

**LIFE  
INSURANCE**

Indexed Universal with  
Long-Term Care Provided by Riders

# Brighthouse SmartCare®

## Producer Guide



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# Using Protection Dollars Wisely

Protecting what clients have earned and ensuring it lasts is an important part of a smart financial strategy. In fact, our mission at Brighthouse Financial is to help your clients do just that.

To ensure that loved ones are financially cared for, life insurance is important. But what if your clients experience an illness or injury that requires long-term care?

## **Brighthouse SmartCare® provides:<sup>1</sup>**

- A guaranteed death benefit
- Guaranteed long-term care (LTC) protection with monthly benefit payments – no receipts required
- The ability to grow LTC benefits if the Indexed LTC option or a Fixed Growth LTC option is elected
- Protection during market downturns and the ability to grow cash value by participating in market growth opportunities that track the performance of well-known market indices

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<sup>1</sup> Brighthouse SmartCare is an indexed universal life insurance policy with long-term care benefits provided by riders.

# The Right Clients Are Within Reach

Based on extensive research, we have identified profiles of consumers who might be good candidates for Brighthouse SmartCare.

## Look for current clients or prospects who:



Are retired or are preparing for retirement



Have average household incomes between \$90K and \$150K



Plan to stay busy in retirement (volunteering, encore career, travel, etc.)



Are raising children who are teenagers or young adults



May have a parent or loved one who received long-term care

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These are general guidelines intended to help you determine which clients may be a good fit for Brighthouse SmartCare. You should only recommend Brighthouse SmartCare after a complete review of each client's individual circumstances. While not appropriate for all clients fitting this profile, Brighthouse SmartCare may provide an opportunity that fits individual needs. For more in-depth client profiles, review our Find the Right Client flyer or visit [brighthousefinancialpro.com](https://brighthousefinancialpro.com).



# Brighthouse SmartCare

As clients approach retirement, they want their money to work smarter for them. Because people are living longer, the chance of needing – and the cost of paying for – LTC protection will continue to rise. A fixed amount of coverage today may not meet your clients' needs tomorrow.

Brighthouse SmartCare is a smart way to help protect your clients' retirement against the unexpected costs of long-term care.

## 01

### Preparation for an LTC need

Brighthouse SmartCare is a hybrid life insurance product also designed to provide protection for LTC expenses.

## 02

### Protection from unexpected events

Brighthouse SmartCare provides a guaranteed death benefit<sup>2,3</sup> and cash value that's protected from market loss if the indexed option is selected.

## 03

### Participation in growth opportunities

Brighthouse SmartCare offers growth options to potentially increase policy values over time with the ability to lock in LTC benefits at any time.

<sup>2</sup> Policy and death benefit values will be reduced if the terminal illness benefit or Long-Term Care Acceleration of Death Benefit Rider is exercised or policy loans are taken.

<sup>3</sup> Guarantees assume premiums have been paid to keep the policy in force. Benefits paid from the Long-Term Care Acceleration of Death Benefit Rider will reduce the death benefit dollar for dollar. All other policy values will reduce proportionately. Any policy distributions or loans will also reduce policy values. If the terminal illness benefit is paid out, all LTC riders will end. Clients should consult with a tax professional to determine the tax consequences before requesting any accelerated death benefit payments or LTC payments.

# A Different Kind of Indexed Universal Life Policy

With protection from market loss, there's less risk to policy benefits.

Brighthouse SmartCare is an indexed universal life (IUL) insurance product designed to offer both growth opportunities and protection from market loss. While this product does not invest directly in the equity markets, it provides the ability to grow the policy's death benefit and cash value over time by tracking the performance of one or more well-known market indices,<sup>4</sup> including the S&P 500® Index, Russell 2000® Index, and MSCI EAFE Index. A Fixed Account option is also available.

By choosing the Indexed LTC coverage option, the policy's cash value can grow up to an annual maximum growth rate,<sup>5</sup> which increases the LTC benefit amounts.<sup>6</sup> If the client wants their LTC benefit amounts to grow at a guaranteed rate, we offer Fixed Growth LTC options that can earn either 3% or 5% annual compound growth.

**Below are the indexed crediting options currently available for Brighthouse SmartCare policies:**

Crediting Method	Indices	Index Growth
Annual Point-to-Point with Cap Rate	<ul style="list-style-type: none"> <li>• S&amp;P 500 Index</li> <li>• Russell 2000 Index</li> <li>• MSCI EAFE Index</li> </ul>	100% of the index performance over a 1-year term is credited to the policy's cash value up to the current Cap Rate. Index-based losses are limited with a guaranteed minimum Floor Rate of 0%. <sup>7</sup>

<sup>4</sup> Policy values will never be reduced due to market loss, but they may be reduced if interest crediting is not sufficient to cover policy charges.

