Brighthouse FINANCIAL®
Build for what's ahead®

PROFESSIONAL

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.

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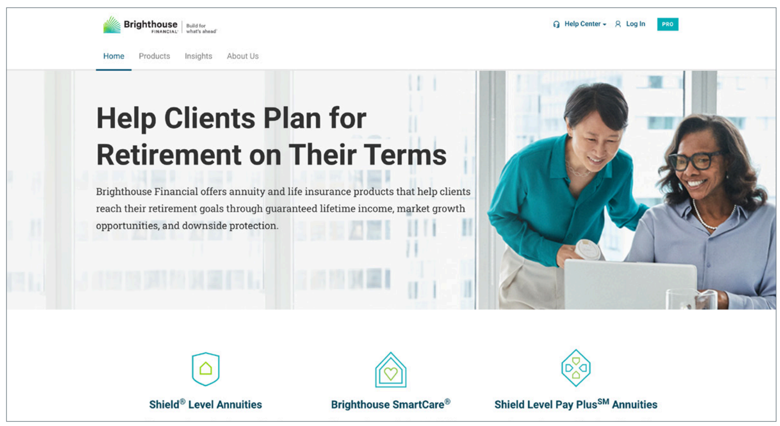

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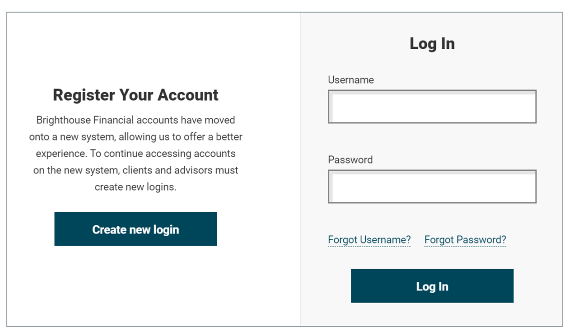

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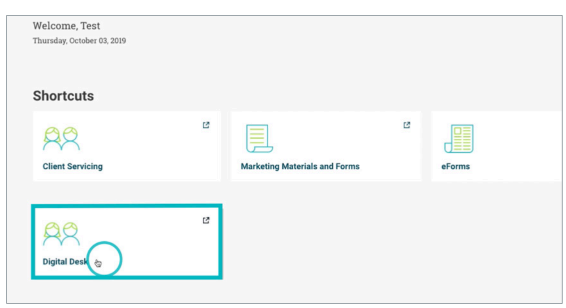

02

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.

5

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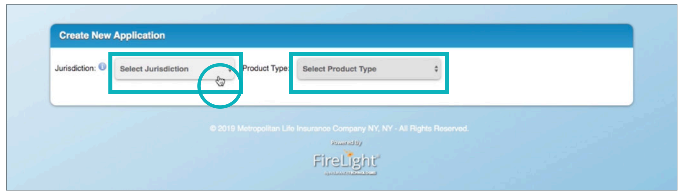

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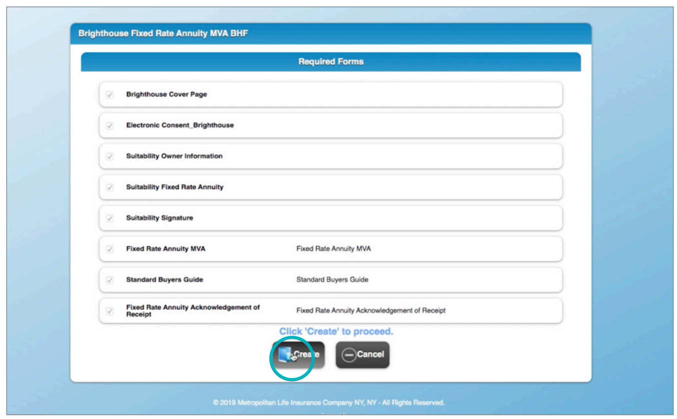

02 (Continued)

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.

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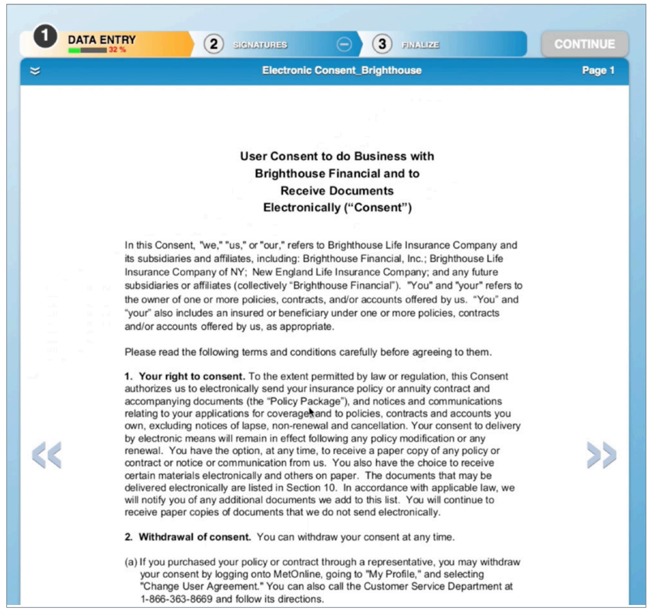

