LIFE INSURANCE | INDEXED UNIVERSAL WITH LONG-TERM CARE PROVIDED BY RIDERS

Brighthouse SmartCare®

Flexible Premium Indexed Adjustable Life Insurance Policy Illustration with Supplemental Reports

Prepared For
Valued Client

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4 Year vs. 6 Year Benefit Period

Which benefit period best fits your long-term care needs?

When looking for a hybrid life insurance policy that provides a death benefit and coverage for long-term care needs, you should consider how long the proposed Insured might need long-term coverage for. Brighthouse SmartCare offers two long-term care benefit periods to choose from: 4 years or 6 years. The below chart shows initial at issue guaranteed values for both a 4 year benefit period, as well as the values for a 6 year benefit period.

Female, 60, NS with Couples Discount, 3% Compound LTC

Premium: $100,000

Premium Paying Period: 1-Year

4 Year LTC Benefit Period At Issue Values					6 Year LTC Benefit Period At Issue Values				
Monthly LTC Benefit	Annual LTC Benefit	Lifetime LTC Benefit	Amount Received Upon Surrender	Death Benefit	Monthly LTC Benefit	Annual LTC Benefit	Lifetime LTC Benefit	Amount Received Upon Surrender	Death Benefit
$6,455	$77,460	$324,062	$75,000	$158,081	$5,860	$70,324	$454,887	$75,000	$143,519

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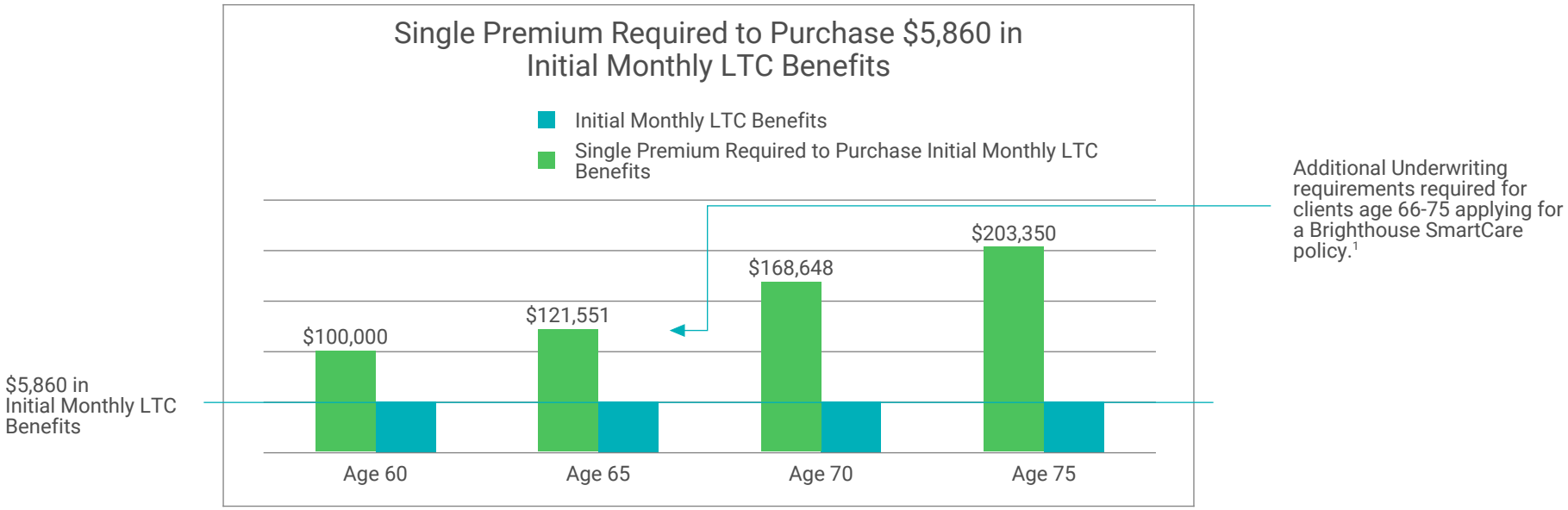
Brighthouse SmartCare®: The Cost of Waiting

Why now may be the best time to protect your family and plan for future long-term care needs?

- **Lower Cost Now**
  - Policy premiums generally increase with age; premiums today will likely be less than premiums in the future
- **Potential Changes in Health**
  - Health risks also tend to increase with age; will you be able to qualify for coverage if your health changes?

It is important to factor in both of these considerations when determining the best time to purchase a hybrid life insurance policy with long-term care riders. The below graphic, however, is only designed to demonstrate the Cost of Waiting on long-term care benefits.

Female, 60, NS with Couples Discount, 3% Compound LTC, 6 Year Total Benefit Period



Brighthouse SmartCare includes a Lapse Prevention Benefit that ensures the policy will remain in force as long as required premiums are paid. The single premium shown in this report reflects the amount of premium required to ensure the Lapse Prevention Benefit remains in effect. If a policy loan is taken, additional premiums may be needed to retain the Lapse Prevention Benefit.

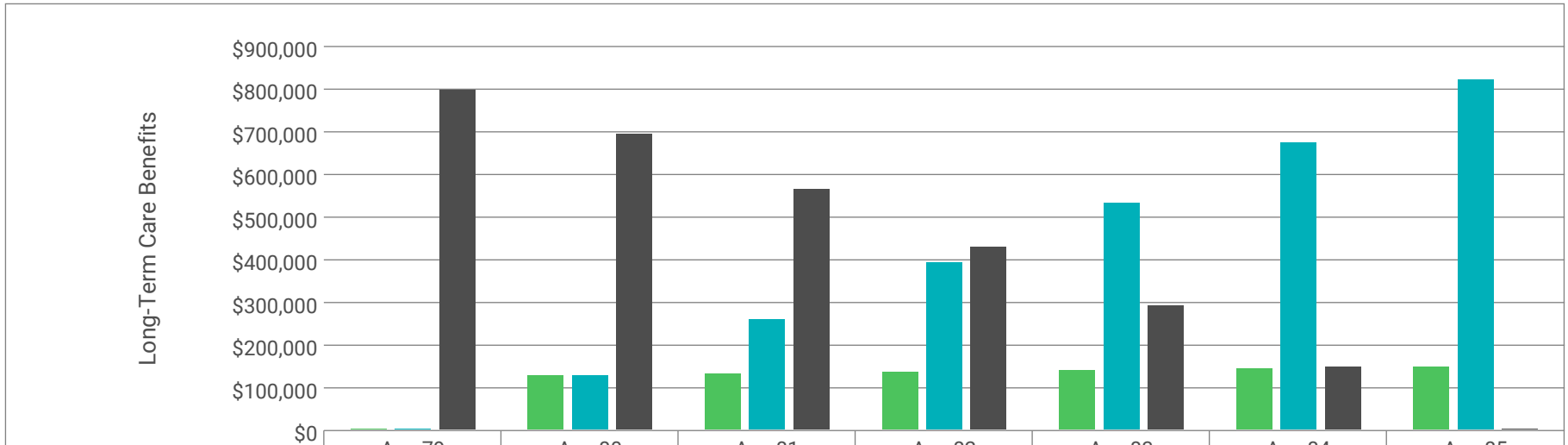
[1] Please note, underwriting requirements and procedures may change over time. To apply for a Brighthouse SmartCare Policy, you must complete a life insurance application and meet all current underwriting requirements.

This is a Supplemental Illustration and is not valid unless it is accompanied by a Basic Illustration that provides additional information. This information is designed solely to demonstrate a concept and is not part of the accompanying Basic Illustration or a Supplemental Illustration. The at issue monthly LTC benefits are only applicable on the date of issue. Please refer to the Basic Illustration for Policy guarantees and other important information, including Policy and Rider Exclusions and Limitations. For a full description of Terms, Conditions, Exclusions, and Limitations, please refer to the Policy and Riders.

What would a claim look like on a Brighthouse SmartCare® policy?

