ANNUITIES | Single Premium Deferred

Brighthouse Shield® Level II Annuity

Discover the Benefits of a Level of Protection and Participation in Growth Opportunities

Brighthouse Shield® Level II 6-Year Annuity, Brighthouse Shield® Level II 3-Year Annuity, and Brighthouse Shield® Level II Advisory Annuity are collectively referred to as "Shield® Level Annuities," "Shield® Level II Annuities," "Shield® Annuities," or "Shield® II Annuities." This material provides a general overview of the Shield Level Annuity suite of single premium deferred index-linked annuity products. Please refer to the product fact card and prospectus for complete details regarding the Shield Level Annuity being discussed. Product availability and features may vary by state or firm.

Brighthouse Shield Level II Annuity

Protection

A Brighthouse Shield® Level II Annuity provides a level of protection to help ensure that losses are limited when markets turn volatile.

Performance

With a Shield Level II Annuity, balance is built in. Alongside a level of protection, there are opportunities to take advantage of market growth.

Price

Different options are available to help meet individual goals.

What is an index-linked annuity and how does it fit into a portfolio?

Index-linked annuities are long-term financial products 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 a market index while allowing you to enjoy a level of protection in down markets.

A Brighthouse Shield Level II Annuity offers growth opportunities by tracking the performance of well-known market indices. And with a level of downside protection, it can help limit the impact of market volatility.[1] Plus, you have the option of choosing a Shield Level II Annuity with a fee or with no explicit fees, depending on your goals.

[1] The contract owner can participate in rising markets up to the rate crediting type. Growth opportunities are based on the elected rate crediting type. The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate (level of protection) and rate crediting type. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees. The issuing insurance company will absorb losses up to the level of protection in falling markets. The account value will be reduced by any negative index performance beyond the elected level of protection. If the Fixed Account is not elected, there could be a substantial loss if the index declines more than the level of protection. Availability of the Fixed Account may vary by state.

Add a Level of Protection to Retirement Assets

Achieving financial goals can take more than one strategy – and index-linked annuities can play an important role.

When planning for retirement, you can't risk everything and you can't protect everything. But there's a way to achieve some of both. A Shield Level II Annuity from Brighthouse Financial® uses a portion of your retirement assets to participate in market growth opportunities with a level of downside protection to help ensure that losses are limited when markets turn volatile. A Shield Level Annuity is designed to help provide some protection in an unpredictable endeavor – investing.

Participate in Market Growth Opportunities

Equities. Don't be afraid – they can still be a great retirement asset.

Investing in equities has its ups and downs, but anyone who has looked at historical returns knows the truth.[2] Equities can offer a great opportunity for your retirement assets to potentially grow, which is eye-opening when you look at the numbers.

Some investors may sell at the first sign of bad news,[3] but staying fully invested in the markets will likely produce better results than trying to time market ups and downs. For example, missing the 10 best trading days of the S&P 500® Index[A] from 2005 through 2024 would have reduced an investor's return by 63%.[4] What about your retirement portfolio? Are your numbers telling this same story?

A Shield Level Annuity is specifically built to help take advantage of some of the potential growth opportunities equities offer.[5] But what about the possibility of a significant market downturn? We've got that covered too. With a Shield Level Annuity, balance is built in, so there's potential for equity-like returns while a portion of your assets is protected against loss.[1]

63%

Missing the 10 best trading days of the S&P 500 within a 20-year period would have reduced an investor's return by 63%.[4]

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[2] Past performance does not guarantee future results.

[3] Don't Worry About A Downturn Or Stock Market Selloff—Do This Instead. Forbes, February 28, 2025.

[4] Data from January 2, 2005 through December 31, 2024. Franklin Templeton, January 2025.

