



Brighthouse SmartCare[®]

Competitive Overview

Brighthouse SmartCare is an indexed universal life Insurance policy with long-term care benefits provided by riders.

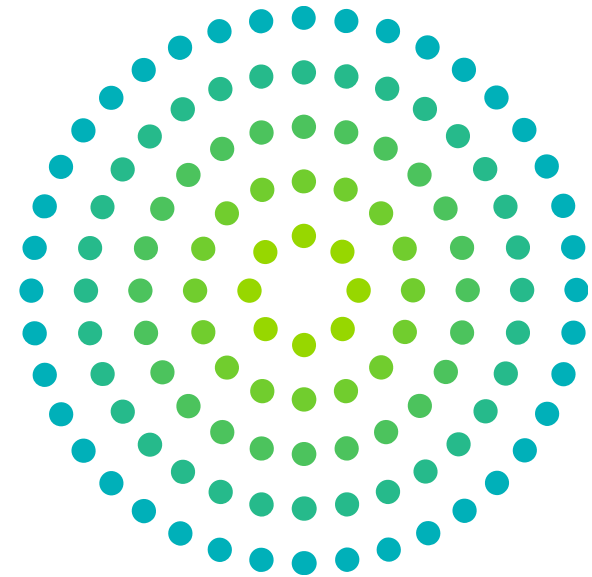


For Financial Professional Use Only. Not For Public Distribution.

Agenda

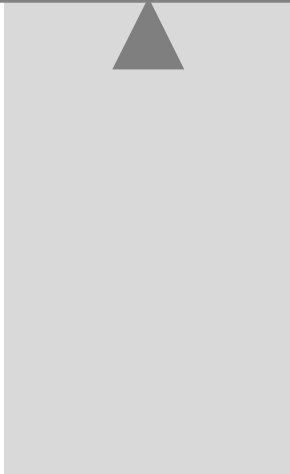
- Competitive Landscape & Product Features
- Underwriting
- Competitive Benchmarking Overview

Competitive Overview of Product Features



For Financial Professional Use Only. Not For Public Distribution.

Hybrid Long-Term Care (LTC) Product Types

LTC with Acceleration & Extension Products	Hybrid LTC Product Types	LTC Acceleration Products
Brighthouse SmartCare		AXA IUL Protect
Lincoln MoneyGuard III		John Hancock Protection IUL
Pacific Life PremierCare		Lincoln VULone
Nationwide CareMatters II		Nationwide IUL Protector II
OneAmerica Asset Care		Transamerica FFIUL
Securian SecureCare		
MassMutual CareChoice One		

*Products are sourced from Ebix Winflex carrier illustration software or from the carrier's standalone illustration software and are current as of 06/18/20.

Brighthouse SmartCare is an indexed universal life policies with both LTC acceleration and LTC extension riders

The following products are fixed universal life policies with both LTC acceleration and LTC extension riders available:
Lincoln MoneyGuard III, Nationwide CareMatters II, Securian SecureCare.

Pacific Life PremierCare and OneAmerica Asset-Care are non-par whole life policies while Mass Mutual CareChoice One is a participating whole life policy. Each policy has LTC acceleration and LTC extension of benefit riders available.

The following products are flexible premium indexed adjustable life policies with LTC acceleration riders only:
AXA IUL Protect, Nationwide No-Lapse Guarantee UL, Pacific Life Discovery Protector IUL, and Transamerica FFIUL.

John Hancock Protection IUL is a flexible premium adjustable Indexed universal life policy with only an LTC acceleration rider.

Issue ages

Product	Minimum Issue Age	Maximum Issue Age
Brighthouse SmartCare	40	75
Lincoln MoneyGuard III	30	70
Pacific Life PremierCare	30	70
Nationwide CareMatters II	30	70
OneAmerica Asset Care	35	80
Securian SecureCare	40	75

Simplifying the Client Experience

LTC Benefit Durations

Product	Total LTC Benefit Duration
Brighthouse SmartCare	4 or 6 Years
Lincoln MoneyGuard III	3, 4, 5, 6, 7 Years
Pacific Life PremierCare	3, 4, 5, 6, 7, 8 Years
Nationwide CareMatters II	2, 3, 4, 5, 6, 7 Years
Securian SecureCare	2, 3, 4, 5, 6, 7 Years
OneAmerica Asset Care	25 Months to Lifetime

Premium Payment Options

Product	Premium Payment Option
Brighthouse SmartCare	Single-Pay Multi-Pay: 2, 3, 4, 5 Years
Lincoln MoneyGuard III	Single-Pay Multi-Pay: Up to Age 70
Pacific Life PremierCare	Single-Pay Multi-Pay: 5, 10, 20 Years
Nationwide CareMatters II	Single-Pay Multi-Pay: 5, 10, Age 65, Lifetime
OneAmerica Asset Care	Single-Pay Multi-Pay: 5, 10, 20, to Age 95
Securian SecureCare	Single-Pay Multi-Pay: 5, 7, 10, 15 Years

LTC Benefit Payment Type

Reimbursement

Lincoln MoneyGuard III

OneAmerica Asset Care

**Pacific Life PremierCare
(Choice at Time of Claim)**

Indemnity

Brighthouse SmartCare

Nationwide CareMatters II

Securian SecureCare

**Pacific Life PremierCare
(75-80% of Reimbursement
Benefit)**

Reimbursement policies require the policy owner to submit receipts for each month's LTC expenses to the insurance carrier. After receipts have been submitted, a reimbursement policy then reimburses the policy owner each month for actual covered LTC expenses. Indemnity policies do not require the policy owner to submit monthly receipts to receive policy benefits once the insured meets the policy requirements of a long-term care need. Paid LTC Benefits are taxable if they exceed the IRS annual limits

Brighthouse SmartCare[®]

Brighthouse SmartCare, a hybrid life insurance and long-term care product, is an **indemnity policy** that:

- provides a death benefit
- pays up to the monthly maximum benefit¹ once the insured qualifies as “chronically ill” and is receiving qualified long-term care
- allows the policy owner, once the insured has qualified for care and is receiving long-term care, to use funds as they see fit
- does not require receipts or tracking expenses

Brighthouse SmartCare is an indexed universal life Insurance policy with long-term care benefits provided by riders.