Female, 60, NS with Couples Discount, 3% Compound LTC, 6 Year Total Benefit Period
Premium: $100,000, Premium Paying Period: 1-Year
Assume Claim Begins at Age 80

Age	79	80	81	82	83	84	85
Lifetime LTC Benefit (Beginning of Year)	$797,646	$821,576	$694,562	$563,738	$428,990	$290,198	$147,244
Annual LTC Benefits Paid	$0	$127,014	$130,824	$134,749	$138,791	$142,955	$147,244
Cumulative LTC Benefits Paid (End of Year)	$0	$127,014	$257,838	$392,586	$531,377	$674,332	$821,576
Amount Received Upon Surrender	$75,000	$0	$0	$0	$0	$0	$0
Death Benefit (EOY)	$143,519	$73,195	$2,870	$2,870	$2,870	$2,870	$2,870



	Age 79	Age 80	Age 81	Age 82	Age 83	Age 84	Age 85
Annual LTC Benefit Paid	$0	$127,014	$130,824	$134,749	$138,791	$142,955	$147,244
Cumulative LTC Benefit Paid	$0	$127,014	$257,838	$392,586	$531,377	$674,332	$821,576
Remaining LTC Benefit	$797,646	$694,562	$563,738	$428,990	$290,198	$147,244	$0

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Brighthouse SmartCare® vs. Self-funding of Long-Term Care Expenses

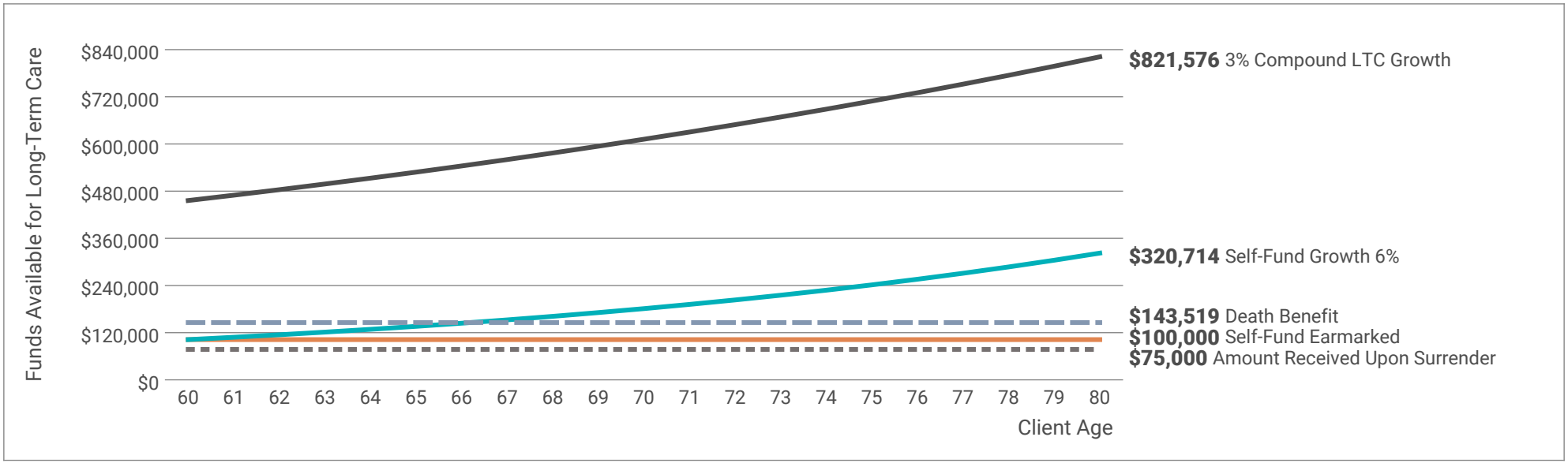
Brighthouse SmartCare – a hybrid life insurance and long-term care (LTC) product – uses a portion of your client's assets to prepare for the possibility of long-term care expenses while also providing a death benefit for loved ones.

With a Brighthouse SmartCare policy, you'll have access to an LTC benefit amount for long-term care expenses totaling more than what is paid into the policy, and may provide more value than if you self-funded LTC expenses. [1] Brighthouse SmartCare also offers cash value growth opportunities by tracking performance linked to major market indices and a cash indemnity benefit that, once eligible, provides you with a maximum LTC benefit each month without receipts.

Let's look at an example

An individual sets aside $100,000 for future long-term care expenses. Below, we look at what could happen if they self-funded those costs by investing in an equity index with a hypothetical 6% annual growth rate after taxes, and what might happen if they instead purchased a Brighthouse SmartCare policy.

Female, 60, NS with Couples Discount, 3% Compound LTC, 6 Year LTC Benefit Period



[1] Guarantees assume premiums have been paid to keep the policy in force. Benefits paid from the Long-Term Care Acceleration of Death Benefit will reduce the death benefit dollar for dollar. All other policy values will reduce proportionately. Any policy distributions or loans will also reduce policy values. If the Terminal Illness Benefit is paid out, all LTC riders will end. You should consult with a tax professional to determine the tax consequences before requesting any accelerated death benefit payments or LTC payments.

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Smart Protection for a Modern Retirement

Did You Know?

More than 50% of people ages 65 or older will need some form of long-term care.[1] As a result, each year, Americans spend billions of dollars out of pocket on long-term care expenses.[2]

Female, 60, NS with Couples Discount, 3% Compound LTC, 6 Year Total LTC Benefit Period

Planned Premium $100,000 1-Year Premium

Long-Term Care If you have a long-term care need	Death Benefit[3] Death Benefit paid to your beneficiary
Initial Annual LTC Benefit $70,324*	**Initial Death Benefit $143,519***
Age 80 Annual LTC Benefit $127,014*	**Age 80 Death Benefit $143,519****

Return of Premium Benefits[4]

Return of Premium Surrender Benefit of 75%[5]	Return of Premium Death Benefit of 100%[5]

*Guaranteed Values = Maximum Charges, Minimum Interest Crediting Rate of 1.00%
**Non-Guaranteed Values = Current Charges, Initial Illustrated Rate

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[1]Long-Term Services and Support for Older Americans: Risks and Financing, 2022. Assistant Secretary for Planning and Evaluation (ASPE), August 2022.

[2]Who Pays for Long-Term Services and Supports? Congressional Research Service, September 19, 2023.

[3]See Death Benefit in Key Terms Defined section in the Basic Illustration.

[4]The Return of Premium (ROP) Surrender Benefit and the Return of Premium (ROP) Death Benefit may be reduced by any policy loans and LTC benefits paid. See Riders section in the Basic Illustration.

[5]See the Return of Premium (ROP) Surrender Benefit and the Return of Premium (ROP) Death Benefit descriptions in the Riders section in the Basic Illustration.

Brighthouse SmartCare is an indexed universal life insurance policy with long-term care riders. This hybrid life insurance product provides a death benefit, long-term care protection, and if elected, can be linked to major market indices.

Female, 60, NS with Couples Discount, 3% Compound LTC, 6 Year Benefit Period

Premium: $100,000

Premium Paying Period: 1-Year

	3% Compound LTC Option	
	Guaranteed	Non-Guaranteed
Initial Monthly Maximum	$5,860	$5,860
Age 80 Monthly Maximum	$10,584	$10,584
Initial Annual Maximum	$70,324	$70,324
Age 80 Annual Maximum	$127,014	$127,014
Initial Lifetime LTC Maximum	$454,887	$454,887
Age 80 Lifetime LTC Maximum	$821,576	$821,576
Initial Death Benefit	$143,519	$143,519
Age 80 Death Benefit	$143,519	$143,519
Initial Amount Received Upon Surrender	$75,000	$75,000
Age 80 Amount Received Upon Surrender	$75,000	$75,000

Guaranteed Values = Maximum Charges, Minimum Interest Crediting Rate of 1.00%

Non-Guaranteed Values = Current Charges, Initial Illustrated Rate

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Long-Term Care Riders

Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR)

$140,649

Initial Lifetime Maximum

- Up to 98% of the Policy's face amount can be accelerated for long-term care expenses.
- Monthly LTC Benefits can be paid for 2 years.
- Benefit payments reduce the death benefit dollar-for-dollar; all other Policy values reduce in the same proportion.

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Extension of Benefits Rider (EOBR)

$314,238

Initial Lifetime Maximum

- Any increase to monthly LTC Benefits paid during the LTC ADBR benefit period is paid from the EOBR.
- Monthly LTC Benefits are paid for an additional 4 years after the LTC ADBR benefit period.
- Benefit payments do not reduce the death benefit or other Policy values.

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Total LTC Benefit

$454,887

Initial Lifetime LTC Maximum

KEY FEATURES	
Cash Indemnity	The Monthly LTC Benefit is paid without submission of receipts, subject to the minimum and maximum stated in your Policy and the Policy's terms.
Non-Cancellable	Rider charge rates are guaranteed to never change.[1]
While on claim	Annual charges and required premiums are waived.
Amount Received Upon Surrender	The amount paid upon surrender of your Policy will never be less than 75% of premiums paid, up to the sum of all Lapse Prevention Premiums due, with reduction for policy loans and any LTC benefit payments.[2]
Amount Payable Upon Death	With the Return of Premium (ROP) Death Benefit amounts paid upon death will never be less than 100% of the premiums paid with reduction for policy loans and any LTC Benefit Payments.[2]

[1]The LTC ADBR and EOBR are non-cancellable Riders – the Company cannot increase your rider charge rates for these Riders. Rider charge rates do not change, however, future changes in your LTC benefit amount will result in a corresponding amount being deducted from Policy values.

[2]The amount available upon surrender will include the ROP Surrender Benefit Rider Amount (if any) plus the Cash Surrender Value. See the Return of Premium (ROP) Surrender Benefit Rider and the Return of Premium (ROP) Death Benefit Rider descriptions in the Riders section in the Basic Illustration.

Index Crediting

Key Terms Defined

Index Segment – The length of time over which Index Growth is measured.

Index Growth – Percentage change in the index from the beginning to the end of a Policy year.

