

**LIFE
INSURANCE**

Indexed Universal with
Long-Term Care Provided by Riders



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse SmartCare®

Pre-Qualification Questionnaire



This questionnaire helps identify who may be a good candidate for Brighthouse SmartCare®, a hybrid life insurance and long-term care policy. The proposed insured should be a permanent U.S. resident.

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

| | |
|--------------------------------------|---|
| Blood | Are you currently seeing a hematologist for any blood disorders? |
| Brain | Have you had a cognitive disorder, including Alzheimer's disease, dementia, or memory loss? |
| | Have you had a seizure disorder resulting in two or more seizures a year, or have you been diagnosed with a seizure disorder in the past 12 months? |
| | Have you had more than one mini-stroke or transient ischemic attack (TIA)? |
| Brain/ Nervous System | Have you consulted with a medical professional or been treated for any neurological disorder related to the following: stroke, Parkinson's disease, multiple sclerosis (MS), muscular dystrophy, ALS/Lou Gehrig's disease, or Huntington's disease? |
| | Have you been diagnosed with paraplegia or quadriplegia? |
| | Do you have a brain aneurysm that has not been treated? |
| | Have you had a brain aneurysm within the past 2 years from which you have not fully recovered? |
| Build | See Height and Weight Guide on page 08. |
| Cancer | Have you completed cancer treatment in the past 3 years? (You may still qualify if you've had treatment within the past 6 months for certain skin cancers, breast cancers, and prostate cancers.) |
| | Have you been told you had high-stage cancer (stage 3 or stage 4)? |
| | Have you received chemotherapy or a bone marrow transplant? |
| | Are you under age 60 and currently under active surveillance for prostate cancer? |
| | Have you been diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia, liver, lung, lymphoma, pancreatic, or spinal cord? |
| | Have you been diagnosed with stage 2 melanoma or worse, or have you had more than one melanoma? |
| | Have you had any cancer more than once? |
| | Has any cancer spread to your lymph nodes or any other part of your body? |
| Diabetes | Are you currently using insulin, or have you been diagnosed with insulin-dependent diabetes? |
| | Is your HbA1c over 10, or do you have any neuropathy or retinopathy? |
| | Have you been told you have any impairment of your kidneys related to diabetes? |
| | Have you been diagnosed with diabetes and coronary artery disease? |
| Gastro | Have you been diagnosed with Crohn's disease or ulcerative colitis, and not had a colonoscopy in the past 3 years? |
| | Have you been diagnosed with pancreatic cysts? |

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

General

See Decline Medications List on page 06 for disqualifying prescription medications.

Medical

History

Have you been scheduled for surgery or nonroutine medical tests that are not yet completed, or have you been evaluated for an undiagnosed condition?

In the past 3 years, have you received disability payments (excluding pregnancy)?

Have you sustained two or more falls in the past 24 months?

Are you currently using an assistive walking device?

Have you had more than one fracture related to osteoporosis and/or osteopenia?

Have you been diagnosed with osteoporosis and/or osteopenia and not completed the recommended testing and follow-up?

Are you currently receiving home health services for daily living activities, or are you currently living in a nursing home?

Have you been issued a disability parking permit for more than 90 days, or have you had driving privileges limited due to any medical conditions?

Do you have any medical condition that has restricted your mobility or impacted any of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring)?

Do you currently need assistance with any of the six activities of daily living?

Have you been diagnosed with chronic pain, and are you currently treated with narcotics?

Have you been treated for alcohol or drug use in the past 5 years?

Have you used illicit drugs (other than marijuana) or prescription narcotics in amounts other than as prescribed in the past 10 years without completing treatment?

Have you received an organ transplant?

Have you been diagnosed or treated for HIV/AIDS? (Not applicable in CA.)

Have you been diagnosed or treated for AIDS?

Are you age 70 or older and your last comprehensive physical was over 1 year ago?

Are you age 60 to 69 and your last comprehensive physical was over 2 years ago?¹

Have you had unexplained weight loss within the past 2 years?

Heart/Cardio

Have you had a heart attack in the past 12 months?

Have you had heart failure or heart enlargement?

Have you had a circulatory disorder resulting from smoking or diabetes?

Have you had heart surgery, including bypass, in the past 24 months (not including stent placement)?

Do you currently have an implanted defibrillator, such as a cardioverter-defibrillator?

Have you been diagnosed with coronary artery disease and used tobacco within the past 12 months?

Have you had an aortic aneurysm and are under age 65?

