



MORE INFORMATION ABOUT THE ANNUAL MEETING

Virtual Meeting Questions and Answers

When and where is Brighthouse Financial's Annual Stockholders Meeting?

The 2020 Annual Meeting of Stockholders (the "Annual Meeting") will be held on Wednesday, June 10, 2020, at 8:00 a.m., Eastern Time, solely by means of remote communication via the internet (a "virtual meeting") at www.virtualshareholdermeeting.com/BHF2020. There will be no physical location at which stockholders may attend the meeting. We encourage you to access the Annual Meeting prior to the start time to allow ample time for online check-in. The website will be open for check-in beginning at 7:30 a.m. on the date of the Annual Meeting.

Why is the Annual Meeting being held as a virtual meeting this year?

Due to the COVID-19 pandemic, the Annual Meeting will be conducted as a virtual meeting. We are sensitive to our stockholders' health concerns and widespread restrictions on travel and gatherings, and therefore have determined it is not advisable to hold an in-person meeting.

Who may attend the Annual Meeting?

All stockholders as of April 13, 2020 (the "Record Date") will be able to vote and participate in the meeting by remote communication. Any person who was not a stockholder as of the Record Date may attend the Annual Meeting as an observer, but will not be able to vote or ask questions. For additional information about participating in the Annual Meeting, see "Attending the Annual Meeting" in the [Proxy Statement](#).

Can I ask questions at the Annual Meeting?

Stockholders are encouraged to ask questions. Stockholders who wish to submit a question in advance may do so from April 29, 2020 to June 9, 2020 at www.proxyvote.com, by entering your Control Number and clicking on "Question for Management." Stockholders also may submit questions live during the Annual Meeting by logging in to the Annual Meeting at www.virtualshareholdermeeting.com/BHF2020 with your Control Number and typing your question into the "Ask a Question" field.

During the meeting, we will answer as many appropriate stockholder-submitted questions as we are able. As soon as practicable, we will post responses to appropriate questions that we were not able to address during the Annual Meeting on investor.brighthousefinancial.com.

Will I be able to vote my shares during the Annual Meeting?

Yes, you may attend the Annual Meeting and cast your vote at www.virtualshareholdermeeting.com/BHF2020. Have the 16-digit "Control Number" available and then follow the instructions. The Control Number is a 16-digit number that you can find in the Notice of Internet Availability (if you received proxy materials via electronic delivery), proxy card (if you are a stockholder of record who received proxy materials by mail) or voting instruction form (if you are a beneficial owner who received proxy materials by mail). Beneficial owners who do not have a control number should follow the instructions provided on the voting instruction card or otherwise provided by your bank, broker or other nominee.

Is technical support available for the virtual meeting?

If you experience any difficulties accessing the Annual Meeting website or at any time during the Annual Meeting, please call the technical support number posted on www.virtualshareholdermeeting.com/BHF2020.

How can I get a copy of the company's Proxy Statement and Annual Report?

Copies of the Annual Report to Stockholders and Proxy Statement are available [here](#).