



The Life Underwriting Guide

For Term Insurance

LIFE | TERM



Brighthouse
FINANCIAL
Established by **MetLife**

For Financial Professional Use Only. Not For Public Distribution.

Table of Contents

01	Medical Underwriting Requirements
06	Non-Medical Underwriting Requirements
08	Financial Underwriting Requirements
13	Underwriting Guidelines
18	Change Underwriting
21	Administrative Guidelines
25	True Risk
26	Military Personnel
27	Contact Information
30	Disclosures

Medical Underwriting Requirements

Medical Underwriting Requirements

The following underwriting requirements are for term life insurance applications.

Amounts ¹	Ages ²				
	18–40	41–50	51–55	56–60	61+ ³
\$1,000,000 to \$2,500,000	Paramed, Blood with Urine Specimen	Paramed, Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen
\$2,500,001 to \$4,999,999	Paramed, Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen
\$5,000,000 to \$9,999,999	Paramed Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen
\$10,000,000 and over	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen	Paramed + ECG Blood with Urine Specimen

ECG: Electrocardiograph

NOTE: Based on the Proposed Insured's medical history and underwriting review, additional requirements may be ordered in addition to those listed in the table above results as a valid substitute.

Routine Attending Physician Statement Guidelines

Ages	Check-Up Within 12 Months*	Check-Up Within 13–24 Months*
18–50	\$2,500,000 and over	Not Applicable
51–60	\$1,000,001 and over	Not Applicable
61 and over	\$1,000,000 and over	\$1,000,000 and over

¹ Amount should include total Net Amount at Risk life insurance coverage issued on the Proposed Insured within the past 12 months, as well as the total Net Amount at Risk provided by optional riders and benefits, including all amounts that the Policy Owner can choose to exercise in the future, but not including Accidental Death benefits.

² Requirements are based on age at nearest birthday. A Prescription History Database is ordered for all cases. Consumer Report requirements, financial justification and reinsurance, when applicable, for each Proposed Insured will be based on the total policy amount. The amounts of certain riders or benefits may increase the amount used for underwriting purposes.

³ If a Tele-Application is completed for Proposed Insureds ages 69 and below, a simple paramed is to be done in lieu of a full paramed. A full paramed exam is still required at ages 70 and up.

* In general, physicals done solely for the purposes of employment, camp, adoption, or office visits for minor complaints such as allergies, colds, rashes, back sprains, etc., should not be obtained. If you have any question on whether the APS should be obtained, please contact your Life Underwriter.

A check-up done in anticipation of completion of an application for insurance will not satisfy this APS requirement. Underwriting may also order an APS at its discretion or for cause.

Criteria Guidelines

Elite Plus (Nonsmoker): Ages 18–75, \$1,000,000 and over (where available).

Elite (Nonsmoker): Ages 18–80, \$1,000,000 and over (where available).

Preferred (Nonsmoker or Smoker): Ages 18–80, \$1,000,000 and over.

For Proposed Insureds ages 81 and above, the best class available is Standard. No table ratings are allowed.

Criteria noted above is a general guideline — specific age ranges, durations, and face amounts may vary based on state and product guidelines.

Criteria	Elite Plus	Elite	Preferred Nonsmoker	Preferred Smoker
Height + Weight	Use Adult Height and Weight Limit table on Page 4.			
Blood Pressure				
Ages 40 and under	130/80	140/85	145/90	
Ages 41–54	135/85	140/85	145/90	
Ages 55–69	140/85	140/90	150/90	
Ages 70 and over	140/90	145/90	155/90	
	No medication within the last 12 months (under age 55).	No medication within the last 12 months (under age 41).	Current medication acceptable for all ages.	
Blood and Urine Profile	Some variances qualify.	Some variances qualify.	Some variances qualify.	
Cholesterol/Ratio				
Ages 54 and under	220/4.5	240/5.0	260/6.0 or 280/5.5	
Ages 55–69	230/4.5	260/5.5 or 280/5.0	280/6.5 or 300/6.0	
Ages 70 and over	150–240/5.0	150–280/5.5 or 150–300/5.	150–300/7.0 or 150–310/6.5	
	Current medication OK if acceptable level maintained for at least 12 months (all ages).		Current medication acceptable (all ages).	
Personal History (Subject to documentation of good health)	No FEPs. No history of diabetes. May be available with some history of cardiovascular disease and certain cancers.		No FEPs. No history of diabetes. May be available with some history of cardiovascular disease and certain cancers.	
Aviation Avocation Occupation Foreign Travel Residence or FEPs	Experienced private and commercial pilots with no ratable aviation activities under age 70. No Foreign Travel Exclusion or rateable Avocations or Occupation. Riders acceptable where available subject to Brighthouse Financial Retention Limits. No Foreign Residence, except Canada. No medical FEPs.		Aviation, Avocation, Occupation FEPs, or Exclusion Rider acceptable where available subject to Brighthouse Financial Retention Limits. No Foreign Travel or Foreign Residence FEPs. No medical FEPs.	
Driving History	No DWI convictions within past five years. Elite Plus — Maximum of one moving violation within past three years.		No DWI convictions within past five years. Maximum three moving violations within past three years.	
Substance Abuse (Alcohol/Drugs)	No history or treatment in past 15 years.		No history or treatment in past 10 years.	
Family History (Not applicable to Proposed Insureds age 66 and over)	No death from cardiovascular disease or cancer (some cancers may qualify) in parent or sibling prior to age 60.			
	Elite Plus ages 50–65	Elite ages 40–65	Preferred Nonsmoker ages 40–65	Wellness credit not available.
	A “wellness” consideration may be allowed for Proposed Insured to offset one early family history death due to cardiovascular disease or cancer.			
Nicotine/Tobacco	No nicotine use (any form) for past 60 months and negative nicotine test.	No nicotine use (any form) for past 36 months and negative nicotine test. A celebratory cigar (limited to four per year) with negative nicotine test.	No cigarettes/ tobacco substitutes in the past 24 months and negative nicotine test.	Current use or within 12 months or positive nicotine test. Use 13–24 months ago with negative urine test may be Standard Nonsmoker.

