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Sent: Monday, October 02, 2017 4:42 PM

To: Marder, Donna <Donna.Marder@crump.com>; Dittrich, Ralph <Ralph.Dittrich@crump.com>; Resource Support <resourcesupport@crump.com>

Subject: MLIS - Brighthouse Financial Conversion Whole Life Product Update

Importance: High

We are pleased to announce Conversion Whole Life coming in November. This week are sending the message below to the BD firms who must approve the product for sale. We also wanted you to have advanced notice of the product being launched on November 13, 2017. You may share this information as needed internally, but please do not distribute this broadly. External communications will begin on November 1. If you have any questions, please let me know. Thanks!

Gretchen Bell

Account Management Vice President
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Insurance and annuities issued by:

Brighthouse Life Insurance Company | Charlotte, NC 28277

Brighthouse Life Insurance Company of NY | New York, NY 10017





Brighthouse

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Dear Valued Partner:

We'd like to thank you for your continued partnership with Brighthouse Financial.* The future looks bright, which is why we are pleased to introduce Brighthouse Conversion Whole Life available November 13, 2017.

For your convenience, we have attached all the necessary supplemental documentation for your firm's final approval along with informational links to important features and highlights below.

As part of our mission to provide simplicity, transparency, and value for advisors and clients, we are launching Brighthouse Conversion Whole Life as the straightforward destination product for internal term conversions.

Brighthouse Conversion Whole Life is built on the foundation of:

- Simplicity, with a guaranteed level premium that keeps the policy in force**
- Transparency, with a guaranteed premium, cash value, and death benefit, your clients know what they are getting up front**

Since this product will only be used as a solution for conversions, it will not be available for sale in the retail market.

If you have any questions, please contact your relationship manager.

[Click here](#) to view the **Product Summary**.

[Click here](#) to view the **Marketing Materials**.

[Click here](#) to view **Additional Documents**.

Thank you for your continued partnership with Brighthouse Financial.

Sincerely,

Gretchen Bell, Account Management Vice President

*Brighthouse Financial is the brand name for Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY.

**The presence of a loan on a Brighthouse Conversion Whole Life policy will reduce the cash value in the policy and may cause the policy to lapse.

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, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 on Policy Form 5-16-17-NY. MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license to Brighthouse Services, LLC and its affiliates.

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