

**LIFE
INSURANCE**

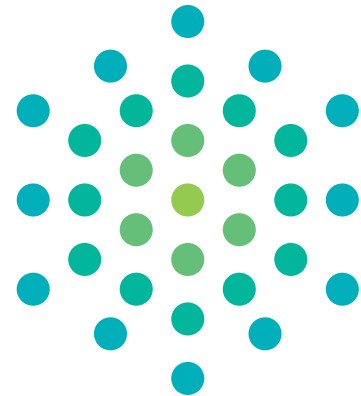
Indexed Universal with Long-Term Care Provided by Riders
& Index-Linked Universal with GDR

Brighthouse SmartCare® and Brighthouse SmartGuard PlusSM

Permanent Life Underwriting Guide







Welcome

In 2018, we introduced Brighthouse Simple Underwriting. This approach will often result in an initial underwriting decision generally within 24-72 hours – with no labs or exams needed from the proposed insured – and includes an underwriting offer without multiple levels of classes or ratings. This approach leverages the use of various databases (detailed within this guide) and medical records to avoid the traditional paramedical exam and laboratory testing process. Some proposed insureds will still need to use a traditional underwriting process.

This guide provides general information for Brighthouse SmartCare® and Brighthouse SmartGuard PlusSM. We encourage you to use this guide and our product-specific Underwriting Pre-Qualification Questionnaires to prepare your clients for the application process and make the process as transparent and easy as possible.

Product Descriptions



Brighthouse SmartCare[®]

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

Key Features

- Issue ages: 40-75
- Maximum face amount: \$1,000,000
- Long-term care protection



Brighthouse SmartGuard PlusSM

Brighthouse SmartGuard Plus is a registered index-linked universal life insurance policy with a Guaranteed Distribution Rider (GDR) that provides guaranteed Distribution Payments through policy loans.

Key Features

- Issue ages: 35-65
- Maximum face amount: \$3,000,000
- Guaranteed Distribution Rider

Medical Underwriting Requirements

Brighthouse Simple Underwriting

Subject to product guidelines, Brighthouse Simple Underwriting is available on two of our permanent life insurance products¹ – Brighthouse SmartCare and Brighthouse SmartGuard Plus. Product availability may vary by state or firm.

Our digital platform and underwriting rules engine are the primary drivers of the application process and provide the initial evaluation of database information and disclosures during the application process. Reflexive application questions are based on both disclosures and database results, allowing for more actionable detail and the ability to assess risk more accurately and in real time. The automated underwriting process provides a consistent application of the key features outlined below. Reflexive applications are not available in some states.

Key Features

01 Simple, less invasive process – no labs or exams for most clients²

02 Simple underwriting offer – yes or no answer

03 Faster initial underwriting decision – depending on the product, generally within 24-72 hours of receiving completed requirements²

¹ Brighthouse Simple Underwriting is not available for Conversion Whole Life.

² Brighthouse Simple Underwriting is the current underwriting acceleration process. Proposed insureds without meaningful database results, or those who may be poor historians of their medical condition(s), will require an Attending Physician Statement, a paramedical exam and labs, or both in some instances. Medical requirements may be ordered on a for-cause basis at any age regardless of the face amount. State variations may apply.

Medical Underwriting Requirements for Brighthouse SmartCare and Brighthouse SmartGuard Plus

	Ages ³	Face Amounts ^{4,5}	Requirements ⁶
Brighthouse SmartCare	40-65	Up to \$1,000,000	Brighthouse Simple Underwriting
	66-75	Up to \$1,000,000	Brighthouse Simple Underwriting, Attending Physician Statement (APS), cognitive screening telephone interview
Brighthouse SmartGuard Plus	35-60	Up to \$3,000,000	Brighthouse Simple Underwriting
	61-65	Up to \$1,000,000	Brighthouse Simple Underwriting
	61-65	\$1,000,001 to \$3,000,000	Brighthouse Simple Underwriting, APS



³ Requirements are based on age as defined by the policy. For Brighthouse SmartCare and Brighthouse SmartGuard Plus, we use the proposed insured's age as of their last birthday.

⁴ Amounts should include any life insurance coverage issued by Brighthouse Financial within the past 12 months, including any currently applied-for life insurance as well as the total life insurance amount provided by optional riders and benefits.

⁵ Additional requirements may be needed if the total face amount currently applied for and amount applied for within the past 12 months exceeds \$3,000,000. A pre-approval will be required from both the product development team and a chief underwriter or associate chief underwriter.

⁶ Pattern of care is required for ages 60 and older. Proposed insureds must have seen a medical professional for a comprehensive exam in the past 24 months.

