



Brighthouse SmartCare®

New Business Rates

Rates effective as of 02/24/2025

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders. Policyholders may allocate all or a portion of net premiums to one or more Indexed Accounts and/or the Fixed Account. The Indexed Account(s) will be credited interest based on Cap Rates and Floor Rates at the end of each 1-year term. The Cap Rate reflects the maximum interest rate and the Floor Rate reflects the minimum interest rate that will be credited to an Indexed Account.

If the index is positive at the end of the term, the lower of the Cap Rate or index performance will be credited to the Indexed Account. If there is negative index performance at the end of the term, the issuing insurance company will absorb the loss and the Indexed Account will be credited with a 0% Floor Rate.

1-Year Term

Index	Cap Rate	Maximum Illustrated Rates ¹
S&P 500® Index	9.50%	5.88%
Russell 2000® Index	9.50%	5.10%
MSCI EAFE Index	11.00%	5.65%

Fixed Account

Crediting Rate

3.25%

¹ For Brighthouse SmartCare sales illustrations, this represents the maximum hypothetical rate of return that can be shown for any index.

For more information, contact your financial professional
or visit brighthousefinancial.com.

Note: Allocations to Indexed Accounts are not invested directly in an index.

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Rates are subject to change at the discretion of the issuing insurance company. Please make sure you are reviewing the most up-to-date New Business Rates. Rates are reset at the end of the index term, but they will not change during the index term. Rates are expected to differ for new business and in-force business, and renewal rates for in-force business are expected to vary by issue date. The Cap Rate is guaranteed for 60 days from the date the application is signed. If your policy is issued beyond the 60-day time period, you will be given the current rates that are applicable for your Indexed Account(s) as of the contract issue date. For more information, please request a specimen policy.

This form is a client-facing flyer provided by Brighthouse Financial. It is being used for the purpose of soliciting insurance.

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). 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 SmartCare has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your financial professional. May not be available in all states or firms.

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