

**LIFE
INSURANCE**

Indexed Universal with
Long-Term Care Provided by Riders



Brighthouse
FINANCIAL®
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Brighthouse SmartCare®

Pre-Qualification Guide





Pre-Qualification Guide

This pre-qualification guide helps identify who may be a good candidate for Brighthouse SmartCare®, a hybrid life insurance and long-term care policy.

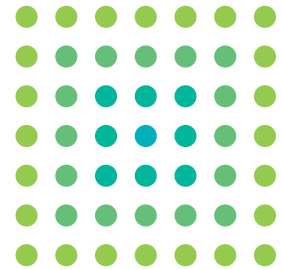
The following steps should be taken to effectively evaluate the insurability of a proposed insured for Brighthouse SmartCare:

- Evaluate the general application restrictions, conditions, and medications in this guide
- Refer to the height and weight guide on page 17
- Utilize Spectra if the proposed insured has a medical condition or takes medication that isn't mentioned within this guide
- Email the Office of the Chief Underwriter if specific questions remain considering the potential qualification of the proposed insured (see the last page for a list of inquiry topics)

General Application Restrictions

Assistance with daily living, residential status, receipt of benefits, and driving history and restrictions should be evaluated prior to application. The proposed insured will be uninsurable if any of the following apply:

- Any medical condition that has restricted mobility or impacts any of the six activities of daily living (bathing, continence, dressing, eating, toileting, transferring)
- Currently receiving home health care from a professionally licensed medical care provider or unlicensed care provider
- Currently receiving inpatient or outpatient services, adult day care, or hospice care
- Disabled or unable to work or live independently
- Resident in a nursing home or adult group home
- In receipt of or in the application process for Social Security Disability Insurance (SSDI), private disability benefits, long-term care (LTC) benefits, or Medicaid
- Currently hospitalized or incarcerated
- Issued a disabled parking permit for more than 90 calendar days and/or their ability to drive is restricted due to a medical reason
- One or more DUI convictions within the past 5 years
- Multiple DUI convictions
- Power of attorney (POA) in effect for medical reasons



The proposed insured is uninsurable if they use any of the following assistive devices:

- Chair lift
- Feeding tube
- Implantable stimulator
- Indwelling catheter
- Long leg braces
- Supplemental oxygen
- Walker or cane
- Wheelchair or electric scooter

The proposed insured is uninsurable if their general medical care includes any of the following:

- Ages 60-69 and their last comprehensive physical was over 2 years ago¹
- Ages 70 and older and their last comprehensive physical was over 1 year ago¹
- Pending referral or diagnostic evaluation for an unknown condition
- Pending surgery²
- Surgery has been recommended but not performed

¹ Requirements differ for U.S. citizens residing abroad. Some proposed insureds who are ages 60-69 may qualify for an older age paramedical examination in lieu of established care.

² See page 13 for a list of common pending and recent surgeries that are generally acceptable without a waiting period.

Conditions and Guidance

This is not a comprehensive list of medical conditions and medications that will disqualify a proposed insured for coverage.

Autoimmune, Immune, and Rheumatological

Uninsurable conditions:

- AIDS or AIDS-related complex (ARC)
- Antiphospholipid syndrome (APS)
- Autoimmune hepatitis
- Dermatomyositis
- HIV+ (state variations apply)
- Immunoglobulin deficiency syndrome
- Lupus (SLE)
- Polymyositis
- Scleroderma
- Selective IgD deficiency
- Wegener's granulomatosis (vasculitis)

Conditions that require daily steroids, intravenous immunoglobulin (IVIG), or bone marrow transplant therapy will not be insurable.

Condition	Minimum Remission Period ³	Guidelines for Consideration
Mixed Connective Tissue Disease	3 years	In remission only
Myasthenia Gravis	3 years	No immunosuppressants; no visual limitations or difficulty breathing
Psoriatic Arthritis	–	Mild or moderate only
Rheumatoid Arthritis	–	Mild or moderate only; treatment with no more than 1 biologic or immunosuppressive
Sjögren's Disease	2 years	No immunosuppressants

³ All signs and symptoms of the condition have disappeared.

