



Indexed-Linked Annuity Report

# Shield Level Select 6-Year

Brighthouse Life Insurance Company

Prepared for:

Valued Client

Prepared by:

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Prepared on:

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**Brighthouse Shield's Level Select 6-Year Annuity** is a long-term contract intended for retirement or other long-term investment purposes. It uses a portion of retirement assets to help take advantage of market growth opportunities with the assurance of a level of downside protection other investment options may not provide. A Shield annuity is an index-linked annuity that doesn't invest directly in the chosen index or indices, but rather tracks their performance.

**Policy Provisions:**

**Death Benefit**

For contract owners 75 or younger at issue, the death benefit is equal to the greater of:

1. The account value; or
2. The purchase payment, reduced proportionately by the percentage reduction in account value for each partial withdrawal (including any applicable withdrawal charges).

For contract owners 76 and older at issue, the death benefit will be equal to the account value.

**Withdrawal Provisions:**

**Free Withdrawal**

After the first contract year, the Free Withdrawal Amount is equal to 10% of the account value as of the prior contract anniversary. In addition, there are other situations where a withdrawal charge may not apply.

**Automated Withdrawals**

A scheduled stream of monthly, quarterly, or annual withdrawals that may be taken from specified Shield Options and/or the Fixed Account, or proportionally from all Shield Options and the Fixed Account, as allocated. Automated required minimum distributions (RMDs) are available in any contract year. Automated withdrawals for purposes other than RMDs are available after the first contract year and may be subject to withdrawal charges if they exceed the Free Withdrawal Amount in a contract year. Other restrictions apply.

**Available states:** AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY



| INDEX ALLOCATION OPTION   | TYPE           | INDEX          | FIXED INTEREST | CAP  | PT |
|---|----------------|----------------|----------------|------|----|
| <b>1-Year Fixed Account</b><br>1 year gtd   | Fixed          | -              | 1.1%           |      |    |
| <b>6-Year S&amp;P 500 PTP Cap Shield 10</b><br>Recent (NAIC) – 5.94%   8.59%   0.03%<br>6-Year<br>10% buffer  | Point to Point | S&P 500® Index |                | 300% |    |
| <b>6-Year S&amp;P 500 PTP Cap Shield 15</b><br>Recent (NAIC) – 5.94%   8.59%   0.03%<br>6-Year<br>15% buffer  | Point to Point | S&P 500® Index |                | 175% |    |
| <b>6-Year S&amp;P 500 PTP Cap Shield 25</b><br>Recent (NAIC) – 5.94%   6.63%   0.03%<br>6-Year<br>25% buffer  | Point to Point | S&P 500® Index |                | 90%  |    |
| <b>6-Year Russell 2000 PTP Cap Shield 10</b><br>Recent (NAIC) – 5.65%   6.63%   0.76%<br>6-Year<br>10% buffer | Point to Point | Russell 2000   |                | 90%  |    |
| <b>6-Year Russell 2000 PTP Cap Shield 15</b><br>Recent (NAIC) – 5.14%   5.14%   0.76%<br>6-Year<br>15% buffer | Point to Point | Russell 2000   |                | 65%  |    |
| <b>6-Year Russell 2000 PTP Cap Shield 25</b><br>Recent (NAIC) – 3.42%   3.42%   0.76%<br>6-Year<br>25% buffer | Point to Point | Russell 2000   |                | 40%  |    |



| INDEX ALLOCATION OPTION   | TYPE           | INDEX                    | FIXED INTEREST | CAP  | PT |
|---|----------------|--------------------------|----------------|------|----|
| <b>6-Year MSCI EAFE PTP Cap Shield 10</b><br>Recent (NAIC) – 0%   7.04%   -1.31%<br>6-Year<br>10% buffer          | Point to Point | iShares US MSCI EAFE ETF |                | 300% |    |
| <b>6-Year MSCI EAFE PTP Cap Shield 15</b><br>Recent (NAIC) – 0%   7.04%   -0.76%<br>6-Year<br>15% buffer          | Point to Point | iShares US MSCI EAFE ETF |                | 140% |    |
| <b>6-Year MSCI EAFE PTP Cap Shield 25</b><br>Recent (NAIC) – 0%   6.05%   0%<br>6-Year<br>25% buffer              | Point to Point | iShares US MSCI EAFE ETF |                | 80%  |    |
| <b>3-Year S&amp;P 500 PTP Cap Shield 10</b><br>Recent (NAIC) – 9.89%   11.46%   0.63%<br>Triennial<br>10% buffer  | Point to Point | S&P 500® Index           |                | 75%  |    |
| <b>3-Year S&amp;P 500 PTP Cap Shield 15</b><br>Recent (NAIC) – 9.03%   9.73%   1.71%<br>Triennial<br>15% buffer   | Point to Point | S&P 500® Index           |                | 40%  |    |
| <b>3-Year Russell 2000 PTP Cap Shield 10</b><br>Recent (NAIC) – 7.85%   11.35%   3.83%<br>Triennial<br>10% buffer | Point to Point | Russell 2000             |                | 55%  |    |