Rating Class Availability

Rating classes available are smoker and nonsmoker. Underwriting will use client disclosures and data collected during the underwriting process to determine if the proposed insured qualifies for a smoker or nonsmoker risk classification. For Brighthouse SmartCare, there are also couples discount rates for smoker and nonsmoker (not available in NY) if the proposed insured is married or in a legally recognized civil union or domestic partnership. There are no preferred classes or table ratings available.

Determining Smoker Classification

Usage within the past 12 months	Smoker	Nonsmoker ⁷
Cigarette	✓	
e-Cigarette/vaping (any substance)	✓	
Hookah	✓	
Nicotine substitutes (lozenges, gum, inhaler/sprays, patches, or other)	✓	
Cigars	If greater than 12 per year	If less than or equal to 12 per year
Pipe	✓	
Smokeless tobacco (chew, dip, snuff)	✓	
Any tobacco or nicotine product used for smoker cessation	✓	
Chantix (current use)	✓	
Positive cotinine on labs	✓	

Retention Limits

The total amount of in-force and applied-for life insurance with the issuing insurance companies of Brighthouse Financial cannot exceed \$10,000,000. For professional athletes, the total amount of in-force and applied-for life insurance with Brighthouse Financial cannot exceed \$5,000,000.

Retention⁸

\$10 million
 \$5 million (aviation risks)
 \$5 million (professional athletes)⁹

⁷ The nonsmoker chart assumes that the proposed insured has not used any product that qualifies for tobacco/smoker rates in the past 12 months and that the proposed insured has not tested positive for nicotine or a nicotine metabolite in the past 12 months.

⁸ Availability and offers of retention are not guaranteed and may be restricted by product or other parameters as deemed appropriate by the company.

⁹ Professional team maximum retention limits also apply. Please consult with a chief underwriter or associate chief underwriter.



Height and Weight Guide for Brighthouse SmartCare

Use the following table to determine if the proposed insured may qualify for coverage. The weights shown represent the minimum and maximum allowable weight for each height.

Height	Weight Range (lbs.)
4' 8"	77 – 183
4' 9"	79 – 189
4' 10"	82 – 196
4' 11"	85 – 203
5' 0"	88 – 210
5' 1"	91 – 217
5' 2"	94 – 224
5' 3"	97 – 231
5' 4"	100 – 239
5' 5"	103 – 246
5' 6"	106 – 254
5' 7"	109 – 262
5' 8"	113 – 269

Height	Weight Range (lbs.)
5' 9"	116 – 277
5' 10"	119 – 286
5' 11"	123 – 294
6' 0"	126 – 302
6' 1"	130 – 311
6' 2"	133 – 319
6' 3"	137 – 328
6' 4"	141 – 337
6' 5"	144 – 346
6' 6"	148 – 355
6' 7"	152 – 364
6' 8"	156 – 373
6' 9"	160 – 383



Height and Weight Guide for Brighthouse SmartGuard Plus

Use the following table to determine if the proposed insured may qualify for coverage. The weights shown represent the minimum and maximum allowable weight for each height.

Height	Weight Range (lbs.)	Height	Weight Range (lbs.)
4' 8"	76 – 173	5' 10"	118 – 271
4' 9"	78 – 179	5' 11"	122 – 278
4' 10"	81 – 186	6' 0"	125 – 286
4' 11"	84 – 192	6' 1"	129 – 294
5' 0"	87 – 199	6' 2"	132 – 303
5' 1"	90 – 206	6' 3"	136 – 311
5' 2"	93 – 212	6' 4"	140 – 319
5' 3"	96 – 219	6' 5"	143 – 328
5' 4"	99 – 226	6' 6"	147 – 336
5' 5"	102 – 233	6' 7"	151 – 345
5' 6"	105 – 241	6' 8"	155 – 354
5' 7"	108 – 248	6' 9"	159 – 363
5' 8"	112 – 256	6' 10"	163 – 372
5' 9"	115 – 263	6' 11"	167 – 381

Shelf Life of Underwriting Requirements

Medical and nonmedical underwriting requirements are generally acceptable for a finite period of time.

- The full blood profile, urinalysis, paramedical exam, and resting ECG are generally acceptable for 6 months
- Prescription history, laboratory and medical data, and motor vehicle records are generally acceptable for 30 days

An amendment stating no change to the application answers will be required for cases where more than 60 days has elapsed from the date of the application.

Underwriting Requirements

The following is a detailed description of potential risk selection tools utilized in the underwriting process for Brighthouse SmartCare and Brighthouse SmartGuard Plus. Risk selection tools are subject to routine review and enhancement, are subject to change, and should not be considered all inclusive.