[5] Brighthouse Shield Level II Annuities track the performance of price return indices. A price return index computes index value based on price movements, such as capital gains or losses of the securities that make up the index. Generally, a price return index does not include dividends declared by the companies in the index to compute its index value. A total return index, on the other hand, computes index value based on capital gains plus cash payments, such as dividends and interest declared by the companies in the index. The index value of a price return index is generally lower than the index value of a total return index of the same index and period of time.

A Fee Structure to Suit Your Needs

To help you meet your individual goals, different options are available.

Most of the options a Brighthouse Shield Level II Annuity offers are available with no explicit annual fees, thereby providing growth opportunities and a level of protection without adding to overall investment portfolio fees.

A Shield Level Annuity is designed to work over the full length of the selected term by providing exposure to equities that may help accumulate funds. After the first contract year, if a need arises, up to 10% of the account value (as of the previous contract anniversary) can be withdrawn each year without a withdrawal charge.[6]

Tax treatment – another bright spot.

Worried about tax implications? Rest easy. A Shield Level Annuity is tax-deferred.[6,7]

This generally means that taxes aren't paid until money is withdrawn. And because taxes aren't paid on the earnings each year, hard-earned money stays hard at work until ready for use.

[6] Withdrawals may be subject to withdrawal charges, and premium tax and other taxes may apply. When a withdrawal is taken, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to an Interim Value calculation. Losses beyond the elected level of protection could be substantial. By providing a level of downside protection, positive index gains may be limited up to a certain percentage, based on the elected rate crediting type. As a result, the contract owner's return may be lower than the index's return. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees.

[7] 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.

How a Shield Level Annuity Works

In a perfect world, retirement portfolios would enjoy uninterrupted growth, leaving you with few decisions outside of where you will spend your comfortable retirement. But that's not the way saving for retirement goes. Losses are very real and can drag the entire value of your portfolio down.

Diversify Retirement Planning

A Brighthouse Shield Level II Annuity

The contract owner can participate in rising markets up to the rate crediting type. Growth opportunities are based on the elected rate crediting type. The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate (level of protection) and rate crediting type. An adjustment to the value of the Shield Option to reflect any losses as well as the limitation on positive index gains could be viewed as implicit fees. The issuing insurance company will absorb losses up to the level of protection in falling markets. The account value will be reduced by any negative index performance beyond the elected level of protection. There could be a substantial loss if the index declines more than the level of protection.

A Valuable Portfolio Asset

The right level of protection

Like its name implies, a Brighthouse Shield Level II Annuity can help protect a portion of your portfolio from some of the losses that can derail plans. The best part is that there's a built-in level of protection (Shield Rate) as well as potential growth opportunities offered by the selected index or indices.

Tailored to suit individual needs

A Shield Level Annuity immediately puts money to work and allows participation in some of the growth opportunities the market offers, up to the rate crediting type.[8] At the end of each term, the index value at the beginning and end of the term will be compared – factoring in the level of protection as well as the rate crediting type – which will result in a new account value.

At the end of the term, the investment allocation can be kept the same or adjusted to meet changing needs. See the fact card for more details. Your financial professional can also tell you which options, features, and indices are available with your Shield Level Annuity.

Potential growth opportunities

- **Participation Rate** is the percentage used to determine the amount of positive index performance that may be credited at the end of the term.[9]
- **Cap Rate** is the maximum rate that can be earned at the end of the term based on index performance.[9] For an uncapped Shield Option, there is no maximum Performance Rate that may be credited at the end of the term.
- **Step Rate** credits a predetermined percentage of growth if index performance is either flat or up at the end of the term.
- **Step Rate Edge** credits a predetermined percentage of growth, called the Edge Rate, if index performance is greater than or equal to the Shield Rate at the end of the term.
- Our **Performance Lock** feature allows you to lock the Interim Value of a Shield Option once during a term. The Interim Value is determined at the end of the business day when Performance Lock is exercised.[10]

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[8] The performance (Performance Rate) for each Shield Option is determined on the term end date and is based on the index performance, adjusted for the applicable Shield Rate (level of protection) and rate crediting type. 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. Because of the Shield Option Fee, a Participation Rate (Par Rate) Cap Rate Fee Shield Option with a declared Cap Rate and 100% Par Rate generally has a higher Cap Rate than a Shield Option with a Cap Rate without a Shield Option Fee. There is no guarantee that the Par Rate Cap Rate Fee Shield Option will outperform Shield Options without the Shield Option Fee. Rates will vary based on the selected term, index, and Shield Rate.

