



Brighthouse Shield® Level Select 3-Year Annuity

Minimum Guaranteed Rates

Effective 05/01/2023

For use in IN, MD, MO, NJ, VA
 For Primerica use only

The minimum guaranteed rate for each Cap Rate reflects the minimum rate that can be set for current purchasers of a Brighthouse Shield® Level Select 3-Year Annuity contract. The rates do not reflect actual rates available, are not annual rates, and would accrue daily. The Shield Options available may vary by state.

Rate Type	Term	Shield Rate	S&P 500® Index ^A	Russell 2000® Index ^B	MSCI EAFE Index ^C
Cap Rate	3-Year	15%	6.00%	6.00%	6.00%
		10%	6.00%	6.00%	6.00%

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

Participate in rising markets up to your Cap Rate. The Shield Rate (level of protection) accrues daily and fully accrues on 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.

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

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- ^C 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.

This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Select 3-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 reserves the right to substitute any index at any time.

Brighthouse Shield Level Select 3-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 and, depending on the Interim Value at the time of withdrawal, may substantially reduce the investment amount of the impacted Shield Option(s). 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 Select 3-Year 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”). 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.

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<p>• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union • May Lose Value</p>
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Brighthouse | Build for
FINANCIAL[®] | what’s ahead[®]

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