For Financial Professional Use Only. Not For Public Distribution.

Standard (Nonsmoker and Smoker) Criteria Guidelines. *

Criteria	Standard
Height + Weight	Use Adult Height and Weight Limit table on Page 4.
Blood Pressure	
Ages 15–39	160/90 or less
Ages 40–49	165/90 or less
Ages 50 and over	170/90 or less
	Current medication acceptable for all ages.
Blood and Urine Profile	Some variances qualify.
Cholesterol/Ratio	
Ages 0–44	300 or less and ratio 9.6 or less, or over 300 and ratio 8.0 or less
Ages 45–65	350 or less and ratio 9.6 or less, or 351–400 and ratio 8.0 or less
Ages 66 and over	150–350 or less and ratio 10.5 or less, or 351–375 and ratio 9.6 or less
Personal Health History	Average risk with or without an FEP, not substandard.
Flat Extra Premiums (FEPs)	FEPs acceptable. Exclusion Riders acceptable where available subject to Brighthouse Financial Retention Limits.
Driving History	Average risk with or without an FEP, not substandard.
Substance Abuse (Alcohol/Drugs)	No history or treatment in past 10 years.
\$125,001 and over	

Other medical or non-medical risks not listed above may preclude consideration for the Standard class. Values listed in the chart generally represent the maximum allowable.

Table Acronyms: **DWI** = Driving While Intoxicated, **FEP** = Flat Extra Premium

Brighthouse Financial is the brand name for Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, and New England Life Insurance Companies.

For Financial Professional Use Only. Not For Public Distribution.

Adult Height and Weight Limit Table

Use the following table to provide Proposed Insureds with an indication of the potential premium class they may qualify for. The weights shown represent the maximum allowable weight for each class. Qualification for any classification is subject to review of all underwriting requirements.

	Elite Plus		Elite		Preferred		Standard
	M	F	M	F	M	F	
4' 8"	125	121	132	125	143	137	173
4' 9"	130	125	136	130	148	141	179
4' 10"	135	130	141	135	153	146	185
4' 11"	139	134	146	139	158	152	192
5' 0"	144	139	150	144	164	157	198
5' 1"	149	144	154	149	169	162	205
5' 2"	151	148	158	153	175	166	212
5' 3"	156	151	162	157	180	169	219
5' 4"	161	156	166	161	185	175	226
5' 5"	166	161	171	166	191	180	233
5' 6"	170	164	175	170	197	185	240
5' 7"	174	169	179	174	203	189	248
5' 8"	179	174	184	179	209	194	255
5' 9"	182	178	188	183	215	199	263
5' 10"	188	183	193	188	220	204	271
5' 11"	193	189	198	193	226	210	278
6' 0"	199	194	204	199	232	216	286
6' 1"	204	200	209	204	237	221	294
6' 2"	210	205	214	210	243	228	303
6' 3"	215	211	220	215	249	234	311
6' 4"	221	216	226	221	255	240	319
6' 5"	227	222	232	227	261	246	328
6' 6"	233	228	238	233	267	253	336
6' 7"	239	235	244	239	273	259	345
6' 8"	245	241	251	245	279	266	354
6' 9"	251	247	257	251	285	273	363
6' 10"	258	253	263	258	291	279	372
6' 11"	264	259	270	264	298	286	381

Shelf Life of Underwriting Requirements

Medical and non-medical underwriting requirements are generally acceptable only for a finite period of time.

- For ages 69 and below: The full blood profile, urinalysis, examination, telephone interview/ personal history interview, and resting ECG are generally acceptable for 12 months.
- Ages 70 and above: The full blood profile, urinalysis, examination, and telephone interview/ personal history interview are generally acceptable for six months. A resting ECG is generally acceptable for 12 months.
- Any Age: Prescription History Database search and Motor Vehicle Reports (MVRs) are generally acceptable for six months.

A current completed Medical Supplement and/or a current completed statement of health will be required for cases where more than 60 days has elapsed from the date of the application and/or date of the Paramedical Exam or initial Medical Supplement (for cases where a Paramedical Exam is not required).

Non-Medical Underwriting Requirements



Telephone Surveys and Consumer Reports

Personal History Telephone Interview (PHI)

High Net Worth Interviews	Will be completed on applications with financial underwriting amounts of \$5,000,001 or higher. In addition, at age 70 and above for amounts of \$1,000,001 through \$5,000,000 inclusive, a routine PHI will be scheduled.
Third Party Verification Interviews	Will be completed on applications with financial underwriting amounts of \$5,000,001 or higher to verify the financial information provided by the Policy Owner.
Business Beneficiary Interviews	Will be completed on applications where the purpose of coverage is business related as follows: <ul style="list-style-type: none"> • Ages 18–69: Financial underwriting requirements of \$5,000,001 and higher. • Ages 70 and above: Financial underwriting amounts of \$1,000,000 and higher. • May be ordered at the underwriter's discretion depending on details of the case.
Non-U.S. Citizens Living in the U.S.	Will be completed on all applications with financial underwriting amounts of \$1,000,000 or greater.
Non-Resident Aliens	Will be completed on applications with financial underwriting amounts of \$5,000,001 or higher, if a Tele-Application has not been completed.

