

Brighthouse One Year Term

Fact Card

Brighthouse One Year Term is an affordable term life insurance option to help cover short-term needs. The base policy is not convertible, and both the premium and death benefit are guaranteed for one year only. If the Convertible and Renewable Options Rider is added, the policy is guaranteed for 5 years and is eligible for conversion to Brighthouse Conversion Whole Life after the first year; the new policy will have higher premiums.

	Base Policy	Policy Issued With the Convertible and Renewable Options Rider										
Issue Ages and Risk Classes	<p>Issue Ages: 18-85</p> <p>Standard, Nonsmoker, and Smoker</p> <ul style="list-style-type: none"> • Available Ages: 18-85 <p>Substandard, Nonsmoker, and Smoker</p> <ul style="list-style-type: none"> • Available Ages: 18-80 	<p>Issue Ages: 18-75</p> <p>Elite Plus Nonsmoker</p> <p>Preferred Plus Nonsmoker</p> <p>Standard Plus Nonsmoker</p> <p>Preferred Smoker</p> <p>Standard Nonsmoker and Smoker</p> <p>Substandard Nonsmoker and Smoker</p>										
Face Amount Minimums	\$100,000	<p>Elite Plus Nonsmoker: \$250,000</p> <p>Preferred Plus Nonsmoker: \$250,000</p> <p>All Other: \$100,000</p>										
Face Amount Banding	Not applicable	<table border="1"> <thead> <tr> <th>Band</th> <th>Face Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$100,000 to \$249,999</td> </tr> <tr> <td>2</td> <td>\$250,000 to \$500,000</td> </tr> <tr> <td>3</td> <td>\$500,001 to \$999,999</td> </tr> <tr> <td>4</td> <td>\$1,000,000 and above</td> </tr> </tbody> </table>	Band	Face Amount	1	\$100,000 to \$249,999	2	\$250,000 to \$500,000	3	\$500,001 to \$999,999	4	\$1,000,000 and above
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Payment Modes¹	<p>Premiums for the policy and for any riders are shown on the page within the policy. No premium is due or payable for any period after the death of the insured.</p> <p>Payment Modes:¹</p> <ul style="list-style-type: none"> • Annual • Semi-annual • Quarterly • Monthly Automatic Withdrawal (MIDA\$)² 	<p>Guaranteed level premiums are payable for 1 or 5 years.</p> <p>Payment Modes:¹</p> <ul style="list-style-type: none"> • Annual • Semi-annual • Quarterly • Monthly Automatic Withdrawal (MIDA\$)² 										

Death Benefit

Upon the death of the insured, the beneficiary will be paid a guaranteed death benefit equal to the face amount of the policy, plus any insurance on the life of the insured provided by a rider, plus any part of a premium paid for coverage beyond the date of death, less any premium due to the date of claim.

Underwriting

A paper application is used for this product. Simplified underwriting will be available on the base product if the following criteria are met:

Proposed insured actively at work:

Ages 18-65 applying for a face amount between \$100,000 and \$1,000,000

Proposed insured not actively at work:

Ages 18-65 applying for a face amount between \$100,000 and \$250,000

The medical supplement will still be required with the application even if the case falls within simplified underwriting criteria. Medical Information Bureau, Motor Vehicle Report, and Prescription Database checks will be conducted on all applications. Brighthouse Financial reserves the right to fully underwrite individual cases for cause. Decisions developed through a simplified underwriting approach are not transferable.

Applications for the base policy on individuals age 66 or older, or for more than the amounts shown above will be fully underwritten. In addition, all applications with the Convertible and Renewable Options Rider will be fully underwritten.

Policy Summary and Disclosure

Brighthouse One Year Term

This is a summary of the provisions of the Brighthouse One Year Term life insurance policy. Capitalized terms not otherwise defined here have the definition provided in the policy.

Product Description: This is a term life insurance policy designed to provide death benefit protection for one year as a stand-alone policy.

Insured: The person whose life is insured under the policy. The name of the insured is shown on the page within the policy.

Issue Age: The age of the insured as of his or her birthday nearest to the policy date. The issue age is shown on the page within the policy.

Policy Date: The policy date is shown on the page within the policy. Policy years, months, and anniversaries are all measured from the policy date.

Expiry Date: The expiry date is the date when the One Year Term policy ends.

Final Expiry Date: The final expiry date is the date when the Convertible and Renewable Options Rider ends and the policy terminates.

Policy Proceeds: We will pay the policy proceeds to the beneficiary upon receipt of acceptable proof of the insured's death. The policy proceeds are equal to the face amount, plus any insurance on the life of the insured provided by a rider, plus any part of a premium paid for coverage beyond the date of death, less any premium due to the date of death.

Premiums: Premiums are payments to Brighthouse Financial for coverage under the policy.

Renewability: The policy will be renewed automatically for successive periods of one year from the expiry date of the policy to the final expiry date.

Grace Period: There is a grace period of 31 days in which to pay each premium, without interest, after its due date. The insurance remains in force during the grace period. If the premium remains unpaid at the end of the grace period, the policy will lapse as of the due date of the premium in default.

The Convertible and Renewable Options Rider

Convertible and Renewable Options Rider: This rider is a part of the policy if it is listed on the page within the policy. This rider changes the policy from a 1-year term life insurance policy to a yearly renewable term life insurance policy. The policy will be renewable beyond its 1-year duration until the final expiry date. The policy can be converted to a permanent policy during the conversion period.

Effect on Policy: This rider changes the policy from a 1-year term life insurance policy to a yearly renewable term life insurance policy. The policy will be renewable beyond the base policy expiry date until the final expiry date. The policy can be converted during the conversion period. When the Convertible and Renewable Options Rider is added to the policy, the rates are banded. Bands are the levels in which there is a reduction in the premium per thousand of coverage purchased. The higher the amount of coverage purchased, the lower the premium per thousand of coverage.

Conversion Option: During the conversion period shown on the Rider Specifications page, the policy can be converted while it is still in force, with all premiums due having been paid, to a new policy on another plan of insurance. The new policy will be issued: by the company or by an affiliate designated by the company, without proof that the insured is insurable, on a plan of permanent insurance, with a level face amount that we make available on the policy date of the new policy, with the same insured and face amount as the existing policy, with the same underwriting class as the existing policy (or the class the issuing company determines is closest to it if the class of the existing policy is not offered on the new policy), subject to any assignments of this policy and any limitations on the policy stated in riders, with a policy date as of the date of conversion, and at the insurance age of the insured on the policy date of the new policy.

Premiums for This Rider: Premiums for this rider are due with premiums for the policy.

¹ The payment mode is selected on the application and can be changed at any time after the policy is issued.

² MIDA\$ may not be available in all firms.

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 One Year Term is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 5E-24-12 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5E-24-16-NY-U ("Brighthouse Financial"). Product availability and features may vary by state or firm.

Brighthouse Conversion Whole Life is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form ICC17-5-16 and 5-16-17, and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-16-17-NY-2 ("Brighthouse Financial"). Product availability and features may vary by state or firm.

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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