

**LIFE
INSURANCE**

Indexed Universal with
Long-Term Care Provided by Riders



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse SmartCare®

Pre-Qualification Questionnaire



This questionnaire helps identify who may be a good candidate for Brighthouse SmartCare®, a hybrid life insurance and long-term care policy. The proposed insured should be a permanent U.S. resident.

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

Blood	Are you currently seeing a hematologist for any blood disorders?
Brain	Have you had a cognitive disorder, including Alzheimer's disease, dementia, or memory loss?
	Have you had a seizure disorder resulting in two or more seizures a year, or have you been diagnosed with a seizure disorder in the last 12 months?
	Have you had more than one mini-stroke or transient ischemic attack (TIA)?
Brain/ Nervous System	Have you consulted with a medical professional or been treated for any neurological disorder related to the following: stroke, Parkinson's disease, multiple sclerosis (MS), muscular dystrophy, ALS/Lou Gehrig's disease, or Huntington's disease?
	Have you been diagnosed with paraplegia or quadriplegia?
	Do you have a brain aneurysm that has not been treated?
	Have you had a brain aneurysm within the last 2 years from which you have not fully recovered?
Build	See Height and Weight Guide on page 08.
Cancer	Have you completed cancer treatment in the past 3 years? (You may still qualify if you've had treatment within the past 6 months for certain skin cancers, breast cancers, and prostate cancers.)
	Have you been told you had high-stage cancer (stage 3 or stage 4)?
	Have you received chemotherapy or a bone marrow transplant?
	Are you under age 60 and currently under active surveillance for prostate cancer?
	Have you been diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia, liver, lung, lymphoma, pancreatic, or spinal cord?
	Have you been diagnosed with stage 2 melanoma or worse or had more than one melanoma?
	Have you had any cancer more than once?
	Has any cancer spread to your lymph nodes or any other part of your body?
Diabetes	Are you currently using insulin, or have you been diagnosed with insulin-dependent diabetes?
	Is your HbA1c over 10, or do you have any neuropathy or retinopathy?
	Have you been told you have any impairment of your kidneys related to diabetes?
	Have you been diagnosed with diabetes and coronary artery disease?
Gastro	Have you been diagnosed with Crohn's disease or ulcerative colitis, and not had a colonoscopy in the last 3 years?
	Have you been diagnosed with pancreatic cysts?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

**General
Medical
History**

See Decline Medications List on page 06 for disqualifying prescription medications.

Have you been scheduled for surgery or nonroutine medical tests that are not yet completed, or have you been evaluated for an undiagnosed condition?

In the last 3 years, have you received disability payments (excluding pregnancy)?

Have you sustained two or more falls in the last 24 months?

Are you currently using an assistive walking device?

Have you had more than one fracture related to osteoporosis and/or osteopenia?

Have you been diagnosed with osteoporosis and/or osteopenia and not completed the recommended testing and follow-up?

Are you currently receiving home health services for daily living activities, or are you currently living in a nursing home?

Have you been issued a disability parking permit for more than 90 days, or have you had driving privileges limited due to any medical conditions?

Do you have any medical condition that has restricted your mobility or impacted any of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring)?

Do you currently need assistance with any of the six activities of daily living?

Have you been diagnosed with chronic pain, and are you currently treated with narcotics?

Have you been treated for alcohol or drug use in the past 5 years?

Have you used illicit drugs (other than marijuana) or prescription narcotics in amounts other than as prescribed in the past 10 years without completing treatment?

Have you received an organ transplant?

Have you been diagnosed or treated for HIV/AIDS? (Not applicable in CA.)

Have you been diagnosed or treated for AIDS?

Are you age 70 or older and your last comprehensive physical was over 1 year ago?

Are you age 60 to 69 and your last comprehensive physical was over 2 year ago?¹

Have you had unexplained weight loss within the last 2 years?

Heart/Cardio

Have you had a heart attack in the last 12 months?

Have you had heart failure or heart enlargement?

Have you had a circulatory disorder resulting from smoking or diabetes?

Have you had heart surgery, including bypass, in the past 24 months (not including stent placement)?

Do you currently have an implanted defibrillator, such as a cardioverter-defibrillator?

Have you been diagnosed with coronary artery disease and used tobacco within the past 12 months?

Have you had an aortic aneurysm and are under age 65?

