

**LIFE  
INSURANCE**

Index-Linked Universal with GDR



**Brighthouse**  
FINANCIAL®  
Build for what's ahead®

# Brighthouse SmartGuard Plus<sup>SM</sup>

Pre-Qualification Questionnaire



This questionnaire helps identify who may be a good candidate for Brighthouse SmartGuard Plus<sup>SM</sup>. The proposed insured should be a permanent U.S. resident and have resided in the U.S. for at least the past 24 months.

**If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.**

|                                      |   |
|--------------------------------------|---|
| <b>Aviation<sup>1</sup></b>          | Are you a private pilot and have flown less than 100 hours  |
|                                      | Are you a student pilot?  |
|                                      | Are you piloting without a pilot's license?   |
|                                      | Do you participate in any of the following: crop dusting, aviation instructing, or military aviation?   |
|                                      | Have you ever flown or do you intend to fly ultralights, biplanes, prototypes, experimental, or personally built/assembled aircraft?  |
|                                      | Have you ever been grounded or had your pilot's license revoked?  |
| <b>Avocation<sup>1</sup></b>         | In the past 2 years, have you attempted more than once or do you plan to attempt any of the following in the future: skydiving, hang gliding, parachuting, parasailing, paraskiing?   |
|                                      | In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: BASE jumping, building (urban climbing or stegophily), ice climbing, mixed rock climbing?   |
|                                      | Have you attempted climbing over 13,000 feet or attempted a climb that had a Yosemite Decimal System (YDS) over 5.1?  |
|                                      | In the past 2 years, have you attempted or do you plan to attempt any of the following in the future: cave diving, diving alone, diving to explore sunken wrecks, rescue/recovery diving, night diving over 60 feet, or any diving over 150 feet?   |
| <b>Blood</b>                         | Are you currently seeing a hematologist for any blood disorders other than hemochromatosis treated by phlebotomy?   |
| <b>Brain</b>                         | Have you had a cognitive disorder, including Alzheimer's disease, dementia, or memory loss?   |
|                                      | Have you had a seizure disorder resulting in two or more seizures a year, or have you been diagnosed with a seizure disorder in the past 12 months?   |
|                                      | Have you had more than one mini-stroke or transient ischemic attack (TIA)?  |
|                                      | Are you under age 50 and have been diagnosed with a TIA?  |
|                                      | Have you been diagnosed with a TIA in the past 12 months?   |
| <b>Brain/<br/>Nervous<br/>System</b> | Have you consulted with a medical professional or been treated for any neurological disorder related to the following: stroke, Parkinson's disease, multiple sclerosis (MS), muscular dystrophy, ALS/Lou Gehrig's disease, or Huntington's disease? |
|                                      | Have you been diagnosed with paraplegia or quadriplegia?  |

<sup>1</sup> Exclusion riders may be available for aviation and other avocations in some states.

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

|                         |  |
|-------------------------|--|
| <b>Build</b>            | See Height and Weight Guide.   |
| <b>Cancer</b>           | <p>Have you completed cancer treatment in the past 3 years? (You may still qualify if you've had treatment within the past 6 months for certain skin cancers, breast cancers, and prostate cancers.)</p> <p>Have you been told you had high-stage cancer (stage 2, 3, or 4) other than prostate cancer?</p> <p>Have you received chemotherapy or a bone marrow transplant?</p> <p>Are you under age 60 and currently under active surveillance for prostate cancer?</p> <p>Have you been diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia, liver, lung, lymphoma, multiple myeloma, oral, osteosarcoma, pancreatic, spinal cord, stomach, and/or throat?</p> <p>Have you had breast cancer and tested positive for the BRCA1 or BRCA2 mutation?</p> <p>Have you been diagnosed with stage 2 melanoma or worse or had more than one melanoma?</p> <p>Have you had any cancer more than once?</p> <p>Has any cancer spread to your lymph nodes or any other part of your body?</p> <p>Have you been diagnosed with cervical, uterine, ovarian, or kidney cancer within the past 6 years?</p> <p>Have you been diagnosed with colon, rectal, or anal cancer within the past 4 years?</p> |
| <b>Criminal History</b> | <p>Have you been convicted of a felony in the past 10 years?</p> <p>Are you currently incarcerated, on parole, on probation, or on house arrest?</p>   |
| <b>Diabetes</b>         | <p>Are you currently using insulin, or have you been diagnosed with insulin-dependent diabetes?</p> <p>Are you age 50 or under and have been diagnosed with Type 2 diabetes?</p> <p>Were you diagnosed with Type 2 diabetes over 5 years ago?</p> <p>Is your HbA1c over 8, or do you have any neuropathy or retinopathy?</p> <p>Have you been told you have any impairment of your kidneys related to diabetes?</p>  |
| <b>Endocrine</b>        | Are you currently receiving treatment for Cushing's syndrome?  |
| <b>Gastro</b>           | <p>Have you been diagnosed with Crohn's disease or ulcerative colitis and not had a colonoscopy in the past 3 years?</p> <p>Have you been hospitalized for or had surgery for Crohn's disease or ulcerative colitis in the past 12 months?</p>   |