Based on the Proposed Insured's non-medical or medical risk factors, the underwriter may request a tele-interview for cause. Based on individual circumstances, the interview will be limited to the specific risk factors that require additional clarification to be appropriately considered.

NOTE: We make every effort to contact the Proposed Insured and Policy Owner, if different, only once during the underwriting process.

For Financial Professional Use Only. Not For Public Distribution.

Consumer Reports

Ordering and receipt of all reports will be completely automated between our underwriting system and the third-party vendor(s) providing the report.

Electronic Inspection Reports (EIR)	Will be required as follows: <ul style="list-style-type: none">• Ages 18–69: Financial underwriting requirements of \$5,000,001 and higher.• Ages 70 and above: Financial underwriting amounts of \$1,000,000 and higher.• May be ordered at the underwriter's discretion depending on details of the case.
Consumer Credit Reports	Will be required as follows: <ul style="list-style-type: none">• All cases over \$5,000,000 for all ages.• May be ordered at the underwriter's discretion depending on details of the case.
Business Credit Reports and Comprehensive Business Reports	Will be required as follows: <ul style="list-style-type: none">• Ages 18–69: Financial underwriting requirements of \$5,000,001 and higher.• Ages 70 and above: Financial underwriting amounts of \$1,000,000 and higher.• May be ordered at the underwriter's discretion depending on details of the case.
Additional Types of Reports	Reports such as criminal background checks and Dun & Bradstreet reports may be ordered at the underwriter's discretion utilizing the same automated process.

Motor Vehicle Report (MVR)

Routine driving records will be ordered for all persons proposed for coverage. The driver's license number should be included on each application to facilitate the collection of these records.

Financial Underwriting Requirements



Personal Financial Information Supplement Requirements

The Personal Financial Information Supplement (PFIS) is required for all Proposed Insureds, Policy Owners, and third-party Premium Payors as shown below. The age of the Proposed Insured will determine whether a PFIS is required.

Product	Age of Proposed Insured	Amount
All Products	18–69	\$2,000,001 and higher
	70 and older	\$1,000,000 and higher

Requests for Tax Transcripts using Form 4506-T

The 4506-T is suggested at the same amounts as the PFIS. IRS transcripts are ordered routinely as follows:

- Amounts of \$10,000,001 and higher for Proposed Insureds age 18–69, Policy Owner, and/or Payor.
- Amounts of \$500,001 and higher for Proposed Insureds age 70 and older, Policy Owner, and/or Payor.

NOTE: IRS Form 4506-T (Request for Transcript of Tax Return) is only valid if received by the IRS within 120 days of the form's signature date.

Financial Underwriting Guidelines

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of the Proposed Insured and/or Policy Owner. It is the underwriter's responsibility to ensure that the Ultimate Total Line of Coverage is consistent with both the Company's standards and the continuing financial independence, security, and financial objectives of the Proposed Insured and/or Policy Owner. Unique case presentation may require consultation with the Chief Underwriter.

It is not unusual for an insurance policy to be intended to cover multiple needs, and the underwriter may be asked to consider a multi-purpose sale on a frequent basis. Needs may change over time with younger applicants having a greater need for income replacement and a lesser need for estate conservation. The underwriter will take into account the overall picture of the Proposed Insured's and/or Policy Owner's income potential, estate growth, and whether or not the case has features covered under our guidelines for future inheritance presentations.

Generally, the underwriter will consider the amounts under each need presented and offer the amount most in keeping with the overall purpose of the Proposed Insured's and/or Policy Owner's financial plan and picture and Ultimate Total Line of Coverage.

Please note the following:

- It is the practice of the Company to prohibit the purchase of life policies with funds sourced from qualified rollovers, IRA plan distributions, or qualified plan distributions.
- It is the practice of the Company to prohibit the purchase of qualified life policies and those subject to ERISA guidelines.
- It is the practice of the Company that we do not recognize income obtained through illegal means or income that is subject to taxation that has not been appropriately reported.
- Generally, in the absence of significant unearned income, savings, or other net worth, there should be a minimum household earned income of \$15,000. The limit applies to the Proposed Insured as well as to the Policy Owner if different and living in different households.
- Oil and gas rights or titles cannot be considered as an asset.
- If assets are not in the name of the Proposed Insured and/or Policy Owner (owned in ILIT, Q-Tip, NIMCRUT, or by other family members), they cannot be considered in the estate calculation.
- Jewelry, artwork, club memberships, household furnishings, collector cars, etc., will only be considered if evidence of either current insurance coverage on that item or an appraisal dated within 12 months of the application date by a recognized and accredited expert is submitted.
- Foreign assets that comprise more than 20% of net worth may require more extensive documentation.

Income Replacement Sales

Current income multiplication factors for determining the maximum amounts of insurance in force and applied for in all companies for the Proposed Insured.

Age	Times Income
40 and under	30
41–45	25
46–55	20
56–60	15
61–70	10
71–79	5

Estate Conservation Sales

The recommended maximum face amount is generally limited to 50% of the future value of the Proposed Insured's estate.