Have you had an aortic aneurysm diagnosed within the last 12 months?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

Heart/Cardio (cont.)	Have you had an aortic aneurysm and are not compliant with recommended follow-up?
	Have you had any abnormal cardiac testing and not completed all recommended follow-up?
	Have you been diagnosed with diabetes and coronary artery disease?
Immune	Have you been treated for an autoimmune disease requiring daily steroid therapy or more than one biologic agent or immunosuppressant, including rheumatoid arthritis (RA), psoriatic arthritis, or lupus?
	Have you been diagnosed with mixed connective tissue disease, and has it been in remission for less than 3 years? ²
	Have you been diagnosed with Sjogren's syndrome, and have there been significant restrictions on your daily activity over the past 3 years?
	Have you been diagnosed with myasthenia gravis within the last 3 years, or within any timeframe and have limitations on your daily activities?
Kidney	Have you consulted a doctor or been treated for moderate or severe chronic kidney disease?
	Are you on dialysis?
Liver	Have you been diagnosed with cirrhosis of the liver?
	Are you currently being treated for hepatitis C?
Lung	Have you had chronic obstructive pulmonary disease (COPD), emphysema, or used oxygen?
	Have you been diagnosed with pulmonary nodules and have a history of tobacco use?
	Have you been diagnosed with pulmonary nodules in the last 12 months?
	Have you been diagnosed with pulmonary nodules and not completed all recommended follow-up?
	Have you been diagnosed with pulmonary nodules, and has the recommended follow-up not shown stability?
Motor Vehicle	Have you been convicted of driving under the influence in the last 5 years?
Psych	Have you had a mental disorder requiring three or more prescription medications, or have you had thoughts of suicide?
	Have you received electroconvulsive therapy (ECT), deep brain stimulation (DBS), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) treatment?
	Have you been hospitalized for a mental health disorder within the past 5 years?
	Have you been diagnosed with bipolar disorder for less than 1 year?
	Have you been diagnosed with bipolar disorder and been hospitalized for any mental health disorder?
	Have you been diagnosed with bipolar disorder and are not compliant with all recommended treatment?

Ineligible Conditions

The following conditions are not eligible for coverage under Brighthouse SmartCare.

This is not a comprehensive list. If you are awaiting diagnosis, test results, or surgery for any medical condition, you will not be eligible for coverage at this time.

AIDS-related complex (ARC)	Chondrodysplasia	Immunoglobulin deficiency syndrome
Alpha-1 antitrypsin (AAT) deficiency	Chronic glomerulonephritis	Intellectual disability ³
Alport syndrome	Cirrhosis	Interstitial lung disease (ILD)
Alzheimer's disease	Coarctation of aorta	Intestinal ischemia
Amputation (due to disease, disorder, or infection)	Coronary artery anomalies	Ischemic optic neuropathy
Amyloidosis	Cystic fibrosis	Kidney dialysis
Amyotrophic lateral sclerosis (ALS)	Cystic lung disease	Kidney transplant
Aneurysm	Demyelinating disease	Langerhans cell histiocytosis
Antiphospholipid antibody syndrome	Down syndrome	Left ventricular hypertrophy
Aortic dissection	Dumping syndrome	Leukemia (all types)
Aortic root dilation	Ear cancer	Liver cancer
Asbestosis	Ehlers-Danlos syndrome	Liver fibrosis
Ascites	Eosinophilic pulmonary disease	Liver transplant
Autoimmune hepatitis	Esophageal varices	Lung cancer
Blood cancer	Esophagus cancer	Lupus anticoagulant syndrome
Bone or bone marrow cancer	Eye cancer	Lymphoma (all types)
Brain aneurysm	Heart enlargement	Malabsorption
Brain cancer	Heart failure	Marfan syndrome
Cardiomyopathy	Hemophilia	McArdle disease
Carotid artery disease	Huntington's disease	Medullary sponge kidney
Cerebral palsy	Hydrocephalus	Megacolon
Cervical artery (carotid and/or vertebral) dissection	Hypertrophic pulmonary osteoarthropathy	Mitochondrial myopathies
	Idiopathic intracranial hypertension (IIH)	Motor neuron diseases