[9] The Participation Rate Cap Rate Fee Shield Option, referred to as the Par Cap Rate Shield Option in the prospectus, has an associated Participation Rate and Cap Rate. The Participation Rate will never be less than 100%. A Shield Option Fee applies when the Participation Rate Cap Rate Fee Shield Option is selected. The Shield Options available may vary by state or firm. **The Participation Rate Cap Rate Fee Shield Option is not available in New York.**

[10] Interim Value is determined at the end of the business day when Performance Lock is exercised. Upon exercising the Performance Lock feature, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to the Interim Value calculation. Any losses, which could be substantial, may be beyond the elected level of protection. Once locked, the contract owner can no longer participate in index performance for the remainder of the term and may receive less than the elected rate crediting type or less than the full protection of the Shield Rate. The locked Interim Value could be less than if the contract owner chose to exercise Performance Lock at a later date or not at all.

Tailored to Individual Needs

Ready to get started? Use these simple steps.

With an investment time horizon in mind, consider how a Brighthouse Shield Level II Annuity might fit your future needs.

01

Decide what portion of retirement assets should be allocated to help protect from loss.

This money will not only benefit from a level of protection, it can also allow you to participate in potential growth opportunities. Remember that a Shield Level Annuity is designed to work over the full length of the term by providing equity exposure via index tracking.

02

Choose the Shield Options that best fit individual goals.

Each Shield Option has an associated term (length of time), index, Shield Rate (level of protection), and rate crediting type. The available Shield Options are listed on the fact card and new contract rate flyer.[11]

Select an index or indices:

- S&P 500® Index[A]
- Russell 2000® Index[B]
- MSCI EAFE Index[C]
- Nasdaq-100® Index[D]

A Shield Level Annuity is an index-linked annuity that doesn't invest directly in the chosen index or indices, but rather tracks their performance. Index choices are diversified among large-cap, small-cap, and international stocks (see page 12 for a description of each index).

03

Participate in up markets with a level of protection in down markets.

At the end of each term, the account value will be reduced by the amount that exceeds the level of protection.[12] For example, if 10% of the account value was protected and the index selected dropped by 15%, the account would experience a 5% loss. At the end of the term, choose one or more Shield Options or keep the same selections for the next term.[13] Available term lengths are listed on the fact card.

[11] The Shield Options available may vary by state or firm. Shield Options with higher Shield Rates tend to have lower Cap Rates, Step Rates, and Edge Rates (as applicable) than Shield Options with lower Shield Rates that have the same index and term. The issuing insurance company does not guarantee that the same or similar Shield Options will be available in the future. However, there will always be a Shield Option available that offers a level of downside protection. Renewal rates are not guaranteed for subsequent terms but will not be less than the minimum guaranteed rates stated in the contract.

[12] There could be a substantial loss if the index declines more than the level of protection.

[13] Visit www.brighthousefinancial.com/products/rates for current rates, which generally update on the 1st and 15th of every month.

Shield Level II Annuity in Action

This hypothetical example is for illustrative purposes only and does not take taxes, fees, and any other expenses into account.

