

LIFE
INSURANCE

Index-Linked Universal with GDR



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse SmartGuard PlusSM

Pre-Qualification Questionnaire



This questionnaire helps identify who may be a good candidate for Brighthouse SmartGuard PlusSM. The proposed insured should be a permanent U.S. resident and have resided in the U.S. for at least the past 24 months.

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

Aviation¹	Are you a private pilot and have flown less than 100 hours
	Are you a student pilot?
	Are you piloting without a pilot's license?
	Do you participate in any of the following: crop dusting, aviation instructing, or military aviation?
	Have you ever flown or do you intend to fly ultralights, biplanes, prototypes, experimental, or personally built/assembled aircraft?
	Have you ever been grounded or had your pilot's license revoked?
Avocation¹	In the past 2 years, have you attempted more than once or do you plan to attempt any of the following in the future: skydiving, hang gliding, parachuting, parasailing, paraskiing?
	In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: BASE jumping, buidering (urban climbing or stegophily), ice climbing, mixed rock climbing?
	Have you attempted climbing over 13,000 feet or attempted a climb that had a Yosemite Decimal System (YDS) over 5.1?
	In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: cave diving, diving alone, diving to explore sunken wrecks, rescue/recovery diving, night diving over 60 feet, or any diving over 150 feet?
Blood	Are you currently seeing a hematologist for any blood disorders other than hemochromatosis treated by phlebotomy?
Brain	Have you had a cognitive disorder, including Alzheimer's disease, dementia, or memory loss?
	Have you had a seizure disorder resulting in two or more seizures a year, or have you been diagnosed with a seizure disorder in the past 12 months?
	Have you had more than one mini-stroke or transient ischemic attack (TIA)?
	Are you under age 50 and have been diagnosed with a TIA?
	Have you been diagnosed with a TIA in the past 12 months?
Brain/ Nervous System	Have you consulted with a medical professional or been treated for any neurological disorder related to the following: stroke, Parkinson's disease, multiple sclerosis (MS), muscular dystrophy, ALS/Lou Gehrig's disease, or Huntington's disease?
	Have you been diagnosed with paraplegia or quadriplegia?

¹ Exclusion riders may be available for aviation and other avocations in some states.

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Build	See Height and Weight Guide.
Cancer	Have you completed cancer treatment in the past 3 years? (You may still qualify if you've had treatment within the past 6 months for certain skin cancers, breast cancers, and prostate cancers.)
	Have you been told you had high-stage cancer (stage 2, 3, or 4) other than prostate cancer?
	Have you received chemotherapy or a bone marrow transplant?
	Are you under age 60 and currently under active surveillance for prostate cancer?
	Have you been diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia, liver, lung, lymphoma, multiple myeloma, oral, osteosarcoma, pancreatic, spinal cord, stomach, and/or throat?
	Have you had breast cancer and tested positive for the BRCA1 or BRCA2 mutation?
	Have you been diagnosed with stage 2 melanoma or worse or had more than one melanoma?
	Have you had any cancer more than once?
	Has any cancer spread to your lymph nodes or any other part of your body?
	Have you been diagnosed with cervical, uterine, ovarian, or kidney cancer within the past 6 years?
	Have you been diagnosed with colon, rectal, or anal cancer within the past 4 years?
Criminal History	Have you been convicted of a felony in the past 10 years?
	Are you currently incarcerated, on parole, on probation, or on house arrest?
Diabetes	Are you currently using insulin, or have you been diagnosed with insulin-dependent diabetes?
	Are you age 50 or under and have been diagnosed with Type 2 diabetes?
	Were you diagnosed with Type 2 diabetes over 5 years ago?
	Is your HbA1c over 8, or do you have any neuropathy or retinopathy?
	Have you been told you have any impairment of your kidneys related to diabetes?
Endocrine	Are you currently receiving treatment for Cushing's syndrome?
Gastro	Have you been diagnosed with Crohn's disease or ulcerative colitis and not had a colonoscopy in the past 3 years?
	Have you been hospitalized for or had surgery for Crohn's disease or ulcerative colitis in the past 12 months?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

**General
Medical
History**

See Decline Medications List for disqualifying prescription medications.

Have you been scheduled for surgery or nonroutine medical tests that are not yet completed, or have you been evaluated for an undiagnosed condition?

Are you currently receiving home health services for daily living activities, or are you currently living in a nursing home?

Do you have any medical condition that has restricted your mobility or has impacted any of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring)?

Have you been diagnosed with chronic pain and are currently treated with narcotics?

Have you been treated for alcohol use in the past 5 years or for drug use in the past 7 years?

Have you received an organ transplant?

