Brighthouse SmartCareSM



Introducing the Brighthouse SmartCare™ Advertising Campaign

Explore the resources that will support your hybrid life insurance and long-term care sales.

Our Consumer Campaign

"Expedition" TV commercial

Join us on a scenic journey that shows how Brighthouse SmartCare can help a couple prepare for possible long-term care (LTC) expenses now so they can pursue the things they love in the the future – all while leaving a death benefit for their loved ones.





We expect to reach people who:

- Have average household incomes between \$90,000 and \$150,000
- May have a parent or loved one who received long-term care
- Are looking for encore opportunities in retirement (volunteering, second career, etc.)
- · Are parents of teens or older children

Brighthouse SmartCare Key Features

01

Preparation for an LTC need

Brighthouse SmartCare is a hybrid life insurance product also designed to provide protection in case of a long-term care event through guaranteed LTC benefits.¹

02

Protection from unexpected events

Brighthouse SmartCare provides a guaranteed death benefit as well as protection from market loss if the policy is linked to the performance of major market indices.¹

03

Participation in market growth

If elected, Brighthouse SmartCare can link to major market indices, allowing LTC benefits to potentially grow over time with the ability to lock in LTC benefit amounts at any time.

Brighthouse SmartCare is the smart way to gain power over the unexpected.

For more information and complete resources that will support your sales, contact your wholesalers or visit **brighthousefinancialpro.com**

Brighthouse SmartCareSM, an Indexed Universal Life Insurance Policy on Policy Forms ICC18-5-70 and 5-70-18, with a Long-Term Care Acceleration of Death Benefit Rider on Policy Forms ICC18-3ACCLTC1 and 3ACCLTC1-18, including the option to elect an Extension of Benefits Rider on Policy Forms ICC18-3EOB1, ICC18-3EOBIC1, or ICC18-3EOBIP1, and 3EOB1-18, 3EOBIC1-18, or 3EOBIP1-18, is issued by, with product guarantees that are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). All guarantees, including 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.

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¹ Policy and death benefit values will be reduced if the terminal illness benefit, Long-Term Care Acceleration of Death Benefit Rider, or policy loans are exercised.