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

**General  
Medical  
History**

See Decline Medications List for disqualifying prescription medications.

Have you been scheduled for surgery or nonroutine medical tests that are not yet completed, or have you been evaluated for an undiagnosed condition?

Are you currently receiving home health services for daily living activities, or are you currently living in a nursing home?

Do you have any medical condition that has restricted your mobility or has impacted any of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring)?

Have you been diagnosed with chronic pain and are currently treated with narcotics?

Have you been treated for alcohol use in the past 5 years or for drug use in the past 7 years?

Have you received an organ transplant?

Have you been diagnosed with HIV? (Not applicable in CA.)

Have you been diagnosed or treated for AIDS?

Are you currently unable to work and receiving Social Security Disability Insurance (SSDI) or private disability?

Are you age 60 or older and your last comprehensive physical was over 2 years ago?

**Heart/Cardio**

Have you had a heart attack in the past 12 months?

Have you had heart failure or heart enlargement?

Have you had a circulatory disorder resulting from smoking or diabetes?

Have you had heart surgery in the past 24 months (not including stent placement)?

Do you currently have an implanted defibrillator, such as a cardioverter-defibrillator?

Are you under age 50 and have been diagnosed with a heart attack or coronary artery disease?

Have you had more than one heart attack?

Have you been advised that you have coronary artery disease of more than one vessel?

Have you had open heart surgery or a coronary bypass?

Are you under age 50 and have a pacemaker?

Have you been diagnosed with chronic atrial fibrillation?

Is your blood pressure routinely over 150/90?

Have you been diagnosed with coronary artery disease and have used tobacco within the past 12 months?

Are you under age 45 and have been diagnosed with peripheral artery disease?

If the proposed insured answers YES to any of these questions, they will not qualify for Brighthouse SmartGuard Plus.

