FORM 4

UNITED STATES SECURITIES AND FXCHANGE COMMISSION

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Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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.

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

Name and Address of Reporting Person* Toscano Kristine			2. Issuer Name and Ticker or Trading Symbol Brighthouse Financial, Inc. [BHF]							(Ch	eck all appli Directo	cable) or	ng Person(s) to Issuer 10% Owner					
(Last) (First) (Middle) 11225 N COMMUNITY HOUSE RD				3. Date of Earliest Transaction (Month/Day/Year) 10/01/2024								Officer (give title Other (specify below) Chief Accounting Officer						
(Street) CHARLO (City)	ОТТЕ	NC (Sta	ite) (28277 Zip)		4. If Amendment, Date of Original Filed (Month/Day/Year)					Line [Form 1 Person	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person					
				e I - No	ı		ecurities Ac	-	, Dis	_				_		1	1	
1. Title of Security (Instr. 3) 2. Transac Date (Month/Da			Execution Date,		3. Transaction Code (Instr. 8) Securities Acquired (A) Disposed Of (D) (Instr. 3, 5)				Securiti Benefic Owned	5. Amount of Securities Beneficially Dwned Following		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership					
								Code	v	Amount	:	(A) or (D)	Price	Reporte Transac (Instr. 3	tion(s)			(Instr. 4)
Common Stock 10/01/				2024		М		1,817	7(1)	A	(2)	5,	5,076		D			
Common Stock 10/01/2			2024		F		773	3	D	\$43.9	\$ 43.95 4,303		303 D					
			Т				curities Acq lls, warrants							Owned				
1. Title of Derivative Security (Instr. 3)	tive Conversion Date Execution Date, or Exercise (Month/Day/Year) if any		I. Fransactic Code (Inst	n of	Expiration Date (Month/Day/Year)			Amount of			8. Price of Derivative Security (Instr. 5) (Instr. 5) 8. Price of Derivative Security (English Security Following Reported Transacti (Instr. 4)		e s lly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)			

Date

Explanation of Responses:

- 1. Payout of shares upon the vesting of the third 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. common stock.
- 3. Represents the vesting of the final tranche of the 2021 RSU award.

10/01/2024

Remarks:

Restricted

Stock

/s/ Jacob M. Jenkelowitz, Attorney-in -Fact, on behalf of 10/02/2024 Kristine Toscano

\$0

0

D

** Signature of Reporting Person Date

Amount or Number

1,817

Expiration Date

Title

Stock

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).

Code

M

(A) (D)

1,817

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.