



# Brighthouse SmartCare®

## New Business Rates

Rates effective as of 02/24/2025

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders. Policyholders may allocate all or a portion of net premiums to one or more Indexed Accounts and/or the Fixed Account. The Indexed Account(s) will be credited interest based on Cap Rates and Floor Rates at the end of each 1-year term. The Cap Rate reflects the maximum interest rate and the Floor Rate reflects the minimum interest rate that will be credited to an Indexed Account.

If the index is positive at the end of the term, the lower of the Cap Rate or index performance will be credited to the Indexed Account. If there is negative index performance at the end of the term, the issuing insurance company will absorb the loss and the Indexed Account will be credited with a 0% Floor Rate.

### 1-Year Term

Index	Cap Rate	Maximum Illustrated Rates <sup>1</sup>
S&P 500® Index	9.50%	5.74%
Russell 2000® Index	9.50%	4.96%
MSCI EAFE Index	11.00%	5.51%

### Fixed Account

#### Crediting Rate

3.25%

<sup>1</sup> For Brighthouse SmartCare sales illustrations, this represents the maximum hypothetical rate of return that can be shown for any index.

For more information, contact your financial professional  
or visit [brighthousefinancial.com](https://brighthousefinancial.com).

Note: Allocations to Indexed Accounts are not invested directly in an index.

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**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.**

Rates are subject to change at the discretion of the issuing insurance company. Please make sure you are reviewing the most up-to-date New Business Rates. Rates are reset at the end of the index term, but they will not change during the index term. Rates are expected to differ for new business and in-force business, and renewal rates for in-force business are expected to vary by issue date. The Cap Rate is guaranteed for 60 days from the date the application is signed. If your policy is issued beyond the 60-day period, you will be given the then-current rates that are applicable for your Indexed Account(s) as of the contract issue date. For more information, please request a specimen policy.

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders issued in New York only by, and product guarantees are solely the responsibility of, 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. The 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. For costs and complete details of the coverage, please contact a financial professional. May not be available in all states or firms.

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