¹The monthly maximum benefit is the maximum amount we will pay in a month during which the insured qualifies for LTC benefits and is receiving qualified long-term care. When monthly payments received under the rider equals the maximum lifetime benefit amount, the rider will terminate.

Hypothetical Case Study #1

60 Year Old Male | 4 Year LTC Need Starting at Age 80 | \$140,000 Single Premium

Annual LTC Expense & Benefit Comparison^{1,2}

Age	Type of Care Needed	Projected Annual LTC Expenses	Reimbursement Policy Annual Benefit	Brighthouse SmartCare Annual Benefit
80	Home Health Care	(\$97,897)	\$97,897	\$207,558
81	Home Health Care	(\$100,834)	\$100,834	\$207,558
82	Nursing Home	(\$201,701)	\$201,701	\$207,558
83	Nursing Home	(\$207,752)	\$207,752	\$207,558
Cumulative Total		(\$608,184)	\$608,184	\$830,232
Remaining Lifetime Benefit		-	\$222,048	\$0

The above case study is a hypothetical example based on assumptions and does not cover all situations. The expenses for any care that is needed will vary significantly based on circumstances such as age, location, and type of care needed.

If monthly cost of care exceeds the maximum available monthly benefits displayed in the hypothetical scenario, a reimbursement policy may provide full payment of expenses.

¹Source: 2019 Genworth Cost of Care Survey. Future cost of care assumes 3% growth rate of LTC costs.

²Hypothetical example assumes insured is 60 year old male, non-smoker with couples discount choosing the Indexed LTC coverage option and 4 year LTC benefit. Face amount is \$232,452. Values shown assume a hypothetical 6% annual index growth rate with a 10% non-guaranteed cap rate and 0% guaranteed floor using the S&P 500® index account.

Actual results may be less than 6%. Cap rates are subject to change and may decline.

Hypothetical Case Study #2

63 Year Old Female | 6 Year LTC Need Starting at Age 85 | \$225,000 Single Premium

Annual LTC Expense & Benefit Comparison^{1,2}

Age	Type of Care Needed	Projected Annual LTC Expenses	Reimbursement Policy Annual Benefit	Brighthouse SmartCare Annual Benefit
85	Assisted Living	(\$95,939)	\$95,939	\$218,489
86	Assisted Living	(\$98,817)	\$98,817	\$218,489
87	Assisted Living	(\$101,782)	\$101,782	\$218,489
88	Nursing Home	(\$220,404)	\$220,404	\$218,489
89	Nursing Home	(\$227,016)	\$227,016	\$218,489
90	Nursing Home	(\$233,826)	\$233,826	\$218,489
Cumulative Total		(\$977,784)	\$977,784	\$1,310,932
Remaining Lifetime Benefit		-	\$333,148	\$0

The above case study is a hypothetical example based on assumptions and does not cover all situations. The expenses for any care that is needed will vary significantly based on circumstances such as age, location, and type of care needed.

If monthly cost of care exceeds the maximum available monthly benefits displayed in the hypothetical scenario, a reimbursement policy may provide full payment of expenses.

¹Source: 2019 Genworth Cost of Care Survey. Future cost of care assumes 3% growth rate of LTC costs.

²Hypothetical example assumes insured is 63 year old female, non-smoker with couples discount choosing the Indexed LTC coverage option and 6 year LTC benefit. Face amount is \$308,812. Values shown assume a hypothetical 6% annual index growth rate with a 10% non-guaranteed cap rate and 0% guaranteed floor using the S&P 500® index account. Actual results may be less than 6%. Cap rates are subject to change and may decline.

Elimination Period

Product	Elimination Period	Details
Brighthouse SmartCare	90 Calendar Days	No receipts required
Lincoln MoneyGuard III	0 Days (Reimbursement)	Transitional Care Assistance Benefit: \$100/day for up to 180 days during first yr. on claim
Pacific Life PremierCare	0 Days: Qualified In-home & Community Services 90 Days: Facility-based Services	Receipts required if benefit are reimbursement
Nationwide CareMatters II	90 Calendar Days	No receipts required; Provides retroactive payment of first 3 months of benefits plus Month 4 benefits in month after elimination period
OneAmerica Asset Care	0 Days: Home Health Care 90 Service Days must be completed with a period of 270 days	Receipts required
Securian SecureCare	0 Days: Home Modification, Caregiver Training 90 Days: All Other Benefits	No receipts required

Long-Term Care Riders

Coverage Options

Level LTC	Indexed LTC	Fixed Growth LTC
<ul style="list-style-type: none">▪ LTC benefits remains the same for the life of the policy	<ul style="list-style-type: none">▪ LTC benefits have the potential to increase with market gains up to an annual maximum growth rate▪ Benefit amounts will never drop below the policy's original amounts	<ul style="list-style-type: none">▪ LTC benefits earn 5% compound growth annually▪ Helps keep pace with potential increases in long-term care costs

Options for LTC Benefit Growth

Brighthouse SmartCare	Indexed	Fixed Growth (5% Compound)
Lincoln MoneyGuard III	3% Compound	5% Compound
Pacific Life PremierCare	3% Simple 5% Simple	5% Compound
Nationwide CareMatters II	3% Simple, 3% compound, USMCI	5% Compound
OneAmerica Asset Care	3% Compound	5% Compound
Securian SecureCare	3% Simple, 3% Compound 5% Simple	5% Compound

The Indexed Inflation option of Brighthouse SmartCare is not a guaranteed growth.

