

ANNUITIES

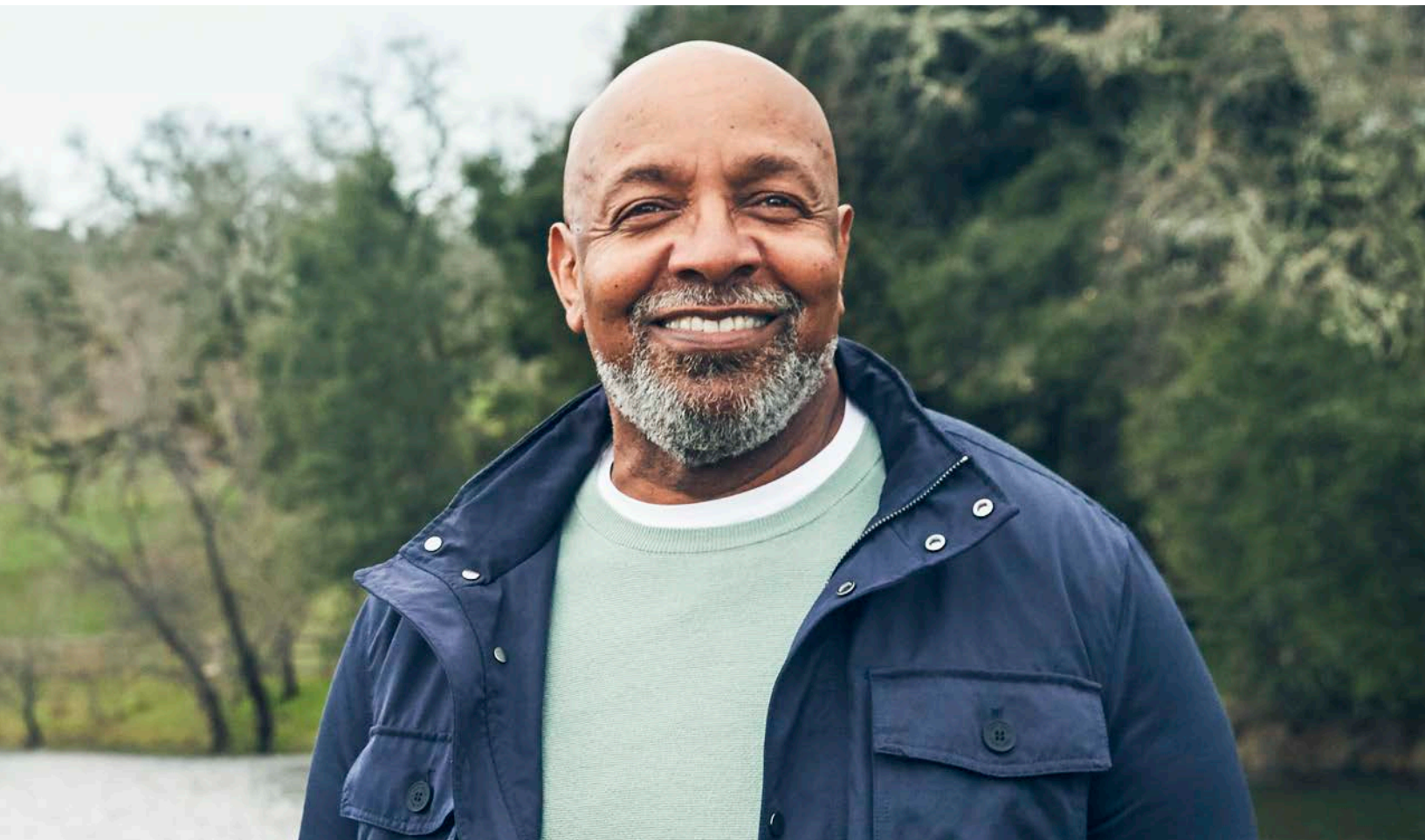
Single Premium Deferred
with Income Rider



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse Shield Level Pay PlusSM Annuities

Discover the Benefits of Guaranteed
Lifetime Income



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

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Help Strengthen Your Retirement Portfolio

Learn how guaranteed lifetime income, featuring the growth opportunities and a level of protection through the Shield® Level Annuities Product Suite, can work for you.

As you near retirement, you want to help ensure that a portion of your portfolio can provide a guaranteed future income stream. Brighthouse Shield Level Pay Plus AnnuitiesSM are index-linked annuities that offer market growth opportunities coupled with a level of downside protection and, when you're ready, guaranteed income that lasts for life.

