



Program Guide

The opportunity for a better offer, faster with Brighthouse Enhanced Rate Plus

This new program offers qualifying applicants the opportunity to move from Standard to the best possible rating class and receive an underwriting decision within one week, with no paramedical exams or lab work required.

Who's Eligible?

Clients who are:

- Age 20 to 60
- Applying for a Brighthouse Premier Accumulator Universal LifeSM policy¹ with a face amount of \$100,000 to \$1 million²
- U.S. residents with a minimum residency period of two years
- Non-smokers – no nicotine use within the last 24 months

How It Works²

- 1 Financial professional completes an Express Order Ticket (only EOTs will be accepted) and Authorization form (EAUTH) and gives the Tele-Application Client Package to the client.*
- 2 Financial professional submits the forms through Express Order Tickets. Call Center representative contacts the client within 24 hours after the EOT and associated paperwork have been processed and confirmed to be in good order.
- 3 Client goes through the 20- to 40-minute telephone interview process. Call Center representative sends information to underwriting to determine whether the client may qualify for Brighthouse Enhanced Rate Plus program.
 - If the client qualifies** – based upon information from their phone interview, prescription drug database, motor vehicle record, public record search and Medical Information Bureau record – no lab work or paramedical exam will be required, and if the client qualifies for Standard, they may receive an upgrade to Elite or the best possible rating class.³
 - If the client does not qualify**, the case will proceed through traditional underwriting, and an Attending Physician Statement (APS) and/or lab work may be ordered. A paramedical exam may also be obtained. If the client qualifies for Standard, they may still receive an upgrade to Elite or the best possible rating class.³
- 4 Financial professional is notified of the decision and is mailed the policy for delivery.

* There are situations that would require a long form change application. Please see FAQ 16.

Brighthouse Enhanced Rate Plus Program

Traditional Underwriting

Application Process	Express Order Ticket	Enterprise Application, Express Order Ticket, iPipeline
Pages of Information To Be Completed By The Producer	2 plus supplemental forms	7
Client Signature	Voice	Paper or voice
Paramed Exam	No	Yes, depending on age and face amount or at underwriter's discretion
Labs (blood and urine)	No	Yes, depending on age and face amount or at underwriter's discretion
APS	No	Yes, depending on age and face amount or at underwriter's discretion
Medical Information Bureau	Yes	Yes
Motor Vehicle Records	Yes	Yes
Prescription Database	Yes	Yes
Public Records Search	Yes	Possible
Features	<ul style="list-style-type: none"> • Full tele-app helps prevent Not of Good Order applications • Two- to seven-day cycle time • Potential to move from Standard to Elite rating class 	<ul style="list-style-type: none"> • Not of Good Order applications can result in delays • 20- to 30-day cycle time • Potential to move from Standard to Elite rating class

Program FAQs

1. Is Brighthouse Enhanced Rate Plus available for any other products?

Currently, this program is only available to clients applying for a Brighthouse Premier Accumulator Universal Life policy through a financial representative.

2. Is Brighthouse Enhanced Rate Plus available in all states?

Yes. Brighthouse Premier Accumulator Universal Life is sold in all states.

3. Will all applicants who qualify for Brighthouse Enhanced Rate Plus receive an upgrade from Standard to Elite?

If an applicant is a standard risk who requires a flat extra for any reason, then they will not qualify for an upgrade.

4. Are there any lifestyle risks or medical conditions that may not qualify for Brighthouse Enhanced Rate Plus?

To determine whether a medical condition may qualify, consult the Medical Impairments Guide. If the guide indicates a Standard or better rating class is possible for your client, he or she may qualify for the Brighthouse Enhanced Rate Plus program.

5. What happens if Underwriting determines my client doesn't qualify for Brighthouse Enhanced Rate Plus?

The case will go through our traditional underwriting program, and typical requirements applying to the client's age and face amount, or based on factors such as medical history, will be ordered.

Program FAQs (continued)

6. If a case is currently undergoing traditional underwriting but qualifies for Brighthouse Enhanced Rate Plus, can I request it be moved?

Cases already under traditional underwriting review may not be moved to the Brighthouse Enhanced Rate Plus program; however, qualifying cases may still be moved from Standard to Preferred or Elite.

7. If an informal application was previously submitted, can the client qualify for Brighthouse Enhanced Rate Plus program?

Yes, but the client would have to undergo the entire Brighthouse Enhanced Rate Plus program process outlined on page 1.

