

# Brighthouse SmartCare®

## Current Renewal Rates

Effective \_\_\_\_\_ through \_\_\_\_\_  
For policies issued in 2021

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

---

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

- <sup>A</sup> The S&P 500<sup>®</sup> is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by Brighthouse Financial, Inc. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial, Inc. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup>.
- <sup>B</sup> The Russell 2000<sup>®</sup> Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This life insurance product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this life insurance product.
- <sup>C</sup> This life insurance product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based. The life insurance product contract contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc.

---

Brighthouse SmartCare<sup>®</sup> 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. For costs and complete details of the coverage, please contact your financial professional. May not be available in all states or firms.

Brighthouse Financial<sup>®</sup> 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 • May Lose Value

**Brighthouse** | Build for  
FINANCIAL<sup>®</sup> | what’s ahead<sup>®</sup>

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 2021**

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

---

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

- <sup>A</sup> The S&P 500<sup>®</sup> is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by Brighthouse Financial, Inc. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Brighthouse Financial, Inc. Brighthouse Financial products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates; and none of such parties make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup>.
- <sup>B</sup> The Russell 2000<sup>®</sup> Index is a trademark of Russell Investments and has been licensed for use by affiliates of Brighthouse Financial, Inc. This life insurance product is not sponsored, endorsed, sold, or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in this life insurance product.
- <sup>C</sup> This life insurance product is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or securities, or any index on which such products or securities are based. The life insurance product contract contains a more detailed description of the limited relationship MSCI has with affiliates of Brighthouse Financial, Inc.

---

Brighthouse SmartCare<sup>®</sup> 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. For costs and complete details of the coverage, please contact your financial professional. May not be available in all states or firms.

Brighthouse Financial<sup>®</sup> 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 • May Lose Value

**Brighthouse** | Build for  
FINANCIAL<sup>®</sup> | what’s ahead<sup>®</sup>

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