Have you been diagnosed with HIV? (Not applicable in CA.)

Have you been diagnosed or treated for AIDS?

Are you currently unable to work and receiving Social Security Disability Insurance (SSDI) or private disability?

Are you age 60 or older and your last comprehensive physical was over 2 years ago?

Heart/Cardio

Have you had a heart attack in the past 12 months?

Have you had heart failure or heart enlargement?

Have you had a circulatory disorder resulting from smoking or diabetes?

Have you had heart surgery in the past 24 months (not including stent placement)?

Do you currently have an implanted defibrillator, such as a cardioverter-defibrillator?

Are you under age 50 and have been diagnosed with a heart attack or coronary artery disease?

Have you had more than one heart attack?

Have you been advised that you have coronary artery disease of more than one vessel?

Have you had open heart surgery or a coronary bypass?

Are you under age 50 and have a pacemaker?

Have you been diagnosed with chronic atrial fibrillation?

Is your blood pressure routinely over 150/90?

Have you been diagnosed with coronary artery disease and have used tobacco within the past 12 months?

Are you under age 45 and have been diagnosed with peripheral artery disease?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

Immune²	Have you been treated for an autoimmune disease, including rheumatoid arthritis (RA) or psoriatic arthritis, that requires daily steroid therapy or more than one biologic agent or immunosuppressant and have been in remission for less than 5 years?
	Have you been diagnosed with mixed connective tissue disease, and has it been in remission for less than 3 years?
	Have you been diagnosed with polymyalgia rheumatica, and has it been in remission for less than 1 year?
	Have you been diagnosed with Sjogren’s syndrome, and has it been in remission for less than 5 years?
	Are you currently taking medication for lupus?
	Have you been diagnosed with lupus, and has it been in remission for less than 5 years?
	Have you been diagnosed with myasthenia gravis within the past 5 years?
Kidney	Have you consulted a nephrologist for chronic kidney disease or been treated for chronic kidney disease?
	Are you on dialysis?
Liver	Have you been diagnosed with cirrhosis of the liver?
	Have you been diagnosed with chronic hepatitis B?
	Are you currently being treated for hepatitis C, or has it been less than 3 months since successful completion of treatment of hepatitis C?
Lung	Have you had chronic obstructive pulmonary disease (COPD), had emphysema, or used oxygen?
	Have you been diagnosed with any respiratory disorder and currently use tobacco, or have you used tobacco within the past 12 months?
	Are you currently taking steroids (excluding inhalers) or three or more medications for a respiratory disease or disorder?
	Have you been diagnosed with pulmonary nodules within the past 2 years?
Motor Vehicle	Have you been convicted of driving under the influence in the past 5 years?
	Have you had four or more moving violations in past 5 years?
Psych	Have you had a mental health disorder requiring three or more prescription medications, or have you had thoughts of suicide?
	Have you been diagnosed with bipolar disorder for less than 10 years?
	Have you been hospitalized for a mental health disorder within the past 5 years?
	Have you been diagnosed with major depressive disorder (MDD) within the past 5 years?
	Do you currently have major depressive disorder?
	Have you received electroconvulsive therapy (ECT), deep brain stimulation (DBS), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) treatment?

² Remission is defined as when all signs and symptoms of the disease or disorder have disappeared.

The following conditions are not eligible for coverage under Brighthouse SmartGuard Plus³

AIDS-related complex (ARC)	Chondrodysplasia	hypertension (IIH)
Alpha-1 antitrypsin (AAT) deficiency	Chronic glomerulonephritis	Immunoglobulin deficiency syndrome
Alport syndrome	Cirrhosis	Intellectual disability ⁴
Alzheimer's disease	Coarctation of aorta	Interstitial lung disease (ILD)
Amputation (due to disease, disorder, or infection)	Coronary artery anomalies	Intestinal ischemia
Amyloidosis	Cystic fibrosis	Ischemic optic neuropathy
Amyotrophic lateral sclerosis (ALS)	Cystic lung disease	Kidney dialysis
Aneurysm	Demyelinating disease	Kidney transplant
Antiphospholipid antibody syndrome	Down syndrome	Langerhans cell histiocytosis
Aortic dissection	Dumping syndrome	Left ventricular hypertrophy
Aortic root dilation	Ear cancer	Leukemia (all types)
Asbestosis	Ehlers-Danlos syndrome	Liver cancer
Ascites	Eosinophilic pulmonary disease	Liver fibrosis
Autoimmune hepatitis	Esophageal varices	Liver transplant
Blood cancer	Esophagus cancer	Lung cancer
Bone or bone marrow cancer	Eye cancer	Lupus anticoagulant syndrome
Brain aneurysm	Heart enlargement	Lymphoma (all types)
Brain cancer	Heart failure	Malabsorption
Cardiomyopathy	Hemophilia	Marfan syndrome
Carotid artery disease	Huntington's disease	McArdle disease
Cerebral palsy	Hydrocephalus	Medullary sponge kidney
Cervical artery (carotid and/or vertebral) dissection	Hypertrophic pulmonary osteoarthropathy	Megacolon
	Idiopathic intracranial	Mitochondrial myopathies

³ This is not a comprehensive list. If you are awaiting diagnosis, test results, or surgery for any medical condition, you will not be eligible for coverage at this time.