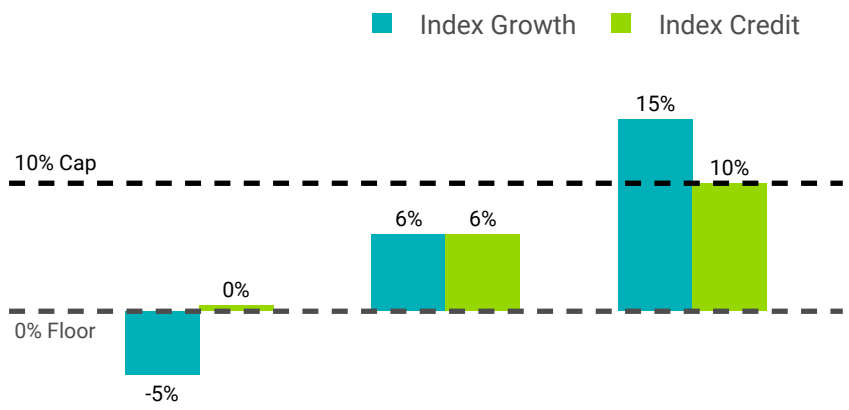
Index Credit – The interest rate credited to your Policy based on the index growth rate and crediting method you selected.

The index account provides benefits linked to an external index and does not participate directly in the equity market. The index performance used to determine the amount credited to each index is calculated without including dividends paid on the securities' underlying index.

Hypothetical Example **(For illustrative purposes only)**

For this scenario, assume that the Index Segment is one Policy year. At the end of the Policy year, we will compare the index value at the beginning of the year with the index value at the end of the year. If the Index Growth is less than zero, you will receive the Floor Rate. If the Index Growth is greater than zero, the cash value in your Policy will be credited the Index Growth, subject to the Cap Rate. Below is a hypothetical example of the Annual Point-to-Point with Cap Rate crediting method. This example shows how this crediting method works, using hypothetical numbers that are not specific to your Policy and do not reflect actual returns. For more information regarding how this crediting method works, please contact your Financial Representative.

Hypothetical Assumptions:
10% Cap Rate
0% Floor Rate



Index Growth	Index Credit
-5%	0%
6%	6%
15%	10%

Historical Returns: S&P 500® Index

Distribution of Historical Returns

The following table summarizes average annual index crediting rates for each 25-year period ending between 12/31/1983 and 12/31/2023.

Average Annual Index Crediting Rate	S&P 500 Annual Point to Point with 9.50% Cap Rate
Minimum	**3.82%**
Average	**6.05%**
Maximum	**7.43%**

Past performance is not a guarantee of future performance. Market indices are not actively managed and are not used as a measurement of the value of a section of the stock market. Information about indices is provided to illustrate historical market trends and does not represent the performance of any specific investment. You cannot invest directly in an index. **S&P 500® returns are computed without dividends.**

The following chart shows historical annual S&P 500® Index returns and the crediting rates that would have been applied to your Policy with the index accounts you selected.

End of Performance Year	S&P 500® Index Growth	S&P 500® Index Crediting Rate
12/31/2004	8.99%	8.99%
12/31/2005	3.00%	3.00%
12/31/2006	13.62%	9.50%
12/31/2007	3.53%	3.53%
12/31/2008	-38.49%	0.00%
12/31/2009	23.45%	9.50%
12/31/2010	12.78%	9.50%
12/31/2011	0.00%	0.00%
12/31/2012	13.41%	9.50%
12/31/2013	29.60%	9.50%

End of Performance Year	S&P 500® Index Growth	S&P 500® Index Crediting Rate
12/31/2014	11.39%	9.50%
12/31/2015	-0.73%	0.00%
12/31/2016	9.54%	9.50%
12/31/2017	19.42%	9.50%
12/31/2018	-6.24%	0.00%
12/31/2019	28.88%	9.50%
12/31/2020	16.26%	9.50%
12/31/2021	26.89%	9.50%
12/31/2022	-19.44%	0.00%
12/31/2023	24.23%	9.50%

Based on Historical performance, the Historical Averages shown below are average rates for the time periods indicated. The rates described below are based on the current Cap and Floor Rate for all years during the described period.

Historical Averages

Index	Current Cap Rate	10 Years	15 Years	20 Years	25 Years
S&P 500®	9.50%	6.52%	6.90%	6.50%	5.96%

A Brief Description of Your Policy

The Policy and Riders provide a complete description of terms, conditions, exclusions and limitations.

Brighthouse SmartCare is an Indexed Universal Life Insurance Policy with Long-Term Care (LTC) Riders designed to provide death benefit protection, cash value growth, and long-term care coverage. It is a non-participating policy which means it does not pay dividends. Approval for coverage under the Policy and LTC Riders is subject to underwriting and may require a medical exam. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Base Policy

This illustration assumes your Policy is funded according to the planned premium schedule shown on the Illustration Summary page.

The required premiums reflected in this illustration is $100,000 in year 1 and $0.00 thereafter to guarantee coverage to age 121.

Premiums will be credited to your Policy after the deduction of the Percent of Premium Charge. Premiums may be allocated to the indexed accounts and to the fixed account. You may only transfer between accounts within a 21-day period after each Policy anniversary. You may surrender your Policy or take a policy loan at any time. Partial withdrawals are not permitted. Death Benefit increases may require additional underwriting, and face amount decreases are not permitted.

An annual deduction is taken from your Policy's Cash Value at issue and on every Policy anniversary. The charges that make up your annual deduction include:

- **Cost of Insurance Charge:** charged per thousand of your Policy's net amount at risk
- **Administrative Charge:** charged per thousand of your Policy's face amount
- **LTC ADBR Rider Charge:** charged per thousand of this Rider's remaining maximum lifetime benefit amount
- **EOB Rider Charge:** charged per thousand of this Rider's remaining maximum lifetime benefit amount

The Percent of Premium Charge is guaranteed, while rates for the charges that make up the annual deduction are non-guaranteed. Current non-guaranteed rates may be changed at any time, but they cannot be set in excess of the guaranteed rates stated in your Policy.

Allocations to the fixed account are credited with interest daily. The current annual fixed account interest crediting rate is 3.25%. This rate is not guaranteed. It can be changed at any time, but it will never be less than the guaranteed annual fixed account interest crediting rate of 1.00% that is stated in your Policy.

Allocations to the indexed accounts are credited with interest, if applicable, at the end of each policy year. Interest credited to the indexed accounts is explained in detail in your Policy.

At no point will your Policy's Cash Value be less than the alternative minimum cash value. This value is calculated assuming actual policy charges and an annual 1.00% interest crediting rate. Please note your Policy's Cash Value will decrease if interest crediting is not sufficient to cover policy charges.

If the non-guaranteed, current crediting rate exceeds the guaranteed minimum interest crediting rate or, if the non-guaranteed, current cost of insurance rates and expense and policy charges are less than the guaranteed maximum rates and charges, your Policy's Cash Value can increase beyond the guaranteed values, thereby increasing the value of your life insurance Policy.

Brighthouse SmartCare includes a Lapse Prevention Benefit. This benefit ensures that your Policy will remain in force as long as cumulative paid premiums equal or exceed cumulative required premiums on each Policy anniversary. If cumulative required premiums have been paid and your Policy's Cash Surrender Value falls to zero while there is an outstanding loan balance on your Policy, a repayment of the loan balance or payment of additional premiums will be required to retain the Lapse Prevention Benefit. A 62-day grace period will be given to pay an amount sufficient to prevent the Lapse Prevention Benefit from terminating. If the amount received to meet the Lapse Prevention Benefit test is not sufficient, the Lapse Prevention Benefit will terminate at the end of the grace period. If the Lapse Prevention Benefit terminates, your Policy will remain in force if your Policy's Cash Value exceeds any outstanding loan balance and annual deduction due, otherwise the Policy will lapse.

A Terminal Illness Benefit can be requested if the Insured has been certified by a Physician as having less than 12 months to live from the date of certification. The benefit payable will be the lesser of $250,000 and 50% of the Policy's face amount. The Terminal Illness Benefit will be a one-time payout that reduces the Death Benefit dollar-for-dollar and other Policy values reduce proportionately. The payment of this benefit will terminate both the Long-Term Care Acceleration of Death Benefit Rider and the Extension of Benefits Rider.

Riders

Long-Term Care (LTC) coverage is provided by Riders to your Policy. These Riders provide a monthly cash indemnity benefit when the insured meets the Riders' eligibility requirements. Eligibility requires certification that the Insured is chronically ill and is receiving Qualified LTC Services under a Plan of Care prescribed by a Physician.

The following are descriptions of the Riders that have been included in this illustration. These Riders are subject to Exclusions and Limitations – please review your Policy for a more detailed description of these Riders.

Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR)

LTC ADBR benefits are paid from the Policy, reducing your Policy's death benefit dollar-for-dollar, and all other Policy values will be reduced proportionally. If the maximum monthly benefit is taken each month, the maximum lifetime benefit amount will be exhausted in 2 years. Rider charge rates are level and guaranteed for the life of the Policy.