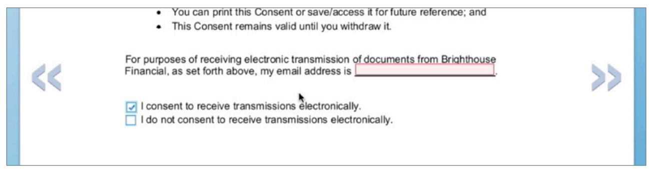

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02 (Continued)

Completing Suitability and Application

10. The system will drive you to the application once the suitability questionnaire has been completed.

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

11. 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.

12. To view all available pages, including newly added forms, select **Open** from the upper-left corner.

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

10

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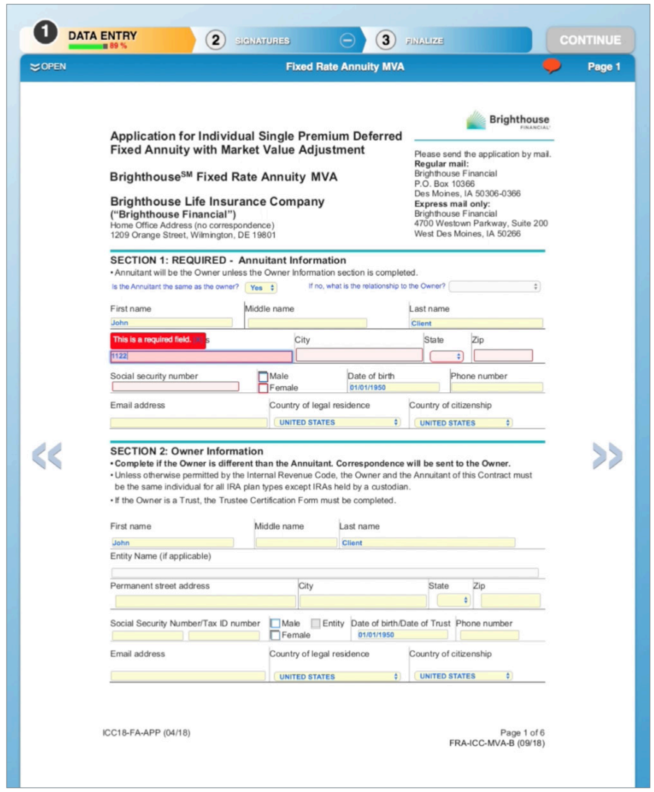

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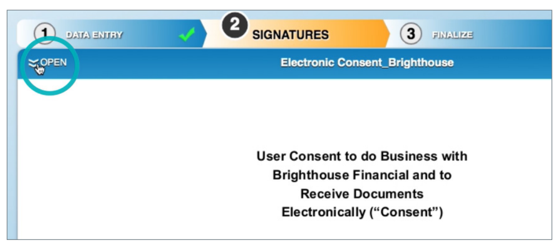
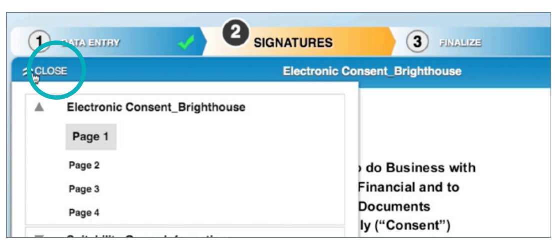




