

**ANNUAL STATEMENT**

OF THE

**BRIGHTHOUSE LIFE INSURANCE  
COMPANY**

OF THE STATE OF

**DELAWARE**

TO THE

**INSURANCE DEPARTMENT**

OF THE

STATE OF

**FOR THE YEAR ENDED  
DECEMBER 31, 2024**

**LIFE AND ACCIDENT AND HEALTH**

**2024**



ANNUAL STATEMENT
AS OF DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
BRIGHOUSE LIFE INSURANCE COMPANY

NAIC Group Code 4932 4932 NAIC Company Code 87726 Employer's ID Number 06-0566090
(Current) (Prior)

Organized under the Laws of Delaware State of Domicile or Port of Entry Delaware
Country of Domicile United States of America
Incorporated/Organized 06/17/1863 Commenced Business 04/01/1864
Statutory Home Office 1209 Orange Street Wilmington, DE 19801
(Main Administrative Office)
Main Administrative Office 11225 North Community House Road
Charlotte, NC 28277 (Area Code) (Telephone Number) 800-882-1292
Mail Address 11225 North Community House Road Charlotte, NC 28277
Primary Location of Books and Records 11225 North Community House Road
Internet Web Site Address www.brighthousefinancial.com
Statutory Statement Contact Timothy Lashoan Shaw 980-949-4100
tshaw1@brighthousefinancial.com 813-615-9468

OFFICERS

Chairman of the Board, President and Chief Executive Officer ERIC THOMAS STEIGERWALT
Vice President and Secretary JACOB MOISHE JENKELOWITZ
Vice President and Chief Financial Officer EDWARD ALLEN SPEHAR
Vice President and Treasurer JANET MARIE MORGAN

OTHER

RICHARD ANDREW COOK # Vice President and Chief Accounting Officer
LEDA JACENKO DEBARBA # Vice President and Appointed Actuary
GIANNA HELENE FIGARO-STERLING Vice President and Controller

DIRECTORS OR TRUSTEES

MYLES JOSEPH LAMBERT DAVID ALAN ROSENBAUM JOHN LLOYD ROSENTHAL
EDWARD ALLEN SPEHAR ERIC THOMAS STEIGERWALT

State of Florida
County of Pasco } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions there from for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that; (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signed By: Gianna H. Figaro-Sterling
GIANNA HELENE FIGARO-STERLING
Vice President and Controller

Signed by: Janet Morgan
JANET MARIE MORGAN
Vice President and Treasurer

Subscribed and sworn to before me this
29th day of January, 2025.

DocuSigned by: Rachita Shook
Rachita Shook

RACHITA SHOOK
NOTARY PUBLIC
STATE OF FLORIDA
Commission #HH 508578
My Commission Expires 9/7/2027
ONLINE NOTARY

- a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	48,494,242,078	0	48,494,242,078	52,775,175,578
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	15,679,765	0	15,679,765	31,729,995
2.2 Common stocks .....	938,937,717	3,640,374	935,297,343	1,079,384,751
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	11,535,490,288	0	11,535,490,288	13,605,994,514
3.2 Other than first liens .....	4,326,062	0	4,326,062	4,320,725
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	1,414,399	0	1,414,399	1,297,013
5. Cash (\$ ..... 1,067,572,522 , Schedule E - Part 1), cash equivalents (\$ ..... 1,602,364,681 , Schedule E - Part 2) and short-term investments (\$ ..... 426,269,924 , Schedule DA) .....	3,096,207,127	0	3,096,207,127	2,013,002,164
6. Contract loans (including \$ .....0 premium notes) .....	1,625,389,437	0	1,625,389,437	937,624,453
7. Derivatives (Schedule DB) .....	4,073,333,810	0	4,073,333,810	4,220,383,794
8. Other invested assets (Schedule BA) .....	4,524,027,740	1,031,694	4,522,996,046	4,614,800,918
9. Receivables for securities .....	73,335,883	0	73,335,883	340,107,281
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	16,038,461	0	16,038,461	12,689,189
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	74,398,422,767	4,672,068	74,393,750,699	79,636,510,375
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	891,437,102	739,260	890,697,842	863,473,610
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	263,631,399	8,286,779	255,344,620	544,897,741
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	47,515,883	0	47,515,883	49,914,498
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	475,134,524	0	475,134,524	345,192,317
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	974,216,510	0	974,216,510	508,642,492
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	23,263,265	0	23,263,265	0
18.2 Net deferred tax asset .....	2,893,359,159	2,414,228,217	479,130,942	322,163,269
19. Guaranty funds receivable or on deposit .....	65,206,509	0	65,206,509	12,843,600
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	143,027,027	0	143,027,027	60,606,746
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets .....	951,134,959	7,975,880	943,159,079	430,794,571
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	81,126,349,104	2,435,902,204	78,690,446,900	82,775,039,219
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	111,514,257,546	0	111,514,257,546	106,490,174,410
28. Total (Lines 26 and 27)	192,640,606,650	2,435,902,204	190,204,704,446	189,265,213,629
<b>DETAILS OF WRITE-INS</b>				
1101. Deposits in connection with investments .....	16,038,461	0	16,038,461	12,689,189
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	16,038,461	0	16,038,461	12,689,189
2501. Insurance Company Owned Life Insurance .....	772,059,815	0	772,059,815	340,332,073
2502. Miscellaneous .....	68,386,858	129,593	68,257,265	74,929,325
2503. Premium deposit suspense .....	64,113,299	0	64,113,299	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	46,574,987	7,846,287	38,728,700	15,533,173
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	951,134,959	7,975,880	943,159,079	430,794,571

