Brighthouse FINANCIAL
Established by MetLife

Brighthouse Class Match℠

A Quick Guide

Did you know that over 60 million households need more life insurance?[1]

Brighthouse Financial can help. Offering additional insurance coverage with limited underwriting, the Brighthouse Class Match program will issue a new policy matching your existing policy's underwriting class and face amount, up to $1.5 million.[2]

What are the benefits?

- Limited underwriting, so you receive your policy faster
- Additional protection with more life insurance coverage
- No new lab work or medical exams[3]

Who's eligible?

- Age 21 to 65
- Age 21 to 60: $1.5 million face limit
- Age 61 to 65: $1 million face limit
- Applying for a **Brighthouse Premier Accumulator Universal Life℠ policy**
- Standard underwriting class or better (including smokers)[4]
- Must have an existing inforce policy, issued by an approved carrier, for at least six months and no more than five years
- Cannot have significant change in health since the inforce policy was issued

Help provide financial stability for yourself and your loved ones. The Brighthouse Class Match program may offer you additional insurance coverage at your existing class rating with limited underwriting, giving you the opportunity for a new life policy, faster.

How It Works

01 Meet with your financial professional to go over and complete the application process.

02 Brighthouse Financial receives your complete documentation.

03 Depending upon information from your application as well as various record databases:

- **If you qualify:** Policy approved at original underwriting class.[5]
- **If you do not qualify:** Additional underwriting requirements will be ordered as appropriate, and you can continue through the traditional underwriting process.

04 Your financial professional will contact you to discuss the next steps.

More questions about Brighthouse Class Match? Please contact your **financial professional**.

[1] Turn Up The Volume, LIMRA, 2017.

[2] From an approved carrier, including Brighthouse Financial. For some carriers, only policies issued Preferred rating classification or better are eligible.

[3] These or other underwriting requirements may be necessary, particularly if there is a change in health, avocation or occupation.

[4] Not available if Standard rating was achieved through a table reduction or table shave program.

[5] Applicants are not guaranteed a match of their existing underwriting class rating.

The Class Match program is subject to change.

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

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Forms 5-39-17 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY. MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license to Brighthouse Services, LLC and its affiliates.

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Life Insurance Products:
• 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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