

**LIFE INSURANCE**  
INDEXED UNIVERSAL  
WITH LONG-TERM CARE  
PROVIDED BY RIDERS

**Brighthouse**  
**SmartCare®**

# A Smart Approach to Leveraging Long-Term Care Dollars



## We look at some of the options clients can use to help cover long-term care expenses.

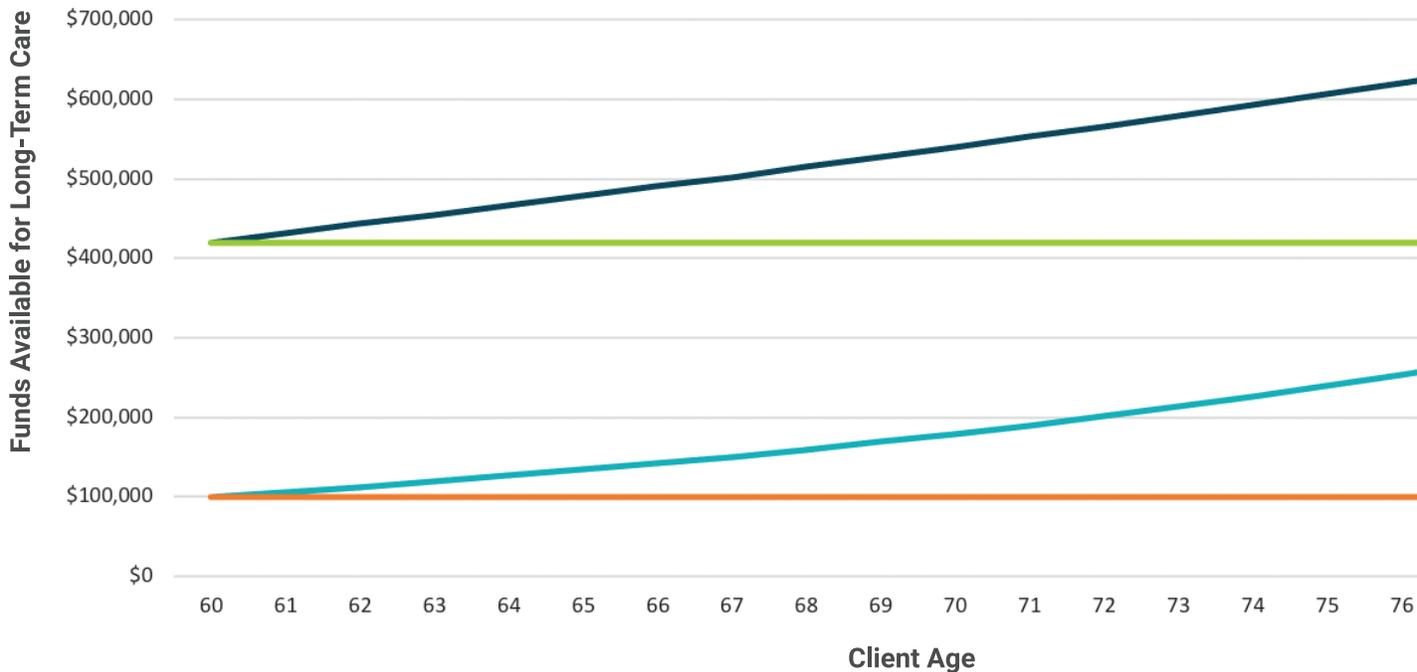
Each year, Americans spend billions of out-of-pocket dollars on long-term care expenses<sup>1</sup> when, instead, there might be a way to make those dollars work smarter. In fact, the average annual cost of a private room in a nursing home is more than \$92,000 and those prices are likely to continue rising.<sup>2</sup>

Brighthouse SmartCare® – a hybrid life insurance policy with long-term care riders – uses a portion of your client’s assets to cover potential long-term care expenses while also providing a death benefit to beneficiaries and potential cash value growth opportunities.

