## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Vashington, | D.C. | 20549 |
|-------------|------|-------|
|-------------|------|-------|

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL             |           |  |  |  |  |  |  |  |  |
|--------------------------|-----------|--|--|--|--|--|--|--|--|
| OMB Number:              | 3235-0287 |  |  |  |  |  |  |  |  |
| Estimated average burden |           |  |  |  |  |  |  |  |  |
| hours per response:      | 0.5       |  |  |  |  |  |  |  |  |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| 1. Name and Address of Reporting Person*  Rosenthal John |                                                                       |                                            |                                                  |                                                             |        |                                         | er Name <b>a</b><br>athouse |           |                                                  |                   | Symbol BHF ]          | (Che                                                                       | 5. Relationship of Reporting Persor<br>(Check all applicable)<br>Director |                                                     |                                                                                       |                                              | /ner                                                                     |                                                                    |   |  |
|----------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|--------|-----------------------------------------|-----------------------------|-----------|--------------------------------------------------|-------------------|-----------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------|---|--|
| (Last) (First) (Middle) 334 MADISON AVENUE               |                                                                       |                                            |                                                  |                                                             |        | of Earlies                              | t Transa                    | action (M | lonth/l                                          | Day/Year)         | 7                     | below)                                                                     | Officer (give title Other (specification)  EVP & Chief Investment Officer |                                                     |                                                                                       |                                              |                                                                          |                                                                    |   |  |
| (Street) MORRISTOWN NJ 07960                             |                                                                       |                                            |                                                  | 4.                                                          | If Am  | endment,                                | Date of                     | Original  | Filed                                            | (Month/Day        | Line                  | X Form filed by One Reporting Person Form filed by More than One Reporting |                                                                           |                                                     |                                                                                       |                                              |                                                                          |                                                                    |   |  |
| (City)                                                   | (S                                                                    | itate)                                     | (Zip)                                            |                                                             |        |                                         |                             |           |                                                  |                   |                       |                                                                            |                                                                           | Person                                              |                                                                                       |                                              |                                                                          |                                                                    |   |  |
|                                                          |                                                                       | Ta                                         | ble I - No                                       | n-Der                                                       | ivativ | /e S                                    | ecuritie                    | s Acc     | uired,                                           | , Dis             | posed of              | f, or Ben                                                                  | eficially                                                                 | Owned                                               |                                                                                       |                                              |                                                                          |                                                                    |   |  |
| 1. Title of Security (Instr. 3)                          |                                                                       | 2. Transaction<br>Date<br>(Month/Day/Year) |                                                  | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) |        | 3.<br>Transaction<br>Code (Instr.<br>8) |                             |           | es Acquired<br>Of (D) (Instr.                    |                   | Beneficia<br>Owned F  | s<br>ally<br>ollowing                                                      | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4)         |                                                     | 7. Nature of Indirect Beneficial Ownership                                            |                                              |                                                                          |                                                                    |   |  |
|                                                          |                                                                       |                                            |                                                  |                                                             |        |                                         |                             | Code      | v                                                | Amount (A) or (D) |                       | Price                                                                      | Reported Transaction(s) (Instr. 3 and 4)                                  |                                                     |                                                                                       |                                              | (Instr. 4)                                                               |                                                                    |   |  |
| Common Stock                                             |                                                                       |                                            | 03/0                                             | 3/01/2022                                                   |        |                                         |                             | М         |                                                  | 13,322(1          | 1) A                  | (2)                                                                        | 78,                                                                       | 78,964                                              |                                                                                       | D                                            |                                                                          |                                                                    |   |  |
| Common Stock                                             |                                                                       |                                            | 03/0                                             | 03/01/2022                                                  |        |                                         |                             | F         |                                                  | 6,769             | D                     | \$48.06                                                                    | 72,195                                                                    |                                                     |                                                                                       | D                                            |                                                                          |                                                                    |   |  |
| Common Stock                                             |                                                                       |                                            | 03/01/2022                                       |                                                             | 22     |                                         |                             | A         |                                                  | 17,274            | 3) A                  | \$48.06                                                                    | 89,469                                                                    |                                                     |                                                                                       | D                                            |                                                                          |                                                                    |   |  |
| Common Stock                                             |                                                                       | 03/01/2022                                 |                                                  |                                                             |        | F                                       |                             | 8,812     | D                                                | \$48.06           | 80,657                |                                                                            |                                                                           | D                                                   |                                                                                       |                                              |                                                                          |                                                                    |   |  |
|                                                          |                                                                       |                                            | Table II -                                       |                                                             |        |                                         |                             |           |                                                  |                   | osed of,<br>convertib |                                                                            |                                                                           | Owned                                               |                                                                                       |                                              |                                                                          |                                                                    |   |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)      | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deeme<br>Execution I<br>if any<br>(Month/Day | d 4. Tr Co 8)                                               |        | ction                                   | 5. Number of Derivative     |           | 6. Date Exerci<br>Expiration Da<br>(Month/Day/Yo |                   | isable and            | 7. Title and of Securiti Underlying Derivative (Instr. 3 and               | d Amount<br>es<br>g<br>Security                                           | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported | Owi<br>s Fori<br>lly Dire<br>or li<br>(I) (I | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |   |  |
|                                                          |                                                                       |                                            |                                                  |                                                             | Code   | v                                       | (A)                         | (D)       | Date<br>Exercis                                  | able              | Expiration<br>Date    | Title                                                                      | Amount<br>or<br>Number<br>of<br>Shares                                    |                                                     | Transacti<br>(Instr. 4)                                                               | on(s)                                        | )                                                                        |                                                                    |   |  |
| Restricted<br>Stock<br>Units                             | (2)                                                                   | 03/01/2022                                 |                                                  |                                                             | M      |                                         |                             | 3,763     | (4)                                              |                   | (4)                   | Common<br>Stock                                                            | n 3,763 <b>\$</b> 0.00 0                                                  |                                                     | 0                                                                                     |                                              | D                                                                        |                                                                    |   |  |
| Restricted<br>Stock<br>Units                             | (2)                                                                   | 03/01/2022                                 |                                                  |                                                             | M      |                                         |                             | 5,115     | (5)                                              |                   | (5)                   |                                                                            | (5)                                                                       | Common<br>Stock                                     | 5,115                                                                                 | \$0.00                                       | 5,115                                                                    | 5                                                                  | D |  |
| Restricted<br>Stock<br>Units                             | (2)                                                                   | 03/01/2022                                 |                                                  |                                                             | M      |                                         |                             | 4,444     | (6)                                              |                   | (6)                   | Common<br>Stock                                                            | 4,444                                                                     | \$0.00                                              | 8,886                                                                                 | 5                                            | D                                                                        |                                                                    |   |  |
| Restricted<br>Stock                                      | (2)                                                                   | 03/01/2022                                 |                                                  |                                                             | A      |                                         | 11,444                      |           | (7)                                              |                   | (7)                   | Common<br>Stock                                                            | 11,444                                                                    | \$0.00                                              | 11,44                                                                                 | 4                                            | D                                                                        |                                                                    |   |  |

