

California Privacy Policy

Last Revised: February 6, 2026

This California Privacy Policy (this “Policy”) provides a comprehensive statement of Brighthouse Financial’s online and offline practices regarding the personal information collected in the 12 months preceding the date of last revision (hereinafter, “the preceding 12 months”) as required by the California Consumer Privacy Act (as amended, the “CCPA”). Terms used in this Policy that are defined in the CCPA have the meanings given in the CCPA. The words “Brighthouse,” “we,” “us,” and “our” refer to Brighthouse Financial. The words “you” and “your” refer to the consumer¹ reading this policy.

Categories of Personal Information² Brighthouse Collected in the Preceding 12 Months

In the preceding 12 months, Brighthouse collected personal information from the following types of consumers:

- customers,
- shareholders,
- online consumers,³
- financial professionals,⁴

¹ “Consumer” means a resident of California.

² “Personal information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

³ An online consumer is a consumer who visits Brighthouse’s public websites and who is not a Brighthouse customer or an applicant for a Brighthouse product or service.

⁴ A financial professional is a consumer who is licensed and appointed to sell Brighthouse products and services.

- Brighthouse employees,
- Brighthouse job candidates,
- vendor employees,
- and independent contractors.

Because Brighthouse is a financial services institution subject to the Gramm-Leach-Bliley Act (Public Law 106-102), the personal information Brighthouse collects from customers is not subject to the CCPA and is, therefore, not covered in this Policy. For a description of Brighthouse's information practices in relation to customer information, please see the [Brighthouse Financial U.S. Consumer Privacy Notice](#). To learn whether Brighthouse collected personal information that falls into one of the categories listed above from a particular consumer type, see the notice at collection of personal information for that consumer type, linked at the bottom of this page.

Category of personal information	How is this category of personal information referred to later in this Policy?	Did Brighthouse collect personal information that falls into this category in the preceding 12 months?
Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers	Identifiers	Yes
Any personal information described in subdivision (e) of Section 1798.80 of the California Code ⁵	Section 1798.80(e) information	Yes
Characteristics of protected classifications under California law ⁶ or federal law ⁷	Characteristics of protected classifications	Yes
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	Commercial information	Yes
Biometric information	Biometric information	Yes
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement	Network activity	Yes
Geolocation data	Geolocation	Yes
Audio, electronic, visual, thermal, olfactory, or similar information	Sensory information	Yes
Professional or employment-related information	Employment information	Yes
Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act ⁸	Education information	Yes

⁵ Information described in Section 1798.80(e) of the California Code is any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.

⁶ Protected classifications under California law are race; color; religion (includes religious dress and grooming practices); sex/gender (includes pregnancy, childbirth, breastfeeding, and/or related medical conditions); gender identity, gender expression; sexual orientation; marital status; medical condition (genetic characteristics, cancer or a record or history of cancer); military or veteran status; national origin (includes language use and possession of a driver's license issued to persons unable to provide their presence in the United States is authorized under federal law); ancestry; disability (mental and physical including HIV/AIDS, cancer, and genetic characteristics); genetic information; request for family care leave; request for leave for an employee's own serious health condition; request for Pregnancy Disability Leave; retaliation for reporting patient abuse in tax-supported institutions; age (over 40).

⁷ Protected classifications under federal law: national origin, race, color, religion, disability, sex (including pregnancy, sexual orientation, transgender status), age (40 plus), genetic information.

⁸ Under the Family Educational Rights and Privacy Act, personally identifiable information includes, but is not limited to, the student's

Inferences drawn from personal information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	Inferences	Yes
Personal information that reveals a consumer's Social Security, driver's license, state identification card, or passport number	Identification numbers	Yes
Personal information that reveals a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account	Account numbers and access credentials	No
Personal information that reveals a consumer's precise geolocation	Precise geolocation	No
Personal information that reveals a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership	Race and beliefs	Yes
Personal information that reveals the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication	Mail, email, and texts	Yes
Personal information that reveals a consumer's genetic data	Genetic data	No
The processing of biometric information for the purpose of uniquely identifying a consumer	Biometric information used to uniquely identify	Yes
Personal information collected and analyzed concerning a consumer's health	Health information	Yes
Personal information collected and analyzed concerning a consumer's sex life or sexual orientation	Sexuality	Yes

Categories of Sources from Which Personal Information Was Collected in the Preceding 12 Months

Category of sources	Examples of sources
Direct	You are a direct source of personal information when you fill out a Brighthouse job application, complete a form to indicate your interest in becoming a Brighthouse supplier, fill out a survey on whether Brighthouse website content is helpful, register for a Brighthouse event, request information about a Brighthouse product, or otherwise share information about yourself with Brighthouse.
Automatic	Brighthouse and approved third parties use cookies, web beacons, and other tracking technologies on Brighthouse websites that automatically collect personal information about you, such as browser type, IP address, and how you interact with the site. Brighthouse also uses social media widgets that collect personal information.
Third-party	Brighthouse collects personal information about consumers from its service providers, such as analytics firms, recruiters, staffing agencies, background check companies, regulators, data-append and data-enhancement specialists, and financial professionals.

