



Minimum Guaranteed Rates (6-Year)

Effective 01/03/2023

Cap Rate

6-Year Term	Shield 15	Shield 25
S&P 500® Index	27.00%	21.00%
Russell 2000® Index	27.00%	21.00%
MSCI EAFE Index	27.00%	21.00%

1-Year Term	Shield 10
S&P 500 Index	5.00%
Russell 2000 Index	5.00%
MSCI EAFE Index	5.00%

Step Rate

1-Year Term	Shield 10 With Step Rate
S&P 500 Index	5.00%
Russell 2000 Index	5.00%
MSCI EAFE Index	5.00%

Fixed Account

1-Year Term	Fixed Account Option ¹
Fixed Account	1.10%

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

The minimum guaranteed Cap Rates and Step Rates reflect the minimum a rate can be set to for current purchasers of a Brighthouse Shield® Level Select 6-Year Annuity contract. The rates do not reflect actual rates available, are not annual rates, and would not be fully accrued² until the term end date.

If there is negative index performance at the end of a term, Brighthouse Financial will absorb the loss up to the level of protection for the Shield Option selected 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.

- **S&P 500® Index^A** – The index represents 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.
- **Russell 2000® Index^B** – The index captures approximately 2,000 small-cap companies and provides a comprehensive and unbiased small-cap barometer of U.S. equities.
- **MSCI EAFE Index^C** – The index includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE).

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

- ¹ The Fixed Account value is solely guaranteed by Brighthouse Life Insurance Company of NY.
 - ² Prior to the term end date, the accrued Cap Rate or Step Rate will be the applicable rate multiplied by the greater of: (60 days multiplied by the total duration of the term in years plus 180 days) divided by the total number of days in the term; or the total number of days elapsed since the beginning of the term divided by the total number of days in the term. In the prospectus, 60 days multiplied by the total number of years in the term plus 180 days is referred to as the Vested Period.
- ^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.

This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Select 6-Year Annuity, issued 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 in New York only by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form ML-22494 (12/21) (“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 firm.

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