

Protection and Growth

Get the best of both worlds, without the choice.

Brighthouse Premier Accumulator Universal Life (PAUL) has features that help protect and grow your money at the same time – providing **the best of both worlds**.

On the protection side

PAUL generally includes an income tax-free death benefit, and may be able to help pay for costs should the insured suffer from a chronic or terminal illness.



As life insurance, PAUL has an income tax-free **death benefit** if the insured passes away.



The **Chronic and Terminal Care Rider** provides coverage if the insured becomes chronically or terminally ill.

On the growth side

PAUL helps generate returns and provides access to the cash value with **no surrender charges** – just in case it's needed to work elsewhere.



The policy's cash value can **grow**, fueled by competitive interest crediting rates.¹



The policy's value can be **accessed** with no surrender charges.²

To learn more about how PAUL provides the best of both worlds, visit brighthousefinancial.com or talk to your financial professional.

- ¹ Interest rates are subject to a guaranteed contractual minimum. Cost of insurance and other charges are deducted monthly from cash value.
- ² Policy loans and withdrawals may reduce the policy's cash value and death benefit and may cause the policy to lapse. If the policy lapses, you may incur tax consequences.

Please note: Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY have designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete – for a full explanation of the terms and exclusions, please refer to the policy and the riders.

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

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 Premier Accumulator Universal Life is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company on Policy Form 5-39-17 ("Brighthouse Financial").

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what's ahead™

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