Have you had an aortic aneurysm diagnosed within the past 12 months?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartCare.

| | |
|-----------------------------|--|
| Heart/Cardio (cont.) | Have you had an aortic aneurysm and are not compliant with recommended follow-up? |
| | Have you had any abnormal cardiac testing and not completed all recommended follow-up? |
| | Have you been diagnosed with diabetes and coronary artery disease? |
| Immune | Have you been treated for an autoimmune disease – including rheumatoid arthritis (RA), psoriatic arthritis, or lupus – that requires daily steroid therapy or more than one biologic agent or immunosuppressant? |
| | Have you been diagnosed with mixed connective tissue disease, and has it been in remission for less than 3 years? ² |
| | Have you been diagnosed with Sjogren's syndrome, and have there been significant restrictions on your daily activity over the past 3 years? |
| | Have you been diagnosed with myasthenia gravis within the past 3 years or within any timeframe and have limitations on your daily activities? |
| Kidney | Have you consulted a doctor or been treated for moderate or severe chronic kidney disease? |
| | Are you on dialysis? |
| Liver | Have you been diagnosed with cirrhosis of the liver? |
| | Are you currently being treated for hepatitis C? |
| Lung | Have you had chronic obstructive pulmonary disease (COPD), emphysema, or used oxygen? |
| | Have you been diagnosed with pulmonary nodules and have a history of tobacco use? |
| | Have you been diagnosed with pulmonary nodules in the past 12 months? |
| | Have you been diagnosed with pulmonary nodules and not completed all recommended follow-up? |
| | Have you been diagnosed with pulmonary nodules, and has the recommended follow-up not shown stability? |
| Motor Vehicle | Have you been convicted of driving under the influence in the past 5 years? |
| Psych | Have you had a mental disorder requiring three or more prescription medications, or have you had thoughts of suicide? |
| | Have you received electroconvulsive therapy (ECT), deep brain stimulation (DBS), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) treatment? |
| | Have you been hospitalized for a mental health disorder within the past 5 years? |
| | Have you been diagnosed with bipolar disorder for less than 1 year? |
| | Have you been diagnosed with bipolar disorder and been hospitalized for any mental health disorder? |
| | Have you been diagnosed with bipolar disorder and are not compliant with all recommended treatment? |

Ineligible Conditions

The following conditions are not eligible for coverage under Brighthouse SmartCare.

This is not a comprehensive list. If you are awaiting diagnosis, test results, or surgery for any medical condition, you will not be eligible for coverage at this time.

| | | |
|---|--|------------------------------------|
| AIDS-related complex (ARC) | Chondrodysplasia | Immunoglobulin deficiency syndrome |
| Alpha-1 antitrypsin (AAT) deficiency | Chronic glomerulonephritis | Intellectual disability |
| Alport syndrome | Cirrhosis | Interstitial lung disease (ILD) |
| Alzheimer's disease | Coarctation of aorta | Intestinal ischemia |
| Amputation (due to disease, disorder, or infection) | Coronary artery anomalies | Ischemic optic neuropathy |
| Amyloidosis | Cystic fibrosis | Kidney dialysis |
| Amyotrophic lateral sclerosis (ALS) | Cystic lung disease | Kidney transplant |
| Aneurysm | Demyelinating disease | Langerhans cell histiocytosis |
| Antiphospholipid antibody syndrome | Down syndrome | Left ventricular hypertrophy |
| Aortic dissection | Dumping syndrome | Leukemia (all types) |
| Aortic root dilation | Ear cancer | Liver cancer |
| Asbestosis | Ehlers-Danlos syndrome | Liver fibrosis |
| Ascites | Eosinophilic pulmonary disease | Liver transplant |
| Autoimmune hepatitis | Esophageal varices | Lung cancer |
| Blood cancer | Esophagus cancer | Lupus anticoagulant syndrome |
| Bone or bone marrow cancer | Eye cancer | Lymphoma (all types) |
| Brain aneurysm | Heart enlargement | Malabsorption |
| Brain cancer | Heart failure | Marfan syndrome |
| Cardiomyopathy | Hemophilia | McArdle disease |
| Carotid artery disease | Huntington's disease | Medullary sponge kidney |
| Cerebral palsy | Hydrocephalus | Megacolon |
| Cervical artery (carotid and/or vertebral) dissection | Hypertrophic pulmonary osteoarthropathy | Mitochondrial myopathies |
| | Idiopathic intracranial hypertension (IIH) | Motor neurone disease |