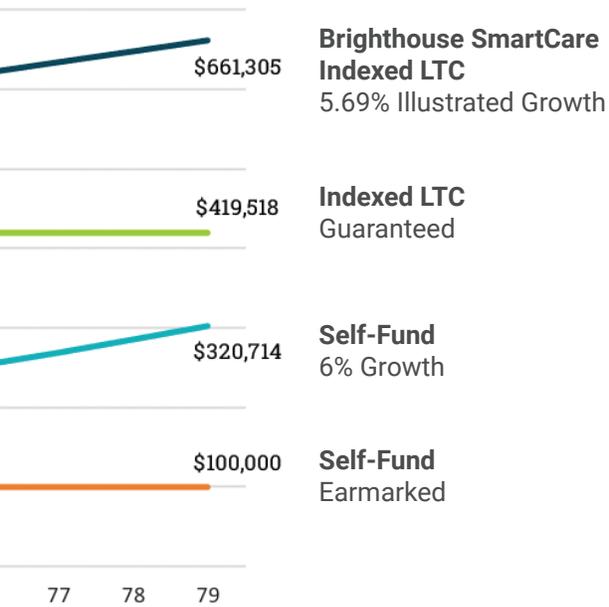
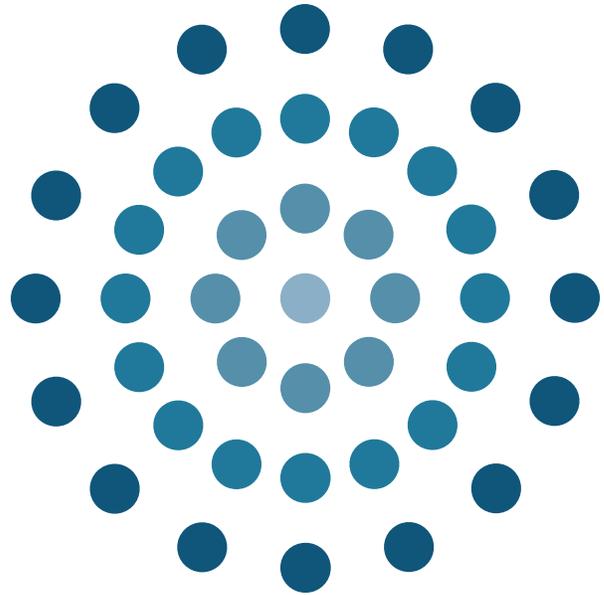
Brighthouse SmartCare provides access to an LTC benefit amount totaling more than what is paid into a policy, helping clients see more value than if they self-funded long-term care expenses. It also offers additional benefits, including cash value growth opportunities based on market performance and a cash indemnity benefit that provides eligible clients a maximum benefit each month without receipts.

### Let’s look at an example

An individual sets aside \$100,000 for future long-term care expenses. Below, we look at what could happen if he or she self-funded these costs by investing in an equity index with a hypothetical six-percent annual growth rate after tax, and what might happen if they leveraged their earmarked funds in a Brighthouse SmartCare policy.



Hypothetical example that assumes a 9% Cap Rate and 5.69% hypothetical index rate. These examples are not a representation of past or future benefit results for any Brighthouse SmartCare policy. Actual benefit results may be greater or less than that shown. Performance of Brighthouse SmartCare policies may differ from that of the benefit results shown due to chosen policy options. Brighthouse SmartCare policies do not invest directly in any index. Not all states or firms may offer Brighthouse SmartCare.



## Brighthouse SmartCare

**Initial single premium:** \$100,000

**LTC coverage period:** 6 years

**Initial LTC benefit amount:** \$419,518

**LTC benefits in 20 years:**

- Indexed LTC (5.69% illustrated growth): \$661,305
- Indexed LTC (guaranteed): \$419,518
- Level LTC (not shown): \$428,758
- Fixed Growth LTC (not shown): \$612,174

## Self-Fund Scenario

**Earmarked funds:** \$100,000

**In 20 years:**

- Earmarked funds: \$100,000
- 6% after-tax annual growth: \$320,714

Brighthouse SmartCare can help clients leverage their LTC dollars. For more information, talk to your Life and LTC Specialist or visit [brighthousefinancialpro.com](https://brighthousefinancialpro.com).

<sup>1</sup> NHE Fact Sheet. Centers for Medicare & Medicaid Services, December 16, 2020.

<sup>2</sup> Costs of Care. LongTermCare.gov, as of February 18, 2020.

<sup>A</sup> The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Brighthouse Financial. Standard & Poor's<sup>®</sup>, S&P<sup>®</sup>, and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

<sup>B</sup> The Russell 2000<sup>®</sup> Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This life insurance product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this life insurance product.

<sup>C</sup> This life insurance product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based.

Brighthouse SmartCare<sup>®</sup>, an Indexed Universal Life Insurance Policy on Policy Forms ICC18-5-70, 5-70-18, and 5-70-18-FL, with a Long-Term Care Acceleration of Death Benefit Rider on Policy Forms ICC21-3ACCLTC2, 3ACCLTC2-21, and 3ACCLTC2-21-FL, including the option to elect an Extension of Benefits Rider on Policy Forms ICC21-3EOB2, ICC21-3EOBIC2, or ICC21-3EOBIP2; 3EOB2-21, 3EOBIC2-21, or 3EOBIP2-21; and 3EOB2-21-FL, 3EOBIC2-21-FL, or 3EOBIP2-21-FL, is 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. May not be available in all states or firms.

Brighthouse Financial<sup>®</sup> and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency  
• Not Guaranteed by Any Bank or Credit Union • May Lose Value

**Brighthouse**  
FINANCIAL<sup>®</sup> | Build for  
what's ahead<sup>®</sup>

Brighthouse Life Insurance Company  
11225 North Community House Road  
Charlotte, NC 28277  
[brighthousefinancial.com](https://brighthousefinancial.com)

2103 BDUL688882-2  
© 2021 BRIGHTHOUSE FINANCIAL, INC. 2670730.3[06/18/2023]

**For Financial Professional Use Only. Not For Public Distribution.**