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 43,468,945,686 (Exh. 5, Line 999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 7,643,369,000 Modco Reserve) .....	43,468,945,686	45,345,368,340
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	63,922,817	52,473,457
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 194,562,267 Modco Reserve) .....	12,252,988,634	12,529,620,100
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	329,598,995	307,373,153
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....	134,142	176,909
5. Policyholders' dividends/refunds to members \$ ..... (13,065,470) and coupons \$ ..... 0 due and unpaid (Exhibit 4, Line 10) .....	(13,065,470)	(12,820,337)
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... 0 Modco) .....	5,963,477	5,877,992
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... 0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ ..... 0 Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... 0 discount; including \$ ..... 15,069 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	1,478,295	1,496,222
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ ..... 0 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	0	0
9.3 Other amounts payable on reinsurance, including \$ ..... 221,473,894 assumed and \$ ..... 1,404,037,190 ceded .....	1,625,511,084	1,286,335,933
9.4 Interest maintenance reserve (IMR, Line 6) .....	286,854,286	405,143,181
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 34,076,262 accident and health \$ ..... 0 and deposit-type contract funds \$ ..... 0 .....	34,076,262	33,262,613
11. Commissions and expense allowances payable on reinsurance assumed .....	12,701,495	217,019,150
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	17,448,090	18,104,961
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (293,377,983) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	82,201,719	910,802,739
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	47,926,830	25,448,686
15.1 Current federal and foreign income taxes, including \$ ..... 0 on realized capital gains (losses) .....	0	229,857
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	2,583,369	2,215,216
17. Amounts withheld or retained by reporting entity as agent or trustee .....	6,288,413	14,464,512
18. Amounts held for agents' account, including \$ ..... 0 agents' credit balances .....	0	279,545
19. Remittances and items not allocated .....	149,291,190	150,665,566
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	1,448,210,355	1,485,042,932
24.02 Reinsurance in unauthorized and certified (\$ ..... 0 ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... 0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	92,662,961	130,124,219
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	5,416,633,913	5,423,191,521
24.08 Derivatives .....	4,633,587,759	4,880,507,018
24.09 Payable for securities .....	845,106,696	1,029,059,778
24.10 Payable for securities lending .....	3,211,721,893	3,279,477,530
24.11 Capital notes \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
25. Aggregate write-ins for liabilities .....	1,345,587,373	950,300,856
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	75,368,360,264	78,471,241,649
27. From Separate Accounts Statement .....	111,163,006,964	106,171,228,064
28. Total liabilities (Lines 26 and 27) .....	186,531,367,228	184,642,469,713
29. Common capital stock .....	75,000,000	75,000,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other-than-special surplus funds .....	0	0
32. Surplus notes .....	811,670,000	811,670,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	5,035,279,527	4,935,279,527
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	(2,248,612,309)	(1,199,205,611)
36. Less treasury stock, at cost:		
36.1 ..... 0 shares common (value included in Line 29 \$ ..... 0 ) .....	0	0
36.2 ..... 0 shares preferred (value included in Line 30 \$ ..... 0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 351,250,582 in Separate Accounts Statement) .....	3,598,337,218	4,547,743,916
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	3,673,337,218	4,622,743,916
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	190,204,704,446	189,265,213,629
<b>DETAILS OF WRITE-INS</b>		
2501. Cash collateral received on derivatives .....	683,778,374	429,852,060
2502. Derivative instruments expense payable .....	539,441,184	386,830,980
2503. Miscellaneous .....	122,367,815	133,617,816
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	1,345,587,373	950,300,856
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	3,028,407,657	12,559,203,739
2. Considerations for supplementary contracts with life contingencies	(1,022,014,439)	400,174,992
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,819,533,408	2,993,058,160
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(14,534,362)	(227,881)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(3,083,146,673)	(2,980,652,517)
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	196,359,544	214,831,856
7. Reserve adjustments on reinsurance ceded	7,216,078,601	(399,531,500)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,047,310,713	2,030,303,440
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	559,526,485	529,494,159
9. Total (Lines 1 to 8.3)	11,747,520,934	15,346,654,448
10. Death benefits	964,037,054	1,012,247,952
11. Matured endowments (excluding guaranteed annual pure endowments)	1,016,618	908,489
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	3,285,201,746	3,205,718,790
13. Disability benefits and benefits under accident and health contracts	7,382,041	7,431,773
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	14,983,116,733	12,030,691,511
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	533,529,115	412,951,494
18. Payments on supplementary contracts with life contingencies	196,313,273	227,764,401
19. Increase in aggregate reserves for life and accident and health contracts	(1,862,129,691)	(1,317,869,577)
20. Totals (Lines 10 to 19)	18,108,466,889	15,579,844,833
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	828,784,182	802,621,499
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	66,043,901	262,123,538
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	941,881,806	986,917,739
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	74,793,065	71,128,963
25. Increase in loading on deferred and uncollected premiums	(3,601,361)	(1,373,981)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,680,958,555)	(4,277,404,082)
27. Aggregate write-ins for deductions	(288,007,057)	3,920,694,020
28. Totals (Lines 20 to 27)	13,047,402,870	17,344,552,529
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,299,881,936)	(1,997,898,081)
30. Dividends to policyholders and refunds to members	5,459,113	5,437,461
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,305,341,049)	(2,003,335,542)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(10,966,369)	(36,162,964)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,294,374,680)	(1,967,172,578)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 22,449,338 (excluding taxes of \$ (35,307,447) transferred to the IMR)	506,955,742	(1,164,130,699)
35. Net income (Line 33 plus Line 34)	(787,418,938)	(3,131,303,277)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	4,622,743,916	6,349,379,241
37. Net income (Line 35)	(787,418,938)	(3,131,303,277)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (35,807,334)	(231,193,377)	1,270,086,467
39. Change in net unrealized foreign exchange capital gain (loss)	(25,868,552)	41,138,545
40. Change in net deferred income tax	249,400,719	744,237,007
41. Change in nonadmitted assets	(137,893,029)	(309,722,415)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	2,843,603	0
44. Change in asset valuation reserve	36,832,577	(20,159,257)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(3,152,802,191)	(2,980,362,393)
47. Other changes in surplus in Separate Accounts Statement	3,115,450,909	3,003,895,496
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	100,000,000	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	(76,940,816)	(74,721,771)
52. Dividends to stockholders	0	(266,000,000)
53. Aggregate write-ins for gains and losses in surplus	(41,817,603)	(3,723,727)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(949,406,698)	(1,726,635,325)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	3,673,337,218	4,622,743,916
<b>DETAILS OF WRITE-INS</b>		
08.301. Management and service fee income	363,412,639	354,156,568
08.302. Rider benefits	77,509,445	71,298,409
08.303. Miscellaneous	68,313,331	71,604,519
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	50,291,070	32,434,663
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	559,526,485	529,494,159
2701. Realized gain/(loss) on funds withheld on derivatives	(601,660,220)	(199,445,091)
2702. Interest credited to reinsurers	423,113,227	325,155,090
2703. Reserves transferred under reinsurance agreements	(132,814,138)	3,767,688,315
2798. Summary of remaining write-ins for Line 27 from overflow page	23,354,074	27,295,706
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	(288,007,057)	3,920,694,020
5301. Unrealized change on funds withheld on derivatives	(43,249,540)	(3,723,727)
5302. Miscellaneous	1,431,937	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(41,817,603)	(3,723,727)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	(290,398,701)	12,452,853,227
2. Net investment income .....	2,585,901,416	2,521,665,281
3. Miscellaneous income .....	2,455,090,204	2,571,168,317
4. Total (Lines 1 through 3) .....	4,750,592,919	17,545,686,825
5. Benefit and loss related payments .....	12,664,261,479	16,594,497,281
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(6,936,041,079)	(4,669,405,638)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	(805,737,583)	5,859,250,388
8. Dividends paid to policyholders .....	5,618,761	5,649,164
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....	(331,356)	(19,553,230)
10. Total (Lines 5 through 9) .....	4,927,770,222	17,770,437,965
11. Net cash from operations (Line 4 minus Line 10) .....	(177,177,303)	(224,751,140)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	7,990,144,242	3,975,146,514
12.2 Stocks .....	39,454,661	41,308,066
12.3 Mortgage loans .....	563,073,869	710,174,025
12.4 Real estate .....	1,563,358	391,804
12.5 Other invested assets .....	314,534,793	157,972,980
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	4,908,871	11,232,449
12.7 Miscellaneous proceeds .....	1,095,384,653	743,100,213
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	10,009,064,447	5,639,326,051
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	5,904,276,558	3,391,664,287
13.2 Stocks .....	6,925,724	74,301,738
13.3 Mortgage loans .....	866,280,823	475,488,295
13.4 Real estate .....	0	0
13.5 Other invested assets .....	296,968,049	397,944,013
13.6 Miscellaneous applications .....	187,747,126	1,699,043,565
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	7,262,198,280	6,038,441,898
14. Net increase/(decrease) in contract loans and premium notes .....	687,764,984	40,157,220
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	2,059,101,183	(439,273,067)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(276,631,466)	371,077,125
16.5 Dividends to stockholders .....	0	266,000,000
16.6 Other cash provided (applied) .....	(522,087,451)	(256,484,862)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(798,718,917)	(151,407,737)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	1,083,204,963	(815,431,944)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	2,013,002,164	2,828,434,108
19.2 End of year (Line 18 plus Line 19.1) .....	3,096,207,127	2,013,002,164

**Note: Supplemental disclosures of cash flow information for non-cash transactions:**

20.0001. Bonds, transfer to Separate Account .....	3,664,375,349	1,846,504,748
20.0002. Mortgage loans, transfer to Separate Account .....	3,014,634,559	0
20.0003. Reinsurance settlement to premiums ceded, asset in kind transfer .....	2,464,542,319	194,686,885
20.0004. Bonds, transfer from Separate Account .....	1,719,111,915	292,553,724
20.0005. Mortgage loans, transfer from Separate Account .....	705,508,048	1,444,772,050
20.0006. Security exchanges .....	666,244,796	315,430,469
20.0007. Bonds, asset in kind transfer out .....	126,299,360	229,420,764
20.0008. Death Benefits, asset in kind transfer .....	111,876,169	127,940,309
20.0009. Capital contribution .....	100,000,000	0
20.0010. Interest credited to reinsurers, asset in kind transfer .....	81,990,358	40,811,267
20.0011. Surrenders, asset in kind transfer .....	48,226,531	5,873,236
20.0012. Mortgages, transfers with bonds and Separate Account .....	39,869,694	0
20.0013. Other invested assets, transfer from Separate Account .....	38,177,695	57,767,927

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0014. Capitalized interest on bonds .....	24,060,935	26,019,425
20.0015. Mortgage loan modifications .....	23,948,932	0
20.0016. Short Term Bonds assets in kind transfer in .....	13,800,000	0
20.0017. Transfer of assets to other invested assets from stocks .....	12,000,000	0
20.0018. Commission, asset in kind transfer .....	11,608,938	25,160,059
20.0019. Rider Benefits, asset in kind transfer .....	11,046,456	19,642,981
20.0020. Other invested assets underlying asset sold and reinvested .....	10,466,199	19,757,600
20.0021. Other invested assets, transfers to Separate Account .....	9,473,485	0
20.0022. Transfer of assets from other invested assets to stocks .....	4,823,893	7,604,446
20.0023. Funds held under coinsurance, asset in kind transfer .....	1,851,160	34,194,044
20.0024. Transfer of assets from mortgages to other invested assets .....	1,759,203	1,815,799
20.0025. Bonds, asset in kind transfer in .....	0	103,103,323
20.0026. Federal income tax recovered .....	0	19,485,894
20.0027. General expenses, asset in kind transfer .....	0	5,885,435
20.0028. Prior period adjustments—tax provision .....	0	989,852

