

Brighthouse Financial, Inc.

Special Meeting of Stockholders

Procedures and Rules of Conduct

Brighthouse Financial, Inc. is holding a Special Meeting of Stockholders (the “Special Meeting”) solely by means of remote communication via the internet (a “virtual meeting”). All stockholders as of January 5, 2026 at 5:00 p.m. Eastern Time (the “Record Date”) may vote and participate in the Special Meeting by remote communication. We have adopted these procedures and rules of conduct to promote a constructive meeting.

Business of the Meeting. The only business to be conducted at the Special Meeting are the matters set forth in the Special Meeting Agenda and in our Notice of Special Meeting of Stockholders and Proxy Statement.

Eligibility to Participate in the Meeting. Stockholders as of the Record Date are eligible to vote and ask questions in the Special Meeting. Anyone else can view the Special Meeting as a guest. If you have submitted your proxy or voting instruction prior to the start of the Special Meeting, your vote has been received by the inspector of elections, and there is no need to vote those shares again during the Special Meeting unless you wish to revoke or change your vote.

Questions and Answers.

- Only stockholders as of the Record Date may submit questions or comments during the Special Meeting.
- During the Special Meeting, you may submit questions or comments by logging into the Special Meeting at www.virtualshareholdermeeting.com/BHF2026SM with your Control Number and typing the question into the “Ask a Question” field.
- Before polls close on the proposals for stockholder vote, we will address questions and comments about the proposals only.
- We will respond to as many appropriate stockholder-submitted questions and comments as we are able to during the Special Meeting.

Availability of Recording. A recording of the Special Meeting will be available to the public on our Special Meeting website at www.virtualshareholdermeeting.com/BHF2026SM following the conclusion of the Special Meeting. Personal recording of the Special Meeting is prohibited.

Technical Support. If you experience any technical difficulties accessing the Special Meeting website or at any time during the Special Meeting, please call the technical support number posted on www.virtualshareholdermeeting.com/BHF2026SM. In the event of a technical malfunction or other disruption that interferes with the ability to continue the Special Meeting, the Chair may adjourn, recess, or expedite the meeting or take such other action that the Chair determines to be appropriate under the circumstances.

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Thank you for attending our Special Meeting. We appreciate your participation and your courtesy in observing these procedures and rules of conduct.