

Term Conversion Checklist

General Information

- **Forms** can be found at forms.brighthousefinancial.com
- **Illustrations** for Brighthouse Conversion Whole Life can be run on Brighthouse Solutions
- **To check on case status**, contact your case manager at AskTermConversion_BHF@dx.com
- **To know if a policy is convertible**, email AskTermConversion_BHF@dx.com

Step 1

Select and complete the applicable paperwork from the list below:

No Underwriting Required or Non-Survivorship Plan

- ☐ Short-form Term Conversion application (ETC-3-XX) or Policy Change application (EPC). Select the appropriate state version on eForms.
- ☐ PLUS all requirements detailed in "Step 2."

Step 2

Select and complete the applicable paperwork from the list below:

- ☐ To establish automated payments (new accounts only), include a signed Electronic Payment form (DEBITAUTH) **OR** the Salary Deduction/Allotment form.
- ☐ **Conversions to Whole Life require one of the following options:** (1) A signed Sales Illustration, or (2) a signed Sales Illustration Acknowledgment and Certification form (EILLS) with an unsigned illustration attached, or (3) a signed Computer Screen Illustration Certification (EILLS-A-B) with an unsigned illustration attached (signed illustration required with EILLS-A-B in NY and PA).

Cross-Affiliate Conversions Only

For conversions between any of the Brighthouse Financial affiliates (e.g., a Brighthouse Financial Company), include the **REQUIRED REPLACEMENT FORMS** (as indicated in the chart on the back of this flyer). **ALSO**, in states where replacement forms are required, select YES to the replacement question on the ETC or EPC application. Select NO in states that do not require replacement forms for cross-affiliate conversions.



All applicable state licensing and federal and state registration rules will apply. In addition, you must be appointed with the company under which the new policy is issued. The application should include the appropriate company agent ID code.



Important Reminders

- All conversions in the state of Georgia require replacement form EREPLDIS-GA; all conversions in Puerto Rico require replacement form EREPLDIS-PR
- Be sure to complete the Ownership and Beneficiary Designation section of the application
- Verify that the term paid-to-date is current
- You do not need to submit the old policy to complete an enterprise term conversion

Required Replacement Forms For Cross-Affiliate Term Conversions

Owner's Residence

IA, KY, LA, ME, MT, NM, VT

GA,¹ KS, NV, OK, PR¹

NY³

AL, AK, AR, AZ, CA, CO, CT, DC, DE, FL, HI, ID, IL, IN, MA, MD, MI, MN, MO, MS,
NC, ND, NE, NJ, NH, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY

Forms

☐ EREPLDIS-NAIC ☐ EEREPLSMDIS

☐ EREPLDIS²

☐ EREPLDIS-NY-DEF

NONE REQUIRED

Use the Chart Above to Determine

Cross-Affiliate Conversions

If the term policy being converted was issued under a different Brighthouse Financial[®] affiliate than the new permanent policy, it will be considered "cross-affiliate" and replacement forms will be required as noted.

Common Policy Suffixes

Affiliate

Term

Brighthouse Life
Insurance Company

US, UT UT

Brighthouse Life
Insurance Company of NY

ET, MT MT

Step 3

Additional requirements:

- ☐ If a partial conversion is being requested, indicate on the application the amount of term being retained.
- ☐ Submit any state-specific disclosures that are required for a new issue, including:
 - NY – Beneficiary Locator form
 - PA – Preliminary Statement of Policy Cost form for conversion to any fixed policy



Questions?

Send an email to:

AskTermConversion_BHF@dx.com

Paperwork

By regular mail, send to:

Brighthouse Financial
P.O. Box 4363
Clinton, IA 52733-4363

By email, send to:

BHFLifeRequests@dx.com

By overnight mail, send to:

Brighthouse Financial
ATTN: PO Box 4363 – Life
& Annuity MR-1
1315 19th Ave NW
Clinton, IA 52732-2752

By fax, send to:

(877) 245-2964

¹ All conversions in GA require replacement form EREPLDIS-GA. All conversions in Puerto Rico require replacement form EREPLDIS-PR.

² These forms are state-specific and the current version should be downloaded via eForms.

³ The Definition of Replacement Form (EREPLDIS-NY-DEF) is the only replacement form required for NY. Term conversions in NY are exempt from all other replacement requirements.

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Build for
what's ahead[®]

Brighthouse Life Insurance Company
11225 North Community House Road
Charlotte, NC 28277
bighthousefinancial.com

Brighthouse Life Insurance Company of NY
285 Madison Avenue
New York, NY 10017