Brighthouse FINANCIAL®
Build for what's ahead®

PROFESSIONAL

New Feature for Your Convenience: Perform Online Servicing Transactions on Behalf of Clients

Brighthouse Financial® is pleased to announce the introduction of Online Servicing capabilities that will allow you to perform certain transactions on behalf of clients with annuity contracts and/or life insurance policies.

Once approved by the contract or policy owner, you can execute the following transactions for supported products:[1]

- Address Update (for annuity contracts and life insurance policies)
- Phone Number Update (for annuity contracts and life insurance policies)
- Bank Information on File[2] Update (for annuity contracts and life insurance policies)
- One-Time Withdrawal[3] (for annuity contracts only)

Note: Not all transactions may be available on all lines of business or product types. Back-office assistants will have view-only access and will not be authorized to update these transactions on your behalf.

Contract or Policy Owner Approval

- The contract or policy owner will be able to view, complete, and submit the required Financial Professional Authorization Form
- The client must give explicit consent before you can request any of the four transactions listed above on their behalf
- The required consent form will be available through Online Servicing labeled "Financial Professional Authorization Form" under the "I want to" menu
- Consent forms submitted before 4 p.m. ET will be processed and considered effective on the next business day

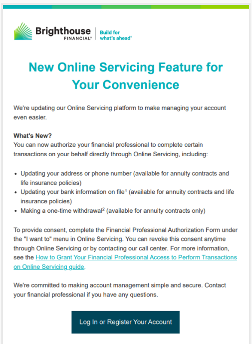
Additional Information

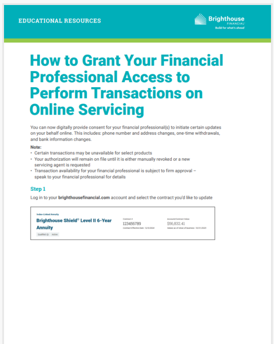
- Clients with multiple contracts or policies must submit a separate Financial Professional Authorization Form for each contract or policy
- Both you and the primary contract or policy owner will receive a confirmation message once the authorization is granted

Note: Some of these transactions (e.g., allowing representatives to make a withdrawal or change bank account information for the contract or policy owner) could implicate the Custody Rule (Rule 206(4)-2 of the Investment Advisers Act of 1940) and require appropriate compliance procedures to be in place.

Revoking Consent

- Authorization does not expire but can be revoked at any time; if there is a change in ownership or servicing agent on a contract or policy, this will trigger an automatic revocation
- Clients will receive a separate communication and a guide detailing these changes


New Online Servicing Feature for Your Convenience


How to Grant Your Financial Professional Access to Perform Transactions on Online Servicing

View the Client Communication

View the Client Guide

Log In to Your Account

[1] Supported product types include variable annuity, fixed annuity, fixed indexed annuity, index-linked annuity, income annuity, deferred income annuity, term life, whole life, universal life, indexed universal life, and registered index-linked universal life.

[2] Available in special program modals such as Systematic Withdrawal, RMD Withdrawal, Scheduled

Incoming Premium Payment, and Automatic Loan Repayment. Only individual contracts with active status. Joint-owned and entity-owned contracts are not applicable, and owner's address must be within the U.S. The bank account and routing numbers will be masked for security. Online Servicing will process requests to update bank information the following business day. If a withdrawal is requested within 30 days of this update, the disbursement will be sent via check.

[3] Supported product types include variable annuity, fixed annuity, fixed indexed annuity, index-linked annuity, income annuity, and deferred income annuity. Customer authorization and applicable products will appear on Online Servicing. Limited to individual annuity contracts in specific tax markets including Traditional IRA, Non-Qualified, Roth-IRA, and SEP-IRA. The contract must be active and unrestricted. Withdrawals are subject to transactional dollar limits of $30,000 per individual withdrawal and over a six-month period.

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 02110, and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017 ("Brighthouse Financial"). Registered 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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2512 BDRM2426750
8651533.1[12/30/2026]

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