

**From:** Brighthouse Financial <noreply@email.brighthousefinancial.com>  
**Sent:** Tuesday, January 16, 2018 2:07 PM  
**To:** Resource Support  
**Subject:** MLIS - Introducing Brighthouse Simple Underwriting



## Introducing Brighthouse Simple Underwriting

Effective February 12, 2018, Brighthouse Financial will introduce an update to Brighthouse Premier Accumulator Universal Life<sup>SM</sup> (PAUL). In addition to simplifying the rating classes, we will add a new underwriting process, Brighthouse Simple Underwriting. See below for a list of key features and benefits:

### Brighthouse Simple Underwriting Key Features for Qualifying Cases:

- **Simple, less invasive process** — no exams and no labs
- **Simple underwriting offer** — yes or no answer
- **Faster underwriting decision** — generally within 24 hours following telephone application
- **One call to the owner and to the insured** — we ask the questions

### Brighthouse Simple Underwriting will replace the current Brighthouse Enhanced Rate Plus underwriting program, by offering improved benefits:

- Expanded eligible ages
- Expanded eligible face amounts
- Initial underwriting decision generally within 24 hours or next business day instead of 1 week

**Eligibility Guidelines and Transition Rules**

Please see the grids below for eligibility guidelines and transition rules.

**Eligibility Guidelines**

**Brighthouse Simple Underwriting**

<b>Ages</b>	<b>Face Amounts</b>	<b>Exam/Labs</b>	<b>Medical Records</b>	<b>Rating Classes</b>
21-65	\$50,000 - \$2,500,000	No	For Cause	Standard Non-Smoker
66-75	\$50,000 - \$1,000,000		Required for all cases	Standard Smoker

**Full Underwriting**

<b>Ages</b>	<b>Face Amounts</b>	<b>Exam/Labs</b>	<b>Medical Records</b>	<b>Rating Classes</b>
21-65	\$2,500,001 - \$5,000,000	Yes, or substitute MD exam/labs/EKG within the past year	Required for all cases	Standard Non-Smoker
66-75	\$1,000,001 - \$5,000,000			Standard Smoker
76-85	\$50,000 - \$5,000,000			

**Transition Rules**

<b>Form Version</b>	<b>Express Order Ticket Submission Date</b>	<b>Application Signed Date*</b>	<b>Available Underwriting Process (If parameters are met)</b>
Express Order Ticket LIFE-EOT-9-08-B	Prior to 2/12/2018	On or Before 2/28/2018	Brighthouse Enhanced Rate Plus
Express Order Ticket LIFE-EOTP-9-08-B	On or After 2/12/2018	On or After 2/12/2018	Brighthouse Simple Underwriting

*\*Application Signed Date is the date the full application was completed, which is generally the date the final phone interview is completed.*

Additional information will be available in the coming weeks.

## Inforce Illustration Update

In addition to the changes outlined above, effective January 16, 2018, a new non-guaranteed interest crediting rate may be used in the inforce illustrations of PAUL policies.

<b>Application Submission Date</b>	<b>Non-Guaranteed Interest Crediting Rate for Inforce Illustrations</b>
Prior to 1/16/2018	3.75%
On or After 1/16/2018	4.00%

There will be no change to the non-guaranteed interest crediting rate used in new business illustrations of PAUL.

For any questions, please contact your Strategic Relationship Manager or email the team at [lifesrm@brighthousefinancial.com](mailto:lifesrm@brighthousefinancial.com).

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Form 5-39-17 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. All are Brighthouse Financial companies. MetLife, a registered service mark of Metropolitan Life Insurance Company, is used under license by Brighthouse Services, LLC and its affiliates.

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