

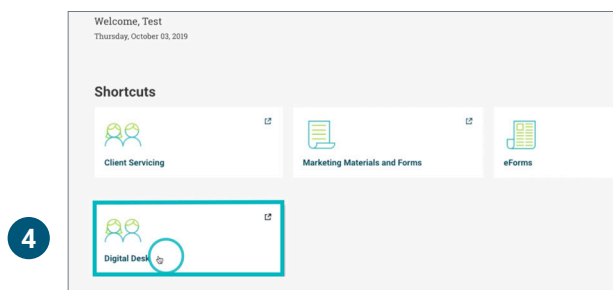
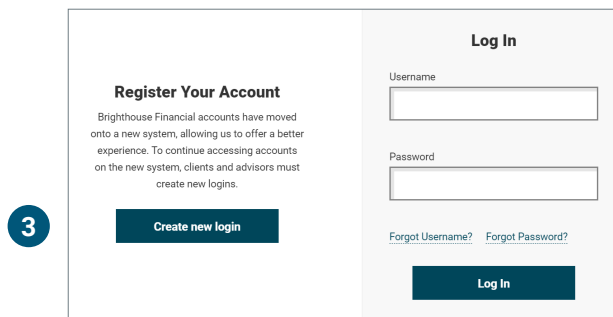
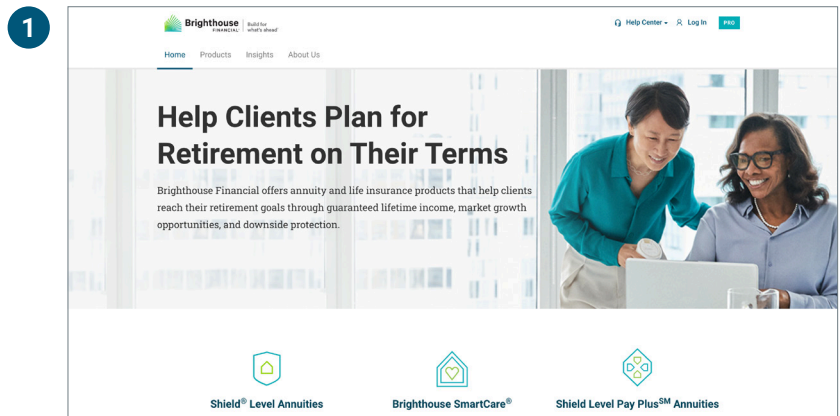
Using the Digital Desk How-To Guide

Submit your Brighthouse Financial® fixed and income annuity business online.

01

Getting Started

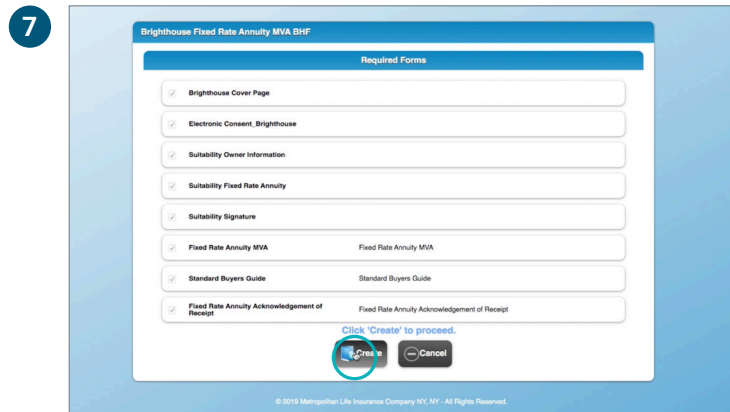
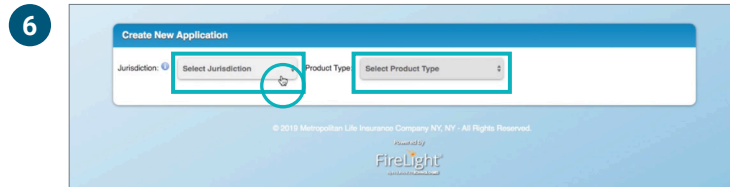
1. Select **Log In** from the upper-right corner on **brighthousefinancialpro.com**.
2. If you have an existing account, enter your username and password, and select **Submit**.
3. To create a new account, select **Create new login** under "Register Your Account." Select **Financial Professional**, and complete the on-screen registration process.
4. Once you've logged in to your account, select **Digital Desk** from the shortcut tiles on your dashboard.



