

# Find the Right Client

Guidelines to help identify individuals that may be a good fit for Brighthouse SmartCare<sup>1</sup>

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
<b>Pre-Retirees</b> Ages 50-64	<p><b>Average Household Income:</b> \$141K</p> <p><b>Average Investable Assets:</b> \$1M</p> <p><b>Average Age:</b> 53 years old</p>	<ul style="list-style-type: none"> <li>• Planning for retirement; considering encore career opportunities</li> <li>• Financially literate</li> <li>• Raising children who are teenagers or young adults</li> <li>• May have had to help a parent or loved one navigate the long-term care landscape</li> </ul>	<p><b>Short Term:</b> Manage household expenses and save for a child's education</p> <p><b>Long Term:</b> Accumulate wealth for retirement</p>
<b>Retirees</b> Ages 65-75	<p><b>Average Household Income:</b> \$97K</p> <p><b>Average Investable Assets:</b> \$1M</p> <p><b>Average Age:</b> 66 years old</p>	<ul style="list-style-type: none"> <li>• Empty nester</li> <li>• Keeps busy with physical activities (e.g., volunteering, traveling)</li> <li>• Concerned about the impact of a health event on their lifestyle and legacy</li> </ul>	<p><b>Short Term:</b> Protect their assets</p> <p><b>Long Term:</b> Ensure they don't outlive their assets</p>

To see how Brighthouse SmartCare works, try our digital tool at [brighthousefinancialpro.com](https://brighthousefinancialpro.com).

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

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