The Best of Both Worlds

LIFE | UNIVERSAL

Brighthouse Premier Accumulator Universal Life℠
Brighthouse
Financial*

Was established by MetLife. Our mission is to help Americans achieve financial security.

Built on a foundation of industry knowledge and experience, we specialize in offering essential annuity and life insurance products designed to help you protect what you’ve earned and ensure it lasts. Our approach includes a journey toward providing simplicity, transparency, and value — because your future is too important to be hard.**

* Brighthouse Financial is the brand name for Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, and New England Life Insurance Company.

** Annuities and life insurance policies are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, and in New York, only by Brighthouse Life Insurance Company of NY, New York, NY 10017 and not by MetLife, Inc. MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license by Brighthouse Services, LLC and its affiliates.
In Order to Reach Financial Goals, Money Has to Work Harder Than Ever

At Brighthouse Financial, we believe that purchasing life insurance doesn’t have to be a frustrating process.

While the details and terminology might sound confusing, our goal is to provide you with a clear understanding of how life insurance may play an important role in helping you protect your family and achieve the retirement you envision.

**Brighthouse Premier Accumulator Universal Life (PAUL)** is an Insurance Policy that Offers the Best of Both Worlds

If you’re like many people, you probably need more life insurance protection. And you also may have money stored in low yield accounts that could and should be working harder. The dollars you save may be the dollars you value most of all. That’s why we built PAUL, a product that provides protection and generates returns at the same time, providing the best of both worlds.

On the protection side, PAUL generally includes a tax-free death benefit to the policy owner’s beneficiaries and has an optional feature providing the policy owner with the ability to access the death benefit to help pay for costs should the insured suffer from a chronic or terminal illness.

On the growth side, PAUL helps you generate returns and allows you access to your funds with no surrender charges — in case you need your money to work for you elsewhere.

These features combine to help protect your family and grow your money at the same time — providing the best of both worlds.

- **Death benefit** if the insured passes away.
- **Coverage** if the insured becomes chronically or terminally ill.
- **Growth** in cash value fueled by competitive interest rates.¹
- **Access** to your money with no surrender charges.²

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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 surrender value and death benefit and may cause the policy to lapse. If the policy lapses, your client may incur tax consequences.
Since no two people are alike, selecting a rider can enrich a base policy and allow tailored coverage. Ask your financial professional to explain the advantages of adding riders based on your individual needs and goals.

**Chronic and Terminal Care Rider**
Provides early, tax favorable access to a portion of the death benefit if the insured is diagnosed as chronically or terminally ill. This Rider permits acceleration of the death benefit for both chronic and terminal illnesses, a $250 processing fee is imposed each time the Rider is exercised: there is no annual premium. Note: The Chronic and Terminal Care Rider is not available in California, Florida, or New York.

**Waiver of Specified Premium Rider**
Pays a specified premium amount if the insured becomes totally disabled.

**Acceleration of Death Benefit Rider**
This Rider provides early, tax favorable access to the policy’s death benefit if the insured should suffer from a terminal illness. This rider can be added at issue in California, Florida, and New York or after issue in any state if the Chronic and Terminal Care Rider is not on the policy.
How PAUL Works

Kevin’s scenario: The scenario below is a male, 50-years-old, Elite Nonsmoker with a $100,000 single premium.

The best of both worlds — protection and growth in one life insurance policy.
Meet Kevin

Kevin is 50 years old and already has some life insurance protection—his company plan and a term policy he bought 20 years ago to make sure that his beneficiaries could pay the mortgage. He also has $100,000 sitting in a low-yield investment.

Kevin’s financial professional suggested that he purchase additional insurance to protect his wife and two children. By making himself the owner and insured, Kevin protects his family from the loss of his income should he become chronically or terminally ill, or even pass away. He also wants the opportunity to earn a more competitive return than what his low yielding investment earns now.

After meeting with his financial professional, Kevin learns that PAUL offers death benefit coverage, growth for his money, and the flexibility to withdraw his money if an unforeseen expense arises.³

Kevin uses $100,000 to purchase a PAUL policy. Throughout the life of the policy, values grow through interest crediting rates. The non-guaranteed interest crediting rates provide a growth opportunity for the death benefit and the cash value. Interest crediting rates will never fall below the guaranteed rates.⁴

Policy values can be accessed in a few ways:

• **Death Benefit** — Is paid to the beneficiaries if the insured dies.

• **Optional Chronic and Terminal Care Rider** — Allows the policy owner to access the death benefit if the insured should suffer from a chronic or terminal illness.

• **Living Needs** — A portion of the cash value can be accessed through a loan or partial withdrawal to meet planned or unplanned expenses.

• **Surrender** — If needs change, the entire cash value can be taken without a surrender charge.

