



Brighthouse
FINANCIAL®
Build for what's ahead®

Protection When It's Needed Most

LIFE | TERM

Brighthouse
One Year Term



Guaranteed short-term coverage with options for changing needs.

Be free to live life your way.

Discover the flexibility of life insurance. Protect and transfer wealth – now and in the future.

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 5 years. Plus, you can convert to Brighthouse Conversion Whole Life after the first year.

With Brighthouse Conversion Whole Life, you can have a:

- Guaranteed level premium that will guarantee coverage if premiums are paid
- Guaranteed level death benefit
- Guaranteed cash value growth



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.,² 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.

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 and be approved, for a new policy. Policies with the Convertible and Renewable Options Rider have a total coverage period of 5 years. Premiums with the rider will be more expensive and will increase each year on a guaranteed basis.

² Ranked by 2021 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2022.

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 professional 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, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 5E-24-12 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5E-24-16-NY-U ("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 Form 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 ("Brighthouse Financial"). Product availability and features may vary by state or firm.

Brighthouse Financial® and its design are registered trademarks of Brighthouse Financial, Inc. and/or its affiliates.

• Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union



Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017