| | | |
|---|---------------------------------------|--------------------------------------|
| Multifocal motor neuropathy | Progressive bulbar palsy | Stroke |
| Multiple myeloma | Progressive spinal muscular atrophy | Subclavian steal syndrome |
| Multiple sclerosis (MS) | Psychosexual disorder/paraphilia | Suicidal thoughts or suicide attempt |
| Muscular dystrophy (MD) | Psychosis or psychotic disorder | Syringobulbia |
| Myelofibrosis | Pulmonary arterial hypertension | Syringomyelia |
| Narcolepsy | Pulmonary fibrosis | Tetralogy of Fallot (TOF) |
| Nephrectomy (other than donation) | Pulmonary insufficiency/regurgitation | Thalassemia major |
| Nephropathy | Pyloric stenosis | Transposition of the great arteries |
| Nephrosclerosis | Relapsing polychondritis | Tricuspid stenosis |
| Nephrotic syndrome | Renal artery stenosis | Tuberous sclerosis |
| Neurofibromatosis | Renal failure | Type 1 diabetes |
| Neurogenic bladder | Rheumatic heart disease | Vasculitis |
| Noncerebral arteriovenous malformations | Right ventricular hypertrophy (RVH) | Venous angioma |
| Osteosarcoma | Schizophrenia | Ventricular arrhythmias |
| Pancreas cancer | Scleroderma | Ventricular tachycardia |
| Pancreatic cysts | Sclerosing cholangitis | Vertebrobasilar insufficiency |
| Parkinson's disease | Self-harm (e.g., cutting) | Werdnig-Hoffmann disease |
| Periodic paralysis | Sick sinus syndrome | Wilson's disease |
| Polycystic kidney disease (PKD) | Sickle cell disease (SCD) | Wohlfart-Kugelberg-Welander disease |
| Polycythemia | Spinal cord cancer | |
| Polymyositis/dermatomyositis | Spinal muscular atrophy | |
| Porphyria | Spinocerebellar degeneration | |

Decline Medications List

This is not an all-inclusive list. Medications may only represent the brand name prescription. If you are using a generic, please verify the brand name.

| | | | |
|--------------------------|-----------------------------|----------------------|-----------------------|
| Acthar | Clozapine | Geodon | Matulane |
| Adriamycin | Clozaril | Gerimal | Medrol |
| Aducanumab | Cogentin | Gilenya | Megace |
| Aggrenox | Cognex | Glatopa | Mellaril |
| Agrylin | Comtan | Gleevec | Mestinon |
| Akineton | Copaxone | Gold Therapy | Metalyse |
| Amiodarone | Copegus | Haldol | Methadone |
| Androl-50 | Cortef (hydrocortisone) | Hepsera | Methotrexate |
| Antabuse | Creon | Herceptin | Mirapex |
| Apidra | Cuprimine (D-penicillamine) | Humulin | Moban |
| Apokyn | Cytosar | Hydergine (ergoloid) | Moditen |
| Aptivus | Cytosan | Hydralazine | MorphaBond (morphine) |
| Aranesp | Dantrium | Hydrea | MS Contin (morphine) |
| Arava | Decadron | Hysingla ER | Mutamycin (mitomycin) |
| Aricept | Deltasone (prednisone) | Ifex | Myfortic |
| Arimidex | Demerol | Iletin | Myleran |
| Aristada | Digoxin | Inamrinone | Namenda (memantine) |
| Artane | Dilaudid (hydromorphone) | Incivek (telaprevir) | Navane |
| Atgam | Dolophine (methadone) | Infergen Interferon | Neoral (cyclosporine) |
| Aubagio | Dostinex | Inspira | Neupro |
| Avis | Doxil | Intron | Nilandron |
| Avonex | Duragesic (fentanyl) | Invega | Niloric |
| Azilect | Duramorph (morphine) | Isosorbide | Nipent |
| AZT | Ebixa (memantine) | Jakafi | Nitropress |
| Baraclude | Eldepryl | Kadian (morphine) | Nitrostat |
| Betaferon | Eligard | Kemadrin | Novantrone |
| Betaseron | Embeda (methadone) | Kerendia | NovoLog |
| Bevyxxa | Emcyt | Kineret | Nplate |
| BiCNU | Epogen | Lantus | Nucynta |
| Bleomycin | Equetro (lithium) | Latuda | Numorphan |
| Buprenex | Eskalith (lithium) | Lecanemab (Leqembi) | Onsolis (fentanyl) |
| Busulfex (busulfan) | Eulexin (flutamide) | Lemtrada | Opana |
| Butrans | Exalgo (hydromorphone) | Leukeran | Orencia |
| Campral | Exelon | Leukine | Orthoclone |
| Carbex | Extavia (interferon) | Levemir | Oxandrolone |
| Casodex | Fanapt | Levodopa | Oxycontin (oxycodone) |
| CeeNU | Faslodex | Levo-Dromoran | Palexia |
| Cellcept | Fazaclo | Lioresal (baclofen) | Parcopa (levadopa) |
| Cerefolin | Fentora (fentanyl) | Loxitane | Parlodel |
| Cerubidine | Foscavir | Lupron | Pegasys |
| Chemotherapy (all forms) | Gengraf | Lysodren | Pegatron |