|                           |   |
|---------------------------|---|
| <b>Immune<sup>2</sup></b> | Have you been treated for an autoimmune disease, including rheumatoid arthritis (RA) or psoriatic arthritis, that requires daily steroid therapy or more than one biologic agent or immunosuppressant and have been in remission for less than 5 years? |
|                           | Have you been diagnosed with mixed connective tissue disease, and has it been in remission for less than 3 years?   |
|                           | Have you been diagnosed with polymyalgia rheumatica, and has it been in remission for less than 1 year?   |
|                           | Have you been diagnosed with Sjogren's syndrome, and has it been in remission for less than 5 years?  |
|                           | Are you currently taking medication for lupus?  |
|                           | Have you been diagnosed with lupus, and has it been in remission for less than 5 years?   |
|                           | Have you been diagnosed with myasthenia gravis within the past 5 years?   |
| <b>Kidney</b>             | Have you consulted a nephrologist for chronic kidney disease or been treated for chronic kidney disease?  |
|                           | Are you on dialysis?  |
| <b>Liver</b>              | Have you been diagnosed with cirrhosis of the liver?  |
|                           | Have you been diagnosed with chronic hepatitis B?   |
|                           | Are you currently being treated for hepatitis C, or has it been less than 3 months since successful completion of treatment of hepatitis C?   |
| <b>Lung</b>               | Have you had chronic obstructive pulmonary disease (COPD), had emphysema, or used oxygen?   |
|                           | Have you been diagnosed with any respiratory disorder and currently use tobacco, or have you used tobacco within the past 12 months?  |
|                           | Are you currently taking steroids (excluding inhalers) or three or more medications for a respiratory disease or disorder?  |
|                           | Have you been diagnosed with pulmonary nodules within the past 2 years?   |
| <b>Motor Vehicle</b>      | Have you been convicted of driving under the influence in the past 5 years?   |
|                           | Have you had four or more moving violations in past 5 years?  |
| <b>Psych</b>              | Have you had a mental health disorder requiring three or more prescription medications, or have you had thoughts of suicide?  |
|                           | Have you been diagnosed with bipolar disorder for less than 10 years?   |
|                           | Have you been hospitalized for a mental health disorder within the past 5 years?  |
|                           | Have you been diagnosed with major depressive disorder (MDD) within the past 5 years?   |
|                           | Do you currently have major depressive disorder?  |
|                           | Have you received electroconvulsive therapy (ECT), deep brain stimulation (DBS), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) treatment?  |

<sup>2</sup> Remission is defined as when all signs and symptoms of the disease or disorder have disappeared.

# The following conditions are not eligible for coverage under Brighthouse SmartGuard Plus<sup>3</sup>

|   |   |                                      |
|---|---|--------------------------------------|
| AIDS-related complex (ARC)                            | Chondrodysplasia                        | hypertension (IIH)                   |
| Alpha-1 antitrypsin (AAT) deficiency                  | Chronic glomerulonephritis              | Immunoglobulin deficiency syndrome   |
| Alport syndrome                                       | Cirrhosis                               | Intellectual disability <sup>4</sup> |
| Alzheimer's disease                                   | Coarctation of aorta                    | Interstitial lung disease (ILD)      |
| Amputation (due to disease, disorder, or infection)   | Coronary artery anomalies               | Intestinal ischemia                  |
| Amyloidosis   | Cystic fibrosis                         | Ischemic optic neuropathy            |
| Amyotrophic lateral sclerosis (ALS)                   | Cystic lung disease                     | Kidney dialysis                      |
| Aneurysm  | Demyelinating disease                   | Kidney transplant                    |
| Antiphospholipid antibody syndrome                    | Down syndrome                           | Langerhans cell histiocytosis        |
| Aortic dissection                                     | Dumping syndrome                        | Left ventricular hypertrophy         |
| Aortic root dilation                                  | Ear cancer                              | Leukemia (all types)                 |
| Asbestosis  | Ehlers-Danlos syndrome                  | Liver cancer                         |
| Ascites   | Eosinophilic pulmonary disease          | Liver fibrosis                       |
| Autoimmune hepatitis                                  | Esophageal varices                      | Liver transplant                     |
| Blood cancer  | Esophagus cancer                        | Lung cancer                          |
| Bone or bone marrow cancer                            | Eye cancer                              | Lupus anticoagulant syndrome         |
| Brain aneurysm  | Heart enlargement                       | Lymphoma (all types)                 |
| Brain cancer  | Heart failure                           | Malabsorption                        |
| Cardiomyopathy  | Hemophilia                              | Marfan syndrome                      |
| Carotid artery disease                                | Huntington's disease                    | McArdle disease                      |
| Cerebral palsy  | Hydrocephalus                           | Medullary sponge kidney              |
| Cervical artery (carotid and/or vertebral) dissection | Hypertrophic pulmonary osteoarthropathy | Megacolon                            |
|   | Idiopathic intracranial                 | Mitochondrial myopathies             |

<sup>3</sup> This is not a comprehensive list. If you are awaiting diagnosis, test results, or surgery for any medical condition, you will not be eligible for coverage at this time.

