

POLICY NUMBER: SPECIMEN

INSURED: JOHN MIDDLE DOE

TERM LIFE INSURANCE POLICY

Non-Participating

This is a yearly renewable term insurance policy that is automatically renewable until the Final Expiry Date. Premiums are payable for a specified period. Premiums for the first year are shown on the Policy Specifications page and for later years are shown on the Schedule of Renewal Premiums page. If the Insured dies while the Policy is in force, we will pay the Policy Proceeds to the Beneficiary. We must receive proof of the Insured's death. Any payment will be subject to all of the provisions of the Policy.

RIGHT TO EXAMINE POLICY

Please read the Policy. You may return the Policy to us or to our representative through whom it was purchased within 10 days from the date you receive it. If you return it within this period, we will refund any premium paid and the Policy will be void from the start.

This Policy is a legal contract between the Owner and Brighthouse Life Insurance Company. PLEASE READ YOUR CONTRACT CAREFULLY. .

Signed for the Company at its Main Administrative Office, Warwick, RI 02887



President



Secretary

ALPHABETIC GUIDE TO YOUR CONTRACT

Section	Section
4 Addition of Riders	8 Minimum Payments under Payment Options
1 Application	4 Misstatement of Age or Sex
5 Assignments	7 Other Payment Options and Frequencies
5 Beneficiary	5 Owner
4 Change in Risk Classification	1 Paid to Date
5 Change of Owner or Beneficiary	6 Payee
6 Choice of Payment Options; Option Date	6 Payment
4 Claims of Creditors	6 Payment of Benefits
4 Contract	3 Payment of Premiums
6 Death of Payee	7 Payment Options
4 Decrease in Face Amount	5 Persons with an Interest in the Policy
1 Definitions	1 Policy Date
1 Designated Office	2 Policy Proceeds
5 Designation of Owner and Beneficiary	1, 3 Premiums
1 Final Expiry Date	4 Refund of Unearned Premiums
4 General Provisions	3 Reinstatement
3 Grace Period	3 Renewal
1 In Writing	7, 8 Single Life Income
4 Incontestability	7, 8 Single Life Income – 10 Year Guaranteed
1 Insured	Payment Period
1 Issue Age	4 Statements in Application
1 Issue Date	4 Suicide Exclusion
7, 8 Joint and Survivor Life Income	4 Unisex Basis
6 Life Income Options	1 We, Us and Our
8 Life Income Tables	1 You and Your
6 Limitations	

Riders, Endorsements and Amendments, if any, and copies of the Application follow the final section of the Policy.

1. DEFINITIONS

Application	The application(s) including any amendments and supplements for: the Policy; any riders that are made a part of the Policy; and any Policy changes. A copy of the Application is attached to the Policy.
Attained Age	The Issue Age plus the number of completed policy years. This includes any period during which the Policy was lapsed.
Designated Office	Our Main Administrative Office or any other office we designate.
Final Expiry Date	The Final Expiry Date is shown on the Policy Specifications page. It is the date on which the Policy can no longer be renewed. This is the date the Policy is terminated.
In Writing	In a written form satisfactory to us and received at our Designated Office.
Insured	The person whose life is insured under the Policy. The name of the Insured is shown on the Policy Specifications page.
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 Policy Specifications page.
Issue Date	The Issue Date is shown on the Policy Specifications page. It is the date from which the incontestability and suicide periods for the coverage are measured.
Paid to Date	The date to which the premiums for the Policy are paid.
Policy Date	The Policy Date is shown on the Policy Specifications page. Policy years, months and anniversaries are all measured from the Policy Date.
Premiums	Premiums are payments to us. Your first premium is due as of the Policy Date. If premiums are paid on an annual mode, the due date for premiums after the first is the policy anniversary each year. If premiums are paid on other than an annual mode, the due date is each semi-annual, quarterly or monthly anniversary as applicable.
We, Us and Our	Brighthouse Life Insurance Company.
You and Your	The Owner of the Policy.

2. POLICY PROCEEDS

Policy Proceeds

We will pay the Policy Proceeds to the Beneficiary upon receipt of proof of the Insured's death. The Policy Proceeds are equal to:

1. The Face Amount; plus
2. Any insurance on the life of the Insured provided by a rider; plus
3. Any part of a premium paid for coverage beyond the date of death; less
4. Any premium due to the date of death.

In no event will the amount payable upon the death of the Insured be less than the minimum amount required to permit the Policy to qualify as life insurance under the applicable Federal income tax rules.

