



**Brighthouse**  
FINANCIAL®

Build for what's ahead™

# Protection. Flexibility. Value.

LIFE | TERM

Brighthouse  
Guaranteed  
Level Term





# Strive to live your dream in life.

Discover the flexibility of life insurance – protect and transfer wealth now and in the future. Be free to live life, your way.

Being able to protect your loved ones, even after your death, is one reason so many people turn to life insurance. The comfort this assurance may give can be immeasurable.

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## Life insurance provides a death benefit that can help:



Replace lost income



Pay off a mortgage



Pay for estate settlement costs



Provide for a child's college education

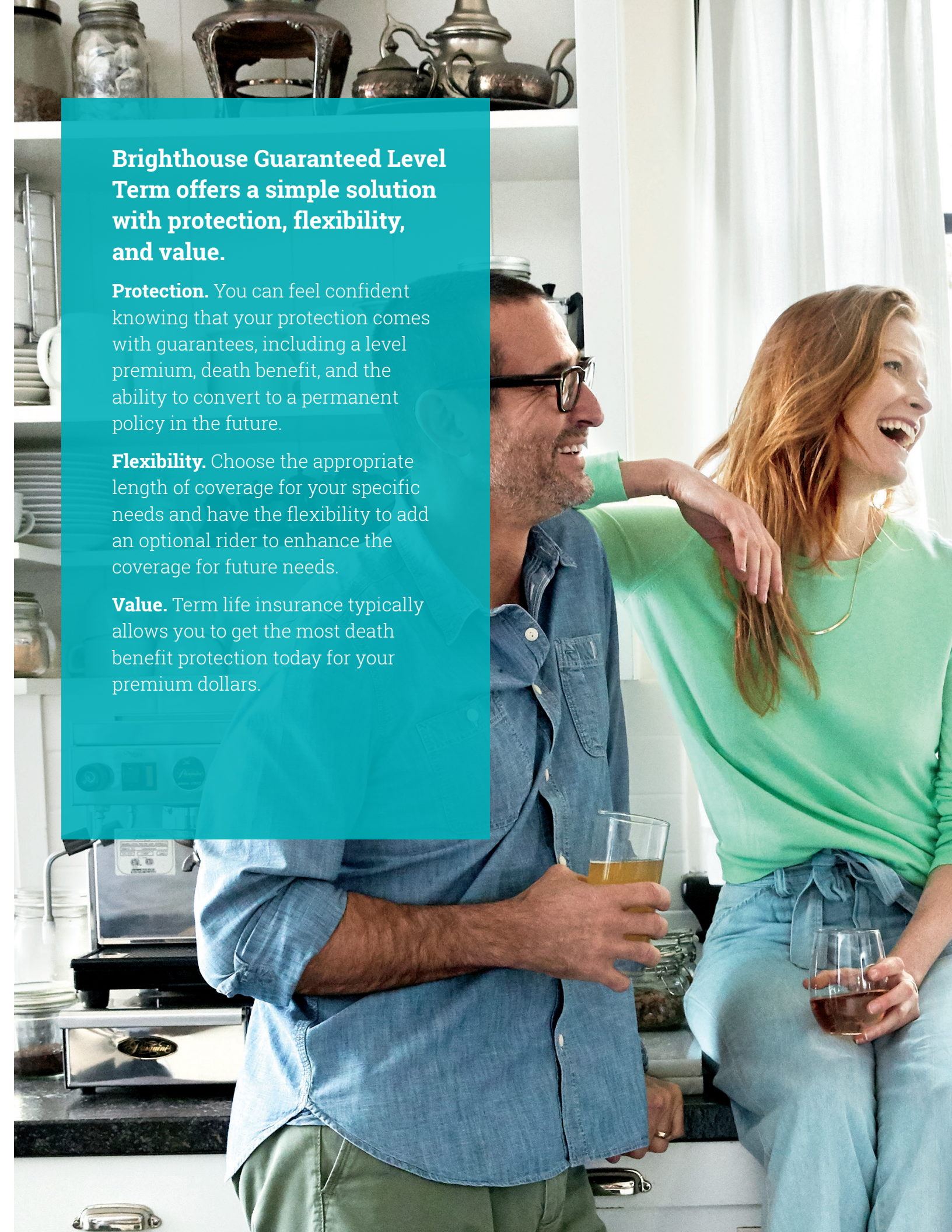


Create a financial legacy for the next generation



Help grow a business



A man and a woman are in a kitchen, smiling and holding drinks. The man is wearing a blue button-down shirt and glasses, holding a glass of orange juice. The woman is wearing a green long-sleeved shirt and light blue jeans, holding a glass of red wine. They are standing in front of a kitchen counter with various items on it, including a coffee maker and some jars. The background shows a window with white curtains and some decorative items on a shelf.