<sup>4</sup> State variations apply.

|   |                                       |                                      |
|---|---------------------------------------|--------------------------------------|
| Motor neuron diseases                   | Porphyria                             | Spinocerebellar degeneration         |
| Multifocal motor neuropathy             | Progressive bulbar palsy              | Stroke                               |
| Multiple myeloma                        | Progressive spinal muscular atrophy   | Subclavian steal syndrome            |
| Multiple sclerosis (MS)                 | Psychosexual disorder/paraphilia      | Suicidal thoughts or suicide attempt |
| Muscular dystrophy (MD)                 | Psychosis or psychotic disorder       | Syringobulbia                        |
| Myelofibrosis                           | Pulmonary arterial hypertension       | Syringomyelia                        |
| Narcolepsy                              | Pulmonary fibrosis                    | Tetralogy of Fallot                  |
| Nephrectomy (other than donation)       | Pulmonary insufficiency/regurgitation | Thalassemia major                    |
| Nephropathy                             | Pyloric stenosis                      | Transposition of the great arteries  |
| Nephrosclerosis                         | Relapsing polychondritis              | Tricuspid stenosis                   |
| Nephrotic syndrome                      | Renal artery stenosis                 | Tuberous sclerosis                   |
| Neurofibromatosis                       | Renal failure                         | Type 1 diabetes                      |
| Neurogenic bladder                      | Rheumatic heart disease               | Vasculitis                           |
| Noncerebral arteriovenous malformations | Right ventricular hypertrophy (RVH)   | Venous angioma                       |
| Osteosarcoma                            | Schizophrenia                         | Ventricular arrhythmias              |
| Pancreas cancer                         | Scleroderma                           | Ventricular tachycardia              |
| Pancreatic cysts                        | Sclerosing cholangitis                | Vertebrobasilar insufficiency        |
| Parkinson's disease                     | Self-harm ("cutting")                 | Werdnig-Hoffmann disease             |
| Periodic paralysis                      | Sick sinus syndrome                   | Wilson's disease                     |
| Polycystic kidney disease (PKD)         | Sickle cell disease (SCD)             | Wohlfart-Kugelberg-Welander disease  |
| Polycythemia                            | Spinal cord cancer                    |                                      |
| Polymyositis/dermatomyositis            | Spinal muscular atrophy               |                                      |

# Decline Medications List

This is not an all-inclusive list. Medications may only represent the brand-name prescription. If you are using a generic, please verify the brand name.

|                     |                           |                       |                       |
|---------------------|---------------------------|-----------------------|-----------------------|
| Acthar              | Cerubidine                | Faslodex              | Levo-Dromoran         |
| Adriamycin          | Chemotherapy (all forms)  | FazaClo               | Lioresal (baclofen)   |
| Aggrenox            | Clozapine                 | Fentora (fentanyl)    | Loxitane              |
| Agrylin             | Clozaril                  | Foscavir              | Lupron                |
| Akineton            | Cogentin                  | Gengraf               | Lysodren              |
| Amiodarone          | Cognex                    | Geodon                | Matulane              |
| Anadrol-50          | Comtan                    | Gerimal               | Medrol                |
| Antabuse            | Copaxone                  | Gilenya               | Megace                |
| Apidra              | Copegus                   | Glatopa               | Mellaril              |
| Apokyn              | Cortef (hydrocortisone)   | Gleevec               | Mestinon              |
| Aptivus             | Creon                     | Gold Therapy          | Metalyse              |
| Aranesp             | Cuprimine (penicillamine) | Haldol                | Methadone             |
| Arava               | Cytosar                   | Hepsera               | Methotrexate          |
| Aricept             | Cytoxan                   | Herceptin             | Mirapex               |
| Arimidex            | Dantrium                  | Humulin               | Moban                 |
| Aristada            | Decadron                  | Hydergine (ergoloid)  | Moditen               |
| Artane              | Deltasone (prednisone)    | Hydralazine           | MorphaBond (morphine) |
| Atgam               | Demerol                   | Hydrea                | MS Contin (morphine)  |
| Aubagio             | Digox                     | Hysingla ER           | Mutamycin (mitomycin) |
| Avis                | Digoxin                   | Ifex                  | Myfortic              |
| Avonex              | Dilaudid (hydromorphone)  | Iletin                | Myleran               |
| Azilect             | Dolophine (methadone)     | Inamrinone            | Namenda (memantine)   |
| AZT                 | Dostinex                  | Incivek (telaprevir)  | Navane                |
| Baraclude           | Doxil                     | Infergen (interferon) | Neoral (cyclosporine) |
| Betaseron           | Duragesic (fentanyl)      | Inspra                | Neupro                |
| Betaferon           | Duramorph (morphine)      | Intron                | Nilandron             |
| Bevyxxa             | Ebixa (memantine)         | Invega                | Niloric               |
| BiCNU               | Eldepryl                  | Isosorbide            | Nipent                |
| Blenoxane           | Eligard                   | Kadian (morphine)     | Nitropress            |
| Buprenex            | Embeda (methadone)        | Kemadrin              | Nitrostat             |
| Busulfex (busulfan) | Emcyt                     | Kerendia              | Novantrone            |
| Butrans             | Epogen                    | Kineret               | Novolog               |
| Campral             | Equetro (lithium)         | Lantus                | Nplate                |
| Camzyos             | Eskalith (lithium)        | Larodopa              | Nucynta               |
| Carbex              | Eulexin (flutamide)       | Latuda                | Numorphan             |
| Casodex             | Exalgo (hydromorphone)    | Lemtrada              | Onsolis (fentanyl)    |
| CeeNU               | Exelon                    | Leukeran              | Opana                 |
| CellCept            | Extavia (interferon)      | Leukine               | Orencia               |
| Cerefolin           | Fanapt                    | Levemir               | Orthoclone            |



