



Company	Brighthouse Life Insurance Company Brighthouse Financial
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Structured
Product	Brighthouse Shield Level Pay Plus[®] II Annuity (SPDA)
Policy Form Number	5-213-1 (7/24)
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	7/22/2024
Bonus	N/A
Surrender Charge	6 Years 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 64 Structured, 0 Variable, 1 Fixed

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Company	Brighthouse Life Insurance Company Brighthouse Financial
Product	Brighthouse Shield Level Pay Plus[®] II Annuity (SPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.50%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of previous Account Anniversary Value after year one Must leave \$2,000 in account
Death Benefit	Issue Ages 50-80 Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals Issue Ages 81-85 Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA
Issue Ages	50 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A



Company	Brighthouse Life Insurance Company Brighthouse Financial
Product	Brighthouse Shield Level Pay Plus[®] II Annuity (SPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Brighthouse Pay Plus Rider Market Growth with Rollup II Brighthouse Pay Plus Rider Market Growth III
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative. Withdrawals will reduce the amount of each allocation proportionately, based on the Interim Value, unless instructed otherwise. Certain ownership changes will reset the Premiums Paid in the Death Benefit calculation to the Account Value as of the date of the ownership change.
State Approvals	Variations Approved In: CT, MA, TX, WA States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	2/23/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.25% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	22.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	21.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	19.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	16.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	25.00%	100.00%	9.75% Annually	N/A	N/A	25.00% / 100% / 2.00% Annually / N/A	N/A

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Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus® II Annuity (SPDA)	N/A	Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	25.00%	100.00%	12.50% Annually	N/A	N/A	25.00% / 100% / 2.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	25.00%	100.00%	11.50% Annually	N/A	N/A	25.00% / 100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	25.00%	100.00%	11.00% Annually	N/A	N/A	25.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	130.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	90.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	130.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	55.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	70.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	55.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	90.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	45.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	120.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	250.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	120.00% Sexennially	N/A	N/A	10.00% / 100% / 8.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	145.00% Sexennially	N/A	N/A	15.00% / 100% / 8.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	100.00% Sexennially	N/A	N/A	15.00% / 100% / 8.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	175.00% Sexennially	N/A	N/A	15.00% / 100% / 8.00% Sexennially / N/A	N/A

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	100.00% Sexennially	N/A	N/A	15.00% / 100% / 8.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	25.00%	100.00%	100.00% Sexennially	N/A	N/A	25.00% / 100% / 8.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	25.00%	100.00%	65.00% Sexennially	N/A	N/A	25.00% / 100% / 8.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	25.00%	100.00%	100.00% Sexennially	N/A	N/A	25.00% / 100% / 8.00% Sexennially / N/A	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	25.00%	100.00%	65.00% Sexennially	N/A	N/A	25.00% / 100% / 8.00% Sexennially / N/A	N/A
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.00%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	13.50%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.00%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	13.00%

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	S&P 500	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	9.75%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	12.00%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	8.75%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	11.50%
			S&P 500	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	18.00%
			Russell 2000	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	21.50%
			MSCI EAFE	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	16.50%
			Nasdaq-100 Index	Biennial	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	20.50%
			S&P 500	Biennial	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	16.00%

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	Russell 2000	Biennial	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	19.00%
			MSCI EAFE	Biennial	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	14.50%
			Nasdaq-100 Index	Biennial	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	17.00%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	9.00%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.00%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	8.00%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.50%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	7.50%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	8.50%

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus [®] II Annuity (SPDA)	N/A	MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	6.75%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	8.50%
			S&P 500	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	16.00%
			Russell 2000	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	18.50%
			MSCI EAFE	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	14.50%
			Nasdaq-100 Index	Biennial	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	18.00%
			S&P 500	Biennial	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	14.00%
			Russell 2000	Biennial	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	16.25%
			MSCI EAFE	Biennial	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	13.00%

