

Brighthouse SmartCare®

Protection When It's Needed Most

Brighthouse SmartCare can help when life takes an unexpected turn.

Unlike traditional long-term care insurance policies, Brighthouse SmartCare® – a hybrid life insurance and long-term care (LTC) product – adds flexibility to your portfolio by providing value, regardless of how life unfolds.

Unexpected Turn: **LTC Event**

Should you experience an LTC event, Brighthouse SmartCare provides access to an LTC benefit pool. Once eligible to receive benefits, you can access your maximum amount of available benefit dollars, regardless of the actual cost of care, with no receipts or tracked expenses required.^{1,2,3}

Unexpected Turn: **Access Cash Value**

If your plan changes, you can access your policy's cash value. Policy loans are available when you need them, and policy surrender is available at any time for its full cash surrender value.⁴

Unexpected Turn: **Death**

Regardless of whether LTC benefits have been used, your loved ones will receive a tax-advantaged death benefit when you pass away.⁵

¹ LTC benefits may be taxable if annual payments exceed IRS limits. See the policy for additional details.

² The maximum lifetime benefit amount is determined at the time of the first claim for benefits under the Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR). When monthly payments received under the Extension of Benefits Rider (EOBR) equal the maximum lifetime benefit amount, the rider will terminate.

³ Generally, LTC benefits are not payable unless the insured is certified as chronically ill and is receiving qualified long-term care services under a plan of care prescribed by a physician (or licensed health care practitioner for policies sold in New York).

⁴ Surrender of the policy may be taxable to the extent of any gain. If the policy is a modified endowment contract (MEC), any loan or surrender prior to age 59½ may be taxable to the extent of any gain and may be subject to a 10% income tax penalty.

⁵ Policy and death benefit values will be reduced if the terminal illness benefit or LTC ADBR is exercised or policy loans are taken.

For more information on Brighthouse SmartCare, talk to your financial professional or visit brighthousefinancial.com.

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.

Long-term care (LTC) benefits provided by riders to the policy are intended to provide qualified long-term care insurance under Internal Revenue Code Section 7702B(b). Although benefits paid under a rider are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, benefits may be taxable in certain circumstances. For example, benefits may be taxable when the aggregate LTC benefits payments received under a rider and other policies or riders exceed the Internal Revenue Code section 7702B(d)(2) per diem limitation. Clients should consult with an attorney or qualified tax professional before purchasing Brighthouse SmartCare and when exercising any right to receive LTC benefits under any rider included with the policy. The policy's death benefit and policy values will be reduced as a result of any LTC ADBR payment.

All policy values will be reduced and any LTC rider will be terminated if an accelerated death benefit payment is made under the policy. Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs and may be taxable. Clients should consult with a tax professional to determine the current tax consequences before requesting any Accelerated Death Benefit Payment.

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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 and, in New York only, by 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. 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 a 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

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017