Blood Disorders

Uninsurable conditions:

- Amyloidosis
- Any blood disorder requiring blood transfusions, bone marrow transplant, or stem cell transplant
- Aplastic anemia
- Gaucher disease
- Hemophilia
- Langerhans cell histiocytosis
- Myelofibrosis
- Porphyria
- Sickle cell disease
- Thalassemia major
- Von Willebrand disease

Condition	Minimum Waiting Period	Guidelines for Consideration
Deep Vein Thrombosis (DVT)	6 months	No more than 2 DVTs; no tobacco use; compliant with anticoagulant therapy if prescribed
Hemochromatosis	–	Compliant with phlebotomy; normal liver functions; no diabetes
MGUS	3 years	Diagnosed at age 50 or older; no anemia; no hypercalcemia; no renal insufficiency; follow-up labs completed within the past 12 months
Polycythemia	2 years	No diabetes; no tobacco use; follow-up labs completed within the past 12 months
Pulmonary Embolism	12 months	No tobacco use; compliant with anticoagulant therapy if prescribed

Brain and Neurological

Uninsurable conditions:

- ALS
- Any cognitive disorder, including Alzheimer's disease, dementia, or memory loss
- Cerebral palsy
- Demyelinating disease
- Down syndrome
- Fragile X syndrome
- Huntington's disease
- Hydrocephalus
- Idiopathic intracranial hypertension (IIH)
- Intellectual disability⁴
- Ischemic optic neuropathy
- Motor neuron diseases
- Multiple sclerosis (MS)
- Muscular dystrophy (MD)
- Neurofibromatosis
- Neurogenic bladder
- Paralysis (all types)
- Parkinson's disease
- Progressive bulbar palsy
- Spinal muscular atrophy
- Spinocerebellar ataxia
- Stroke
- Syringobulbia
- Syringomyelia
- Tubular sclerosis
- Venous angioma

Condition	Minimum Waiting Period	Guidelines for Consideration
Brain Aneurysm	12 months	Surgically repaired; complete recovery; no residual impairment
Chronic Pain	–	No treatment with narcotics, opioids, or implantable nerve stimulators
Seizures	12 months	No more than 1 seizure per year
Transient Ischemic Attack (TIA) / Mini-Stroke	2 years	Single TIA/mini-stroke only; no tobacco use; no residual impairment

⁴ State variations apply.

Cancer and Malignancies

Uninsurable conditions:

- Diagnosed with any of the following cancers: bone, bone marrow, brain, ear, esophageal, eye, leukemia (CML/ALL), liver, lung, myeloma, myelofibrosis, pancreatic, or spinal cord
- Received a bone marrow transplant or immunotherapy within the past 10 years
- Currently undergoing any treatment for cancer
- A history of any cancer more than once
- Cancer that has spread to the lymph nodes or another part of the body
- High-stage cancer (stage 3 or 4)
- Any cancer associated with a genetic cancer syndrome such as Lynch syndrome, Gardner syndrome, or familial adenomatous polyposis (FAP)
- Bladder or renal cancer of any stage with continued tobacco use
- Any cancer history where the proposed insured is not compliant with medical treatment recommendations and follow-up

Type of Cancer	Minimum Waiting Period (following completion of treatment) ⁵	Guidelines for Consideration
Breast Cancer	12 months	Tumor excised; no active surveillance
Colon Cancer	6 months	Must have a recent normal colonoscopy
Hodgkin Lymphoma	6 years	–
Kidney Cancer	6 years	No tobacco use
Leukemia	12 months	CLL or hairy cell only; currently age 61 or older
Melanoma	6 months	No melanomas stage 2 or higher; single instance unless in situ
Non-Hodgkin Lymphoma	10 years	Currently age 61 or older
Ovarian Cancer	5 years	–
Prostate Cancer (active surveillance)	6 months	Currently age 50 or older; prostate-specific antigen (PSA) under 10
Prostate Cancer (treatment completed)	6 months	Current PSA undetectable
Uterine Cancer	Stage 0 and 1: 2 years Stage 2: 10 or more years	–

⁵ Not applicable to prostate cancer with active surveillance.

