



Customize a Solution

ANNUITIES | SINGLE PREMIUM DEFERRED

Brighthouse Shield® Level Select 6-Year Annuity



Brighthouse
FINANCIAL®

Build for what's ahead™

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

How a Brighthouse Shield Level Annuity Can Diversify a Portfolio

A Brighthouse Shield[®] Level Annuity offers growth opportunities by linking to well-known market indices. And with a level of downside protection, it can help limit the impact of market volatility.¹ Plus, a Shield annuity features no annual fees.²

Sound like a good strategy? This guide lets you plug in your numbers and see it in action.



Protect retirement assets

A Brighthouse Shield[®] Level Annuity provides a level of protection to help ensure that losses are limited when markets turn volatile.



Participate in growth opportunities

With a Shield annuity, balance is built in. This means that even with a guaranteed level of protection, there are opportunities to take advantage of market growth.



Pay no annual fees

Unlike many financial products, there are no annual fees with a Shield annuity.

Brighthouse Shield[®] Level Select 6-Year Annuity is part of the Shield annuity suite of single premium deferred annuity products, collectively referred to as "Shield[®] Level annuities" or "Shield[®] annuities." This brochure provides a general overview of Shield annuities. Please refer to the product fact card and enclosures for complete details regarding the Brighthouse Shield Annuity being discussed.

Let's Get Started

To see how a Shield annuity can be customized, follow the step-by-step instructions below and place the corresponding answer on the following page.

-
- 01 **Purchase Payment** – Also known as the premium, it's the portion of retirement assets placed into the contract.
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- 02 **Term** – The term is the number of years that a Shield Option (combination of term, index, level of protection, and either a Cap Rate or Step Rate) is in effect. Your financial professional can provide you with term lengths that are available within your contract.
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- 03 **Index** – The annuity can track your choice of three indices: S&P 500® Index, Russell 2000® Index, and MSCI EAFE Index.^{A,B,C}
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- 04 **Shield Level of Protection** – Also known as the Shield Rate, it provides protection for your investment up to a certain percentage. Your financial professional can provide the options available.
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- 05 **Select How the Investment May Grow** – There are two rate options to choose from. A Cap Rate is the maximum growth you can earn for the term. A Step Rate locks in a predetermined percentage of growth if the index is either flat or up at the end of the term. Note that in exchange for a predetermined percentage of growth, Step Rates are generally lower than Cap Rates for the same Shield Options. Cap Rates and Step Rates will vary based on the selected term, index, and level of protection. New contract rates can be obtained from your financial professional or on brighthousefinancial.com/shieldrates. For Shield Options with a Cap Rate, the Performance Lock feature allows you to lock positive index performance by locking the closing index value on any business day during a term. The Locked Index Value will be used for the remainder of the term to calculate the index performance for the Shield Option. Once a Locked Index Value takes effect, it is irrevocable for the remainder of that term.³
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- 06 **Average Index Price Returns** – These are the historical 1-, 3-, and 6-year price returns of the available indices on a rolling monthly basis (referred to as observations). Please reference the historical price returns chart on the page to the right to find this percentage.
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- 07 **Historical Success Rate** – This is the likelihood that the investment will stay flat because losses are fully protected by the Shield Rate or increase in value over the course of the term, using historical price returns of the available indices. This number can be found on the page to the right.



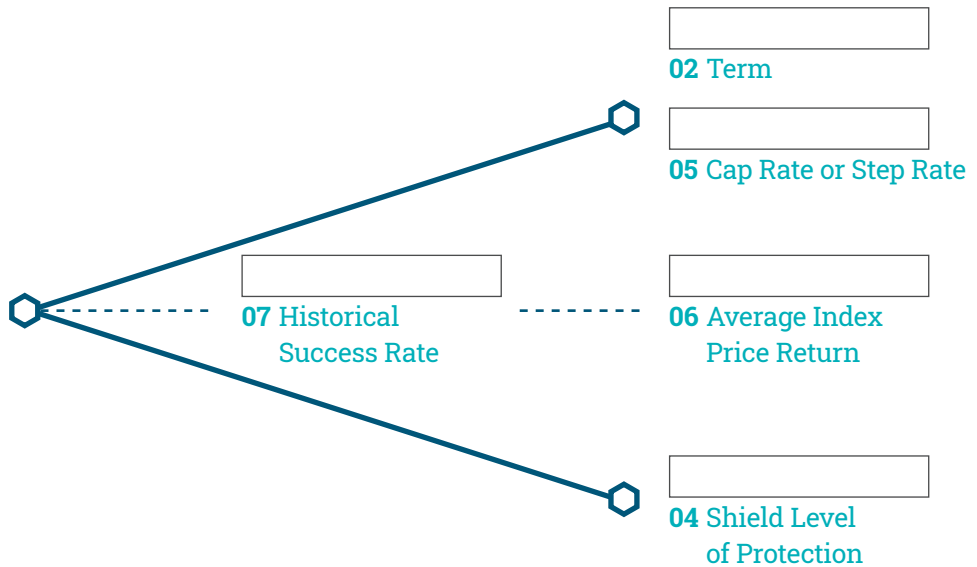
See the numbers in action

Customize the Shield annuity by filling in the numbered boxes below, following the step-by-step instructions on the previous page.

