

Things to Know About Brighthouse Financial

Brighthouse Financial is on a mission to help people achieve financial security. We provide top-ranked annuities¹ and innovative life insurance designed to help people protect what they've earned and ensure it lasts.



We trace our roots back to 1863.² In 2017, we began trading on Nasdaq, marking our start as an independent company.

Strong ratings from top financial agencies³

A A.M. Best: ⁴ A/Excellent 3rd highest out of 16 ratings	A3 Moody's: ⁶ A3/Upper Medium 7th highest out of 21 ratings
A Fitch: ⁵ A/Strong 6th highest out of 19 ratings	A+ S&P: ⁷ A+/Strong 5th highest out of 22 ratings

Awards and Recognition^{1,8}



2019 Women's Forum
CORPORATE CHAMPION
40%+ Board seats held by women



Barron's Best
2017-2021

Community Relations

We seek to enhance the quality of life in the communities in which we live and work through the Brighthouse Financial Foundation. The Foundation provides grants to high-impact nonprofit organizations, with a specific focus on organizations supporting underserved and underrepresented populations. In 2021, the Foundation made grants totaling more than \$800,000 to support COVID-19 relief and to advance racial equity.



One of the largest

annuity and life insurance providers in the U.S.⁹

We have \$228B in total assets. Total assets are for Brighthouse Financial, Inc., which had total liabilities of \$218B.¹⁰

\$199B

Assets Under Management

Composed of total investments and separate account assets.¹⁰

2M+

Customers

Many people trust us with their most valuable asset: their future.¹⁰

\$800K

in grants to local organizations

The Foundation offered support for COVID-19 relief and to advance racial equity.



For more information, visit
brighthousefinancial.com

- ¹ Products from the Brighthouse Shield® Level Annuity suite; Barron's Best Annuities, 2017-2019, 2021. Variable annuities with FlexChoice Access rider options; Barron's Best Annuities, 2020-2021.
- ² Brighthouse Life Insurance Company traces its roots back to Travelers Insurance Company, which was founded in 1863.
- ³ Ratings shown are as of June 2022. Operating entities collectively rated include Brighthouse Life Insurance Company (formerly MetLife Insurance Company USA), New England Life Insurance Company, and Brighthouse Life Insurance Company of NY (formerly First MetLife Investors Insurance Company). Note: Moody's and Fitch do not rate Brighthouse Life Insurance Company of NY.

The information included herein regarding the rating agencies' opinions relating to the operating companies of Brighthouse Financial are provided for your convenience only, with the consent of the rating agencies. The operating companies of Brighthouse Financial take no position on the criteria and methodologies employed by the rating agencies in arriving at their ratings or the conclusions of their analyses, and our providing this information should not be construed as an endorsement thereof. Ratings apply to the financial strength and claims-paying ability of the Brighthouse Financial operating companies and not the performance of any of their products.
- ⁴ A.M. Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A Financial Strength Rating is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold, or terminate any insurance policy, contract, or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at www.ambest.com.
- ⁵ Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The Insurer Financial Strength Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. Ratings explanations can be found at www.fitchratings.com.
- ⁶ Moody's Insurance Financial Strength Rating is an opinion of the ability of an insurance company to pay punctually senior policyholder claims and obligations and also reflect the expected financial loss suffered in the event of default. Specific obligations are considered unrated unless they are individually rated because the standing of a particular insurance obligation would depend on an assessment of its relative standing under those laws governing both the obligation and the insurance company. Ratings explanations can be found at www.moodys.com.
- ⁷ S&P Global Insurer Financial Strength Rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at www.standardandpoors.com.
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- ⁹ Ranked by 2021 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2022.
- ¹⁰ Financial data is as of June 30, 2022, rounded to the nearest \$1 billion. Customer count data is as of June 30, 2021. Total assets are for Brighthouse Financial, Inc., which had total liabilities of \$218 billion as of June 30, 2022. Brighthouse Financial, Inc. is the ultimate parent company of the Brighthouse Financial operating insurance companies.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, New England Life Insurance Company, Boston, MA 02111, and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017. Variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

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what's ahead®

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