



Brighthouse
FINANCIAL
Established by MetLife

Protection when it's needed most.

LIFE | TERM

Brighthouse
One Year TermSM



Life. Your WaySM

**Preserve your lifestyle.
Strive to live your
dream in life.**

Discover the flexibility of life insurance — protect and transfer wealth — now and in the future.

**Be free to live life,
your way.**

For more information on
Brighthouse One Year Term,
contact your financial
professional today.

Brighthouse Financial has your short-term life insurance needs covered

Many people think about life insurance for the long term. But situations arise when protection is needed for a shorter period. Brighthouse One Year Term offers affordable protection when you require insurance for the short term.

Brighthouse One Year Term is designed to deliver the right amount of protection when it's needed most, or to supplement the policy you already have.

Brighthouse One Year Term is a simple, straightforward term life insurance policy. You choose the death benefit, and once approved you are protected for one year.¹

Individuals can use it to:

- Provide coverage for an extended trip
- Bridge a gap in coverage between jobs
- Increase coverage before social security payments or pensions begin

Businesses can use it to:

- Cover short-term loans
- Protect the business from the loss of a key employee
- Provide gap coverage before a business is transferred

Looking for longer-term coverage?

Adding the Convertible and Renewable Options Rider extends your coverage to five years. Plus after the first year, you can convert to a permanent policy without reapplying.

With a permanent life insurance policy, you can:

- Cover longer-term obligations like mortgages or business loans
- Have coverage that can last a lifetime
- Build cash value to use later for things such as your child's college education or to provide additional income in retirement, if needed



The Brighthouse Financial Difference

We're Brighthouse Financial, a new company established by MetLife. Our mission is to help Americans achieve financial freedom. Built on a foundation of industry knowledge and experience, we specialize in offering essential annuity and life insurance products designed to help you protect what you've earned and ensure it lasts. Our approach includes a journey towards providing simplicity, transparency, and value – because your financial future is too important to be hard.*

¹ Policies without the Convertible and Renewable Options Rider are non-renewable and non-convertible. For coverage beyond one year, you would need to apply for, and be approved for, a new policy. Policies with the Convertible and Renewable Options rider have a total coverage period of five years. Premiums with the rider will be more expensive and will increase each year on a guaranteed basis.

* Product guarantees are subject to the financial strength and claims paying ability of the issuing insurance company and are solely the responsibility of the issuing insurance company. Annuities and life insurance are issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and in New York only by Brighthouse Life Insurance Company of NY, New York, NY 10017 and not by MetLife.

The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance or other financial products and services. Clients should seek advice on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

Brighthouse One Year Term is issued by Brighthouse Life Insurance Company on Policy Form 5E-24-12 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5E-24-16-NY-U. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurer.

Term Insurance Products:

- Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed by Any Bank or Credit Union

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