

Quarterly Statement Guide


Use the helpful information below to better understand the Brighthouse Shield® Level Annuity quarterly statement.

1 Opening Account Value Represents the dollar amount of the account at the beginning of the statement period.

2 Account Value Represents the dollar amount of the account at the end of the statement period.

3 Surrender Value¹ The amount to be received if the contract is fully surrendered as of the statement date. This is the account value reduced by any applicable withdrawal charges and/or taxes.

4 Death Benefit Amount² The amount, as of the statement date, the beneficiary(ies) would receive if the owner were to pass away prior to annuitizing the contract.



Brighthouse
FINANCIAL

Brighthouse Life Insurance Company
Annuity Service Center
P.O. Box 10366, Des Moines, IA 50306-0366

Brighthouse Shield Annuity
Quarterly Statement
April 10, 2019 - June 30, 2019

Financial Representative's Information

Name	AGENT NAME
Firm	FIRM NAME

Brighthouse Financial Customer Service

Phone	1 (888) 562-2027
Website	www.brighthousefinancial.com
Overnight Address	Brighthouse Financial 4700 Westown Parkway, Suite 200 West Des Moines, IA 50266-2266

OWNER NAME
123 STREET NAME
CITY ST 00000-000

Please see the *For Your Information* section below for definitions of key terms on your statement.

General Contract Information

Contract Number	2241234567
Owner(s)	OWNER NAME
Annuitant(s)	ANNUITANT NAME
Account Type (Tax Market)	Non-Qualified

Account Summary

Issue Date	04/10/2019
Purchase Payment	\$30,000.00
Total Withdrawals Since Issue	\$0.00

① April 10, 2019 Opening Account Value	\$30,000.00
② June 30, 2019 Account Value	\$30,362.56
③ June 30, 2019 Surrender Value	\$28,237.18
④ June 30, 2019 Death Benefit Amount	\$30,362.56

Customer Service: 1.888.562.2027 www.brighthousefinancial.com Page 1 of 3

Hypothetical statement for illustrative purposes only.

This material provides a general overview of Brighthouse Shield® Level Select 6-Year Annuity, a single premium deferred annuity product referred to as "Shield® Level annuity" or "Shield® annuity." Please refer to the product fact card and prospectus for complete details regarding this annuity. Product availability and features may vary by firm.

1 Shield Option

Each Shield Option has an associated term, index, Shield Rate (level of protection), and either a Cap Rate or Step Rate.³

2 Investment Amount

The amount that is allocated to each Shield Option and used to calculate the value of each Shield Option.

3 Rate (Cap/Step)

The Cap Rate is the maximum growth that can be earned for the term. Shield Options with a Step Rate credit a predetermined percentage of growth if the chosen index is either flat or up at the end of the term.

4 Interim Value

This is the value we assign during the term and is the amount available for annuitization, death benefits, withdrawals, and surrenders as of the statement date. For contracts issued with a Return of Premium Death Benefit, the Interim Value may be lower than the death benefit displayed on page 1 of the statement. To calculate the Interim Value, we take the investment amount and adjust it for index performance, which is subject to the accrued Shield Rate and either the accrued Cap Rate or accrued Step Rate.³

5 Term Start Date

The contract anniversary on which a Shield Option is established. The initial term start date begins on the issue date.

6 Term End Date

The contract anniversary on which a Shield Option ends.

Account Value Detail as of June 30, 2019

1 Shield Option	2 Investment Amount	3 Rate (Cap/Step)	4 Interim Value	5 Term Start Date	6 Term End Date
1 Year Shield 10 MSCI EAFE Index	\$3,000.00	13.00%	\$3,018.47	04/10/2019	04/10/2020
1 Year Shield 10 MSCI EAFE Step Rate	\$3,000.00	8.75%	\$3,058.25	04/10/2019	04/10/2020
1 Year Shield 10 Russell 2000 Index	\$4,500.00	13.50%	\$4,500.00	04/10/2019	04/10/2020
1 Year Shield 10 Russell 2000 Step Rate	\$3,000.00	9.00%	\$3,000.00	04/10/2019	04/10/2020
1 Year Shield 10 S&P 500 Index	\$9,000.00	12.50%	\$9,166.87	04/10/2019	04/10/2020
1 Year Shield 10 S&P 500 Index Step Rate	\$6,000.00	8.50%	\$6,113.18	04/10/2019	04/10/2020

Shield Option(s) Total: **\$28,856.77**

Fixed Account Option	Fixed Interest Rate	Fixed Account Value	Term Start Date	Term End Date
Fixed Account	1.75%	\$1,505.79	04/10/2019	04/10/2020
June 30, 2019 Account Value Total:		\$30,362.56		

Shield Option(s) Index Value Summary

Shield Option	7 Term Start Date Index Value	8 June 30, 2019 Index Value
1 Year Shield 10 MSCI EAFE Index	1,910.54	1,922.30
1 Year Shield 10 MSCI EAFE Step Rate	1,910.54	1,922.30
1 Year Shield 10 Russell 2000 Index	1,581.55	1,566.57
1 Year Shield 10 Russell 2000 Step Rate	1,581.55	1,566.57
1 Year Shield 10 S&P 500 Index	2,888.21	2,941.76
1 Year Shield 10 S&P 500 Index Step Rate	2,888.21	2,941.76

