

# Brighthouse SmartCare®

## Current Renewal Rates

Effective \_\_\_\_\_ through \_\_\_\_\_  
**For policies issued in 2020**

Thank you for being a Brighthouse SmartCare® policyholder.

As you know, Brighthouse SmartCare is an indexed universal life insurance policy with long-term care riders. You may allocate all or a portion of net premiums to one or more Indexed Accounts and/or the Fixed Account. Policy values in the Indexed Account(s) will vary over time based on changes in value of the selected index or indices. The Indexed Account(s) will be credited interest based on Cap Rates and Floor Rates at the end of each 1-year term. The Cap Rate reflects the maximum interest rate 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 Indexed Account will be credited with a 0% Floor Rate.

A Brighthouse SmartCare policy allows you to adjust premium allocations each year on the policy anniversary. You will receive a renewal notice 30 days prior to your policy anniversary that provides a summary of available Indexed Accounts and shows how your policy has performed over the 1-year term.

Renewal rates for your policy are listed below. If you would like to change your current premium allocations, you can complete the Premium Allocation/Account Transfer form attached to your Renewal Notice. If you would like to maintain your current allocation strategy, no further action is required at this time. Your allocations will automatically renew using the renewal rates below.

***Percentages in bold and italics indicate a rate change.***

### 1-Year Term

Index	Renewal Cap Rates
S&P 500® Index <sup>A</sup>	
Russell 2000® Index <sup>B</sup>	
MSCI EAFE Index <sup>C</sup>	

### Fixed Account

Crediting Rate

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For more information, contact your financial professional  
or visit [brighthousefinancial.com](https://brighthousefinancial.com).

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Brighthouse Life Insurance Company  
11225 North Community House Road  
Charlotte, NC 28277  
[brighthousefinancial.com](https://brighthousefinancial.com)

# Brighthouse SmartCare®

## Future Renewal Rates

Effective \_\_\_\_\_ through \_\_\_\_\_  
**For policies issued in 2020**

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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 Indexed Account will be credited with a 0% Floor Rate.

A Brighthouse SmartCare policy allows you to adjust premium allocations each year on the policy anniversary. You will receive a renewal notice 30 days prior to your policy anniversary that provides a summary of available Indexed Accounts and shows how your policy has performed over the 1-year term.

Renewal rates for your policy are listed below. If you would like to change your current premium allocations, you can complete the Premium Allocation/Account Transfer form attached to your Renewal Notice. If you would like to maintain your current allocation strategy, no further action is required at this time. Your allocations will automatically renew using the renewal rates below.

***Percentages in bold and italics indicate a rate change.***

### 1-Year Term

Index	Renewal Cap Rates
S&P 500® Index <sup>A</sup>	
Russell 2000® Index <sup>B</sup>	
MSCI EAFE Index <sup>C</sup>	

### Fixed Account

Crediting Rate

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For more information, contact your financial professional or visit [brighthousefinancial.com](https://brighthousefinancial.com).

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