02

Completing Suitability and Application

5. To start a new application, select **Application**.
6. Choose the client(s)' solicitation (Jurisdiction) state, product type, and product name from the drop-down menus.
7. Select **Create** and name the application.



02 (Continued)

Completing Suitability and Application

8. Review and complete the e-Consent form.
9. Review and complete all required forms and fields of the suitability questionnaire and application. Required fields will be highlighted in red.

8

1 DATA ENTRY 22% 2 SIGNATURES 3 FINALIZE CONTINUE

Electronic Consent - Brighthouse Page 1

User Consent to do Business with Brighthouse Financial and to Receive Documents Electronically ("Consent")

In this Consent, "we," "us," or "our," refers to Brighthouse Life Insurance Company and its subsidiaries and affiliates, including: Brighthouse Financial, Inc.; Brighthouse Life Insurance Company of NY; New England Life Insurance Company; and any future subsidiaries or affiliates (collectively "Brighthouse Financial"). "You" and "your" refers to the owner of one or more policies, contracts, and/or accounts offered by us. "You" and "your" also includes an insured or beneficiary under one or more policies, contracts and/or accounts offered by us, as appropriate.

Please read the following terms and conditions carefully before agreeing to them.

1. Your right to consent. To the extent permitted by law or regulation, this Consent authorizes us to electronically send your insurance policy or annuity contract and accompanying documents (the "Policy Package"), and notices and communications relating to your applications for coverage and to policies, contracts and accounts you own, excluding notices of lapse, non-renewal and cancellation. Your consent to delivery by electronic means will remain in effect following any policy modification or any renewal. You have the option, at any time, to receive a paper copy of any policy or contract or notice or communication from us. You also have the choice to receive certain materials electronically and others on paper. The documents that may be delivered electronically are listed in Section 10. In accordance with applicable law, we will notify you of any additional documents we add to this list. You will continue to receive paper copies of documents that we do not send electronically.

2. Withdrawal of consent. You can withdraw your consent at any time.

(a) If you purchased your policy or contract through a representative, you may withdraw your consent by logging onto MetOnline, going to "My Profile," and selecting "Change User Agreement." You can also call the Customer Service Department at 1-866-363-8669 and follow its directions.

• You can print this Consent or save/access it for future reference, and
• This Consent remains valid until you withdraw it.

For purposes of receiving electronic transmission of documents from Brighthouse Financial, as set forth above, my email address is [redacted]

I consent to receive transmissions electronically.
 I do not consent to receive transmissions electronically.

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OPEN Fixed Rate Annuity MVA Page 3

Do you have more than three Beneficiaries? [dropdown]

Primary Contingent Non Natural Name

First name (Entity name, if applicable) Middle name Last name % of Proceeds

Permanent street address City State Zip

Phone number Date of birth/Date of Trust Relationship to Owner Social Security Number/Tax ID number

SECTION 4: REQUIRED - Plan type (check only one) Primary % 100 Contingent %

Non-Qualified Traditional IRA Roth IRA

SECTION 5: REQUIRED - Single purchase payment amount

- Please total the purchase payment amount for each of the incoming funds listed below.
- Make check payable to Brighthouse Life Insurance Company.
- Estimate dollar amount for 1035 exchanges, transfers, rollovers, etc.
- Minimum total purchase payment: \$25,000

	Payment Type	Incoming funds
1	<input type="checkbox"/> Transfer <input type="checkbox"/> 1035 Exchange <input checked="" type="checkbox"/> Contribution/Payment	Purchase Payment Amount: \$ [redacted] For IRA contributions: Tax year [redacted]
2	<input type="checkbox"/> Transfer <input type="checkbox"/> 1035 Exchange <input type="checkbox"/> Rollover <input type="checkbox"/> Contribution/Payment	Purchase Payment Amount: \$ [redacted] For IRA contributions: Tax year [redacted]
3	<input type="checkbox"/> Transfer <input type="checkbox"/> 1035 Exchange <input type="checkbox"/> Rollover <input type="checkbox"/> Contribution/Payment	Purchase Payment Amount: \$ [redacted] For IRA contributions: Tax year [redacted]
		Total single purchase payment amount: \$ [redacted]

SECTION 6: REQUIRED - Initial Guarantee Period

- Choose one Initial Guarantee Period. Availability of the Initial Guarantee Periods listed below may vary. Please check availability.

3 Years 5 Years 7 Years Other [redacted]

02 (Continued)

Completing Suitability and Application

- The system will drive you to the application once the suitability questionnaire has been completed.
- When the annuity application opens, enter your client's information in the required fields. This information includes custom product preferences along with tax, beneficiary, and funding details.
- To view all available pages, including newly added forms, select **Open** from the upper-left corner.