Return of Premium

Brighthouse SmartCare

Indexed Cash
Value Growth

No Return of
Premium

Lincoln MoneyGuard III

Option 1:
70% All Years

Option 2: 100%
with 6 Year
Vesting
Schedule

Pacific Life PremierCare

Option 1: 100%
All Years

Option 2: 70%
Grading Up to
100% After
Several Years

Nationwide CareMatters II

Option 1: 100%
with 6 Year
Vesting Schedule

Option 2: One-
time step-up
(80% yrs. 1-10,
100% after)

Option 3:
Minimum ROP,
Maximum LTC

Return of Premium

Brighthouse SmartCare

Indexed Cash
Value Growth

No Return of
Premium

OneAmerica Asset-Care I

Single-Pay:

100% of
Premium:

ADB and EOB
riders must be
50 month
duration each if
selected

Securian SecureCare

Single-Pay:

100% with 6
Year Vesting
Schedule

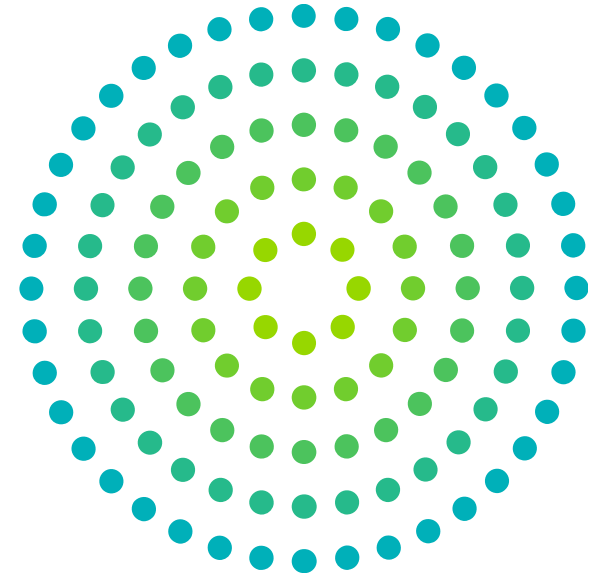
Multi-Pay:

100% Vesting
After Last
Premium is Paid

Maximum Face Amount

Product	Maximum Face Amount
Brighthouse SmartCare	\$1,000,000 (Lower and Varies by Age for Fixed Growth LTC Option)
Lincoln MoneyGuard III	\$500,000
Pacific Life PremierCare	\$600,000 (Face or Premium)
Nationwide CareMatters II	\$500,000
OneAmerica Asset Care	\$1,000,000
Securian SecureCare	\$500,000 (2 Yr. ADBR) \$750,000 (3 Yr. ADBR)

Underwriting



For Financial Professional Use Only. Not For Public Distribution.

Process: Brighthouse Simple Underwriting

The underwriting process can stand in the way of better client experience. Brighthouse Simple Underwriting is changing that.

Available for eligible clients ages 40 to 75 and with face amounts up to \$1,000,000,

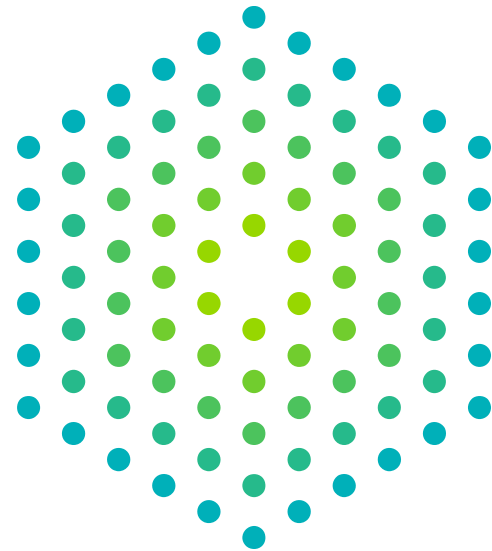
Brighthouse Simple Underwriting includes:

	Ages 40 to 65	Ages 66 to 75
Labs or Exams*	None	None
Medical Records	For significant medical conditions only	Yes
Interview	None	Cognitive
Initial Decision	Within 24 hours of receipt of completed application	Within 24 hours of completed requirements

Initial face amount offer may be lower than \$1,000,000 based off an insureds age and inflation option at the time of application

* Exams and labs are only required if the client has no evidence of medical care.

Brighthouse SmartCare Sample Illustration:



For Financial Professional Use Only. Not For Public Distribution.

Brighthouse SmartCare

Male Age 60 100k single pay – Guaranteed Ledger

Policy Values Ledger

Valued Client, Male, 60, NS with Couples Discount
Indexed LTC, 4 Year Total LTC Benefit Period

Guaranteed Scale Maximum Charges, Minimum Interest Rate of 1.00%									
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	\$100,000	\$73,947	\$180,431	\$315,470	\$78,868	\$6,572	88.99%	123.59%
2	61	\$0	\$72,873	\$172,125	\$315,470	\$78,868	\$6,572	47.54%	66.02%
3	62	\$0	\$71,741	\$166,037	\$315,470	\$78,868	\$6,572	33.08%	45.95%
4	63	\$0	\$70,520	\$166,037	\$315,470	\$78,868	\$6,572	25.50%	35.42%
5	64	\$0	\$69,197	\$166,037	\$315,470	\$78,868	\$6,572	20.79%	28.87%
6	65	\$0	\$67,763	\$166,037	\$315,470	\$78,868	\$6,572	17.56%	24.39%
7	66	\$0	\$66,206	\$166,037	\$315,470	\$78,868	\$6,572	15.21%	21.13%
8	67	\$0	\$64,514	\$166,037	\$315,470	\$78,868	\$6,572	13.42%	18.64%
9	68	\$0	\$62,664	\$166,037	\$315,470	\$78,868	\$6,572	12.01%	16.68%
10	69	\$0	\$60,631	\$166,037	\$315,470	\$78,868	\$6,572	10.86%	15.09%
11	70	\$0	\$58,378	\$166,037	\$315,470	\$78,868	\$6,572	9.92%	13.78%
12	71	\$0	\$55,863	\$166,037	\$315,470	\$78,868	\$6,572	9.13%	12.68%
13	72	\$0	\$53,028	\$166,037	\$315,470	\$78,868	\$6,572	8.46%	11.74%
14	73	\$0	\$49,816	\$166,037	\$315,470	\$78,868	\$6,572	7.87%	10.94%
15	74	\$0	\$46,161	\$166,037	\$315,470	\$78,868	\$6,572	7.37%	10.23%
16	75	\$0	\$41,992	\$166,037	\$315,470	\$78,868	\$6,572	6.92%	9.62%
17	76	\$0	\$37,226	\$166,037	\$315,470	\$78,868	\$6,572	6.53%	9.07%
18	77	\$0	\$31,763	\$166,037	\$315,470	\$78,868	\$6,572	6.18%	8.58%
19	78	\$0	\$25,470	\$166,037	\$315,470	\$78,868	\$6,572	5.86%	8.14%
20	79	\$0	\$18,173	\$166,037	\$315,470	\$78,868	\$6,572	5.58%	7.74%

