

Brighthouse SmartCare®

Discover a Potential Key to Long-Term Stability and Growth

Brighthouse SmartCare is an indexed universal life insurance policy that provides long-term care (LTC) benefits through riders.

Brighthouse SmartCare® can offer growth opportunities and protection from market loss. Although the guaranteed LTC benefit amount is defined in the contract language and illustration, this initial benefit amount can grow based on the chosen LTC coverage option.¹

LTC Coverage Options

- 01 **The Indexed LTC option** can help grow your LTC benefit, death benefit, and cash value by tracking the performance of major market indices up to an annual Cap Rate. These indices are diversified among large-cap, small-cap, and international stocks.²
- 02 **The Fixed Growth LTC option** earns 5% compound growth annually.
- 03 **The Level LTC option** allows benefits to remain the same over time.

Policyholders who elect to link to an index or indices will be credited interest based on Cap Rates and Floor Rates at the end of each 1-year term. If index performance is positive at the end of term, the lower of the Cap Rate or index performance is credited to the Indexed Account. Likewise, if index performance is negative, we absorb the loss and the Indexed Account is credited with a 0% Floor Rate.

¹ Brighthouse SmartCare has three LTC coverage options. Please reference the client brochure for more information on each option.

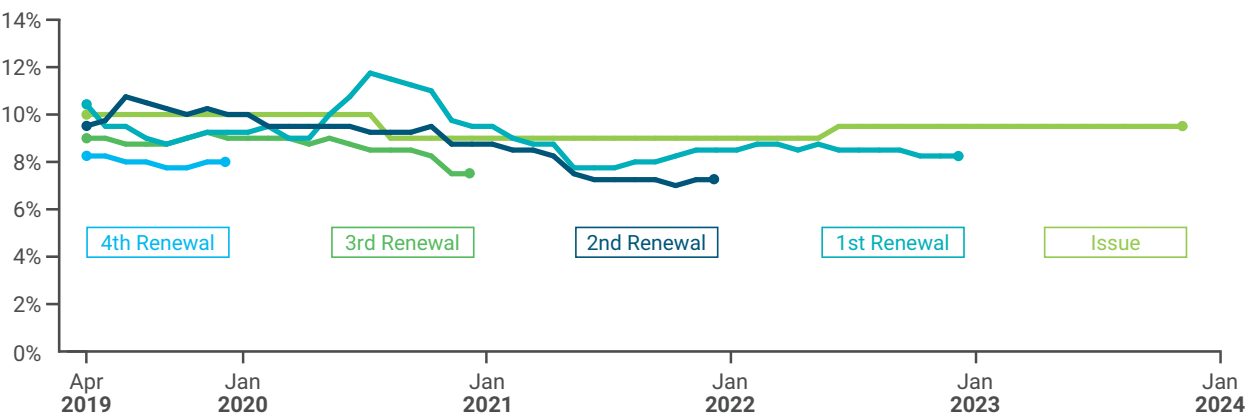
² Diversification does not ensure a profit nor protect against a loss. Brighthouse Financial reserves the right to substitute any index at any time.

Helping You Keep Your Focus on the Future

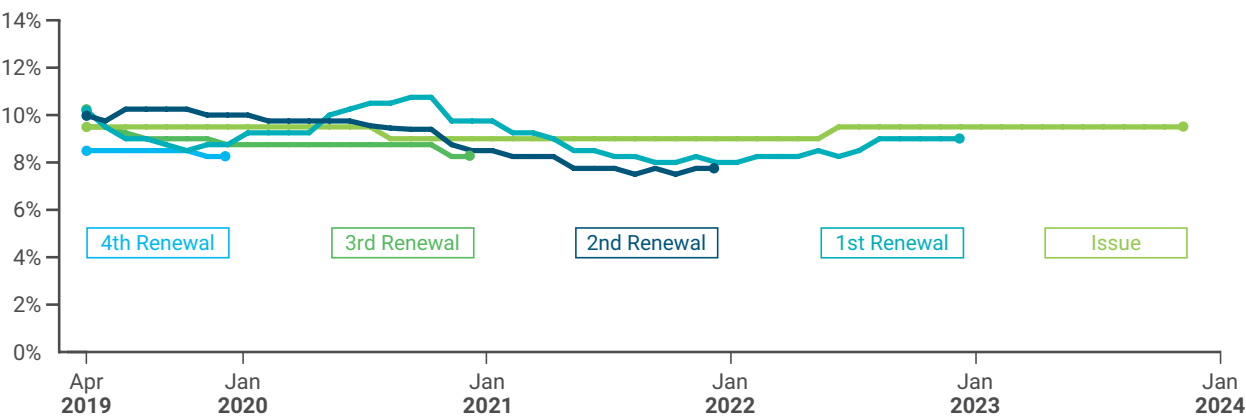
The following charts show the historical new business rates and renewal rates since Brighthouse SmartCare was launched in 2019. As you can see, our rates have stayed above 6% each month without major fluctuations. While understanding that market conditions play an essential role in the rates we can offer and that previous Cap Rates are not a guarantee of future rates, our goal is to provide a steadiness that can help you feel more confident about Brighthouse SmartCare. Without volatile rate swings, we believe you may be encouraged to stay invested and focused on your retirement goals.

Brighthouse SmartCare Cap Rates

S&P 500® Index

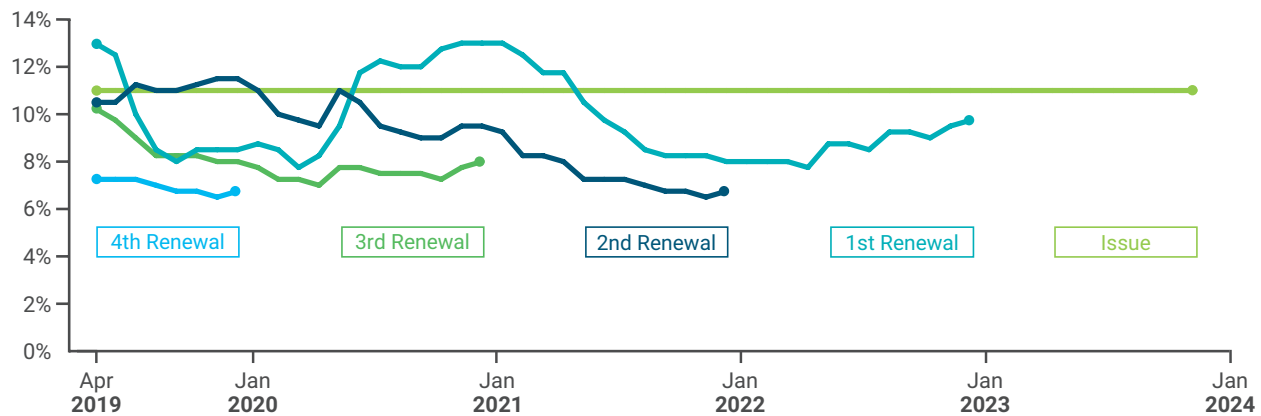


Russell 2000® Index



Previous Cap Rates are not a guarantee of future rates. Market indices referenced are not managed and are used as a measurement of the value of a section of the stock market. Information about indices is provided to illustrate historical trends and does not represent the performance of any specific investment. You cannot invest directly in an index.

MSCI EAFE Index



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

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