



New Business Rates

Effective 02/01/2019

Brighthouse SmartCareSM is an indexed universal life insurance policy with long-term care riders. Policyholders may allocate all or a portion of net premiums to one or more Indexed Accounts and/or the Fixed Account. The Indexed Account(s) will be credited interest based on Cap Rates and Floor Rates at the end of each one-year term. The Cap Rate reflects the maximum and the Floor Rate reflects the minimum interest rate that will be credited to an Indexed Account.

At the end of a term, if the index performance is positive, the lower of the Cap Rate or index performance will be credited to the Indexed Account. If there is negative index performance at the end of the term, the issuing company will absorb the loss and the Index Account will be credited with a 0% Floor Rate.

Brighthouse SmartCare New Business Rate Information 1-Year Term

Effective Date: 02/01/2019

| Cap Rate | Current Index Cap Rate | Maximum Illustrated Rates ¹ |
|--|------------------------|--|
| S&P 500 [®] Index ^A | 10.00% | 6.00% |
| Russell 2000 [®] Index ^B | 9.50% | 6.00% |
| MSCI EAFE Index ^C | 11.00% | 6.00% |

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| Fixed Account | Current Fixed Account Crediting Rate |
|---------------|--------------------------------------|
| | 3.25% |

For more information, contact our Sales Desk at **(855) 861-5300** or visit **brighthousefinancialpro.com** today.

¹ For Brighthouse SmartCare sales illustrations, this represents the maximum hypothetical rate of return that can be shown for any index.

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- ^C This life insurance product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based.

Please note: Allocations to Indexed Accounts are not invested directly in an index.

Rates are subject to change at the discretion of the company. Please make sure you are reviewing the most up-to-date New Business Rates. Rates are reset at the end of the index term but they will not change during the index term. Rates are expected to differ for new business and inforce business, and renewal rates for in-force business are expected to vary by issue date. The Cap Rate is guaranteed for 60 days from the date the application is signed. If your policy is issued beyond the 60-day time period, you will be given the current rates that are applicable for you Indexed Account(s) as of the contract issue date. For more information, please request a specimen policy.

Brighthouse SmartCareSM, an Indexed Universal Life Insurance Policy on Policy Forms ICC18-5-70 and 5-70-18, with a Long-Term Care Acceleration of Death Benefit Rider on Policy Forms ICC18-3ACCLTC1 and 3ACCLTC1-18, including the option to elect an Extension of Benefits Rider on Policy Forms ICC18-3EOB1, ICC18-3EOBIC1, or ICC18-3EOBIP1, and 3EOB1-18, 3EOBIC1-18, or 3EOBIP1-18, is issued by, with product guarantees that are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). All guarantees, including 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.

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Brighthouse
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what's ahead™

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