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	3,028,407,657	176,735,117	(358,836)	2,354,829,191	488,794,709	8,407,476	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	(1,022,014,439)	XXX	XXX	(1,022,014,439)	0	XXX	XXX	0	XXX
3. Net investment income .....	2,819,533,408	825,759,203	593,974,010	1,156,265,140	241,410,720	2,124,335	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	(14,534,362)	4,623,684	(7,682,757)	(13,528,347)	0	(12,455)	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	(3,083,146,673)	(471,559)	0	(3,067,222,616)	(15,452,498)	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded .....	196,359,544	120,530,541	201,955	63,499,620	0	12,127,428	XXX	0	0
7. Reserve adjustments on reinsurance ceded .....	7,216,078,601	(10,314,547)	0	7,226,393,148	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	2,047,310,713	36,101,414	0	1,995,631,664	15,577,635	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income .....	559,526,485	109,762,838	308,712	441,886,586	5,402,392	2,165,957	0	0	0
9. Totals (Lines 1 to 8.3) .....	11,747,520,934	1,262,726,691	586,443,084	9,135,739,947	737,798,471	24,812,741	0	0	0
10. Death benefits .....	964,037,054	953,254,960	10,782,094	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	1,016,618	632,841	383,777	0	0	XXX	XXX	0	0
12. Annuity benefits .....	3,285,201,746	XXX	XXX	2,927,648,915	357,552,831	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts .....	7,382,041	2,274,674	0	0	0	5,107,367	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts .....	14,983,116,733	210,905,942	784,051	14,347,221,665	424,205,075	XXX	XXX	0	0
16. Group conversions .....	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	533,529,115	10,006,943	449,547,409	60,162,761	13,812,002	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies .....	196,313,273	0	0	196,446,023	(132,750)	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(1,862,129,691)	363,155,045	2,403,984	(2,439,251,003)	200,112,924	11,449,359	XXX	0	0
20. Totals (Lines 10 to 19) .....	18,108,466,889	1,540,230,405	463,901,315	15,092,228,361	995,550,082	16,556,726	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	828,784,182	40,786,513	14,321	772,367,417	3,576,254	12,039,677	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	66,043,901	13,238,885	0	52,805,016	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses .....	941,881,806	226,333,839	4,629,464	681,126,193	29,196,148	596,162	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	74,793,065	33,298,660	243,742	39,493,064	1,301,961	455,638	0	0	0
25. Increase in loading on deferred and uncollected premiums .....	(3,601,361)	(3,601,361)	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(6,680,958,555)	(680,375,579)	0	(6,185,851,547)	185,268,571	0	XXX	0	0
27. Aggregate write-ins for deductions .....	(288,007,057)	(168,542,600)	(64,685,761)	(53,744,147)	(1,034,549)	0	0	0	0
28. Totals (Lines 20 to 27) .....	13,047,402,870	1,001,368,762	404,103,081	10,398,424,357	1,213,858,467	29,648,203	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(1,299,881,936)	261,357,929	182,340,003	(1,262,684,410)	(476,059,996)	(4,835,462)	0	0	0
30. Dividends to policyholders and refunds to members .....	5,459,113	5,459,113	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(1,305,341,049)	255,898,816	182,340,003	(1,262,684,410)	(476,059,996)	(4,835,462)	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	(10,966,369)	(113,788,008)	25,446,728	(44,660,642)	118,321,658	3,713,895	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(1,294,374,680)	369,686,824	156,893,275	(1,218,023,768)	(594,381,654)	(8,549,357)	0	0	0
34. Policies/certificates in force end of year .....	2,073,862	804,119	35,073	1,041,201	146,378	47,091	XXX	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Management and service fee income .....	363,412,639	9,064,454	0	350,571,911	1,610,274	2,166,000	0	0	0
08.302. Rider benefits .....	77,509,445	77,509,445	0	0	0	0	0	0	0
08.303. Miscellaneous .....	68,313,331	20,231,864	308,712	44,165,776	3,607,022	(43)	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	50,291,070	2,957,075	0	47,148,899	185,096	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	559,526,485	109,762,838	308,712	441,886,586	5,402,392	2,165,957	0	0	0
2701. Realized gain/(loss) on funds withheld on derivatives .....	(601,660,220)	(601,660,220)	0	0	0	0	0	0	0
2702. Interest credited to reinsurers .....	423,113,227	423,113,227	0	0	0	0	0	0	0
2703. Reserves transferred under reinsurance agreements .....	(132,814,138)	0	(65,000,000)	(67,814,138)	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page .....	23,354,074	10,004,393	0	14,069,991	(1,034,549)	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	(288,007,057)	(168,542,600)	(64,685,761)	(53,744,147)	(1,034,549)	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	176,735,117	0	67,069,776	156,230,762	94,929,580	(122,864,355)	(74,297,117)	0	55,666,471	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	825,759,203	0	4,536,269	224,807,011	(83,459)	96,312,964	482,692,156	0	17,494,262	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	4,623,684	0	48,191	(1,317,680)	0	(556,075)	6,295,352	0	153,896	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(471,559)	0	0	0	(471,559)	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	120,530,541	0	27,848,477	28,211,612	0	(1,084,465)	65,488,283	0	66,634	0	0	0
7. Reserve adjustments on reinsurance ceded	(10,314,547)	0	0	0	0	0	0	0	(10,314,547)	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	36,101,414	0	0	0	579,110	0	0	0	35,522,304	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	109,762,838	0	37,812	66,643	0	(10,501,480)	110,422,649	0	9,737,214	0	0	0
9. Totals (Lines 1 to 8.3)	1,262,726,691	0	99,540,525	407,998,348	94,953,672	(38,693,411)	590,601,323	0	108,326,234	0	0	0
10. Death benefits	953,254,960	0	33,206,335	101,658,191	970,564	158,812,096	623,047,758	0	35,560,016	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	632,841	0	545,540	0	0	87,301	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	2,274,674	0	517,068	1,239,875	0	145,229	108,194	0	264,308	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	210,905,942	0	23,997,250	94,829	74,300	42,164,450	31,859,319	0	112,715,794	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	10,006,943	0	944,138	4,347,644	93,074	4,372,792	(193,219)	0	442,514	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	363,155,045	0	16,687,963	3,971,471	119,676,640	(196,392,585)	(65,782,084)	0	484,993,640	0	0	0
20. Totals (Lines 10 to 19)	1,540,230,405	0	75,898,294	111,312,010	120,814,578	9,189,283	589,039,968	0	633,976,272	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	40,786,513	0	6,302,589	9,922,091	9,198,145	2,412,317	9,266,350	0	3,685,021	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	13,238,885	0	0	311,217	0	60,730	12,866,938	0	0	0	0	0
23. General insurance expenses	226,333,839	0	38,275,906	49,797,079	2,185,166	34,948,680	85,020,803	0	16,106,205	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	33,298,660	0	6,857,508	4,685,168	79,730	8,407,998	17,704,365	0	(4,436,109)	0	0	0
25. Increase in loading on deferred and uncollected premiums	(3,601,361)	0	(425,192)	(3,176,169)	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(680,375,579)	0	0	(2)	8,726,686	0	0	0	(689,102,263)	0	0	0
27. Aggregate write-ins for deductions	(168,542,600)	0	692	197,048,947	0	0	(365,592,239)	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,001,368,762	0	126,909,797	369,900,341	141,004,305	55,019,008	348,306,185	0	(39,770,874)	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	261,357,929	0	(27,369,272)	38,098,007	(46,050,633)	(93,712,419)	242,295,138	0	148,097,108	0	0	0
30. Dividends to policyholders and refunds to members	5,459,113	0	5,459,263	0	0	0	0	0	(150)	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	255,898,816	0	(32,828,535)	38,098,007	(46,050,633)	(93,712,419)	242,295,138	0	148,097,258	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(113,788,008)	0	(7,068,107)	(4,164,850)	(7,872,255)	(16,965,098)	(106,336,605)	0	28,618,907	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	369,686,824	0	(25,760,428)	42,262,857	(38,178,378)	(76,747,321)	348,631,743	0	119,478,351	0	0	0
34. Policies/certificates in force end of year	804,119	0	158,692	440,328	5,520	38,042	125,774	0	35,763	0	0	0
<b>DETAILS OF WRITE-INS</b>												
08.301. Management and service fee income	9,064,454	0	0	0	0	0	0	0	9,064,454	0	0	0
08.302. Rider benefits	77,509,445	0	0	0	0	0	77,509,445	0	0	0	0	0
08.303. Miscellaneous	20,231,864	0	37,812	66,643	0	(10,513,557)	30,576,370	0	64,596	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	2,957,075	0	0	0	0	12,077	2,336,834	0	608,164	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	109,762,838	0	37,812	66,643	0	(10,501,480)	110,422,649	0	9,737,214	0	0	0
2701. Realized gain/(loss) on funds withheld on derivatives	(601,660,220)	0	0	0	0	0	(601,660,220)	0	0	0	0	0
2702. Interest credited to reinsurers	423,113,227	0	0	197,048,947	0	0	226,064,280	0	0	0	0	0
2703. Reserves transferred under reinsurance agreements	0	0	0	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	10,004,393	0	692	197,048,947	0	0	10,003,701	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(168,542,600)	0	692	197,048,947	0	0	(365,592,239)	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	(358,836)	0	0	(358,836)	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	593,974,010	0	0	22,354,740	0	0	0	571,619,270	0
4. Amortization of Interest Maintenance Reserve (IMR)	(7,682,757)	0	0	768,113	0	0	0	(8,450,870)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	201,955	0	0	201,955	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	308,712	0	0	308,712	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	586,443,084	0	0	23,274,684	0	0	0	563,168,400	0
10. Death benefits	10,782,094	0	0	10,782,094	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	383,777	0	0	383,777	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	784,051	0	0	784,051	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	449,547,409	0	0	46,257	0	0	0	449,501,152	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	2,403,984	0	0	2,403,984	0	0	0	0	0
20. Totals (Lines 10 to 19)	463,901,315	0	0	14,400,163	0	0	0	449,501,152	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	14,321	0	0	14,321	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	4,629,464	0	0	3,384,344	0	0	0	1,245,120	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	243,742	0	0	219,281	0	0	0	24,461	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	(64,685,761)	0	0	0	0	0	0	(64,685,761)	0
28. Totals (Lines 20 to 27)	404,103,081	0	0	18,018,109	0	0	0	386,084,972	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	182,340,003	0	0	5,256,575	0	0	0	177,083,428	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	182,340,003	0	0	5,256,575	0	0	0	177,083,428	0
32. Federal income taxes incurred (excluding tax on capital gains)	25,446,728	0	0	2,589,952	0	0	0	22,856,776	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	156,893,275	0	0	2,666,623	0	0	0	154,226,652	0
34. Policies/certificates in force end of year	35,073	0	0	9,257	0	0	0	25,816	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Management and service fee income	0	0	0	0	0	0	0	0	0
08.302. Rider benefits	0	0	0	0	0	0	0	0	0
08.303. Miscellaneous	308,712	0	0	308,712	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	308,712	0	0	308,712	0	0	0	0	0
2701. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0	0	0
2703. Reserves transferred under reinsurance agreements	(65,000,000)	0	0	0	0	0	0	(65,000,000)	0
2798. Summary of remaining write-ins for Line 27 from overflow page	314,239	0	0	0	0	0	0	314,239	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(64,685,761)	0	0	0	0	0	0	(64,685,761)	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 .....0, Line 10 .....0, Line 16 .....0, Line 23 .....0, Line 24 .....0