⁴ State variations apply.

Motor neuron diseases	Porphyria	Spinocerebellar degeneration
Multifocal motor neuropathy	Progressive bulbar palsy	Stroke
Multiple myeloma	Progressive spinal muscular atrophy	Subclavian steal syndrome
Multiple sclerosis (MS)	Psychosexual disorder/paraphilia	Suicidal thoughts or suicide attempt
Muscular dystrophy (MD)	Psychosis or psychotic disorder	Syringobulbia
Myelofibrosis	Pulmonary arterial hypertension	Syringomyelia
Narcolepsy	Pulmonary fibrosis	Tetralogy of Fallot
Nephrectomy (other than donation)	Pulmonary insufficiency/regurgitation	Thalassemia major
Nephropathy	Pyloric stenosis	Transposition of the great arteries
Nephrosclerosis	Relapsing polychondritis	Tricuspid stenosis
Nephrotic syndrome	Renal artery stenosis	Tuberous sclerosis
Neurofibromatosis	Renal failure	Type 1 diabetes
Neurogenic bladder	Rheumatic heart disease	Vasculitis
Noncerebral arteriovenous malformations	Right ventricular hypertrophy (RVH)	Venous angioma
Osteosarcoma	Schizophrenia	Ventricular arrhythmias
Pancreas cancer	Scleroderma	Ventricular tachycardia
Pancreatic cysts	Sclerosing cholangitis	Vertebrobasilar insufficiency
Parkinson's disease	Self-harm ("cutting")	Werdnig-Hoffmann disease
Periodic paralysis	Sick sinus syndrome	Wilson's disease
Polycystic kidney disease (PKD)	Sickle cell disease (SCD)	Wohlfart-Kugelberg-Welander disease
Polycythemia	Spinal cord cancer	
Polymyositis/dermatomyositis	Spinal muscular atrophy	

Decline Medications List

This is not an all-inclusive list. Medications may only represent the brand-name prescription. If you are using a generic, please verify the brand name.

Acthar	Cerubidine	Faslodex	Levo-Dromoran
Adriamycin	Chemotherapy (all forms)	FazaClo	Lioresal (baclofen)
Aggrenox	Clozapine	Fentora (fentanyl)	Loxitane
Agrylin	Clozaril	Foscavir	Lupron
Akineton	Cogentin	Gengraf	Lysodren
Amiodarone	Cognex	Geodon	Matulane
Anadrol-50	Comtan	Gerimal	Medrol
Antabuse	Copaxone	Gilenya	Megace
Apidra	Copegus	Glatopa	Mellaril
Apokyn	Cortef (hydrocortisone)	Gleevec	Mestinon
Aptivus	Creon	Gold Therapy	Metalyse
Aranesp	Cuprimine (penicillamine)	Haldol	Methadone
Arava	Cytosar	Hepsera	Methotrexate
Aricept	Cytoxan	Herceptin	Mirapex
Arimidex	Dantrium	Humulin	Moban
Aristada	Decadron	Hydergine (ergoloid)	Moditen
Artane	Deltasone (prednisone)	Hydralazine	MorphaBond (morphine)
Atgam	Demerol	Hydrea	MS Contin (morphine)
Aubagio	Digox	Hysingla ER	Mutamycin (mitomycin)
Avis	Digoxin	Ifex	Myfortic
Avonex	Dilaudid (hydromorphone)	Iletin	Myleran
Azilect	Dolophine (methadone)	Inamrinone	Namenda (memantine)
AZT	Dostinex	Incivek (telaprevir)	Navane
Baraclude	Doxil	Infergen (interferon)	Neoral (cyclosporine)
Betaseron	Duragesic (fentanyl)	Inspra	Neupro
Betaferon	Duramorph (morphine)	Intron	Nilandron
Bevyxxa	Ebixa (memantine)	Invega	Niloric
BiCNU	Eldepryl	Isosorbide	Nipent
Blenoxane	Eligard	Kadian (morphine)	Nitropress
Buprenex	Embeda (methadone)	Kemadrin	Nitrostat
Busulfex (busulfan)	Emcyt	Kerendia	Novantrone
Butrans	Epogen	Kineret	Novolog
Campral	Equetro (lithium)	Lantus	Nplate
Camzyos	Eskalith (lithium)	Larodopa	Nucynta
Carbex	Eulexin (flutamide)	Latuda	Numorphan
Casodex	Exalgo (hydromorphone)	Lemtrada	Onsolis (fentanyl)
CeeNU	Exelon	Leukeran	Opana
CellCept	Extavia (interferon)	Leukine	Orencia
Cerefolin	Fanapt	Levemir	Orthoclone

