

From: Brighthouse Financial <noreply@email.brighthousefinancial.com>
Sent: Friday, December 01, 2017 11:57 AM
To: Myers, Diane
Subject: MLIS - Brighthouse Conversion Whole Life Now Available in All States



Brighthouse Conversion Whole Life Available in California

On November 13, 2017, Brighthouse Conversion Whole Life was introduced as the term conversion solution for Brighthouse Financial term policy owners in all states except California. However, effective December 4, 2017, Brighthouse Conversion Whole Life will be available to Brighthouse Financial term policy owners in all states.

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 LifeSM (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.

California

- Applications for Brighthouse Conversion Whole Life will be accepted in

California beginning on December 4, 2017.

- In Good Order applications for term conversions, as well as applications for the exercise of other contractual rights, to PAUL will be accepted in California through December 15, 2017, except as noted below.
 - These cases must be issued and paid by January 15, 2018 or they will be closed. If a case is closed, the policy owner may reapply for Brighthouse Conversion Whole Life.
- If the terms of conversion or contractual right exercise require that the new policy be issued with a Disability Waiver of Premium Rider, Brighthouse Conversion Whole Life will not be available. PAUL will remain available for these situations.

All States except California

- Applications for Brighthouse Conversion Whole Life are already being accepted outside of California.
- In Good Order applications for term conversions to PAUL were accepted outside of California 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.
- Outside of California, PAUL is no longer available for the exercise of other contractual rights.

Proposal Support and Forms Availability

- Proposals for Brighthouse Conversion Whole Life will be available in all states on the Winflex and ForeSight illustration systems beginning on December 4, 2017.
- Illustrations for term conversions to PAUL can be run without selecting the term conversion box.
- [Click here](#) to access forms for Brighthouse Conversion Whole Life.

For more information, log into your account on brighthousefinancialpro.com.

Brighthouse Conversion Whole Life is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms ICC17-5-16 and 5-16-17 and in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017, on Policy Form 5-16-17-NY-1. Product guarantees are solely the responsibility of the issuing company and not MetLife. 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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Brighthouse Financial, Inc.

11225 North Community House Rd.
Charlotte, NC 28277

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