A strong retirement portfolio can include multiple income sources. More than that, it may include an income stream you can rely on – no matter how the market behaves. Shield Level Pay Plus annuities are designed to help meet the need for reliable retirement income by providing:

- Guaranteed lifetime income through the choice of two versions of an income rider
- The opportunity to capture potential market growth
- A level of downside protection
- A lower fee than some traditional variable annuities¹ with income riders
- Flexibility to suit individual needs and goals

Shield Level Pay Plus annuities are built to help fill an important role in retirement planning – guaranteed lifetime income.

Brighthouse Shield Level Pay PlusSM Annuity, referred to as "Shield Level Pay PlusSM annuities," is part of the Brighthouse Financial® suite of single premium deferred index-linked annuity products referred to as "Shield® Level Annuities Product Suite." This material provides a general overview of Shield Level Pay Plus annuities. Please refer to the product fact card and prospectus for complete details. Product availability and features may vary by state or firm. Shield Level Pay Plus annuities are not available in New York.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

¹ A variable annuity is a financial product that turns a portion of your savings into an income source that is guaranteed for life. The annuity features investment options that have the potential for tax-deferred growth. The account value can vary depending on the performance of a portfolio of underlying investment options.



Brighthouse Shield Level Pay Plus Annuities



Permanent source of retirement income

Enjoy guaranteed lifetime income with the opportunity to increase your withdrawal rate the longer you wait to begin payments.²



Protection with growth opportunities

With a Shield Level Pay Plus annuity, balance is built in by combining a level of downside protection with opportunities to participate in market growth.³



Priced to maximize investment

Put more of your money to work with a lower fee than some traditional variable annuities that have an income rider.

² Early or excess withdrawals may affect the amount or ability to receive lifetime income. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. If the account value reduces to zero due to a non-excess withdrawal, or if there are insufficient funds to deduct the rider charge, lifetime income payments will be calculated using the applicable lifetime guarantee rate. If the account value is reduced to zero due to early or excess withdrawals, lifetime income payments will not be received.

³ Brighthouse Shield Level Pay Plus Annuities are index-linked annuities, which means they track the performance of one or more market indices and do not invest directly in the markets.

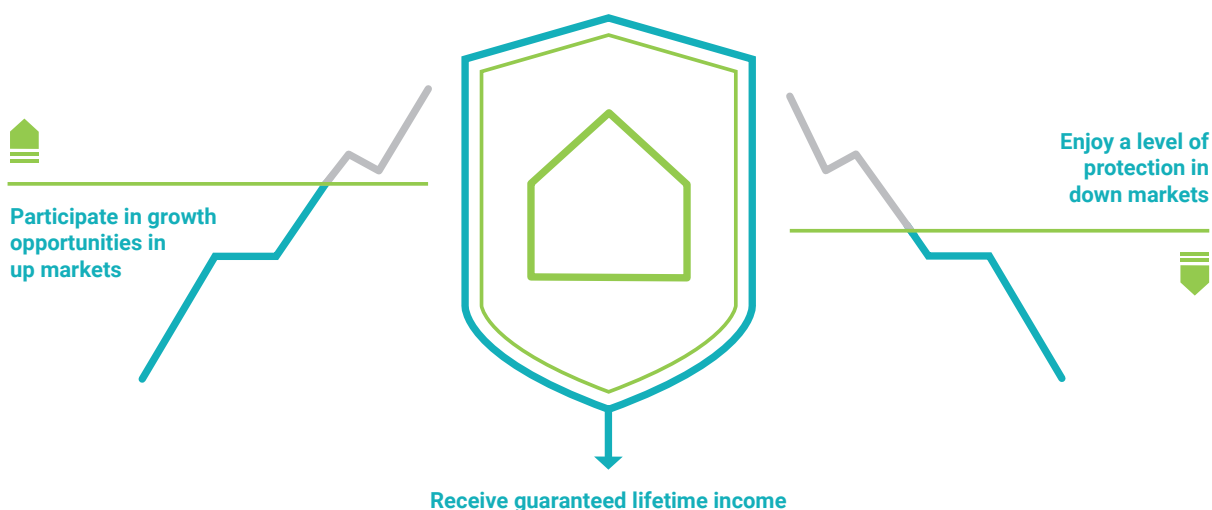


What is a Shield Level Pay Plus annuity?

A Brighthouse Shield Level Pay Plus Annuity is an index-linked annuity, which is a long-term financial product designed to help you save for retirement. This type of annuity lets you participate in growth opportunities up to a certain percentage by tracking the performance of one or more market indices while providing a level of protection in down markets.⁴

The product features the added benefit of providing guaranteed lifetime income through the choice of two versions of our built-in income rider: **Market Growth** and **Market Growth with Rollup**.⁵

A Brighthouse Shield Level Pay Plus Annuity



⁴ Participate in rising markets up to your rate crediting type. Growth opportunities are based on the elected rate crediting type. The Shield Rate (level of protection) and rate crediting type accrue daily and fully accrue on the term end date. The issuing insurance company will absorb losses up to your level of protection in falling markets. Your account value will be reduced by any negative index performance beyond your elected level of protection. If you do not elect the Fixed Account, you could see a substantial loss if the market declines more than your level of protection. Availability of the Fixed Account may vary by state.