Tracking# 3081717.1 05/11/2022
Date Prepared: 08.10.2020 | 10:38:46 AM
ICC Policy Form: ICC18-5-70
ICC20-ISTR

Page 16 of 33
V 6.8.51.0 HO

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



Brighthouse SmartCare

Male Age 60 100k single pay – Non-Guaranteed Ledger

Policy Values Ledger

Valued Client, Male, 60, NS with Couples Discount
Indexed LTC, 4 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.67%

Non-Guaranteed Scale Current Charges, Initial Assumed Rate									
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	\$100,000	\$77,690	\$189,565	\$315,470	\$78,868	\$6,572	88.99%	123.59%
2	61	\$0	\$80,334	\$189,749	\$326,787	\$81,697	\$6,808	49.47%	68.71%
3	62	\$0	\$82,955	\$189,802	\$337,906	\$84,477	\$7,040	35.50%	49.30%
4	63	\$0	\$85,576	\$189,721	\$348,932	\$87,233	\$7,269	28.11%	39.04%
5	64	\$0	\$88,212	\$189,568	\$359,954	\$89,989	\$7,499	23.50%	32.64%
6	65	\$0	\$90,879	\$189,392	\$371,044	\$92,761	\$7,730	20.33%	28.23%
7	66	\$0	\$93,591	\$189,147	\$382,261	\$95,565	\$7,964	18.01%	25.01%
8	67	\$0	\$96,359	\$188,959	\$393,669	\$98,417	\$8,201	16.24%	22.55%
9	68	\$0	\$99,187	\$188,853	\$405,311	\$101,328	\$8,444	14.84%	20.61%
10	69	\$0	\$102,081	\$188,748	\$417,209	\$104,302	\$8,692	13.70%	19.03%
11	70	\$0	\$105,034	\$188,641	\$429,380	\$107,345	\$8,945	12.77%	17.73%
12	71	\$0	\$108,042	\$188,534	\$441,801	\$110,450	\$9,204	11.98%	16.64%
13	72	\$0	\$111,099	\$188,534	\$454,456	\$113,614	\$9,468	11.30%	15.70%
14	73	\$0	\$114,196	\$188,538	\$467,311	\$116,828	\$9,736	10.72%	14.89%
15	74	\$0	\$117,324	\$188,656	\$480,340	\$120,085	\$10,007	10.21%	14.18%
16	75	\$0	\$120,469	\$188,775	\$493,495	\$123,374	\$10,281	9.76%	13.55%
17	76	\$0	\$123,614	\$188,883	\$506,725	\$126,681	\$10,557	9.35%	12.99%
18	77	\$0	\$126,753	\$188,863	\$519,956	\$129,989	\$10,832	8.99%	12.49%
19	78	\$0	\$129,863	\$188,950	\$533,160	\$133,290	\$11,107	8.66%	12.03%
20	79	\$0	\$132,948	\$188,919	\$546,239	\$136,560	\$11,380	8.36%	11.61%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 16 for guaranteed components of the Policy.

Competitive Overview

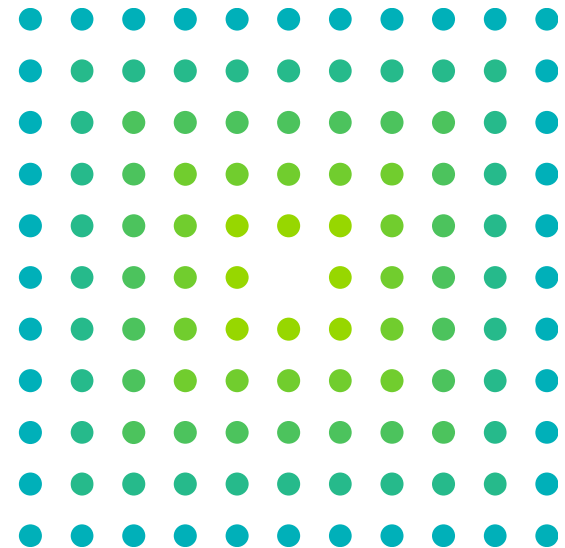
Assumptions & Disclosure

- The following Brighthouse SmartCare heat maps are illustrative of scenarios where the markets experience sustained growth. Brighthouse SmartCare will not illustrate as favorably compared to competitors in scenarios such as flat markets and low-growth markets.
- All competitor products are fully guaranteed and do not have non-guaranteed elements.
- Brighthouse SmartCare values assume a hypothetical 5.67% annual indexed growth rate with a 9% non-guaranteed cap rate and 0% guaranteed floor using the S&P 500 index account. Brighthouse SmartCare provides a 0% guaranteed floor in case of index loss. Actual results may be less than the illustrated 5.67% rate shown on the following slides. Cap rates are subject to change and may decline.

