



Protect. Participate. Pay No Annual Fees.

A Case Study

A Brighthouse Shield Level Select 6-Year Annuity can add a level of protection for a portion of retirement assets while offering participation in potential growth opportunities with no annual fees.¹

What is an index-linked annuity?

An index-linked annuity is a long-term financial product designed to help you save for retirement. 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. Plus, a Shield annuity features no annual fees.

Meet Mike and Mary Jones



Hypothetical example for illustrative purposes only.

Maintaining a Level of Exposure to Equities

This couple is looking forward to starting their retirement in 10 years. Their plans include traveling, spending time with their children, and pursuing their hobbies. Mike and Mary know that reaching their financial goals requires portfolio exposure to the equity markets but realize that market volatility can impact their savings.

Diversifying With an Allocation That Tracks Multiple Indices

Mike and Mary's financial professional recommended placing a portion of their retirement assets – \$100,000 – into a Brighthouse Shield Level Select 6-Year Annuity. The purchase payment was allocated to three Shield Options. Here's the breakdown:

- Shield Option 1: 6-Year Term, Index 1, Shield 10 Shield Rate; Allocation: 60%
- Shield Option 2: 6-Year Term, Index 2, Shield 10 Shield Rate; Allocation: 30%
- Shield Option 3: 6-Year Term, Index 3, Shield 15 Shield Rate; Allocation: 10%

Shield Option 1

At the end of the 6-year term:

- Starting value: \$60,000
- Index performance: 55%
- Cap Rate: 80%
- Realized gain: 55%
- Ending value: \$93,000

Shield Option 2

At the end of the 6-year term:

- Starting value: \$30,000
- Index performance: -8%
- Level of protection: 10%
- Realized loss: 0%
- Ending value: \$30,000



Good to know

A Shield annuity does not invest directly in any index.

Performance is measured against the index or indices chosen, subject to the applicable Shield Rate (level of protection) if the performance is negative, or the applicable Cap Rate or Step Rate if the performance is positive. Negative index performance beyond the Shield Rate could result in substantial loss.

Shield Option 3

At the end of the 6-year term:

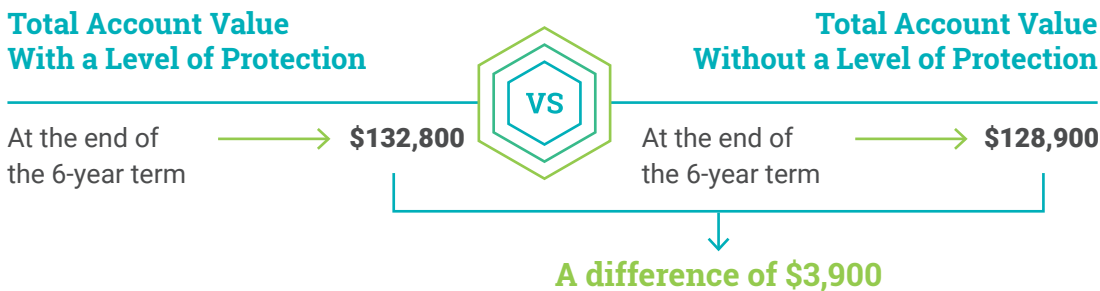
- Starting value: \$10,000
- Index performance: -17%
- Level of protection: 15%
- Realized loss: -2%
- Ending value: \$9,800

These examples are not a representation of past or future performance for any Shield Option (term, index, Shield Rate, and Cap Rate or Step Rate) and are not a guarantee of any kind. Actual performance may be greater or less than that shown. This illustration assumes no withdrawals are taken, and account values are rounded for illustrative purposes only. A withdrawal charge (see product fact card) is applied on amounts withdrawn in excess of the Free Withdrawal Amount after the first contract year. The rate illustrated for the Cap Rate is hypothetical and for illustrative purposes only, and may not reflect actual declared rates. The Cap Rate will vary depending on term, index, and level of protection (Shield Rate). The Cap Rate or Step Rate and Shield Rate are fully accrued at the end of the term. Cap Rates and Step Rates are not annual rates. After the initial 1-, 3-, or 6-year term, renewal rates apply on the corresponding contract anniversary for the new term.

The Shield Level Select 6-Year Difference

Based on the three Shield Options with 6-year terms shown below, the account value of Mike and Mary's Shield annuity increased from their single purchase payment of \$100,000 to \$132,800. If they had invested in a different investment that tracks the same market index but does not provide a level of protection, Mike and Mary's account value would have been \$128,900 – a difference of \$3,900.²

Shield Option	Starting Value	Term Length	Index Performance	Shield Rate	Cap Rate	Shield Performance	Ending Value
1	\$60,000	6 years	55%	10%	125%	55%	\$93,000
2	\$30,000	6 years	-8%	10%	95%	0%	\$30,000
3	\$10,000	6 years	-17%	15%	75%	-2%	\$9,800
							Total Account Value: \$132,800



Visit brighthousefinancial.com for interactive tools and resources, or speak to your financial professional about how a Shield Level Select 6-Year annuity can complement your overall retirement planning strategy.

¹ Withdrawals may be subject to withdrawal charges.

² Taxes, fees, and expenses have not been accounted for in this hypothetical example.

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 Brighthouse Financial. 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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