17.00%	15.00%	18.00%
	1-Year	15%	8.60%	10.20%	8.60%	10.60%
		10%	9.50%	11.40%	9.40%	12.10%
Step Rate Edge	2-Year	15%	12.00%	14.00%	12.00%	16.00%
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