Identity Verification	Verification of personal information – such as legal name, address, date of birth, and Social Security or tax identification number – satisfies Customer Identification Program (CIP) regulations and other compliance programs.
Medical Information Bureau (MIB) Search	Medical and nonmedical mortality and morbidity information on proposed insureds who have applied for life insurance with another member carrier. This search is performed to deter and prevent insurance fraud. Coded information can only provide an alert and each life insurance carrier must conduct their own investigation to reach an underwriting decision.
MIB Insurance Activity Index	A history of applications searched through MIB per insured life. This tool allows us to identify overinsurance and in-force coverage applied for in the past 7 years.
Laboratory Data	Medical provider-ordered lab test results related to preventative care, disease monitoring, diagnostic testing, or wellness examinations.
Motor Vehicle Record	A driving history report from the Department of Motor Vehicles.
Credit Attributes	Utilizing one of the three major consumer credit bureaus, we obtain essential elements of credit data to ensure financial appropriateness for the product being purchased. Information may include open lines of credit, bad debt, debt currently in collections, bankruptcy, liens, or judgments.



Criminal History	Real-time public information regarding criminal history.
Prescribed Drug	By utilizing a vendor with proprietary relationships with pharmacy benefit managers and pharmacies, we obtain a pharmacy record and pharmacy benefit eligibility information.
Medical Data	Diagnoses, hospital and physician procedures, inpatient and clinic-administered medications, and medical equipment information from medical billing records submitted by health care providers to insurers.
Attending Physician Statement	In some circumstances, we may need to obtain a copy of the proposed insured's medical records, which will be requested for significant or undisclosed medical history.
Enhanced Mental Skills Test (EMST)	The EMST is designed to detect early stages of cognitive decline as well as subsequent dementia.
Paramedical Exam	An examiner will conduct a personal medical history interview along with measurements of height, weight, blood pressure, and pulse. A urine sample, blood, and/or saliva may be obtained as well. A resting EKG may be necessary for some cases.

Financial Underwriting Guidelines¹⁰

A critical part of the underwriting process is financial underwriting. It's performed to verify that the policy owner has an insurable interest in the life of the proposed insured and that the potential financial loss from the death of the insured bears a reasonable relationship to the amount of insurance requested.

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of the proposed insured and/or policy owner. It's the underwriter's responsibility to ensure that the ultimate total line of coverage¹¹ is consistent with standards for both Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY as well as the financial objectives of the proposed insured and/or policy owner. Unique case presentation may require consultation with the chief underwriter.

It's not unusual for an insurance policy to be intended to cover multiple needs, and the underwriter may be asked to consider a multipurpose sale on a frequent basis. Our policies offer generous death benefits while providing protection against certain unexpected life events. Through long-term care riders, Brighthouse SmartCare can help pay the often unanticipated and rising costs associated with long-term care, while Brighthouse SmartGuard Plus can provide guaranteed Distribution Payments after the 10th policy year. Needs may change over time, and younger applicants may be less concerned with estate preservation than with supplementing income.

Generally, the underwriter will consider the amounts requested and offer the amount most in keeping with the overall purpose of the policy owner's financial plan and ultimate total line of coverage.

¹⁰ Reg 187 applies for New York State.

¹¹ Ultimate total line of coverage is the total amount of in-force and applied-for life insurance with all companies on the life of an insured.



Important Information

- It is generally the practice of the company to not support the placement of Brighthouse SmartCare or Brighthouse SmartGuard Plus policies into qualified plans and those subject to ERISA guidelines.
- The company does not recognize income obtained through illegal means or income that is subject to taxation that has not been appropriately reported.
- Generally, in the absence of significant unearned income, savings, or other net worth, there should be a minimum household annual income of \$50,000. The limit applies to the proposed insured as well as the policy owner if different and living in different households.
- Oil and gas rights or titles cannot be considered as an asset.
- If assets are not in the name of the proposed insured and/or policy owner (owned in irrevocable life insurance trust, qualified terminable interest property trust, net income with makeup charitable remainder trust) or owned by other family members, they cannot be considered as an asset.
- Jewelry, artwork, club memberships, household furnishings, collector cars, etc., will only be considered as an asset if evidence is submitted of either current insurance coverage on that item or an appraisal dated within 12 months of the application date by a recognized and accredited expert.
- Foreign assets that comprise more than 20% of net worth may require more extensive documentation.
- Dependent on the applicant's responses, we may request additional financial evidence to support the proposed insured and/or policy owner's application for coverage.
- Policy owners generally seek out amounts of life insurance relative to their current annual income. We may use the following income multiplication factors for determining the maximum amounts of insurance that may be reasonable.

