

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

OMB APPROVAL

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Lambert Myles</u> (Last) (First) (Middle) <u>11225 N COMMUNITY HOUSE RD</u> (Street) <u>CHARLOTTE NC 28277</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Brighthouse Financial, Inc. [BHF]</u> 3. Date of Earliest Transaction (Month/Day/Year) <u>02/27/2026</u> 4. If Amendment, Date of Original Filed (Month/Day/Year)	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner ☒ Officer (give title below) Other (specify below) <u>EVP, Chief Operating Officer</u> 6. Individual or Joint/Group Filing (Check Applicable Line) ☒ Form filed by One Reporting Person Form filed by More than One Reporting Person
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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	02/27/2026		A		12,955 ⁽¹⁾	A	\$0	51,811	D	
Common Stock	02/27/2026		F		6,600 ⁽²⁾	D	\$59.98	45,211	D	
Common Stock	03/02/2026		M		9,420 ⁽³⁾	A	⁽⁴⁾	54,631	D	
Common Stock	03/02/2026		F		4,843 ⁽⁵⁾	D	\$59.98	49,788	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	Amount or Number of Shares				
Restricted Stock Units	⁽⁴⁾	03/02/2026		M			2,742	⁽⁶⁾	⁽⁶⁾	Common Stock	2,742	\$0	0	D	
Restricted Stock Units	⁽⁴⁾	03/02/2026		M			3,755	⁽⁷⁾	⁽⁷⁾	Common Stock	3,755	\$0	3,755	D	
Restricted Stock Units	⁽⁴⁾	03/02/2026		M			2,923	⁽⁸⁾	⁽⁸⁾	Common Stock	2,923	\$0	5,844	D	
Restricted Stock Units	⁽⁴⁾	03/02/2026		A		35,595		⁽⁹⁾	⁽⁹⁾	Common Stock	35,595	\$0	35,595	D	

Explanation of Responses:

1. Shares earned under the 2023 Performance Share Unit ("PSUs") award based on the achievement of performance goals over the 2023-2025 performance period.
2. Shares withheld to cover tax obligations in connection with the vesting of PSUs.
3. Payout of shares upon vesting of tranches of Restricted Stock Units ("RSUs") granted in March 2023, March 2024 and March 2025.
4. Each RSU represents the contingent right to receive one share of Brighthouse Financial, Inc. common stock.
5. Shares withheld to cover tax obligations in connection with the vesting of RSUs.
6. Represents the vesting of the final tranche of the 2023 RSU award.
7. Represents the vesting of the second of three tranches of the 2024 RSU award. The remaining tranche will vest on the first business day in March 2027.
8. Represents vesting of the first of three tranches of the 2025 RSU award. The remaining tranches will vest in substantially equal installments on the first business day in March 2027 and March 2028.
9. RSUs awarded in 2026 vest in three substantially equal installments on the first business day in March 2027, March 2028 and March 2029.

Remarks:

/s/ Jacob M. Jenkelowitz,
Attorney-in-Fact, on behalf of 03/02/2026
Myles J. Lambert

** 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.

