

**From:** Brighthouse Financial <noreply@email.brighthousefinancial.com>  
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**To:** Myers, Diane  
**Subject:** MLIS - Introducing Brighthouse Conversion Whole Life



## Introducing Brighthouse Conversion Whole Life

Effective November 13, 2017, Brighthouse Conversion Whole Life will be introduced as the term conversion solution for Brighthouse Financial term policy owners. Brighthouse Conversion Whole Life is a guaranteed level-premium, non-participating policy that offers guaranteed cash value and guaranteed lifetime protection. The policy will be issued by Brighthouse Life Insurance Company and in New York only, by Brighthouse Life Insurance Company of NY. This product is not available for retail sale and will be the only product available for both term conversions and other contractual rights that require the issuance of a new permanent policy, such as the exercise of a guaranteed insurability rider.

With the launch of Brighthouse Conversion Whole Life, Brighthouse Premier Accumulator Universal Life<sup>SM</sup> (PAUL) will no longer be available for term conversions or the exercise of other contractual rights, except as noted below in the transition rules.

Please note that PAUL will continue to be available for new business sales.

## Transition Rules and Term Conversion Update

## All States except California

- Applications for Brighthouse Conversion Whole Life will be accepted beginning on November 13, 2017.
- In Good Order applications for term conversions to PAUL will be accepted through November 30, 2017.
  - These cases must be issued and paid by December 31, 2017 or they will be closed. If a case is closed, the policy owner may reapply for Brighthouse Conversion Whole Life.
- Beginning November 13, 2017, PAUL will no longer be available for the exercise of other contractual rights.

## California

- Brighthouse Conversion Whole Life is not yet available in California.
- PAUL will remain available for issue to satisfy term conversions and the exercise of other contractual rights that require the issuance of a new permanent policy.

## Proposal Support and Forms Availability

- Proposals for Brighthouse Conversion Whole Life will be available on the Winflex and ForeSight illustration systems beginning November 13, 2017.
- Illustrations for term conversions to PAUL completed on or after November 13, 2017 can be run without selecting the term conversion box.
- [Click here](#) to access forms for Brighthouse Conversion Whole Life.

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