As used in this guide, "the company" means Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, Brighthouse Life Insurance Company of NY, New York, NY 10017.

Income Replacement Sales

Age	Times Income
40 and under	30
41-45	25
46-55	20
56-60	15
61-70	10
71-75	5

Major needs covered by these products would include but are not limited to:

- Offsetting the degradation of net worth that can occur when liquidating assets held in the estate
- Income tax due for the deceased
- Anticipated medical and final expenses
- Long-term care needs
- Supplemental cash distributions in the form of policy loans in retirement

Premium Affordability

The following chart is a guideline for evaluating the financial appropriateness of the premium outlay for both Brighthouse SmartCare and Brighthouse SmartGuard Plus. Attention should always be paid to the individual nature of financial planning, the ultimate goal(s) the policy owner wishes to meet, and the total premium outlay on all in-force and applied-for life insurance products.

Net Worth	Age of Proposed Insured	Total Premium/ Net Worth Ratio	Annual Premium/ Income Ratio
Net worth of \$200,000 or less and income of \$50,000 or less	All ages	Decline	Decline
Net worth of \$200,001 and over or income of \$50,001 and over	All ages	Should not exceed 20% ¹²	Should not exceed 20% ¹²

¹² Only one category needs to qualify (e.g., if the total premium to net worth ratio is under 20% but the annual premium to income ratio is over 20%, we would generally accept that the application is financially appropriate).

Remember, when the policy owner is someone other than the proposed insured, premium affordability must be demonstrated for both the proposed insured and the policy owner for the total life insurance premium on all policies covering the proposed insured. Supplemental financial information may be requested where warranted.

Additional considerations:

- Assets that can easily be liquidated to pay the planned premium may be considered – cash, CDs, mutual funds, stocks, bonds, or other investments.
- Marijuana is currently prohibited by federal law. It’s the company’s position to prohibit the purchase of life insurance policies by parties engaged in marijuana-related businesses and funds cannot be accepted from these sources to pay premiums.
- Liquidation of assets should generally not reduce the proposed insured or the policy owner’s income by more than 20%.
- We will not consider funds derived from reverse mortgages, loans, or premium financing arrangements to pay premiums.
- We will not consider funds resulting from the liquidation of a primary residence to pay premiums.

Dependency Guidelines

Household family members who do not have an income may be considered for the following amounts.

Dependent Spouse/Partner

“Spouse” is defined as a legal marital, domestic, civil union, or common law partner.

Amount of in-force and applied-for insurance	Coverage needed on nondependent spouse
\$0 – \$125,000	No requirement
\$125,001 and over	Equal amount

Dependent Parent/Relative/Member of Household

“Dependent” is defined as a person who can be claimed as a qualifying dependent on tax returns by another person.

Amount of in-force and applied-for insurance	Coverage needed on person claiming the insured on tax returns
\$0 – \$125,000	Equal amount
\$125,001 and over	Individual consideration

Nonmedical Underwriting Considerations for Brighthouse SmartGuard Plus¹³

Aviation

- Pilots and crew members for major airlines flying in the U.S. and Canada may qualify for coverage
- Private aviation coverage may be limited based on the type of flying, certification held, number of hours flown, and type of aircraft
- Crop dusters, aviation instructors, and active military pilots are not insurable for this product
- Private pilots with under 100 solo hours and ultralight pilots are not insurable for this product

Racing Sports

- Proposed insureds who race a motor-powered vehicle on land or water may qualify for coverage, subject to the type and frequency of activities

Underwater Sports

- Scuba divers who dive more than a depth of 100 feet or participate in rescue, wreck, salvage, cave, or ice diving are not insurable for this product

Other avocations may be considered, subject to the type and frequency.

¹³ Exclusion riders may be available for aviation and other avocations in some states.



Foreign Risk Underwriting Guidelines

Foreign Risks

Proposed insureds that fall into any of the following foreign risk categories present unique challenges and the need for increased due diligence:

- Citizens of a foreign country who reside in the U.S.
- Individuals residing in a country other than the U.S.
- Individuals who travel outside the U.S.

The underwriting guidelines for evaluating each of these categories are presented on the following pages. However, some proposed insureds may have histories or characteristics associated with more than one of these categories, which may include additional challenges or restrictions on our ability to provide coverage.

Foreign Residents (residing outside the U.S. for more than 6 months)

Foreign residents are not eligible for coverage under or ownership of Brighthouse SmartCare or Brighthouse SmartGuard Plus. All stages of the client acquisition process – initial contact and solicitation, application, completion of requirements, and policy delivery – must be completed in the U.S.

