



Brighthouse
FINANCIAL®
Build for what's ahead®

Affordable Protection Made Simple

LIFE INSURANCE | TERM

Brighthouse SimplySelect®
Term Life Insurance





Brighthouse SimplySelect

Providing for your family, including balancing everyday expenses and debts while saving for the future, can be challenging.¹ If the unexpected were to happen, your family should be able to maintain the lifestyle you helped create for them. That's why we developed Brighthouse SimplySelect®.

This term life insurance product offers affordable death benefit protection for a fixed period of time, a fast and simple purchase process, and a conversion option should your needs change. Better still, your premium and coverage amounts are guaranteed to remain the same throughout the policy term.²

SimplySelect® delivers:

01

Protection

Protects your beneficiaries with a death benefit if you pass away during your chosen term.

02

Convenience

Features a simple application and straightforward underwriting process.

03

Affordability

Provides cost-effective life insurance coverage with guaranteed level premiums and coverage amounts for 10, 20, or 30 years.

¹ "Your" refers to the assumption that the owner and the insured are the same person.

² Significantly increased premiums are necessary to renew the policy after the end of the level period. Premiums will increase on an annual basis after the level period. The policy is renewable up to age 95.

01

Protection That Fits Your Life

Brighthouse SimplySelect is designed to provide financial protection for your family on your terms. It provides a guaranteed death benefit for your selected term length with guaranteed premiums and coverage amounts – which can help make your future financial planning more predictable.

Design your policy

01 Choose your term

10 years 20 years 30 years³

02 Choose your policy face amount

Coverage amounts range from \$100,000 to \$3 million.⁴

03 Choose additional protection

Acceleration of Death Benefit Rider⁵ – Generally provides tax-favorable access to all or a portion of the policy's death benefit should the insured be certified as terminally ill with a life expectancy of less than 12 or 24 months (depending on the laws of your state).

04 Choose your premium payment schedule⁶

Monthly Quarterly Semi-annually Annually

³ Term lengths may vary by state.

⁴ Coverage amounts may vary by risk class.

⁵ Any benefits received under this rider may adversely affect the recipient's eligibility for public assistance programs. The benefits received under this rider may be taxable.

⁶ You can change your payment schedule at any time while the policy is in force. Please note that paying your insurance premiums on a monthly, quarterly, or semi-annual basis will cost more than paying them annually.

02

Convenient Application and Underwriting

Life insurance applications and underwriting processes are often complicated, time-consuming, and invasive.

SimplySelect is working to change that with an innovative approach that can help you get coverage in a shorter amount of time.

SimplySelect features:



A simple application that provides customized questions based on previous responses.



Brighthouse Simple Underwriting, which provides a streamlined underwriting process without labs or medical exams. Decisions are generally shared within 24 hours of completed requirements.



Did you know?

Life insurance companies use underwriting to determine a potential customer's risk before providing coverage. Age, current health, health history, and other factors are used to determine whether the company will insure the customer.

03

Affordable Protection When It Matters Most

Term life insurance is generally the most affordable type of life insurance for your premium dollars. Brighthouse SimplySelect was designed to provide a cost-effective option that meets the demands of your budget.

In addition, your premium and coverage amounts are guaranteed to never change or increase during the term of your policy.

The convenient, cost-effective protection of SimplySelect can help your loved ones maintain the lifestyle you helped create for them should the unexpected happen.

Brighthouse Conversion Whole Life

If your needs change, you may have the option of converting your term policy to permanent insurance. Conversion Whole Life is available for a significantly higher premium but without additional underwriting and, as long as premiums are paid, includes:

- Guaranteed level premiums
- Guaranteed level death benefit
- Guaranteed cash value growth



Did you know?

Life insurance death benefits are generally income tax free.

We're Brighthouse Financial

We are on a mission to help people achieve financial security.

As one of the largest providers of annuities and life insurance in the U.S.,⁷ we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

Visit **brighthousefinancial.com** to learn how to purchase Brighthouse SimplySelect.

⁷ Ranked by 2021 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2022.

Any discussion of taxes is for general informational 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 Financial life insurance policies contain charges, limitations, exclusions, termination provisions, and terms for keeping them in force. Contact your financial professional for costs and complete details.

Brighthouse SimplySelect® Term Life Insurance is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC19-5-30CON and 5-19-30CON and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-19-30CON-NY ("Brighthouse Financial"). Product availability and features may vary by state or firm.

Brighthouse Conversion Whole Life is issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC17-5-16 and 5-16-17 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-16-17-NY-2. Product availability and features may vary by state or firm.

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