|                         |                      |                         |                        |
|-------------------------|----------------------|-------------------------|------------------------|
| Oxandrolone             | Regonol              | Suboxone                | Vantas                 |
| Oxycontin (oxycodone)   | Reminyl              | Subsys (fentanyl)       | Velban                 |
| Palexia                 | Renvela              | Subutex                 | VePesid                |
| Parcopa (levadopa)      | Requip               | Symadine                | Vesprin                |
| Parlodel                | Revia (naltrexone)   | Symbyax                 | Viadur                 |
| Pegasys                 | Rexulti              | Symmetrel               | Victrelis (boceprevir) |
| Pegatron                | RibaPak              | Tambocor                | Videx                  |
| Percodan (oxycodone)    | Ribasphere           | Tamoxifen               | Vivitrol (naltrexone)  |
| Permitil                | RibaTab              | Tapal                   | Vraylar                |
| Platinol                | Ribavirin            | Taractan                | Wellcovorin            |
| Plavix                  | Risperdal            | Tarceva                 | Wellferon (interferon) |
| Plegridy                | Rituxan              | Targiniq ER             | Winstrol               |
| Plenaxis                | Roferon              | Tasmar                  | Xartemis               |
| Procrit                 | Rubex                | Tecfidera               | Xeljanz                |
| Prograf                 | Sandimmune           | Thioplex                | Xeloda                 |
| Proleukin               | Saphris              | Thioridazine            | Xtampza ER (oxycodone) |
| Prolixin (fluphenazine) | Savaysa              | Thymoglobulin           | Zanosar                |
| Promacta                | Serentil             | Timespan                | Zaroxolyn              |
| Prostigmin              | Simponi              | Toposar (etoposide)     | Zelapar                |
| Purinethol              | Simulect             | Trelstar                | Zenapax                |
| Quinidine               | Sinemet (carbidopa)  | Tresiba                 | Zohydro ER             |
| Ranexa                  | Solian               | Trihexane               | Zoladex                |
| Razadyne                | Stalevo              | Trilafon (perphenazine) | Zyprexa                |
| Rebetron                | Stelazine            | Tysabri                 |                        |
| Rebif (interferon)      | Sublimaze (fentanyl) | Tyzeka                  |                        |