Foreign Residence

Brighthouse Financial life insurance products may provide coverage for U.S. residents who have been residing in the U.S. for the past 2 consecutive years. Permanent visa holders are considered to have effectively demonstrated significant ties to the U.S., while temporary visa holders will be required to provide a valid visa or other government-issued documentation demonstrating their legal residence in the U.S.

Visa holders residing in the U.S. less than 2 years will not be considered. We will not accept individuals who cannot provide a valid visa or other government-issued documentation demonstrating their legal residence in the U.S.

For the purposes of underwriting, the following visa types will be considered permanent:

- U-551 or I-551 Permanent Resident (generally referred to as “green cards”; renewed every 10 years)
- CR/EB5 conditional green cards (reviewed after 2 years)

For the purposes of underwriting, the following visa types are generally accepted:

- E-1, E-2, E-3
- F-1, F-2
- H-1B, H-4
- IR1/CR1
- K-1, K-2, K-3, K-4
- O-1

Foreign Language Accommodations

The application is in English and isn't available in any other language. Foreign language translation services should be reserved for limited situations. Prior approval from a chief underwriter or associate chief underwriter is required. Cognitive interviews, referred to as EMSTs, are not available for foreign language translation. Applicants who require an EMST and are in need of translation services must complete a paramedical exam with an older age assessment.

Foreign Travel

These considerations apply to U.S. permanent residents only (U.S. citizens or non-U.S. citizens with a permanent visa residing in the U.S.).

General Considerations Regarding Travel

Foreign travel is a constantly changing risk, and underwriting guidelines are not applicable in all states. Changing global events and situations may adversely affect our ability and willingness to accept foreign travel risks. To determine the appropriate underwriting consideration, each country has been classified into a risk category. The travel guidelines listed below allow for liberal consideration of travel within a 12-month period for certain countries without any restrictions.

When reviewing travel risk, we are primarily concerned with future travel. Additionally, the proposed insured's activities while traveling may preclude coverage availability regardless of the countries visited. Missionaries, politicians, public figures, government officials, foreign correspondence journalists, foreign aid workers, and private security/police forces may not qualify for coverage.

State-Specific Foreign Travel Underwriting Guidelines

Certain states have adopted more stringent requirements. For residents of Florida and Georgia, no adverse underwriting action is taken based on the proposed insured's past or future legal foreign travel. In Florida, there is an exception for travel to Afghanistan or Iraq.

Foreign Travel Guidelines

Country Code	Allowable Travel Time	Available Risk Class
A	≤ 1 Year	Acceptable
B	≤ 6 Months	Acceptable
C	≤ 3 Months	Acceptable
D	Any	Uninsurable
E	Any	Uninsurable

Foreign Travel Country Code List (subject to change without notice; state variations apply)

Country	Code	Country	Code
Afghanistan	E	Botswana	B
Albania	A	Brazil	B
Algeria	D	British Virgin Islands	A
American Samoa	A	Brunei	A
Andorra	A	Bulgaria	A
Angola	D	Burkina Faso	C
Anguilla	A	Burma (Myanmar)	D
Antarctica	B	Burundi	D
Antigua and Barbuda	A	Cambodia (Kampuchea)	B
Argentina	A	Cameroon	D
Armenia	B	Canada	A
Aruba	A	Canary Islands	A
Australia	A	Cape Verde	A
Austria	A	Cayman Islands	A
Azerbaijan	C	Central African Republic	E
Azores	A	Chad	E
The Bahamas	A	Chile	A
Bahrain	C	China	A
Bangladesh	D	Colombia	C
Barbados	A	Comoros	C
Belarus	B	Congo, Democratic Republic of the (Kinshasa)	E
Belgium	A	Cook Islands	A
Belize	B	Costa Rica	A
Benin (Dahomey)	C	Côte d'Ivoire (Ivory Coast)	E
Bermuda	A	Croatia	A
Bhutan	B	Cuba	A
Bolivia	B	Curaçao	A
Bonaire, St. Eustatius and Saba	A	Cyprus	A
Bosnia and Herzegovina	A	Czech Republic	A

Country	Code
Denmark	A
Djibouti	C
Dominica	A
Dominican Republic	A
East Timor (Timor-Leste)	D
Ecuador	C
Egypt	D
El Salvador	B
England	A
Equatorial Guinea	C
Eritrea	D
Estonia	A
Eswatini (Swaziland)	C
Ethiopia	D
Falkland Islands	A
Fiji Islands	A
Finland	A
France	A
French Guiana (Guyana)	A
French Polynesia	A
Gabon	C
The Gambia	D
Gaza Strip	D
Georgia	C
Germany	A
Gibraltar	A
Ghana	C
Greece	A
Greenland	A
Grenada	A
Guadeloupe	A

