

Online Privacy Statement

Brighthouse Financial¹ cares about the privacy of your personal information. This Online Privacy Statement, effective as of October 20, 2024, describes how we collect, use, and share the information you provide to us online.

This Online Privacy Statement explains:

- The information we collect and why
- How we use your information
- How we share your information
- Your information choices
- Changes to our privacy policy
- How to contact us

This Online Privacy Statement applies only to information we collect at and through the following services, collectively "Online Services":

- Brighthouse Financial websites including brighthousefinancial.com, brighthousefinancialpro.com, and others that link to this Online Privacy Statement
- Email or other electronic communications from us
- Interactions with Brighthouse Financial on social media

¹ For the purposes of this Online Privacy Statement, "we," "us," "our," or "Brighthouse Financial" refers to Brighthouse Financial, Inc. and its subsidiaries and affiliates, including, without limitation: Brighthouse Investment Advisers, LLC; Brighthouse Life Insurance Company; Brighthouse Life Insurance Company of NY; Brighthouse Reinsurance Company of Delaware; Brighthouse Securities, LLC; Brighthouse Services, LLC; and New England Life Insurance Company.

This Online Privacy Statement does not apply to:

- Brighthouse Financial insurance products and services, which are covered by the privacy notices provided in connection with a Brighthouse Financial account or application
- Information provided when applying for a job on the Brighthouse Financial Careers website, which is governed by the Data Privacy Statement provided when you create a Careers account
- Your interactions with third-party websites that are linked to or accessible from Brighthouse Financial websites or are operated by unaffiliated parties, which are governed by their respective privacy notices
- A financial professional's² use of online account management and support tools available on Brighthouse Financial websites that are not publicly accessible, which is governed by the applicable agreement or policies between a financial professional (or a financial professional's company) and Brighthouse Financial

Information We Collect

When you use Online Services, Brighthouse Financial may obtain your personal information, including:

- Your contact information, such as name, address, email address, and telephone number
- Information relating to your professional relationship with Brighthouse Financial, such as information about your employment or affiliation with a financial advisory firm
- Other information contained in content you submit, such as through a "Contact Us" form or participation in surveys or promotions

We may collect this personal information from you when you access Online Services, make an online request or ask us to provide you with information about Brighthouse Financial, participate in a survey or promotion, or request technical or other support. We may also collect information about you through your interactions with our third-party service providers or from unaffiliated companies that supplement our records with additional information.

Brighthouse Financial makes reasonable efforts to collect and use only the types and quantity of personal information that are reasonably necessary and proportionate to achieving the purpose for which they are collected.

Automated Collection of Data

We and approved third parties may also use cookies, web beacons, and other technologies to collect and store information. Cookies are files with a small amount of information that a website sends to your browser while you view the website, and they are stored on your device. These cookies help certain features of our websites run more smoothly and remember who you are. You may choose to have your web browser warn you each time a cookie is sent, or you may choose to turn off all cookies. If you do turn cookies off, some of our websites may not function properly. Web beacons are small graphic images found on website pages and in email communications. They are generally used to monitor the behavior of a user, such as IP address, site usage information, and browser type.

We and our service providers also use these cookies and web beacons to analyze our websites, including how frequently users visit various areas of our websites, and store user preferences in order to better market our products and services to you. We also use web beacons in email communications to determine whether you opened our emails or clicked on links in those emails. These methods may involve transmitting information either directly to us or to another entity authorized by us to collect information on our behalf. Such information may also be used to direct advertising to you based on the information collected while on our website.

² Financial professionals include individuals who are properly licensed and appointed to sell Brighthouse Financial products and services.

We may also use third-party analytics services, such as Google Analytics, Adobe Analytics, or Yahoo Analytics, to help analyze how visitors use Online Services, including where visitors go and what they do while visiting a website.

Third-party service providers may also use anonymous information to improve their own products and services and provide advertisements about goods and services of interest to you. To learn about your information choices for these activities, see “Your Information Choices” on the next page.

Do Not Track (DNT) Signals

Our websites respond to certain browser Do Not Track signals and similar mechanisms.

Social Media Widgets

Online Services may include social media features that allow you to share Brighthouse Financial content through your social media accounts. These features may collect information about you, such as an IP address or pages you’ve visited. They may also use tracking technologies, like cookies or web beacons, to capture this information. Your use of these features is governed by the applicable social media network’s privacy policies.

