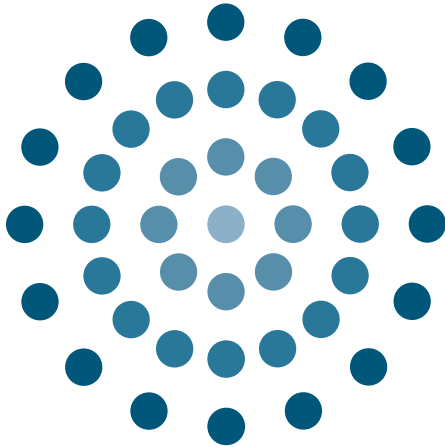


LIFE INSURANCE
INDEXED UNIVERSAL
WITH LONG-TERM CARE
PROVIDED BY RIDERS

Brighthouse
SmartCare®

Indexed LTC Hypothetical Client Scenario





Brighthouse SmartCare is an indexed universal life insurance policy with long-term care (LTC) benefits provided by riders.

It provides:

- A guaranteed death benefit¹
- LTC and chronic illness protection
- Cash value
- Tax-advantaged growth and death benefit²
- Choice of large-cap, small-cap, and international indices³

Meet Anil

Age 60, pre-retiree, divorced, nonsmoker

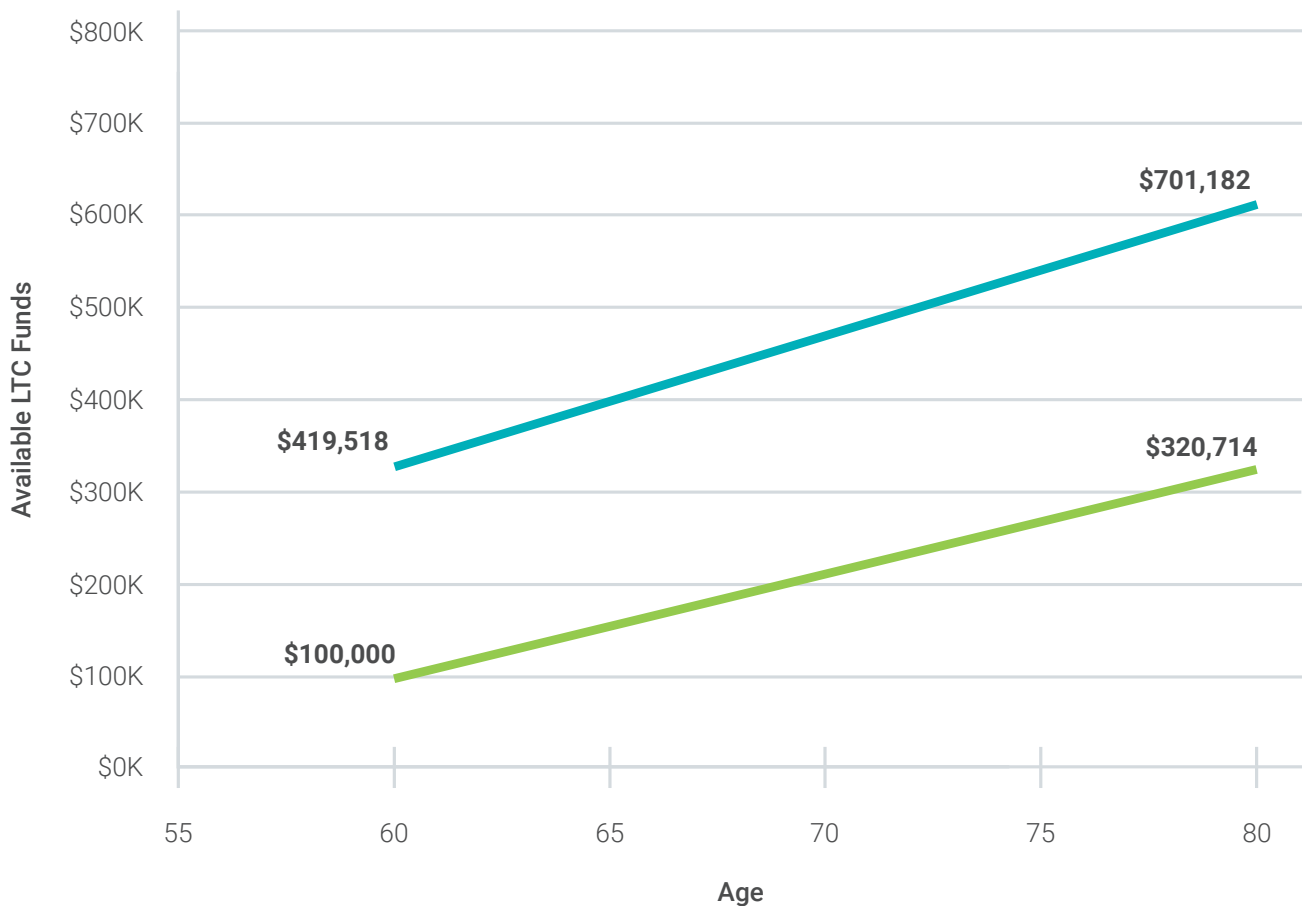
Anil is a few years away from retirement. After tending to his parents' long-term care needs while also raising children with his ex-wife, Anil wants to ensure his needs are covered should he experience a debilitating health event. Anil has a modest portfolio, but he anticipates that his lifestyle needs should be covered in retirement. Understanding the importance of planning for a potential LTC event, Anil wants to consider strategies that offer growth opportunities and protection for his family.

