



# Brighthouse Shield Level Pay Plus® Annuity

## Minimum Guaranteed Rates

Effective 05/01/2023

**Not for use in MO, NJ, NY**

The minimum guaranteed rate for each rate crediting type reflects the minimum rate that can be set for current purchasers of a Brighthouse Shield Level Pay Plus® Annuity contract. The rates accrue daily, do not reflect actual rates available and, unless a Shield Option with a 1-year term is selected, are not annual rates. Shield Options available may vary by state or firm. This product is not available in MO or NY.

Rate Crediting Type	Term	Shield Rate	S&P 500® Index <sup>A</sup>	Russell 2000® Index <sup>B</sup>	MSCI EAFE Index <sup>C</sup>	Nasdaq-100® Index <sup>D</sup>
Cap Rate	6-Year	25%	8.00%	8.00%	8.00%	8.00%
		15%	8.00%	8.00%	8.00%	8.00%
		10%	8.00%	8.00%	8.00%	8.00%
	3-Year	15%	6.00%	6.00%	6.00%	6.00%
		10%	6.00%	6.00%	6.00%	6.00%
	1-Year	25%	2.00%	2.00%	2.00%	2.00%
		15%	2.00%	2.00%	2.00%	2.00%
		10%	2.00%	2.00%	2.00%	2.00%
Step Rate	2-Year	15%	3.00%	3.00%	3.00%	3.00%
		10%	3.00%	3.00%	3.00%	3.00%
	1-Year	15%	1.50%	1.50%	1.50%	1.50%
		10%	1.50%	1.50%	1.50%	1.50%
Step Rate Edge	2-Year	15%	3.00%	3.00%	3.00%	3.00%
		10%	3.00%	3.00%	3.00%	3.00%
	1-Year	15%	1.50%	1.50%	1.50%	1.50%
		10%	1.50%	1.50%	1.50%	1.50%
	Term					
Fixed Account <sup>1</sup>	1-Year	3.00%				

For more information, contact your financial professional or visit [brighthousefinancial.com](https://www.brighthousefinancial.com)

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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 Shield Rate (level of protection) and rate crediting type accrue daily and fully accrue on the term end date. 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.

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- <sup>1</sup> 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 Pay Plus 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 Pay Plus 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 "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. 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. Early or excess withdrawals may reduce the Benefit Base and Net Purchase Payment Amount. The Benefit Base is referred to as the GLWB Base in the prospectus.

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