Country	Code
Guam	A
Guatemala	B
Guinea	C
Guinea-Bissau	C
Guyana	B
Haiti	C
Honduras	B
Hong Kong	A
Hungary	A
Iceland	A
India	C
Indonesia	C
Iran	D
Iraq	E
Ireland	A
Israel	B
Italy	A
Jamaica	A
Japan	A
Jordan	C
Kazakhstan	B
Kenya	C
Korea, North	D
Korea, South	A
Kosovo	A
Kuwait	B
Kyrgyzstan	B
Laos	C
Latvia	A
Lebanon	D
Lesotho	C

Country	Code
Liberia	D
Libya	E
Liechtenstein	A
Lithuania	A
Luxembourg	A
Macau	A
Macedonia	A
Madagascar	C
Malawi	C
Malaysia	B
Maldives	B
Mali	D
Malta	A
Marshall Islands	A
Martinique	A
Mauritania	D
Mauritius	A
Mexico	A
Moldova	B
Monaco	A
Mongolia	B
Montenegro	A
Montserrat	A
Morocco	C
Mozambique	D
Namibia	C
Nauru	A
Nepal	C
Netherlands	A
New Caledonia	A
New Zealand	A

Country	Code
Nicaragua	C
Niger	D
Nigeria	D
Niue	A
Northern Mariana Islands	A
Norway	A
Oman	B
Pakistan	D
Palau	A
Panama	B
Papua New Guinea	C
Paraguay	B
Peru	B
Philippines	C
Poland	A
Portugal (including Azores and Madeira Islands)	A
Puerto Rico	A
Qatar	A
Romania	A
Russia	E
Rwanda	D
Saint Kitts and Nevis	A
Saint Lucia	A
Saint Martin/Sint Maarten	A
Saint Vincent and the Grenadines	A
Samoa	A
San Marino	A
São Tomé and Príncipe	A
Saudi Arabia	C

Country	Code
Scotland	A
Senegal	C
Serbia	A
Seychelles	A
Sierra Leone	E
Singapore	A
Slovakia	A
Slovenia	A
Solomon Islands	C
Somalia	E
South Africa	C
South Sudan	E
Spain	A
Sri Lanka	C
Sudan	E
Suriname	B
Sweden	A
Switzerland	A
Syria	E
Taiwan	A
Tajikistan	C
Tanzania	C
Thailand	C
Tibet	C

Country	Code
Togo	C
Tonga	A
Trinidad and Tobago	A
Tunisia	C
Turkey	B
Turkmenistan	C
Turks and Caicos Islands	A
Tuvalu	A
Uganda	D
Ukraine	E
United Arab Emirates	A
United Kingdom	A
United States of America	A
Uruguay	A
Uzbekistan	B
Vanuatu (New Hebrides)	A
Venezuela	D
Vietnam	B
Virgin Islands	A
West Bank	E
Western Sahara	E
Yemen	E
Zambia	D
Zimbabwe	C



Administrative Guidelines

The **Temporary Insurance Agreement (TIA)** provides coverage should the proposed insured die while the application is being underwritten, subject to certain limitations. The temporary insurance death benefit will equal the amount of insurance applied for (including riders that provide a death benefit) up to a maximum of \$1,000,000, which is an aggregate total if more than one application or TIA for the proposed insured is submitted. State variations may apply.

The proposed insured under the policy applied for is eligible for temporary insurance, if each of the following is true:

- 01 The application does not include any material misrepresentation; and
- 02 The proposed insured has never received medical treatment for or been diagnosed with: acquired immunodeficiency syndrome (AIDS), alcohol or drug use, cancer, coronary artery disease, human immunodeficiency virus (HIV),¹⁴ or stroke; and
- 03 The proposed insured is at least 18 years old.

¹⁴ Variations may apply in California.

