



# Give Clients the Best of Both Worlds

Put their money to work and help provide protection and growth.

Like 80 million Americans,<sup>1</sup> your clients probably need more life insurance. And even though they may have traditional investments, they may also have money on the sidelines that could be working harder to help them meet their goals.

Now there's a life insurance option that puts your clients' money to work offering them growth and protection—**Brighthouse Premier Accumulator Universal Life<sup>SM</sup>, or as we call it, PAUL.**

With PAUL as part of their financial portfolio, your clients have:

- Protection for their loved ones in the form of a death benefit
- Coverage if the insured becomes chronically or terminally ill<sup>2</sup>
- Growth fueled by competitive interest rates<sup>3</sup>
- Access to their money with no surrender charges<sup>4</sup>

Let's see how it works using a 50-year old male, Elite Non-Smoker who puts a one-time premium of \$100,000 or \$250,000 into a Brighthouse Premier Accumulator Universal Life policy.

### Where to find money on the sidelines:

- Certificates of Deposit (CDs)
- Bank Accounts (savings, checking)

One-Time Premium	Year 1	Year 3	Year 5	Year 20
\$100,000	\$99,506 (CSV)	\$106,528 (CSV)	• \$113,714 (CSV) • 2.60% (IRR)	• \$173,351 (CSV) • \$291,182 (DB)
\$250,000	\$249,093 (CSV)	\$267,270 (CSV)	• \$286,099 (CSV) • 2.73% (IRR)	• \$451,296 (CSV) • \$758,055 (DB)

**Access**  
to their money with no surrender charges.<sup>4</sup>

**Comfort**  
in knowing their policy values are not directly impacted by market fluctuations.

**Growth**  
in cash value fueled by competitive interest rates.<sup>3</sup>

**Coverage**  
if they face a prolonged or terminal illness.

<sup>5</sup> Please refer to footnote for this chart  
(CSV) Cash Surrender Value (IRR) Internal Rate of Return (DB) Death Benefit

As you can see, **Brighthouse Premier Accumulator Universal Life** provides immediate death benefit protection, and competitive growth for cash value while allowing access to that money with no surrender charges, just in case. With this level of protection and growth, PAUL offers the best of both worlds.

<sup>1</sup> LIMRA. (2017). *2017 Insurance Barometer Study*. Limra.com: LL Global, Inc.

<sup>2</sup> This rider is available for issue ages 18-65. The insured must qualify for Elite, Preferred, or Standard risk class with no more than a \$5.00 flat extra or Table B through Table D without a flat extra. The minimum total base face amount for the rider is \$100,000. The rider is only available at issue.

<sup>3</sup> Cost of insurance and other charges are deducted monthly from cash value. Interest rates are subject to a guaranteed contractual minimum.

<sup>4</sup> Policy loans and withdrawals reduce the policy's cash value and death benefit and may cause the policy to lapse. If the policy lapses, you may incur tax consequences. In addition, policy loan interest will be charged annually on any outstanding loan balance. You should request a full illustration from our financial professional for details.

<sup>5</sup> Values in this document are based on our current non-guaranteed interest rate, which is 4.00%, and charges which are subject to change. Any presentation of non-guaranteed values to clients must be part of a complete company illustration.

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**Please Note: Brighthouse Life Insurance Company and Brighthouse Life Insurance Company of NY have designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete. For a full explanation of the terms and exclusions, please refer to the policy and the riders.**

Distributions are generally treated first as tax-free recovery of basis and then as taxable income, assuming the policy is not a Modified Endowment Contract (MEC). However, different rules apply in the first fifteen policy years, when distributions accompanied by benefit reductions may be taxable prior to basis recovery. Non-MEC loans are generally not subject to tax but may be taxable if the policy lapses, is surrendered, exchanged or otherwise terminated. In the case of a MEC, loans and withdrawals are taxable to the extent of policy gain and an additional 10% tax may apply if taken prior to age 59½. Always confirm the status of a particular loan or withdrawal with a qualified tax advisor. Loans and withdrawals will decrease the cash value and death benefit. Cash value accumulation may not be guaranteed depending on the type of product selected. Investments in variable life insurance are subject to market risk, including loss of principal.

Cash values are based on the assumptions of current interest crediting rates and current charges which are not guaranteed, and are subject to change by the insurer, and assume the policy is optimally funded. Any presentation to clients must be accompanied by a full basic illustration. Guaranteed assumptions and other funding patterns will result in lower values.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Life insurance is medically underwritten. Clients should not cancel their current coverage until their new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. Clients should consult their own tax advisors regarding tax liability on surrenders.

Brighthouse Premier Accumulator Universal Life is issued by Brighthouse Life Insurance Company on Policy Forms 5E-37-14 and 5-39-17 and in New York only by Brighthouse Life Insurance Company of NY on Policy Form 5-39-17-NY.

**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 Lose Value

**Brighthouse**  
FINANCIAL

Established by  
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