



## Life Insurance Product Portfolio Update

**Effective September 27, 2019, Brighthouse Financial® will close the following products to new sales:**

Brighthouse Premier Accumulator Universal Life (PAUL)  
Brighthouse Guaranteed Level Term (GLT)

### **Why is Brighthouse Financial closing these products?**

With the adoption of the 2017 Commissioners Standard and Ordinary (CSO) Mortality Table and the regulatory requirement that any product available for sale beginning January 1, 2020, comply with the 2017 CSO Table, insurance companies are updating or closing older products. In evaluating our life product portfolio, we have opted to close rather than update these products.

In contrast, Brighthouse SmartCare® and other life products that Brighthouse Financial will bring to market will comply with the 2017 CSO Table. This is consistent with our strategy to reestablish a competitive presence in the U.S. life insurance market and build upon our foundation of experience in the development of protection products.

### **Key transition dates for sunseting products are as follows:**

- August 27, 2019

- Last day to submit Quick Quotes and Preliminary Applications
- September 27, 2019
  - Paper applications must be received in good order
  - Tele-applications must be completed
  - The last day PAUL and GLT illustrations will be available
- November 27, 2019
  - Pending cases must be paid and issued

**Brighthouse Financial Life Insurance Product Portfolio:**

The following Brighthouse Financial products will continue to be available:<sup>1</sup>

- Brighthouse SmartCare® Indexed Universal Life
- Brighthouse Conversion Whole Life
- Brighthouse One Year Term

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**Life Sales Desk**  
855-861-5300

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<sup>1</sup>All products may not be available in all jurisdictions or firms. State variations may apply.

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