Coverage starts on the date of the TIA provided that one of the following is satisfied on the date of the application:

- **For Brighthouse SmartCare:** Payment of the minimum premium by check, electronic funds transfer, or wire funds transfer
- **For Brighthouse SmartGuard Plus:** Payment of the initial annual lapse prevention premium by check, electronic funds transfer, or wire funds transfer

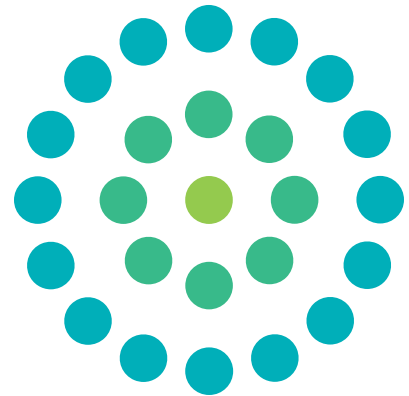
If a check, electronic funds transfer, or wire funds transfer is not honored by the financial institution, Brighthouse Financial will not consider the payment to be made and temporary insurance will not be in effect. If a request is not honored by the financial institution, Brighthouse Financial may, in its sole discretion, resubmit the request for collection. Submission of a modal premium form or other premium-related instruction does not satisfy the above requirement for receipt of actual payment to initiate the TIA agreement.

Temporary insurance will be in effect if the proposed insured dies from an accident that resulted directly and independently of all other causes if: 1) the temporary insurance has not already ended under the terms of the receipt; 2) it's within 30 days from the date of the receipt; and 3) one of the three forms of payment noted above was received on the date of the application.

Temporary insurance will end on the earliest of the following:

- When coverage under the policy issued by Brighthouse Financial as a result of the application takes effect
- When a policy issued by the company as a result of the application is not accepted
- When the company offers to refund any payment received under the receipt
- When the company refunds any payment received under the receipt
- The date the proposed insured or applicant learns that either the application has been declined or the company has decided to terminate the temporary insurance
- 5 days from the date the company mails a notice that the application has been declined to the proposed insured or applicant at the address on the application
- 90 days from the date of the receipt

If no policy takes effect, any payment received will be refunded when temporary insurance ends.



Policy Owner/Beneficiary Appropriateness

The beneficiary designation should clearly reflect the purpose of the coverage. The policy owner's insurable interest in the proposed insured is defined as having a real interest in the continued life of the proposed insured, such as love and affection or a lawful and substantial economic interest.

It is Brighthouse Financial policy to not support any form of Investor-Originated Life Insurance (IOLI), including non-recourse premium financing; Stranger-Originated Life Insurance (STOLI); or Charity-Originated Life Insurance (CHOLI) if the intention of the policy owner at the time of sale is to sell the policy to an investor, group of investors, life settlement company, or charity. Unless prohibited by law, if information obtained during the underwriting process indicates that the policy applied for is being purchased with the intention of selling or transferring that policy in connection with one of these arrangements, Brighthouse Financial will not issue the policy.

We reserve the right to further evaluate and, in some cases, elect not to participate in any application where the proposed insured or policy owner has previously sold or transferred a life insurance policy to a life settlement company, other secondary market provider, or any other person.

Charitable Giving

Policies designed to be a gift to a charitable organization are permitted if there is already sufficient existing coverage for final expenses and any other family needs. Amounts allowed vary based on the proposed insured's prior association with and prior gifting to the organization.

Business Insurance

For Brighthouse SmartGuard Plus, we may be able to consider some business insurance arrangements. Potentially, the structure of the product may offer alignment with nonrestricted executive bonus (e.g., where the employer provides a taxable bonus to the employee who is the owner and premium payor on the life insurance policy) or personal business owner coverage where the business owner is also the proposed insured/policy owner. Additional forms and supporting information may be required for such sales. If the proposed policy owner intends to purchase a life insurance policy for any arrangement, the value of which depends in part on its tax consequences, the proposed policy owner should consult a qualified tax and legal professional.

The company and its employees do not provide tax, legal, accounting, investment, or benefits advice. As a result, the company and its employees will not provide advice on proposed structures involving business uses of the policy, including any arrangements that the policy owner may make for payment of premiums (e.g., a split-dollar arrangement). The policy owner is solely responsible for any arrangement or plan it establishes, including with respect to any split-dollar arrangement. The company's responsibilities are limited to providing insurance under any life insurance policy that may be issued to the policy owner.

Generally, it's the practice of the company to not support the placement of Brighthouse SmartCare or Brighthouse SmartGuard Plus policies into qualified plans and those subject to ERISA guidelines. Such life insurance policies are not specifically designed to be issued in connection with a plan governed under the Employee Retirement Income Security Act of 1974, as amended, or in connection with a pension, profit-sharing plan, or other similar arrangement. As a result, purchase of any such policy in connection with such plans may result in adverse tax consequences. Proposed policy owners should seek advice from a qualified tax professional.

Customer Identity Verification

Brighthouse Financial relies on its distributors to verify customers' identities in accordance with applicable laws and regulations.