name; the name of the student's parent or other family members; the address of the student or student's family; a personal identifier, such as the student's social security number, student number, or biometric record; other indirect identifiers, such as the student's date of birth, place of birth, and mother's maiden name; other information that, alone or in combination, is linked or linkable to a specific student that would allow a reasonable person in the school community, who does not have personal knowledge of the relevant circumstances, to identify the student with reasonable certainty; or information requested by a person who the educational agency or institution reasonably believes knows the identity of the student to whom the education record relates.

Specific Business or Commercial Purposes for Collecting Personal Information from Consumers in the Preceding 12 Months

Business or commercial purpose	How is this business or commercial purpose referenced later in this Policy?	Did Brighthouse collect personal information for this purpose in the preceding 12 months?
Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards	Auditing	Yes
Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes	Security	Yes
Debugging to identify and repair errors that impair existing intended functionality	Debugging	Yes
Short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with the business, provided that the consumer's personal information is not disclosed to another third party and is not used to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with the business	Nonpersonal advertising	Yes
Performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the business	Services	Yes
Providing advertising and marketing services, except for cross-context behavioral advertising, to the consumer provided that, for the purpose of advertising and marketing, a service provider or contractor shall not combine the personal information of opted-out consumers that the service provider or contractor receives from, or on behalf of, the business with personal information that the service provider or contractor receives from, or on behalf of, another person or persons or collects from its own interaction with consumers	Marketing	Yes
Undertaking internal research for technological development and demonstration	Research	No
Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business	Quality assurance	Yes
Inducing a person to buy something		No
Inducing a person to rent something		No
Inducing a person to lease something		No
Inducing a person to join something		No
Inducing a person to subscribe to something		No
Inducing a person to provide something		Yes
Inducing a person to exchange something		No
Enabling or effecting, directly or indirectly a commercial transaction		Yes

Sale⁹ or Sharing¹⁰ of Category of Personal Information to or with Third Party¹¹ in the Preceding 12 Months and Category of Third Party to or with Whom Personal Information Was Sold or Shared

Category of Personal Information	Did Brighthouse sell personal information from this category to third parties in the preceding 12 months?	Category(ies) of third party(ies)	Did Brighthouse share personal information from this category with third parties in the preceding 12 months?	Category(ies) of third party(ies)
Identifiers	Yes	Marketing and digital marketing companies	Yes	Marketing and digital marketing companies

Identifiers may have been sold or shared with marketing and digital marketing companies for nonpersonal advertising and marketing purposes.

Statement Regarding Sale and Sharing of Personal Information of Consumers Under 16

Brighthouse did not knowingly sell or share the personal information of consumers under the age of 16 in the preceding 12 months.

Disclosure of Category of Personal Information to a Service Provider or Contractor for a Business Purpose in the Preceding 12 Months and the Business Purpose for Disclosure

Category of personal information	Did Brighthouse disclose personal information from this category to a service provider or contractor in the preceding 12 months?	Specific business purpose for disclosing personal information
Identifiers	Yes	Auditing, security, debugging, nonpersonal advertising, services, marketing, research, quality assurance
1798.80(e) information	Yes	Auditing, security, debugging, nonpersonal advertising, services, marketing, research, quality assurance
Characteristics of protected classifications	Yes	Services
Commercial information	Yes	Auditing, nonpersonal advertising, marketing services, research
Biometric information.	No	
Network activity	Yes	Auditing, security, debugging, nonpersonal advertising, services, marketing, research, quality assurance
Geolocation	No	
Sensory information	Yes	Auditing, security, debugging, nonpersonal advertising, services, marketing, research, quality assurance
Employment information	Yes	Services
Education information	No	
Inferences	No	
Identification numbers	Yes	Services
Account numbers and access credentials	No	
Precise geolocation	No	
Race and beliefs	No	
Mail, email, and texts	Yes	Services

⁹ "Sale" means sale, rental, release, disclosure, dissemination, transfer, or other communication orally, in writing, or by electronic or other means a consumer's personal information to a third party for monetary or other valuable consideration.

¹⁰ "Sharing" means sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means a consumer's personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between Brighthouse and a third party for cross-context behavioral advertising for the benefit of a business in which no money is exchanged.

¹¹ "Third party" means a person or company who is not Brighthouse, a service provider to Brighthouse, or a contractor to Brighthouse.

