FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Name and Address of Reporting Person*     McCarthy Margaret M						2. Issuer Name <b>and</b> Ticker or Trading Symbol Brighthouse Financial, Inc. [ BHF ]								5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
MICCAL	<u>my wang</u>	<u>aret ivi</u>								. ,			X	Directo	r		10% Ov	vner		
(Last) (First) (Middle) 11225 NORTH COMMUNITY HOUSE ROAD					3. Date of Earliest Transaction (Month/Day/Year) 06/10/2021									Officer below)	(give title		Other (s below)	specify		
(Street)					4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person							
CHARLOTTE NC 28277													21	Form filed by More than One Reporting Person						
(City)	(S	tate)	(Zip)																	
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																				
Date							2A. Deemed Execution Date, if any (Month/Day/Year)				ecurities Acquired (A) o oosed Of (D) (Instr. 3, 4 a			5. Amour Securitie Beneficia Owned F Reported	es Form ally (D) o following (I) (Ir		: Direct Indirect str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
									v	Amount	(A) oi (D)	Price	•	Transacti (Instr. 3 a	ion(s)			,		
Common Stock 06/10/					/2021			M		3,454		(1	)	10,997			D			
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																			
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Da if any (Month/Day/)	Cod	Transaction Code (Instr.		n Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		B. Price of Derivative Security Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)		
				Cod	e V	(A)	(D)	Date Exercisal		Expiration Date	Title	Amour or Number of Shares	er		(Instr. 4)	(3)				
Restricted Stock Units	(1)	06/10/2021		M			3,454 <sup>(2)</sup>	(3)		(3)	Common Stock	3,454	4	\$0.00	0		D			

## **Explanation of Responses:**

- 1. Each Restricted Stock Unit ("RSU") represents the contingent right to receive one share of Brighthouse Financial, Inc. ("BHF") common stock.
- 2. Award for service as a Board member pursuant to the Brighthouse Financial, Inc. 2017 Non-Management Director Stock Compensation Plan.
- 3. The RSUs vested on the date of the 2021 annual meeting of stockholders of BHF.

## Remarks:

/s/ Jacob M. Jenkelowitz, Attorney-in-Fact, on behalf of 06/11/2021 Margaret M. McCarthy

\*\* Signature of Reporting Person Date

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.