## Brighthouse Guaranteed Level Term offers a simple solution with protection, flexibility, and value.

**Protection.** You can feel confident knowing that your protection comes with guarantees, including a level premium, death benefit, and the ability to convert to a permanent policy in the future.

**Flexibility.** Choose the appropriate length of coverage for your specific needs and have the flexibility to add an optional rider to enhance the coverage for future needs.

**Value.** Term life insurance typically allows you to get the most death benefit protection today for your premium dollars.



# Brighthouse Guaranteed Level Term is designed to deliver financial protection when it's needed most.

Choose from one of four level premium periods for your coverage – 10, 15, 20, or 30 years.<sup>2</sup> Your premiums and death benefit are guaranteed to remain level for that period.<sup>3</sup>

Brighthouse Guaranteed Level Term currently offers guaranteed convertibility to Brighthouse Conversion Whole Life. Circumstances are likely to change throughout your life, and the guaranteed convertibility allows your term coverage to be moved to a permanent product at your original health rating, without any medical examination or questions. Conversions are available until the later of age 70 or five years after issue.

The conversion privilege can help you in a number of ways. You should consider converting and maintaining permanent coverage with a Brighthouse Conversion Whole Life policy, which includes the following features:

- Guaranteed level premium for life that will guarantee coverage if all premiums are paid
- Guaranteed level death benefit
- Guaranteed cash value growth

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## Optional Riders<sup>4</sup>

### Disability Waiver of Premium Rider

Policy premiums will be waived if you become totally disabled as defined in the policy for a continuous period of at least six months.

### Acceleration of Death Benefit Rider

Provides a benefit if the insured is certified as terminally ill with a life expectancy of 12 months (24 months in some states) or less. The rider gives the policy owner the right to request all or part of the eligible proceeds.<sup>5</sup>

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<sup>2</sup> The 30-year duration is not available in New York.

<sup>3</sup> Significantly increased premiums are necessary to renew the policy after the end of the level period. Premiums will increase on an annual basis after the level period. The policy is renewable up to age 95.

<sup>4</sup> Rider descriptions are only partial. Please review your rider specification page for further details. There may be an additional charge for optional riders. Certain age, state availability, and other restrictions and limitations may apply.

<sup>5</sup> Any benefits received under this rider may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under this rider may be taxable.

# Term Life.

Term insurance offers protection for your beneficiaries for the specified level premium period you select. Once the term is over, coverage will expire unless it is renewed; there may be rules for renewing the policy for additional terms.<sup>1</sup>

All term insurance policies are not created equal. While it may be tempting to focus solely on price when comparing policies, look deeper to ensure that your policy provides value for your premium dollars.

Conversions are available until the later of age 70 or five years after issue.

## **Term insurance is generally the most affordable type of life insurance.**

Brighthouse Guaranteed Level Term offers contractual and optional riders designed to help enhance the value of the coverage – making it flexible for many of life's changing circumstances.

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For more information on Brighthouse Guaranteed Level Term, contact your financial professional today.

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<sup>1</sup> Significantly increased premiums are necessary to renew the policy after the end of the level period. Premiums will increase on an annual basis after the level period. The policy is renewable up to age 95.

Like most insurance policies, Brighthouse Financial policies contain charges, limitations, exclusions, termination provisions, and terms for keeping them in force. Contact your financial professional for costs and complete details.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting advisors as appropriate.

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 Guaranteed Level Term is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 5E-23-12 and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 5E-23-16-NY ("Brighthouse Financial").

Brighthouse Conversion Whole Life is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form ICC17-5-16 and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 5-16-17-NY-1 ("Brighthouse Financial").

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• Not Guaranteed by Any Bank or Credit Union

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