Cardiovascular

Uninsurable conditions:

- Buerger's disease
- Cervical artery dissection
- Conditions treated with an implanted defibrillator
- Coronary artery anomalies
- Heart enlargement
- Heart failure
- Heart transplant
- Ischemic optic neuropathy
- Pulmonary hypertension
- Stroke
- Subclavian steal syndrome
- Ventricular arrhythmias
- Vertebrobasilar insufficiency

Conditions where the proposed insured is also a diabetic, symptomatic (e.g., shortness of breath, reduced exercise tolerance, angina), or has abnormal cardiac or circulatory diagnostic testing that is being evaluated will not be insurable.

Condition	Minimum Waiting Period	Guidelines for Consideration
Angina	6 months	Asymptomatic at the time of application
Aortic Aneurysm	12 months	Single aneurysm; currently age 65 or older; current diagnostics (within the past 12 months) demonstrating stability
Atrial Fibrillation	6 months with cardioversion	Stable; no concurrent diagnosis of CAD, cardiomyopathy, heart valve disorder, sleep apnea, or TIA
Cardiomyopathy	3 years	Resolved; current echocardiogram (within the past 12 months) normal; no dilated, hypertrophic, or restrictive cardiomyopathy
Carotid Artery Disease	6 months with carotid surgery	–
Coronary Artery Disease	12 months with bypass surgery 6 months with stent(s)	Diagnosed after age 35; blood pressure must be well controlled; no tobacco use
Heart Attack (myocardial infarction)	12 months	No current angina; no more than 1 heart attack; no tobacco use
Heart Valve Disease (no surgery)	–	Mild only
Heart Valve Repair/Replacement	12 months for mitral valve 6 months for other valves	Asymptomatic without significant residual valve disease
Pacemaker	6 months	No sick sinus syndrome; no carotid sinus hypersensitivity; underlying condition controlled
Peripheral Vascular Disease	–	No tobacco use; no diabetes; no mobility limitations; mild disease only

Diabetes

Uninsurable conditions:

Diabetics who use tobacco, require insulin, or have comorbid conditions (e.g., chronic kidney disease, coronary artery disease, kidney-pancreas transplant, peripheral vascular disease, significant obesity, TIA) will not be insurable.

Condition	Guidelines for Consideration
Type 2 Diabetes	A1c under 10; no neuropathy, retinopathy, nephropathy, ulcerations/nonhealing wounds, or amputations; no tobacco use

Gastrointestinal

Uninsurable conditions:

- Any gastrointestinal organ transplant
- Ascites
- Autoimmune hepatitis
- Chronic pancreatitis
- Cirrhosis
- Dumping syndrome
- Esophageal varices
- Familial adenomatous polyposis (FAP)
- Gardner syndrome
- Intestinal ischemia
- Liver fibrosis
- Liver transplant
- Lynch syndrome
- Malabsorption syndrome
- Megacolon
- Pancreatic cyst(s)
- Primary biliary cholangitis
- Sclerosing cholangitis
- Unintentional weight loss
- Whipple disease
- Wilson's disease

Condition	Minimum Waiting Period	Guidelines for Consideration
Crohn's Disease	6 months	No more than 2 surgical treatments; colonoscopy completed within the past 3 years
Gastric Bypass or Other Weight Loss Procedure	6 months	Current BMI within product limits
Hepatitis B	12 months	Liver biopsy is normal (if completed); no more than minimal liver fibrosis; normal liver function tests; recommended treatment completed
Hepatitis C	12 months	Recommended treatment completed; liver biopsy normal (if completed); normal liver function tests; no more than minimal liver fibrosis
Pancreatitis	12 months	Acute and single episode only
Ulcerative Colitis	6 months	No more than 2 surgical treatments; colonoscopy completed within the past 3 years

Musculoskeletal

Uninsurable conditions:

- Chondrodysplasia
- Ehlers-Danlos syndrome
- Marfan syndrome
- McArdle disease
- Mitochondrial myopathies
- Muscular dystrophy
- Osteomalacia
- Relapsing polychondritis
- Spinal muscular atrophy

Condition	Guidelines for Consideration
Amputation	No amputation due to an underlying medical disorder, such as diabetes or severe peripheral artery disease (PAD)
Falls	No more than 1 fall in the past 2 years; no gait or balance disorders
Fractures	No more than 1 fracture related to an underlying disease; fully recovered
Multiple Joint Replacements	Must be fully recovered without limitations or continuing physical therapy ⁶
Osteoarthritis	No opioid use; no daily steroid therapy
Osteopenia and Osteoporosis	T-score of 3.4 or less; BMI of 20 or greater; no gait or balance disorders; no more than 1 fracture; no tobacco use

⁶ Proposed insureds ages 70 and older, individuals who have a BMI greater than 37, and/or those who use tobacco may not have the same recovery capabilities and will be individually considered.