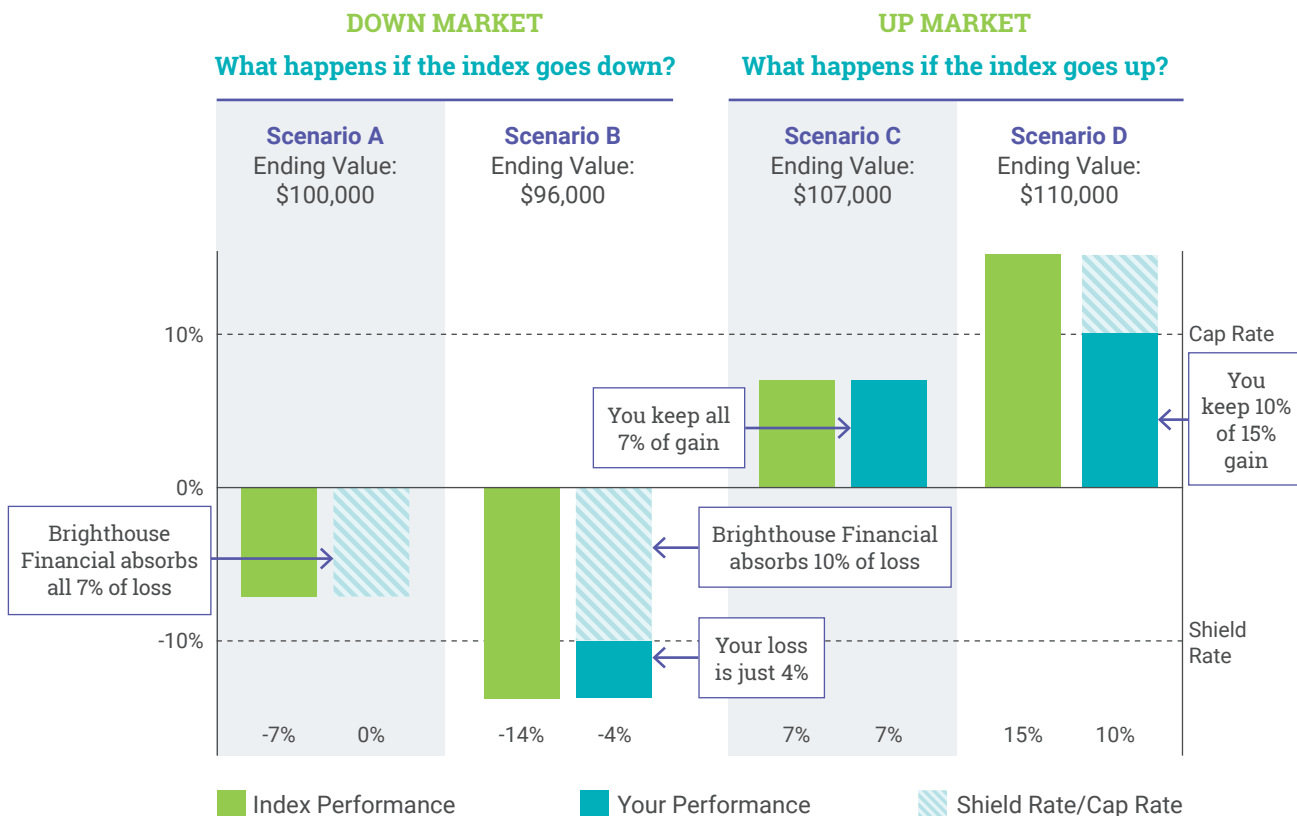
⁵ The income rider is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider in the prospectus.

How the Growth Opportunities and Level of Protection Work

Equities, which historically have provided strong growth, can be part of an effective retirement strategy. Shield Level Pay Plus annuities give you access to the growth potential offered by equities while providing a level of protection against market volatility that can drag down the value of your portfolio. Let's look at how the protection and growth features work in down- and up-market scenarios. For this example, we're using a 10% level of protection and a 10% Cap Rate on growth potential.

Purchase Payment: \$100,000 **Term:** 1 year **Shield Rate:** 10% level of protection **Cap Rate:** 10%

Hypothetical example for illustrative purposes only. Actual performance may be greater or less than what is shown. Performance may differ due to the Shield Rate (level of protection) and rate crediting type. Shield Level Pay Plus annuities do not invest directly in any index.

