

Request for Accelerated Premium Option (APO)

Things to know before you begin

- Use this form to request the Accelerated Premium Option (APO).
- Please complete this form in its entirety to avoid any delays in processing.
- If you need assistance in completing this form, please call your representative, sales office, or the appropriate number listed under How to Submit this Form.

The Company indicated in this section is referred to as "the Company".

Brighthouse Life Insurance Company

SECTION 1: About the owner

Type of Owner: <input type="checkbox"/> Individual or <input type="checkbox"/> Trust/Business entity		Policy number
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If Individual or Co-Owner:

First name	Middle name	Last name
Phone number	Social Security number	E-Mail Address

Co-Owner

First name	Middle name	Last name
Phone number	Social Security number	E-Mail Address

If trust/business entity owner:

Name of trust	Date executed (mm/dd/yyyy)
Name of business entity	Tax ID number of trust/business entity

Trust/Business entity contact person

First name	Middle name	Last name
Phone number	E-Mail Address	

Please provide the owner's current address:

Number and street/Post office box

City	State	ZIP
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SECTION 2: About the insured

First name	Middle name	Last name
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SECTION 3: Request for Accelerated Premium Option (APO)

I authorize a withdrawal from the cash values of the dividends, the Option to Purchase Additional Insurance Rider (*Enricher*®), and the Flexible Additional Insurance Rider (*Flex Term Rider*), to pay the annual premium for the above policy beginning on the next policy anniversary using the "Accelerated Premium Option."

I understand that future dividends are not guaranteed and that the values of the Additional Insurance, the Dividends Accumulated with Interest, the *Enricher*®, and the *Flex Term Rider* are subject to change. In certain situations, it may not be possible to pay premiums by withdrawal from policy values and I may have to resume paying premiums in accordance with the premium payment provision of the policy.

These situations include, but are not limited to:

- Decrease in future dividends.
- A loan or withdrawal from the policy cash values.
- Increase in the cost of my *Flex Term Rider* term insurance.
- Loan interest not paid out-of-pocket.

If in any year the cash values of the dividends, the *Enricher*® or *Flex Term Rider* are insufficient to pay the premium due for that year, I will pay the premium due out-of-pocket.

How APO can affect my *Flex Term Rider*:

- If term insurance still exists on my *Flex Term Rider* at the anniversary, my scheduled *Flex Term Rider* premiums will be changed to zero. If the rider was covered by a Disability Waiver rider, the Disability Waiver coverage on that rider will end when the policy is put on APO.
- Any guarantee on the *Flex Term Rider* death benefit may be lost if any required out of pocket premiums are not paid into that rider on that anniversary.

SECTION 4: Change of dividend option

The following dividend options are not available when a policy's premiums are being paid by the Accelerated Premium Option:

- Premium Reduction
- Cash
- Reduce Loan
- Apply to Loan Interest

I request a Change of Dividend Option for Future Dividends to:

- AI – To purchase paid-up additional insurance.
- DWI – To accumulate at such rates of interest the Company declares each year.

SECTION 5: Signatures

Signature of owner		Title <i>(If you are acting in a representative capacity)</i>	
Print name of individual signing			
First name	Middle name	Last name	
Signed at city		State	Date <i>(mm/dd/yyyy)</i>
Signature of co-owner		Title <i>(If you are acting in a representative capacity)</i>	
Print name of individual signing			
First name	Middle name	Last name	
Signed at city		State	Date <i>(mm/dd/yyyy)</i>

For sales office use only	Sales office/agency number - Representative ID	Date <i>(mm/dd/yyyy)</i>
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Sales representative		
First name	Middle name	Last name

SECTION 6: How to submit this form

Mail:
Brighthouse Life Insurance Company
P.O. Box 391
Warwick RI 02887-0391

Fax:
All Life Policies
1-401-827-2225

Phone:
1-800-638-5000