Age	Growth Rate	Future Estate Value
18–70	7%	75% of life expectancy, to a maximum of 25 years for ages 18–70, maximum of 10 years for ages 71–75.
71–75	5%	

For purposes of establishing a reasonable estate conservation need, the current anticipated estate tax (federal and state) burdens are considered, but are not the only factors we take into account. There are final expenses other than anticipated tax burdens that will be considered provided the justification of these other needs is documented. Other needs would include, but are not limited to:

- Offsetting the degradation of an individual's net worth that can occur when liquidating assets held in the estate.
- Income tax due for the deceased.
- Outstanding medical and final expenses.

Premium Affordability

The following chart is a guideline for evaluating the appropriateness of the financial portion of the risk. Attention should always be paid to the individual nature of financial planning, the ultimate goal the Proposed Insured and/or Policy Owner wishes to meet, and the total premium outlay on all inforce and applied-for life insurance products.

Income Guidelines for Recurring Premium Structures

Income* or Net Worth	Age of Proposed Insured	Premium/Income Ratio Should Not Exceed
Income less than \$50,001 OR Net Worth less than \$200,000	64 or younger	10%
	65 or older	5%
Income \$50,001–\$100,000 OR Net Worth \$200,001–\$500,000	64 or younger	15%
	65 or older	10%
Income \$100,001–\$150,000 OR Net Worth up to \$1,999,999	64 or younger	20%
	65 or older	15%
Income over \$150,000 OR Net Worth \$2,000,000 or more	64 or younger	20%
	65 or older	15%

* Income generally includes verifiable annual earned and unearned income of Policy Owner and Proposed Insured.

REMEMBER: The Policy Owner must have an interest in the continued life of Proposed Insured. On cases where the Policy Owner is other than the Proposed Insured or a trust, we do need to verify appropriateness and/or insurable interest that the Policy Owner has in the life of the Proposed Insured. If the Premium Payor should have an interest in the continued life of the Proposed Insured, we do need to verify the appropriateness of the arrangement.

Premium affordability must be demonstrated for the total premiums payable by any Payor for the total life insurance premium on all policies covering this Proposed Insured. For example, if an adult child is paying the premiums for the Proposed Insured parent, the adult child must demonstrate they can afford to pay all premiums for any personal coverage they may have in addition to the coverage they are applying for on their parent.

Dependency Guidelines

Household family members who do not have an income may be considered for the following amounts.

Dependent Spouse Spouse generally means a legal marital, domestic, civil union, or common law partner.		Dependent Partner or Other Only one household family member may claim another member as a dependent.	
Amount of Insurance in Force and Applied for	Coverage Needed on Non-Dependent Spouse	Amount of Insurance in Force and Applied for	Coverage Needed on Financially Responsible Adult Son/Daughter
0–\$125,000	No Requirement	0–\$125,000	Equal Amount
\$125,001 and over	Equal Amount		

Retention and Reinsurance

Retention*	\$20 million
Automatic Binding Limit:* The amount the Company can automatically bind the reinsurer without the reinsurer's prior approval.	\$60 million \$25 million (Aviation risks) \$15 million (Foreign residents: "A" List countries only) \$10 million (Professional athletes)
Jumbo Limit:* The sum of all inforce coverage and pending applications with all companies.	\$65 million

* Graded down by age and underwriting class. Other restrictions may apply.

NOTE: Additional capacity over the Jumbo Limit may be available. Contact your Life Underwriter for details.

Disability Waiver (DW) Retention Limits

Aggregate amount in force and applied for with all Brighthouse Financial companies. Cases rated table through D-F are limited to \$500K. DW not available for ratings table H and higher. Includes all disability waiver riders and benefits on individual life policies offered by the Company.

Age	Amount
18–59	\$5,000,000



Underwriting Guidelines

Foreign Risks

Proposed Insureds who exhibit a foreign risk profile present unique challenges and the need for increased due diligence. The foreign risk profile generally falls into one or more of the following categories:

- Citizens of a foreign country who reside in the United States.
- Individuals residing in a country other than the United States.
- Individuals who travel outside the United States.

The underwriting guidelines for evaluating each of these categories are presented on the following pages. However, it is important to keep in mind that some Proposed Insureds may present with histories or characteristics associated with more than one of these categories which may present additional challenges or restrictions on our ability to provide coverage. In some instances, consideration may be contingent on the availability of reinsurance.

Foreign Residents (Residing Outside the United States for More Than Six Months)

All stages of the client acquisition process (initial contact and solicitation, application, completion of requirements, and policy delivery) must be completed in the United States.

NOTE: Please refer to the Multinational Planning Guide for full details on our foreign resident guidelines.

Non-U.S. Citizens Living in the United States

To be considered for coverage, these residents must have demonstrated significant ties to the United States and have intentions to remain permanently in the United States.

We will generally consider both permanent and temporary visa holders based on their time in the United States and country of origin. For those risks that meet the following guidelines, we would consider as United States residents and the final underwriting assessment would be consistent with the expected United States mortality level of that underwriting classification.

Permanent visa holders are considered to have effectively demonstrated significant ties to the United States, while temporary visa holders would still need to document this nexus. For the purposes of underwriting, the following visa types should be considered permanent:

- U-551 or I-551 Permanent Resident (generally referred to as “green cards” renewed every 10 years)
- CR/EB5 conditional green cards (reviewed after 2 years)
- LPR lawful permanent residents
- Persons granted asylum

Temporary visa holders residing in the United States less than six (6) months or who do not intend to remain permanently in the United States should be evaluated using Foreign Resident guidelines. Note that temporary visa holders of C08, H1B, L1, SI, SQ, S5, S6, “T” class or “U” class, will be considered on an individual basis. Additional underwriting due diligence is required for these types to establish permanency of residence in the U.S., foreign travel risks, and additional challenges. Consultation with a Chief Underwriter is expected before submitting these risks.