(b) Include premium amounts for preneed plans included in Line 1 .....0

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(d) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	2,354,829,191	(4,674,958,000)	7,787,520,203	684,902,771	0	(1,442,635,783)	0
2. Considerations for supplementary contracts with life contingencies	(1,022,014,439)	XXX	XXX	XXX	XXX	(1,022,014,439)	XXX
3. Net investment income	1,156,265,140	325,258,197	169,258,721	325,335,142	0	336,413,080	0
4. Amortization of Interest Maintenance Reserve (IMR)	(13,528,347)	(6,412,058)	(2,394,925)	(9,631,616)	0	4,910,252	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(3,067,222,616)	12,672,509	(3,086,337,142)	0	0	6,442,017	0
6. Commissions and expense allowances on reinsurance ceded	63,499,620	47,936,624	12,411,031	1,885,075	0	1,266,890	0
7. Reserve adjustments on reinsurance ceded	7,226,393,148	4,559,967,350	0	(208,931,978)	0	2,875,357,776	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,995,631,664	0	13,394,288	1,982,237,376	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	441,886,586	30,257,227	25,295,901	376,204,673	0	10,128,785	0
9. Totals (Lines 1 to 8.3)	9,135,739,947	294,721,849	4,919,148,077	3,152,001,443	0	769,868,578	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	2,927,648,915	190,330,846	379,160,402	2,000,271,105	0	357,886,562	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	14,347,221,665	684,431,912	5,410,674,108	8,250,433,869	0	1,681,776	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	60,162,761	85,660	312,358	1,279,700	0	58,485,043	0
18. Payments on supplementary contracts with life contingencies	196,446,023	0	137,576	(133,442)	0	196,441,889	0
19. Increase in aggregate reserves for life and accident and health contracts	(2,439,251,003)	(699,554,499)	1,943,407,342	(3,691,287,020)	0	8,183,174	0
20. Totals (Lines 10 to 19)	15,092,228,361	175,293,919	7,733,691,786	6,560,564,212	0	622,678,444	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	772,367,417	32,672,852	364,158,571	369,728,904	0	5,807,090	0
22. Commissions and expense allowances on reinsurance assumed	52,805,016	0	41,884,497	10,920,519	0	0	0
23. General insurance expenses	681,126,193	202,706,369	215,512,375	239,876,992	0	23,030,457	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	39,493,064	2,305,520	21,265,739	7,712,717	0	8,209,088	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,185,851,547)	(96,793,635)	1,918,025,217	(8,020,317,883)	0	13,234,754	0
27. Aggregate write-ins for deductions	(53,744,147)	0	809,168,885	(876,983,023)	0	14,069,991	0
28. Totals (Lines 20 to 27)	10,398,424,357	316,185,025	11,103,707,070	(1,708,497,562)	0	687,029,824	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,262,684,410)	(21,463,176)	(6,184,558,993)	4,860,499,005	0	82,838,754	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,262,684,410)	(21,463,176)	(6,184,558,993)	4,860,499,005	0	82,838,754	0
32. Federal income taxes incurred (excluding tax on capital gains)	(44,660,642)	(308,265,575)	(133,867,577)	521,267,216	0	(123,794,706)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,218,023,768)	286,802,399	(6,050,691,416)	4,339,231,789	0	206,633,460	0
34. Policies/certificates in force end of year	1,041,201	176,022	248,939	569,741	0	46,499	0
<b>DETAILS OF WRITE-INS</b>							
08.301. Management and service fee income	350,571,911	16,650	0	350,525,846	0	29,415	0
08.302. Rider benefits	0	0	0	0	0	0	0
08.303. Miscellaneous	44,165,776	29,018,514	2,481,034	2,580,680	0	10,085,548	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	47,148,899	1,222,063	22,814,867	23,098,147	0	13,822	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	441,886,586	30,257,227	25,295,901	376,204,673	0	10,128,785	0
2701. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0
2703. Reserves transferred under reinsurance agreements	(67,814,138)	0	809,168,885	(876,983,023)	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	14,069,991	0	0	0	0	14,069,991	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(53,744,147)	0	809,168,885	(876,983,023)	0	14,069,991	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	488,794,709	304,746	0	71,450,710	0	9,991,810	407,047,443
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	241,410,720	(986,155)	0	42,630,840	0	199,954,246	(188,211)
4. Amortization of Interest Maintenance Reserve (IMR)	2,065,513	0	0	(1,097,055)	0	3,162,568	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(15,452,498)	0	0	0	0	0	(15,452,498)
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	15,577,635	0	0	15,528,746	0	48,889	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	5,402,392	(64)	0	1,987,395	0	3,415,172	(111)
9. Totals (Lines 1 to 8.3)	737,798,471	(681,473)	0	130,500,636	0	216,572,685	391,406,623
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	357,552,831	4,028,074	0	32,078,492	0	321,446,265	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	424,205,075	13,581,078	0	357,690,214	0	10,621,519	42,312,264
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	13,812,002	0	0	0	0	13,808,766	3,236
18. Payments on supplementary contracts with life contingencies	(132,750)	(132,750)	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	200,112,924	(12,069,786)	0	(99,585,344)	0	311,768,054	0
20. Totals (Lines 10 to 19)	995,550,082	5,406,616	0	290,183,362	0	657,644,604	42,315,500
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,576,254	138,049	0	3,438,205	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	29,196,148	11,178,876	0	11,802,080	0	5,088,588	1,126,604
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,301,961	567,790	0	619,141	0	88,366	26,664
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	185,268,571	0	0	(179,379,859)	0	(86,749)	364,735,179
27. Aggregate write-ins for deductions	(1,034,549)	0	0	(1,034,549)	0	0	0
28. Totals (Lines 20 to 27)	1,213,858,467	17,291,331	0	125,628,380	0	662,734,809	408,203,947
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(476,059,996)	(17,972,804)	0	4,872,256	0	(446,162,124)	(16,797,324)
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(476,059,996)	(17,972,804)	0	4,872,256	0	(446,162,124)	(16,797,324)
32. Federal income taxes incurred (excluding tax on capital gains)	118,321,658	96,075,019	0	22,875,700	0	2,905,954	(3,535,015)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(594,381,654)	(114,047,823)	0	(18,003,444)	0	(449,068,078)	(13,262,309)
34. Policies/certificates in force end of year	146,378	2,810	0	54,573	0	88,995	0
<b>DETAILS OF WRITE-INS</b>							
08.301. Management and service fee income	1,610,274	0	0	1,535,668	0	74,606	0
08.302. Rider benefits	0	0	0	0	0	0	0
08.303. Miscellaneous	3,607,022	(2,588)	0	353,072	0	3,256,649	(111)
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	185,096	2,524	0	98,655	0	83,917	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	5,402,392	(64)	0	1,987,395	0	3,415,172	(111)
2701. Realized gain/(loss) on funds withheld on derivatives	0	0	0	0	0	0	0
2702. Interest credited to reinsurers	0	0	0	0	0	0	0
2703. Reserves transferred under reinsurance agreements	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	(1,034,549)	0	0	(1,034,549)	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(1,034,549)	0	0	(1,034,549)	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	8,407,476	.0	.0	.0	.0	.0	.0	.0	.0	.0	752,436	7,624,504	30,536
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	2,124,335	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,085,151	39,184	.0
4. Amortization of Interest Maintenance Reserve (IMR)	(12,455)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(12,244)	(211)	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	12,127,428	.0	.0	.0	.0	.0	.0	.0	.0	.0	85,989	12,041,439	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	2,165,957	.0	.0	.0	.0	.0	.0	.0	.0	.0	(43)	2,166,000	.0
9. Totals (Lines 1 to 8.3)	24,812,741	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,911,289	21,870,916	30,536
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	5,107,367	.0	.0	.0	.0	.0	.0	.0	.0	.0	4,856,431	75,221	175,715
14. Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	11,449,359	.0	.0	.0	.0	.0	.0	.0	.0	.0	(2,878,180)	14,327,539	.0
20. Totals (Lines 10 to 19)	16,556,726	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,978,251	14,402,760	175,715
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	12,039,677	.0	.0	.0	.0	.0	.0	.0	.0	.0	46,251	11,993,426	.0
22. Commissions and expense allowances on reinsurance assumed	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	596,162	.0	.0	.0	.0	.0	.0	.0	.0	.0	656,842	(60,680)	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	455,638	.0	.0	.0	.0	.0	.0	.0	.0	.0	(132,469)	590,605	(2,498)
25. Increase in loading on deferred and uncollected premiums	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Totals (Lines 20 to 27)	29,648,203	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,548,875	26,926,111	173,217
