

ANNUITIES

Single Premium Deferred
with Income Rider



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse Shield Level Pay Plus® II Annuities

Discover the Benefits of Guaranteed
Lifetime Income



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

Help Strengthen Your Retirement Portfolio

Learn how guaranteed lifetime income – combined with 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® II Annuities 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 II 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 rider¹
- The opportunity to capture potential market growth
- A level of downside protection
- A lower fee than some traditional variable annuities² 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.

¹ The income rider is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider in the prospectus and includes an annual rider charge.

² 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 II 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.³



Protection with growth opportunities

With a Shield Level Pay Plus II Annuity, balance is built in by combining a level of downside protection with opportunities to participate in market growth.⁴



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.

³ 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.

⁴ Brighthouse Shield Level Pay Plus II Annuities are index-linked annuities, which means they track the performance of one or more price return indices and do not invest directly in the markets.



What is a Shield Level Pay Plus II Annuity?

A Brighthouse Shield Level Pay Plus II 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.^{5,6}

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**.

A Brighthouse Shield Level Pay Plus II Annuity



⁵ The contract owner can participate in rising markets up to the rate crediting type. Growth opportunities are based on the elected 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.

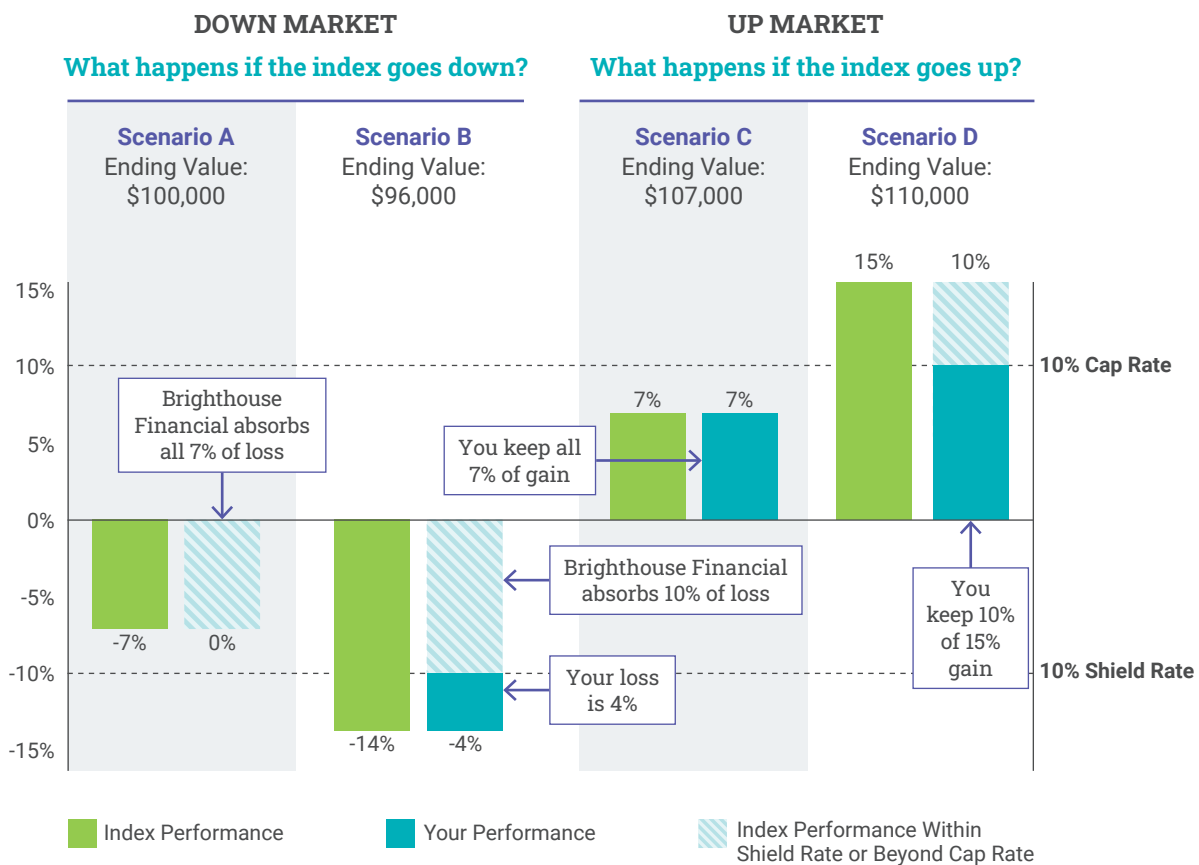
⁶ Brighthouse Shield Level Pay Plus II Annuities track the performance of price return indices. A price return index computes index value based on price movements, such as capital gains or losses of the securities that make up the index. Generally, a price return index does not include dividends declared 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.