<sup>5</sup> Cash value is credited up to an annual maximum growth rate and adjusted by any policy charges.

<sup>6</sup> Growth of LTC benefits under the Indexed LTC growth option relies on the indexed crediting rate being sufficient to cover policy charges.

<sup>7</sup> Brighthouse SmartCare has a 0% guaranteed Floor Rate. Policy values can be reduced if interest crediting is not sufficient to cover policy charges.

# Benefit Payments That Suit Your Clients' Needs

Brighthouse SmartCare LTC benefits are paid through cash indemnity, not reimbursement.

Brighthouse SmartCare is a cash indemnity policy that provides monthly LTC benefit payments that may exceed actual LTC expenses. Once the insured is eligible to receive benefits, the policy owner can access the maximum amount of available benefit dollars, regardless of actual cost of care, with no receipts or tracked expenses required.<sup>8,9,10</sup>

Many other hybrid life insurance products offer LTC benefits through reimbursements that use receipts to track expenses and may not fully cover actual expenses.



**Brighthouse SmartCare allows the policy owner to control the use of benefit dollars as they see fit.** Cash indemnity payments offer flexibility so the policy owner can pay for expenses such as housing, utilities, house-keeping services, family caregiver support, and medical costs not covered by health insurance.

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<sup>8</sup> LTC benefits are taxable if yearly payments exceed IRS limits. See the policy for additional details.

<sup>9</sup> The maximum lifetime benefit amount is determined at the time of the first claim for benefits under the rider. When monthly payments received under the rider equal the maximum lifetime benefit amount, the rider will terminate.

<sup>10</sup> Generally, LTC benefits are not payable unless an insured is chronically ill (as defined in the tax code) and is receiving qualified long-term care (QLTC) services under a plan of care prescribed by a physician licensed in the U.S.







# LTC With More Choice and Flexibility

Your clients can enjoy the freedom of customizing their own care.

If offered a choice, many Americans would receive long-term care services in their home.<sup>11</sup>

Once the insured is eligible to receive benefit payments, a Brighthouse SmartCare policy allows for flexibility so the policy owner can control more of their long-term care decisions, including how and where they choose to receive care.



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## Some popular care services include:

- Adult day care
- Assisted living care
- Home health care
- Hospice care
- Intermediate care
- Nursing home care

Through our cash indemnity policy, home health care services can be offered by a home health care provider and/or by skilled or unskilled individuals, including family members.

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<sup>11</sup> A Guide to Long-Term Care for Seniors. SeniorLiving.org, May 30, 2023.

# How Brighthouse SmartCare Works

Clients can customize their indexed universal life insurance policy with LTC coverage options, LTC benefit periods, and premium payment options.





## Brighthouse SmartCare is an indexed universal life insurance policy.

This hybrid life insurance product provides a death benefit to beneficiaries and coverage for LTC expenses through riders. Your client should follow the steps below to customize their policy.<sup>12</sup>



### Step 1: Choose an LTC Coverage Option

The guaranteed LTC benefit is determined at the time of application. This amount can grow based on the LTC coverage option elected.<sup>12</sup>

#### ☐ Indexed LTC

LTC benefit amounts have the potential to increase with market gains up to an annual maximum growth rate but will never drop below the policy's original amounts. The client can choose to track the performance of one or more of the following indices: S&P 500 Index (large cap), Russell 2000 Index (small cap), or MSCI EAFE Index (international).

#### ☐ Fixed Growth LTC

This option provides a guaranteed growth rate with LTC benefit amounts that can earn either 3% or 5% annual compound growth, depending on the client's selection.

- ☐ 3% compound
- ☐ 5% compound

#### ☐ Level LTC

LTC benefit amounts remain the same over the duration of the policy.



### Step 2: Choose an LTC Benefit Period

Brighthouse SmartCare includes an LTC Acceleration of Death Benefit Rider (LTC ADBR) and an Extension of Benefits Rider (EOBR), which determine the duration of coverage once a claim begins.

