



Introducing PAUL with No Surrender Charges and the Brighthouse Chronic and Terminal Care Rider

Beginning July 24, 2017, Brighthouse Premier Accumulator Universal LifeSM (PAUL) will be available in all states with **no surrender charges**. In addition, the Brighthouse Chronic and Terminal Care Rider can be issued with PAUL in all states except California, Florida, or New York.

This rider provides early, tax-favored access to the policy's death benefit if the insured suffers from a chronic or terminal illness. **While there is no monthly charge for the rider and rider payments are not reduced through discounting**, a \$250 processing fee is charged for each rider payment. This can be requested once per calendar year and can be used for anything without providing a receipt.

For a current list of state approvals, visit brighthousefinancialpro.com to view our [State Approval Grid](#).

Transition Rules

PAUL applications submitted on or after July 24 in **Missouri, Virginia, and Puerto Rico** will receive PAUL with no surrender charges with the option to include the Chronic and Terminal Care Rider, subject to the rider's eligibility rules. Policies for applications submitted in good order prior to July 24 will receive PAUL with surrender charges, without the option to include the rider. For these cases, applications to PAUL can be amended to include the rider prior to a policy being issued. Please contact your Life New Business Case Manager for assistance with this process.

Existing PAUL policy owners whose applications were submitted on or after March 6, 2017 will be eligible for a reissued PAUL policy with no surrender charges and the Chronic and Terminal Care Rider. These policy owners and their advisors will be contacted individually.

In **Connecticut**, PAUL applications submitted on or after July 24 have the option to include the Chronic and Terminal Care Rider, subject to the rider's eligibility rules. Policies with applications submitted in good order prior to July 24 will not be issued with the rider. For these cases, applications can be amended to include the rider prior to a policy being issued. Please contact your Life New Business Case Manager for assistance with this process.

Existing PAUL policy owners whose applications were submitted on or after March 6 will be eligible for a reissued policy with the Chronic and Terminal Care Rider. These policy owners and their advisors will be contacted individually.

[Click here](#) for a list of states that began issuing the Chronic and Terminal Care Rider on July 10, 2017.

Please contact the Life Sales Desk with any questions at (877) 638-0411 prompt 1.

Brighthouse Premier Accumulator Universal Life is issued by, and its product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 5-39-17, and, in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY (collectively and singly, “Brighthouse Financial”). MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license to Brighthouse Services, LLC and its affiliates. Brighthouse Financial and its design is a service mark of Brighthouse Financial, Inc. or its affiliates.

L0717497040[0719]

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