We will NOT accept individuals who cannot provide a valid visa or other approved government documentation demonstrating their legal residence in the United States.

Underwriting Requirements

Use normal underwriting guidelines for legal residents living in the United States for more than 24 months. For less than 24 months, use the chart below.

<6 months in U.S.	6–12 months in U.S.	13–24 months in U.S.
Permanent visa holder A and B country of origin: Use 6–12 month guidelines	Temporary or permanent visa holder A and B country of origin	Temporary or permanent visa holder A, B, C, D country of origin
Temporary visa holder A, B, C country: Default to Foreign Resident Guidelines	Standard Age/Amount medical requirements apply to include, at a minimum, a paramed exam, blood with hepatitis screen, and urine for all amounts.	Use 6–12 month guidelines but note improved handling for C and D countries listed on page 17.
Any visa type D country of origin: Decline	Acceptable Foreign Risk Questionnaire that demonstrates realistic intent to stay in the United States (property owner, business owner, children/family in the United States). If intent to stay is not demonstrated, apply Foreign Resident Guidelines. Gainfully employed head of household. Copy of valid visa (if expiring in next six months, question regarding intent to renew. If expiring in next 90 days, request copy of renewal application). Enhanced Due Diligence/Anti-Money Laundering compliance. Tele-Application or PHI: required for face amounts over \$1,000,000. For face amounts >\$250,000, age/amount financial requirements to include, at a minimum, documented evidence of tangible United States assets (investment account statements, bank statements, paystub, property tax assessments, mortgage statements, etc.). In addition to current age/amount guidelines, APS required ages 40–60 >= \$1 million. <age 50 Preferred classes may be considered as otherwise qualified. >= age 50, must have an APS.	
	D Country of Origin: Decline	Permanent visa holders from any country, as well as temporary visa holders from A, B, C countries, can be auto bound if above criteria is met. Temporary Visa holders from D countries require facultative reinsurance.

Foreign Travel

United States Permanent Residents Only (United States Citizens and Non-United States Citizens With Permanent Visas Residing in the United States)

Considerations Based On Country to Be Visited

In order to determine the appropriate underwriting consideration, each country has been classified into a risk category. The travel guidelines listed allow for liberal consideration of travel within a 12-month period without any restriction or charge for the travel risk on the policy issued.

General Considerations Regarding Travel

When reviewing a travel risk, we are primarily concerned with future travel. Information provided on an application for past travel is viewed for significant ties to the country visited or history of frequent travel to determine the likelihood of future travel to the same countries. The Proposed Insured's activities while traveling may preclude coverage availability regardless of the countries to be visited. Missionaries, politicians, public figures, government officials, journalists, and private security/police forces are generally not considered. All travel must be documented under the foreign travel question, with length of travel stated in weeks.

State-Specific Foreign Travel Underwriting Guidelines

Certain states have adopted more stringent requirements. For residents of Florida and Georgia, no adverse underwriting action is taken based on the Proposed Insured's past or future legal foreign travel. In Florida, there is an exception for travel to Afghanistan or Iraq.

For residents of Illinois, Maryland, and New York, no adverse underwriting action is taken based on the Proposed Insured's past lawful foreign travel.

A Travel Exclusion Rider may be considered in some states subject to Brighthouse Financial Retention Limits.

**Country
Code**

U.S. and Canadian Residents

Countries

A	<p>Up to six months of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> • All classes and plans available, underwritten riders considered on individual basis • No extra charge for travel risk • Total coverage available up to \$60 million • Jumbo limit to \$65 million <p>For travel beyond 12 weeks to six months:</p> <ul style="list-style-type: none"> • Jumbo limit \$40 million • Auto bind limit \$15 million <p>Travel more than six months considered as foreign resident.</p>	<p>American Samoa, Andorra, Anguilla, Antigua and Barbuda, Argentina, Aruba, Australia, Austria, Bahamas, Bahrain, Barbados, Belgium, Belize, Bermuda, Brazil, British Virgin Islands, Brunei, Bulgaria, Canada, Cape Verde Islands, Cayman Islands, Chile, China, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Dominica, Ecuador, Estonia, Falkland Islands, Finland, France, French Polynesia, Germany, Gibraltar, Greece, Greenland, Grenada, Guadeloupe, Ireland, Israel (Except Gaza & West Bank), Italy, Jamaica, Japan, South Korea, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Malaysia, Malta, Marshall Islands, Martinique, Mexico, Monaco, Montserrat, Netherlands, Netherlands Antilles, New Caledonia, New Zealand, Northern Mariana Islands, Norway, Panama, Paraguay, Poland, Portugal (Including Azores and Madeira Islands), Qatar, Saint Helena, Saint Kitts and Nevis, Saint Lucia, Saint Martin/Saint Maarten, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, Samoa, San Marino, Singapore, Slovakia, Slovenia, Spain, Sweden, Switzerland, Taiwan, Tokelau, Trinidad and Tobago, Turks and Caicos Islands, United Arab Emirates, United Kingdom, Uruguay</p>
B	<p>Up to 12 weeks of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> • All classes and plans available, underwritten riders considered on individual basis • No extra charge for travel risk • Jumbo limit \$40 million • Total coverage available up to \$30 million <p>For travel beyond 12 weeks to six months:</p> <ul style="list-style-type: none"> • Individual consideration subject to obtaining facultative reinsurance. <p>Travel more than six months considered as foreign resident.</p>	<p>Albania, Belarus, Bosnia and Herzegovina, Cook Islands, Dominican Republic, El Salvador, French Guinea, Guatemala, Honduras, Kiribati (Gilbert Islands), Kuwait, Maldives, Micronesia, Montenegro, Nauru, Nicaragua, Niue, Oman, Palau, Peru, Romania, Russia, Saudi Arabia, Serbia, Seychelles, Tonga, Turkey, Tuvalu, Ukraine, Vanuatu (New Hebrides), Venezuela, Wallis and Futuna</p>
C	<p>Up to 12 weeks of travel in a 12-month period may be considered</p> <ul style="list-style-type: none"> • All classes and plans available, underwritten riders considered on individual basis • No extra charge for travel risk • Jumbo Limit \$40 million • Total coverage available up to \$15 million <p>For travel beyond 12 weeks to six months:</p> <ul style="list-style-type: none"> • Individually considered subject to obtaining facultative reinsurance <p>Travel more than six months considered as foreign resident.</p>	<p>Algeria, Armenia, Azerbaijan, Bhutan, Bolivia, Botswana, Colombia, Egypt, Fiji Islands, Georgia, Guyana, Indonesia, Jordan, Kazakhstan, Kyrgyzstan, Macedonia, Mauritius, Moldova, Mongolia, Morocco, Namibia, Sao Tome and Principe, South Africa, Sri Lanka, Suriname, Thailand, Tunisia, Turkmenistan, Uzbekistan, Vietnam</p>
D	<p>Travel to these countries is considered on an individual case basis and generally declined</p>	<p>Any country not included in categories above</p>