03 Choose an Index

- S&P 500 Index
- Russell 2000 Index
- MSCI EAFE Index

01 Purchase Payment



Shield annuities – built to help you reach your goals

Choosing a Shield annuity for a portion of your retirement assets provides exposure to equities by linking to well-known indices. And with the built-in level of protection offered, it can help you stay invested for the long haul, knowing that a portion of any index loss can be protected when markets turn volatile.

Helping to smooth out the highs and lows that come with investing in equities can make a Shield annuity a valuable part of a retirement portfolio.



Historical index price returns

The chart below reflects the historical 1-, 3-, and 6-year price returns of the available indices on a rolling monthly basis (referred to as observations). Rolling monthly periods include returns in overlapping cycles starting the last day of each month. For example, Jan. 31, 2018 through Jan. 31, 2019, followed by Feb. 28, 2018 through Feb. 28, 2019, are overlapping 1-year rolling periods.

The numbers in the table reflect historical price returns since their respective inception dates.

	S&P 500 Index Jan. 1957 – Dec. 2021			Russell 2000 Index Jan. 1979 – Dec. 2021			MSCI EAFE Index Jan. 1970 – Dec. 2021		
	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year
Average Return	8.63%	26.37%	58.20%	11.38%	31.59%	68.09%	8.56%	27.94%	62.09%
Total Observations	768	744	708	504	480	444	612	588	552
% of Total Gains	73.83%	82.53%	86.44%	71.83%	89.17%	99.55%	66.67%	71.09%	86.78%
% of Total Losses	26.17%	17.47%	13.56%	28.17%	10.83%	0.45%	33.33%	28.91%	13.22%

Historical success rate

Percentage of times losses would not have exceeded the Shield Rate.

	S&P 500 Index Jan. 1957 – Dec. 2021			Russell 2000 Index Jan. 1979 – Dec. 2021			MSCI EAFE Index Jan. 1970 – Dec. 2021		
	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year	1-Year	3-Year	6-Year
Shield 10	87.11%	88.58%	94.92%	84.92%	92.08%	100.00%	83.01%	81.97%	91.67%
Shield 15	92.32%	90.99%	97.74%	90.48%	93.13%	100.00%	89.71%	85.20%	93.48%
Shield 25	97.27%	–	99.15%	97.42%	–	100.00%	95.92%	–	99.46%

Source: Bloomberg Terminal, as of January 2022.

For illustrative purposes only. These examples are not a representation of past or future performance for any Shield Option. Actual performance may be greater or less than that shown. Performance of Shield annuities may differ from that of the performance shown above due to the Cap Rate in the contract and prospectus and chosen level of protection. Shield annuities do not invest directly in any index. Not all firms or states may offer all of the Shield Options. Please check with your financial professional for availability.



Build a Brighter Future

Your financial professional can help you determine if a Brighthouse Shield Level Annuity can work for a portion of your retirement assets.

Visit brighthousefinancial.com for additional information and resources.

- ^A The S&P 500[®] 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[®], S&P[®], and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones[®] 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.
- ^B The Russell 2000[®] 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.
- ^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.
- ¹ Your account value will be reduced by any negative index performance beyond your elected 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.
- ² Withdrawals may be subject to withdrawal charges.
- ³ Once the Performance Lock takes effect, a Performance Lock Factor applies in the calculation of Interim Value prior to the end of the term and the calculation of the investment amount at the end of the term. The Performance Lock Factor will result in a reduction of the Interim Value, and the client may receive less than they would have received had the Performance Lock not been in effect. The index value of the selected index may increase above the Locked Index Value; however, this higher index value will not be utilized in the calculation of your investment amount at the end of the term. Performance Lock is not available on Shield Options with a Step Rate. Performance Lock is only available for contracts issued by Brighthouse Life Insurance Company, based on applications received on or after 08/02/2021. This feature is not available in New York.

This material must be preceded or accompanied by a Brighthouse Shield Level Select 6-Year Annuity prospectus, issued by Brighthouse Life Insurance Company and, 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[®] Level Select 6-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 and, in New York only, Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form ML-22494 (09/12) (“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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Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017