Note: You and your client will eSign the suitability questionnaire and application at the end of the application process.

You can jump to a specific page or form by hovering over and selecting it from the pages shown.

03

Transfer of Assets

13. If your application requires a Transfer of Assets, you will be presented the ACORD form. Use the **Surrendering Company Lookup** prompt to find the Surrendering Company. This will auto-fill much of the information. Note: This will also check to see if the Surrendering Company accepts eSignatures. If they do, proceed normally.

14. If the Surrendering Company **does not** accept eSignatures, or does not display in the results of the Surrendering Company Lookup, a **wet signature will be required**. You will have a new prompt to print the transfer form.

13

Complete one form for each surrendering company and contract. Please apply funds to:
 New / Existing Contract Number: _____ Receiving Carrier DTCC #: _____
 (for Money Settlement)

Without this contract number, the funds will be applied to a new contract.

The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

Surrendering Company Lookup

1. SURRENDERING COMPANY POLICY / ACCOUNT / CONTRACT INFORMATION

Surrendering Company Name (Complete one form for each surrendering company) | Surrendering Company Account / Policy / Contract Number
 Great American Life Insurance Company | 456789

Street Address Line 1 | Address Line 2
 City | State | Zip | Phone Number | Ext

Surrendering Plan Type (Non-Qualified, IRA, Roth IRA, etc.) | Surrendering Product Type (Life, Annuity, CD, MF, Other, etc.) | Estimated Amount of Transfer
 Annuity | Life, Annuity, CD, MF, Other, etc. | \$ 500,000.00

Owner (First, Middle, Last) / Entity Name | Social Security Number / Tax ID #
 Test | Client | 780-12-3456

DATA ENTRY 100% | 2 SIGNATURES | 3 FINALE | CONTINUE

1035 Replacement Page 1

Search Ceding Company: great american

Line of Business 2: Not Applicable
 Jurisdiction/Application State Code: Not Applicable
 Contract Number: _____

Accordia Life and Annuity Company > Annuity
 Accordia Life and Annuity Company > Life
 Fidelity Security Life Insurance Company of New York > Annuity
 Fidelity Security Life Insurance Company of New York > Life
 Great American Advisors > Employer
 Sponsored Retirement Plans
 Great American Life Insurance Company > Fixed Annuity
 Great American Life Insurance Company > Life
 Great American Life Insurance Company > Variable Annuity

Great American Life Insurance Company

CedingCarrierID : 151702
 LocationID : 15056
 UniversalLocationID : C000004482
 Phone : 5037850721
 FaxNumber : 5137851115
 Corporate Resolution 232 : This form can be faxed or emailed as a PDF attachment
 Replacement Form 127 : eSignatures accepted. This form can be faxed or emailed as a PDF attachment. Officer's stamped signature is accepted.
 Replacement Letter (LOA) 128 : eSignatures accepted. This form can be faxed or emailed as a PDF attachment. Officer's stamped signature is accepted.

Mailing Address:
 PO Box 5423 PO Box 5423

Select

Joint Owner Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Company | Social Security Number
 Insured / Annuitant Name (First, Middle, Last) - If other than owner, applies to Life & Annuity products only | Social Security Number
 Joint Insured / Annuitant Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Co. | Social Security Number

14

Without this contract number, the funds will be applied to a new contract. (for Money Settlement)

The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

Surrendering Company Lookup

1. SURRENDERING COMPANY POLICY / ACCOUNT / CONTRACT INFORMATION

Surrendering Company Name (Complete one form for each surrendering company) | Surrendering Company Account / Policy / Contract Number
 Great American Life Insurance Company | 456789

Street Address Line 1 | Address Line 2
 City | State | Zip | Phone Number | Ext
 Cincinnati | OH | 45202-4245 | (888) 863-5891

Surrendering Plan Type (Non-Qualified, IRA, Roth IRA, etc.) | Surrendering Product Type (Life, Annuity, CD, MF, Other, etc.) | Estimated Amount of Transfer
 Annuity | Life, Annuity, CD, MF, Other, etc. | \$ 500,000.00

Owner (First, Middle, Last) / Entity Name | Social Security Number / Tax ID #
 Test | Client | 780-12-3456

Joint Owner Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Company | Social Security Number
 Insured / Annuitant Name (First, Middle, Last) - If other than owner, applies to Life & Annuity products only | Social Security Number

03 (Continued)