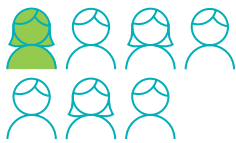


The Importance of Guaranteed Lifetime Income

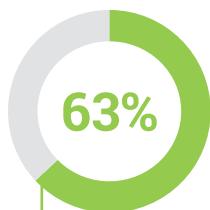
As life expectancies increase, the financial impact of longevity has made guaranteed lifetime income an important consideration for retirees who want to help secure their financial future.



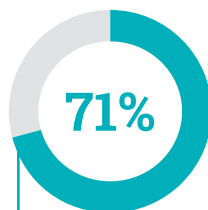
About **one in three** 65-year-olds will live to at least age 90⁶



About **one in seven** 65-year-olds will live to at least age 95⁶



63% of pre-retirees say that their top financial goal is to have enough money to last a lifetime⁷



71% of people between ages 55 and 75 who have at least \$100,000 in investable assets see high value in having guaranteed lifetime income⁸



Tax treatment – another bright spot.

Worried about tax implications? Shield Level Pay Plus annuities are tax-deferred.⁹

This generally means that taxes aren't paid until money is withdrawn.¹⁰ And because taxes aren't paid on the earnings each year, your hard-earned money keeps working until you're ready to receive income.

⁶ Retirement Information for Medicare Beneficiaries. Social Security Administration, January 2022.

⁷ Institutional Retirement Reference Guide. LIMRA, 2022.

⁸ Diverging Attitudes About Lifetime Income in the COVID-19 Era. Greenwald Research and CANNEX, 2020.

⁹ Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

¹⁰ Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges.

Withdrawal Rates That Can Help Keep Plans for Retirement Plans on Track

Meeting the expenses of a long and comfortable retirement not only depends on the amount of assets in your portfolio, but also on how much income you can withdraw each year. Many traditional non-guaranteed distribution strategies are based on the 4% rule: withdraw 4% of assets each year with an adjustment for inflation.¹¹ Shield Level Pay Plus annuities offer withdrawal rates designed to better help you meet your retirement needs.

If you had a portion of your portfolio designated to generate income, let's look at how 4% and 5.75% non-guaranteed withdrawal strategies compare to a 5.75% withdrawal strategy in a Shield Level Pay Plus annuity.

Hypothetical example for illustrative purposes only. Scenario 1 and Scenario 2 assume an initial \$500,000 retirement savings amount and Scenario 3 assumes a purchase payment of \$500,000 in a Shield Level Pay Plus annuity. All three scenarios assume no annual inflation adjustments, tax implications, or interest earned on the principal amount.

	Scenario 1	Scenario 2	Scenario 3
	4% Withdrawal	5.75% Withdrawal	5.75% Withdrawal in Shield Level Pay Plus
Retirement Savings	\$500,000	\$500,000	\$500,000
Retirement Age	65	65	65
Yearly Withdrawal Percentage	4%	5.75%	5.75%
Yearly Withdrawal Amount	\$20,000	\$28,750	\$28,750
Years of Income	25	17	Lifetime¹²

Deferring Payments Means Higher Withdrawal Rates

Shield Level Pay Plus annuities also offer the choice of when to start receiving payments – either when you reach the age of 59½ or deferring them until a later date. And if you're age 65 or older and defer payments until the 6th contract year, you may enjoy a higher stream of guaranteed income because of higher withdrawal rates.

¹¹ The Four Percent Rule. Annuity.org, February 9, 2022.

¹² Guaranteed lifetime income depends upon staying within the parameters of the rider.

An Income Rider That Suits Your Needs

One size does not fit all. In keeping with our history of building flexibility into each of our products, Shield Level Pay Plus annuities allow you to choose between two versions of our income rider, depending on your specific risk tolerance and income needs.



Market Growth

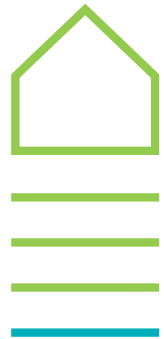
If you want to take advantage of the growth opportunities equities can provide, the Market Growth version of our income rider offers the potential to build benefit amounts faster than some other guaranteed income products. Shield Level Pay Plus annuities use a Benefit Base to determine future lifetime income.¹³ The Benefit Base, which initially equals the purchase payment, cannot go down because of market losses, but it can grow.¹⁴

The growth of the account value¹⁵ is based on index performance and the elected Shield Options. Depending on when you choose to begin receiving income, you may benefit from higher withdrawal rates if you select Market Growth compared to Market Growth with Rollup.

