What to Expect During the Application and Underwriting Process

LIFE INSURANCE | INDEXED UNIVERSAL WITH LONG-TERM CARE PROVIDED BY RIDERS

Brighthouse SmartCare®

Brighthouse FINANCIAL®
Build for what's ahead®

Thank you for considering Brighthouse Financial for your insurance needs. This guide provides a general overview of the application and underwriting process for Brighthouse SmartCare®. To expedite the application process, follow these instructions and have all necessary information available. Additional steps may be required by your financial professional's firm.

Preparing for the Telephone Interview Application

1. Participants needed for the telephone interview application

Policy Owner

The person, business, trust, or entity with the right to make all decisions regarding the policy. The policy owner and proposed insured may be the same person.

Proposed Insured

The person to be insured by the proposed coverage. If the insured becomes eligible for benefits, the policy owner will receive the payments. Upon the insured's death, the named beneficiaries will receive the death benefit.

2. Scheduling the telephone interview application

Proposed Insured

The application is in English and isn't available in any other language.

Brighthouse Financial® will send an email to the proposed insured, that includes a link. The proposed insured must click this link to review and consent to all required forms.

Insureds under 66

Once the proposed insured reviews and consents to all forms, the insured will schedule the telephone interview based on their own availability. The proposed insured will then receive an email confirming the date and time for their telephone interview.

Insured 66 and older

Once the proposed insured reviews and consents to all forms, the insured will schedule the cognitive screening interview based on their own availability. The proposed insured will then receive an email confirming the date and time for their cognitive screening interview. The BHF Client Consultant will also receive a confirmation email and schedule the insureds Telephone Interview to immediately follow the Cognitive Screening.

Interviews requiring a cognitive screening are generally scheduling Monday through Friday, 9:00am - 12:00pm EST.

3. Information needed for the telephone interview application

Policy Owner

- For each beneficiary (both primary and contingent): Name, date of birth, Social Security number/Tax ID, and address
- Name and address of additional designated person to receive lapse notice (if selected)
- Name, Social Security number/Tax ID, and state of residence
- List of any life and/or long-term care insurance policies for the proposed insured (either in force and/or applied for), including policy numbers, face amount, and full address of carrier
- Financial information: Household annual income and net worth
- Green card/visa information and immigration status, if applicable

Proposed Insured

- List of licensed health care practitioners or medical facilities that have treated you in the last 10 years, including addresses and phone numbers
- Names, dosages, length of use, and details about the reason for prescriptions, over-the-counter medications, and at-home remedies
- Medical history, including any history of alcohol or drug use
- Current and past use of tobacco products
- Driving history along with driver's license number and state of issue
- Name, Social Security number/Tax ID, and state of residence
- List of any life and/or long-term care insurance policies for the proposed insured (either in force and/or applied for), including policy numbers, face amount, and full address of carrier
- Financial information: Household annual income and net worth
- Green card/visa information and immigration status, if applicable

4. Complete the telephone interview application

Proposed Insured and Policy Owner

A Brighthouse Financial underwriter will call the proposed insured and policy owner to complete the life insurance application. Please note that the telephone interview may last approximately 60 minutes. After the telephone interview is complete, the application will be signed by voice signature, then sent to the Financial Professional for electronic signature.

Why Do We Need Personal Information?

When people apply for life insurance, they're asking an insurer to assume the risk of loss. The insurer needs to fully understand the risk it's taking to determine the premium needed to insure that risk.

All information gathered by Brighthouse Financial will be kept confidential. You will receive a copy of the consumer privacy notice that explains how we will obtain, use, and protect your personal information.

Additional information that may be needed:

Every application is different, so your requirements and results may vary from those mentioned here.

Cognitive Screening Interview

For the proposed insured age 66 or older, a cognitive screening telephone interview is required. The cognitive screening takes about 30 minutes to complete.

What is a cognitive screening? Cognitive screening assess impairments with attention, memory, learning, decision making and problem solving.

What happens after the telephone interview application is complete?

Once the application is complete and the signed application is received by Brighthouse Financial, the information will be used to determine the proposed insured's eligibility for coverage. Many factors are considered when evaluating the application. If no additional requirements are needed, a decision will generally be made within 24 hours. For applications that require an Attending Physician Statement, the process can take up to 4 weeks to complete.

Attending Physician Statement (APS)

We may request additional details from the proposed insured's licensed health care practitioner(s) so we can fully understand their current health and medical history. To help speed up the process, the proposed insured can authorize us to collect their data, have the contact information for all of their medical providers available, and alert their licensed health care practitioner(s) that this request may come. We will request an APS on all proposed insureds ages 66 and older.

Decision and delivery

Underwriter Review and Decision

After all requirements are met, the underwriting decision will be communicated to the policy owner's financial professional.

Policy Delivery and Confirmation

If the policy owner accepts the coverage, a premium payment will be required before we issue the policy. After the premium is received, the policy will be mailed or electronically sent to the financial professional who will facilitate delivery of the policy to the policy owner. When they receive the policy, the policy owner should:

- Confirm that all information in the policy, including the application, is accurate. They should alert their financial professional if anything has changed or requires updating.
- Review any amendments to the application (if applicable).
- Review the statements below the "Right to Examine Your Policy" on page 1 of the policy to learn about their rights to return and cancel the policy within a specific time period.
- Sign, date, and return the revised illustration, Policy Receipt, and Amendment form, if applicable.
- No insurance coverage will take effect until a policy is delivered to the policy owner, the full first premium is paid, and all applicable delivery requirements are signed and returned to the issuing company. The policy will only take effect at the time it is delivered if (a) the condition of the proposed insured's health is the same as stated in the application; and (b) the proposed insured has not received any medical advice or treatment from a medical practitioner since the date of the application.

If you have any questions about underwriting or the application process, contact your financial professional.

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.

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 your financial professional. May not be available in all states or firms.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union • May Lose Value

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