



Brighthouse Financial Rate Reductions for Brighthouse SmartCare® Effective October 3, 2022

At Brighthouse Financial, our goal is to provide financial professionals and their clients products to help them reach their financial goals. We continuously monitor the market environment and make enhancements to our existing products to better meet evolving client needs.

Effective **October 3, 2022**, Brighthouse Life Insurance Company (“Brighthouse Financial”) will launch price decreases for its Brighthouse SmartCare product. No price increases will result from this change.

- For the Fixed Growth LTC option,
 - Pricing improvements will range from 0% to 41% for issue ages 50 and above:
 - There are no changes for issue ages 40 to 49.
 - Additional reductions may be applicable to multi-pay premium designs.
 - Current face amount limits for individual cases will be replaced by new premium limits. New premium limits for single-pay premium designs are provided below.
 - \$90,000 for ages 40 to 49
 - \$100,000 for ages 50 to 59
 - \$150,000 for ages 60 to 69
 - \$300,000 for ages 70 to 75Note, multi-pay premium limits are equal to the single-pay premium limits divided by the multi-pay premium duration.
- For the Level LTC option, pricing improvements will range from 0% to 30%.
- There are no changes to the Indexed LTC option.

Illustration and Effective Date Transition Rules

Illustration of new premium rates will be made available **October 3, 2022**.

Policies issued on or after **October 3, 2022**, will receive the new premium rates. Policies issued prior to this date will receive the current premium rates.

Brighthouse SmartCare® is an Indexed Universal Life Insurance Policy with Long-Term Care Riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277. All guarantees, including any 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. May not be available in all states or firms.

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