

# Brighthouse Shield Level Pay Plus® Annuities

## Withdrawal Rates

The withdrawal rate for Shield Level Pay Plus® annuities will be determined at the Annual Benefit Commencement Date. This rate is based on the covered person's age at the time of the Annual Benefit Commencement Date, the contract year from the issue date, and whether Single Life or Joint Life Income is elected.

Withdrawal rates are effective as of 08/07/2023 and are subject to change.

### Market Growth

Age When Guaranteed Lifetime Income Begins	In Contract Year	Withdrawal Rates/Lifetime Guarantee Rates <sup>1</sup>		
		Single Life	Joint Life <sup>2</sup>	
59½-64	All Years	5.25%	4.75%	
	1	6.00%	5.50%	
	2	6.00%	5.50%	
	3	6.00%	5.50%	
	4	6.00%	5.50%	
	5	6.00%	5.50%	
	65-74	6	7.00%	6.50%
		7	7.15%	6.65%
		8	7.30%	6.80%
		9	7.45%	6.95%
		10	7.60%	7.10%
75+	11+	7.75%	7.25%	
	1	6.25%	5.75%	
	2	6.25%	5.75%	
	3	6.25%	5.75%	
	4	6.25%	5.75%	
	5	6.25%	5.75%	
	6	7.25%	6.75%	
	7	7.40%	6.90%	
	8	7.55%	7.05%	
	9	7.70%	7.20%	
	10	7.85%	7.35%	
11+	8.00%	7.50%		

### Market Growth with Rollup

Age When Guaranteed Lifetime Income Begins	In Contract Year	Withdrawal Rates/Lifetime Guarantee Rates <sup>1</sup>		
		Single Life	Joint Life <sup>2</sup>	
59½-64	All Years	5.25%	4.75%	
	1	6.00%	5.50%	
	2	6.00%	5.50%	
	3	6.00%	5.50%	
	4	6.00%	5.50%	
	5	6.00%	5.50%	
	65-74	6	6.25%	5.75%
		7	6.30%	5.80%
		8	6.35%	5.85%
		9	6.40%	5.90%
		10	6.45%	5.95%
75+	11+	6.50%	6.00%	
	1	6.25%	5.75%	
	2	6.25%	5.75%	
	3	6.25%	5.75%	
	4	6.25%	5.75%	
	5	6.25%	5.75%	
	6	6.50%	6.00%	
	7	6.55%	6.05%	
	8	6.60%	6.10%	
	9	6.65%	6.15%	
	10	6.70%	6.20%	
11+	6.75%	6.25%		

**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.

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## Determining Your Withdrawal Rate

### Step 1:

At what age would you like to begin receiving income?

### Step 2:

What contract year will you be in at that age?

### Step 3:

Did you choose Single or Joint Life Income?

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Visit [brighthousefinancial.com](https://brighthousefinancial.com) for more information.

- <sup>1</sup> 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.
- <sup>2</sup> 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.

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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 has the right to substitute an index prior to the end of a term if an index is discontinued or we determine that our use of such index should be discontinued.**

**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.

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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