

**LIFE
INSURANCE**

Index-Linked Universal with GDR



Brighthouse
FINANCIAL®
Build for what's ahead®

Brighthouse SmartGuard Plus®

Pre-Qualification Questionnaire



This questionnaire helps identify who may be a good candidate for Brighthouse SmartGuard Plus®. The proposed insured should be a permanent U.S. resident and have resided in the U.S. for at least the past 24 months.

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

Aviation¹	Are you a private pilot, and have you flown less than 100 hours?
	Are you a student pilot?
	Are you piloting without a pilot's license?
	Do you participate in any of the following: crop dusting, aviation instructing, or military aviation?
	Have you ever flown or do you intend to fly ultralights, biplanes, prototypes, experimental aircraft, or personally built/assembled aircraft?
	Have you ever been grounded or had your pilot's license revoked?
Avocation¹	In the past 2 years, have you attempted more than once or do you plan to attempt any of the following in the future: skydiving, hang gliding, parachuting, parasailing, or paraskiing?
	In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: BASE jumping, buidering (urban climbing or stegophily), ice climbing, or mixed rock climbing?
	Have you attempted climbing over 13,000 feet or attempted a climb that had a Yosemite Decimal System (YDS) over 5.1?
	In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: cave diving, diving alone, diving to explore sunken wrecks, rescue/recovery diving, night diving over 60 feet, or any diving over 150 feet?
Blood	Are you currently seeing a hematologist for any blood disorders other than hemochromatosis treated by phlebotomy?
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)?
	Are you under age 50 and have been diagnosed with a TIA?
	Have you been diagnosed with a TIA in the past 12 months?
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?

¹ Exclusion riders may be available for aviation and other avocations in some states.

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

Build	See Height and Weight Guide.
Cancer	<p>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, prostate cancers, or if it has been at least one year from treatment for some breast tumors.)</p> <p>Have you been told you had high-stage cancer (stage 2, 3, or 4) other than prostate cancer?</p> <p>Have you received chemotherapy or a bone marrow transplant?</p> <p>Are you under age 60 and currently under active surveillance for prostate cancer?</p> <p>Have you been diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia, liver, lung, lymphoma, multiple myeloma, oral, osteosarcoma, pancreatic, spinal cord, stomach, and/or throat?</p> <p>Have you had breast cancer and tested positive for the BRCA1 or BRCA2 mutation?</p> <p>Have you been diagnosed with stage 2 melanoma or worse, or have you had more than one melanoma?</p> <p>Have you had any cancer more than once?</p> <p>Has any cancer spread to your lymph nodes or any other part of your body?</p> <p>Have you been diagnosed with cervical, uterine, ovarian, or kidney cancer within the past 6 years?</p> <p>Have you been diagnosed with anal cancer within the past 4 years?</p>
Criminal History	<p>Have you been convicted of a felony in the past 10 years?</p> <p>Are you currently incarcerated, on parole, on probation, or on house arrest?</p>
Diabetes	<p>Are you currently using insulin, or have you been diagnosed with insulin-dependent diabetes?</p> <p>Are you age 50 or under and have been diagnosed with Type 2 diabetes?</p> <p>Were you diagnosed with Type 2 diabetes over 5 years ago?</p> <p>Is your HbA1c over 8, or do you have any neuropathy or retinopathy?</p> <p>Have you been told you have any impairment of your kidneys related to diabetes?</p>
Endocrine	Are you currently receiving treatment for Cushing's syndrome?
Gastro	<p>Have you been diagnosed with Crohn's disease or ulcerative colitis and not had a colonoscopy in the past 3 years?</p> <p>Have you been hospitalized for or had surgery for Crohn's disease or ulcerative colitis in the past 12 months?</p>

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

**General
Medical
History**

See Decline Medications List for disqualifying prescription medications.

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

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

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

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

Have you been treated for alcohol use in the past 5 years or for drug use in the past 7 years?

Have you received an organ transplant?

Have you been diagnosed with HIV? (Not applicable in CA.)

Have you been diagnosed with or treated for AIDS?

Are you currently unable to work and receiving Social Security Disability Insurance (SSDI) or private disability?

Are you age 60 or older and your last comprehensive physical was over 2 years ago?

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 in the past 24 months (not including stent placement)?

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

Are you under age 50 and have been diagnosed with a heart attack or coronary artery disease?

Have you had more than one heart attack?

Have you been advised that you have coronary artery disease of more than one vessel?

Have you had open heart surgery or a coronary bypass?

Are you under age 50 and have a pacemaker?

Have you been diagnosed with chronic atrial fibrillation?

Is your blood pressure routinely over 150/90?

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

Are you under age 45 and have been diagnosed with peripheral artery disease?