NOTE: Changing global events and situations may adversely affect our ability and willingness to accept a travel risk. Individual consideration to use Brighthouse Financial retention to a limited amount is available for A, B, and C countries.

Change Underwriting



Term Conversions

Some Brighthouse Financial term products include a contractual right to convert term insurance policies issued by Brighthouse Financial and affiliated companies to a Brighthouse Conversion Whole Life policy within the specified conversion period. Before the Policy Owner considers conversion into a permanent product, be sure that the term coverage is eligible for conversion and the policy is paid up-to-date. Listed below are guidelines and requirements for both term conversion and term riders.

Term Conversions

- **All applications for a conversion policy must be signed by both the Insured and by all Policy Owners.**
- In most cases, no medical examination will be required for conversion from our term product to a permanent life product. The permanent policy will be issued using the same or equivalent underwriting class as the term policy.
- All risk classes are eligible.
- Partial conversions are available; however, the remaining balance of term coverage must be above the term policy's minimum issue limit.
- Only riders included in the term policy that are described as convertible can be converted. No other riders can be added to a Brighthouse Conversion Whole Life policy.

Converting Term Riders

- Term riders that are eligible for conversion may be transferred over to our permanent products, where available.

Underwriting

Please refer to the Term Conversion Guide for more information on term conversions.

Underwriting is not required under these circumstances:

- Contractual term conversion.
- No additional policy riders requested on the permanent policy except those that are contractually convertible.
- Permanent life insurance face amount is equal to or less than the converting term policy.
- New plan has the same (or comparable) risk class as the converted term policy.
- Changing policy ownership.

Underwriting will be required under these circumstances:

- When the requested increase in coverage exceeds the term coverage.
- Benefits or riders are requested to be added to the permanent policy.
- Request for a better underwriting class.

Group Life Conversion

Underwriting requirements vary depending on the Policy Owners' preferences for converting their term. A group life conversion allows employees and eligible dependents to convert Group Life Benefits to an individual life insurance policy when coverage is terminated or reduced, as required by law or by the customer's group contract, without providing medical evidence of insurability. The individual life policy may provide benefits equal to but not greater than the amount of the group life benefits that ended.

Change to Nonsmoker Rates on Inforce Business

To be considered for nonsmoker rates on inforce business, a change application with completed medical risk questions and a urine sample with negative cotinine testing is required.

Our guidelines are as follows:

- Change Application with fully completed medical risk questions including the Insured's height and weight.
- Current database checks.
- Original application file and any associated change application files for review.

Change to Better Class on Inforce Business

For ALL better class requests the following items are needed:

- Change Application with fully completed medical risk questions including the Insured's height and weight.
- Current database checks.
- Original application file and any associated change application files for review.

Underwriting requirements will depend on the type of change request being made. Any additional requirements will be subject to the total enterprise risk, which includes all Brighthouse Financial policies in force, applied for coverage, certain riders, and benefit amounts. Change requests are also subject to retention and jumbo limits.

If the inforce policy was reinsured facultatively, we will contact the reinsurer to determine whether the better class can be considered, and if any additional requirements would be necessary.

Administrative Guidelines

Temporary Insurance Agreement

When It's Available

The Temporary Insurance Agreement (TIA) provides for coverage should the Proposed Insured die while the application is being underwritten. Once the coverage has started, the Company will consider the health of the Proposed Insured as of the date coverage began (regardless of any health changes after that date).

The death benefit/freezing of insurability will be for the amount applied for, but never more than \$1,000,000 under all temporary insurance agreements issued by Brighthouse Financial companies.

To be eligible for coverage, the Proposed Insured must never have received treatment for or been diagnosed with any of the following: cancer, HIV/AIDS, coronary artery disease, stroke, or alcohol or drug use. In addition, the application (including any exams, amendments, and supplements) must not include any material misrepresentations.