SPECIMEN

3. PREMIUMS AND GRACE PERIOD

Payment of Premiums

The first premium is due as of the Policy Date. While the Insured is living, premiums after the first premium must be paid at our Designated Office. The Policy will not be in force until the first premium is paid. If you are in possession of the Policy, and the first premium has not been paid, it will be considered that you have the Policy for inspection only.

Premiums for the Policy and for any riders are shown on the Policy Specifications and on the Schedule of Renewal Premiums pages. No premium is due or payable for any period after the death of the Insured.

Payment can be at any premium mode we make available. A change in premium mode will be processed on the Paid to Date on or following the date we approve your request to change the mode.

Renewal

The Policy will be renewed automatically for successive periods of one year from the Policy Date until the Final Expiry Date shown on the Policy Specifications page.

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.

Reinstatement

Prior to the Final Expiry Date, you may reinstate your lapsed Policy (excluding riders) within three years after the date of lapse. Riders can be reinstated only as stated in the rider or with our consent. To reinstate, you must submit a request In Writing and the following:

1. Proof that the Insured is insurable by our standards, and
2. Payment of each unpaid premium while the Insured is living, plus interest at the rate of 6% per year compounded yearly.

The Insured must be alive on the date we approve the request for reinstatement. If the Insured is not alive, such approval is void.

The reinstated Policy will be in force from the date we approve the reinstatement application.

4. GENERAL PROVISIONS

The Contract	<p>We have issued the Policy in consideration of the Application and payment of premiums. The Policy includes the Application, any riders, and any endorsements. Together they comprise the entire contract and are made a part of the Policy when the insurance applied for is accepted. The Policy may be changed by mutual agreement. Any change must be in writing and approved by our President, Vice President or Secretary. Our representatives have no authority to alter or change any terms, conditions, or agreements of the Policy, or to waive any of its provisions.</p> <p>If we make any payment or any policy changes in good faith, relying on our records or evidence supplied to us, our duty will be fully discharged. We reserve the right to correct any errors in the Policy.</p>
Statements in Application	<p>All statements made by the Insured or on his or her behalf, or by the applicant, will be deemed representations and not warranties. Material misstatements will not be used to void the Policy or any rider or to deny a claim unless made in the Application.</p>
Claims of Creditors	<p>To the extent permitted by law, neither the Policy nor any payment under it will be subject to the claims of creditors or to any legal process.</p>
Misstatement of Age or Sex	<p>If we determine that there was a misstatement of age or sex reflected in the Policy, the Face Amount will be the amount the most recent premium paid would have provided based on the correct information.</p>
Unisex Basis	<p>If the Policy is issued on a unisex basis, all rates, benefits and values that contain differences based on sex are modified to provide the same for males and females. See bottom of page 3 for the indication of whether the Policy is issued on a sex-distinct or unisex basis.</p>
Refund of Unearned Premiums	<p>If you ask to discontinue this Policy, we will refund the part of the premium paid for coverage beyond the policy month in which you make your request.</p>
Incontestability	<p>We cannot contest the coverage after the Policy has been in force during the lifetime of the Insured for two years from its Issue Date. This provision will not apply to any rider that contains its own incontestability clause.</p>
Suicide Exclusion	<p>If the Insured dies by suicide, while sane or insane, within two years from the Issue Date, the amount payable will be limited to the amount of premiums paid (without interest), or the reserve if greater and required by state law.</p>
Change in Risk Classification	<p>You may apply for a better risk classification by making a request In Writing to us. Proof of insurability will be required. If we approve your request, the change will take effect on the date we approve your request.</p>
Addition of Riders	<p>You may request in Writing that we add a rider to the Policy. Proof of insurability may be required. If we approve your request, the addition of the rider will take effect on the earlier of the Paid to Date or the current date.</p>

Decrease in Face Amount

After the first policy year and prior to the Final Expiry Date, you may request In Writing that we decrease the Face Amount subject to the following:

1. The effective date of the decrease will be the earlier of: the Paid to Date or the current date.
2. If premiums were paid beyond the effective date of the decrease, any excess premiums will be refunded (without interest).
3. The Face Amount after the requested decrease may not be less than the Minimum Face Amount shown on the Policy Specifications page.
4. The decrease must be at least equal to the Minimum Face Amount Decrease shown on the Policy Specifications page.
5. A decrease in Face Amount may require a decrease in amounts provided by any riders made a part of the Policy. If a rider is not available at the new Face Amount, we will consider your request for a decrease in Face Amount as a request In Writing to terminate that rider.