Extension of Benefits for Long-Term Care with 3% Compound Inflation Coverage Rider (3% Compound LTC)

Once benefits from the LTC ADBR have been exhausted, benefits are paid by the EOBR. This does not include growth related to the LTC ADBR. Growth related to the LTC ADBR will be paid out during the LTC ADBR benefit period. The maximum monthly benefit will increase 3.00% annually. Payments from the EOBR do not impact Policy values. If the maximum monthly benefit is taken each month, the maximum lifetime benefit amount will be exhausted in 4 years. The maximum monthly benefit may be locked in at the Policy anniversary by the policyowner resulting in no subsequent benefit increases. Rider charge rates are level and are guaranteed for the life of the Policy. The annual charge for this Rider will increase each year as the maximum lifetime benefit increases. Please refer to your Policy and Riders for complete details on Exclusions and Limitations.

Return of Premium (ROP) Surrender Benefit Rider

At the time of surrender, if the ROP Surrender Benefit Rider is in effect, we will pay any available ROP Surrender Benefit unless you choose to maintain the Nonforfeiture Benefit, if available, under the EOB Rider. You will not receive a ROP Surrender Benefit if you choose to maintain the EOB Rider Nonforfeiture Benefit upon surrender of the Policy. If you choose to receive the ROP Surrender Benefit, your Policy will terminate and any outstanding Nonforfeiture Benefit under the EOBR will terminate.

The ROP Surrender Benefit is equal to the sum of all premiums paid to date, up to the Maximum ROP Surrender Benefit, multiplied by 75% less any Cash Surrender Value, loan balance and any benefits paid under the LTC ADBR and EOBR. If the result of the calculation above is less than or equal to zero, no ROP Surrender Benefit will be paid.

The Maximum ROP Surrender Benefit is the sum of all Annual Lapse Prevention Premiums as shown in the Policy.

The Cash Surrender Value, if any, will be paid in addition to any ROP Surrender Benefit. The Return of Premium Surrender Benefit is equal to 75% of Lapse Prevention Premiums paid with reduction for Cash Surrender Value, policy loans and any LTC benefits received. The Amount Paid Upon Surrender equals the Cash Surrender Value plus the ROP Surrender Benefit (if any).

Return of Premium (ROP) Death Benefit Rider

The amount payable upon death of the insured, if the ROP Death Benefit Rider is active, is the ROP Death Benefit, which equals the greater of (1) the Policy Proceeds, and (2) the sum of all premiums (100%) paid to date, less any loan balance and less any benefits paid under the LTC ADBR and EOBR. If the result of this calculation is less than or equal to zero, no ROP Death Benefit will be paid.

The Return of Premium Death Benefit is equal to 100% of premiums paid with reduction for policy loans and any LTC benefits received.

Policy Proceeds equal the Death Benefit, as defined in the ROP Death Benefit Rider, plus any annual deduction refund and premiums received after the Insured's death, and less any amount due under a grace period provision and less any loan balance.

Eligibility, Exclusions and Limitations

The Policy and Riders provide a complete description of terms, conditions, exclusions, and limitations.

If the Insured dies by suicide, while sane or insane, within two years from the Policy Issue Date, the death benefit amount payable will be limited to the amount of premiums paid (without interest) less any policy any loan balance on the date of death.

Long-Term Care benefits are offered through two Riders to your Policy: Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR) and Extension of Benefits Rider (EOBR). Once eligible, the LTC ADBR pays benefits for Qualified Long-Term Care for the first two years of a claim and reduces the Death Benefit dollar-for-dollar, while other policy values reduce proportionately. Payout duration is extended if the maximum benefit is not taken monthly. The EOBR is payable after LTC ADBR benefits have been exhausted and pays benefits for 4 years depending on which benefit period is selected at application. Payout duration is extended if the maximum benefit is not taken monthly. Benefit payments under the EOBR do not reduce Policy values. Policy benefits are reduced by any policy distributions or loans. LTC benefits are linked to Indexed Accounts only when the Indexed LTC Coverage Option is selected at issue. Please see A Brief Description of Your Policy for more information regarding the Riders.

Eligibility for Payment of LTC Benefits

Your right to a Monthly LTC Benefit under the LTC ADBR is subject to the following:
(1) Subject to the Exclusions provision, you must provide proof that the Insured is Chronically Ill and is receiving covered Qualified Long-Term Care Services under a Plan of Care prescribed by a Physician. The Physician who prescribes the Plan of Care and the Physician who provides the Chronically Ill certification must be someone other than you, the Insured, or your Immediate Family Member or an Immediate Family Member of the Insured. We have the right to have the Insured examined at our expense by another Physician of our choice. If the two Physicians differ in their opinions, eligibility for benefits shall be determined based on a third medical opinion, provided at our expense, by a third Physician who is mutually acceptable to you and us. (2) The Elimination Period has been satisfied. (3) You must make each request for a benefit under this Rider In Writing. (4) Any irrevocable beneficiary under the Policy must give consent In Writing for each request for a benefit under this Rider. (5) Any assignee under the Policy must give consent In Writing for each request for a benefit under this Rider. (6) Your Policy is not eligible for this benefit if you are required by law to use this Rider to meet the claims of creditors, whether in bankruptcy or otherwise.

A person is determined to be Chronically Ill if, within the last 12 months, the person has been certified by a Physician: to be unable to perform at least two Activities of Daily Living without Substantial Assistance from another individual, for an expected period of at least 90 days due to a loss of functional capacity; or to require Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment. Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting, and Transferring. Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in: (a) short-term or long-term memory; (b) orientation as to people, places or time; and (c) deductive or abstract reasoning, or judgement as it relates to safety and awareness.

LTC Exclusions and Limitations

Brighthouse Life Insurance Company will not pay benefits for care or services that the Insured receives: (1) For care or treatment received due to an attempted suicide or intentionally self-inflicted injury while sane or insane; (2) For treatment of alcoholism or drug addiction, unless the addiction was due to drugs taken on the advice of a Physician; (3) Due to any war, or act of war (whether declared or undeclared); (4) Due to conditions resulting from illness or injury received while participating in a felony, riot, or insurrection; (5) For services or supplies that are covered by Medicare (including amounts that would be reimbursable under Medicare but for the application of a deductible or coinsurance amount) or other governmental programs (except Medicaid); (6) For treatment provided in a government facility unless we are require by law to cover the charges; or (7) For treatment of an injury or sickness which would entitle the Insured to benefits under any state or federal worker's compensation, employer's liability or occupational disease law or any motor vehicle no-fault laws.

Preexisting Conditions Limitations

A Preexisting Condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a Physician or Health Care Provider in the six months prior to the Policy Issue Date. Preexisting Conditions specified in the Application are covered under the Rider subject to meeting the requirements of the Eligibility for Payment of Monthly LTC Benefit provision. We will not pay benefits for Qualified Long-Term Care Services received due to a Preexisting Condition which is not disclosed on the Application, if the need for such services begins during the first six months after the Policy Issue Date.

International Benefits

If the Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, the Insured is not required to return to the United States for benefit certification. However, benefits will not be paid under this rider and the Elimination Period will not be satisfied if the Qualified Long-Term Care Services are received outside of the United States, its territories or possessions, unless the Plan of Care and all Plan of Care updates are prescribed by a Physician licensed in the United States.

Other exclusions and restrictions apply – please refer to your Policy and consult with your financial representative.

Key Terms Defined

Year – The number of completed Policy years.

Age – The Insured's attained age at the beginning of the Policy year.

Amount Received Upon Surrender – The amount that will be paid upon surrender of your Policy. This amount equals the Cash Surrender Value plus the ROP Surrender Benefit (if any). The Return of Premium Surrender Benefit is equal to 75% of Lapse Prevention Premiums paid with reduction for Cash Surrender Value, policy loans and any LTC benefits received.

Premium Outlay – The total amount of out of pocket premiums, including any amounts from a 1035 exchange.

Cash Value – The total of the values in the Fixed Account, Holding Accounts, Indexed Accounts, and the Loan Account.

Cash Surrender Value – The amount available upon surrender of your Policy as of the end of the Policy year.

Death Benefit – In this illustration, the Death Benefit is the amount payable as of the end of the Policy year to your beneficiaries if the insured dies while your Policy is in force. The amount shown in this illustration includes any ROP Death Benefit Rider amount. The Return of Premium Death Benefit is equal to 100% of premiums paid with reduction for policy loans and any LTC benefits received. See the Riders section of this illustration for further details regarding the ROP Death Benefit. Please refer to your Policy for the definition of Death Benefit and Policy Proceeds.

Lifetime LTC Benefit – The sum of the Maximum Lifetime Benefit amounts payable from your Policy's LTC ADBR and its EOBR as of the beginning of the year.

Annual LTC Benefit – The amount you will receive in LTC benefits over a 12-month period from your Policy's LTC ADBR and EOBR as of the beginning of the Policy year if you elect to receive the Maximum Monthly LTC Benefit.

Monthly LTC Benefit – The amount you will receive in LTC benefits every month from your Policy's LTC ADBR and EOBR as of the beginning of the Policy year if you elect to receive the Maximum Monthly LTC Benefit.