Brighthouse SmartCare Competitive Benchmarking:

Indexed LTC (Ages 55, 60, 65)

- 4-Year Benefit
- Nonsmoker with Couples Discount



Males - \$100k Single-pay – Couples NS

4-Year LTC

Male, Age 55

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 25 Monthly Benefit	Year 25 Lifetime Max. Benefit	Initial Face Amount	Year 25 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 25 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$7,435	\$14,869	\$713,725	\$215,400	\$217,960	\$77,711	\$102,825	\$153,385
OneAmerica Asset Care (Guar. Values)	3% Compound	\$6,382	\$12,973	\$483,870	\$159,545	\$159,545	\$56,576	\$75,498	\$113,068
Nationwide CareMatters II (Guar. Values)	3% Compound	\$5,666	\$11,517	\$578,194	\$135,974	\$135,974	\$50,852	\$58,455	\$92,419
Securian SecureCare	3% Compound	\$5,523	\$11,228	\$563,677	\$132,560	\$132,560	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$4,819	\$9,797	\$491,853	\$125,306	\$125,306	\$77,022	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$7,435	\$7,435	\$356,865	\$215,400	\$187,824	\$73,995	\$62,900	\$0

Male, Age 60

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 20 Monthly Benefit	Year 20 Lifetime Max. Benefit	Initial Face Amount	Year 20 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 20 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$6,572	\$11,380	\$546,239	\$183,000	\$188,919	\$77,690	\$102,081	\$132,948
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,652	\$9,912	\$389,100	\$141,310	\$141,310	\$58,974	\$77,589	\$100,145
Nationwide CareMatters II (Guar. Values)	3% Compound	\$5,141	\$9,015	\$452,595	\$123,389	\$123,390	\$51,882	\$62,698	\$83,865
Securian SecureCare	3% Compound	\$4,972	\$8,719	\$437,729	\$119,337	\$119,337	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$4,522	\$7,929	\$398,051	\$117,561	\$117,561	\$75,450	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$6,572	\$6,572	\$315,470	\$183,000	\$166,037	\$73,947	\$60,631	\$18,173

Males - \$100k Single-pay – Couples NS

4-Year LTC

Male, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$5,771	\$8,543	\$410,041	\$156,300	\$161,525	\$77,639	\$100,480	\$113,559
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,071	\$7,671	\$318,545	\$126,779	\$129,779	\$61,849	\$79,764	\$89,847
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,538	\$6,865	\$344,635	\$108,922	\$108,922	\$52,978	\$64,611	\$74,032
Securian SecureCare	3% Compound	\$4,470	\$6,761	\$339,429	\$107,277	\$108,431	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,945	\$5,967	\$299,568	\$102,567	\$102,567	\$76,130	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$5,771	\$5,771	\$277,020	\$156,300	\$145,800	\$73,868	\$57,857	\$37,053

Females - \$100k Single-pay – Couples NS

4-Year LTC

Female, Age 55

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 25 Monthly Benefit	Year 25 Lifetime Max. Benefit	Initial Face Amount	Year 25 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 25 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$7,254	\$12,744	\$611,709	\$236,175	\$199,670	\$77,275	\$97,119	\$134,187
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,643	\$11,471	\$427,848	\$141,073	\$141,073	\$45,238	\$60,928	\$94,564
Nationwide CareMatters II	3% Compound	\$5,290	\$10,753	\$539,825	\$126,951	\$126,951	\$38,176	\$49,210	\$80,771
Securian SecureCare	3% Compound	\$4,897	\$9,955	\$499,777	\$117,533	\$117,533	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$4,339	\$8,821	\$442,828	\$112,816	\$112,816	\$72,941	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$7,254	\$7,254	\$348,175	\$236,175	\$183,250	\$73,608	\$59,535	\$5,581

Female, Age 60

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 20 Monthly Benefit	Year 20 Lifetime Max. Benefit	Initial Face Amount	Year 20 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 20 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$6,224	\$9,470	\$454,542	\$199,575	\$172,928	\$77,127	\$95,261	\$116,215
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,118	\$8,974	\$352,291	\$127,942	\$127,942	\$48,507	\$64,654	\$85,673
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,922	\$8,631	\$433,323	\$118,136	\$118,136	\$41,664	\$56,604	\$75,163
Securian SecureCare	3% Compound	\$4,657	\$8,166	\$409,938	\$111,760	\$111,760	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,983	\$6,984	\$350,601	\$103,547	\$103,547	\$71,618	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$6,224	\$6,224	\$298,775	\$199,575	\$157,250	\$73,425	\$57,080	\$20,650

Females - \$100k Single-pay – Couples NS

4-Year LTC

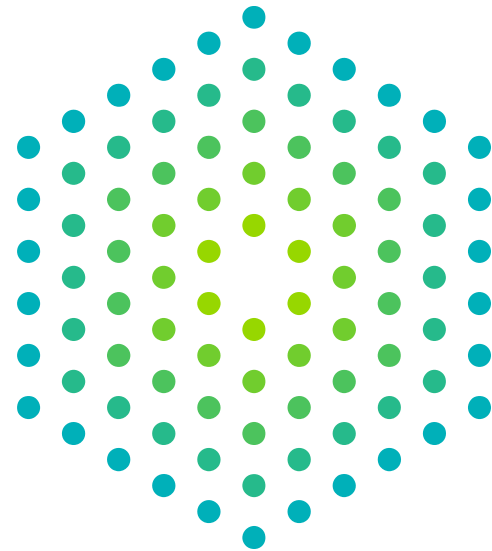
Female, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$5,423	\$7,294	\$350,119	\$169,350	\$152,677	\$77,023	\$93,877	\$102,606
OneAmerica Asset Care (Guar. Values)	3% Compound	\$4,544	\$6,873	\$285,401	\$113,588	\$113,588	\$50,648	\$66,573	\$76,061
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,314	\$6,525	\$327,591	\$103,535	\$103,535	\$42,340	\$56,574	\$65,873
Securian SecureCare	3% Compound	\$3,745	\$5,664	\$284,354	\$89,870	\$100,000	\$80,000	\$100,000	\$100,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$5,423	\$5,423	\$260,300	\$169,350	\$137,000	\$73,329	\$55,189	\$37,201
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,520	\$5,324	\$267,304	\$91,520	\$91,520	\$72,193	\$70,000	\$70,000

