

**LIFE
INSURANCE**

Indexed Universal with
Long-Term Care Provided by Riders

Brighthouse SmartCare®

Find the Right Client

Guidelines to help identify individuals who may be a good fit for Brighthouse SmartCare¹

Every client is unique, each with different financial situations and goals. But how do you know which clients might be a good fit for the protection and growth Brighthouse SmartCare® offers?

Based on in-depth research we conducted across a variety of U.S. consumer segments, we've developed two client profiles highlighting those consumers who might be good candidates for Brighthouse SmartCare. While the clients in these profiles differ in many aspects, our research indicates a key commonality: They represent consumers who have saved for short-term financial goals and are now ready to focus on preparing for future long-term care costs.

	Demographics	Client Profiles	Additional Financial Goals
Pre-retirees ages 50-64	Average household income: \$141K Average investable assets: \$1M Average age: 53	<ul style="list-style-type: none"> • Planning for retirement; considering encore career opportunities • Financially literate • Raising children who are teenagers or young adults • May have helped a parent or loved one who received long-term care 	Short term: Manage household expenses and save for a child's education Long term: Accumulate wealth for retirement
Retirees ages 65-75	Average household income: \$97K Average investable assets: \$1M Average age: 66	<ul style="list-style-type: none"> • Empty nester • Keeps busy with physical activities (e.g., volunteering, traveling) • Concerned about the impact of a health event on their lifestyle and legacy 	Short term: Protect their assets Long term: Ensure they don't outlive their assets

To see how Brighthouse SmartCare works, try our digital tool at brighthousefinancialpro.com.

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

Brighthouse SmartCare is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Partnership for Long-Term Care Program, and is not a Medicare supplement policy.

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Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017

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