¹³ Benefit Base is referred to as the GLWB Base in the prospectus. The Benefit Base cannot be withdrawn as a lump sum or paid as a death benefit and is not the amount that is guaranteed to be returned to you if you surrender your contract. See the prospectus for more details.

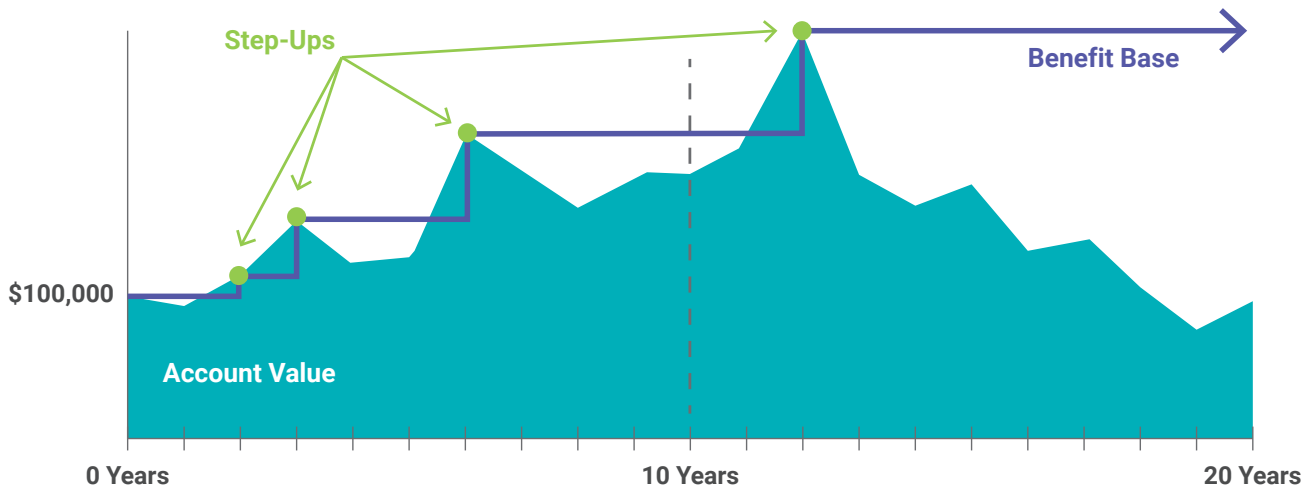
¹⁴ The Benefit Base may be reduced by early or excess withdrawals. See the prospectus for more details.

¹⁵ Withdrawals will reduce the death benefit and account value.



Automatic Step-Ups

The Benefit Base will automatically step up if the account value increases and is greater than the Benefit Base on each contract anniversary prior to your 91st birthday.¹⁶



Benefit Base¹³

Initially equals the purchase payment

Automatic Step-Up

Captures market gains on each contract anniversary when the account value is greater than the Benefit Base

¹⁶ The Benefit Base will automatically step up to the account value on each contract anniversary if the account value (after deducting any rider charge) is greater than the then-current Benefit Base. Step-ups are available through age 90 (contract anniversary prior to 91st birthday) of the older owner.



Market Growth with Rollup

If you prefer the comfort and reliability of guaranteed growth of the Benefit Base, no matter the market conditions, the Market Growth with Rollup version of our income rider can be a valuable portfolio addition.¹⁷