#### ☒ LTC ADBR

Up to 98% of the policy's face amount can be accessed early for LTC expenses. Only the death benefit is reduced dollar for dollar. All other policy values are reduced proportionally. The LTC ADBR pays benefits for the first 2 years of a claim.<sup>13</sup>

- ☒ 2 years

#### ☒ EOBR

Once benefits from the LTC ADBR have been exhausted, benefits are paid by the Extension of Benefits Rider.<sup>14</sup> The EOBR provides benefit payments for 2 or 4 additional years once the LTC ADBR benefits have been used, resulting in a combined payout period of 4 or 6 years.<sup>13</sup> These payments do not reduce policy values.

- ☐ 2 years
- ☐ 4 years



### Step 3: Choose a Premium Payment Schedule

The client can make either a single premium payment or annual payments for 2-5 years or 10 years.

#### ☐ Single premium

#### ☐ 2 years

#### ☐ 3 years

#### ☐ 4 years

#### ☐ 5 years

#### ☐ 10 years<sup>15</sup>

<sup>12</sup> If the amount of LTC coverage increases, the rider charges will also increase.

<sup>13</sup> LTC ADBR and EOBR benefit periods are based on electing the maximum benefit amount allowed.

<sup>14</sup> Any growth to the monthly LTC ADBR is paid from the LTC EOBR. Growth related to the LTC ADBR is paid out during the LTC ADBR benefit period.

<sup>15</sup> The 10-year premium payment option is only available with the Fixed Growth LTC (3% or 5% compound) and Level LTC coverage options at this time.

# Brighthouse Simple Underwriting

The traditional underwriting process can stand in the way of stronger client relationships. Brighthouse Simple Underwriting is changing that.

## **What is Brighthouse Simple Underwriting?**

Brighthouse Simple Underwriting is a process used for Brighthouse SmartCare applications in which no labs or medical exams are required,<sup>16</sup> and a final underwriting decision may be delivered within 24 hours.

Instead of labs and full medical requirements, we leverage the application responses with database checks: Medical Information Bureau (MIB), Prescription Database (Rx), Motor Vehicle Report (MVR), and public records. For full details, please contact your wholesaler.

## **Brighthouse Simple Underwriting key features for qualifying cases:**

- Less invasive process – no labs and no exams
- Simple underwriting offer – yes or no answer
- Faster underwriting decision – generally within 24 hours after receiving completed requirements

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<sup>16</sup> Labs and exams are only required if the applicant has no evidence of medical care.





**People ages 40-75 who choose a policy face amount up to \$1 million may be eligible for Brighthouse Simple Underwriting and its benefits:<sup>17</sup>**

Requirements	Ages 40-65	Ages 66-75
<b>Application</b>	Electronic application	Electronic application
<b>Labs or Exams</b>	None	None
<b>Medical Records<sup>18</sup></b>	For significant medical conditions only	Yes
<b>Interview</b>	None	Cognitive screening
<b>Database Checks</b>	MIB, Rx, MVR, public records	MIB, Rx, MVR, public records
<b>Initial Decision</b>	Generally within 24 hours of receiving completed requirements	Generally within 24 hours of receiving completed requirements

<sup>17</sup> Underwriting is necessary for both the life insurance policy and the riders. Coverage for the life insurance policy and the riders may also require a medical examination.

<sup>18</sup> Medical records and a cognitive assessment are required for all applicants ages 66 and older.

## Product Details

State variations may apply to all sections in this document. For full details, please see the policy for the relevant state.

<b>Issue Ages</b>	40-75 years old
<b>Risk Classes</b>	<ul style="list-style-type: none"> <li>• Nonsmoker</li> <li>• Nonsmoker with couples discount</li> <li>• Smoker</li> <li>• Smoker with couples discount</li> </ul>
<b>Face Amount Limits</b>	<p><b>Minimum Face Amount:</b> \$50,000</p> <p><b>Maximum Face Amount:</b> \$1,000,000</p>
<b>Premiums</b>	<p><b>Minimum Premium:</b> \$50,000 (divided by the premium paying period)</p> <p>Premiums can be paid over 1-5 years (annual mode only).<sup>15</sup></p>
<b>Policy Charges</b>	<p><b>Percent of Premium Charge:</b> The amount charged on each premium that is paid and is charged as a percentage of the premium.</p> <p><b>Annual Deduction:</b> Deducted annually from the policy's cash value and is composed of the three charges below:</p> <ul style="list-style-type: none"> <li>• <b>Cost of Insurance Charge</b> – Includes the cost of providing the benefit paid to beneficiaries upon the death of the insured; it is charged as a percentage of the policy's net amount at risk</li> <li>• <b>Administrative Charge</b> – Includes administrative costs such as record keeping, processing claims and policy changes, preparing and mailing reports, and overhead costs; it is charged as a percentage of the policy's face amount</li> <li>• <b>Rider Charges</b> – Are used to fund the benefits that the riders provide and are based on the rider benefit amount</li> </ul>
<b>Interest Crediting</b>	<p><b>Indexed Accounts</b></p> <ul style="list-style-type: none"> <li>• Crediting Method: Annual Point-to-Point with Cap Rate</li> <li>• Indices: S&amp;P 500 Index, Russell 2000 Index, MSCI EAFE Index</li> </ul> <p><b>Fixed Account</b></p> <ul style="list-style-type: none"> <li>• An account that is credited interest daily at no less than the Guaranteed Minimum Interest Rate</li> </ul>



