



Get the Protection and Growth You Need to Help Reach Life's Potential

Put your money to work.

Like 80 million Americans,¹ you probably need more financial protection for your family. And even if you have traditional investments in place, you may also have assets earning little to no returns that could be working harder to help you achieve your financial goals.

Now there's a life insurance option that puts your money to work by offering the protection you and your family need while growing through competitive interest rates - Brighthouse Premier Accumulator Universal LifeSM, or as we call it, **PAUL**.

Don't look at it as just another expense; look at what it provides.



Protection Protection for your loved ones in the form of a death benefit



Coverage If the insured becomes chronically or terminally ill²



Growth Growth in cash value - not directly affected by market fluctuations³



Access Access to your policy's cash value with no surrender charges⁴

Ask your financial professional how **PAUL** can offer you the best of both worlds.

Brighthouse Financial is making sure life insurance can help you reach your life's potential.

¹ LIMRA. (2017). *2017 Insurance Barometer Study*. Limra.com: LL Global, Inc.

² This rider is available for issue ages 18-65. The insured must qualify for Elite, Preferred, or Standard risk class with no more than a \$5.00 flat extra or Table B through Table D without a flat extra. The minimum total base face amount for the rider is \$100,000. The rider is only available at issue.

³ Cost of insurance and other charges are deducted monthly from cash value. Interest rates are subject to a guaranteed contractual minimum.

⁴ Policy loans and withdrawals 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. In addition, policy loan interest will be charged annually on any outstanding loan balance.

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.

Life insurance is medically underwritten. You should not cancel any 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.

Like most insurance policies, a Brighthouse Premier Accumulator Universal Life policy contains limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Forms 5E-37-14 and 5-39-17 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY.

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

Brighthouse
FINANCIAL | Established by
MetLife

Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017