| | | | |
|-------------------------|----------------------|-----------------------------|------------------------|
| Percodan (oxycodone) | Ribasphere | Symmetrel | Vesprin |
| Permitil | Ribatab | Tambocor | Viadur |
| Platinol | Ribavirin | Tamoxifen | Victrelis (boceprevir) |
| Plegridy | Risperdal | Tapal | Videx |
| Plenaxis | Rituxan | Taractan | Vivitrol (naltrexone) |
| Procrit | Roferon | Tarceva | Vraylar |
| Prograf | Rubex | Targiniq ER | Wellcovorin |
| Proleukin | Sandimmune | Tasmar | Wellferon (interferon) |
| Prolixin (fluphenazine) | Saphris | Tecfidera | Winstrol |
| Promacta | Savaysa | Thioplex | Xartemis |
| Prostigmin | Serentil | Thioridazine | Xeljanz |
| Purinethol | Simponi | Thymoglobulin | Xeloda |
| Quinidine | Simulect | Timespan | Xtampza ER (oxycodone) |
| Ranexa | Sinemet (carbidopa) | Toposar (etoposide) | Zanosar |
| Razadyne | Solian | Trelstar | Zelapar |
| Rebetron | Stalevo | Tresiba | Zenapax |
| Rebif (interferon) | Stelazine | Trihexane (trihexyphenidyl) | Zohydro ER |
| Regonol | Sublimaze (fentanyl) | Trilafon (perphenazine) | Zoladex |
| Reminyl | Suboxone | Tysabri | Zyprexa |
| Requip | Subsys (fentanyl) | Tyzeka | |
| Revia (naltrexone) | Subutex | Vantus | |
| Rexulti | Symadine | Velban | |
| Ribapak | Symbyax | VePesid | |

Smoker Guidelines³

| Usage within the past 12 months | Smoker | Nonsmoker ⁴ |
|---|--------------------------|--------------------------------------|
| Cigarette | ✓ | |
| e-Cigarette/vaping (any substance) | ✓ | |
| Hookah | ✓ | |
| Nicotine substitutes (e.g., lozenges, gum, inhaler/sprays, patches) | ✓ | |
| Cigars | If more than 12 per year | If less than or equal to 12 per year |
| Pipe | ✓ | |
| Smokeless tobacco (e.g., chew, dip, snuff) | ✓ | |
| Any tobacco or nicotine product used for smoker cessation | ✓ | |
| Chantix (current use) | ✓ | |
| Positive cotinine on labs | ✓ | |

Height and Weight Guide

| Height | Acceptable Weight (lbs.) | Height | Acceptable Weight (lbs.) |
|--------|--------------------------|--------|--------------------------|
| 4' 8" | 77 – 183 | 5' 9" | 116 – 277 |
| 4' 9" | 79 – 189 | 5' 10" | 119 – 286 |
| 4' 10" | 82 – 196 | 5' 11" | 123 – 294 |
| 4' 11" | 85 – 203 | 6' 0" | 126 – 302 |
| 5' 0" | 88 – 210 | 6' 1" | 130 – 311 |
| 5' 1" | 91 – 217 | 6' 2" | 133 – 319 |
| 5' 2" | 94 – 224 | 6' 3" | 137 – 328 |
| 5' 3" | 97 – 231 | 6' 4" | 141 – 337 |
| 5' 4" | 100 – 239 | 6' 5" | 144 – 346 |
| 5' 5" | 103 – 246 | 6' 6" | 148 – 355 |
| 5' 6" | 106 – 254 | 6' 7" | 152 – 364 |
| 5' 7" | 109 – 262 | 6' 8" | 156 – 373 |
| 5' 8" | 113 – 269 | 6' 9" | 160 – 383 |

- ¹ Proposed insureds ages 60-69 who have not seen a medical provider within the prior 24 months will have the option to complete a paramedical examination, which will include the collection of blood, urine, and a senior supplement in lieu of establishing care with a medical provider.
- ² Remission is defined as when all signs and symptoms of the disease or disorder have disappeared.
- ³ Nicotine use has significant mortality implications that may cause harm to nearly every organ in the human body. Therefore, proposed insureds who qualify under smoker rates may not qualify for coverage under Brighthouse SmartCare if they also have other medical conditions such as asthma, bladder cancer, coronary artery disease, diabetes, heart disease, kidney disease, osteoporosis, or transient ischemic attack (TIA).
- ⁴ The nonsmoker criteria assumes that the proposed insured has not used any product that qualifies for tobacco/smoker rates in the past 12 months and that the proposed insured has not tested positive for nicotine or a nicotine metabolite in the past 12 months.

This pre-qualification questionnaire is meant to provide guidance on conditions that generally disqualify the proposed insured. It is not meant to include all possible underwriting concerns. There are numerous complex individual medical histories that could result in a disqualification for coverage.

Brighthouse SmartCare is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Partnership for Long-Term Care Program, and is not a Medicare supplement policy.

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders issued in New York only by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company of NY, New York, NY 10017 ("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 a financial professional. May not be available in all states or firms.

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