

Brighthouse Financial, Inc.
2020 Annual Meeting of Stockholders
Procedures and Rules of Conduct

Due to the COVID-19 pandemic, Brighthouse Financial, Inc. is holding its Annual Meeting of Stockholders (the “Annual Meeting”) solely by means of remote communication via the internet (a “virtual meeting”). All stockholders as of April 13, 2020 (the “Record Date”) may vote and participate in the Annual Meeting by remote communication. By using a virtual meeting format, we will be able to protect our stockholders’ and employees’ health, while allowing meaningful stockholder participation. We have adopted these procedures and rules of conduct to promote a constructive meeting.

Business of the Meeting. The only business to be conducted at the Annual Meeting are the matters set forth in the Agenda of the Annual Meeting and in our Notice of 2020 Annual Meeting and Proxy Statement.

Eligibility to Participate in the Meeting. Stockholders as of the Record Date are eligible to vote and ask questions in the Annual Meeting. Anyone else can view the Annual Meeting as a guest. If you have submitted your proxy or voting instruction prior to the start of the Annual Meeting, your vote has been received by the inspector of elections, and there is no need to vote those shares again during the Annual Meeting unless you wish to revoke or change your vote.

Questions and Answers.

- Only stockholders as of the Record Date may submit questions or comments in advance of or during the Annual Meeting.
- In advance of the Annual Meeting (from April 29, 2020 to June 9, 2020), you may submit questions or comments at www.proxyvote.com, by entering your Control Number and clicking on “Question for Management.”
- During the Annual Meeting, you may submit questions or comments by logging into the Annual Meeting at www.virtualshareholdermeeting.com/BHF2020 with your Control Number and typing the question into the “Ask a Question” field.
- Before polls close on the proposals for stockholder vote, we will address questions and comments about the proposals only.
- Following the close of the formal business of the meeting, we will respond to stockholders’ general questions and comments.
- We will respond to as many appropriate stockholder-submitted questions and comments as we are able during the Annual Meeting. So that we can address as many different stockholders as possible, we ask stockholders to limit themselves to three questions or comments.
- We may choose to summarize questions for clarity or to group together questions about similar matters or issues.
- As soon as practicable following the Annual Meeting, we will post responses to appropriate questions and comments that we were not able to address during the Annual Meeting on investor.brighthousefinancial.com.

- Questions or comments that are not relevant to annual meeting matters, relate to personal grievances or customer service issues, contain derogatory or offensive language, are repetitive of questions or comments already addressed, or are otherwise not suitable for the conduct of the Annual Meeting as determined by the Chair or the Corporate Secretary, will be considered out of order and will not be addressed. Questions related to customer service or your Brighthouse products should be directed to your financial professional or by contacting using any of the methods listed on our website at www.brighthousefinancial.com/support/contact-us/.

Availability of Recording. A recording of the Annual Meeting will be available to the public on our Annual Meeting website at www.virtualshareholdermeeting.com/BHF2020 until our 2021 annual meeting of stockholders. Personal recording of the Annual Meeting is prohibited.

Technical Support. If you experience any technical difficulties accessing the Annual Meeting website or at any time during the Annual Meeting, please call the technical support number posted on www.virtualshareholdermeeting.com/BHF2020. In the event of a technical malfunction or other disruption that interferes with the ability to continue the Annual Meeting, the Chair may adjourn, recess, or expedite the meeting or take such other action that the Chair determines to be appropriate under the circumstances.

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Thank you for attending our Annual Meeting. We appreciate your participation your courtesy in observing these procedures and rules of conduct.