



# What to Expect During Brighthouse Simple Underwriting

LIFE | INSURANCE



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To be eligible for Brighthouse Simple Underwriting on a Brighthouse Premier Accumulator Universal Life policy, the Proposed Insured must be between ages 21 and 65 to apply for face amounts up to \$2.5 million, or between ages 66 and 75 to apply for face amounts up to \$1 million.

## Next Steps

### 1. Determine the Owner and Proposed Insured

#### Owner

The person, business, charity, trust, or entity with the right to make all decisions regarding the policy.

#### Proposed Insured

The person to be insured by the proposed coverage, and upon whose death the Beneficiary(ies) will receive the death benefit. The Proposed Insured may also be the Owner.

### 2. Determine If Temporary Insurance Agreement Forms Are Needed

#### Owner

If premium or bank account information was submitted to your financial professional or will be provided during your telephone application; complete, review, and retain copies of the **Temporary Insurance Agreement**.

### 3. Schedule the Telephone Application

#### Proposed Insured and Owner

The Proposed Insured and Owner work with their financial professional to schedule their telephone application or they can call (877) 295-2114 to schedule an appointment with a Brighthouse Financial Underwriter.

### 4. Prepare for the Telephone Application

#### Owner

For each Beneficiary (both primary and contingent): Name, date of birth, Social Security Number/Tax ID, and address

#### Proposed Insured

- List of physicians or medical facilities that have treated you in the last 10 years, including addresses and phone numbers
- Names, dosages, length of use, and other details about prescriptions, over-the-counter medicines, or at-home remedies
- Medical history, including any history of alcohol or drug use
- Current and past use of tobacco products
- Driving history

#### Proposed Insured and Owner

- Current employment information
- Name, Social Security Number/Tax ID, and state of residence
- Financial information
- Green card/visa information and immigration status, if applicable

### 5. Telephone Application

A Brighthouse Financial Underwriter will call the Proposed Insured and the Owner to complete the Life Insurance Application.

Once the telephone application is complete, if the Proposed Insured is eligible for Brighthouse Simple Underwriting, the entire process generally takes one week. For applications that need to go through full underwriting, the process generally takes up to four (4) weeks to complete. Full underwriting generally requires Proposed Insureds to complete a paramedical examination and laboratory testing.

# Why Do We Need Personal Information?

When people apply for life insurance, they are asking an insurer to assume the risk of loss caused by an unfortunate event. The insurer needs to fully understand the risk it is taking to determine the premium needed to ensure that risk, and make sure coverage is appropriate.

**All information gathered by Brighthouse Financial will be kept confidential.** Your financial professional gave you a copy of the Consumer Privacy Notice. That form explains how we will obtain, use, and protect your personal information.

## Additional Information That May Be Needed

Every application is different, so your requirements and results may vary from those mentioned here.

### Medical History

#### Attending Physicians Statement (APS)

We may request additional details from the Proposed Insured's physician(s) so we can fully understand their current health and medical history. **To help speed up the process, the Proposed Insured can authorize us to collect their data, have the contact information for all of their medical providers available during the telephone application, and alert their physician that this request may come.**

#### Paramedical Exam

An examiner may call to schedule a medical exam, or obtain an EKG or blood and urine from the Proposed Insured. If required, please schedule these exams as soon as possible. The Proposed Insured is welcome to request their lab results.

### Decision and Delivery

#### Underwriter Review and Decision

After all requirements are met, the underwriting decision will be communicated to your financial professional.

#### Policy Delivery and Confirmation

If the Owner accepts the coverage, their financial professional will contact them to arrange the delivery of the policy. When the Policy Owner first receives the policy, they should:

- Confirm that all information in the application is still accurate, and alert their financial professional if anything has changed or requires updating.
- Review any amendments to the application (if they appear on the policy).
- Review the statements below the "Right to Examine Your Policy" on page 1 of the policy to learn about their rights to return and cancel the policy within a specific time period.
- Sign, date, and return the Policy Receipt and Amendment form, if applicable, and provide their premium payment (if it has not already been paid).

No Insurance will take effect until a policy is delivered to the Owner and the full first premium due is paid. It will only take effect at the time it is delivered if: (a) the condition of the Proposed Insured's health is the same as stated in the application; and (b) the Proposed Insured has not received any medical advice or treatment from a medical practitioner since the date of the application.



If you have any questions about underwriting or another stage in your application process, contact your financial professional.

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

Like most insurance policies, Brighthouse Financial policies contain certain exclusions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your financial professional about costs and complete details. All policies and riders may not be available in all states, at all issue ages, or all rating classes. Ask your financial professional for complete details. Eligibility is subject to underwriting approval.

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 and, in New York only, by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY ("Brighthouse Financial").

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