

# Brighthouse Shield Level Pay Plus<sup>®</sup> Annuity

## New Contract Rates

Effective 05/01/2024 through 05/14/2024  
and are subject to change

Not for use in IN, MO, NJ, NY  
For JPMorgan Chase use only

Each rate crediting type accrues daily and reflects only the potential maximum interest over the entire 1-, 2-, 3-, or 6-year term. Rates shown are not annual rates. **At the end of any term, all rates will reset based on then-current renewal rates.** The Shield Options available may vary by state or firm. This product is not available in Missouri or New York. Rate changes are indicated in ***bold italics***.

Rate Crediting Type	Term	Shield Rate	S&P 500 <sup>®</sup> Index <sup>A</sup>	Russell 2000 <sup>®</sup> Index <sup>B</sup>	MSCI EAFE Index <sup>C</sup>	Nasdaq-100 <sup>®</sup> Index <sup>D</sup>
Cap Rate	6-Year	25%	100.00%	65.00%	100.00%	70.00%
		15%	250.00%	90.00%	175.00%	110.00%
		10%	400.00%	115.00%	250.00%	140.00%
	3-Year	15%	80.00%	55.00%	80.00%	40.00%
		10%	130.00%	90.00%	130.00%	55.00%
	1-Year	25%	8.50%	10.25%	8.25%	9.25%
		15%	11.50%	14.50%	11.50%	12.50%
		10%	16.00%	19.50%	17.00%	16.00%
	Step Rate	15%	15.50%	18.25%	13.50%	17.50%
		10%	17.00%	20.00%	15.50%	19.50%
		15%	8.50%	10.25%	7.75%	10.50%
		10%	9.50%	11.75%	8.50%	11.50%
Step Rate Edge	2-Year	15%	12.50%	14.50%	11.00%	14.00%
		10%	14.50%	17.00%	13.50%	16.50%
	1-Year	15%	7.00%	7.50%	5.75%	7.50%
		10%	8.00%	9.00%	7.25%	9.50%

Rate Crediting Type	Term	Fixed Account Option
Fixed Account <sup>1</sup>	1-Year	3.50%

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.

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

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

**New Money Rate Lock Procedure:** The interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account are guaranteed for 60 days from the date the application is signed if the application is received by Brighthouse Financial Annuity Service Center within 7 calendar days of the application signed date. If the application is received after 7 calendar days, you will receive new guaranteed interest rates for Cap Rate, Step Rate, Step Rate Edge, and Fixed Account for 60 days at the then-current rates. If your contract is issued beyond the 60-day time period, you will be given the then-current rates that are applicable for your Shield Option(s) as of the contract issue date.

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) 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.

- <sup>A</sup> The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Brighthouse Financial, Inc. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("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, Inc. 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 products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.
- <sup>B</sup> 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.
- <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>D</sup> Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, and NDX® are registered trademarks of Nasdaq, Inc. (which, with its affiliates, is referred to as the "Corporations") and are licensed for use by Brighthouse Financial, Inc. Brighthouse Financial products have not been passed on by the Corporations as to their legality or suitability and are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THESE PRODUCTS.
- <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.

---

**This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Pay Plus Annuity, issued by Bright house 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 1.0% 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.

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® 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.

Brighthouse Financial® and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.



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

2302 CLVA1200910-1CCB  
© 2023 BRIGHTHOUSE FINANCIAL, INC. 4638232.3[03/13/2025]