Maximum Monthly LTC Benefit – The maximum amount we will pay in a month during which LTC benefits are payable.

Guaranteed Scale – The guaranteed values in this illustration are based on the guaranteed minimum interest crediting rates and guaranteed maximum policy charges.

Non-Guaranteed Alternate Scale – The alternate values in this illustration are based on the current fixed account crediting rate of 3.25% and current policy charges.

Non-Guaranteed Scale – The non-guaranteed values in this illustration are based on the current non-guaranteed interest crediting rates and policy charges. The 3% Compound LTC Option guarantees that the maximum monthly LTC benefit will increase 3.00% annually, which may help protect against inflation. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Non-guaranteed elements can change, subject to guarantees included in this Policy.

LTC Benefit Internal Rate of Return – The rate of return, compounded annually, that would have to be earned on the premium to accumulate to the LTC Benefit, which is assumed to be paid out monthly, under current assumptions.

Tax Equivalent Yield – The rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Premium Outlay in order to accumulate an amount equal to the Policy's LTC benefit.

Premium Charge – This charge is deducted from each premium payment. It is charged as a percentage of premium.

Administrative Charge – This charge is deducted annually from your Policy. It is charged per thousand of your Policy's face amount.

Cost of Insurance Charge – This charge is deducted annually from your Policy. It is charged per thousand of your Policy's net amount at risk. This charge is a non-guaranteed element and can change.

Rider Charges – The charges deducted annually from your Policy for the Long-Term Care Acceleration of Death Benefit Rider and the Extension of Benefits Rider. These are charged per thousand of the riders' remaining maximum lifetime benefit amount. ROP Surrender Benefit and ROP Death Benefit are automatically included at no additional cost.

Interest Credited – The total interest credited to the cash value.

Illustration Summary

Date Prepared: 09/24/2024

Client Profile

Policyowner

- Valued Client
- Issue State: Ohio

Insured

- Valued Client
- Age: 60
- Gender: Female
- Risk Class: NS with Couples Discount

Illustrated Benefits

- LTC Coverage: 3% Compound LTC
- Total LTC Benefit Period: 6 Years
- Face Amount: $143,519.05
- Initial Death Benefit: $143,519.05
- ROP Surrender Benefit: 75%
- ROP Death Benefit: 100%

Premium

- Premium Paying Period: 1-Year
- Planned Annual Premium: $100,000

Premium Allocation

Indexed Accounts	Initial Premium Allocation	Current Cap Rate	Guaranteed Minimum Cap Rate	Guaranteed Minimum Floor Rate	Initial Illustrated Rates
S&P 500®	100%	9.50%	3.00%	0.00%	5.92%
Total	100%				

Summary of Values

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

		Guaranteed			Midpoint Non-Guaranteed			Current Non-Guaranteed		
Year	Premium Outlay	Amount Received Upon Surrender	Death Benefit	Annual LTC Benefit	Amount Received Upon Surrender	Death Benefit	Annual LTC Benefit	Amount Received Upon Surrender	Death Benefit	Annual LTC Benefit
5	$0	$75,000	$143,519	$79,151	$75,000	$143,519	$79,151	$75,000	$143,519	$79,151
10	$0	$75,000	$143,519	$91,757	$75,000	$143,519	$91,757	$75,000	$143,519	$91,757
20	$0	$75,000	$143,519	$123,314	$75,000	$143,519	$123,314	$75,000	$143,519	$123,314
Age 70	$0	$75,000	$143,519	$94,510	$75,000	$143,519	$94,510	$75,000	$143,519	$94,510
Total to Age 121	$100,000	$75,000	$143,519	$426,753	$75,000	$143,519	$426,753	$75,000	$143,519	$426,753

Midpoint values are based on an average of current and guaranteed crediting rates and charges.

Signatures

I have received a copy of this 36 page illustration. My financial representative has explained to me, and I understand that **any non-guaranteed elements illustrated are subject to change** and could be either higher or lower.

Applicant Signature

_____ Date _____

I certify that this illustration has been presented to the applicant and that I have explained that **any non-guaranteed elements illustrated are subject to change**. I have made no statements that are inconsistent with the illustration.

By signing below, I certify that I am licensed to sell life insurance, and also accident/sickness/health insurance, as required by the state in which the proposed Policy will be issued, and that I am certified to sell long-term care insurance if so required by that state, and that all necessary continuing education requirements are current.

Financial Representative Signature

_____ Date _____

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

			Guaranteed Scale Maximum Charges, Minimum Interest Crediting Rate of 1.00%							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	$100,000	$71,232	$75,000	$143,519	$454,887	$70,324	$5,860	86.84%	120.61%
2	61	$0	$67,220	$75,000	$143,519	$468,533	$72,434	$6,036	52.29%	72.63%
3	62	$0	$62,948	$75,000	$143,519	$482,589	$74,607	$6,217	38.88%	54.00%
4	63	$0	$58,401	$75,000	$143,519	$497,067	$76,845	$6,404	31.44%	43.67%
5	64	$0	$53,559	$75,000	$143,519	$511,979	$79,151	$6,596	26.64%	37.00%
6	65	$0	$48,404	$75,000	$143,519	$527,338	$81,525	$6,794	23.26%	32.31%
7	66	$0	$42,916	$75,000	$143,519	$543,158	$83,971	$6,998	20.75%	28.81%
8	67	$0	$37,073	$75,000	$143,519	$559,453	$86,490	$7,208	18.80%	26.11%
9	68	$0	$30,845	$75,000	$143,519	$576,237	$89,085	$7,424	17.24%	23.94%
10	69	$0	$24,199	$75,000	$143,519	$593,524	$91,757	$7,646	15.96%	22.17%
11	70	$0	$17,094	$75,000	$143,519	$611,330	$94,510	$7,876	14.90%	20.69%
12	71	$0	$9,478	$75,000	$143,519	$629,669	$97,345	$8,112	14.00%	19.44%
13	72	$0	$1,316	$75,000	$143,519	$648,560	$100,266	$8,355	13.23%	18.37%
14	73	$0	$0	$75,000	$143,519	$668,016	$103,274	$8,606	12.56%	17.44%
15	74	$0	$0	$75,000	$143,519	$688,057	$106,372	$8,864	11.97%	16.62%
16	75	$0	$0	$75,000	$143,519	$708,699	$109,563	$9,130	11.45%	15.90%
17	76	$0	$0	$75,000	$143,519	$729,959	$112,850	$9,404	10.99%	15.26%
18	77	$0	$0	$75,000	$143,519	$751,858	$116,235	$9,686	10.57%	14.68%
19	78	$0	$0	$75,000	$143,519	$774,414	$119,722	$9,977	10.20%	14.17%
20	79	$0	$0	$75,000	$143,519	$797,646	$123,314	$10,276	9.86%	13.70%

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

			Guaranteed Scale Maximum Charges, Minimum Interest Crediting Rate of 1.00%							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	$0	$0	$75,000	$143,519	$821,576	$127,014	$10,584	9.55%	13.27%
22	81	$0	$0	$75,000	$143,519	$846,223	$130,824	$10,902	9.27%	12.88%
23	82	$0	$0	$75,000	$143,519	$871,610	$134,749	$11,229	9.02%	12.52%
24	83	$0	$0	$75,000	$143,519	$897,758	$138,791	$11,566	8.78%	12.19%
25	84	$0	$0	$75,000	$143,519	$924,691	$142,955	$11,913	8.56%	11.89%
26	85	$0	$0	$75,000	$143,519	$952,432	$147,244	$12,270	8.36%	11.61%
27	86	$0	$0	$75,000	$143,519	$981,005	$151,661	$12,638	8.17%	11.34%
28	87	$0	$0	$75,000	$143,519	$1,010,435	$156,211	$13,018	7.99%	11.10%
29	88	$0	$0	$75,000	$143,519	$1,040,748	$160,897	$13,408	7.83%	10.87%
30	89	$0	$0	$75,000	$143,519	$1,071,970	$165,724	$13,810	7.67%	10.66%
31	90	$0	$0	$75,000	$143,519	$1,104,129	$170,696	$14,225	7.53%	10.46%
32	91	$0	$0	$75,000	$143,519	$1,137,253	$175,816	$14,651	7.39%	10.27%
33	92	$0	$0	$75,000	$143,519	$1,171,371	$181,091	$15,091	7.27%	10.09%
34	93	$0	$0	$75,000	$143,519	$1,206,512	$186,524	$15,544	7.14%	9.92%
35	94	$0	$0	$75,000	$143,519	$1,242,707	$192,119	$16,010	7.03%	9.77%
36	95	$0	$0	$75,000	$143,519	$1,279,988	$197,883	$16,490	6.92%	9.62%
37	96	$0	$0	$75,000	$143,519	$1,318,388	$203,819	$16,985	6.82%	9.47%
38	97	$0	$0	$75,000	$143,519	$1,357,940	$209,934	$17,495	6.72%	9.34%
39	98	$0	$0	$75,000	$143,519	$1,398,678	$216,232	$18,019	6.63%	9.21%
40	99	$0	$0	$75,000	$143,519	$1,440,638	$222,719	$18,560	6.54%	9.09%