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

Immune²	Have you been treated for an autoimmune disease, including rheumatoid arthritis (RA) or psoriatic arthritis, that requires daily steroid therapy or more than one biologic agent or immunosuppressant, and have you been in remission for less than 5 years?
	Have you been diagnosed with mixed connective tissue disease, and has it been in remission for less than 3 years?
	Have you been diagnosed with polymyalgia rheumatica, and has it been in remission for less than 1 year?
	Have you been diagnosed with Sjogren's syndrome, and has it been in remission for less than 5 years?
	Are you currently taking medication for lupus?
	Have you been diagnosed with lupus, and has it been in remission for less than 5 years?
	Have you been diagnosed with myasthenia gravis within the past 5 years?
Kidney	Have you consulted a nephrologist for chronic kidney disease or been treated for chronic kidney disease?
	Are you on dialysis?
Liver	Have you been diagnosed with cirrhosis of the liver?
	Have you been diagnosed with chronic hepatitis B?
	Are you currently being treated for hepatitis C, or has it been less than 3 months since successful completion of treatment of hepatitis C?
Lung	Have you had chronic obstructive pulmonary disease (COPD), had emphysema, or used oxygen?
	Have you been diagnosed with any respiratory disorder and currently use tobacco, or have you used tobacco within the past 12 months?
	Are you currently taking steroids (excluding inhalers) or three or more medications for a respiratory disease or disorder?
	Have you been diagnosed with pulmonary nodules within the past 2 years?
Motor Vehicle	Have you been convicted of driving under the influence in the past 5 years?
	Have you had four or more moving violations in the past 5 years?
Psych	Have you had a mental health disorder requiring three or more prescription medications, or have you had thoughts of suicide?
	Have you been diagnosed with bipolar disorder for less than 10 years?
	Have you been hospitalized for a mental health disorder within the past 5 years?
	Have you been diagnosed with major depressive disorder (MDD) within the past 5 years?
	Do you currently have major depressive disorder?
	Have you received electroconvulsive therapy (ECT), deep brain stimulation (DBS), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) treatment?

² Remission is defined as when all signs and symptoms of the disease or disorder have disappeared.

The following conditions are not eligible for coverage under Brighthouse SmartGuard Plus³

AIDS-related complex (ARC)	Chondrodysplasia	Immunoglobulin deficiency syndrome
Alpha-1 antitrypsin (AAT) deficiency	Chronic glomerulonephritis	Intellectual disability ⁴
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 diseases

³ 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.

⁴ State variations apply.

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

Decline Medications List

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

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

Nucynta	Quinidine	Stalevo	Tyzeka
Numorphan	Ranexa	Stelazine	Vantas
Onsolis (fentanyl)	Razadyne	Sublimaze (fentanyl)	Velban
Opana	Rebetron	Suboxone	VePesid
Orencia	Rebif (interferon)	Subsys (fentanyl)	Vesprin
Orthoclone	Regonol	Subutex	Viadur
Oxandrolone	Reminyl	Sustiva	Victrelis (boceprevir)
Oxandrolone	Renvela	Symadine	Videx
Oxycontin (oxycodone)	Requip	Symbyax	Viread
Palexia	Revia (naltrexone)	Symmetrel	Vivitrol (naltrexone)
Parcopa (levadopa)	Rexulti	Tambocor	Vocabria
Parlodel	Reyataz	Tamoxifen	Vraylar
Pegasys	RibaPak	Tapal	Wellcovorin
Pegatron	Ribasphere	Taractan	Wellferon (interferon)
Percodan (oxycodone)	RibaTab	Tarceva	Winstrol
Permitil	Ribavirin	Targiniq ER	Xartemis
Pifeltro	Risperdal	Tasmar	Xeljanz
Platinol	Rituxan	Tecfidera	Xeloda
Plavix	Roferon	Thioplex	Xtampza ER (oxycodone)
Plegridy	Rubex	Thioridazine	Zanosar
Plenaxis	Sandimmune	Thymoglobulin	Zaroxolyn
Prezista	Saphris	Timespan	Zelapar
Procrit	Savaysa	Tivicay	Zenapax
Prograf	Selzentry	Toposar (etoposide)	Ziagen
Proleukin	Serentil	Trelstar	Zohydro ER
Prolixin (fluphenazine)	Simponi	Tresiba	Zoladex
Promacta	Simulect	Trihexane (trihexyphenidyl)	Zyprexa
Prostigmin	Sinemet (carbidopa)	Trilafon (perphenazine)	
Purinethol	Solian	Tysabri	

Smoker Guidelines⁵

Usage within the past 12 months	Smoker	Nonsmoker ⁶
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	✓	

Occupation Guidelines

The following occupations would not qualify for coverage under Brighthouse SmartGuard Plus.

Animal trainers	Marijuana-related business (including dispensary, distribution, and grow operations)	Missionaries	Salvage or deep sea divers
Astronauts		Offshore oil drilling and production workers	Stunt artists
Foreign aid workers		Oil rig firefighters	
Foreign correspondence journalists	Military special forces	Professional athletes ⁷	

⁵ 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 SmartGuard Plus if they also have other medical conditions such as asthma, bladder cancer, coronary artery disease, diabetes, kidney disease, or transient ischemic attack (TIA).

⁶ 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.

⁷ Your financial professional should consult with underwriting for availability.

Height and Weight Guide

Height	Acceptable Weight (lbs.)
4' 8"	76 – 173
4' 9"	78 – 179
4' 10"	81 – 186
4' 11"	84 – 192
5' 0"	87 – 199
5' 1"	90 – 206
5' 2"	93 – 212
5' 3"	96 – 219
5' 4"	99 – 226
5' 5"	102 – 233
5' 6"	105 – 241
5' 7"	108 – 248
5' 8"	112 – 256
5' 9"	115 – 263

Height	Acceptable Weight (lbs.)
5' 10"	118 – 271
5' 11"	122 – 278
6' 0"	125 – 286
6' 1"	129 – 294
6' 2"	132 – 303
6' 3"	136 – 311
6' 4"	140 – 319
6' 5"	143 – 328
6' 6"	147 – 336
6' 7"	151 – 345
6' 8"	155 – 354
6' 9"	159 – 363
6' 10"	163 – 372
6' 11"	167 – 381

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.

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