If you have an increasing term rider on this Policy and you request a decrease in Face Amount, the face amount of that rider will be decreased first.

SPECIMEN

5. PERSONS WITH AN INTEREST IN THE POLICY

Owner

The Owner of the Policy is named in the Application. The Owner can be changed before the death of the Insured. The new Owner will succeed to all of the rights of the Owner, including the right to make a further change of Owner. If there is more than one Owner, all must exercise the rights of ownership by joint action. Ownership may be changed in accordance with the Change of Owner or Beneficiary provision.

The Owner may be the Insured or someone else, and may be a person, a partnership, a corporation, a fiduciary or any other legal entity. At the death of the Owner, his or her estate will be the Owner, unless a successor Owner has been named. The rights of the Owner will end at the death of the Insured, except as provided in the Beneficiary provision.

Beneficiary

The Beneficiary is the person or entity named to receive the Policy Proceeds. The initial Beneficiary is named in the Application. You can change the Beneficiary before the death of the Insured; however, an irrevocable Beneficiary cannot be changed without his or her consent. The Beneficiary can be a person, a partnership, a corporation, a fiduciary or any other legal entity. The Beneficiary has no interest in the Policy until the death of the Insured. A person must survive the Insured to qualify as Beneficiary. If no Beneficiary survives, the proceeds will be paid to the Owner.

Any payment we make will terminate our liability with respect to such payment.

Change of Owner or Beneficiary

During the Insured's lifetime, you may change the Owner and Beneficiary designations, subject to any restrictions as stated in the Owner and Beneficiary provisions. You must make the change In Writing. Once it is recorded, the change will take effect as of the date you signed the request, whether or not the Insured is living when we receive your request. The change will be subject to any assignment of the Policy or other legal restrictions. It will also be subject to any payment we made or action we took before we recorded the change. A change of Owner will void any prior Beneficiary designation.

Assignments

If you make an absolute assignment of the Policy, the assignee will be the new Owner and Beneficiary. A collateral assignment of the Policy by you is not a change of Owner or Beneficiary; but their rights will be subject to the terms of the collateral assignment. Assignments will be subject to all payments made and actions taken by us before a signed copy of the assignment form is recorded by us at our Designated Office. We will not be responsible for determining whether or not an assignment is valid.

Designation of Owner and Beneficiary

A numbered sequence can be used to name successive Owners or Beneficiaries. Co-beneficiaries will receive equal shares unless otherwise stated.

In naming Owners or Beneficiaries, unless otherwise stated:

1. "Child" includes an adopted or posthumous child;
2. "Provision for issue" means that if a Beneficiary does not survive the Insured, the share of the Policy Proceeds for that Beneficiary will go to his or her living issue by right of representation; and
3. A family relation such as "wife", "husband" or "child" means in relation to the Insured.

At the time of payment of benefits, we can rely on an affidavit of any Owner or other responsible person to determine family relations or members of a class.

6. PAYMENT OF BENEFITS

Payment	<p>Unless otherwise requested, when the Insured dies we will pay the Policy Proceeds to the Payee in one sum, which includes placing the amount in an account that earns interest. If an account is established, the Payee will be the accountholder and will have immediate access to all of the account.</p> <p>On request, all or part of the proceeds payable in one sum at the death of the Insured can be applied to any Payment Option at the choice of the Payee. Further, with our consent, any Payee who is entitled to receive proceeds in one sum when a Payment Option ends, or at the death of a prior Payee, or when the proceeds are withdrawn, can choose to apply the proceeds to a Payment Option.</p>
Choice of Payment Options; Option Date	<p>The choice of a Payment Option and the naming of the Payee must be In Writing. You can make, change or revoke the choice before the death of the Insured. The Option Date is the effective date of the Payment Option, as chosen.</p> <p>When a Payment Option starts, a contract will be issued by us or by an affiliate that will describe the terms of the Option.</p>
Payee	<p>A Payee is a person, a partnership, a corporation, a fiduciary or any other legal entity entitled to receive the Policy Proceeds in one sum or under a Payment Option.</p> <p>If the Payee is not a natural person, the choice of a Payment Option will be subject to our approval. A collateral assignment will modify a prior choice of a Payment Option. The amount due any assignee will be payable in one sum and the balance will be applied under the Payment Option.</p>
Life Income Options	<p>Guaranteed Life Income Options are based on the age of the Payee on the Option Date. We will require proof of age. The Life Income payments will be based on the rates shown in the Life Income Tables; or, if they are greater, our Payment Option rates on the Option Date. If the rates at a given age are the same for different periods certain, the longest period certain will be deemed to have been chosen.</p>
Death of Payee	<p>Amounts to be paid after the death of a Payee under a Payment Option will be paid as due to the successor Payee. If there is no successor Payee, amounts will be paid in one sum to the estate of the last Payee to die. If a Payee under a Life Income Option dies within 30 days after the Option Date, the amount applied to the Option, less any payments made, will be paid in one sum, unless a Payment Option is chosen.</p>
Limitations	<p>If installments under an Option would be less than the Minimum Installment Amount shown on the Policy Specifications page, proceeds can be applied to a Payment Option only with our consent.</p>