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

			Guaranteed Scale Maximum Charges, Minimum Interest Crediting Rate of 1.00%							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	$0	$0	$75,000	$143,519	$1,483,857	$229,401	$19,117	6.46%	8.97%
42	101	$0	$0	$75,000	$143,519	$1,528,373	$236,283	$19,690	6.38%	8.86%
43	102	$0	$0	$75,000	$143,519	$1,574,224	$243,371	$20,281	6.30%	8.76%
44	103	$0	$0	$75,000	$143,519	$1,621,451	$250,672	$20,889	6.23%	8.66%
45	104	$0	$0	$75,000	$143,519	$1,670,095	$258,192	$21,516	6.16%	8.56%
46	105	$0	$0	$75,000	$143,519	$1,720,197	$265,938	$22,162	6.10%	8.47%
47	106	$0	$0	$75,000	$143,519	$1,771,803	$273,916	$22,826	6.03%	8.38%
48	107	$0	$0	$75,000	$143,519	$1,824,957	$282,134	$23,511	5.97%	8.29%
49	108	$0	$0	$75,000	$143,519	$1,879,706	$290,598	$24,216	5.91%	8.21%
50	109	$0	$0	$75,000	$143,519	$1,936,097	$299,316	$24,943	5.85%	8.13%
51	110	$0	$0	$75,000	$143,519	$1,994,180	$308,295	$25,691	5.80%	8.06%
52	111	$0	$0	$75,000	$143,519	$2,054,006	$317,544	$26,462	5.75%	7.98%
53	112	$0	$0	$75,000	$143,519	$2,115,626	$327,070	$27,256	5.70%	7.91%
54	113	$0	$0	$75,000	$143,519	$2,179,095	$336,883	$28,074	5.65%	7.85%
55	114	$0	$0	$75,000	$143,519	$2,244,467	$346,989	$28,916	5.60%	7.78%
56	115	$0	$0	$75,000	$143,519	$2,311,801	$357,399	$29,783	5.56%	7.72%
57	116	$0	$0	$75,000	$143,519	$2,381,155	$368,121	$30,677	5.51%	7.66%
58	117	$0	$0	$75,000	$143,519	$2,452,590	$379,164	$31,597	5.47%	7.60%
59	118	$0	$0	$75,000	$143,519	$2,526,168	$390,539	$32,545	5.43%	7.54%
60	119	$0	$0	$75,000	$143,519	$2,601,953	$402,255	$33,521	5.39%	7.49%

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

3% Compound LTC, 6 Year Total LTC Benefit Period

			Guaranteed Scale Maximum Charges, Minimum Interest Crediting Rate of 1.00%							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	$0	$0	$75,000	$143,519	$2,680,011	$414,323	$34,527	5.35%	7.43%
62	121	$0	$0	$75,000	$143,519	$2,760,412	$426,753	$35,563	5.31%	7.38%
63	122	$0	$0	$75,000	$143,519	$2,843,224	$439,555	$36,630	5.28%	7.33%
64	123	$0	$0	$75,000	$143,519	$2,928,521	$452,742	$37,729	5.24%	7.28%
65	124	$0	$0	$75,000	$143,519	$3,016,376	$466,324	$38,860	5.21%	7.24%

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

3% Compound LTC, 6 Year Total LTC Benefit Period

			Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	$100,000	$73,013	$75,000	$143,519	$454,887	$70,324	$5,860	86.84%	120.61%
2	61	$0	$70,699	$75,000	$143,519	$468,533	$72,434	$6,036	52.29%	72.63%
3	62	$0	$68,069	$75,000	$143,519	$482,589	$74,607	$6,217	38.88%	54.00%
4	63	$0	$65,132	$75,000	$143,519	$497,067	$76,845	$6,404	31.44%	43.67%
5	64	$0	$61,867	$75,000	$143,519	$511,979	$79,151	$6,596	26.64%	37.00%
6	65	$0	$58,267	$75,000	$143,519	$527,338	$81,525	$6,794	23.26%	32.31%
7	66	$0	$54,308	$75,000	$143,519	$543,158	$83,971	$6,998	20.75%	28.81%
8	67	$0	$49,970	$75,000	$143,519	$559,453	$86,490	$7,208	18.80%	26.11%
9	68	$0	$45,211	$75,000	$143,519	$576,237	$89,085	$7,424	17.24%	23.94%
10	69	$0	$40,000	$75,000	$143,519	$593,524	$91,757	$7,646	15.96%	22.17%
11	70	$0	$34,290	$75,000	$143,519	$611,330	$94,510	$7,876	14.90%	20.69%
12	71	$0	$28,039	$75,000	$143,519	$629,669	$97,345	$8,112	14.00%	19.44%
13	72	$0	$21,187	$75,000	$143,519	$648,560	$100,266	$8,355	13.23%	18.37%
14	73	$0	$13,704	$75,000	$143,519	$668,016	$103,274	$8,606	12.56%	17.44%
15	74	$0	$5,543	$75,000	$143,519	$688,057	$106,372	$8,864	11.97%	16.62%
16	75	$0	$0	$75,000	$143,519	$708,699	$109,563	$9,130	11.45%	15.90%
17	76	$0	$0	$75,000	$143,519	$729,959	$112,850	$9,404	10.99%	15.26%
18	77	$0	$0	$75,000	$143,519	$751,858	$116,235	$9,686	10.57%	14.68%
19	78	$0	$0	$75,000	$143,519	$774,414	$119,722	$9,977	10.20%	14.17%
20	79	$0	$0	$75,000	$143,519	$797,646	$123,314	$10,276	9.86%	13.70%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

3% Compound LTC, 6 Year Total LTC Benefit Period

			Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	$0	$0	$75,000	$143,519	$821,576	$127,014	$10,584	9.55%	13.27%
22	81	$0	$0	$75,000	$143,519	$846,223	$130,824	$10,902	9.27%	12.88%
23	82	$0	$0	$75,000	$143,519	$871,610	$134,749	$11,229	9.02%	12.52%
24	83	$0	$0	$75,000	$143,519	$897,758	$138,791	$11,566	8.78%	12.19%
25	84	$0	$0	$75,000	$143,519	$924,691	$142,955	$11,913	8.56%	11.89%
26	85	$0	$0	$75,000	$143,519	$952,432	$147,244	$12,270	8.36%	11.61%
27	86	$0	$0	$75,000	$143,519	$981,005	$151,661	$12,638	8.17%	11.34%
28	87	$0	$0	$75,000	$143,519	$1,010,435	$156,211	$13,018	7.99%	11.10%
29	88	$0	$0	$75,000	$143,519	$1,040,748	$160,897	$13,408	7.83%	10.87%
30	89	$0	$0	$75,000	$143,519	$1,071,970	$165,724	$13,810	7.67%	10.66%
31	90	$0	$0	$75,000	$143,519	$1,104,129	$170,696	$14,225	7.53%	10.46%
32	91	$0	$0	$75,000	$143,519	$1,137,253	$175,816	$14,651	7.39%	10.27%
33	92	$0	$0	$75,000	$143,519	$1,171,371	$181,091	$15,091	7.27%	10.09%
34	93	$0	$0	$75,000	$143,519	$1,206,512	$186,524	$15,544	7.14%	9.92%
35	94	$0	$0	$75,000	$143,519	$1,242,707	$192,119	$16,010	7.03%	9.77%
36	95	$0	$0	$75,000	$143,519	$1,279,988	$197,883	$16,490	6.92%	9.62%
37	96	$0	$0	$75,000	$143,519	$1,318,388	$203,819	$16,985	6.82%	9.47%
38	97	$0	$0	$75,000	$143,519	$1,357,940	$209,934	$17,495	6.72%	9.34%
39	98	$0	$0	$75,000	$143,519	$1,398,678	$216,232	$18,019	6.63%	9.21%
40	99	$0	$0	$75,000	$143,519	$1,440,638	$222,719	$18,560	6.54%	9.09%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