Policy Issue and Effective Date Guidelines

Brighthouse SmartCare and Brighthouse SmartGuard Plus

- The effective date of the policy will be the original issue date of the policy; a reissue of the policy will not impact the policy effective date
- Policies are issued using an attained age, which is based on the proposed insured's last birthday; we do not accept backdating or "save age" requests



Helpful Reminders

- Policies cannot be issued on cases where the application date is more than 180 days old.
- Policies are not issued with effective dates on the 29th, 30th, or 31st. Instead, they will automatically be updated to the first of the following month.

Post-Issue and Policy Delivery Requirements

All life insurance policies require a delivery receipt:

- The signed receipt must be returned to Brighthouse Financial.
- If delivered via mail, the "Policy Mailed" section of the receipt must be completed, signed, and returned along with the green certified mail receipt confirming delivery to the policy owner. Policies cannot be delivered by emailing them to the policy owner.

If we have not received a signed delivery receipt 30 days after the case is placed, we will notify the producer that the receipt is outstanding. Subsequent notices will be sent for all outstanding post-issue requirements up until a total of 70 days after the placing date. If we do not receive the policy delivery receipt – in all states except California, Louisiana, South Dakota, and West Virginia – we will document the policy record that the state does not require the policy delivery receipt to be returned. When the policy delivery receipt is not returned within 70 days in California, Louisiana, South Dakota, and West Virginia, the policy output will be mailed via certified return receipt to the policy owner address of record.

Additional items:

- Amendments are considered a part of the contract. If amendments are not returned, or returned without signatures, the policy cannot be placed in force. Altered amendments will not be accepted. A new amendment will need to be created and signed by the policy owner and proposed insured.
- If there has been a change in the proposed insured's health since the application was completed, the policy cannot be delivered and a chief underwriter or associate chief underwriter should be notified.

Policy State and Application Forms

The application and policy state are generally based on the state of residence of the policy owner. An HIV Informed Consent Form, if needed, is based on the proposed insured’s residence state. There are circumstances when an alternate policy issue state may be appropriate. These circumstances may include when the policy owner(s) and/or proposed insured:

- Live in different states and/or a trust is the policy owner and established in a different state
- Own multiple residences in multiple states
- Own or operate a business(es) in a state other than their resident state

Policy State and Application Guidelines

New business	The application is generally based on the policy owner’s current residence state.
Changes to existing in-force policy	The application is based on the original issue state of the policy regardless of the current residence of the policy owner.

When selling Brighthouse SmartCare, you must hold an active resident life insurance license with an appropriate line of authority, typically life or accident and health or sickness, as required by the state. When selling Brighthouse SmartGuard Plus, you must hold an active resident life insurance license with variable lines of authority as required by the state and be a FINRA registered representative. In addition, for all products, you must be licensed and appointed in the state in which the application is signed and the risk-resident state, if different. If selling life insurance products outside of your resident state (i.e., territory state), you must also hold the appropriate nonresident licensure in that state as well.

The following 22 risk-resident jurisdictions require that the representative be licensed and appointed in the jurisdiction where the proposed insured resides at the time the application is written: Alabama, Alaska, Arizona, Colorado, Florida, Georgia, Idaho, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Mississippi, New Hampshire, New Mexico, North Carolina, Oklahoma, Puerto Rico, South Carolina, South Dakota, and West Virginia.

Military Personnel¹⁵

Our long-standing policy is to support members of the military. We will continue to insure members of the U.S. Armed Forces.

Some limitations may apply. At this time, we will not insure military personnel in special operations forces or civilians who are employed by private military contractors and are working in a war zone or area of armed conflict.

¹⁵ Brighthouse SmartCare riders will not pay any monthly LTC benefits and the elimination period will not be satisfied for any confinement, care, treatment, or service(s) in this rider that the insured receives due to any war or act of war (whether declared or undeclared). Brighthouse SmartGuard Plus does not include any war restrictions or exclusion clauses.



Questions?

Licensing:

licensing@brighthousefinancial.com

New Business Procedures:

lifeNBclientconsultant@brighthousefinancial.com

Underwriting:

officeofthechief@brighthousefinancial.com

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® is an indexed universal life insurance policy with long-term care riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("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.

Brighthouse SmartGuard PlusSM is a registered index-linked flexible premium adjustable life insurance policy with a Guaranteed Distribution Rider (GDR) issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms 5-71-22 and 5GDR-22. This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. **The prospectus and policy contain information about the policy's features, risks, charges, expenses, exclusions, limitations, termination provisions, and terms for keeping the policy in force. The prospectus and complete details about the policy are available from a financial professional and should be read carefully.** Product availability and features may vary by state or firm. This product is currently not available in New York.

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