

BRIGHTHOUSE FINANCIAL U.S. CONSUMER PRIVACY NOTICE

Facts:		What Do the Brighthouse Financial Companies Do With Your Personal Information?		
Why?	<p>This Privacy Notice describes policies and practices about how we protect, collect, and share personal information related to the products and services you obtain from us, including life insurance, long-term care insurance, individual annuities, group insurance or annuity contracts, under an employee benefit plan, or as an executive benefit.</p> <p>Financial companies choose how they share your personal information. The law gives consumers the right to limit some but not all sharing. The law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>			
What?	<p>The types of personal information we may collect and share depends on the product or service you have with us. This information and the sources from which we obtain it can include:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as your name, address, social security number, date of birth, assets, income, employment, beneficiaries, and medical or health information; • Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; • Information we receive from a consumer reporting agency, such as creditworthiness, credit history, and other consumer report information; • Information we receive from third parties including consumer reporting agencies, employers, financial institutions, medical or health care providers, and others such as general reputation, character, driving record, medical history, medical or health information, finances, work and work history, and participation in dangerous activities or hobbies, if you have a life insurance product with us; • Information provided by your plan sponsor, if applicable. <p>When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.</p>			
How does Brighthouse Financial collect my personal information?	<p>We collect your personal information from you as well as from third parties as described above. Third parties may include consumer reporting agencies, insurance support organizations, other financial institutions, employers, health care providers, adult relatives, and others. In some limited circumstances, we may ask an agency for an investigative report about you. They will ask others about you. We will ask them to contact you as well. Consumer reporting agencies and insurance support organizations may retain information collected and later share with others as permitted by law.</p>			
How does Brighthouse Financial share my personal information?	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Brighthouse Financial, Inc. ("Brighthouse Financial") chooses to share; and whether you can limit this sharing. (Continued on next page.)</p>			
Reasons We Can Share Your Personal Information		Does Brighthouse Financial share?*	Can you limit this sharing?	
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No	
For our marketing purposes – to offer our products and services to you		Yes	No	
For joint marketing with other financial companies		No	Not Applicable	
For our affiliates' everyday business purposes – Information about your transactions and experiences		No	Not Applicable	
For our affiliates' everyday business purposes – Information about your creditworthiness		No	Not Applicable	
For our affiliates to market to you		No	Not Applicable	
For nonaffiliates to market to you		No	Not Applicable	
Who is providing this notice?	<p>The Brighthouse Financial family of companies including Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, and New England Life Insurance Company.</p>			
Questions?	<p>If you want to know more about our privacy policy, please visit our website: www.brighthousefinancial.com, or write to us at: Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277.</p>			

<p>How does Brighthouse Financial share my personal information? (cont.)</p>	<p>We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to perform services for us. These businesses are required to take appropriate steps to protect this information and may only disclose or use the information to carry out those business purposes. Generally, we will disclose only the information we consider reasonably necessary to disclose. For instance, in addition to the sharing described in the chart above, we may disclose it to others without your authorization, in order to:</p> <ul style="list-style-type: none"> • Give information to your health care provider to verify insurance coverage or benefits; • Help us process claims and other transactions; • Audit our business; • Help us detect or prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you; • Give information to an insurance support organizations that are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims; • Give information to law enforcement or other governmental authorities pursuant to law; • Give information to businesses that conduct statistical or industry research, including actuarial or underwriting studies; and • If you have Brighthouse Financial products because of your relationship with an employer, association, or other sponsoring organization, we may share information with it and its agents as permitted by law.
<p>How does Brighthouse Financial handle my health information?</p>	<p>The Health Insurance Portability and Accountability Act (“HIPAA”) protects your information if you have a long-term care policy or rider with us. We will provide information about your rights under HIPAA with any long-term care coverage issued to you.</p> <p>You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.brighthousefinancial.com. Select “Privacy Statement” at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you contact us at: Brighthouse Financial HIPAA Privacy, P.O. Box 49781, Charlotte, NC, 28277 or call us at (800) 882-1292.</p>
<p>How does Brighthouse Financial protect my personal information?</p>	<p>We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our service providers must also protect it and use it only to meet our business needs. We take steps to protect our systems from unauthorized access.</p>
<p>Definitions:</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a “Brighthouse Financial” name, such as: Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, New England Life Insurance Company, Brighthouse Securities, LLC, and Brighthouse Services, LLC.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Brighthouse Financial does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Brighthouse Financial does not jointly market.</i>
<p>How Can I Access and Correct Information?</p>	
<p>You have the right to submit a written request to access, correct, amend, or delete certain personal information in our records by writing to us at Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277 and providing your account or policy number. Within 30 business days of receiving a written request for access, we will provide it to you long as it is reasonably retrievable and within our control. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law.</p> <p>If you believe that any of our records are inaccurate, you may notify us in writing of any corrections, amendments, or deletions that you believe should be made, and we will review and respond within 30 business days. If we agree, we will update our records. Otherwise, you have a right to file a statement regarding what you believe to be accurate and fair information and why you disagree with our refusal. We will include your statement whenever we give your disputed information to anyone outside of Brighthouse Financial. We do not control the accuracy of information outside sources give us. If you want to make changes to information we receive about you, you must contact those sources. If we have asked for a consumer report about you, and you write or call us, we will give you the name, address, and phone number of the consumer reporting agency. The agency will give you a copy of the report, if you ask the agency and provide proper identification.</p>	

*Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.