## Explanation of Responses:

- $1.\ Payout\ of\ shares\ upon\ vesting\ of\ tranches\ of\ Restricted\ Stock\ Units\ ("RSUs")\ granted\ in\ March\ 2019,\ March\ 2020\ and\ March\ 2021.$
- 2. Each RSU represents the contingent right to receive one share of Brighthouse Financial, Inc. common stock.
- 3. Shares acquired from the payout of the 2019 Performance Share Unit award. The number of shares issued was based on the achievement of performance goals over the 2019-2021 performance period.
- Represents vesting of the final tranche of the 2019 RSU award.
- 5. Represents vesting of the second of three tranches of the 2020 RSU award. The final tranche will vest on the first business day in March 2023.
- 6. Represents vesting of the first of three tranches of the 2021 RSU award. The remaining tranches will vest in substantially equal installments on the first business day in March 2023 and 2024.
- 7. RSUs awarded in 2022 vest in three substantially equal installments on the first business day in March 2023, 2024 and 2025.

## Remarks:

/s/ Jacob M. Jenkelowitz,
Attorney-in-Fact, on behalf of 03/03/2022
John L. Rosenthal

\*\* Signature of Reporting Person Da

 $Reminder: Report \ on \ a \ separate \ line \ for \ each \ class \ of \ securities \ beneficially \ owned \ directly \ or \ indirectly.$ 

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.