

# Brighthouse Shield Level Pay Plus® Advisory Annuity

## Minimum Guaranteed Rates

Effective 05/01/2023

For use in IN, NJ  
For Wells Fargo use only

The minimum guaranteed rate for each rate crediting type reflects the minimum rate that can be set for current purchasers of a Brighthouse Shield Level Pay Plus® Advisory 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 or firm. This product is not available in Missouri or New York.

Rate Crediting 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%	8.00%	8.00%	8.00%
		15%	8.00%	8.00%	8.00%
	1-Year	10%	2.00%	2.00%	2.00%
Step Rate	1-Year	10%	1.50%	1.50%	1.50%

  

Rate Crediting Type	Term	Fixed Account Option
Fixed Account <sup>1</sup>	1-Year	3.00%

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

Participate in rising markets up to your Cap Rate or Step Rate. Growth opportunities are based on the elected rate crediting type. 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. If you do not elect the Fixed Account, you could see a substantial loss if the index declines more than your level of protection.

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

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- <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> Availability of the Fixed Account may vary by state. The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company. Contact your financial professional for details.

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**This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Pay Plus Advisory 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 Pay Plus Advisory 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. Early or excess withdrawals may reduce the Benefit Base and Net Purchase Payment Amount. The Benefit Base is referred to as the GLWB Base in the prospectus.

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 Pay Plus<sup>®</sup> Advisory 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”). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by state or firm. This product is not available in New York.

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