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Brighthouse Life Insurance Company Brighthouse Financial	Brighthouse Shield Level Pay Plus® II Annuity (SPDA)	N/A	Nasdaq-100 Index	Biennial	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	15.00%
Current Fixed Account Rate(s)		3.50%											
Upcoming Fixed Account Rate(s)		N/A											
Other Crediting Strategy Information		<p>Transfers out of the structured strategies are only allowed at the end of the term.</p> <p>Dual Performance Triggered structured strategy credits a positive amount on any negative index performance, subject to the buffer percentage as well as crediting interest based upon any positive index performance, subject to the Dual Performance Triggered rate. Negative performance beyond the buffer percentage is absorbed by the annuity purchaser. For example, if the buffer is 10.00% and the Dual Performance Triggered Rate is 5.00%, if the index declines 6.00%, the purchaser will receive a positive credit of 5.00%. If the index declines 11.00%, the purchaser will experience a loss of 1.00%.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>The daily adjustment is a calculation, used for determining the Interim Value, which is used in calculating withdrawals, surrenders, annuitizations and the Death Benefits. The daily adjustment is equal to the current market value of the fixed income asset proxy and the equity asset proxy that support each structured strategy. The equity asset proxy is the estimation of a possible gain or loss at the end of the term. It utilizes the Black Scholes Model and incorporates the strategy's rates in the calculation. The daily adjustment may be negative. The Daily Adjustment interim value is equal to:</p> <ol style="list-style-type: none"> The market value of the Structured Strategy base on the valuation day the interim value is calculated. It is determined as $(A - B) * [(1 + C) / (1 + D)]E$, where: <ol style="list-style-type: none"> The Structured Strategy base on the valuation day the interim value is calculated; The market value of the replicating portfolio of options under initial market conditions, with straight-line amortization to the end of the Structured Strategy term; The market value Index Rate on the Structured Strategy start date; The market value Index Rate on the valuation day the interim value is calculated; and The total days remaining in the Structured Strategy term divided by 365. Is the fair value of the replicating portfolio of options. 											



Rates Effective July 15, 2025

Company	Brighthouse Life Insurance Company	Brighthouse Life Insurance Company
Benefit Name	Brighthouse Pay Plus Rider Market Growth with Rollup II	Brighthouse Pay Plus Rider Market Growth III
Products Available On	Brighthouse Shield Level Pay Plus [®] II Advisory Annuity Brighthouse Shield Level Pay Plus [®] II Annuity Brighthouse Shield Level Pay Plus SM Advisory Annuity Brighthouse Shield Level Pay Plus SM Annuity	Brighthouse Shield Level Pay Plus [®] II Advisory Annuity Brighthouse Shield Level Pay Plus [®] II Annuity
Is Benefit a Rider?	Yes	Yes
Benefit Launch Date	8/7/2023	2/23/2026
Can Benefit Be Terminated?	No	No
Benefit Issue Ages	50 - 85	50 - 85
Minimum Age at Which GLWB Payments Can Commence	60	60
Waiting Period to Exercise Benefit	N/A	N/A
Step-Up	Yes	Yes
Step-Up Frequency	Annually	Annually
Spousal Continuation	No	No
Benefit Base Bonus on GLWB	N/A	N/A
Increasing Income after Income Commencement	No	No
Current Annual Benefit Charge	1.50%	1.50%
Maximum Annual Benefit Charge	1.50%	1.50%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Simple	N/A
Rollup	5.00%	N/A

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Company	Brighthouse Life Insurance Company	Brighthouse Life Insurance Company
Benefit Name	Brighthouse Pay Plus Rider Market Growth with Rollup II	Brighthouse Pay Plus Rider Market Growth III
Initial Rollup Period	10 Years	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	10 Years	N/A
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	Only one Guaranteed Lifetime Withdrawal Benefit may be elected.	Only one Guaranteed Lifetime Withdrawal Benefit may be elected.