Brighthouse SmartCare Competitive Benchmarking:

Indexed LTC (Ages 55, 60, 65)

- 6-Year Benefit
- Nonsmoker with Couples Discount



Males - \$100k Single-pay – Couples NS

6-Year LTC

Male, Age 55

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 25 Monthly Benefit	Year 25 Lifetime Max. Benefit	Initial Face Amount	Year 25 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 25 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$6,899	\$13,181	\$949,017	\$215,400	\$208,037	\$77,457	\$100,168	\$146,402
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,711	\$11,608	\$723,183	\$142,763	\$142,763	\$50,625	\$67,557	\$101,175
Nationwide CareMatters II (Guar. Values)	3% Compound	\$5,306	\$10,786	\$837,193	\$127,340	\$127,340	\$47,608	\$54,743	\$86,550
Securian SecureCare	3% Compound	\$5,150	\$10,469	\$812,633	\$123,604	\$123,604	\$80,000	\$100,000	\$100,000
Pacific PremierCare (Guar. Values)	5% Simple	\$4,510	\$9,922	\$754,994	\$108,243	\$110,589	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$4,303	\$8,747	\$678,969	\$111,877	\$111,877	\$76,232	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$6,889	\$6,899	\$496,709	\$215,400	\$174,284	\$73,756	\$60,868	\$0

Male, Age 60

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 20 Monthly Benefit	Year 20 Lifetime Max. Benefit	Initial Face Amount	Year 20 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 20 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$6,381	\$10,543	\$759,113	\$183,000	\$180,003	\$77,410	\$99,112	\$126,673
OneAmerica Asset Care (Guar. Values)	3% Compound	\$5,090	\$8,925	\$573,471	\$127,239	\$127,239	\$53,102	\$69,863	\$90,173
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,987	\$8,745	\$678,793	\$119,691	\$119,691	\$50,320	\$60,819	\$81,352
Securian SecureCare	3% Compound	\$4,813	\$8,439	\$655,053	\$115,505	\$115,505	\$80,000	\$100,000	\$100,000
Pacific PremierCare (Guar. Values)	5% Simple	\$4,138	\$8,069	\$618,229	\$99,314	\$101,466	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$4,149	\$7,276	\$564,760	\$107,881	\$107,881	\$74,888	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$6,381	\$6,381	\$459,424	\$183,000	\$161,201	\$73,681	\$58,068	\$12,761

Males - \$100k Single-pay – Couples NS

6-Year LTC

Male, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$5,586	\$7,948	\$572,286	\$156,300	\$154,795	\$77,360	\$97,490	\$108,934
OneAmerica Asset Care (Guar. Values)	3% Compound	\$4,572	\$6,916	\$460,109	\$114,307	\$114,307	\$55,765	\$71,917	\$81,008
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,369	\$6,609	\$512,993	\$104,863	\$104,863	\$50,995	\$62,204	\$71,273
Pacific PremierCare (Guar. Values)	5% Simple	\$3,796	\$6,453	\$498,799	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
Securian SecureCare	3% Compound	\$4,182	\$6,326	\$491,009	\$100,369	\$101,449	\$80,000	\$100,000	\$100,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$5,586	\$5,586	\$402,192	\$156,300	\$141,120	\$43,604	\$55,459	\$33,449
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,683	\$5,571	\$432,428	\$95,759	\$100,000	\$75,413	\$70,000	\$70,000

Females - \$100k Single-pay – Couples NS

6-Year LTC

Female, Age 55

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 25 Monthly Benefit	Year 25 Lifetime Max. Benefit	Initial Face Amount	Year 25 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 25 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$6,640	\$10,898	\$784,676	\$236,175	\$186,218	\$76,940	\$93,657	\$125,147
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,830	\$9,818	\$762,070	\$115,914	\$115,914	\$34,836	\$44,931	\$73,749
Securian SecureCare	3% Compound	\$4,756	\$9,667	\$750,373	\$114,134	\$114,134	\$80,000	\$100,000	\$100,000
OneAmerica Asset Care (Guar. Values)	3% Compound	\$4,458	\$9,063	\$564,614	\$111,460	\$111,460	\$35,742	\$48,138	\$74,636
Pacific PremierCare (Guar. Values)	5% Simple	\$4,064	\$8,942	\$680,474	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,801	\$7,727	\$599,763	\$98,826	\$103,600	\$71,964	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$6,640	\$6,640	\$478,088	\$236,175	\$167,750	\$73,293	\$56,567	\$0

Female, Age 60

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 20 Monthly Benefit	Year 20 Lifetime Max. Benefit	Initial Face Amount	Year 20 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 20 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$5,720	\$8,205	\$590,756	\$199,575	\$162,726	\$76,789	\$91,844	\$109,359
Nationwide CareMatters II (Guar. Values)	3% Compound	\$4,405	\$7,724	\$599,522	\$105,714	\$105,714	\$37,258	\$48,863	\$67,259
Securian SecureCare	3% Compound	\$4,266	\$7,480	\$580,631	\$102,382	\$102,382	\$80,000	\$100,000	\$100,000
OneAmerica Asset Care (Guar. Values)	3% Compound	\$4,059	\$7,117	\$457,307	\$101,465	\$101,465	\$38,468	\$51,274	\$67,943
Pacific PremierCare (Guar. Values)	5% Simple	\$3,637	\$7,093	\$543,467	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,529	\$6,188	\$480,305	\$91,748	\$103,600	\$70,000	\$70,000	\$70,000
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$5,720	\$5,720	\$411,825	\$199,575	\$144,500	\$73,107	\$54,183	\$15,635