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### Available Transactions

**Policy Loans:** Available at any time after policy issue.

**Policy Surrender:** Policy may be surrendered for the full cash surrender value at any time.<sup>19</sup> No partial segment indexed interest is credited for policies surrendered on any date other than the policy anniversary.

**Partial Withdrawals:** Withdrawals are not allowed.

**Transfers/Reallocations:** Available within 21 days after each policy anniversary.

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### Death Proceeds<sup>2</sup>

**Death Benefit:** The amount payable to beneficiaries if the insured dies while the policy is in force.

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### Base Policy Features

**Lapse Prevention Benefit:** Guarantees that the policy will not lapse if required premiums are paid. The number of required premiums payable is equal to the premium paying period selected at issue. Lapse prevention premium rates vary by issue age, sex, smoker status, premium paying period, riders selected, and rider benefit durations. If a policy loan is taken, additional funding to pay the loan balance may be needed to retain this benefit.

**Terminal Illness Benefit:** Will be payable if the insured has been certified by a physician licensed in the U.S. as having less than 12 months to live from the date of certification. The maximum benefit amount that may be requested will be the lesser of \$250,000 or 50% of the policy's face amount. The terminal illness benefit will be a one-time payout that reduces the death benefit dollar for dollar. All other policy values will reduce proportionately. The payment of this benefit will terminate both the Long-Term Care Acceleration of Death Benefit Rider and the Extension of Benefits Rider.

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### Other Policy Features

**Return of Premium (ROP) Surrender Benefit Rider:**<sup>20</sup> The amount paid upon surrender of the policy will never be less than 75% of premiums paid, up to the sum of all premiums due, with reduction for policy loans and any LTC benefit payments.

**Return of Premium (ROP) Death Benefit Rider:** The amount paid upon death will never be less than 100% of premiums paid with reduction for policy loans and any LTC benefit payments.

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<sup>19</sup> Surrender of the policy may be taxable to the extent of any gain. If the policy is a modified endowment contract (MEC), any loan or surrender prior to age 59½ may be taxable to the extent of any gain and may be subject to a 10% income tax penalty.

<sup>20</sup> The ROP Surrender Benefit is equal to the sum of all premiums paid to date, up to the Maximum ROP Surrender Benefit, multiplied by 75%; less any cash surrender value, loan balance, and any benefit paid under the LTC Acceleration of Death Benefit Rider (LTC ADBR) and Extension of Benefits Rider (EOBR). If the result of the calculation is less than or equal to zero, no ROP Surrender Benefit will be paid.

