

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

| | | |
|---|---|---|
| 1. Name and Address of Reporting Person <u>Huss Vonda</u> (Last) (First) (Middle) 11225 N COMMUNITY HOUSE RD (Street) CHARLOTTE NC 28277 (City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol <u>Brighthouse Financial, Inc. [BHF]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) EVP & Chief HR Officer |
| | 3. Date of Earliest Transaction (Month/Day/Year) 03/01/2023 | |
| 4. If Amendment, Date of Original Filed (Month/Day/Year) | | |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|---------|---|--|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| Common Stock | 03/01/2023 | | M | | 5,869 ⁽¹⁾ | A | (2) | 24,554 | D | |
| Common Stock | 03/01/2023 | | F | | 2,676 | D | \$58.35 | 21,878 | D | |
| Common Stock | 03/01/2023 | | A | | 8,843 ⁽³⁾ | A | \$58.35 | 30,721 | D | |
| Common Stock | 03/01/2023 | | F | | 3,909 | D | \$58.35 | 26,812 | 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 Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | |
|--|--|--------------------------------------|--|--------------------------------|---|--|-------|--|-----------------|---|--|--|---|--|-------|
| | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | | | | | | Title |
| Restricted Stock Units | (2) | 03/01/2023 | | M | | | 1,739 | (4) | (4) | Common Stock | 1,739 | \$0 | 0 | D | |
| Restricted Stock Units | (2) | 03/01/2023 | | M | | | 2,132 | (5) | (5) | Common Stock | 2,132 | \$0 | 2,133 | D | |
| Restricted Stock Units | (2) | 03/01/2023 | | M | | | 1,998 | (6) | (6) | Common Stock | 1,998 | \$0 | 3,994 | D | |
| Restricted Stock Units | (2) | 03/01/2023 | | A | | | 5,638 | (7) | (7) | Common Stock | 5,638 | \$0 | 5,638 | D | |

Explanation of Responses:

- Payout of shares upon the vesting of tranches of Restricted Stock Units ("RSUs") granted in March 2020, March 2021 and March 2022.
- Each RSU represents the contingent right to receive one share of Brighthouse Financial, Inc. common stock.
- Shares acquired from the payout of the 2020 Performance Share Unit award. The number of shares issued was based on the achievement of performance goals over the 2020-2022 performance period.
- Represents the vesting of the final tranche of the 2020 RSU award.
- Represents the vesting of the second of three tranches of the 2021 RSU award. The final tranche will vest on the first business day in March 2024.
- Represents the vesting of the first of three tranches of the 2022 RSU award. The remaining tranches will vest in substantially equal installments on the first business day in March 2024 and 2025.
- RSUs awarded in 2023 will vest in three substantially equal installments on the first business day in March 2024, 2025 and 2026.

Remarks:

/s/ Jacob M. Jenkelowitz,
Attorney-in-Fact, on behalf of 03/03/2023
Vonda R. Huss

** Signature of Reporting Person Date

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

* 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.