3% Compound LTC, 6 Year Total LTC Benefit Period

			Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	$0	$0	$75,000	$143,519	$1,483,857	$229,401	$19,117	6.46%	8.97%
42	101	$0	$0	$75,000	$143,519	$1,528,373	$236,283	$19,690	6.38%	8.86%
43	102	$0	$0	$75,000	$143,519	$1,574,224	$243,371	$20,281	6.30%	8.76%
44	103	$0	$0	$75,000	$143,519	$1,621,451	$250,672	$20,889	6.23%	8.66%
45	104	$0	$0	$75,000	$143,519	$1,670,095	$258,192	$21,516	6.16%	8.56%
46	105	$0	$0	$75,000	$143,519	$1,720,197	$265,938	$22,162	6.10%	8.47%
47	106	$0	$0	$75,000	$143,519	$1,771,803	$273,916	$22,826	6.03%	8.38%
48	107	$0	$0	$75,000	$143,519	$1,824,957	$282,134	$23,511	5.97%	8.29%
49	108	$0	$0	$75,000	$143,519	$1,879,706	$290,598	$24,216	5.91%	8.21%
50	109	$0	$0	$75,000	$143,519	$1,936,097	$299,316	$24,943	5.85%	8.13%
51	110	$0	$0	$75,000	$143,519	$1,994,180	$308,295	$25,691	5.80%	8.06%
52	111	$0	$0	$75,000	$143,519	$2,054,006	$317,544	$26,462	5.75%	7.98%
53	112	$0	$0	$75,000	$143,519	$2,115,626	$327,070	$27,256	5.70%	7.91%
54	113	$0	$0	$75,000	$143,519	$2,179,095	$336,883	$28,074	5.65%	7.85%
55	114	$0	$0	$75,000	$143,519	$2,244,467	$346,989	$28,916	5.60%	7.78%
56	115	$0	$0	$75,000	$143,519	$2,311,801	$357,399	$29,783	5.56%	7.72%
57	116	$0	$0	$75,000	$143,519	$2,381,155	$368,121	$30,677	5.51%	7.66%
58	117	$0	$0	$75,000	$143,519	$2,452,590	$379,164	$31,597	5.47%	7.60%
59	118	$0	$0	$75,000	$143,519	$2,526,168	$390,539	$32,545	5.43%	7.54%
60	119	$0	$0	$75,000	$143,519	$2,601,953	$402,255	$33,521	5.39%	7.49%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

3% Compound LTC, 6 Year Total LTC Benefit Period

			Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	$0	$0	$75,000	$143,519	$2,680,011	$414,323	$34,527	5.35%	7.43%
62	121	$0	$0	$75,000	$143,519	$2,760,412	$426,753	$35,563	5.31%	7.38%
63	122	$0	$0	$75,000	$143,519	$2,843,224	$439,555	$36,630	5.28%	7.33%
64	123	$0	$0	$75,000	$143,519	$2,928,521	$452,742	$37,729	5.24%	7.28%
65	124	$0	$0	$75,000	$143,519	$3,016,376	$466,324	$38,860	5.21%	7.24%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	$100,000	$74,901	$75,000	$143,519	$454,887	$70,324	$5,860	86.84%	120.61%
2	61	$0	$74,533	$75,000	$143,519	$468,533	$72,434	$6,036	52.29%	72.63%
3	62	$0	$73,905	$75,000	$143,519	$482,589	$74,607	$6,217	38.88%	54.00%
4	63	$0	$73,017	$75,000	$143,519	$497,067	$76,845	$6,404	31.44%	43.67%
5	64	$0	$71,857	$75,000	$143,519	$511,979	$79,151	$6,596	26.64%	37.00%
6	65	$0	$70,406	$75,000	$143,519	$527,338	$81,525	$6,794	23.26%	32.31%
7	66	$0	$68,637	$75,000	$143,519	$543,158	$83,971	$6,998	20.75%	28.81%
8	67	$0	$66,518	$75,000	$143,519	$559,453	$86,490	$7,208	18.80%	26.11%
9	68	$0	$64,013	$75,000	$143,519	$576,237	$89,085	$7,424	17.24%	23.94%
10	69	$0	$61,078	$75,000	$143,519	$593,524	$91,757	$7,646	15.96%	22.17%
11	70	$0	$57,663	$75,000	$143,519	$611,330	$94,510	$7,876	14.90%	20.69%
12	71	$0	$53,715	$75,000	$143,519	$629,669	$97,345	$8,112	14.00%	19.44%
13	72	$0	$49,172	$75,000	$143,519	$648,560	$100,266	$8,355	13.23%	18.37%
14	73	$0	$43,986	$75,000	$143,519	$668,016	$103,274	$8,606	12.56%	17.44%
15	74	$0	$38,097	$75,000	$143,519	$688,057	$106,372	$8,864	11.97%	16.62%
16	75	$0	$31,423	$75,000	$143,519	$708,699	$109,563	$9,130	11.45%	15.90%
17	76	$0	$23,864	$75,000	$143,519	$729,959	$112,850	$9,404	10.99%	15.26%
18	77	$0	$15,314	$75,000	$143,519	$751,858	$116,235	$9,686	10.57%	14.68%
19	78	$0	$5,623	$75,000	$143,519	$774,414	$119,722	$9,977	10.20%	14.17%
20	79	$0	$0	$75,000	$143,519	$797,646	$123,314	$10,276	9.86%	13.70%

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Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

			Non-Guaranteed Scale Current Charges, Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	$0	$0	$75,000	$143,519	$821,576	$127,014	$10,584	9.55%	13.27%
22	81	$0	$0	$75,000	$143,519	$846,223	$130,824	$10,902	9.27%	12.88%
23	82	$0	$0	$75,000	$143,519	$871,610	$134,749	$11,229	9.02%	12.52%
24	83	$0	$0	$75,000	$143,519	$897,758	$138,791	$11,566	8.78%	12.19%
25	84	$0	$0	$75,000	$143,519	$924,691	$142,955	$11,913	8.56%	11.89%
26	85	$0	$0	$75,000	$143,519	$952,432	$147,244	$12,270	8.36%	11.61%
27	86	$0	$0	$75,000	$143,519	$981,005	$151,661	$12,638	8.17%	11.34%
28	87	$0	$0	$75,000	$143,519	$1,010,435	$156,211	$13,018	7.99%	11.10%
29	88	$0	$0	$75,000	$143,519	$1,040,748	$160,897	$13,408	7.83%	10.87%
30	89	$0	$0	$75,000	$143,519	$1,071,970	$165,724	$13,810	7.67%	10.66%
31	90	$0	$0	$75,000	$143,519	$1,104,129	$170,696	$14,225	7.53%	10.46%
32	91	$0	$0	$75,000	$143,519	$1,137,253	$175,816	$14,651	7.39%	10.27%
33	92	$0	$0	$75,000	$143,519	$1,171,371	$181,091	$15,091	7.27%	10.09%
34	93	$0	$0	$75,000	$143,519	$1,206,512	$186,524	$15,544	7.14%	9.92%
35	94	$0	$0	$75,000	$143,519	$1,242,707	$192,119	$16,010	7.03%	9.77%
36	95	$0	$0	$75,000	$143,519	$1,279,988	$197,883	$16,490	6.92%	9.62%
37	96	$0	$0	$75,000	$143,519	$1,318,388	$203,819	$16,985	6.82%	9.47%
38	97	$0	$0	$75,000	$143,519	$1,357,940	$209,934	$17,495	6.72%	9.34%
39	98	$0	$0	$75,000	$143,519	$1,398,678	$216,232	$18,019	6.63%	9.21%
40	99	$0	$0	$75,000	$143,519	$1,440,638	$222,719	$18,560	6.54%	9.09%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

			Non-Guaranteed Scale Current Charges, Initial Assumed Rate							
Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	$0	$0	$75,000	$143,519	$1,483,857	$229,401	$19,117	6.46%	8.97%
42	101	$0	$0	$75,000	$143,519	$1,528,373	$236,283	$19,690	6.38%	8.86%
43	102	$0	$0	$75,000	$143,519	$1,574,224	$243,371	$20,281	6.30%	8.76%
44	103	$0	$0	$75,000	$143,519	$1,621,451	$250,672	$20,889	6.23%	8.66%
45	104	$0	$0	$75,000	$143,519	$1,670,095	$258,192	$21,516	6.16%	8.56%
46	105	$0	$0	$75,000	$143,519	$1,720,197	$265,938	$22,162	6.10%	8.47%
47	106	$0	$0	$75,000	$143,519	$1,771,803	$273,916	$22,826	6.03%	8.38%
48	107	$0	$0	$75,000	$143,519	$1,824,957	$282,134	$23,511	5.97%	8.29%
49	108	$0	$0	$75,000	$143,519	$1,879,706	$290,598	$24,216	5.91%	8.21%
50	109	$0	$0	$75,000	$143,519	$1,936,097	$299,316	$24,943	5.85%	8.13%
51	110	$0	$0	$75,000	$143,519	$1,994,180	$308,295	$25,691	5.80%	8.06%
52	111	$0	$0	$75,000	$143,519	$2,054,006	$317,544	$26,462	5.75%	7.98%
53	112	$0	$0	$75,000	$143,519	$2,115,626	$327,070	$27,256	5.70%	7.91%
54	113	$0	$0	$75,000	$143,519	$2,179,095	$336,883	$28,074	5.65%	7.85%
55	114	$0	$0	$75,000	$143,519	$2,244,467	$346,989	$28,916	5.60%	7.78%
56	115	$0	$0	$75,000	$143,519	$2,311,801	$357,399	$29,783	5.56%	7.72%
57	116	$0	$0	$75,000	$143,519	$2,381,155	$368,121	$30,677	5.51%	7.66%
58	117	$0	$0	$75,000	$143,519	$2,452,590	$379,164	$31,597	5.47%	7.60%
59	118	$0	$0	$75,000	$143,519	$2,526,168	$390,539	$32,545	5.43%	7.54%
60	119	$0	$0	$75,000	$143,519	$2,601,953	$402,255	$33,521	5.39%	7.49%

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Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Amount Received Upon Surrender	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	$0	$0	$75,000	$143,519	$2,680,011	$414,323	$34,527	5.35%	7.43%
62	121	$0	$0	$75,000	$143,519	$2,760,412	$426,753	$35,563	5.31%	7.38%
63	122	$0	$0	$75,000	$143,519	$2,843,224	$439,555	$36,630	5.28%	7.33%
64	123	$0	$0	$75,000	$143,519	$2,928,521	$452,742	$37,729	5.24%	7.28%
65	124	$0	$0	$75,000	$143,519	$3,016,376	$466,324	$38,860	5.21%	7.24%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 19 for guaranteed components of the Policy.

Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
1	$100,000	$25,000	$41	$117	$4,128	$4,186	$74,901
2	$0	$0	$41	$204	$4,289	$4,166	$74,533
3	$0	$0	$41	$263	$4,455	$4,131	$73,905
4	$0	$0	$41	$303	$4,625	$4,081	$73,017
5	$0	$0	$41	$334	$4,801	$4,016	$71,857
6	$0	$0	$41	$364	$4,982	$3,935	$70,406
7	$0	$0	$41	$396	$5,169	$3,836	$68,637
8	$0	$0	$41	$435	$5,361	$3,718	$66,518
9	$0	$0	$41	$484	$5,559	$3,578	$64,013
10	$0	$0	$41	$545	$5,763	$3,414	$61,078
11	$0	$0	$41	$625	$5,972	$3,223	$57,663
12	$0	$0	$41	$721	$6,189	$3,002	$53,715
13	$0	$0	$41	$839	$6,411	$2,748	$49,172
14	$0	$0	$41	$962	$6,641	$2,458	$43,986
15	$0	$0	$41	$1,101	$6,877	$2,129	$38,097
16	$0	$0	$41	$1,269	$7,120	$1,756	$31,423
17	$0	$0	$41	$1,481	$7,371	$1,334	$23,864
18	$0	$0	$41	$1,736	$7,629	$856	$15,314
19	$0	$0	$41	$2,069	$7,895	$314	$5,623
20	$0	$0	$41	$2,431	$8,169	$0	$0

Notes:

(1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.

(2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
21	$0	$0	$41	$2,742	$8,451	$0	$0
22	$0	$0	$41	$3,106	$8,742	$0	$0
23	$0	$0	$41	$3,611	$9,041	$0	$0
24	$0	$0	$41	$4,252	$9,349	$0	$0
25	$0	$0	$41	$5,151	$9,667	$0	$0
26	$0	$0	$41	$6,237	$9,994	$0	$0
27	$0	$0	$41	$7,169	$10,331	$0	$0
28	$0	$0	$41	$8,243	$10,678	$0	$0
29	$0	$0	$41	$9,484	$11,035	$0	$0
30	$0	$0	$41	$10,903	$11,403	$0	$0
31	$0	$0	$41	$12,517	$11,782	$0	$0
32	$0	$0	$41	$14,059	$12,173	$0	$0
33	$0	$0	$41	$15,770	$12,575	$0	$0
34	$0	$0	$41	$17,656	$12,989	$0	$0
35	$0	$0	$41	$19,727	$13,416	$0	$0
36	$0	$0	$41	$21,988	$0	$0	$0
37	$0	$0	$41	$24,438	$0	$0	$0
38	$0	$0	$41	$27,073	$0	$0	$0
39	$0	$0	$41	$29,876	$0	$0	$0
40	$0	$0	$41	$32,830	$0	$0	$0

Notes:

(1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.

(2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
41	$0	$0	$41	$35,904	$0	$0	$0
42	$0	$0	$41	$39,085	$0	$0	$0
43	$0	$0	$41	$42,301	$0	$0	$0
44	$0	$0	$41	$45,498	$0	$0	$0
45	$0	$0	$41	$48,616	$0	$0	$0
46	$0	$0	$41	$51,593	$0	$0	$0
47	$0	$0	$41	$54,357	$0	$0	$0
48	$0	$0	$41	$56,916	$0	$0	$0
49	$0	$0	$41	$59,242	$0	$0	$0
50	$0	$0	$41	$61,250	$0	$0	$0
51	$0	$0	$41	$62,697	$0	$0	$0
52	$0	$0	$41	$62,988	$0	$0	$0
53	$0	$0	$41	$62,988	$0	$0	$0
54	$0	$0	$41	$62,986	$0	$0	$0
55	$0	$0	$41	$62,986	$0	$0	$0
56	$0	$0	$41	$62,985	$0	$0	$0
57	$0	$0	$41	$62,985	$0	$0	$0
58	$0	$0	$41	$62,985	$0	$0	$0
59	$0	$0	$41	$62,984	$0	$0	$0
60	$0	$0	$41	$62,984	$0	$0	$0

Notes:

(1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.

(2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount
3% Compound LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate
S&P 500®: 5.92%

Non-Guaranteed Scale
Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
61	$0	$0	$41	$62,984	$0	$0	$0
62	$0	$0	$0	$0	$0	$0	$0
63	$0	$0	$0	$0	$0	$0	$0
64	$0	$0	$0	$0	$0	$0	$0
65	$0	$0	$0	$0	$0	$0	$0

Notes:

(1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.

(2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

A Word About Taxes

Life Insurance policies such as Brighthouse SmartCare must satisfy Section 7702 of the Internal Revenue Code of 1986, as amended, ("Code"). This Policy is intended to satisfy Section 7702 of the Code by meeting the requirements of the Cash Value Accumulation Test ("CVAT"). The Death Benefit payable on the death of the insured will never be less than the minimum amount required to permit the Policy to meet the cash value accumulation test set forth in Section 7702(b) of the Code, as in effect on the date the Policy was issued.

In order to receive favorable tax treatment under the Code on Policy distributions, life insurance policy premiums must be within certain limits during the first 7 Policy years and during the first 7 Policy years after certain Policy changes. Failure to satisfy these limits would cause the Policy to become a Modified Endowment Contract ("MEC") and cause distributions to be taxable (and possibly subject to a 10% tax penalty if received before the recipient's age 59 1/2) to the extent there is a gain (generally, the Cash Value in excess of remaining basis) in the Policy. Distributions from a MEC include a surrender or withdrawal of the Policy values, Policy loans or pledges to secure a loan. Loans from a non-MEC policy are generally not treated as distributions and, therefore, may not be taxable unless the Policy lapses, is surrendered, or is exchanged. Furthermore, a non-MEC policy generally is not subject to a 10% tax penalty upon taking a loan or a taxable distribution such as a surrender. Please note that the Policy illustrated does not allow withdrawals of Cash Value while the Policy remains in force, and both a MEC and non-MEC Policy are subject to taxation if the Policy is surrendered to the extent there is a gain in the Policy. **As illustrated, based on the non-guaranteed charge and variable rate, this Policy becomes a MEC in policy year 1.**

MECs still qualify as life insurance for federal income tax purposes. Therefore, Death Benefit proceeds from both MEC and non-MEC policies are generally received by a beneficiary free of federal income tax, subject to certain transfer-for-value and other rules. In particular, in the case of a business owned Policy, the provisions of section 101(j) of the Code may limit the amount of the Death Benefit excludable from gross income unless a specified exception applies and a notice and consent requirement is satisfied. The Death Benefit may be subject to federal and state estate taxes, but your beneficiary will generally not be subject to federal income tax on the Death Benefit.

This illustration shows pre-tax values.

Even if the Policy as illustrated is not a MEC, changes to benefits, premiums, premium mode or surrenders, whether illustrated or not, may cause the Policy to lose its favorable tax status. Please also note, if you surrender your policy, or if your Policy lapses while loans are outstanding, income tax could be payable on borrowed amounts.

If included with the Policy as illustrated, any Riders providing Long-Term Care Insurance ("Long-Term Care Riders") are intended to provide qualified long-term care insurance under Section 7702B(b) of the Code. Although benefits paid under such Long-Term Care Riders are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, in certain circumstances benefits may be taxable. For example, benefits may be taxable when the aggregate long-term care benefits payments received under such Long-Term Care Riders and other policies or riders exceed the per diem limitation under Section 7702B(d)(2) of the Code. The federal tax treatment of the long-term care benefits is not clear when the person receiving the benefit payments is not the person who is receiving the long-term care services. You should consult with an attorney or qualified tax advisor prior to purchasing, or exercising any claim for benefit under, such Long-Term Care Riders. Any ROP Surrender Benefit paid under the ROP Surrender Benefit Rider is treated as being funded first by the return of the charges taken for any LTC ADBR Rider and any EOBR Rider which are intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Code. The return of charges taken for any LTC ADBR Rider and EOB Rider will be treated as a permitted refund of premiums described in Section 7702B(b)(2)(C) of the Code. Any remaining amount payable under the ROP Surrender Benefit Rider shall be treated as an amount received upon surrender of the underlying Policy. Exercising the ROP Surrender Benefit under the ROP Surrender Benefit Rider may result in a taxable event. You should consult a qualified tax advisor before surrendering your Policy and receiving the ROP Surrender Benefit.

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

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