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(4,835,462)	.0	.0	.0	.0	.0	.0	.0	.0	.0	362,414	(5,055,195)	(142,681)
30. Dividends to policyholders and refunds to members	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(4,835,462)	.0	.0	.0	.0	.0	.0	.0	.0	.0	362,414	(5,055,195)	(142,681)
32. Federal income taxes incurred (excluding tax on capital gains)	3,713,895	.0	.0	.0	.0	.0	.0	.0	.0	.0	76,107	3,667,751	(29,963)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(8,549,357)	.0	.0	.0	.0	.0	.0	.0	.0	.0	286,307	(8,722,946)	(112,718)
34. Policies/certificates in force end of year	47,091	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,314	45,500	277
<b>DETAILS OF WRITE-INS</b>													
08.301. Management and service fee income	2,166,000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,166,000	.0
08.302. Rider benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.303. Miscellaneous	(43)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(43)	.0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,165,957	.0	.0	.0	.0	.0	.0	.0	.0	.0	(43)	2,166,000	.0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	10,641,155,767	0	602,305,868	954,106,083	324,483,551	1,398,341,223	6,875,050,786	0	486,868,255	0	0	0
2. Tabular net premiums or considerations	810,553,902	0	43,851,033	144,500,016	106,463,244	(123,878,148)	546,101,485	0	93,516,273	0	0	0
3. Present value of disability claims incurred	(516,379)	0	65,480	(269,522)	(41,091)	(333,064)	(3,008)	0	64,827	0	0	0
4. Tabular interest	439,494,989	0	22,167,656	39,522,060	11,791,325	56,128,191	287,308,993	0	22,576,764	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	28,054,458	XXX	0	24,826,090	3,228,369	0	0	0	0	XXX	0	0
7. Other increases (net)	(52,174,949)	0	4,726,367	(37,310)	215,636	(106,645)	(56,865,275)	0	(107,721)	0	0	0
8. Totals (Lines 1 to 7)	11,866,567,789	0	673,116,404	1,162,647,417	446,141,032	1,330,151,555	7,651,592,982	0	602,918,398	0	0	0
9. Tabular cost	1,074,710,713	0	13,291,819	158,842,689	1,076,953	50,568,868	630,042,095	0	220,888,290	0	0	0
10. Reserves released by death	214,134,398	0	16,340,155	3,199,677	654,717	37,952,329	154,092,504	0	1,895,016	0	0	0
11. Reserves released by other terminations (net)	173,965,690	0	23,973,529	41,290,628	249,171	39,536,490	58,086,904	0	10,828,968	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	2,263,852	0	517,068	1,236,871	0	145,229	102,777	0	261,908	0	0	0
13. Net transfers to or (from) Separate Accounts	(602,817,679)	0	0	0	0	0	0	0	(602,817,679)	0	0	0
14. Total Deductions (Lines 9 to 13)	862,256,975	0	54,122,570	204,569,864	1,980,841	128,202,917	842,324,280	0	(368,943,497)	0	0	0
15. Reserve December 31 of current year	11,004,310,813	0	618,993,834	958,077,553	444,160,191	1,201,948,638	6,809,268,702	0	971,861,895	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year	15,242,111,573	0	2,598,156,600	6,282,101	323,986,503	1,273,289,852	6,083,243,346	0	4,957,153,171	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	13,717,900,416	0	2,338,340,940	5,653,891	291,587,853	1,145,960,867	5,474,919,011	0	4,461,437,854	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life <sup>(b)</sup>	8 Other Group Life	9 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	455,802,581	0	0	455,802,581	0	0	0	0	0
2. Tabular net premiums or considerations .....	(358,836)	0	0	(358,836)	0	0	0	0	0
3. Present value of disability claims incurred .....	0	0	0	0	0	0	0	0	0
4. Tabular interest .....	24,059,163	0	0	24,059,163	0	0	0	0	0
5. Tabular less actual reserve released .....	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0	0
7. Other increases (net) .....	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	479,502,908	0	0	479,502,908	0	0	0	0	0
9. Tabular cost .....	10,351,114	0	0	10,351,114	0	0	0	0	0
10. Reserves released by death .....	10,090,121	0	0	10,090,121	0	0	0	0	0
11. Reserves released by other terminations (net) .....	855,108	0	0	855,108	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	21,296,343	0	0	21,296,343	0	0	0	0	0
15. Reserve December 31 of current year .....	458,206,565	0	0	458,206,565	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....	295,576,556	0	0	295,576,556	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	266,018,901	0	0	266,018,901	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	29,822,740,577	7,748,502,740	6,657,522,905	8,878,655,873	0	6,538,059,059	0
2. Tabular net premiums or considerations .....	3,282,957,970	(4,677,543,504)	6,905,255,429	637,429,529	0	417,816,516	0
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	1,128,410,653	613,064,270	160,481,765	64,278,374	0	290,586,244	0
5. Tabular less actual reserve released .....	156,707,473	(322,175,957)	580,516,447	(86,296,009)	0	(15,337,008)	0
6. Increase in reserve on account of change in valuation basis .....	(2,843,603)	0	0	0	0	(2,843,603)	0
7. Other increases (net) .....	(1,661,466,749)	(97,000,000)	1,920,032,956	(3,374,499,704)	0	(110,000,000)	0
8. Totals (Lines 1 to 7) .....	32,726,506,322	3,264,847,549	16,223,809,501	6,119,568,062	0	7,118,281,210	0
9. Tabular cost .....	0	0	0	0	0	0	0
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....	8,874,886,412	(3,882,708,709)	5,342,320,536	7,413,592,810	0	1,681,776	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	3,087,226,095	189,071,531	378,509,958	1,924,142,749	0	595,501,857	0
13. Net transfers to or (from) Separate Accounts .....	(6,616,252,155)	(90,463,515)	1,902,048,761	(8,405,536,349)	0	(22,301,053)	0
14. Total Deductions (Lines 9 to 13) .....	5,345,860,352	(3,784,100,692)	7,622,879,255	932,199,210	0	574,882,580	0
15. Reserve December 31 of current year .....	27,380,645,971	7,048,948,241	8,600,930,247	5,187,368,853	0	6,543,398,630	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	118,232,094,303	8,391,053,685	39,426,180,353	70,414,860,265	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	47,541,623,491	8,391,053,685	4,654,770,061	34,495,799,745	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**  
**(N/A Fraternal)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	4,425,669,413	138,565,052	0	1,081,332,963	0	3,205,771,397	0
2. Tabular net premiums or considerations .....	81,747,266	304,746	0	71,450,710	0	9,991,810	0
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	227,627,915	8,379,460	0	36,861,755	0	182,386,701	0
5. Tabular less actual reserve released .....	(8,740,734)	(3,144,839)	0	3,033,526	0	(8,629,421)	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0
7. Other increases (net) .....	457,825,208	0	0	(2,174,792)	0	460,000,000	0
8. Totals (Lines 1 to 7) .....	5,184,129,068	144,104,419	0	1,190,504,162	0	3,849,520,487	0
9. Tabular cost .....	0	0	0	0	0	0	0
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....	381,892,811	13,581,078	0	357,690,214	0	10,621,519	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	357,552,831	4,028,074	0	32,078,492	0	321,446,265	0
13. Net transfers to or (from) Separate Accounts .....	(181,098,912)	0	0	(181,012,162)	0	(86,749)	0
14. Total Deductions (Lines 9 to 13) .....	558,346,731	17,609,153	0	208,756,543	0	331,981,036	0
15. Reserve December 31 of current year .....	4,625,782,337	126,495,266	0	981,747,619	0	3,517,539,451	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	3,225,791,336	125,402,116	0	3,100,389,220	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	2,446,222,110	125,402,116	0	2,320,819,994	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 200,836,879	221,209,174
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 2,055,845,613	2,013,462,212
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 1,391,207	1,391,207
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	20,904,405	18,825,431
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 571,665,311	561,969,449
4. Real estate	(d) 0	0
5. Contract loans	48,224,870	47,771,285
6. Cash, cash equivalents and short-term investments	(e) 131,371,163	132,235,568
7. Derivative instruments	(f) (256,981,945)	(197,743,342)
8. Other invested assets	414,543,177	414,542,667
9. Aggregate write-ins for investment income	(2,416,212)	(2,416,212)
10. Total gross investment income	3,185,384,468	3,211,247,439
11. Investment expenses		(g) 133,393,624
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 65,121,769
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		193,198,638
16. Total deductions (Lines 11 through 15)		391,714,031
17. Net investment income (Line 10 minus Line 16)		2,819,533,408
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous investment income	(2,416,212)	(2,416,212)
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(2,416,212)	(2,416,212)
1501. Rebate expense on securities lending and derivative collateral		193,198,638
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		193,198,638