Company	Brighthouse Life Insurance Company	Brighthouse Life Insurance Company
Benefit Name	Brighthouse Pay Plus Rider Market Growth with Rollup II	Brighthouse Pay Plus Rider Market Growth III
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional Brighthouse Pay Plus Rider Market Growth with Rollup guarantees payments through annual withdrawals at a specified level (see below*), regardless if the account value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on the "Account Value = Zero" percentage in the table below. Guaranteed 5.00% annual increase on Benefit Base over 10-year accumulation period or until commencement of income. No rollup will be applied in years when a withdrawal is taken. Rollup is calculated on the Net Premiums Paid. Automatic step-ups annually until age 90, if the Account Value exceeds the Benefit Base. Any withdrawal taken prior to income commencement is considered an early withdrawal.</p> <p>If the Joint Life rider option is elected, joint lives must be spouses and spouse must not be more than 10 years younger. The designated life on the Joint Life option cannot be changed after income commencement. If the spousal continuation occurs before income commencement, the continuing spouse will receive the Single Life option. Rider must be elected at issue. At least one GLWB must be elected on the product. Rider may terminate for an excess withdrawal that reduces the Account Value to zero or for certain ownership changes.</p>	<p>Optional Brighthouse Pay Plus Rider Market Growth guarantees payments through annual withdrawals at a specified level (see below*), regardless if the account value goes to zero. A withdrawal that reduces the Account Value to zero, and doesn't exceed the Guaranteed Withdrawal Payment, will receive lifetime withdrawals based on the "Account Value = Zero" percentage in the table below. Automatic step-ups annually until age 90, if the Account Value exceeds the Benefit Base. Any withdrawal taken prior to income commencement is considered an early withdrawal.</p> <p>If the Joint Life rider option is elected, joint lives must be spouses and spouse must not be more than 10 years younger. The designated life on the Joint Life option cannot be changed after income commencement. If the spousal continuation occurs before income commencement, the continuing spouse will receive the Single Life option. Rider must be elected at issue. At least one GLWB must be elected on the product. Rider may terminate for an excess withdrawal that reduces the Account Value to zero or for certain ownership changes.</p>