8. Are applications for a policy with riders⁴ able to go through Brighthouse Enhanced Rate Plus?

For Brighthouse Premier Accumulator Universal Life policies, all riders are eligible for the Enhanced Rate Plus program.

9. Can I submit an enterprise application for Brighthouse Enhanced Rate Plus?

No, enterprise applications will not be accepted. If a paper application is submitted, the case will go through traditional underwriting. During traditional underwriting, it may be determined that your client qualifies for a more favorable rating class. If you are unsure whether your client qualifies for Brighthouse Enhanced Rate Plus, use an Express Order Ticket.

10. What is an Express Order Ticket?

An Express Order Ticket is a simplified life insurance application process that reduces the amount of paperwork completed at point of sale from seven to two pages (plus supplemental forms). The application is completed over the phone with a customer service representative and includes a voice signature, which eliminates the need for a signature on the application. Certain forms, such as amendments and non voice-signed applications, may require post-issue signatures.

11. What can my client expect during the tele-application process?

The tele-application lasts 20 to 40 minutes, depending on the amount of medical history information provided. To prepare for the telephone interview, your client should be prepared to discuss: health and medications; employment and income; driving history; immigration status; nicotine, alcohol and drug use; family medical history; hobbies; and beneficiaries.

12. Will any other information be considered?

We also will use information from the prescription drug database, motor vehicle records, public record search and the Medical Information Bureau. Any other information provided by the client will be considered during underwriting, even if it is not required information, and may result in a client not qualifying for the Brighthouse Enhanced Rate Plus program.

13. How will U.S. residency and foreign travel be considered?

Residency and foreign travel will be considered according to Brighthouse Financial standard underwriting guidelines.

14. How am I compensated if my client goes through Brighthouse Enhanced Rate Plus program?

Your compensation structure will remain the same and will be based on the final policy premium. Please note the compensation structure will be based on the product chosen.

15. Is temporary insurance coverage available?

Yes, temporary insurance is available if payment is made by check or bank draft.

16. Is product conversion available?

Term conversions with ERP are allowed if the following situations are met:

- All parameters for ERP must be met by the insured (please see qualification guidelines above). If the face amount requested for conversion is above the ERP maximum limits, only a partial term conversion will be allowed, assuming all other criteria are met
- The original policy must have been issued at Standard Non-Smoker or better
- The original policy cannot be facultatively reinsured
- The original policy must have been issued within 36 months of the conversion application date
- The insured completes the long form change application in full (including the Part 2 medical supplement section)

The policy is not to be combined with review for better class consideration.

Brighthouse Financial no longer accepts external term conversions.

17. Which payment and payor options are available?

All payment methods are available. Monthly, quarterly, semi-annual or annual electronic fund transfers are available. Quarterly, semi-annual and annual direct billing are also options. The payor may be someone other than the insured – some states may require the payor's signature on electronic funds transfer paperwork.

18. How do I explain this process to my client?

Once the client agrees to the purchase, complete the Express Order Ticket and explain the typical next steps for underwriting. If you think the client may qualify for the Brighthouse Enhanced Rate Plus program, discuss the possibility of expedited underwriting without the need for a paramed exam or lab work.

- If the applicant is approved for Brighthouse Enhanced Rate Plus, tell the client that Underwriting was able to approve him or her at the rating class specified by Underwriting without requiring a paramedical exam or lab work appointment.
- If the applicant is not approved for Brighthouse Enhanced Rate Plus, he or she will continue through the traditional underwriting process.

More questions about Brighthouse Enhanced Rate Plus? Please contact the Life Sales Desk.

¹ Brighthouse Premier Accumulator Universal Life is approved in all 50 states, making Brighthouse Enhanced Rate Plus program available in all states.

² The amount of inforce coverage issued by Brighthouse Financial to the client within the past 12 months plus the amount being applied for, whether one or multiple (additional) policies, may not exceed \$1.75 million. If the amount exceeds \$1.75 million, the client will not qualify for the program. Additional policies may not be requested in conjunction with ERP cases.

³ All eligible clients who qualify for Standard rates without a flat extra will receive the upgrade. Clients with certain factors - including, but not limited to, ratable medical impairments and other health or lifestyle risks that require an extra premium - do not qualify for Standard rates or program upgrades.

⁴ There may be an additional charge for optional riders. Certain age and state availability restrictions may apply. Please see the Producer Guide or a specimen rider for additional rider details.

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

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Form 5E-37-14 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5E-37-16-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Life Insurance Products:

- Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed by Any Bank or Credit Union • May Go Down in Value

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