Multifocal motor neuropathy	Progressive bulbar palsy	Stroke
Multiple myeloma	Progressive spinal muscular atrophy	Subclavian steal syndrome
Multiple sclerosis (MS)	Psychosexual disorder/paraphilia	Suicidal thoughts or suicide attempt
Muscular dystrophy (MD)	Psychosis or psychotic disorder	Syringobulbia
Myelofibrosis	Pulmonary arterial hypertension	Syringomyelia
Narcolepsy	Pulmonary fibrosis	Tetralogy of Fallot
Nephrectomy (other than donation)	Pulmonary insufficiency/regurgitation	Thalassemia major
Nephropathy	Pyloric stenosis	Transposition of the great arteries
Nephrosclerosis	Relapsing polychondritis	Tricuspid stenosis
Nephrotic syndrome	Renal artery stenosis	Tuberous sclerosis
Neurofibromatosis	Renal failure	Type 1 diabetes
Neurogenic bladder	Rheumatic heart disease	Vasculitis
Noncerebral arteriovenous malformations	Right ventricular hypertrophy (RVH)	Venous angioma
Osteosarcoma	Schizophrenia	Ventricular arrhythmias
Pancreas cancer	Scleroderma	Ventricular tachycardia
Pancreatic cysts	Sclerosing cholangitis	Vertebrobasilar insufficiency
Parkinson's disease	Self-harm ("cutting")	Werdnig-Hoffmann disease
Periodic paralysis	Sick sinus syndrome	Wilson's disease
Polycystic kidney disease (PKD)	Sickle cell disease (SCD)	Wohlfart-Kugelberg-Welander disease
Polycythemia	Spinal cord cancer	
Polymyositis/dermatomyositis	Spinal muscular atrophy	
Porphyria	Spinocerebellar degeneration	

Decline Medications List

Please note this is not an all-inclusive list. Medications may only represent the brand name prescription. If you are using a generic, please verify the brand name.

Acthar	Clozapine	Gengraf	Lysodren
Adriamycin	Clozaril	Geodon	Matulane
Aducanumab	Cogentin	Gerimal	Medrol
Aggrenox	Cognex	Gilenya	Megace
Agrylin	Comtan	Glatopa	Mellaril
Akineton	Copaxone	Gleevec	Mestinon
Amiodarone	Copegus	Gold Therapy	Metelase
Androl-50	Cortef (hydrocortisone)	Haldol	Methadone
Antabuse	Creon	Hepsera	Methotrexate
Apidra	Cuprimine (D-penicillamine)	Herceptin	Mirapex
Apokyn	Cytosar	Humulin	Moban
Aptivus	Cytoxan	Hydergine (ergoloid)	Moditen
Aranesp	Dantrium	Hydralazine	MorphaBond (morphine)
Arava	Decadron	Hydrea	MS Contin (morphine)
Aricept	Deltasone (prednisone)	Hysingla ER	Mutamycin (mitomycin)
Arimidex	Demerol	Ifex	Myfortic
Aristada	Digox	Iletin	Myleran
Artane	Digoxin	Inamrinone	Namenda (memantine)
Atgam	Dilaudid (hydromorphone)	Incivek (telaprevir)	Navane
Aubagio	Dolophine (methadone)	Infergen Interferon	Neoral (cyclosporine)
Aviz	Dostinex	Inspra	Neupro
Avonex	Doxil	Intron	Nilandron
Azilect	Duragesic (fentanyl)	Invega	Niloric
AZT	Duramorph (morphine)	Isosorbide	Nipent
Baraclude	Ebixa (memantine)	Jakafi	Nitropress
Beatseron	Eldepryl	Kadian (morphine)	Nitrostat
Betaferon	Eligard	Kemadrin	Novantrone
Bevyxxa	Embeda (methadone)	Kerendia	Novolog
BiCNU	Emcyt	Kineret	Nplate
Blenoxane	Epogen	Lantus	Nucynta
Buprenex	Equetro (lithium)	Larodopa	Numorphan
Busulfex (busulfan)	Eskalith (lithium)	Latuda	Onsolis (fentanyl)
Butrans	Eulexin (flutamide)	Lecanemab (Leqembi)	Opana
Campral	Exalgo (hydromorphone)	Lemtrada	Orencia
Carbex	Exelon	Leukeran	Orthoclone
Casodex	Extavia (interferon)	Leukine	Oxandrolone
CeeNU	Fanapt	Levemir	Oxycontin (oxycodone)
Cellcept	Faslodex	Levo-Dromoran	Palexia
Cerefolin	Fazaclo	Lioresal (baclofen)	Parcopa (levodopa)
Cerubidine	Fentora (fentanyl)	Loxitane	Parlodol
Chemotherapy (all forms)	Foscavir	Lupron	Pegasys

