

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.

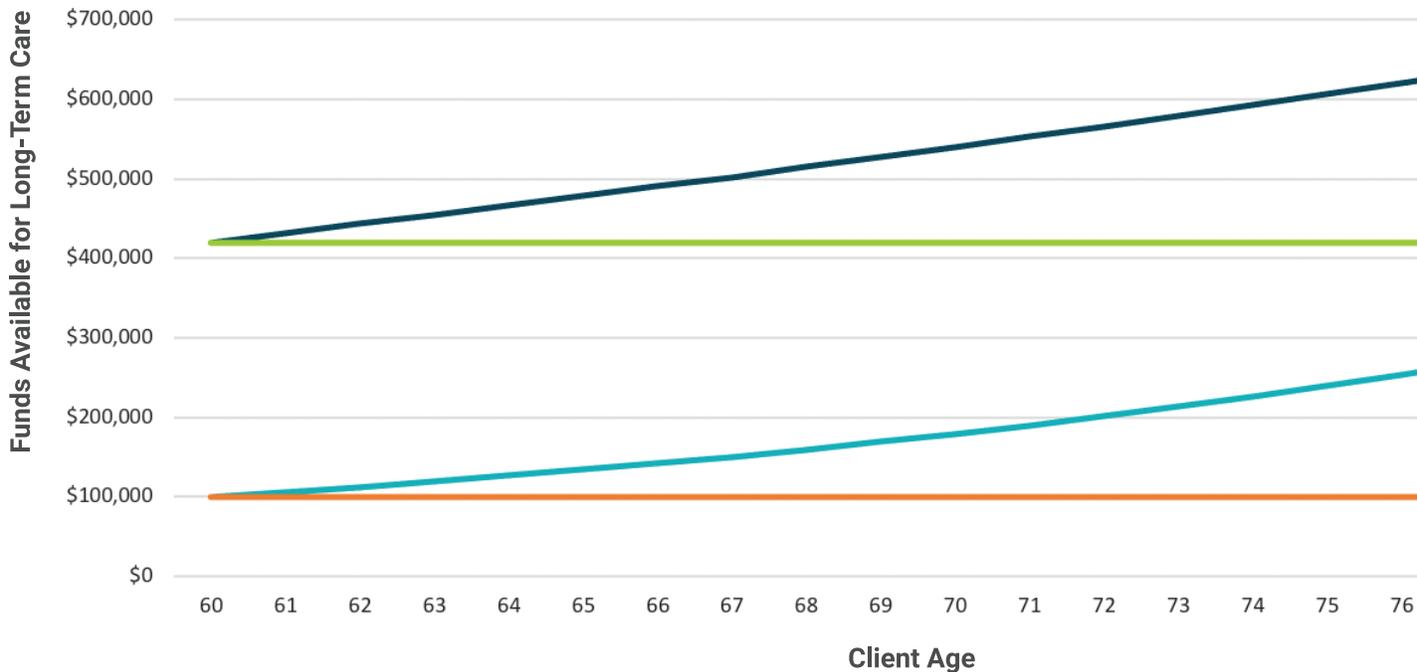
Each year, Americans spend billions of out-of-pocket dollars on long-term care expenses¹ when, instead, there might be a way to make those dollars work smarter. In fact, the average annual cost of a private room in a nursing home is more than \$92,000 and those prices are likely to continue rising.²

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.

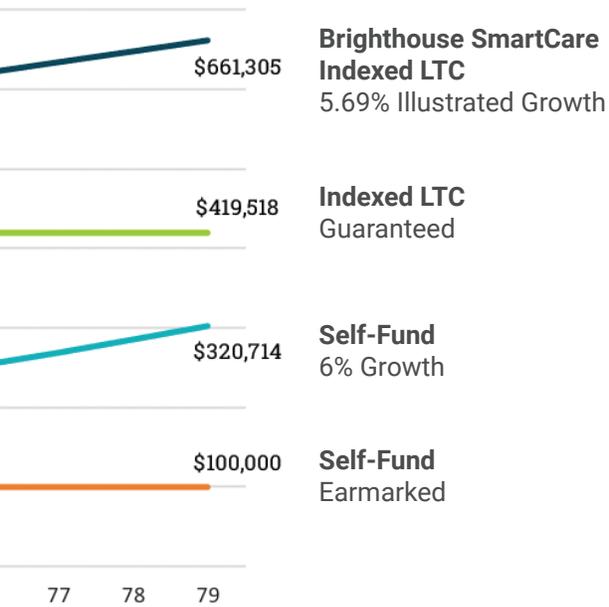
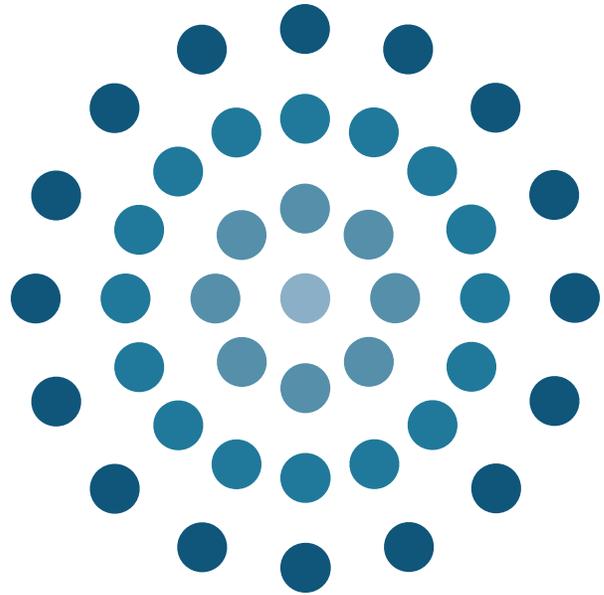
Brighthouse SmartCare provides access to an LTC benefit amount totaling more than what is paid into a policy, helping clients see more value than if they self-funded long-term care expenses. It also offers additional benefits, including cash value growth opportunities based on market performance and 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.

¹ NHE Fact Sheet. Centers for Medicare & Medicaid Services, December 16, 2020.

² Costs of Care. LongTermCare.gov, as of February 18, 2020.

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