³ Since this policy is a MEC, if a policy owner decides to access the cash value through a loan or withdrawal, the funds will be taxed income out first like an annuity and if the cash value is accessed before reaching age 59½, there could be a 10% income tax penalty.

⁴ Interest rates are subject to a guaranteed contractual minimum. Cost of insurance and other charges are deducted monthly from cash value.

What are interest crediting rates?

When an insurance company earns a rate of return on its investment portfolio or general account, a portion may be paid to policy owners in the form of an interest crediting rate.
Tax-Favored Treatment Helps Your Money Work That Much Harder

Concerned about how your taxes will be impacted? Don’t worry. PAUL provides the following tax benefits:

- **Tax-free benefit for beneficiaries** — When the insured passes away, the death benefit is generally income tax-free.
- **Immediate tax deferral** — A PAUL policy grows tax-deferred, meaning the owner generally doesn’t pay any federal or state income taxes until gain is taken from the policy.
- **Tax-favored access in case of illness** — The Chronic and Terminal Care Rider allows for favorable tax treatment should the policy’s death benefit need to be used if the insured becomes chronically or terminally ill, as defined by the Rider.

**Who may be an ideal client for PAUL?**

PAUL may be a good fit for people with diverse sources of income planning objectives, and who want life insurance that offers both protection and growth:

- **Death Benefit** — Helps with legacy and estate planning needs. The death benefit provides a payment to beneficiaries upon the insured’s death.
- **Optional Chronic and Terminal Care Rider** — The policy owner can receive a portion of the death benefit if the insured is diagnosed with a chronic or terminal illness.
- **Growth** — The cash value is fueled by competitive interest rates.\(^5\)
- **Access** — Provides access to the cash value with no surrender charges, helping to prepare for the unexpected.

\(^5\) Interest rates are subject to a guaranteed contractual minimum. Cost of insurance and other charges are deducted monthly from cash value.
PAUL
Charges

Our goal is to be transparent in explaining the charges that are in your policy.

One charge you won’t see listed is a surrender charge. This is a charge that may be assessed when you withdraw money, reduce the face amount of the policy, or surrender your policy. Many insurance policies have one. PAUL does not.

Speak with your financial professional about how the following charges impact the policy.

Monthly Policy Charge
This is a recurring flat charge that includes the administrative costs such as record keeping, processing claims and policy changes, preparing and mailing reports, and overhead costs.

Monthly Coverage Expense Charge
This is a charge that includes the costs of underwriting, issuing, and administration of the policy (including sales commissions). The charge is based on the policy’s face amount.

Monthly Cost of Insurance (COI) Charge
This includes the cost of providing the benefit paid to beneficiaries upon the death of the insured. It is based on the insured’s age, gender, health, and death benefit amount.

Percent of Premium Charge
This charge includes sales expenses and taxes. It is deducted from each premium payment before that payment is applied to the policy.

Rider Charge
Depending on the rider chosen, charges are assessed either up front or when the rider is exercised. Charges are used to fund the benefits that the riders provide.

This is a summary only. Please read the policy for complete details.
Let’s Get Started

With protection and growth, now you can enjoy the best of both worlds.

Visit brighthousefinancial.com to see how you and your financial professional can identify money you have that could be working harder and determine if PAUL can become an essential part of your overall financial strategy.

Talk to your financial professional about Brighthouse Premier Accumulator Universal Life today.
### Key Terms

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<th>Term</th>
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<tr>
<td><strong>Cash Value</strong></td>
<td>The equity that builds in a PAUL policy that can be accessed by the policy owner while the insured is still living either in the form of loans or withdrawals.</td>
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<tr>
<td><strong>Death Benefit</strong></td>
<td>The amount that is payable to the beneficiary upon the insured person's death.</td>
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| **Riders**            | Additional features that can be added to a base PAUL policy, allowing the policy owner to tailor coverage to increased levels of protection. PAUL features three riders:  
  - Chronic and Terminal Care Rider  
  - Waiver of Specified Premium Rider  
  - Acceleration of Death Benefit Rider |
| **Surrender Charges** | A charge that is assessed against withdrawals or full surrenders and charged by many insurance policies. **PAUL does not have surrender charges.** |
| **Tax Deferred**      | Cash value grows tax free until gain is withdrawn from the policy. Earnings accumulating in a PAUL policy grow tax-deferred.                     |
| **Tax Favorable**     | A tax favorable asset receives more favorable tax treatment compared to fully taxable assets. Payments from the Chronic and Terminal Care Rider are intended to qualify for favorable tax treatment. |
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.

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. You should confer with your qualified legal, tax, and accounting advisors as appropriate. This material should not be interpreted as a recommendation or as fiduciary investment advice by Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, Brighthouse Securities, LLC, or New England Life Insurance Company.

Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Form 5-39-17 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. All are Brighthouse Financial Companies. MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license by 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