



# New Contract Rates

Effective 12/1/2022 through 12/14/2022 and are subject to change

Cap Rates and Step Rates accrue daily and reflect only the potential maximum interest over the entire 1-, 3-, or 6-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 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, Brighthouse Financial will absorb losses up to the level of protection for the selected Shield Option 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 substantial loss if the index declines more than your level of protection.

## Cap Rate

6-Year Term	Shield 10	Shield 15	Shield 25
S&P 500 <sup>®</sup> Index	400.00%	300.00%	150.00%
Russell 2000 <sup>®</sup> Index	185.00%	150.00%	110.00%
MSCI EAFE Index	400.00%	300.00%	175.00%

  

3-Year Term	Shield 10	Shield 15
S&P 500 Index	130.00%	90.00%
Russell 2000 Index	110.00%	85.00%
MSCI EAFE Index	130.00%	90.00%

  

1-Year Term	Shield 10	Shield 15	Shield 25
S&P 500 Index	24.00%	19.00%	13.50%
Russell 2000 Index	24.00%	19.00%	13.50%
MSCI EAFE Index	23.50%	18.50%	13.00%

## Step Rate

1-Year Term	Shield 10 With Step Rate
S&P 500 Index	15.50%
Russell 2000 Index	15.50%
MSCI EAFE Index	15.00%

## Fixed Account

1-Year Term	Fixed Account Option <sup>1,2</sup>
Fixed Account	3.00%

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

Some options and features available for Brighthouse Shield Level Pay Plus Annuity may not be available in all states or for all firms. This product is not available in New York.

- **S&P 500 Index<sup>A</sup>** – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000 Index<sup>B</sup>** – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **MSCI EAFE Index<sup>C</sup>** – The index includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE).

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 Financial Annuity Service Center within 7 calendar days of the application signed date. If the application is received after 7 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>A</sup> The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by Brighthouse Financial. 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<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, 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>B</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>C</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.

<sup>1</sup> The Fixed Account availability may vary by state. Please contact your financial professional for details.

<sup>2</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company.

**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 reserves the right to substitute any index at any time.**

**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, 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. 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. 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 Level Pay Plus<sup>SM</sup> Annuity is an index-linked annuity 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 (“Brighthouse Financial”). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by state or firm. This product is not available in New York.

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