Females - \$100k Single-pay – Couples NS

6-Year LTC

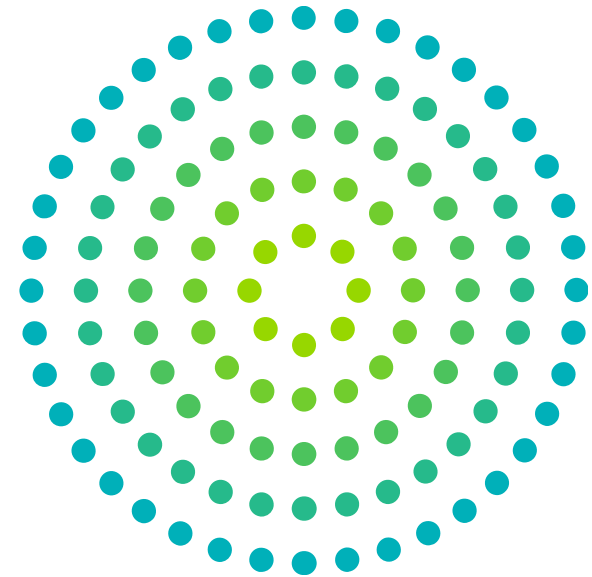
Female, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Indexed LTC	\$4,938	\$6,292	\$453,008	\$169,350	\$144,195	\$76,650	\$90,088	\$96,905
Nationwide CareMatters II (Guar. Values)	3% Compound	\$3,770	\$5,702	\$442,610	\$100,000	\$100,000	\$36,969	\$49,438	\$57,564
Securian SecureCare	3% Compound	\$3,707	\$5,607	\$435,255	\$88,972	\$100,000	\$80,000	\$100,000	\$100,000
Pacific PremierCare (Guar. Values)	5% Simple	\$3,128	\$5,318	\$411,117	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
OneAmerica Asset Care (Guar. Values)	3% Compound	\$3,616	\$5,469	\$363,862	\$90,396	\$90,396	\$40,307	\$52,980	\$60,531
Brighthouse SmartCare (Guar. Values)	Indexed LTC	\$4,938	\$4,938	\$355,537	\$169,350	\$124,750	\$72,978	\$52,222	\$33,270
Lincoln MoneyGuard III (Guar. Values)	3% Compound	\$3,039	\$4,596	\$356,756	\$79,002	\$103,600	\$71,036	\$70,000	\$70,000

Brighthouse SmartCare Competitive Benchmarking:

Level LTC (Ages 65 & 70)

- 4-Year & 6-Year Benefit
- Nonsmoker with Couples Discount



For Financial Professional Use Only. Not For Public Distribution.

Males - \$100k Single-pay – Couples NS

4-Year LTC

Male, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Level	\$5,957	\$5,957	\$285,917	\$156,300	\$181,117	\$77,913	\$107,112	\$127,458
Brighthouse SmartCare (Guar. Values)	Level	\$5,957	\$5,957	\$285,917	\$156,300	\$150,483	\$74,127	\$60,153	\$40,500
OneAmerica Asset Care (Guar. Values)	Level	\$5,616	\$5,616	\$280,812	\$140,406	\$140,406	\$68,497	\$88,338	\$99,504
Nationwide CareMatters II (Guar. Values)	Level	\$5,466	\$5,466	\$262,351	\$131,175	\$131,175	\$63,852	\$77,812	\$89,157
Securian SecureCare	Level	\$5,332	\$5,332	\$255,948	\$127,974	\$129,351	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	Level	\$4,887	\$4,887	\$234,595	\$127,072	\$127,072	\$78,303	\$70,000	\$70,000

Male, Age 70

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 10 Monthly Benefit	Year 10 Lifetime Max. Benefit	Initial Face Amount	Year 10 Death Benefit	Year 1 Cash Value	Year 5 Cash Value	Year 10 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Level	\$5,148	\$5,148	\$247,092	\$134,700	\$142,836	\$77,419	\$87,025	\$100,518
Brighthouse SmartCare (Guar. Values)	Level	\$5,148	\$5,148	\$247,092	\$134,700	\$130,049	\$73,677	\$66,789	\$51,198
OneAmerica Asset Care (Guar. Values)	Level	\$4,983	\$4,983	\$249,152	\$124,576	\$124,576	\$70,379	\$78,378	\$88,286
Securian SecureCare	Level	\$4,263	\$4,263	\$204,628	\$102,314	\$122,905	\$80,000	\$100,000	\$100,000
Nationwide CareMatters II (Guar. Values)	Level	\$4,256	\$4,256	\$204,273	\$102,136	\$102,136	\$62,384	\$60,586	\$69,420
Lincoln MoneyGuard III (Guar. Values)	Level	\$3,965	\$3,965	\$190,319	\$103,089	\$103,089	\$79,307	\$74,413	\$70,000

Females - \$100k Single-pay – Couples NS

6-Year LTC

Female, Age 65

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 15 Monthly Benefit	Year 15 Lifetime Max. Benefit	Initial Face Amount	Year 15 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 15 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Level	\$5,695	\$5,695	\$410,042	\$169,350	\$145,763	\$76,365	\$89,482	\$97,959
Brighthouse SmartCare (Guar. Values)	Level	\$5,695	\$5,695	\$410,042	\$169,350	\$143,874	\$72,701	\$47,641	\$24,112
Nationwide CareMatters II (Guar. Values)	Level	\$5,458	\$5,458	\$392,961	\$130,987	\$130,987	\$53,631	\$71,574	\$83,339
Securian SecureCare	Level	\$5,287	\$5,287	\$380,691	\$126,897	\$126,897	\$80,000	\$100,000	\$100,000
OneAmerica Asset Care (Guar. Values)	Level	\$4,895	\$4,895	\$367,125	\$122,375	\$122,375	\$54,566	\$71,723	\$81,945
Pacific PremierCare (Guar. Values)	Level	\$4,846	\$4,846	\$348,936	\$116,312	\$118,974	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	Level	\$4,500	\$4,500	\$323,973	\$116,990	\$116,990	\$75,860	\$70,000	\$70,000