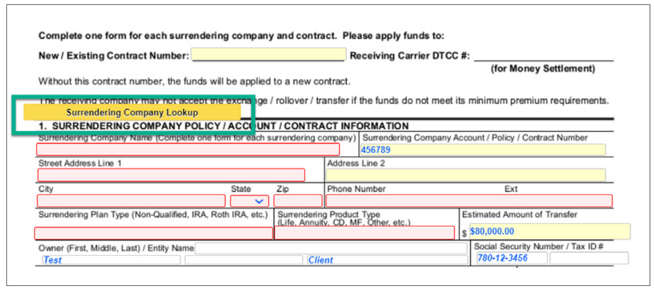
03

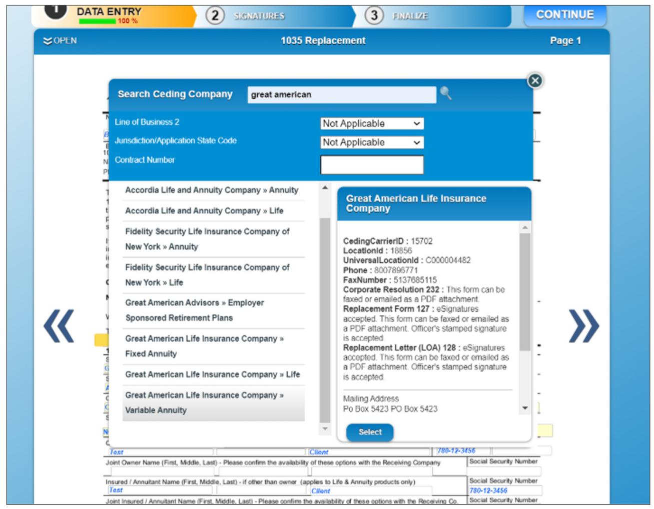
Transfer of Assets

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





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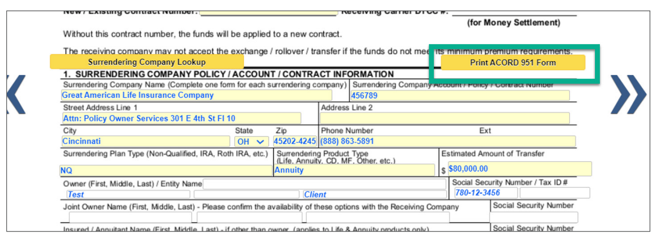

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Transfer of Assets

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.

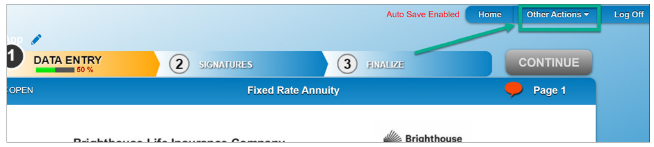
17. If you'd like to upload scans of the signed Transfer of Assets form, navigate to **Other Actions** in the top right of any page and select **Documents.**

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.

15



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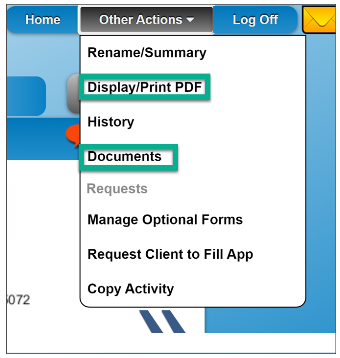

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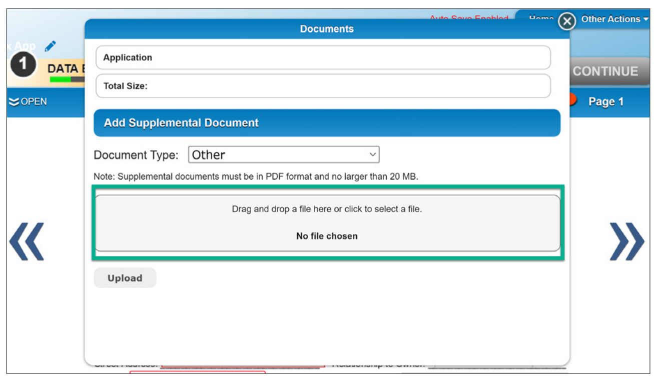


04

Submitting Completed Applications

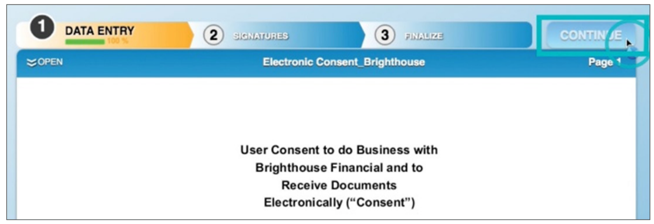
19. After all forms are completed, select **Continue** from the upper-right menu to move to the eSignature process.

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.**

19



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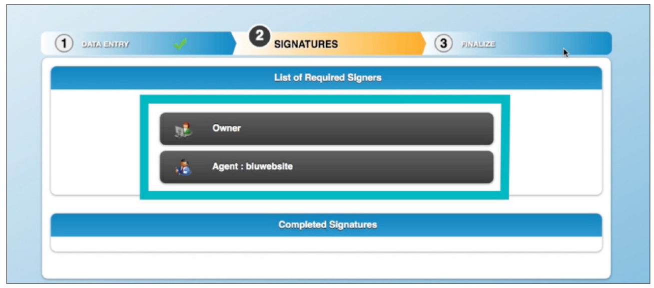

