



Financial Strength Ratings

At Brighthouse Financial, we're seizing the opportunity to evolve the way we do business.

We are on a mission to help people achieve financial security. As one of the largest providers of annuities and life insurance in the U.S.,¹ we specialize in products designed to help people protect what they've earned and ensure it lasts. We are built on a foundation of experience and knowledge, which allows us to keep our promises and provide the value they deserve.

Brighthouse Financial Operating Company Financial Strength Ratings as of November 2024^{2,3,4}

Brighthouse Life Insurance Company (BLIC), Brighthouse Life Insurance Company of NY (BLICNY), and New England Life Insurance Company (NELICO)

Rating Agency	Financial Strength Rating	Outlook	Subsidiaries Evaluated	Ratings Rank
AM Best	A Excellent	Stable	BLIC BLICNY NELICO	3rd highest of 16 ratings
Fitch	A Strong	Negative	BLIC NELICO	6th highest of 19 ratings
Moody's	A3 Upper Medium	Stable	BLIC NELICO	7th highest of 21 ratings
S&P	A+ Strong	Stable	BLIC BLICNY NELICO	5th highest of 22 ratings

For more information about Brighthouse Financial, visit brighthousefinancial.com.

¹ Ranked by 2023 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. AM Best, 2024.

² "Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole.

³ While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company.

⁴ Ratings as of November 2024. Operating entities collectively rated include Brighthouse Life Insurance Company, Brighthouse Life Insurance Company of NY, and New England Life Insurance Company. Note: Moody's and Fitch do not rate Brighthouse Life Insurance Company of NY.

The information included herein regarding the rating agencies' opinions relating to the operating companies of Brighthouse Financial are provided for your convenience only, with the consent of the rating agencies. The operating companies of Brighthouse Financial take no position on the criteria and methodologies employed by the rating agencies in arriving at their ratings or the conclusions of their analyses, and our providing this information should not be construed as an endorsement thereof. Ratings apply to the financial strength and claims-paying ability of the Brighthouse Financial operating companies and not the performance of any of their products.

⁵ AM Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A Financial Strength Rating is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold, or terminate any insurance policy, contract, or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at www.ambest.com.

⁶ Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The Insurer Financial Strength Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. Ratings explanations can be found at www.fitchratings.com.

⁷ Moody's Insurance Financial Strength Rating is an opinion of the ability of an insurance company to pay punctually senior policyholder claims and obligations and also reflect the expected financial loss suffered in the event of default. Specific obligations are considered unrated unless they are individually rated because the standing of a particular insurance obligation would depend on an assessment of its relative standing under those laws governing both the obligation and the insurance company. Ratings explanations can be found at www.moody's.com.

⁸ S&P Global Insurer Financial Strength Rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at www.spglobal.com/ratings.

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