- (a) Includes \$ 253,666,860 accrual of discount less \$ 77,443,309 amortization of premium and less \$ 39,668,784 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 7,989,876 accrual of discount less \$ 7,584,973 amortization of premium and less \$ 1,523,032 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 25,839,229 accrual of discount less \$ 38,211 amortization of premium and less \$ 501,959 paid for accrued interest on purchases.
- (f) Includes \$ 9,854,721 accrual of discount less \$ 36,145,691 amortization of premium.
- (g) Includes \$ 4,849,244 investment expenses and \$ 59,083 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 65,121,769 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(39,932,631)	0	(39,932,631)	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(131,302,213)	(42,752,589)	(174,054,802)	(2,403,748)	(122,666,018)
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	(62,498)	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	614,648	(2,895)	611,753	(1,209,132)	0
2.21 Common stocks of affiliates	0	0	0	(119,650,916)	0
3. Mortgage loans	(835,559)	(2,886,287)	(3,721,846)	(14,891,675)	(3,639,324)
4. Real estate	(123,772)	0	(123,772)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	18,744	0	18,744	0	0
7. Derivative instruments	584,530,801	13,898,282	598,429,083	(69,269,974)	119,106,138
8. Other invested assets	3,178,582	(22,130,278)	(18,951,696)	(59,512,768)	(18,669,348)
9. Aggregate write-ins for capital gains (losses)	1,607,639	(2,608,095)	(1,000,456)	0	0
10. Total capital gains (losses)	417,756,239	(56,481,862)	361,274,377	(267,000,711)	(25,868,552)
<b>DETAILS OF WRITE-INS</b>					
0901. Miscellaneous investment income	1,607,639	(2,608,095)	(1,000,456)	0	0
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	1,607,639	(2,608,095)	(1,000,456)	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>FIRST YEAR (other than single)</b>								
1. Uncollected .....	5,325,261	(24,440)	82,600	5,285,849	0	(18,748)	0	0
2. Deferred and accrued .....	2,046,698	2,046,698	0	0	0	0	0	0
3. Deferred, accrued and uncollected:								
3.1 Direct .....	2,063,864	2,063,864	0	0	0	0	0	0
3.2 Reinsurance assumed .....	9,192,418	(29,768)	82,600	9,158,334	0	(18,748)	0	0
3.3 Reinsurance ceded .....	3,884,323	11,838	0	3,872,485	0	0	0	0
3.4 Net (Line 1 + Line 2) .....	7,371,959	2,022,258	82,600	5,285,849	0	(18,748)	0	0
4. Advance .....	13,072	13,072	0	0	0	0	0	0
5. Line 3.4 - Line 4 .....	7,358,887	2,009,186	82,600	5,285,849	0	(18,748)	0	0
6. Collected during year:								
6.1 Direct .....	1,763,436,146	89,105,136	0	1,654,360,754	9,313,685	10,656,571	0	0
6.2 Reinsurance assumed .....	79,518,175	0	0	79,518,175	0	0	0	0
6.3 Reinsurance ceded .....	915,719,959	85,945	0	912,600,525	0	3,033,489	0	0
6.4 Net .....	927,234,362	89,019,191	0	821,278,404	9,313,685	7,623,082	0	0
7. Line 5 + Line 6.4 .....	934,593,249	91,028,377	82,600	826,564,253	9,313,685	7,604,334	0	0
8. Prior year (uncollected + deferred and accrued - advance) .....	(41,293,747)	3,776,112	82,600	(45,133,711)	0	(18,748)	0	0
9. First year premiums and considerations:								
9.1 Direct .....	1,761,594,580	87,263,570	0	1,654,360,754	9,313,685	10,656,571	0	0
9.2 Reinsurance assumed .....	76,112,666	1,383	0	76,111,283	0	0	0	0
9.3 Reinsurance ceded .....	861,820,250	12,688	0	858,774,073	0	3,033,489	0	0
9.4 Net (Line 7 - Line 8) .....	975,886,996	87,252,265	0	871,697,964	9,313,685	7,623,082	0	0
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct .....	7,747,680,028	87,229,817	0	7,247,707,371	412,742,840	0	0	0
10.2 Reinsurance assumed .....	5,151,098,124	0	0	5,151,098,124	0	0	0	0
10.3 Reinsurance ceded .....	1,044,525,211	0	0	1,044,525,211	0	0	0	0
10.4 Net .....	11,854,252,941	87,229,817	0	11,354,280,284	412,742,840	0	0	0
<b>RENEWAL</b>								
11. Uncollected .....	142,609,747	(205,357,791)	(12,029,884)	228,852,975	130,529,604	614,843	0	0
12. Deferred and accrued .....	58,280,183	58,263,866	0	0	0	16,317	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct .....	384,063,310	262,885,449	(12,034,280)	0	130,529,604	2,682,537	0	0
13.2 Reinsurance assumed .....	245,240,163	10,039,331	0	235,200,832	0	0	0	0
13.3 Reinsurance ceded .....	428,413,543	420,018,705	(4,396)	6,347,857	0	2,051,377	0	0
13.4 Net (Line 11 + Line 12) .....	200,889,930	(147,093,925)	(12,029,884)	228,852,975	130,529,604	631,160	0	0
14. Advance .....	1,465,223	1,450,153	0	0	0	15,070	0	0
15. Line 13.4 - Line 14 .....	199,424,707	(148,544,078)	(12,029,884)	228,852,975	130,529,604	616,090	0	0
16. Collected during year:								
16.1 Direct .....	1,988,361,046	1,577,485,274	0	161,607,298	66,738,184	182,530,290	0	0
16.2 Reinsurance assumed .....	78,086,662	59,416,443	0	18,667,663	0	2,556	0	0
16.3 Reinsurance ceded .....	7,657,096,220	1,694,467,159	356,632	5,780,515,330	0	181,757,099	0	0
16.4 Net .....	(5,590,648,512)	(57,565,442)	(356,632)	(5,600,240,369)	66,738,184	775,747	0	0
17. Line 15 + Line 16.4 .....	(5,391,223,805)	(206,109,520)	(12,386,516)	(5,371,387,394)	197,267,788	1,391,837	0	0
18. Prior year (uncollected + deferred and accrued - advance) .....	4,410,508,475	(208,362,555)	(12,027,680)	4,499,761,663	130,529,604	607,443	0	0
19. Renewal premiums and considerations:								
19.1 Direct .....	1,986,609,535	1,576,434,976	0	161,607,298	66,738,184	181,829,077	0	0
19.2 Reinsurance assumed .....	(4,210,587,139)	49,500,146	0	(4,260,089,841)	0	2,556	0	0
19.3 Reinsurance ceded .....	7,577,754,676	1,623,682,087	358,836	5,772,666,514	0	181,047,239	0	0
19.4 Net (Line 17 - Line 18) .....	(9,801,732,280)	2,253,035	(358,836)	(9,871,149,057)	66,738,184	784,394	0	0
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct .....	11,495,884,143	1,750,928,363	0	9,063,675,423	488,794,709	192,485,648	0	0
20.2 Reinsurance assumed .....	1,016,623,651	49,501,529	0	967,119,566	0	2,556	0	0
20.3 Reinsurance ceded .....	9,484,100,137	1,623,694,775	358,836	7,675,965,798	0	184,080,728	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	3,028,407,657	176,735,117	(358,836)	2,354,829,191	488,794,709	8,407,476	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>								
21. To pay renewal premiums .....	1,375,648	1,375,648	0	0	0	0	0	0
22. All other .....	51,803,077	51,803,077	0	0	0	0	0	0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
23. First year (other than single):								
23.1 Reinsurance ceded .....	37,021,385	0	0	35,660,947	0	1,360,438	0	0
23.2 Reinsurance assumed .....	21,732,877	0	0	21,732,877	0	0	0	0
23.3 Net ceded less assumed .....	15,288,508	0	0	13,928,070	0	1,360,438	0	0
24. Single:								
24.1 Reinsurance ceded .....	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded .....	159,338,159	120,530,541	201,955	27,838,673	0	10,766,990	0	0
25.2 Reinsurance assumed .....	44,311,024	13,238,885	0	31,072,139	0	0	0	0
25.3 Net ceded less assumed .....	115,027,135	107,291,656	201,955	(3,233,466)	0	10,766,990	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	196,359,544	120,530,541	201,955	63,499,620	0	12,127,428	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	66,043,901	13,238,885	0	52,805,016	0	0	0	0
26.3 Net ceded less assumed .....	130,315,643	107,291,656	201,955	10,694,604	0	12,127,428	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single) .....	363,807,455	16,908,962	0	345,498,247	39,808	1,360,438	0	0
28. Single .....	3,063,287	0	0	3,063,287	0	0	0	0
29. Renewal .....	461,913,440	23,877,551	14,321	423,805,883	3,536,446	10,679,239	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	828,784,182	40,786,513	14,321	772,367,417	3,576,254	12,039,677	0	0