Psychiatric

Uninsurable conditions:

- Any condition associated with drug/alcohol abuse
- Any psychiatric condition associated with criminal activity or resulting in the inability to maintain employment
- Hospitalization within the past 5 years
- Paraphilia/psychosexual disorders
- Psychosis
- Schizophrenia
- Self-harm (e.g., cutting)
- Suicide attempt(s) or ideation

Conditions that require treatment with more than 2 medications, deep brain stimulation (DBS), electroconvulsive therapy (ECT), magnetic seizure therapy (MST), or vagus nerve stimulation (VNS) will not be insurable.

Condition	Minimum Waiting Period	Guidelines for Consideration
Alcohol Abuse or Overuse	5 years	No current use of alcohol
Bipolar Disorder	12 months	No hospitalizations; compliant with all recommended treatments
Depression and/or Anxiety	–	2 or fewer medications; no thoughts of suicide
Drug Abuse (illicit or prescription) Without Treatment	10 years	No concurrent psychiatric or mental health conditions; no current use of drugs
Drug Abuse (illicit or prescription) With Treatment	5 years	No current use of drugs
Eating Disorder	5 years	Weight is stable; current BMI within product limits

Renal and Genitourinary Disease

Uninsurable conditions:

- Alport syndrome
- Any condition treated with dialysis
- Chronic glomerulonephritis
- Stage 3 or higher chronic kidney disease
- Kidney or bladder transplant
- Medullary cystic kidney
- Nephropathy
- Nephrosclerosis
- Nephrotic syndrome
- Neurogenic bladder
- Polycystic kidney disease
- Renal failure

Condition	Guidelines for Consideration
Chronic Kidney Disease	Stage 1 or 2 only; no diabetes; blood pressure well controlled; no tobacco use
Glomerulonephritis	Acute, thin basement, or minimal change disease only; no current immunosuppressive medication or steroids; normal renal function; blood pressure must be well controlled
Interstitial Cystitis	Mild only
Medullary Sponge Kidney	Asymptomatic; normal renal function
Urinary Incontinence	No catheter use

Respiratory

Uninsurable conditions:

- Alpha-1 antitrypsin (AAT) deficiency
- Any condition requiring daily steroid use or supplemental oxygen
- Any respiratory condition with tobacco use
- Asbestosis
- Central sleep apnea
- Chronic obstructive pulmonary disease (COPD)
- Cystic fibrosis
- Cystic lung disease
- Emphysema
- Eosinophilic disease
- Interstitial lung disease
- Lung transplant
- Pulmonary fibrosis
- Shortness of breath/dyspnea that limits the proposed insured's six activities of daily living

Condition	Minimum Waiting Period	Guidelines for Consideration
Asthma	–	No hospitalizations for asthma in the past 2 years
Pulmonary Nodules	12 months	No history of tobacco use; all recommended follow-up demonstrates stability and has been completed
Sarcoidosis	2 years	No organ involvement other than lung; no current treatment; no significant residual lung damage
Sleep Apnea	–	Mild or moderate only; no current symptoms; compliant with treatment; no central sleep apnea

Common Pending and Recent Surgeries

The following surgical procedures are commonly seen in the Brighthouse SmartCare applicant pool; however, this list is not comprehensive. Spectra should be utilized to evaluate any surgical procedures not listed below.

Proposed insureds ages 70 and older, individuals who have a BMI greater than 37, and/or those who use tobacco may not have the same recovery capabilities. Proposed insureds with these presentations may be postponed for periods longer than those as noted below.