| INDEX ALLOCATION OPTION  | TYPE           | INDEX                    | FIXED INTEREST | CAP   | PT |
|--|----------------|--------------------------|----------------|-------|----|
| <b>3-Year Russell 2000 PTP Cap Shield 15</b><br>Recent (NAIC) – 6.91%   8.95%   3.99%<br>Triennial<br>15% buffer | Point to Point | Russell 2000             |                | 36%   |    |
| <b>3-Year MSCI EAFE PTP Cap Shield 10</b><br>Recent (NAIC) – 2.9%   5.21%   -0.96%<br>Triennial<br>10% buffer    | Point to Point | iShares US MSCI EAFE ETF |                | 55%   |    |
| <b>3-Year MSCI EAFE PTP Cap Shield 15</b><br>Recent (NAIC) – 3.32%   5%   -0.39%<br>Triennial<br>15% buffer      | Point to Point | iShares US MSCI EAFE ETF |                | 36%   |    |
| <b>1-Year S&amp;P 500 PTP Cap Shield 10</b><br>Recent (NAIC) – 9.86%   9.86%   2.05%<br>Annual<br>10% buffer     | Point to Point | S&P 500® Index           |                | 17%   |    |
| <b>1-Year Russell 2000 PTP Cap Shield 10</b><br>Recent (NAIC) – 8.47%   8.47%   3.06%<br>Annual<br>10% buffer    | Point to Point | Russell 2000             |                | 14.5% |    |
| <b>1-Year MSCI EAFE PTP Cap Shield 10</b><br>Recent (NAIC) – 4.91%   4.91%   0.79%<br>Annual<br>10% buffer       | Point to Point | iShares US MSCI EAFE ETF |                | 14.5% |    |



| INDEX ALLOCATION OPTION  | TYPE                  | INDEX                    | FIXED INTEREST | CAP | PT    |
|--|-----------------------|--------------------------|----------------|-----|-------|
| <p>1-Year S&amp;P 500 Shield 10 with Step Rate</p> <p>Recent (NAIC) – 6.9%   6.9%   1.59%</p> <p>Annual</p> <p>10% buffer</p>    | Performance Triggered | S&P 500® Index           |                |     | 10%   |
| <p>1-Year Russell 2000 Shield 10 with Step Rate</p> <p>Recent (NAIC) – 5.81%   5.81%   0.96%</p> <p>Annual</p> <p>10% buffer</p> | Performance Triggered | Russell 2000             |                |     | 8.75% |
| <p>1-Year MSCI EAFE Shield 10 with Step Rate</p> <p>Recent (NAIC) – 3.07%   3.07%   -0.29%</p> <p>Annual</p> <p>10% buffer</p>   | Performance Triggered | iShares US MSCI EAFE ETF |                |     | 8.75% |

### COMPANY INFO

## Bighthouse Life Insurance Company

|  |   |
|--|---|
|  Address | 11225 North Community House Road Charlotte, NC 28277                        |
|  Phone   | 800-638-7732  |
|  Website | <a href="http://bighthousefinancial.com">http://bighthousefinancial.com</a> |
| Foundation year  | 1863  |
| A.M. Best  | <b>A</b>  |
| Standard & Poor's  | <b>A+</b>   |



### COMPANY INFO

|         |    |
|---------|----|
| Fitch   | A  |
| Moody's | A3 |

### PREMIUM PAYMENTS

|                |   |
|----------------|---|
| Flex premiums  | Not available   |
| Maximum        | \$1,000,000   |
| Minimum        | \$25,000  |
| Types of funds | Non-Qualified, 401k, IRA, 401a, TSA 403b, SEP IRA, IRA-Roth, SIMPLE IRA, 457 plan |

### AGE RESTRICTIONS

|                        |        |
|------------------------|--------|
| Owner                  | 0 – 85 |
| Annuitant              | 0 – 85 |
| Max. annuitization age | 90     |

### GUARANTEED MINIMUM CASH SURRENDER VALUE

|                |       |
|----------------|-------|
| GMCSV          | 87.5% |
| GMCSV Interest | 1%    |



## PROVISIONS & WAIVERS

|                               |   |
|-------------------------------|---|
| Death benefit                 | Greatest of Accumulation Value and Net Premium  |
| Market value adjustment       | No  |
| Return of premium             | No  |
| Bail out                      | No  |
| Required minimum distribution | Yes   |
| Nursing Home                  | After the first contract year, we will waive the withdrawal charge if you or the joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after the first contract year. Available to purchasers age 80 or younger at contract issue. Not available in all states. Other restrictions apply. See the prospectus for further details. |
| Terminal Illness              | After the first contract year, we will waive the withdrawal charge if you or the joint owner becomes terminally ill and is not expected to live more than 12 months. Available to purchasers age 80 or younger at contract issue. Not available in all states. Other restrictions apply. See the prospectus for further details.  |

## WITHDRAWALS

|                                  |         |
|----------------------------------|---------|
| Free Withdrawal (1st year)       | 0%      |
| Free Withdrawal (after 1st year) | 10%     |
| Cumulative                       | No      |
| Systematic                       | Yes     |
| Min systematic withdrawal        | \$500   |
| Min policy value                 | \$2,000 |



### SURRENDER CHARGE SCHEDULE

| 1 yr. | 2 yr. | 3 yr. | 4 yr. | 5 yr. | 6 yr. |
|-------|-------|-------|-------|-------|-------|
| 7%    | 7%    | 6%    | 5%    | 4%    | 3%    |



This supplemental report must be accompanied by a complete Disclosure Document and Buyer’s Guide from the respective insurer.

**Data and Assumptions**

This report is based upon information obtained from Annuities Genius, various insurers, and/or you. Data shown in this report is obtained from sources that Annuities Genius considers reliable and current, but Annuities Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product.

Please review the entire Disclosure Document and Buyer’s Guide provided with your annuity contract for complete details and information about this annuity.

Product features, limitations, fees and availability may vary by state.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. The ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don’t offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.

Policy form number # \_\_\_\_\_

By signing below, the client has reviewed this information carefully and understands that this report does not provide any guarantees. Client will use this information to help them make an informed decision but this report does not represent advice. The agent, carrier, and Agatha Global Tech LLC are not responsible for actual product performance.

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent Name

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Date