

# Brighthouse Shield® Level Select 6-Year Annuity

## New Contract Rates

Effective 05/01/2024 through 05/14/2024  
and are subject to change

For Use in New York  
For Morgan Stanley use only

Each Cap Rate would not be fully accrued<sup>1</sup> until the term end date and reflects 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.** The Shield Options available may vary by firm. Rate changes are indicated in *bold italics*.

Rate Type	Term	Shield Rate	S&P 500® Index <sup>A</sup>	Russell 2000® Index <sup>B</sup>	MSCI EAFE Index <sup>C</sup>
Cap Rate	6-Year	25%	125.00%	75.00%	110.00%
		15%	350.00%	100.00%	200.00%
		10%	500.00%	130.00%	300.00%
	3-Year	15%	80.00%	55.00%	80.00%
		10%	130.00%	90.00%	130.00%
	1-Year	10%	16.00%	19.50%	17.00%

Rate Type	Term	Fixed Account Option
Fixed Account <sup>2</sup>	1-Year	3.50%

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

Participate in rising markets up to your Cap Rate. The Shield Rate (level of protection) would not be fully accrued until the term end date. If there is negative index performance at the end of a term, the issuing insurance company 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.

Interest rates, specified rates, spreads, participation rates, and caps are based on product/contract features (including death benefit options) and are declared by Brighthouse Financial at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Morgan Stanley's Guaranteed Minimum Indexed Interest Cap is [2.00% for 1-2 year point-to-point, 3.00% for 3-4 year point-to-point, and 4.00% for 5-6 year point-to-point] while the surrender charge percentage exceeds 0% and 1.00% thereafter.

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

**New Money Rate Lock Procedure:** The interest rates for Cap Rate and Fixed Account 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 new guaranteed interest rates for Cap Rate and Fixed Account 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> is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Brighthouse Financial, Inc. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates ("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, Inc. 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 products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup>.

<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> Prior to the term end date, the accrued Cap Rate or Step Rate will be the applicable rate multiplied by the greater of: (60 days multiplied by the total duration of the term in years plus 180 days) divided by the total number of days in the term; or the total number of days elapsed since the beginning of the term divided by the total number of days in the term. In the prospectus, 60 days multiplied by the total number of years in the term plus 180 days is referred to as the Vested Period.

<sup>2</sup> The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company of NY. Contact your financial professional for details.

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**This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Select 6-Year Annuity, issued 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.**

**Brighthouse Shield Level Select 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, 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. 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<sup>®</sup> Level Select 6-Year Annuity, referred to as "Shield<sup>®</sup> Level annuity" or "Shield<sup>®</sup> annuity," is an index-linked annuity issued in New York only, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form ML-22494 (12/21) ("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 firm.

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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

**Brighthouse**  
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what's ahead<sup>®</sup>

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