Transfer of Assets

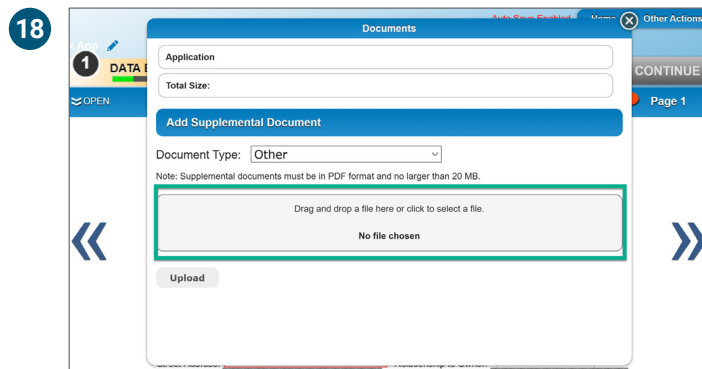
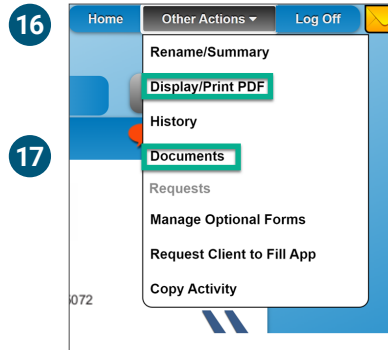
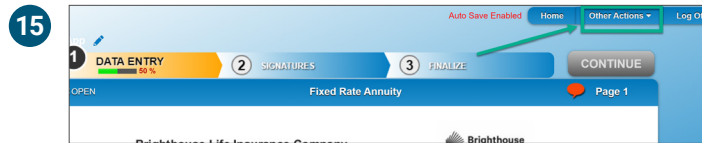
15. To **print** the Transfer of Assets form after completion, navigate to **Other Actions** in the top right of any page.
 16. Select **Display/Print PDF** and proceed with printing.
- Note:** If the Surrendering Company Lookup is not utilized, the Print ACORD Form button will not display. Follow the instructions in steps 15 through 18 to print and then attach the signed ACORD form.

17. If you'd like to upload scans of the signed Transfer of Assets form, navigate to **Other Actions** in the top right of any page and select **Documents**.
18. To upload, drag and drop or click in the gray box to select the file you wish to upload. This will include those files with the application when you submit them.

If you prefer to fax the Transfer of Assets form, please fax to (877) 245-2964.

Please note when faxing:

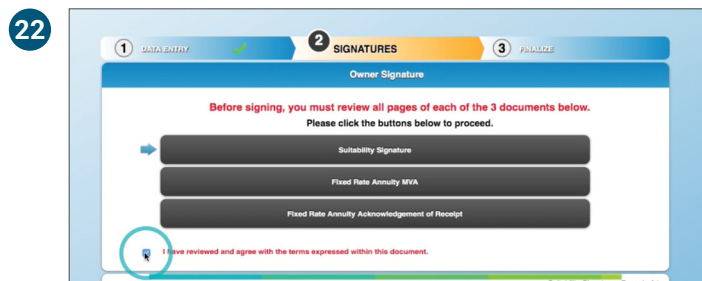
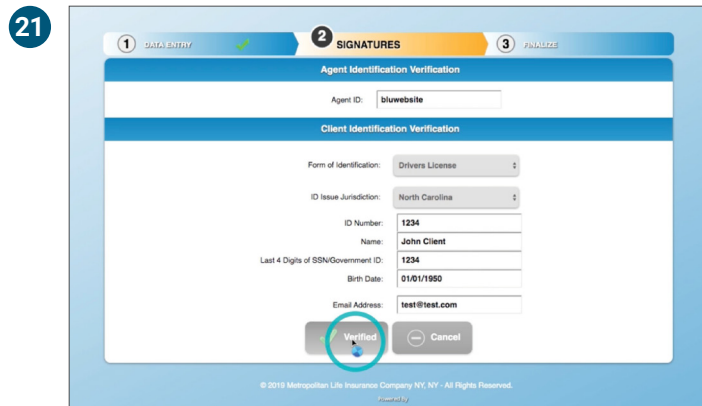
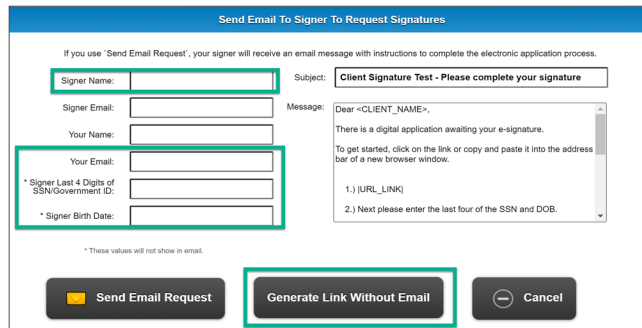
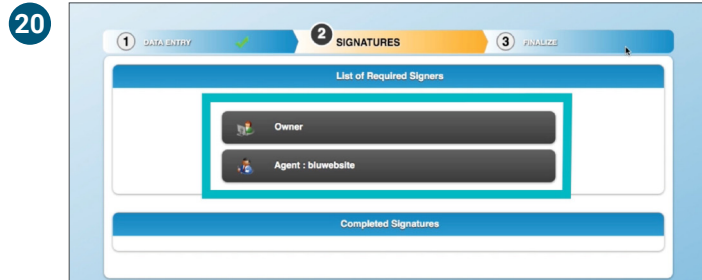
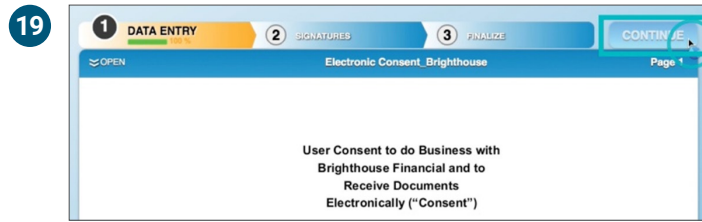
Due to timing of submission and receipt of forms, you may receive a Not In Good Order email from New Business. Please contact digitaldesk@brighthousefinancial.com with questions.