We offer two different versions of the TIA. The traditional TIA for paper applications (form number ETIA-8-16) is signed and dated only by the producer, and is left with the Policy Owner. A separate TIA (form number ETIAET-57-16 or the state specific version) is available for Tele-Application cases. It is part of our Tele-Application Forms and is signed by producer, Proposed Insured, and Policy Owners. One copy is left with the Policy Owner and one is submitted to Life Underwriting.

These two TIAs are designed for use when the initial payment is collected at the time of application.

For coverage to be in effect, we must receive payment of at least one-twelfth of the annual premium amount.

Assuming the above has been satisfied, coverage will begin on the latest of the following dates:

- For the traditional (paper) TIA, when a full life enterprise application is completed or the date of any required paramed exam.
- For the Tele-Application TIA, when the Tele-Application interview is completed.

The exam need not have been completed for coverage to be in effect if death is the result of an accident and occurs within 30 days of the date of the full enterprise life application or completed Tele-Application interview. Generally, coverage will be in effect: (1) until the policy applied for is in effect or is not accepted, (2) when we decline the application, (3) until we refund the premium should the Proposed Insured be ineligible for TIA coverage, or (4) 120 days from the date of the application.

Policy Owner/Beneficiary Appropriateness

The beneficiary designation should clearly reflect the purpose of the coverage. The Policy Owner's insurable interest in the Proposed Insured is defined as having a real interest in the continued life of the Proposed Insured. This can mean "love and affection" or a "lawful and substantial economic interest."

It is the policy of Brighthouse Financial not to support any form of Investor Originated Life Insurance (IOLI), including "non-recourse premium financing," Stranger Originated Life Insurance (STOLI), or Charity Originated Life Insurance (CHOLI), where the intention of the Policy Owner at the time of sale is to sell the policy to an investor, group of investors, life settlement company, or charity. If information obtained during the underwriting process indicates that the policy applied for is being purchased with the intention of selling or transferring that policy in connection with one of these arrangements, Brighthouse Financial will not issue the policy.

Customer Identity Verification

Brighthouse Financial relies on its distributors to verify customers' identities in accordance with applicable laws and regulations.

Policy Issue and Effective Date Guidelines

Payment With Application

- When payment is collected with an application, the policy effective date will match the date of issue unless a specific date or save age date is requested.

Cash on Delivery (COD) Applications

- Upon issue, the policy effective date will match the date of issue. When the premium is received and applied, the effective date will automatically update the date on the policy to the current date, and no backdated premiums are required. We will send a letter and a reprint of the policy specification pages, indicating the new policy effective date, will be mailed to the Policy Owner.
- If a specific date or save age is requested, the policy effective date will not change when the initial premium is applied.

Helpful Reminders

- Policies cannot be issued on cases where the application date is more than 180 days old.
- Be mindful of the Proposed Insured's date of birth. Brighthouse Financial uses an "age nearest birthday" issue age, meaning that the Proposed Insured's issue age will be changed if the updated policy effective date is more than six months after their most recent birthday.
- If there is an age change, premium cannot be applied, and the policy will need to be reissued to save age.
- Policies are not issued with effective dates on the 29th, 30th, or 31st, and will automatically be updated to the first of the following month.

Post-Issue and Policy Delivery Requirements

All life insurance policies require a delivery receipt:

- If delivered in person, a copy of the signed receipt must be returned to Brighthouse Financial.
- If delivered via mail, the "Policy Mailed" section of the receipt must be completed, signed, and returned along with the green certified mail receipt confirming delivery to the Policy Owner.

If we have not received a signed delivery receipt within 14 days after the case is placed, we will notify the producer that the receipt is outstanding. Subsequent notices will be sent for all outstanding post issue requirements up until a total of 70 days after the placing date. If we do not receive the required materials, we will cancel the policy and reverse the commission.

Additional items:

- Altered amendments will not be accepted.
- If there has been a change in the Proposed Insured's health, the policy cannot be delivered, and a Chief Underwriter should be contacted for consultation.

Policy State and Application Forms

The application and policy state are generally based on the state of residence of the Policy Owner. There are circumstances when an alternate policy issue state may be appropriate (e.g., Policy Owner lives or is domiciled in a state other than the Proposed Insured's state). HIV Informed Consent Forms, if needed, are based on the Proposed Insured's residence state.

Policy State and Application Guidelines

For new business:

The application is generally based on the Policy Owner's current residence state.

For changes to existing inforce policy or for conversions:

The application is based on the original issue state of the policy, regardless of the current residence of the Policy Owner.

You must be licensed and appointed in the state in which the application is signed and the risk-resident state, if different.

The following 22 risk-resident jurisdictions require that the representative be licensed and appointed in the jurisdiction where the Proposed Insured resides at the time the application is written: Alabama, Alaska, Arizona, Colorado, Florida, Georgia, Idaho, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Mississippi, New Hampshire, New Mexico, North Carolina, Oklahoma, Puerto Rico, South Carolina, South Dakota, and West Virginia.

Enterprise Authorization Form must be signed by the Proposed Insured.

True Risk Facultative Reinsurance Program



True Risk is a special facultative reinsurance program that allows certain cases that would be rated Table B (or have a flat extra of \$2.50) for one or two minor medical impairments or non-medical risks to be upgraded to Standard. Term products rated Table B due to one or two minor medical impairments or non-medical risks are automatically sent to the participating reinsurer for a maximum of \$10 million at ages 18–70. (Maximum amounts are aggregate in force and applied for.) If the reinsurer agrees to the better rating, your client wins. If the reinsurer cannot improve the rating, your client still wins because the original Brighthouse Financial offer remains “on the table.”