Term 1

The Shield Rate goes to work

Jack and Kristin, who are 10 years from retiring, are exploring ways to diversify and grow their savings. After meeting with their financial professional, they decide to move $100,000 – a portion of their retirement assets – into a Shield Level Annuity with 100% allocation to their selected Shield Option that includes a 1-year term, their chosen index, and Shield 10 level of protection. At the end of the term:

- Their chosen index declined by **14%**
- Because of the Shield Rate, Brighthouse Financial absorbed **10%** of their loss
- Jack and Kristin experienced a $4,000 loss but avoided an additional **$10,000** in losses

Term 2

Enjoying the growth

A Shield Level Annuity protected a portion of Jack and Kristin's assets by limiting their loss. Their Shield Option then renews for another 1-year term. At the end of the term:

- Their chosen index increased by **15%**
- In exchange for **10%** protection against loss, their Cap Rate was **8.5%**
- Jack and Kristin's account value grew by **8.5%**

A Shield Level Annuity worked for Jack and Kristin. But what if instead of purchasing a Shield Level Annuity, they had directly invested in an investment that tracks the same market index but does not provide a level of protection?

WITH
Shield Level II Annuity (10% Shield Rate)

After term 1 → $96,000

After term 2 → $104,160

VS

WITHOUT
Shield Level II Annuity (No level of protection)

After 1 year → $86,000

After 2 years → $98,900

A difference of $5,260

Discover a Brighter Future

A Brighthouse Shield Level II Annuity is designed to provide the one thing that is toughest to achieve – diversified growth opportunities with a level of protection in a volatile market.

Talk to your financial professional or visit **brighthousefinancial.com** to see if a Brighthouse Shield Level II Annuity can help you get where you want to go.

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.,[14] 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.

[14] Ranked by 2024 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2025.

Important Information

Annual Fees	Choose a Shield Option with a fee or with no explicit fees. Withdrawal charges, premium tax, and other taxes may apply.
Death Benefit[15]	For contract owners ages 80 and younger at issue, the death benefit will be equal to the greater of the account value or the purchase payment, reduced proportionally by the percentage reduction in account value for each partial withdrawal (including any applicable withdrawal charges). For contract owners ages 81 and older at issue, the death benefit will be equal to the account value.
Interim Value[16]	The value of each Shield Option on any business day other than the term start date and term end date. The Interim Value is the amount that is available for: • Partial withdrawals or full surrenders (reduced by withdrawal charge, if applicable) • Death benefit[15] • Annuitization • Performance Lock
Payout Options[17]	Available through: • A fixed life annuity with a 10-year guarantee period • A fixed joint and last survivor annuity with a 10-year guarantee period
Market Indices[11]	**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. 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 U.S. equities and includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 Index does not include dividends declared by any of the companies in this index. **MSCI EAFE Index** Includes large- and mid-cap international stocks intended to measure major developed international equity markets in Europe, Australasia, and the Far East (EAFE). 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. The Nasdaq-100 Index does not include dividends declared by any of the companies in this index.
Nursing Home Waiver	The withdrawal charge will be waived after the first contract year if the owner or joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after the first contract year. This waiver is available to purchasers ages 80 and younger at contract issue. Not available in all states. See the prospectus for details and restrictions.

[15] For contracts issued with a Return of Premium death benefit, the Interim Value may be lower than the death benefit.

[16] If a withdrawal is taken prior to the term end date when the Interim Value is less than the investment amount, the reduction to the Shield Option is on a more than dollar-for-dollar basis. When the Interim Value is greater than the investment amount, the reduction to the Shield Option is on a less than dollar-for-dollar basis.

[17] Other lifetime income options may be available.