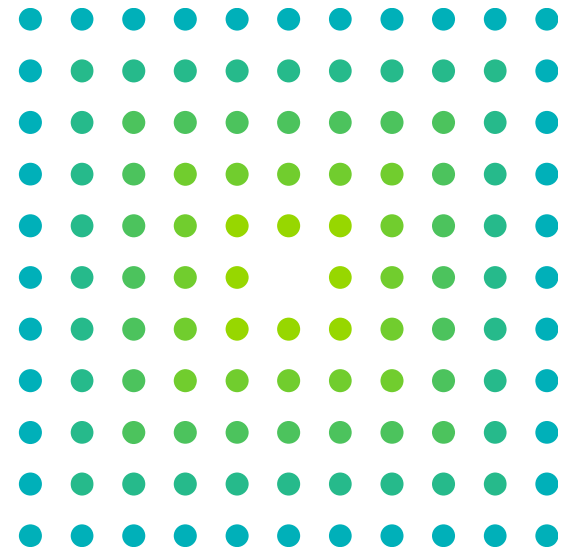
Female, Age 70

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 10 Monthly Benefit	Year 10 Lifetime Max. Benefit	Initial Face Amount	Year 10 Death Benefit	Year 1 Cash Value	Year 5 Cash Value	Year 10 Cash Value
Brighthouse SmartCare (Non Guar. Values)	Level	\$4,565	\$4,565	\$328,693	\$144,675	\$123,539	\$75,851	\$79,154	\$83,024
Brighthouse SmartCare (Guar. Values)	Level	\$4,565	\$4,565	\$328,693	\$144,675	\$115,331	\$72,231	\$60,582	\$40,953
Pacific PremierCare (Guar. Values)	Level	\$4,256	\$4,256	\$306,453	\$102,151	\$104,489	\$70,000	\$70,000	\$100,000
Securian SecureCare	Level	\$4,199	\$4,199	\$302,295	\$100,765	\$111,246	\$80,000	\$100,000	\$100,000
OneAmerica Asset Care (Guar. Values)	Level	\$4,084	\$4,084	\$306,273	\$102,091	\$102,091	\$53,190	\$59,835	\$68,362
Nationwide CareMatters II (Guar. Values)	Level	\$3,790	\$3,790	\$272,902	\$100,000	\$100,000	\$49,996	\$49,706	\$57,877
Lincoln MoneyGuard III (Guar. Values)	Level	\$3,338	\$3,338	\$240,306	\$86,777	\$103,600	\$77,563	\$70,000	\$70,000

Brighthouse SmartCare Competitive Benchmarking:

Fixed Growth LTC (Ages 50 & 55)

- 6-Year Benefit
- Couples NS



Females - \$100k Single-pay – Couples NS

6-Year LTC

Female, Age 50

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 30 Monthly Benefit	Year 30 Lifetime Max. Benefit	Initial Face Amount	Year 30 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 30 Cash Value
OneAmerica Asset Care (Guar. Values)	5% Compound	\$3,059	\$15,635	\$647,789	\$126,615	\$126,615	\$34,159	\$46,436	\$84,784
Brighthouse SmartCare (Non Guar. Values)	5% Compound	\$3,495	\$14,385	\$1,174,169	\$88,291	\$88,291	\$76,175	\$75,700	\$0
Brighthouse SmartCare (Guar. Values)	5% Compound	\$3,495	\$14,385	\$1,174,169	\$88,291	\$88,291	\$72,659	\$40,334	\$0
Nationwide CareMatters II (Guar. Values)	5% Compound	\$2,958	\$12,176	\$993,856	\$70,996	\$100,000	\$18,548	\$22,920	\$45,170
Pacific PremierCare (Guar. Values)	5% Compound	\$2,725	\$11,216	\$915,521	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	5% Compound	\$2,331	\$9,596	\$783,255	\$60,612	\$103,600	\$70,000	\$70,000	\$70,000
Securian SecureCare	5% Compound	\$2,269	\$9,341	\$762,403	\$54,462	\$100,000	\$80,000	\$100,000	\$100,000

Female, Age 55

Product	LTC Growth Option	LTC Benefit			Death Benefit		Cash Value		
		Initial Max. Monthly Benefit	Year 25 Monthly Benefit	Year 25 Lifetime Max. Benefit	Initial Face Amount	Year 25 Death Benefit	Year 1 Cash Value	Year 10 Cash Value	Year 25 Cash Value
Brighthouse SmartCare (Non Guar. Values)	5% Compound	\$3,104	\$10,012	\$817,210	\$78,427	\$78,427	\$76,199	\$75,882	\$0
Brighthouse SmartCare (Guar. Values)	5% Compound	\$3,104	\$10,012	\$817,210	\$78,427	\$78,427	\$72,612	\$40,441	\$0
OneAmerica Asset Care (Guar. Values)	5% Compound	\$3,666	\$11,824	\$516,339	\$122,206	\$122,206	\$39,188	\$52,780	\$81,832
Nationwide CareMatters II (Guar. Values)	5% Compound	\$2,772	\$8,939	\$729,618	\$66,520	\$100,000	\$18,487	\$25,785	\$42,323
Pacific PremierCare (Guar. Values)	5% Compound	\$2,615	\$8,434	\$688,466	\$100,000	\$100,000	\$70,000	\$70,000	\$100,000
Securian SecureCare	5% Compound	\$2,378	\$7,671	\$626,118	\$57,084	\$100,000	\$80,000	\$100,000	\$100,000
Lincoln MoneyGuard III (Guar. Values)	5% Compound	\$2,157	\$6,955	\$567,721	\$56,071	\$103,600	\$70,000	\$70,000	\$70,000

Disclosures

Brighthouse SmartCare® is an Indexed Universal Life Insurance Policy with Long-Term Care Riders issued by, with product guarantees that 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. May not be available in all states. 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 • May Lose Value

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

© 2019 BRIGHTHOUSE FINANCIAL, INC. 3175200.11[08/06/2022]