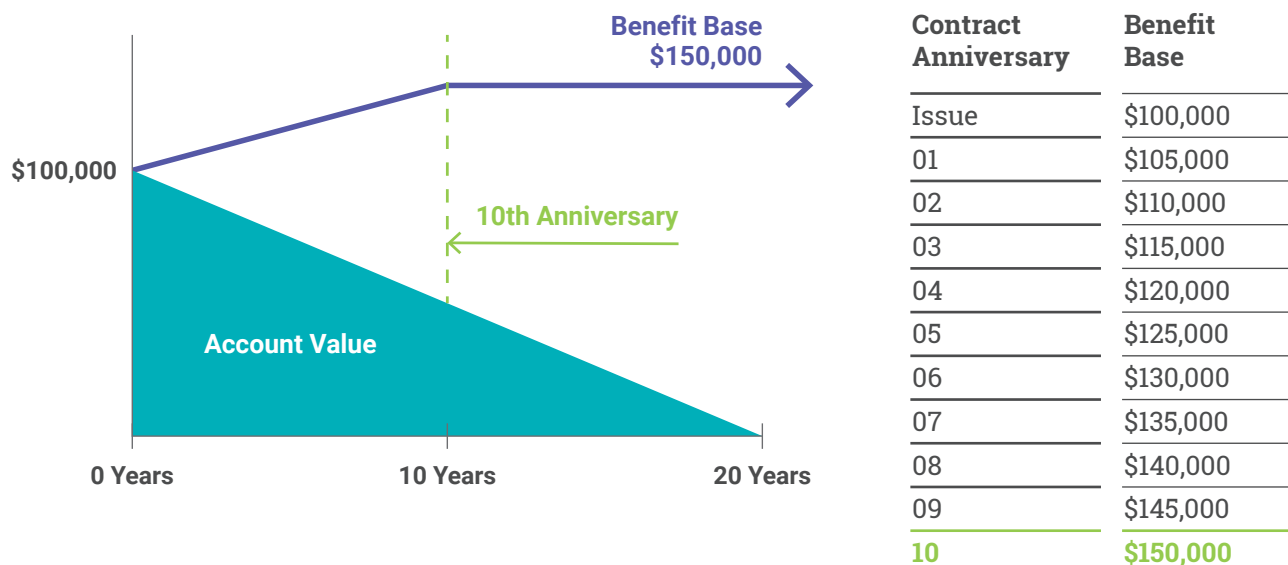
Rollup Rate

A Rollup Rate of 5% will be applied to the Benefit Base¹³ on each contract anniversary for the first 10 contract years from the date of issue in years when there are no withdrawals taken.¹⁸ The Rollup Rate is calculated using simple interest based on the Net Purchase Payment Amount.¹⁹ For example, a \$100,000 purchase payment and 5% rollup would result in a set rollup amount of \$5,000 each year the rollup applies.

The Rollup Rate is applied before deducting any rider charge and before taking into account any Automatic Step-Ups (see “Automatic Step-Ups” on page 07).²⁰

What does 5% simple annual growth look like?

A Benefit Base of \$100,000 would grow to \$150,000 regardless of market conditions, provided no withdrawals are taken during the first 10 contract years.



¹⁷ All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

¹⁸ The Benefit Base will not increase by the Rollup Rate if a withdrawal is taken in a contract year. See the prospectus for more details.

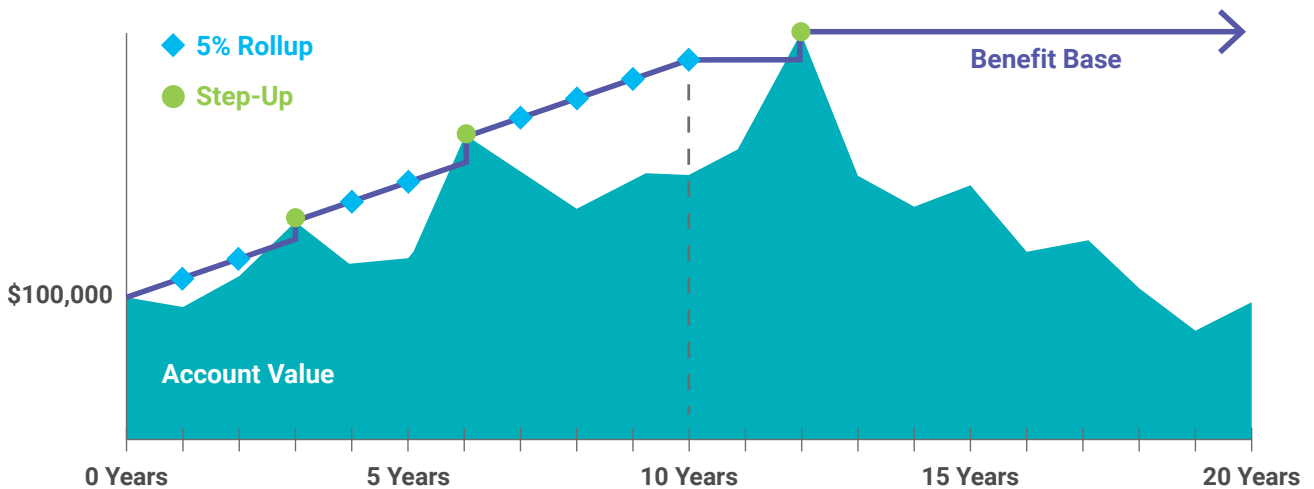
¹⁹ Net Purchase Payment Amount is the purchase payment reduced for any early or excess withdrawals and is only applicable to the Market Growth with Rollup variation of the GLWB Rider.

²⁰ The Benefit Base will automatically step up to the account value on each contract anniversary if the account value (after deducting any rider charge) is greater than the then-current Benefit Base after the Rollup Rate, if applicable, has been applied. Step-ups are available through age 90 (contract anniversary prior to 91st birthday) of the older owner.