# Smoker Guidelines<sup>5</sup>

| Usage within the past 12 months                               | Smoker                   | Nonsmoker <sup>6</sup>               |
|---|--------------------------|--------------------------------------|
| Cigarette   | ✓                        |                                      |
| e-Cigarette/vaping (any substance)                            | ✓                        |                                      |
| Hookah  | ✓                        |                                      |
| Nicotine substitutes (lozenges, gum, inhaler/sprays, patches) | ✓                        |                                      |
| Cigars  | If more than 12 per year | If less than or equal to 12 per year |
| Pipe  | ✓                        |                                      |
| Smokeless tobacco (chew, dip, snuff)                          | ✓                        |                                      |
| Any tobacco or nicotine product used for smoker cessation     | ✓                        |                                      |
| Chantix (current use)   | ✓                        |                                      |
| Positive cotinine on labs                                     | ✓                        |                                      |

# Occupation Guidelines

The following occupations would not qualify for coverage under Brighthouse SmartGuard Plus.

|                                    |  |  |                            |
|------------------------------------|--|--|----------------------------|
| Animal trainers                    | Marijuana-related business (including dispensary, distribution, and grow operations) | Missionaries                                 | Salvage or deep sea divers |
| Astronauts                         |  | Offshore oil drilling and production workers | Stunt artists              |
| Foreign aid workers                |  | Oil rig firefighters                         |                            |
| Foreign correspondence journalists | Military special forces  | Professional athletes <sup>7</sup>           |                            |

<sup>5</sup> Nicotine use has significant mortality implications that may cause harm to nearly every organ in the human body. Therefore, proposed insureds who qualify under smoker rates may not qualify for coverage under Brighthouse SmartGuard Plus if they also have other medical conditions such as asthma, bladder cancer, coronary artery disease, diabetes, kidney disease, or transient ischemic attack (TIA).

<sup>6</sup> The nonsmoker criteria assumes that the proposed insured has not used any product that qualifies for tobacco/smoker rates in the past 12 months and that the proposed insured has not tested positive for nicotine or a nicotine metabolite in the past 12 months.

<sup>7</sup> Your financial professional should consult with underwriting for availability.

# Height and Weight Guide

| Height | Weight Range (lbs.) |
|--------|---------------------|
| 4' 8"  | 76 – 173            |
| 4' 9"  | 78 – 179            |
| 4' 10" | 81 – 186            |
| 4' 11" | 84 – 192            |
| 5' 0"  | 87 – 199            |
| 5' 1"  | 90 – 206            |
| 5' 2"  | 93 – 212            |
| 5' 3"  | 96 – 219            |
| 5' 4"  | 99 – 226            |
| 5' 5"  | 102 – 233           |
| 5' 6"  | 105 – 241           |
| 5' 7"  | 108 – 248           |
| 5' 8"  | 112 – 256           |
| 5' 9"  | 115 – 263           |

| Height | Weight Range (lbs.) |
|--------|---------------------|
| 5' 10" | 118 – 271           |
| 5' 11" | 122 – 278           |
| 6' 0"  | 125 – 286           |
| 6' 1"  | 129 – 294           |
| 6' 2"  | 132 – 303           |
| 6' 3"  | 136 – 311           |
| 6' 4"  | 140 – 319           |
| 6' 5"  | 143 – 328           |
| 6' 6"  | 147 – 336           |
| 6' 7"  | 151 – 345           |
| 6' 8"  | 155 – 354           |
| 6' 9"  | 159 – 363           |
| 6' 10" | 163 – 372           |
| 6' 11" | 167 – 381           |

This pre-qualification questionnaire is meant to provide guidance on conditions that generally disqualify the proposed insured. It is not meant to include all possible underwriting concerns. There are numerous complex individual medical histories that could result in a disqualification for coverage.

Brighthouse SmartGuard Plus<sup>SM</sup> is a registered index-linked flexible premium adjustable life insurance policy with a Guaranteed Distribution Rider (GDR) issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Forms 5-71-22 and 5GDR-22 ("Brighthouse Financial"). This product is distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. **The prospectus and policy contain information about the policy's features, risks, charges, expenses, exclusions, limitations, termination provisions, and terms for keeping the policy in force. The prospectus and complete details about the policy are available from a financial professional and should be read carefully.** Product availability and features may vary by state or firm. This product is currently not available in New York.

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