



Brighthouse
FINANCIAL®
Build for what's ahead®

Preparing for Life's Changing Needs

LIFE INSURANCE | WHOLE

Brighthouse Conversion
Whole Life



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.,¹ 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 Ranked by 2021 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2022.

Take the Next Step in Life

At Brighthouse Financial, we know that as life changes, needs change too.

That's why we built a product that allows the conversion of eligible individual or group term life insurance policies² into permanent policies that provide guaranteed death benefits, guaranteed cash values, and guaranteed level premiums.

Brighthouse Conversion Whole Life is built on a foundation of:

- **Simplicity** by providing a guaranteed level premium that keeps the policy in force
- **Transparency** with a guaranteed death benefit, level premium, and cash value

Brighthouse Conversion Whole Life is a simple solution that can help prepare for life's changing needs. It takes your current term coverage and turns it into a permanent policy, which offers a guaranteed death benefit and level premiums. Best of all, coverage can continue with no additional medical exams.



Term Life Insurance

- Has choices for how long coverage lasts, usually 10-, 20-, or 30-year term durations
- Premiums are initially more affordable, but can increase dramatically after a certain amount of time
- Generally, offers no opportunity to accumulate cash value



Permanent Life Insurance

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

² Brighthouse Conversion Whole Life is also available for other eligible in-force contractual obligations.

Let's Get Started

Talk to your financial professional about Brighthouse Conversion Whole Life.

Please note: Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY have designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete – for a full explanation of the terms and exclusions, please refer to the policy and the riders.

Brighthouse Financial policies contain charges, limitations, exclusions, termination provisions, and terms for keeping them in force. Contact your financial professional for costs and complete details.

Policy loans reduce the policy's cash surrender value and death benefit by the amount of the loan outstanding plus interest and may cause the policy to lapse. If the policy lapses, you may incur tax consequences. In addition, policy loan interest will be charged annually on any outstanding loan balance.

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 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.

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• Not Guaranteed by Any Bank or Credit Union

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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