Generally acceptable without a waiting period

- Blepharoplasty (eyelid)
- Breast reduction or augmentation
- Dupuytren contracture
- Facial plastic surgery (e.g., browlift, facelift)
- Hemorrhoidectomy
- Unilateral cataract
- Unilateral corneal transplantation
- Varicose vein stripping

There is no specific period of time required for reconsideration, but the procedure must be complete and the proposed insured must be fully recovered

- Bunionectomy or hammer toe surgery
- Cholecystectomy (gallbladder)
- Hysterectomy (benign)
- Knee surgery other than replacement (e.g., ACL, meniscus)
- Morton neuroma
- Rotator cuff repair
- TURP (benign prostate enlargement only)

Postpone from the date of the procedure as noted below with full recovery

6 months from procedure date:

- Ablation
- Bilateral carpal tunnel
- Bilateral cataract or corneal transplantation
- Bladder surgery (e.g., sling, suspension, tuck)
- Cardiac stent(s)
- Elbow or wrist replacement
- Gastric bypass surgery
- Hip replacement
- Knee replacement
- Pacemaker
- PIP (finger joint) replacement or other hand reconstruction
- Retinal surgery
- Ulnar tunnel release

12 months from procedure date:

- CABG/bypass
- Mitral valve repair
- Shoulder replacement
- Spinal surgery (e.g., back, cervical, neck)

Uninsurable Medications List

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

Autoimmune and Rheumatological	Atgam	Demerol	Namzaric
Acthar	Busulfan (Busulfex)	Donepezil	Natalizumab
Arava	Hydrea	Dostinex	Nucynta (Tapentadol)
Azathioprine	Jakafi (Ruxolitinib)	Duragesic (Fentanyl)	Ocrevus
Benlysta (Belimumab)	Nplate	Duramorph (Morphine)	Onsolis (Fentanyl)
CellCept	Procrit	Ebixa (Memantine)	OxyContin, Oxycodone (all brands)
Cortef	Promacta	Eldepryl	Plegridy
Decadron	Brain and Neurological	Entacapone	Razadyne (Galantamine)
Deltasone	Aduhelm (Aducanumab)	Exalgo	Rexulti
Gammagard	Akineton (Biperiden)	Exelon (Rivastigmine)	Rivastigmine
Kineret (Anakinra)	Apokyn (Apomorphine)	Fentanyl (Fentora)	Rytary
Mestinon	Aricept	Gilenya	Sinemet
Regonol	Artane (Trihexyphenidyl)	Hydergine	Stalevo
Saphnelo (Anifrolumab)	Aubagio (Teriflunomide)	Hysingla (Hydrocodone)	Symmetrel (Amantadine)
Tavneos	Avinza	Kadian (Morphine)	Tacrine
TimeSpan	Avonex	Kemadrin	Tolcapone
Tocilizumab	Azilect	Lecanemab	Tysabri
Ustekinumab	Betaferon	Lemtrada	Zelapar
Blood	Betaseron	Levodopa	
Agrylin (Anagrelide)	Carbidopa	Levorphanol	
Anadrol 50 (Oxymetholone)	Copazone, Glatopa (Glatiramer)	Mitoxantrone	
	Dantrium	Morphine (all types)	
		Namenda (Memantine)	

The Uninsurable Medications List is continued on the next page.