Growth From the Higher of Two Values

At the end of the contract year, the Rollup Rate is applied to the Benefit Base and then compared to the account value to determine whether an Automatic Step-Up should be applied (see “Automatic Step-Ups” on page 07). The new Benefit Base will then reflect the higher value of either the 5% rollup or the step-up.



Benefit Base¹³

Initially equals the purchase payment

5% Rollup

Occurs on each contract anniversary during the first 10 contract years from the date of issue in years when there are no withdrawals taken

Automatic Step-Up

Captures market gains on each contract anniversary when the account value is greater than the Benefit Base

How to Give Your Retirement Income the Opportunity to Grow

Shield Level Pay Plus annuities are specifically built to help you participate in the potential growth opportunities equities offer on both the account value and the Benefit Base. The product does this while providing the flexibility to fit your goals and risk tolerance. It also offers a level of protection during uncertain markets.

1. Choose your Shield Options

Each Shield Option has an associated term (length of time), index, Shield Rate (level of protection), and rate crediting type. The indices provide the underlying growth opportunities and are diversified among large-cap, small-cap, and international stocks (see page 19 for descriptions of the indices).³ The Shield Options available may vary by state or firm.

Term	1-, 2-, 3-, or 6-year terms
Index	Select an index or indices: <ul style="list-style-type: none"> • S&P 500® Index^A • Russell 2000® Index^B • MSCI EAFE Index^C • Nasdaq-100® Index^D
Shield Rate	10%, 15%, or 25% level of protection
Rate Crediting Type²¹	Cap Rate is the maximum performance that can be earned at the end of the term based on index performance. Step Rate credits a predetermined percentage of growth if the index performance is either flat or up at the end of the term. Step Rate Edge credits a predetermined percentage of growth if the index performance is greater than or equal to the Shield Rate at the end of the term.

In addition to the Shield Options listed above, a Fixed Account (which may be available) pays a fixed rate of interest rather than linking to an index.²²

²¹ The Shield Rate (level of protection) and rate crediting type accrue daily and fully accrue on the term end date. In exchange for a predetermined percentage of growth, Step Rates and Edge Rates are generally lower than Cap Rates for the same Shield Options. Additionally, Edge Rates are generally lower than Step Rates for the same Shield Options. Rates will vary based on the selected term, index, and level of protection.

²² Availability of the Fixed Account may vary by state.



2. Choose a version of the income rider

Our income rider lets you decide how you want your Benefit Base¹³ to build value through the choice of two versions.

Market Growth

The Benefit Base will increase (step up) on each contract anniversary if the account value increases and is greater than the Benefit Base.¹⁴

Market Growth with Rollup

A Rollup Rate of 5% will apply to the Benefit Base for the first 10 contract years from the date of issue in years where there are no withdrawals taken. At the end of the contract year, the Rollup Rate is applied to the Benefit Base and then compared to the account value. The Rollup Rate is applied before deducting any rider charge and before taking into account any Automatic Step-Ups.²⁰ The new Benefit Base will then reflect the higher value of either the 5% rollup or the step-up.

The Effect of Fees

1.50% can mean more cost-efficient income.

The features of a Shield Level Pay Plus annuity are provided in a way that won't heavily impact your portfolio because of higher fees and costs. With no base contract fees, you pay an annual charge of 1.50%.²³ This will help keep more of your money working for you.

Over time, the impact of higher fees on your investment can be significant. Let's look at how the account value would be affected by fees of 1.50%, 2.50%, and 3.50% over a 10-year period.

Hypothetical example for illustrative purposes only. The following example uses the Market Growth with Rollup version of our income rider and assumes the 5% Rollup Rate has been applied. Actual performance may be greater or less than what is shown. Performance may differ due to the Shield Rate and rate crediting type. Shield Level Pay Plus annuities do not invest directly in any index.

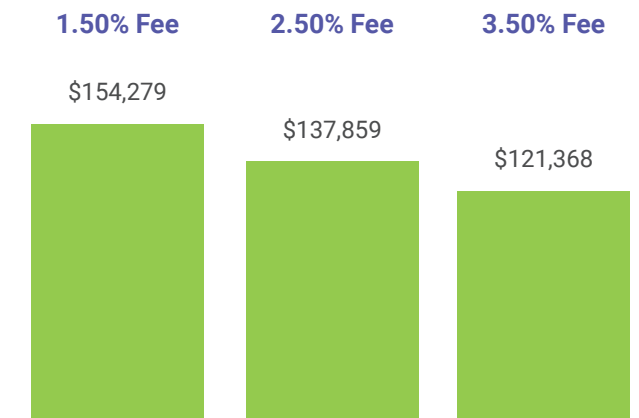
Account Value in 10 Years

Purchase Payment:

\$100,000

Annual Rate of Return:

6%



²³ The rider fee rate is multiplied by the Benefit Base and is considered to be the rider charge. This amount is deducted from your account value for the prior contract year on each contract anniversary.



