

**LIFE  
INSURANCE**

Indexed Universal with  
Long-Term Care Provided by Riders

# Brighthouse SmartCare®

## Protection When It's Needed Most

Brighthouse SmartCare can help when life takes an unexpected turn.

Unlike traditional long-term care insurance policies, Brighthouse SmartCare® – a hybrid life insurance and long-term care (LTC) product – adds flexibility to client portfolios by providing value, regardless of how life unfolds.<sup>1</sup>

Unexpected Turn:  
**A Long-Term  
Care Event**

Should your client experience a long-term care event, Brighthouse SmartCare provides access to an LTC benefit pool. Once eligible to receive benefits, your client can access their maximum amount of available benefit dollars, regardless of actual cost of care, with no receipts or tracked expenses required.<sup>2,3,4</sup>

Unexpected Turn:  
**Change of  
Plans**

If your client's needs change, they can access their policy's cash value. Policy loans are available at any time and policy surrender is available at any time for its full cash surrender value.<sup>5</sup>

Unexpected Turn:  
**Death**

Regardless of whether LTC benefits have been used, your client's loved ones will receive a tax-advantaged death benefit when they pass away.<sup>6</sup>



For more information on Brighthouse SmartCare, talk to your Life and LTC Specialist or visit **[brighthousefinancialpro.com](https://brighthousefinancialpro.com)**.

- <sup>1</sup> Brighthouse SmartCare is an indexed universal life insurance policy with long-term care benefits provided by riders.
- <sup>2</sup> LTC benefits are taxable if yearly payments exceed certain IRS limits under federal tax law.
- <sup>3</sup> The maximum lifetime benefit amount is determined at the time of the first claim for benefits under the rider. When monthly payments received under the rider equal the maximum lifetime benefit amount, the rider will terminate.
- <sup>4</sup> LTC benefits are not payable unless an insured is chronically ill (as defined in the tax code) and is receiving covered Qualified Long-Term Care Services under a Plan of Care prescribed by a physician.
- <sup>5</sup> Surrender of the policy may be taxable to the extent of any gain. If the policy is a modified endowment contract (MEC), any loan or surrender may be taxable to the extent of any gain and may be subject to a 10% income tax penalty.
- <sup>6</sup> The policy provides a death benefit upon the death of the insured. The death benefit is generally excludible from the gross income of the beneficiary for federal income tax purposes; however, some exceptions apply such as in the case of certain employer-owned life insurance. As with all matters of a tax and legal nature, clients should consult with an attorney or qualified tax professional.

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 ("Brighthouse Financial"). 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.

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• Not Guaranteed by Any Bank or Credit Union • May Lose Value



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