FORM 4

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

Washington D.C. 20549

| wasnington, | 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

OMB APPROVAL

OMB Number: 3235-0287
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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

| l   | nd Address of<br>O Kristine   | f Reporting Person*                        |  |         |   |   |              |        | ker or Tra<br>ancial,  |   | Symbol<br><u>.</u> [ BHF | ]                                    |  | (Che            | elationship of Reporting Person(s) to Issuer eck all applicable)  Director 10% Owner  Officer (give title Other (specify |  |   |  |  |
|---|---|--|--|---------|---|---|--------------|--------|--|---|--------------------------|--------------------------------------|--|-----------------|--|--|---|--|--|
| (Last)<br>11225 N                                   | `   | irst)<br>NITY HOUSE R                      | (Middle)                                     |         |   | 3. Date of Earliest Transaction (Month/Day/Year)  10/01/2022  X Officer (give title below) Chief Accounting |              |        |  |   |                          |                                      |  |                 | unting   | below)   |   |  |  |
| (Street) CHARLO                                     |   |  | 28277<br>(Zip)                               |         | = 4. If   | 4. If Amendment, Date of Original Filed (Month/Day/Year)  |              |        |  |   |                          |                                      |  | 6. Ind<br>Line) |  |  |   |  |  |
|   |   | Tab  | le I - No                                    | n-Deriv | vative  | Sec   | curiti       | ies Ac | quired   | Dis   | posed                    | of, or l                             | 3ene   | eficiall        | y Owne   | t  |   |  |  |
| 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) |   | Code (Instr. |        | 4. Securities Acquired (A)<br>Disposed Of (D) (Instr. 3, 4<br>5) |   |                          |                                      | Sand Securities Beneficial Owned Fo  |                 | Form<br>(D) o  | n: Direct<br>or Indirect<br>nstr. 4)   | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership |  |  |
|   |   |  |  |         |   |   |              |        | Code   | v   | Amount                   | (A<br>(D                             | or   | Price           | Reporte<br>Transac<br>(Instr. 3  | tion(s)  |   |  | (Instr. 4)   |
| Common  | Stock   |  |  | 10/01   | 1/2022  | 2   |              |        | М  |   | 1,470                    | (1)                                  | A  | (2)             | 1,   | 470  | D   |  |  |
| Common  | Stock   |  |  | 10/01   | 1/2022  | 2   |              |        | F  |   | 404                      |                                      | D  | \$43.42         | 2 1,   | 066  | 066 D   |  |  |
|   |   | Т  | able II -                                    |         |   |   |              |        |  |   | osed of<br>converti      |                                      |  |                 | 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. Deem<br>Execution<br>if any<br>(Month/Da | Date,   | 4.<br>Transaction<br>Code (Instr.<br>8)                     |   | n of E       |        | Expiratio  | 3. Date Exercisa<br>Expiration Date<br>Month/Day/Yeaı |                          | Amour<br>Securit<br>Underl<br>Deriva | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative Secu<br>(Instr. 3 and 4) |                 | s. Price of<br>Derivative<br>Security<br>Instr. 5)   | 9. Number<br>derivative<br>Securities<br>Beneficiall<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | ly (  | 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>Exercisal  |   | Expiration<br>Date       | Title                                | OI<br>No   | umber           |  |  |   |  |  |
| Restricted<br>Stock                                 | (2)   | 10/01/2022                                 |  |         | M   |   |              | 1,470  | (3)  |   | (3)                      | Commo                                |  | 1,470           | \$0  | 0  |   | D  |  |

## Explanation of Responses:

- 1. Payout of shares upon vesting of the first tranche of Restricted Stock Units ("RSUs") granted in October 2021.
- 2. Each RSU represents the contingent right to receive one share of Brighthouse Financial, Inc. ("BHF") common stock.
- 3. Represents vesting of the first tranche of the October 2021 RSU grant on the one-year anniversary of grant.

## Remarks:

/s/ Jacob M. Jenkelowitz, Attorney-in -Fact, on behalf of 10/03/2022 Kristine Toscano

\*\* Signature of Reporting Person Date

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

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.

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).