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 based on the chosen Shield Options. Shield Level Pay Plus Annuities do not invest directly in any index.

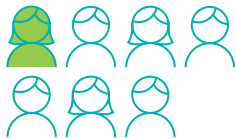


The Importance of Guaranteed Lifetime Income

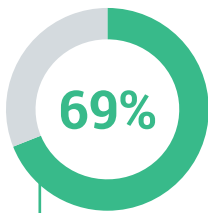
As life expectancies increase, the financial impact of longevity has made guaranteed lifetime income an important consideration for retirees.



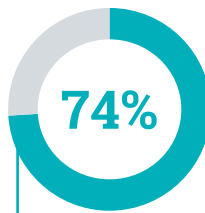
About **one in three** 65-year-olds will live to at least age 90⁷



About **one in seven** 65-year-olds will live to at least age 95⁷



69% of consumers say that identifying guaranteed income sources is a highly important retirement planning topic⁸



74% of consumers would like to have more guaranteed income built into their portfolio⁸



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

⁷ Retirement Information for Medicare Beneficiaries. Social Security Administration, January 2025.

⁸ Guaranteed Income Survey. Brighthouse Financial and Zeldis Research Associates, June 2025.

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.

Withdrawal rates that can help keep plans for retirement 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: withdrawing 4% of assets each year with an adjustment for inflation.¹⁰ 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 6% non-guaranteed withdrawal strategies compare to a 6% 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	6% Withdrawal	6% Withdrawal in a Shield Level Pay Plus II Annuity
Retirement Savings	\$500,000	\$500,000	\$500,000
Retirement Age	65	65	65
Annual Withdrawal Percentage	4%	6%	6%
Annual Withdrawal Amount	\$20,000	\$30,000	\$30,000
Years of Income	25	16	Lifetime ¹¹

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 age 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.

¹⁰ The Four Percent Rule. Annuity.org, May 7, 2025.

¹¹ 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.

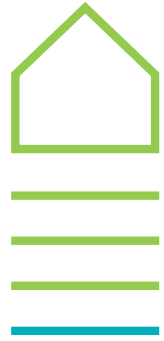


Market Growth

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. The Benefit Base, which initially equals the purchase payment, cannot go down because of market losses, but it can grow.¹²

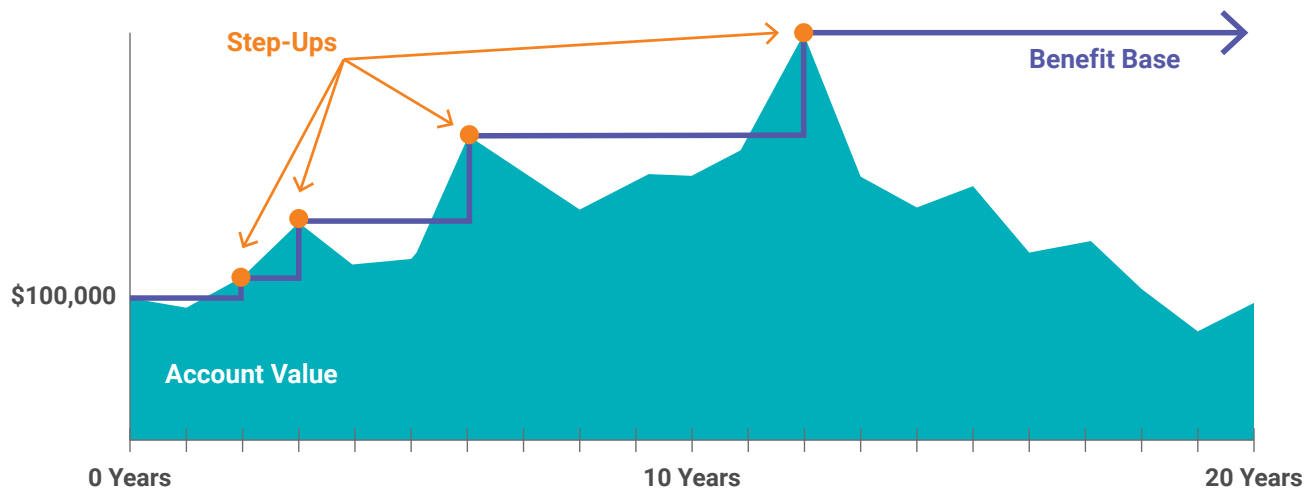
The growth of the account value is based on index performance and the elected Shield Options. Depending on when you choose to begin receiving income, you may benefit from higher withdrawal rates if you select Market Growth compared to Market Growth with Rollup.

¹² 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 an amount guaranteed to be returned if the contract owner surrenders the contract. The Benefit Base may be reduced by early or excess withdrawals. See the prospectus for more details.



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.



Benefit Base¹²

Initially equals the purchase payment

Automatic Step-Up¹³

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

¹³ 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.