7. PAYMENT OPTIONS

Single Life Income	Monthly payments will be made during the lifetime of the Payee.
Single Life Income – 10 Year Guaranteed Payment Period	Monthly payments will be made during the lifetime of the Payee with a guaranteed payment period of 10 years.
Joint and Survivor Life Income	Monthly payments will be made: <ol style="list-style-type: none">1. While either of two Payees is living, called “Joint and Survivor Life Income”; or2. While either of two Payees is living, but for at least 10 years, called “Joint and Survivor Life Income, 10 Years Certain”.
Other Payment Options and Frequencies	Other Payment Options and payment frequencies may be arranged with us.

SPECIMEN

8. LIFE INCOME TABLES

Minimum Payments under Payment Options

Monthly payments for each \$1,000 applied will not be less than the amounts shown in the following Tables. On request, we will provide additional information about amounts of minimum payments. The amounts shown below are based on an interest rate of ½ percent a year and the 2000 Annuity Mortality Table.

Single Life Income	Payee's Age	Life Income			10 Year Guaranteed Payment Period		
		Male	Female	Unisex	Male	Female	Unisex
	50	\$2.32	\$2.15	\$2.22	\$2.32	\$2.15	\$2.21
	55	2.60	2.39	2.47	2.59	2.38	2.46
	60	2.96	2.69	2.79	2.93	2.68	2.78
	65	3.41	3.08	3.21	3.36	3.06	3.18
	70	4.02	3.60	3.76	3.92	3.55	3.69
	75	4.86	4.31	4.52	4.63	4.20	4.36
	80	6.01	5.33	5.58	5.47	5.03	5.20
	85	7.62	6.82	7.12	6.39	6.04	6.18
	90 & over	9.87	9.04	9.36	7.26	7.06	7.14

Joint and Survivor Life Income	Age of Both Payees	Joint and Survivor		Joint and Survivor, 10 Years Certain	
		One Male and One Female	Unisex	One Male and One Female	Unisex
	50	\$1.95	\$1.94	\$1.95	\$1.94
	55	2.14	2.14	2.14	2.14
	60	2.39	2.38	2.39	2.38
	65	2.69	2.69	2.69	2.69
	70	3.10	3.09	3.10	3.09
	75	3.64	3.63	3.63	3.62
	80	4.39	4.37	4.35	4.33
	85	5.45	5.42	5.28	5.26
	90 & over	6.96	6.93	6.37	6.35

PAGE HAS BEEN INTENTIONALLY LEFT BLANK

SPECIMEN

TERM LIFE INSURANCE POLICY

Non-Participating

SPECIMEN

ENDORSEMENT

Brighthouse Life Insurance Company

As of the Date of Issue of this Policy, the following is added to the Policy:

Conversion Option

During the Conversion Period shown on the Policy Specifications page, you can convert the Policy, while it is in force with all premiums due having been paid, to a new policy on another plan of insurance. The new policy will be issued:

1. By the Company or by an affiliate designated by the Company;
2. Without proof that the Insured is insurable;
3. On a plan of permanent insurance, with a level face amount, we make available on the Policy Date of the new policy;
4. With the same Insured and Face Amount as the Policy;
5. With the same underwriting class as the Policy, or the class the issuing company determines is closest to it if the class of the Policy is not offered on the new policy;
6. Subject to any assignments of this Policy and any limitations on the Policy stated in riders;
7. With a Policy Date as of the date of conversion; and
8. At the insurance age of the Insured on the Policy Date of the new policy.

The conversion is subject to payment of the first premium for the new policy, less any conversion credit.

Riders can be attached to the new policy only with the consent of the Company.

Brighthouse Life Insurance Company



Secretary