Company	Brighthouse Life Insurance Company	Brighthouse Life Insurance Company
Benefit Name	Brighthouse Pay Plus Rider Market Growth with Rollup II	Brighthouse Pay Plus Rider Market Growth III
Benefit Payout Table	<p>*Income % Based on Age of Commencement (Contract Years / Single Life / Joint Life) All Years - Ages 59.5 - 64 = 5.25% / 4.75% 1 - 5 Years - Ages 65 - 74 = 6.00% / 5.50% 6 Years - Ages 65 - 74 = 6.25% / 5.75% 7 Years - Ages 65 - 74 = 6.30% / 5.80% 8 Years - Ages 65 - 74 = 6.35% / 5.85% 9 Years - Ages 65 - 74 = 6.40% / 5.90% 10 Years - Ages 65 - 74 = 6.45% / 5.95% 11+ Years - Ages 65 - 74 = 6.50% / 6.00%</p>	<p>*Income % Based on Age of Commencement (Contract Years / Single Life / Joint Life) All Years - Ages 59.5 - 64 = 5.50% / 5.00% 1 - 5 Years - Ages 65 - 74 = 6.25% / 5.75% 6 Years - Ages 65 - 74 = 7.25% / 6.75% 7 Years - Ages 65 - 74 = 7.40% / 6.90% 8 Years - Ages 65 - 74 = 7.55% / 7.05% 9 Years - Ages 65 - 74 = 7.70% / 7.20% 10 Years - Ages 65 - 74 = 7.85% / 7.35% 11+ Years - Ages 65 - 74 = 8.00% / 7.50%</p>
	<p>*Income % Based on Age of Commencement once Account Value Equals Zero (Contract Years / Single Life / Joint Life) All Years - Ages 59.5 - 64 = 5.25% / 4.75% 1 - 5 Years - Ages 65 - 74 = 6.00% / 5.50% 6 Years - Ages 65 - 74 = 6.25% / 5.75% 7 Years - Ages 65 - 74 = 6.30% / 5.80% 8 Years - Ages 65 - 74 = 6.35% / 5.85% 9 Years - Ages 65 - 74 = 6.40% / 5.90% 10 Years - Ages 65 - 74 = 6.45% / 5.95% 11+ Years - Ages 65 - 74 = 6.50% / 6.00%</p>	<p>*Income % Based on Age of Commencement once Account Value Equals Zero (Contract Years / Single Life / Joint Life) All Years - Ages 59.5 - 64 = 5.50% / 5.00% 1 - 5 Years - Ages 65 - 74 = 6.25% / 5.75% 6 Years - Ages 65 - 74 = 7.25% / 6.75% 7 Years - Ages 65 - 74 = 7.40% / 6.90% 8 Years - Ages 65 - 74 = 7.55% / 7.05% 9 Years - Ages 65 - 74 = 7.70% / 7.20% 10 Years - Ages 65 - 74 = 7.85% / 7.35% 11+ Years - Ages 65 - 74 = 8.00% / 7.50%</p>
	<p>*Income % Based on Age of Commencement (Contract Years / Single Life / Joint Life) 1 - 5 Years - Ages 75+ = 6.25% / 5.75% 6 Years - Ages 75+ = 6.50% / 6.00% 7 Years - Ages 75+ = 6.55% / 6.05% 8 Years - Ages 75+ = 6.60% / 6.10% 9 Years - Ages 75+ = 6.65% / 6.15% 10 Years - Ages 75+ = 6.70% / 6.20% 11+ Years - Ages 75+ = 6.75% / 6.25%</p>	<p>*Income % Based on Age of Commencement (Contract Years / Single Life / Joint Life) 1 - 5 Years - Ages 75+ = 6.50% / 6.00% 6 Years - Ages 75+ = 7.50% / 7.00% 7 Years - Ages 75+ = 7.65% / 7.15% 8 Years - Ages 75+ = 7.80% / 7.30% 9 Years - Ages 75+ = 7.95% / 7.45% 10 Years - Ages 75+ = 8.10% / 7.60% 11+ Years - Ages 75+ = 8.25% / 7.75%</p>
	<p>*Income % Based on Age of Commencement once Account Value Equals Zero</p>	<p>*Income % Based on Age of Commencement once Account Value Equals Zero</p>

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Side-by-Side Comparison

Guaranteed Lifetime Withdrawal Benefit

Company	Brighthouse Life Insurance Company	Brighthouse Life Insurance Company
Benefit Name	Brighthouse Pay Plus Rider Market Growth with Rollup II	Brighthouse Pay Plus Rider Market Growth III
	(Contract Years / Single Life / Joint Life) 1 - 5 Years - Ages 75+ = 6.25% / 5.75% 6 Years - Ages 75+ = 6.50% / 6.00% 7 Years - Ages 75+ = 6.55% / 6.05% 8 Years - Ages 75+ = 6.60% / 6.10% 9 Years - Ages 75+ = 6.65% / 6.15% 10 Years - Ages 75+ = 6.70% / 6.20% 11+ Years - Ages 75+ = 6.75% / 6.25%	(Contract Years / Single Life / Joint Life) 1 - 5 Years - Ages 75+ = 6.50% / 6.00% 6 Years - Ages 75+ = 7.50% / 7.00% 7 Years - Ages 75+ = 7.65% / 7.15% 8 Years - Ages 75+ = 7.80% / 7.30% 9 Years - Ages 75+ = 7.95% / 7.45% 10 Years - Ages 75+ = 8.10% / 7.60% 11+ Years - Ages 75+ = 8.25% / 7.75%
Benefit Close Date	N/A	N/A



Side-by-Side Comparison

Guaranteed Lifetime Withdrawal Benefit