More Flexibility for Married Couples

Shield Level Pay Plus annuities are designed to provide married couples of any gender with advantages that not all similar products offer.

Choice of Single or Joint Life Income

Rather than having to choose at issue, you can choose which income option you prefer when you are ready to start taking income.²⁴

Spousal Income Continuation

With the election of the Joint Life Income option, if something happens to you, your spouse will continue to receive the same income payments they've come to rely on with no interruption – even if the account value reduces to zero.²⁵

More Income Sooner

With Market Growth and Market Growth with Rollup, the amount of income received is based on the age of the older contract owner, unlike some lifetime withdrawal riders. This can mean getting a higher withdrawal rate sooner instead of waiting years for the younger spouse to reach a minimum age.

²⁴ If Joint Life Income is elected, a joint covered person must be added to the contract. The joint covered person must be the spouse of the covered person, cannot be more than 10 years younger than the covered person as determined by the birthdays of the two individuals, and will be considered the primary beneficiary.

²⁵ Prior to the Annual Benefit Commencement Date, spousal continuation is allowed provided the spouse is not more than 10 years younger than the deceased. After the Annual Benefit Commencement Date, spousal continuation is only available if Joint Life Income was elected. See the prospectus for more details.



See How Bright Your Future Can Be

By providing a stream of guaranteed lifetime income, Shield Level Pay Plus annuities are designed to add a measure of certainty to your retirement lifestyle.

Growth opportunities combined with a level of protection for when markets turn volatile can help you build your retirement savings and, when the time is right, benefit from income that you can count on year after year.

Talk to your financial professional to see if a Brighthouse Shield Level Pay Plus Annuity can help get you where you want to go. Visit [brighthousefinancial.com](https://www.brighthousefinancial.com) to find out more about how you can benefit from a source of guaranteed lifetime income.



To see today's rates for Shield Level Pay Plus annuities, scan the QR code with your smartphone camera.

We're Brighthouse Financial

We are on a mission to help people
achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,²⁶
we specialize in products designed to help people protect what they've earned
and ensure it lasts. We are built on a foundation of experience and knowledge,
which allows us to keep our promises and provide the value they deserve.

²⁶ Ranked by 2021 admitted assets. Best's Review®; Top 200 U.S. Life/Health Insurers. AM Best, 2022.

Important Information

Our goal is to be transparent in explaining the total contract fees and charges that may apply to a Brighthouse Shield Level Pay Plus Annuity.

Fees and Charges

Type	Amount	Definitions and Details
Annual Contract Fee	\$0	We do not charge an annual contract fee to cover contract maintenance and are able to realize earnings through the assets deposited in the product. Importantly, any money we earn is not taken from the growth provided by the selected index beyond the rate crediting type specified in the Shield Level Pay Plus annuity.
Rider Fee Rate	1.50%	The rider fee rate is multiplied by the Benefit Base and is considered to be the rider charge. This amount is deducted from your account value for the prior contract year on each contract anniversary. This charge applies to both versions of the income rider: Market Growth and Market Growth with Rollup.
Withdrawal Charges	7%, 7%, 6%, 5%, 4%, 3%, 0%	If applicable, a percentage charge is applied to a withdrawal amount in excess of the Free Withdrawal Amount in a contract year. The charge declines over time and disappears after 6 years. Withdrawal charges do not apply to required minimum distributions (RMDs).
Free Withdrawals		After your first contract year, the Free Withdrawal Amount, if applicable, is equal to 10% of the account value as of the prior contract anniversary. In addition to this 10% of the account value that is free from withdrawal charges, there are other situations where a withdrawal charge may not apply.

Market Indices

S&P 500 Index

Represents 500 large-cap stocks from leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities by market capitalization. The S&P 500 Index does not include dividends declared by any of the companies in this index.

Russell 2000 Index

Captures the performance of the small-cap segment of the U.S. equity universe and includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 does not include dividends declared by any of the companies in this index.

MSCI EAFE Index

Includes over 1,000 international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE). As of the date of the prospectus, the index consists of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom. The MSCI EAFE Index does not include dividends declared by any of the companies in this index. Index value and index performance will be calculated without any exchange rate adjustment.

Nasdaq-100 Index

Measures the performance of 100 of the largest Nasdaq-listed non-financial companies.

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This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Pay Plus 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 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. Withdrawals may be subject to withdrawal charges.

Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity’s features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

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.

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Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com