Pegatron	Ribapak	Symbyax	VePesid
Percodan (oxycodone)	Ribasphere	Symmetrel	Vesprin
Permitil	Ribatab	Tambocor	Viadur
Platinol	Ribaviran	Tamoxifen	Victrelis (boceprevir)
Plegridy	Risperdal	Tapal	Videx
Plenaxis	Rituxan	Taractan	Vivtrol (naltrexone)
Procrit	Roferon	Tarceva	Vraylar
Prograf	Rubex	Targiniq ER	Wellcovorin
Proleukin	Sandimmune	Tasmar	Wellferon (interferon)
Prolixin (fluphenazine)	Saphris	Tecfidera	Winstrol
Promacta	Savaysa	Thioplex	Xartemis
Prostigmin	Serentil	Thioridazine	Xeljanz
Purinethol	Simponi	Thymoglobulin	Xeloda
Quinidine	Simulect	Timespan	Xtampza ER (oxycodone)
Ranexa	Sinemet (carbidopa)	Toposar (etoposide)	Zanosar
Razadyne	Solian	Trelstar	Zelapar
Rebetron	Stalevo	Tresiba	Zenapax
Rebif (interferon)	Stelazine	Trihexane	Zohydro ER
Regonol	Sublimaze (fentanyl)	Trilafon (perphenazine)	Zoladex
Reminyl	Suboxone	Tysabri	Zyprexa
Requip	Subsys (fentanyl)	Tyzeka	
Revia (naltrexone)	Subutex	Vantus	
Rexulti	Symadine	Velban	

Smoker Guidelines⁴

Usage within the past 12 months	Smoker	Nonsmoker ⁵
Cigarette	✓	
e-Cigarette/vaping (any substance)	✓	
Hookah	✓	
Nicotine substitutes (lozenges, gum, inhaler/sprays, patches)	✓	
Cigars	If more than 12 per year	If less than or equal to 12 per year
Pipe	✓	
Smokeless tobacco (chew, dip, snuff)	✓	
Any tobacco or nicotine product used for smoker cessation	✓	
Chantix (current use)	✓	
Positive cotinine on labs	✓	

Height and Weight Guide

Height	Accepted Weight Range (lbs.)	Height	Accepted Weight Range (lbs.)
4' 8"	77 – 183	5' 9"	116 – 277
4' 9"	79 – 189	5' 10"	119 – 286
4' 10"	82 – 196	5' 11"	123 – 294
4' 11"	85 – 203	6' 0"	126 – 302
5' 0"	88 – 210	6' 1"	130 – 311
5' 1"	91 – 217	6' 2"	133 – 319
5' 2"	94 – 224	6' 3"	137 – 328
5' 3"	97 – 231	6' 4"	141 – 337
5' 4"	100 – 239	6' 5"	144 – 346
5' 5"	103 – 246	6' 6"	148 – 355
5' 6"	106 – 254	6' 7"	152 – 364
5' 7"	109 – 262	6' 8"	156 – 373
5' 8"	113 – 269	6' 9"	160 – 383

- ¹ Proposed insureds ages 60-69 who have not seen a medical provider within the prior 24 months will have the option to complete a paramedical examination, which will include the collection of blood, urine, and a senior supplement in lieu of establishing care with a medical provider.
- ² Remission is defined as when all signs and symptoms of the disease or disorder have disappeared.
- ³ State variations apply.
- ⁴ Nicotine use has significant mortality implications that may cause harm to nearly every organ in the human body. Therefore, proposed insureds who qualify under smoker rates may not qualify for coverage under Brighthouse SmartCare if they also have other medical conditions such as asthma, bladder cancer, coronary artery disease, diabetes, heart disease, kidney disease, osteoporosis, or transient ischemic attack (TIA).
- ⁵ The nonsmoker criteria assumes that the proposed insured has not used any product that qualifies for tobacco/smoker rates in the past 12 months and that the proposed insured has not tested positive for nicotine or a nicotine metabolite in the past 12 months.

This pre-qualification questionnaire is meant to provide guidance on conditions that generally disqualify the proposed insured. It is not meant to include all possible underwriting concerns. There are numerous complex individual medical histories that could result in a disqualification for coverage.

Brighthouse SmartCare[®] is an indexed universal life insurance policy with long-term care riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations. Brighthouse SmartCare has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact a financial professional. May not be available in all states or firms.

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