04

Submitting Completed Applications

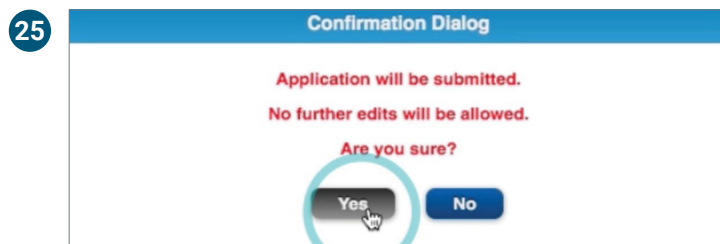
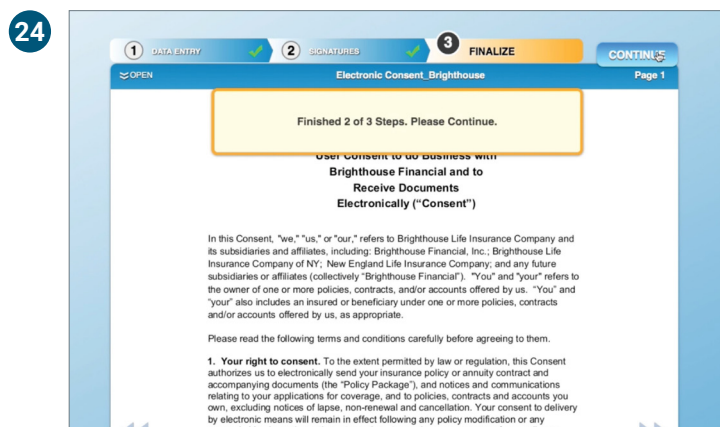
19. After all forms are completed, select **Continue** from the upper-right menu to move to the eSignature process.
20. Choose for the **Owner**: "Sign Now" or "Send email request." To Generate a Link without emailing, click "Send Email Request", fill out the required fields, and click "Generate Link Without Email".
21. Each signer will enter their details and then select **Verified**.
22. Next, review the suitability questionnaire and application, then check the box to acknowledge you reviewed the documents. When finished, select **Sign**.



04 (Continued)

Submitting Completed Applications

- 23. To finish, enter the signer's full name, city and state of residence, and date, then select **I Consent**. Each signer will repeat these steps.
- 24. Once all signers have eSigned, select **Continue** to submit the package to Brighthouse Financial.
- 25. Please review the information contained in the application. Once the information has been submitted, changes will not be accepted.



For further troubleshooting or additional questions, please contact the Brighthouse Financial Digital Desk by calling **(800) 587-4979** or emailing **digitaldesk@brighthousefinancial.com**.

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Charlotte, NC 28277
brighthousefinancial.com

Brighthouse Life Insurance Company of NY
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New York, NY 10017

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