Brighthouse Financial Notice at Collection for Online Consumers Residing in California

Brighthouse Financial may collect personal information about you when you visit its websites that falls into the categories specified in the table below for the purposes indicated. Please note that the categories listed and the description of the specific information included in each category come from the California Consumer Privacy Act, as amended. There is overlap in the categories, and Brighthouse Financial may not collect all of the data elements mentioned in connection with each category.

Categories of personal information	Purposes for collection and use
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	Auditing,[i] Security,[ii] Debugging,[iii] Nonpersonal Advertising,[iv]Services,[v] Marketing,[vi] Research,[vii] Quality Assurance,[viii] Inducement to Join,[ix] Transaction Enablement[x]
Any personal information described in subdivision (e) of Section 1798.80 of the California Code[xi]	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement
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	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement
Geolocation data	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement
Audio, electronic, visual, thermal, olfactory, or similar information	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement
Professional or employment-related information	Transaction Enablement
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	Auditing, Security, Debugging, Nonpersonal Advertising, Services, Marketing, Research, Quality Assurance, Inducement to Join, Transaction Enablement

Brighthouse Financial retains the personal information it collects about you under this notice for three years.

Brighthouse Financial does not engage in the sale or sharing of personal information collected from you in your capacity as an online consumer to or with third parties.

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The Brighthouse Financial California Privacy Policy is located at https://www.brighthousefinancial.com/privacy-policy/ca-privacy-disclosures/. You may contact privacy@brighthousefinancial.com with any questions.

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[i] 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.
[ii] 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.
[iii] Debugging to identify and repair errors that impair existing intended functionality.
[iv] 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.
[v] 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.
[vi] 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.
[vii] Undertaking internal research for technological development and demonstration.
[viii] 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.
[ix] Inducing a person to join something.
[x] Enabling or effecting, directly or indirectly, a commercial transaction.
[xi] 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.

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