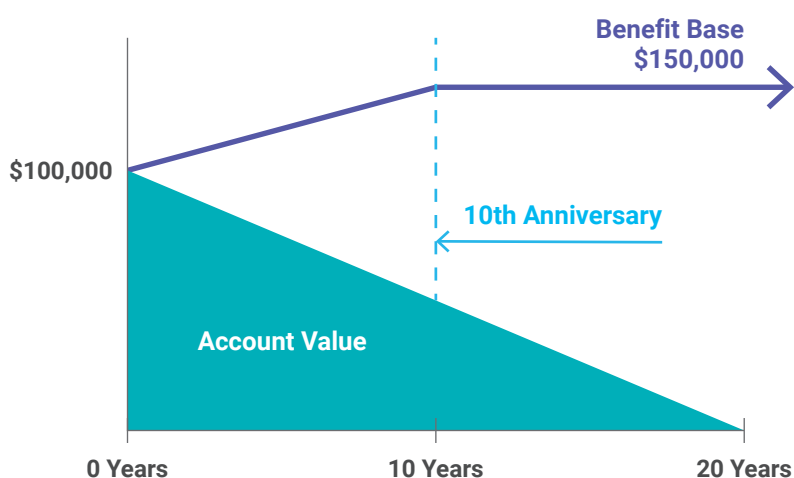
Rollup Rate

A Rollup Rate of 5% will be applied to the Benefit Base on each contract anniversary for the first 10 contract years from the date of issue in years when there are no withdrawals taken.¹⁴ The Rollup Rate is calculated using simple interest based on the Net Purchase Payment Amount.¹⁵ 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).

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.



Contract Anniversary	Benefit Base
Issue	\$100,000
01	\$105,000
02	\$110,000
03	\$115,000
04	\$120,000
05	\$125,000
06	\$130,000
07	\$135,000
08	\$140,000
09	\$145,000
10	\$150,000

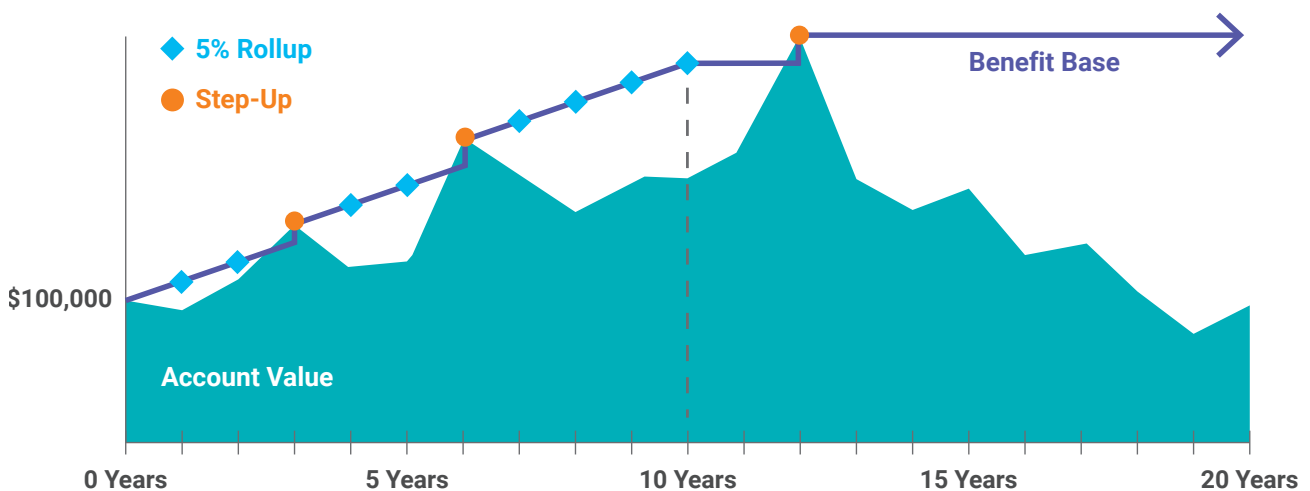
¹⁴ The Benefit Base will not increase by the Rollup Rate if a withdrawal is taken in a contract year. For Brighthouse Shield Level Pay Plus II Advisory Annuity, there will not be a Rollup Rate increase in years when a withdrawal is taken to pay for fees and expenses associated with a fee-based program. See the prospectus for more details.

¹⁵ 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 version of the GLWB Rider.



Growth From the Higher of Two Values

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



Benefit Base¹²

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-Up¹⁶

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 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.