How We Use Your Information

We may use your personal information to operate and maintain our business or otherwise accomplish our business purposes and objectives. For example, we may use your personal information:

- To respond to you and provide you with services you request, such as online planning tools;
- To administer your account or professional relationship with Brighthouse Financial;
- To improve our business, products, and services;
- To market Brighthouse Financial products and services; or
- For other uses we may disclose to you.

How We Share Your Information

Service Providers and Third Parties

We may disclose personal information to companies that provide services to Brighthouse Financial and help us offer, administer, or market our products. These companies may include information technology vendors; marketing, analytics services, and advertising companies (e.g., email management databases or website analytics vendors); or operational service providers (e.g., call centers or third-party administrators). We may share non-identifiable information with third parties for other lawful purposes.

Brighthouse Financial does not engage in the sale of personal information.

Brighthouse Financial Affiliates

We may share information we collect within the Brighthouse Financial organization, which includes all Brighthouse Financial subsidiaries and affiliates.

Legal Requirements

We may also disclose personal information if we are legally required or permitted to do so, such as in response to a court order, subpoena, or regulatory examination.

Business Transfers

When we purchase or sell parts of our businesses, your personal information may be transferred as part of the purchase or sale.

At Your Direction

We may share your personal information at your direction/request or with your consent.

Interest-Based Advertising

We and certain third parties may collect information about your use of Online Services to provide targeted advertising, and we may share this information with third-party advertising networks. Advertising networks track online activities over time by collecting information through automated means, including through the use of cookies, web beacons, and similar technologies. Advertising networks use this information to show relevant advertising content to you.

The Digital Advertising Alliance (DAA) has provided a mechanism for collecting users' choices regarding interest-based ads. [Learn more](#) about ad networks, including how to opt out of interest-based ads.

Your Information Choices

If you would like to opt out of receiving marketing emails, phone calls, and/or mail from Brighthouse Financial, you may unsubscribe from receiving these communications by completing the form(s) available on our Manage Your Preferences page.

[Visit the Yahoo Privacy Center page](#) for information on Yahoo Analytics and your opt-out choices.

[Visit the Adobe Privacy Center page](#) to learn about Adobe's privacy practices and your choices to opt out.

[Visit the Google Analytics Opt-out Browser Add-on page](#) to learn more about Google's privacy practices and your choices to opt out.

Children's Information

We do not knowingly collect personal information online from minors under the age of 16. If we learn that we have collected personal information from a child under the age of 16, we will promptly delete that information. If you believe we have collected personal information from a child under the age of 16, please contact us at (844) 474-8372.

Financial Professionals

Financial professionals who have an online account or conduct online business with Brighthouse Financial (e.g., through the Brighthouse Financial Retail Fulfillment or other online platforms) may provide additional information that may be governed by a separate agreement between their company and Brighthouse Financial. This Online Privacy Statement is not intended to amend or supersede the terms of such agreement.

Protecting Your Information

We seek to maintain physical, electronic, and procedural safeguards to protect your personal information in a manner that complies with Brighthouse Financial policies and applicable laws. However, since no method of electronic storage is completely secure, we cannot guarantee that a part of our system will never fail or be compromised, or that the information you transmit to us over the internet will not be intercepted. **Brighthouse Financial** will notify users, as appropriate, about unusual activity involving, and possible unauthorized access to, their personal information.

Note to International Users

Online Services are intended for individuals located in the United States. If you are located outside of the U.S. and access Online Services or submit your information to us, you do so at your own risk and choice. U.S. law may not offer the same privacy protections as the law of your jurisdiction. If you use Online Services or contact us from outside of the U.S., please be advised that any information you provide to us or that we automatically collect will be transferred to the United States; and by using the Online Services or submitting your information, you explicitly authorize its transfer to and subsequent processing in the U.S. in accordance with this Online Privacy Statement and United States law.

Questions?

For questions or comments, please call us at (844) 474-8372, Monday – Friday, 8 a.m. – 4 p.m. ET.

Changes to the Online Privacy Statement

We may amend this Online Privacy Statement at any time. If we make changes to how we collect, use, or retain personal information, we will post the revised version of this notice to brighthousefinancial.com/privacy-policy with the updated effective date.

Annual Privacy Notices

For Individual Policies

Download PDF.

[Individual Privacy Notice](#)

HIPAA Notice

Learn how we protect your personal health information.

[See HIPAA Notice](#)

SMS Terms and Conditions

Learn more about Brighthouse Financial conference alerts.

[View SMS Terms and Conditions](#)

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"). Variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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FINANCIAL® | what's ahead®

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