## Long-Term Care Rider Details

LTC Riders	Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR)	Extension of Benefits Rider (EOBR)
<b>Availability</b>	Issued with every policy in addition to the selected Extension of Benefits Rider.	Three options for this rider are available. One of these options is required to issue a policy: <ul style="list-style-type: none"> <li>• Indexed LTC</li> <li>• Fixed Growth LTC (3% or 5% annual compound growth)<sup>21</sup></li> <li>• Level LTC</li> </ul>
<b>LTC Benefit Periods</b> (Total: 4 or 6 years)	<b>2 years</b> <ul style="list-style-type: none"> <li>• Benefits paid from this rider will reduce the death benefit dollar for dollar; all other policy values will reduce proportionately</li> <li>• Up to 98% of the policy's face amount may be accessed for LTC expenses</li> </ul>	<b>2 or 4 years</b> <ul style="list-style-type: none"> <li>• Payable after LTC ADBR benefits have been exhausted</li> <li>• Benefit payments do not reduce the death benefit or other policy values</li> </ul>
<b>LTC Coverage Options</b>	<p><b>Indexed LTC:</b> The initial LTC benefit amount is determined at issue. LTC benefit amounts have the potential to increase with market gains up to an annual maximum growth rate but will never drop below the policy's original amounts.<sup>22</sup> The policy owner can request to lock in their benefit at any time.</p> <p><b>Fixed Growth LTC:</b> The initial LTC benefit amount is determined at issue. This option provides a guaranteed growth rate with LTC benefit amounts that can earn either 3% or 5% annual compound growth, depending on the client's selection. The policy owner can request to lock in their benefit at any time.</p> <ul style="list-style-type: none"> <li>• 3% Compound   Face Amount Maximum: \$500,000 for issue ages 40-75</li> <li>• 5% Compound   Face Amount Maximum: \$500,000 for issue ages 40-75</li> </ul> <p><b>Level LTC:</b> The LTC benefit amount is determined at issue. LTC benefit amounts remain the same over the duration of the policy.</p>	
<b>LTC Elimination Period</b>	After the insured meets the eligibility requirements, there is a period of 90 calendar days before benefit payments begin. The elimination period begins on the first day the insured is certified as being chronically ill and is receiving qualified long-term care (QLTC) services.	
<b>Benefit Payment Type</b>	<b>Cash Indemnity:</b> Provides monthly LTC benefit payments without the submission of receipts or tracked expenses. Once eligible to receive benefits, the policy owner can access the maximum available benefit dollars, regardless of actual cost of care.	

<sup>21</sup> Fixed Growth LTC option availability is restricted by face amount and issue age.

<sup>22</sup> Brighthouse SmartCare does not invest directly in any index. Its performance is measured against a chosen index or indices.

<b>Qualified Long-Term Care Services<sup>23</sup></b>	<ul style="list-style-type: none"> <li>• Adult day care</li> <li>• Assisted living care</li> <li>• Home health care (offered by a home health care provider and/or by skilled or unskilled individuals, including family members)</li> </ul>	<ul style="list-style-type: none"> <li>• Hospice care</li> <li>• Intermediate care</li> <li>• Nursing home care</li> </ul>
<b>Rider Charges</b>	<ul style="list-style-type: none"> <li>• Rider charge rates for the LTC ADBR and EOBR are non-cancellable for the life of the policy</li> <li>• Annual deductions and required premium payments are waived while the insured is on claim</li> </ul>	



## Key Terms and Definitions

**Cap Rate** – The maximum market performance the policy owner can earn according to a predetermined percentage.

**Cash Value** – The equity in a life insurance policy that can be accessed by the policy owner in the form of loans or by surrendering the policy.

**Cash Indemnity** – Payments of the maximum available benefit with no receipts required.

**Death Benefit** – The amount payable to beneficiaries upon the insured's death.

**Indexed Universal Life Insurance** – A permanent life insurance policy that credits interest based on the performance of a well-known index up to a Cap Rate.

**Long-Term Care** – A form of care for people living with chronic health problems that affect their ability to perform two of the six activities of daily living: bathing, continence, dressing, eating, toileting, transferring.

**Net Amount at Risk** – The difference between the death benefit and cash value of a permanent life insurance policy.

**Riders** – Features added to a base insurance policy that may or may not include an additional charge, allowing the policy owner to tailor coverage to increased levels of protection.

<sup>23</sup> See the policy and riders for complete details regarding qualified long-term care services ("Covered Services").

# 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.,<sup>24</sup>  
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.

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To find out more about how Brighthouse SmartCare  
can help protect your clients' retirement against  
the unexpected costs of long-term care, visit  
**[brighthousefinancialpro.com](https://brighthousefinancialpro.com).**

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<sup>24</sup> Ranked by 2022 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2023.





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Long-term care (LTC) benefits provided by riders to the policy are intended to provide qualified long-term care insurance under Internal Revenue Code Section 7702B(b). Although benefits paid under a rider are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, benefits may be taxable in certain circumstances. For example, benefits may be taxable when the aggregate LTC benefits payments received under a rider and other policies or riders exceed the Internal Revenue Code section 7702B(d)(2) per diem limitation. Clients should consult with an attorney or qualified tax professional before purchasing Brighthouse SmartCare and when exercising any right to receive LTC benefits under any rider included with the policy. The policy's death benefit and policy values will be reduced as a result of any LTC ADBR payment.

All policy values will be reduced and any LTC rider will be terminated if an Accelerated Death Benefit Payment is made under the policy. Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs and may be taxable. Clients should consult with a tax professional to determine the current tax consequences before requesting any Accelerated Death Benefit Payment.

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