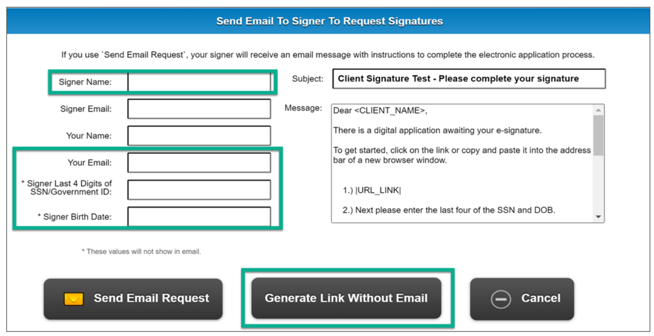

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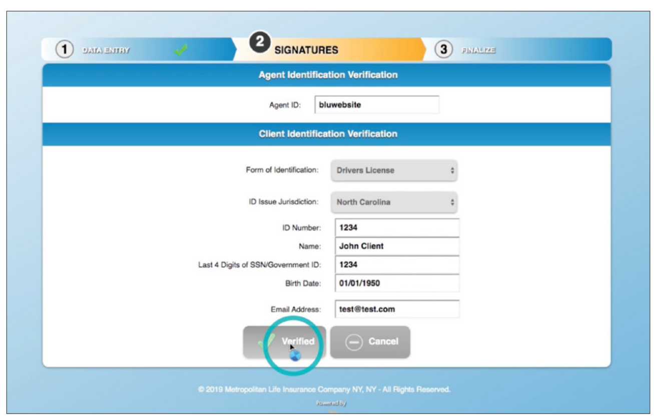

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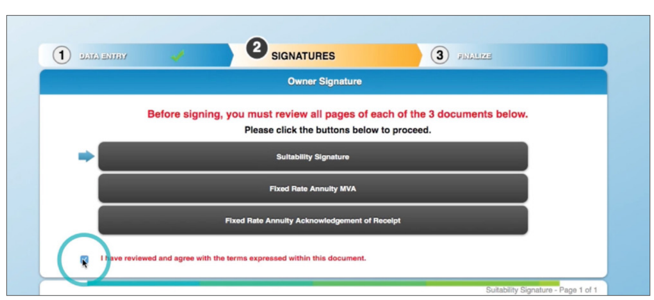

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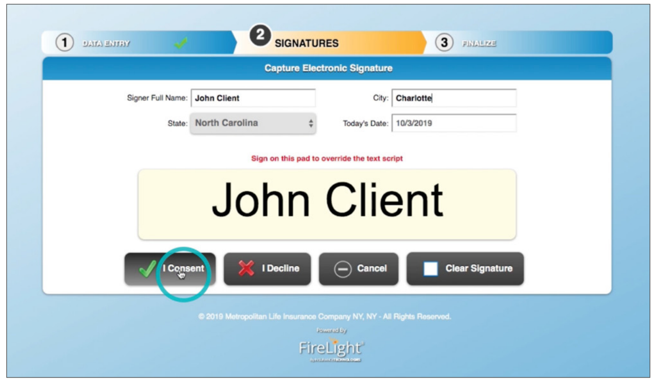
Submitting Completed Applications

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.

23



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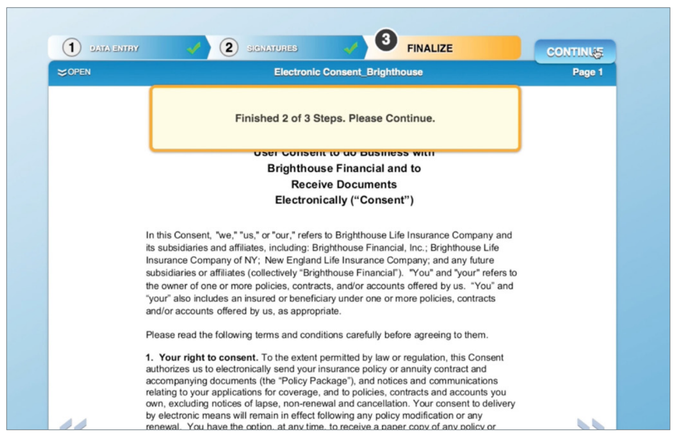

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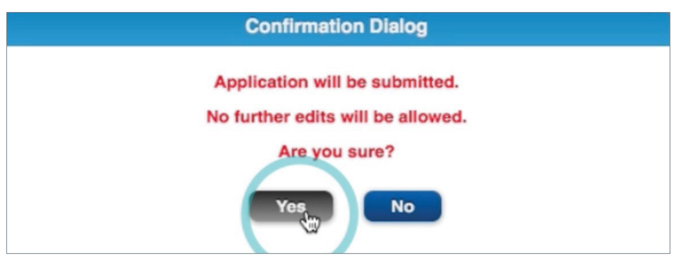

For further troubleshooting or additional questions, please contact the Brighthouse Financial Digital Desk by calling **(800) 587-4979** or emailing **digitaldesk@brighthousefinancial.com.**

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