Oxandrolone	Regonol	Suboxone	Vantas
Oxycontin (oxycodone)	Reminyl	Subsys (fentanyl)	Velban
Palexia	Renvela	Subutex	VePesid
Parcopa (levadopa)	Requip	Symadine	Vesprin
Parlodel	Revia (naltrexone)	Symbyax	Viadur
Pegasys	Rexulti	Symmetrel	Victrelis (boceprevir)
Pegatron	RibaPak	Tambocor	Videx
Percodan (oxycodone)	Ribasphere	Tamoxifen	Vivitrol (naltrexone)
Permitil	RibaTab	Tapal	Vraylar
Platinol	Ribavirin	Taractan	Wellcovorin
Plavix	Risperdal	Tarceva	Wellferon (interferon)
Plegridy	Rituxan	Targiniq ER	Winstrol
Plenaxis	Roferon	Tasmar	Xartemis
Procrit	Rubex	Tecfidera	Xeljanz
Prograf	Sandimmune	Thioplex	Xeloda
Proleukin	Saphris	Thioridazine	Xtampza ER (oxycodone)
Prolixin (fluphenazine)	Savaysa	Thymoglobulin	Zanosar
Promacta	Serentil	Timespan	Zaroxolyn
Prostigmin	Simponi	Toposar (etoposide)	Zelapar
Purinethol	Simulect	Trelstar	Zenapax
Quinidine	Sinemet (carbidopa)	Tresiba	Zohydro ER
Ranexa	Solian	Trihexane	Zoladex
Razadyne	Stalevo	Trilafon (perphenazine)	Zyprexa
Rebetron	Stelazine	Tysabri	
Rebif (interferon)	Sublimaze (fentanyl)	Tyzeka	

Smoker Guidelines⁵

Usage within the past 12 months	Smoker	Nonsmoker ⁶
Cigarette	✓	
e-Cigarette/vaping (any substance)	✓	
Hookah	✓	
Nicotine substitutes (lozenges, gum, inhaler/sprays, patches)	✓	
Cigars	If more 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	✓	

Occupation Guidelines

The following occupations would not qualify for coverage under Brighthouse SmartGuard Plus.

Animal trainers	Marijuana-related business (including dispensary, distribution, and grow operations)	Missionaries	Salvage or deep sea divers
Astronauts	Military special forces	Offshore oil drilling and production workers	Stunt artists
Foreign aid workers		Oil rig firefighters	
Foreign correspondence journalists		Professional athletes ⁷	

⁵ Nicotine use has significant mortality implications that may cause harm to nearly every organ in the human body. Therefore, proposed insureds who qualify under smoker rates may not qualify for coverage under Brighthouse SmartGuard Plus if they also have other medical conditions such as asthma, bladder cancer, coronary artery disease, diabetes, kidney disease, or transient ischemic attack (TIA).

⁶ The nonsmoker criteria 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.

⁷ Your financial professional should consult with underwriting for availability.

Height and Weight Guide

Height	Weight Range (lbs.)
4' 8"	76 – 173
4' 9"	78 – 179
4' 10"	81 – 186
4' 11"	84 – 192
5' 0"	87 – 199
5' 1"	90 – 206
5' 2"	93 – 212
5' 3"	96 – 219
5' 4"	99 – 226
5' 5"	102 – 233
5' 6"	105 – 241
5' 7"	108 – 248
5' 8"	112 – 256
5' 9"	115 – 263

Height	Weight Range (lbs.)
5' 10"	118 – 271
5' 11"	122 – 278
6' 0"	125 – 286
6' 1"	129 – 294
6' 2"	132 – 303
6' 3"	136 – 311
6' 4"	140 – 319
6' 5"	143 – 328
6' 6"	147 – 336
6' 7"	151 – 345
6' 8"	155 – 354
6' 9"	159 – 363
6' 10"	163 – 372
6' 11"	167 – 381

This pre-qualification questionnaire is meant to provide guidance on conditions that generally disqualify the proposed insured. It is not meant to include all possible underwriting concerns. There are numerous complex individual medical histories that could result in a disqualification for coverage.

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