Cancer	Tamoxifen	Gastrointestinal	Prolixin
Arimidex	Thioplex	Baraclude (Entecavir)	Revia, Vivitrol (Naltrexone)
Bicnu (Carmustine)	Toposar	Copegus (Ribavirin)	Risperdal
Blenoxane	Trelstar	Creon	Risperidone
Casodex (Bicalutamide)	Verzenio	Extavia	Saphris
Ceenu (Lomustine)	Xeloda	Harvoni	Serentil
Cerubidine	Zanosar	Hepsera	Solian
Cytosan	Cardiovascular	Incivo, Incivek (Telaprevir)	Suboxone, Subutex
Doxil	Aggrenox	Interferon (all types)	Thioridazine
Doxorubicin	Digoxin	Pegasys	Trilafon
Eligard	Hydralazine	Pegintron	Vesprin
Faslodex	Iloprost	Rebetron	Zubsolv (Naloxone)
Gleevec	Inocor (Inamrinone)	Simponi	Zyprexa
Herceptin	Inspra	Sovaldi	Renal
Hydrea	Isosorbide	Syprine	Agrylin (Anagrelide)
IFEX	Metalyse	Tyzeka	Anadrol 50 (Oxymetholone)
Intron	Nexterone (Amiodarone)	Ursodiol	Atgam
Leukeran	Nitropress	Musculoskeletal	Busulfan (Busulfex)
Leukine	Nitrostat	Spinraza	Hydrea
Lupron	Ranexa	Psychiatric	Jakafi (Ruxolitinib)
Lysodren	Tambocor	Antabuse (Disulfiram)	Nplate
Matulane	Treprostinil	Aristada (Aripiprazole)	Procrit
Megace	Diabetes	Buprenex	Promacta
Mitomycin	Apidra	Campral (Acamprosate)	Respiratory
Myleran	Humulin	Clozaril (Clozapine)	Esbriet
Nilandron	Iletin	Fanapt	Fasenra
Nipent	Invokana	Geodon	Nucala
Novantrone	Kerendia (Finerenone)	Haldol	OFEV (Nintedanib)
Platinol	Lantus	Invega	Prednisone
Plenaxis	Levemir	Loxapine	
Procrit	Novolog	Methadone	
Purinethol	Tresiba	Moban (Molindone)	
Rituxan		Permitil	
Roferon			

Smoker Classification Guidelines

Nicotine use can potentially impact multiple organ systems and is associated with elevated risks of mortality and morbidity. Therefore, proposed insureds who qualify under smoker rates will be uninsurable if they also have medical conditions such as bladder or renal cancer, chronic kidney disease, coronary artery disease, diabetes, osteoporosis, respiratory disorders, significant vascular disease, or TIA.

Usage Within the Past 12 Months	Smoker	Nonsmoker ⁷
Any tobacco or nicotine product used for smoker cessation	✓	
Chantix (current use)	✓	
Cigarette	✓	
Cigars	If more than 12 per year	If less than or equal to 12 per year
e-Cigarette/vaping (any substance)	✓	
Hookah	✓	
Nicotine substitutes (e.g., gum, inhalers/sprays, lozenges, patches)	✓	
Pipe	✓	
Positive cotinine on labs	✓	
Smokeless tobacco (e.g., chew, dip, snuff)	✓	

⁷ 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.

Height and Weight Guide

Use the following table to determine if the proposed insured may qualify for coverage. The weights shown represent the minimum and maximum allowable weight for each height.

Height	Acceptable Weight (lbs.)	Height	Acceptable Weight (lbs.)
4' 8"	77 – 183	5' 9"	116 – 277
4' 9"	79 – 189	5' 10"	119 – 286
4' 10"	82 – 196	5' 11"	123 – 294
4' 11"	85 – 203	6' 0"	126 – 302
5' 0"	88 – 210	6' 1"	130 – 311
5' 1"	91 – 217	6' 2"	133 – 319
5' 2"	94 – 224	6' 3"	137 – 328
5' 3"	97 – 231	6' 4"	141 – 337
5' 4"	100 – 239	6' 5"	144 – 346
5' 5"	103 – 246	6' 6"	148 – 355
5' 6"	106 – 254	6' 7"	152 – 364
5' 7"	109 – 262	6' 8"	156 – 373
5' 8"	113 – 269	6' 9"	160 – 383

Contact the Office of the Chief Underwriter at
officeofthechief@brighthousefinancial.com
for questions regarding:

- A proposed insured who has or is participating in a clinical trial (state variations apply)
- A proposed insured who provides remote medical history, such as a history of cancer from several decades prior to the application
- Medical conditions or prescribed medication not identified in Spectra or within this guide
- Guidance for residents of states with regulations relating to HIV
- Guidance for a proposed insured who is currently undergoing or who has recently completed genetic testing (state variations apply)
- A proposed insured who has previously been declined for long-term care coverage

Brighthouse SmartCare is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Partnership for Long-Term Care Program, and is not a Medicare supplement policy.

Brighthouse SmartCare® is an indexed universal life insurance policy with long-term care riders issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("Brighthouse Financial"). All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations. Brighthouse SmartCare has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact a financial professional. May not be available in all states or firms.

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