

What Is Your Flat Market Strategy?

How the Step Rate Can Help Add Growth to a Portfolio

A Brighthouse Shield® Level Select 6-Year Annuity can offer a level of protection for a portion of your portfolio from some or all loss in a down market.¹

But what about when the market is flat or slightly up? The Step Rate option offers added certainty for those market conditions. You can elect a Step Rate with the Shield 10 level of protection.

The Step Rate credits a predetermined percentage of growth if your chosen index performance is either flat or up at the end of your term. Let's say that you selected a Shield 10 with Step Rate for a 1-year term Shield Option. If the Step Rate for the term was 6% and the index performance was 0% or positive, your performance would be 6% at the end of the term. In exchange for this added certainty, Step Rates may be lower than the Cap Rates with the same level of protection, index, and term.²

Let's see how it works

Single Purchase Payment:

Assumes \$100,000 purchase payment into a Shield annuity

Level of Protection:

Shield 10 with Step Rate

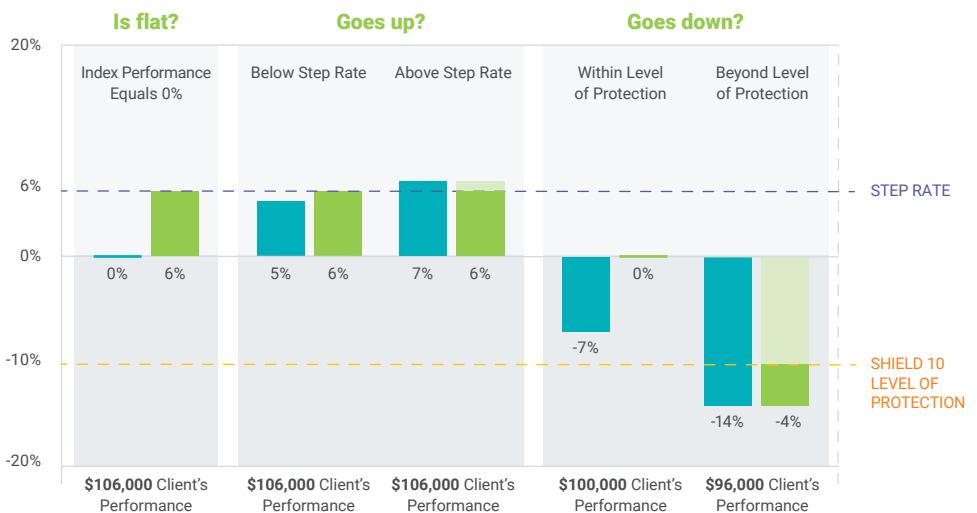
Term:

1-Year

Hypothetical Step Rate:

6%

What happens if the market:



Hypothetical example for illustrative purposes only. ■ Index Performance ■ Client's Performance

¹ Brighthouse Shield® Level Select 6-Year Annuity does not invest directly in any index. Rates are set at contract issue and are locked in for the term selected. After the initial term, renewal rates apply on the corresponding contract anniversary for the new term.

² Please visit brighthousefinancial.com/shieldrates for current rates, which generally update on the 1st and 15th of every month.

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

Step Rate Option Available for Brighthouse Shield® Level Select 6-Year Annuity

1-Year Term Shield 10

If you want to:

- Know exactly what your potential earnings could be
- Guarantee growth in a flat or low-earning market
- Lock in predictable growth for a portion of your retirement assets when the market is flat or up
- Have added protection from some or all market decline

Talk to your financial professional about a Shield annuity with the Step Rate option or visit brighthousefinancial.com to learn more.

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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