Performance Lock	The Performance Lock feature allows the contract owner to lock the Interim Value of a Shield Option once during a term. The Interim Value is determined at the end of the business day when Performance Lock is exercised. The Interim Value, reduced by the dollar amount of any subsequent withdrawals (including any applicable withdrawal charges), will be used as the value of that Shield Option for the remainder of the term. Once Performance Lock is exercised, it is irrevocable for the remainder of the term and subject to transfers in accordance with the transfer rules. See Transfers below.
Purchase Payment (single premium)	**Minimum:** $25,000 (qualified and non-qualified) **Maximum:** $1 million (without prior company approval)
Rate Crediting Types[8]	**Participation Rate** is the percentage used to determine the amount of positive index performance that may be credited at the end of the term.[9] **Cap Rate** is the maximum rate that can be earned at the end of the term based on index performance.[9] For an uncapped Shield Option, there is no maximum Performance Rate that may be credited at the end of the term. **Step Rate** credits a predetermined percentage of growth if index performance is either flat or up at the end of the term. **Step Rate Edge** credits a predetermined percentage of growth, called the Edge Rate, if index performance is greater than or equal to the Shield Rate at the end of the term.
Terminal Illness Waiver	The withdrawal charge will be waived after the first contract year if the owner or joint owner becomes terminally ill and is not expected to live more than 12 months. This waiver is available to purchasers ages 80 and younger at contract issue. Not available in all states. See the prospectus for details and restrictions.
Transfers	Transfers between the Shield Options and Fixed Account are permitted within 5 calendar days after the end of each term. If the Performance Lock feature for a Shield Option is exercised, the Interim Value at the end of the business day on which it is exercised can be transferred to other available Shield Options and/or the Fixed Account on any contract anniversary prior to the end of the term. The Interim Value will be reduced by the dollar amount of any subsequent withdrawals, including any applicable withdrawal charges. Partial transfers are not available after exercising the Performance Lock feature.
Withdrawals[18]	Upon request for a withdrawal, you will receive a net withdrawal amount adjusted for any applicable withdrawal charge and/or taxable amount as described below: • **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 • **Withdrawal Charge:** If applicable, a percentage charge is applied to a withdrawal amount in excess of the Free Withdrawal Amount in a contract year
Shield Option Fee[19]	Certain Shield Options offer the potential for increased growth opportunities through higher Cap Rates and Participation Rates in exchange for a Shield Option Fee. The Shield Option Fee amount is applied to certain transactions, and it is deducted on each contract anniversary and the term end date. See the prospectus for more details.

[18] On any business day other than the term start date and term end date, we assign a value to each Shield Option, which is known as Interim Value. This value also represents the am ount the contract owner can withdraw from each Shield Option on any day before the term end date. Additionally, Interim Value is used to measure the impact of a partial withdrawal on the remaining investment amount in a Shield Option. The amount of a partial withdrawal and any applicable withdrawal charges will reduce the investment amount for each Shield Option proportionally and may adversely impact the investment amount in the Shield Option and any future amounts available for withdrawal.

[19] The Shield Option Fee amount is calculated on each contract anniversary by multiplying the Shield Option Fee by the Interim Value. This amount is then deducted from the applicable Shield Option and the investment amount. On the term end date, the Shield Option Fee amount is calculated by multiplying the Shield Option Fee by the investment amount of the applicable Shield Option after any Performance Rate adjustment has been applied. This amount is then deducted from the investment amount after the Performance Rate adjustment. During the accumulation period, the Shield Option Fee is also applied to certain transactions – including withdrawals, the payment of the death benefit, or annuitizations – if taken on any date other than the term end date or during the transfer period.

[A] 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®, SPX®, SPY®, 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®.

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[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.

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This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level II 6-Year Annuity, Brighthouse Shield Level II 3-Year Annuity, or Brighthouse Shield Level II Advisory Annuity, issued by Brighthouse Life Insurance Company and, 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 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 II Annuities are long-term investments designed for retirement purposes. They have limitations, exclusions, charges, termination provisions, and terms for keeping them in force and are not guaranteed by the broker/dealer, insurance agency, underwriter, or any affiliates of those entities from which they were 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 "Principal Risks of Investing in the Contract" 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. When a withdrawal is taken on any day other than the term end date, the value of the Shield Option will be adjusted to reflect any gains or losses attributable to an Interim Value calculation. Losses beyond the elected level of protection could be substantial. Withdrawals may be subject to withdrawal charges. See the prospectus for more details.

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