



¹ Data is obtained from Competitor Product Filings, May 2019.

² Payment option varies by issue age.

Not available in all states.

Long-term care (LTC) benefits provided by riders to the policy are intended to provide qualified long-term care insurance under Internal Revenue Code 7702B(b). Although benefits paid under a rider are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, benefits may be taxable in certain circumstances. For example, benefits may be taxable when the aggregate LTC benefit payments received under a rider and other policies or riders exceed the Internal Revenue Code section 7702B(d)(2) per diem limitation. Your client should consult with an attorney or qualified tax advisor before purchasing Brighthouse SmartCare and when exercising any right to receive LTC benefits under any rider included with the policy. The policy's death benefit and policy values will be reduced as a result of any LTC ADBR payment.

All policy values will be reduced and any LTC rider will be terminated if an Accelerated Death Benefit Payment is made under the policy. Clients should consult a tax advisor to determine the current tax consequences before requesting any Accelerated Death Benefit Payment.

Any discussion of taxes is for general information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting advisors as appropriate.

Brighthouse SmartCare®, an Indexed Universal Life Insurance Policy on Policy Forms ICC18-5-70 and 5-70-18, with a Long-Term Care Acceleration of Death Benefit Rider on Policy Forms ICC18-3ACCLTC1 and 3ACCLTC1-18, including the option to elect an Extension of Benefits Rider on Policy Forms ICC18-3EOB1, ICC18-3EOBIC1, or ICC18-3EOBIP1, and 3EOB1-18, 3EOBIC1-18, or 3EOBIP1-18, is issued by, with product guarantees that are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 ("Brighthouse Financial"). All guarantees, including 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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1906 BDUL606800-2
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LIFE
INDEXED UNIVERSAL WITH
LONG-TERM CARE

Brighthouse SmartCare®

Brighthouse SmartCare Features Comparison

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	Brighthouse SmartCare®	Lincoln MoneyGuard® III	Pacific PremierCare® Choice
Product Type	Indexed Universal Life	Universal Life	Non-Participating Whole Life
LTC Benefit Payment Type	Cash Indemnity	Reimbursement	Reimbursement or Traditional Indemnity
Issue Ages	40-75	30-80	30-75
Risk Classes	Sex Distinct, Nonsmoker/Smoker, Couples Discount	Sex Distinct, Couples Discount	Sex Distinct, Non-Tobacco/Tobacco, Couples Discount
Total LTC Benefit Duration	4 or 6 years	3-7 years	5-8 years
Payment Options²	Single-pay Multi-pay (2, 3, 4, 5 years)	Single-pay Flexible premiums available to be paid up to the greater of 10 years or age 70; could be lower for higher issue ages	Pacific PremierCare Choice 100 (1, 5, 10 years) Pacific PremierCare Choice Max (1, 5, 10, 15, 20 years)
Options for LTC Benefit Growth	Indexed LTC Fixed Growth LTC (5% compound)	3%, 5% compound	3%, 5% simple 5% compound
Underwriting Requirements	Ages 40-65: Electronic application, database checks Ages 66-75: Adds medical records and cognitive interview	Tele-interview, medical records (for cause), cognitive interview (age 61+), database checks	Tele-interview, medical records (age 50+), cognitive interview, database checks
Maximum Face Amount	\$1,000,000 (varies by age for Fixed Growth LTC Option)	\$500,000	\$600,000 (face amount or premium)
Elimination Period	90 calendar days	0 days	Reimbursement Option: • 0 days: Qualified in-home and community services • 90 calendar days: Facility-based services Indemnity Option: • 90 calendar days: All benefits
Cash Surrender Value and Return of Premium	Cash value with no surrender charges and potential growth through Indexed Crediting and/or Fixed Account; no Return of Premium rider offered	Return of Premium: • Option 1: 70% all years • Option 2: 100% with 11-year vesting	Return of Premium: • Choice 100: 100% all years • Choice Max: 70% for several years; 100% vesting schedule varies by payment option
International Benefits	100% of monthly maximum benefit – available on ADBR and Extension of Benefits Rider; plan of care must be performed by a U.S.-based licensed physician	100% of maximum monthly benefit – only applies to care received in a nursing home or assisted living facility and can be used for 36 months' worth of claims	100% of monthly maximum benefit – available only if indemnity benefit option is selected; available on Accelerated Benefits Rider only (nursing home only, monthly bills must be submitted)
Terminal Illness Benefit	The maximum benefit amount available is the lesser of \$250,000 or 50% of the policy face amount	Maximum one-time benefit of 25% to 75% of the current specified amount of death benefit, up to \$250,000	One-time payment up to 75% of the face amount or \$250,000

	Nationwide CareMatters® II	Securian SecureCare	OneAmerica Asset-Care®
Product Type	Universal Life	Universal Life	Participating Whole Life (no assumed dividends)
LTC Benefit Payment Type	Cash Indemnity	Cash Indemnity	Reimbursement
Issue Ages	30-75	40-75	35-80; 35-74 (20-pay)
Risk Classes	Sex Distinct, Non-Tobacco/Tobacco, Couples Discount	Sex Distinct, Non-Tobacco/Tobacco, Couples Discount	Sex Distinct, Non-Tobacco/Tobacco
Total LTC Benefit Duration	2-7 years	2-7 years	25 months to lifetime
Payment Options²	Single-pay Multi-pay (5, 10 years, to age 65, to age 100)	Single-pay Multi-pay (5, 7, 10, 15 years)	Single-pay Multi-pay (5, 10, 20 years) Recurring premium to age 95
Options for LTC Benefit Growth	3% simple 3%, 5% compound U.S. medical care inflation	3%, 5% simple 3%, 5% compound	3%, 5% compound
Underwriting Requirements	Tele-interview, cognitive interview (ages 55+), database checks	Tele-interview, medical records (for cause), cognitive interview (age 56+), database checks	Tele-interview, medical records (for cause), cognitive interview (age 60+), database checks
Maximum Face Amount	\$500,000 (all benefit periods)	\$500,000 (2-year ADBR) \$750,000 (3-year ADBR)	\$1,000,000 (may be subject to full underwriting)
Elimination Period	90 calendar days; LTC benefits will be paid retroactively once the elimination period is satisfied along with benefits for the fourth month	• 0 days: Home modification, caregiver training • 90 calendar days: All other benefits	• 0 days: Home health care • All other facility care requires 90 days of care within 270 calendar days before benefits will be paid
Cash Surrender Value and Return of Premium	Return of Premium: • Option 1: 100% with 6-year vesting; vests at 100% in year 11+ for premium durations longer than 5-pay • Option 2: 80% with one-time step-up to 100% in year 11 • Option 3: Minimum refund of premium with maximum LTC benefit	Return of Premium: • Single-pay: 100% with 6-year vesting • Multi-pay: 100% vesting after last scheduled premium is made	Return of Premium: • Only available on Single Premium Whole Life design with 50-month ADBR and EOB durations; offers 100% ROP on premiums paid
International Benefits	100% of the maximum monthly benefit of the LTC Acceleration Rider and LTC Inflation Protection Rider are available; no international benefits available under LTCEB Rider or any inflation benefit associated with it	50% of maximum monthly benefit – available on initial benefit period and Extension of Benefits Agreement (no restriction on type of care)	Available only on Acceleration of Benefits Rider and offers international facility coverage
Terminal Illness Benefit	Equal to the lesser of 50% of the face amount or \$250,000	Equal to the face amount minus \$10,000 (terminal illness residual face amount)	Elimination period is waived; acceleration amount available is unknown