How to Give Your Retirement Income the Opportunity to Grow

Brighthouse Shield Level Pay Plus II Annuities are specifically built to help you participate in the potential growth opportunities equities can offer on both the account value and the Benefit Base. The product does this while providing the flexibility to align with your risk tolerance and help you meet your goals. 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 17 for descriptions of the indices).⁶ On any business day other than the term start date and term end date, the value of each Shield Option is determined by calculating the Interim Value. The **Interim Value** is the amount that is available for withdrawals, the death benefit, or annuitization. See the prospectus for more details. The Shield Options available may vary by state or firm.

Term	1, 2, 3, or 6 years
Index	Select an index or indices: • 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 Type¹⁷	Cap Rate is the maximum rate that can be earned at the end of the term based on index performance. For an uncapped Shield Option, the Performance Rate that may be credited is equal to the index performance, subject to the Shield Rate. 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.

In addition to the Shield Options listed above, a **Fixed Account** (which may be available) pays a fixed rate of interest rather than tracking an index.¹⁸

¹⁷ 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 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. Rates will vary based on the selected term, index, and level of protection.

¹⁸ 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.



2. Choose a version of the income rider

Our income rider lets you decide how you want your Benefit Base¹² 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.

Market Growth with Rollup

A Rollup Rate of 5% will be applied to the Benefit Base on each contract anniversary for the first 10 contract years from the date of issue in years when there are no withdrawals taken. At the end of the contract year, the Rollup Rate is applied to the Benefit Base and this new value is 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. 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%. 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 an account value would be affected by fees of 1.50%, 2.50%, and 3.50% over a 10-year period.

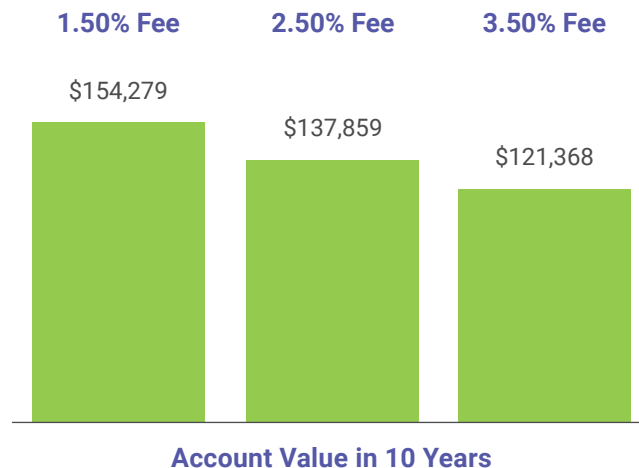
Hypothetical example for illustrative purposes only. The following example uses the Market Growth with Rollup version of our income rider and assumes the 5% Rollup Rate has been applied. Actual performance may be greater or less than what is shown. Performance may differ based on the chosen Shield Options.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

Purchase Payment:

\$100,000

Annual Rate of Return:

6%





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.¹⁹

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.²⁰

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.

¹⁹ 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.

²⁰ Prior to taking income payments, spousal continuation is allowed provided the spouse is not more than 10 years younger than the deceased. After taking income payments, 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 II 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 II Annuity can help you get where you want to go. Visit brighthousefinancial.com to find out more about how you can benefit from a source of guaranteed lifetime income.

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.,²¹ 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.

²¹ Ranked by 2024 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2025.

Important Information

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

Fees and Charges

Type	Amount	Definitions and Details
Annual Contract Fee	\$0	We do not charge an annual contract fee to cover contract maintenance. We're able to realize earnings through the assets deposited in the product, and 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%	Withdrawals in excess of the Free Withdrawal Amount may be subject to withdrawal charges. If applicable, a percentage charge is applied to the 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. Shield Level Pay Plus II Advisory Annuity does not have a withdrawal charge.
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. Withdrawals will reduce the account value and death benefit.

Shield Level Pay Plus II Advisory Annuity

The following information applies specifically to a Brighthouse Shield Level Pay Plus II Advisory Annuity. You may only purchase a Shield Level Pay Plus Advisory Annuity if you are a participant in an account established under a fee-based program that is sponsored and maintained by a broker/dealer or other financial intermediary approved by Brighthouse Financial.

Fees and Expenses

Shield Level Pay Plus II Advisory Annuity is a fee-based product. Both versions of the income rider are available with a Shield Level Pay Plus Advisory Annuity. Any amounts you authorize to have withdrawn from your contract to pay for fees and expenses associated with a fee-based program will be treated as any other withdrawal and may have consequences, including adverse tax consequences. See the prospectus for more details.

Withdrawal Charges

Shield Level Pay Plus II Advisory Annuity does not have a withdrawal charge.

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 Index 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 are 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.

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This material must be preceded or accompanied by a prospectus for Brighthouse Shield Level Pay Plus II Annuity or Brighthouse Shield Level Pay Plus II Advisory 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 II Annuity and Brighthouse Shield Level Pay Plus II Advisory Annuity 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 "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. 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. 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.

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