

Martin v. Brighthouse Life Insurance Co.
Notice Administrator
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Court-Approved Legal Notice

If you own or owned a
UL insurance policy with
the product codes ULX or
ULXP issued and/or currently
administered by Brighthouse
Life Insurance Company, a
class action lawsuit may affect
your rights.

LEARN MORE!

Scan this QR
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the case website.



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Lawsuit Background

A class action lawsuit known as *Martin v. Brighthouse Life Insurance Company*, Case No. 1:21-cv-02923 is pending in the United States District Court for the Southern District of New York against Brighthouse Life Insurance Company (“Brighthouse”).

The Lawsuit asserts Brighthouse failed to decrease cost of insurance (“COI”) rates despite improved mortality expectations and reduced expenses and Class Members paid more to Brighthouse than they should have paid to keep their life insurance policies in force. The Lawsuit seeks reimbursement of any overpayments.

Brighthouse denies any wrongdoing and the Court has not decided who is right. However, if you are a member of the Class, your legal rights are affected, and you have a choice to make now.

Who is Included?

Records show you are a member of the class defined as:

All persons who own or owned a UL Insurance Policy with the product codes ULX or ULXP in any of the 50 states, Puerto Rico or any United States territory issued and/or currently administered by Brighthouse Life Insurance Company that contains the following language: “We will base these [cost of insurance] rates only on our future outlook for mortality and expenses.”

If you are a class member, you must choose whether to stay in the class. If you stay, and money and benefits are obtained, you will be notified about how you can share in any benefits for which you are eligible. If you want to stay in the class, you do not have to do anything now. This notice is a summary. Learn more at www.brighthouseinsurancecase.com or call toll-free 1-877-318-7068.

Other Options

Exclude (opt out) yourself from the class by U.S. Mail postmarked by April 20, 2026.

Submit your opt out if you do not want to be legally bound by the Court’s judgments and orders. The Court will exclude any class members who request to opt out, unless they decide otherwise. Visit the website to learn how to opt out.

Do Nothing. You will be bound by all orders and judgments of the Court, and you will not be able to sue Defendant for the legal claims in this lawsuit.

The Trial. Plaintiffs must prove their legal claims at trial. If Class Counsel wins and gets money or benefits for the class, they may ask the Court for attorneys’ fees and costs. If granted, their fees and expenses will be deducted from money obtained for the class or paid separately by Defendant. You may hire your own attorney and/or attend the trial, but you do not have to.

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**Martin v. Brighthouse Life
Insurance Company
Class Action Lawsuit**

For more information:
Scan here or visit
www.brighthouseinsurancecase.com