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	11,275,810	0	5,901	0	319,802	0	11,601,513
2. Salaries and wages	277,854,917	0	173,035	0	16,213,685	0	294,241,637
3.11 Contributions for benefit plans for employees	42,877,526	0	28,237	0	2,172,826	0	45,078,589
3.12 Contributions for benefit plans for agents	717,375	0	381	0	0	0	717,756
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	1,887,564	0	2,186	0	0	0	1,889,750
3.32 Other agent welfare	97,649	0	2	0	0	0	97,651
4.1 Legal fees and expenses	12,872,547	0	7,930	0	0	0	12,880,477
4.2 Medical examination fees	1,825,246	0	296	0	0	0	1,825,542
4.3 Inspection report fees	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	12,846,662	0	9,679	0	0	0	12,856,341
4.5 Expense of investigation and settlement of policy claims	7,341,563	0	0	0	0	0	7,341,563
5.1 Traveling expenses	9,472,530	0	1,992	0	0	0	9,474,522
5.2 Advertising	5,664,120	0	34	(6,371)	0	0	5,657,783
5.3 Postage, express, telegraph and telephone	1,190,846	0	1,909	0	0	0	1,192,755
5.4 Printing and stationery	3,463,511	0	1,727	0	0	0	3,465,238
5.5 Cost or depreciation of furniture and equipment	1,450,940	0	754	0	0	0	1,451,694
5.6 Rental of equipment	0	0	0	0	0	0	0
5.7 Cost or depreciation of EDP equipment and software	3,208,584	0	1,770	0	0	0	3,210,354
6.1 Books and periodicals	2,698,547	0	2,819	0	4,278,146	0	6,979,512
6.2 Bureau and association fees	16,650,429	0	10,307	0	0	0	16,660,736
6.3 Insurance, except on real estate	(28,187)	0	14	0	0	0	(28,173)
6.4 Miscellaneous losses	3,491,372	0	(200)	(21,276)	0	0	3,469,896
6.5 Collection and bank service charges	21,262,240	0	2,037	190	0	0	21,264,467
6.6 Sundry general expenses	4,199,923	0	(19,823)	2,500	4,678,249	0	8,860,849
6.7 Group service and administration fees	0	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1 Agency expense allowance	55,505,349	0	0	0	0	0	55,505,349
7.2 Agents' balances charged off (less \$ 0 recovered)	(291,914)	0	0	0	0	0	(291,914)
7.3 Agency conferences other than local meetings	7,153,159	0	734	0	0	0	7,153,893
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	0	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere	0	0	0	0	93,145,550	0	93,145,550
9.3 Aggregate write-ins for expenses	436,622,294	0	364,440	0	12,585,366	0	449,572,100
10. General expenses incurred	941,310,602	0	596,161	(24,957)	133,393,624	(b)	(a) 1,075,275,430
11. General expenses unpaid Dec. 31, prior year	18,903,520	0	(415)	(798,144)	0	0	18,104,961
12. General expenses unpaid Dec. 31, current year	18,246,661	0	3,750	(802,321)	0	0	17,448,090
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	941,967,461	0	591,996	(20,780)	133,393,624	0	1,075,932,301
<b>DETAILS OF WRITE-INS</b>							
09.301. Consultant/contracted services	347,945,903	0	78,843	0	0	0	348,024,746
09.302. Third party administration	88,676,391	0	285,597	0	12,585,366	0	101,547,354
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	436,622,294	0	364,440	0	12,585,366	0	449,572,100

(a) Includes management fees of \$ 209,814,253 to affiliates and \$ 0 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0 ; 5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	9,371,365	390,364	0	0	0	9,761,729
3. State taxes on premiums	38,326,549	186,822	0	0	0	38,513,371
4. Other state taxes, including \$ 0 for employee benefits	1,652,313	(873)	0	0	0	1,651,440
5. U.S. Social Security taxes	15,938,661	9,156	0	0	0	15,947,817
6. All other taxes	9,048,538	(129,830)	0	0	0	8,918,708
7. Taxes, licenses and fees incurred	74,337,426	455,639	0	0	0	74,793,065
8. Taxes, licenses and fees unpaid Dec. 31, prior year	22,565,272	2,293,753	589,661	0	0	25,448,686
9. Taxes, licenses and fees unpaid Dec. 31, current year	44,138,382	2,988,038	800,410	0	0	47,926,830
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	52,764,316	(238,646)	(210,749)	0	0	52,314,921