Transaction History for the Statement Period

Transaction Date	9 Transaction Description	10 Dollar Amount Of Transaction	Rate (Cap, Step or Fixed)	Index Value	Term End Date
4/10/2019	Initial Purchase Payment	\$30,000.00			
	1 Year Shield 10 MSCI EAFE Index	\$3,000.00	13.00%	\$1,910.54	4/10/2020
	1 Year Shield 10 MSCI EAFE Step Rate	\$3,000.00	8.75%	\$1,910.54	4/10/2020
	1 Year Shield 10 Russell 2000 Index	\$4,500.00	13.50%	\$1,581.55	4/10/2020
	1 Year Shield 10 Russell 2000 Step Rate	\$3,000.00	9.00%	\$1,581.55	4/10/2020
	1 Year Shield 10 S&P 500 Index	\$9,000.00	12.50%	\$2,888.21	4/10/2020
	1 Year Shield 10 S&P 500 Index Step Rate	\$6,000.00	8.50%	\$2,888.21	4/10/2020
	Fixed Account	\$1,500.00	1.75%		4/10/2020

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7 Term Start Date Index Value⁴

The published value of the index at the close of business on the term start date.

8 Index Value as of Statement Date⁴

The published value of the index at the close of business as of the statement date.

9 Transaction Description

All transactions, such as initial purchase payment or withdrawals, regarding the contract during the statement period will be listed here.

10 Dollar Amount of Transaction

The total amount of the transaction.

1

Definitions

Please see the prospectus for more details.

Brighthouse Shield Annuity Contract Number 2241234567

For Your Information

① **Definitions**

Account Value - The total of the Fixed Account Value and the value of the Shield Option(s) under the Contract during the Accumulation Period.

Cap Rate - The maximum rate that may be credited at the Term End Date based on Index Performance.

Death Benefit Amount - The value of your Death Benefit as of the date indicated. Refer to your contract for more details on your death benefit. Guarantees are backed by the claims-paying ability of Brighthouse Life Insurance Company.

Fixed Interest Rate - The rate credited to the Fixed Account through the Interest Rate Term End Date.

Index Value - The published closing value of the Index on the date indicated for that Shield Option.

Interim Value - The value we assign on any Business Day prior to the Term End Date. As of the date of this statement, the Interim Value was the amount that was available for annuitization, death benefits, withdrawals and Surrenders.

Interest Rate Term End Date - The Contract Anniversary on which an Interest Rate Term ends.

Investment Amount - The amount that is initially allocated to your Shield Option(s) and subsequently reflects all withdrawals and adjustments.

Issue Date - The date the Contract was issued.

Shield Rate - The amount of any negative Index Performance that is absorbed by us at the Term End Date. Any negative Index Performance beyond the Shield Rate will reduce your Investment Amount associated with the Shield Option.

Shield Option - Each Shield Option has an associated Term, Index, Shield Rate and either a Cap Rate or Step Rate.

Step Rate - The rate credited at the Term End Date if the Index Performance is equal to or greater than zero.

Term - The Term is the number of years that the Shield Option is in effect.

Term End Date - The Contract Anniversary on which a Shield Option ends.

Term Start Date - The Contract Anniversary on which a Shield Option is established.

The insurance company identified on this statement confirms the transactions shown as the issuer of the policy/contract. The insurance company is providing this confirmation on behalf of the deferred annuity product distributor, Brighthouse Securities, LLC, and your retail broker dealer, who are acting as agents for the insurance company.

Please see the prospectus for more details.

Subject to the policies and procedures of your Representative's broker dealer, if you would like to submit a transfer, you may do so by calling your Representative. Please note: Brighthouse Financial has updated their policies and procedures to allow these transactions at your direction regardless of any previous indications you may have provided to us. Representatives may only execute transactions with your prior approval and if you do not want your Representative to execute transactions on your behalf, submission to the designated back office, or via phone as appropriate.

Help us stay connected: Please keep us updated with respect to all who are associated with this contract, including the owner, the annuitant, and any beneficiaries. Make sure that we have the following information for all persons or entities: name, address, phone number, date of birth, and social security or tax identification number. Changes may be submitted to the address provided above, by calling our Customer Service Center at the phone number provided above, or by contacting your Representative.

Brighthouse Life Insurance Company, Charlotte, NC 28277

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Hypothetical statement for illustrative purposes only.



**Protect
retirement
assets**



**Participate
in growth
opportunities**



**Pay no
annual fees⁵**

For more information, contact your financial professional or visit brighthousefinancial.com to see how a Brighthouse Shield Level Annuity works, personalize your strategy, and find more resources.

- ¹ Value or amount represented is as of the end of the statement period.
- ² The death benefit amount is determined as of the end of the business day on which we receive both proof of death and the necessary documentation in good order. See the prospectus for more details.
- ³ The Shield Rate and either the Cap Rate or Step Rate accrue based on the number of days elapsed since the term start date; however, you are automatically vested in a certain number of days beginning on the term start date. The Shield Rate and either the Cap Rate or Step Rate fully accrue on the term end date. Prior to the term end date, the accrued Shield Rate and either the accrued Cap Rate or accrued 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.
- ⁴ Index values are for illustrative purposes only and do not reflect actual index values of the S&P 500[®] Index, Russell 2000[®] Index, and MSCI EAFE Index.
- ⁵ Withdrawals may be subject to withdrawal charges.

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 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 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"). This product is 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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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

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FINANCIAL[®] | what's ahead[®]

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