Looking for:

- Upside growth potential
- Guaranteed death benefit¹
- Tax-advantaged growth²

The Brighthouse SmartCare Strategy

Anil earmarked \$100,000 to help cover future LTC costs. Let's look at what might happen if he self-funded these costs by investing in an equity index with a hypothetical 6% annual growth rate after tax, and what might happen if he leveraged those earmarked funds in a Brighthouse SmartCare[®] policy choosing the Indexed LTC coverage option.



Brighthouse SmartCare

Initial single premium: \$100,000

LTC coverage period: 6 years

Annual growth: 5.86%

• **Initial policy values**

- LTC benefits: \$419,518
- Death benefit: \$142,693
- Cash value: \$70,000

• **Policy values after 20 years**

- Indexed LTC (5.86% illustrated): \$701,182
- Indexed LTC (guaranteed): \$419,518
- Death benefit: \$114,603
- Cash value: \$116,998

Self-Fund

Earmarked funds: \$100,000

Annual growth: 6%

• **Current value**

\$100,000

• **Value after 20 years**

\$320,714

Hypothetical example that assumes LTC benefit grows based on 5.86% annual index hypothetical compound growth rate with a 9.5% non-guaranteed Cap Rate and 0% guaranteed minimum Floor Rate. Cap Rates are subject to change and may decline. These examples are not a representation of past or future benefit results for any Brighthouse SmartCare policy. Actual benefit results may be greater or less than shown. Performance of Brighthouse SmartCare policies may differ from that of the benefit results shown due to chosen policy options. Brighthouse SmartCare policies do not invest directly in any index.

Help your clients' LTC dollars go further. For more information, talk to your Life and LTC Specialist or visit brighthousefinancialpro.com.

- ¹ Guarantees assume premiums have been paid to keep the policy in force. Benefits paid from the Long-Term Care Acceleration of Death Benefit Rider will reduce the death benefit dollar for dollar and all other values reduce proportionately. Any policy distributions of loans will also reduce policy values. If the terminal illness benefit is paid out, all LTC riders will end. Clients should consult a tax professional to determine the tax consequences before requesting any accelerated death benefit payments or LTC payments.
- ² Generally, under current tax law, the policy benefits from tax deferral (referred to in these materials as tax-advantaged growth), which means that clients are not taxed on any increase in their policy's cash value until a taxable distribution is made from their policy, such as a surrender or lapse of the policy. If the policy is classified as a modified endowment contract, policy loans are treated as distributions and a 10% additional income tax is imposed on the amount subject to tax unless an exception applies under the tax law. The policy provides a death benefit upon the death of the insured. The death benefit is generally excludible from the gross income of the beneficiary for federal income tax purposes; however, some exceptions apply such as in the case of certain employer-owned life insurance. As with all matters of a tax and legal nature, clients should consult with an attorney or qualified tax professional.
- ³ Brighthouse SmartCare does not invest directly in any market index. Benefit amounts have the potential to increase by tracking the performance of one or more market indices up to an annual maximum growth rate. Brighthouse SmartCare has a guaranteed minimum Floor Rate of 0%. Policy values can be reduced if interest crediting is not sufficient to cover policy charges.

Any discussion of taxes is for general information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

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. May not be available in all states or firms.

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