Genetic data	No	
Biometric information used to uniquely identify	No	
Health information	Yes	Services
Information about sexuality	No	

Consumer Rights Under the CCPA

The CCPA confers on consumers the following rights regarding their personal information:

- The right to know what personal information a business has collected about you, including the categories of personal information; the categories of sources from which the personal information is collected; a business or commercial purpose for collecting, selling, or sharing personal information; the categories of third parties to whom a business discloses personal information; and the specific pieces of personal information a business has collected about you.
- The right to delete personal information that a business has collected from you, subject to certain exceptions.
- The right to correct inaccurate personal information that a business maintains about you.
- If a business sells or shares personal information, the right to opt out of the sale or sharing of your personal information.
- If a business uses or discloses sensitive personal information for reasons other than those set forth in section 7027, subsection (m) of the CCPA regulations, the right to limit the use or disclosure of your sensitive personal information by the business.¹²
- The right not to be retaliated against for exercising privacy rights conferred by the CCPA.

How to Submit a Request to Know, Correct, or Delete Your Personal Information

To submit a request to know, correct, or delete your personal information, please complete the [electronic form](#) or call our toll-free number (844-474-8372) and select option 2 on any weekday that is not a bank holiday between 8:00 a.m. and 4:00 p.m. (ET).

How to Opt Out of the Sale or Sharing of Your Personal Information

To opt out of the sale or sharing of your personal information, please complete the [electronic form](#) or call our toll-free number (844-474-8372) and select option 2 on any weekday that is not a bank holiday between 8:00 a.m. and 4:00 p.m. (ET).

Opt-Out Preference Signals

If you have enabled an opt-out preference signal on the browser you use on a particular device and access a public Brighthouse website with that browser and device, the Brighthouse website will detect that you would like to opt out of selling and sharing your personal information. If you use a different browser on the same device, you will need to enable the opt-out preference signal on that browser. If you use a different device, you will need to enable the opt-out preference signal on the browser you use on that device, even if it is the same browser you used on the other device. An opt-out preference signal applies only to online information on public Brighthouse websites. To opt out of sharing your offline personal information, please complete the [electronic form](#) or call our toll-free number (844-474-8372) and select option 2 on any weekday that is not a bank holiday between 8:00 a.m. and 4:00 p.m. (ET).

Verification of Identity

Under the CCPA, Brighthouse must establish, comply with, and document a reasonable method for verifying that the person making a request to delete, correct, or know is the consumer about whom Brighthouse collected the information. The information you provide on the submission form must match the information Brighthouse knows about you. Additionally, if you submit a request to know certain pieces of personal information Brighthouse has about you, or submit a request to correct or delete sensitive personal information, you may be required to certify or otherwise authenticate your identity.

¹² A consumer's right to limit the use or disclosure of sensitive personal information does not apply to several uses/disclosures, which are listed in Section 7027(m) of the CCPA. In the preceding 12 months, Brighthouse did not use or disclose consumers' sensitive personal information for any purposes not listed. As a result, the right to limit use or disclosure of sensitive personal information was inapplicable to Brighthouse's use or disclosure of sensitive personal information in the preceding 12 months. The uses/disclosures of sensitive personal information to which the right to limit do not apply are: to perform the services or provide the goods requested; to prevent, detect, or investigate security incidents; to resist malicious, deceptive, fraudulent, or illegal actions; to ensure the physical safety of natural persons; for short-term, transient purposes; to perform services on behalf of Brighthouse; to verify or maintain the quality or safety of a product or service; to collect or process sensitive personal information for purposes other than inferring characteristics about a consumer.

Authorized Agents

A consumer may use an authorized agent to submit a request to exercise his or her rights under the CCPA. The authorized agent may submit a request in the same ways as the consumer. If the consumer uses an authorized agent to submit a request to delete, correct, or know, Brighthouse may require the authorized agent to provide proof of authorization to submit the request and may require the consumer to verify his or her own identity or confirm that he or she authorized the agent to submit the request.

Notice at Collection of Personal Information

Brighthouse has published a notice at collection of personal information for each of the consumer groups from which it collects personal information. These notices are available through the links provided.

- Online consumers
- Shareholders
- Brighthouse employees
- Brighthouse job candidates
- Financial professionals
- Vendor employees
- Independent contractors

Notice of Right to Opt Out of Sale/Sharing

- If a business sells or shares personal information, you have the right to opt out of the sale or sharing of your personal information.
- To opt out of the sale or sharing of your personal information, please complete the [electronic form](#) or call our toll-free number (844-474-8372) and select option 2 on any weekday that is not a bank holiday between 8:00 a.m. and 4:00 p.m. (ET).

Questions or Concerns

If you have questions or concerns about Brighthouse's privacy policies or information practices, you may contact us via email (privacy@brighthousefinancial.com), telephone (844-474-8372, option 2), or mail (Brighthouse Financial Privacy, P.O. Box 49781, Charlotte, NC 28277).