True Risk FAQ

Does True Risk program use reinsurers?	Yes
Which products are eligible?	Only term products are eligible at this time
What are the eligible face amounts?	\$1,000,000 to \$10,000,000
What medical tests are eligible?	<ul style="list-style-type: none"> • Abnormal blood sugar (ages 50+, Nonsmoker) • Cholesterol/HDL ratio • Kidney function (GFR) with no prior history of elevation • Liver enzymes (no prior history of elevations) • Microalbuminuria • Proteinuria • Triglycerides • ECG T-wave changes • EBCT results (electron beam computed tomography)
What medical impairments are eligible?	<ul style="list-style-type: none"> • Anxiety • Asthma (nonsmoker) • Arthritis • Asthma • Atrial fibrillation and flutter • Atrial septal defect • Barrett's Esophagus (certain restrictions apply) • Bicuspid aortic valve • Blood pressure • Build • Coronary artery disease as indicated by EBCT • Crohn's disease • Depression (certain restrictions apply) • Diabetes – type 2 (ages 50+, nonsmoker) • ECG T-Wave abnormalities • Epilepsy • Gestational diabetes • Mitral insufficiency • Obstructive sleep apnea • PSA abnormalities • Psoriasis • Rheumatoid arthritis • Skin tumors • Sleep apnea • Thyroid • Ulcerative colitis
What medical impairment combinations are eligible?	<ul style="list-style-type: none"> • Blood pressure and total cholesterol • Build and blood pressure • Build and total cholesterol • Build and type 2 diabetes
What non-medical risks are eligible? (assuming flat extra of \$2.50 or less)	<ul style="list-style-type: none"> • Aviation (private) – certain restrictions apply • Foreign travel (< 4 months/year, no missionary travel) • Motor sports/auto racing • Motor vehicle violations • Scuba diving • Some high-risk occupations • Winter sports

Military Personnel

Our long-standing policy is to support our men and women in the military. We will continue to accept Proposed Insureds for life insurance who are members of the United States Armed Forces.

This policy extends to Proposed Insureds that are in the active military or military reserve services, including those in National Guard Units and those who have received orders to report to trouble spots or areas of combat. The amount of coverage may be limited according to pay grade.

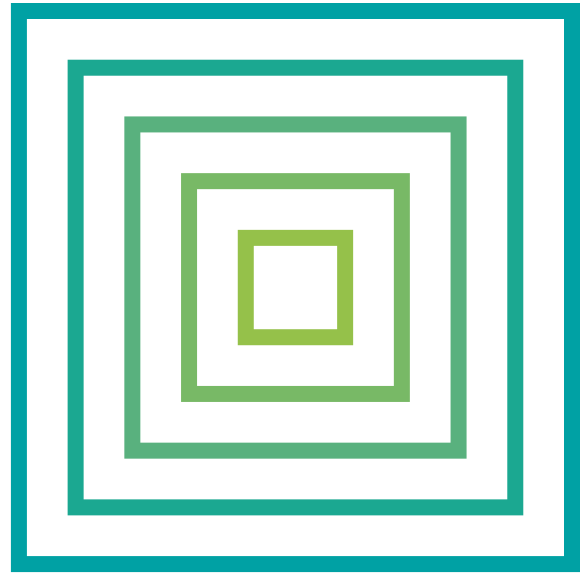
The solicitation, application, all underwriting requirements, and policy delivery must be completed in the United States.

NOTE: Check with Brighthouse Financial on the availability of any riders. Our life insurance policies generally do not include any war restrictions or exclusion clauses.

NOTE: Proposed Insureds involved in the following military Special Forces may not be considered for insurance:

- Army Rangers
- Delta Force
- U.S. Army Special Forces
- Navy SEAL or Navy Special Warfare Development Group
- Marine Corps Force Reconnaissance
- Air Force Special Forces

Life insurance coverage is not available to civilians employed by private military contractors who are working in or with an assignment to a war zone.



Contact Information

For questions about the Personal History Interview (PHI) or to schedule a PHI for the Proposed Insured and/or Policy Owner, please call **800-828-3815**.

For questions about Tele-Application (TeleApp) interviews, please call **877-498-0657**.

The toll-free number for applicants to call to complete the PHI is **800-828-3815**.

You may also send Policy Change inquiries to nblife@brighthousefinancial.com

Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

For Financial Professional Use Only. Not For Public Distribution.

Like most insurance policies, Brighthouse Financial policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force.

Brighthouse Guaranteed Level Term is issued by Brighthouse Life Insurance Company on Policy Form 5E-23-12 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5E-23-16-NY.

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.

Brighthouse One Year Term is issued by Brighthouse Life Insurance Company on Policy Form 5E-24-12 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5E-37-16-NY.

Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("Brighthouse Financial"). MetLife is a registered service mark of Metropolitan Life Insurance Company (with its affiliates "MetLife"), and is used under license to Brighthouse Services, LLC, and its affiliates. Brighthouse Financial and MetLife are not affiliated and product guarantees are not backed by MetLife.

Brighthouse Financial and its design are service marks of Brighthouse Financial, Inc. or its affiliates.

Life Insurance Products:

- Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union

Brighthouse
FINANCIAL

Established by
MetLife

Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017