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	1,375,648
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	51,803,077	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	53,178,725	0
6. Paid in cash	(47,954,781)	0
7. Left on deposit	263,550	0
8. Aggregate write-ins for dividend or refund options	131,267	0
9. Total Lines 5 through 8	5,618,761	0
10. Amount due and unpaid	(13,065,470)	0
11. Provision for dividends or refunds payable in the following calendar year	5,963,477	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	(7,101,993)	0
16. Total from prior year	(6,942,345)	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	5,459,113	0
<b>DETAILS OF WRITE-INS</b>		
0801. Dividends used to pay interest on policyholder loans	131,267	0
0802. Summary of remaining write-ins for Line 8 from overflow page	0	0
0803. Summary of remaining write-ins for Line 8 from overflow page	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	131,267	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41 CSO 2.50% NLP 1948 - 1967	5,416,669	0	5,381,478	0	35,191
0100002. 41 CSO 2.75% NLP 1955 - 1959	1,857,293	0	1,857,293	0	0
0100003. 41 CSO 3.00% NLP 1957 - 1980	22,878,913	0	22,878,913	0	0
0100004. 58 CET 3.00% NLP 1964 - 1984	781,936	0	781,936	0	0
0100005. 58 CET 3.50% NLP 1974 - 1987	590,879	0	590,879	0	0
0100006. 58 CET 4.00% NLP 1976 - 1987	437,703	0	437,703	0	0
0100007. 58 CET 4.50% NLP 1980 - 1987	1,138,950	0	1,138,950	0	0
0100008. 58 CSO 2.50% CRVM 1978	86	0	86	0	0
0100009. 58 CSO 3.50% CRVM 1961 - 1988	32,864,287	0	32,864,287	0	0
0100010. 58 CSO 4.00% CRVM 1976 - 1988	121,448,182	0	69,303,848	0	52,144,334
0100011. 58 CSO 4.50% CRVM 1979 - 2006	90,477,574	0	90,477,574	0	0
0100012. 58 CSO 2.75% NLP 1970 - 1976	27,017	0	0	0	27,017
0100013. 58 CSO 3.00% NLP 1961 - 1985	60,586,652	0	60,133,189	0	453,463
0100014. 58 CSO 3.50% NLP 1969 - 1989	13,032,029	0	0	0	13,032,029
0100015. 58 CSO 4.00% NLP 1975 - 1989	3,673,548	0	0	0	3,673,548
0100016. 80 CET 4.50% NLP 1995 - 1999	195,679	0	195,679	0	0
0100017. 80 CET 5.00% NLP 1993 - 1994	151,597	0	151,597	0	0
0100018. 80 CET 5.50% NLP 1988 - 1992	859,833	0	859,833	0	0
0100019. 80 CSO 3.00% CRVM 2003 - 2006	111,361,958	0	111,361,958	0	0
0100020. 80 CSO 3.50% CRVM 2013 - 2022	724,403	0	724,403	0	0
0100021. 80 CSO 4.00% CRVM 1985 - 2012	2,285,292,747	0	2,284,679,981	0	612,766
0100022. 80 CSO 4.50% CRVM 1984 - 2005	7,417,438,912	0	7,417,438,912	0	0
0100023. 80 CSO 5.00% CRVM 1993 - 1994	5,143,152	0	5,143,152	0	0
0100024. 80 CSO 5.50% CRVM 1985 - 1992	12,122,668	0	12,122,668	0	0
0100025. 80 CSO 3.00% NLP 1995	65,852	0	0	0	65,852
0100026. 80 CSO 3.50% NLP 1989 - 1996	172,899	0	0	0	172,899
0100027. 80 CSO 4.00% NLP 1989 - 2008	9,283,486	0	0	0	9,283,486
0100028. 2001 CSO 3.00% CRVM 2021 - 2024	2,208	0	0	0	2,208
0100029. 2001 CSO 3.50% CRVM 2011 - 2020	6,803,770,027	0	6,803,763,071	0	6,956
0100030. 2001 CSO 4.00% CRVM 2006 - 2012	21,871,652,464	0	21,871,643,024	0	9,440
0100031. 2001 CSO 4.50% CRVM 2004 - 2005	362,919,667	0	362,919,667	0	0
0100032. 2017 CSO 3.00% CRVM 2021 - 2023	385,628	0	385,628	0	0
0100033. 2017 CSO 3.50% CRVM 2017 - 2020	35,262,108	0	35,262,108	0	0
0100034. 2017 CSO 3.00% VM-20 NPR 2021 - 2024	365,693,143	0	365,693,143	0	0
0100035. 2017 CSO 3.25% VM-20 NPR 2021	7,801	0	7,801	0	0
0100036. 2017 CSO 3.50% VM-20 NPR 2020	68,323,728	0	68,323,728	0	0
0100037. 2017 CSO 3.75% VM-20 NPR 2020 - 2024	20,577,368	0	20,577,368	0	0
0100038. 2017 CSO 4.50% VM-20 NPR 2017 - 2020	23,279,519	0	23,279,519	0	0
0100039. AE 3.00% NLP 1940 - 1959	8,462,796	0	8,462,796	0	0
0100040. AE 3.50% NLP 1939 - 1940	10,312	0	10,312	0	0
0100041. AM(5) 2.50% NLP 1954	739	0	0	0	739
0100042. For reserves held equal to death benefit 1958 - 2012	4,262,400	0	4,262,400	0	0
0100043. Reserve Funds Under Universal Life Contracts 1982 - 2014	1,217,181,317	0	811,718,797	0	405,462,520
0100044. VM-20 DET/STO 2017 - 2024	122,423,089	0	122,423,089	0	0
0199997. Totals (Gross)	41,102,239,219	0	40,617,256,770	0	484,982,449
0199998. Reinsurance ceded	29,969,978,207	0	29,943,202,323	0	26,775,884
0199999. Life Insurance: Totals (Net)	11,132,261,012	0	10,674,054,447	0	458,206,565
0200001. 37 SA 2.00% CARVM 1948 - 1954	1,399	XXX	1,399	XXX	0
0200002. 37 SA 3.50% CARVM 1931 - 1977	430,883	XXX	0	XXX	430,883
0200003. 37 SA 4.00% CARVM 1968 - 1980	502,176	XXX	502,176	XXX	0
0200004. a-1949 Modified 4.00% CARVM 1957 - 1967	65,351	XXX	65,351	XXX	0
0200005. 51 GAM 3.50% CARVM 1952 - 2004	5,651,231	XXX	0	XXX	5,651,231
0200006. 51 GAM 5.00% CARVM 1966 - 1969	65,959	XXX	0	XXX	65,959
0200007. 51 GAM 5.50% CARVM 1972	7,786	XXX	0	XXX	7,786
0200008. 51 GAM 6.00% CARVM 1971	419	XXX	0	XXX	419
0200009. 51 GAM Proj C 4.25% CARVM 1973	1,226,525	XXX	0	XXX	1,226,525
0200010. 51 GAM Proj C 3.75% CARVM 1973	1,224,280	XXX	0	XXX	1,224,280
0200011. 51 GAM Proj C 3.50% CARVM 1973	527,316	XXX	0	XXX	527,316
0200012. 51 GAM Proj C 5.50% CARVM 1973 - 1974	5,416,786	XXX	0	XXX	5,416,786
0200013. 71 GAM 4.00% CARVM 1979	73,937	XXX	0	XXX	73,937
0200014. 71 GAM 4.50% CARVM 1976 - 1982	3,971,627	XXX	0	XXX	3,971,627
0200015. 71 GAM 5.00% CARVM 1960 - 1978	17,396,620	XXX	0	XXX	17,396,620
0200016. 71 GAM 6.00% CARVM 1968 - 1982	27,687,117	XXX	0	XXX	27,687,117
0200017. 71 GAM 6.75% CARVM 1982	6,854,884	XXX	0	XXX	6,854,884
0200018. 71 GAM 7.00% CARVM 1979	1,210,843	XXX	0	XXX	1,210,843
0200019. 71 GAM 7.50% CARVM 1979 - 1984	19,365,843	XXX	0	XXX	19,365,843
0200020. 71 GAM 11.25% CARVM 1984	12,248	XXX	0	XXX	12,248
0200021. 71 GAM Proj D 5.00% CARVM 1972 - 1996	1,606,282	XXX	0	XXX	1,606,282
0200022. 71 GAM Proj D 5.25% CARVM 1993	143,080	XXX	0	XXX	143,080
0200023. 71 GAM Proj D 5.50% CARVM 1995	201,977	XXX	0	XXX	201,977
0200024. 71 GAM Proj D 5.75% CARVM 1992	790,587	XXX	0	XXX	790,587
0200025. 71 GAM Proj D 6.00% CARVM 1987 - 1996	104,744,814	XXX	0	XXX	104,744,814
0200026. 71 GAM Proj D 6.25% CARVM 1988 - 1993	39,655,377	XXX	0	XXX	39,655,377
0200027. 71 GAM Proj D 6.50% CARVM 1986 - 1996	152,539,393	XXX	0	XXX	152,539,393
0200028. 71 GAM Proj D 6.75% CARVM 1976 - 1996	5,655,797	XXX	0	XXX	5,655,797
0200029. 71 GAM Proj D 7.00% CARVM 1983 - 1995	291,972,324	XXX	0	XXX	291,972,324
0200030. 71 GAM Proj D 7.25% CARVM 1987 - 1995	5,245,419	XXX	0	XXX	5,245,419
0200031. 71 GAM Proj D 7.50% CARVM 1984 - 1992	7,796,980	XXX	0	XXX	7,796,980
0200032. 71 GAM Proj D 7.75% CARVM 1983 - 1992	6,707,412	XXX	0	XXX	6,707,412
0200033. 71 GAM Proj D 8.00% CARVM 1986 - 1991	5,184,032	XXX	0	XXX	5,184,032
0200034. 71 GAM Proj D 8.25% CARVM 1983 - 1991	6,747,144	XXX	0	XXX	6,747,144
0200035. 71 GAM Proj D 8.50% CARVM 1988	257,738	XXX	0	XXX	257,738
0200036. 71 GAM Proj D 8.75% CARVM 1982 - 1989	6,220,598	XXX	0	XXX	6,220,598
0200037. 71 GAM Proj D 9.25% CARVM 1986	2,338,565	XXX	0	XXX	2,338,565
0200038. 71 GAM Proj D 9.50% CARVM 1985	944,989	XXX	0	XXX	944,989
0200039. 71 GAM Proj D 9.75% CARVM 1983 - 1984	971,621	XXX	0	XXX	971,621
0200040. 71 GAM Proj D 10.50% CARVM 1985	174,102	XXX	0	XXX	174,102
0200041. 71 GAM Proj D 10.75% CARVM 1983 - 1984	137,040	XXX	0	XXX	137,040
0200042. 71 GAM Proj D 11.00% CARVM 1985	1,648,576	XXX	0	XXX	1,648,576
0200043. 71 GAM Proj D 11.25% CARVM 1983 - 1984	1,592,384	XXX	0	XXX	1,592,384

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**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0200044. 71 IAM 4.00% CARVM 1977 - 1978	28,824	XXX	28,824	XXX	0
0200045. 71 IAM 4.50% CARVM 1981	2,420	XXX	2,420	XXX	0
0200046. 71 IAM 6.75% CARVM 1982	705,410	XXX	705,410	XXX	0
0200047. 83a 4.00% CARVM 1987 - 1999	141,292,773	XXX	140,754,401	XXX	538,372
0200048. 83a 4.25% CARVM 2005 - 2007	54,683,471	XXX	54,683,471	XXX	0
0200049. 83a 4.50% CARVM 2004 - 2008	103,138,016	XXX	103,138,016	XXX	0
0200050. 83a 4.75% CARVM 1998 - 2009	405,812,733	XXX	405,812,733	XXX	0
0200051. 83a 5.00% CARVM 1994 - 2008	544,162,011	XXX	543,962,236	XXX	199,775
0200052. 83a 5.25% CARVM 1993 - 2007	514,439,482	XXX	513,271,289	XXX	1,168,193
0200053. 83a 5.50% CARVM 1987 - 2009	932,338,790	XXX	931,425,975	XXX	912,815
0200054. 83a 5.75% CARVM 1998 - 2009	51,557,289	XXX	51,557,289	XXX	0
0200055. 83a 6.00% CARVM 1986 - 2009	828,258,608	XXX	828,061,992	XXX	196,616
0200056. 83a 6.25% CARVM 1989 - 2002	201,847,209	XXX	201,847,209	XXX	0
0200057. 83a 6.50% CARVM 1985 - 2002	302,592,340	XXX	302,520,983	XXX	71,357
0200058. 83a 6.75% CARVM 1983 - 2001	404,913,924	XXX	404,897,316	XXX	16,608
0200059. 83a 7.00% CARVM 1993 - 2000	102,257,768	XXX	102,257,768	XXX	0
0200060. 83a 7.25% CARVM 1990 - 1995	1,353,269	XXX	1,353,269	XXX	0
0200061. 83a 7.50% CARVM 1984 - 1992	2,454,858	XXX	2,454,858	XXX	0
0200062. 83a 7.75% CARVM 1983 - 1992	1,136,365	XXX	1,136,365	XXX	0
0200063. 83a 8.00% CARVM 1986 - 1987	601,911	XXX	601,911	XXX	0
0200064. 83a 8.25% CARVM 1990 - 1991	1,163,563	XXX	1,163,563	XXX	0
0200065. 83a 8.75% CARVM 1986 - 1989	1,227,394	XXX	1,227,394	XXX	0
0200066. 83a 9.25% CARVM 1986	313,331	XXX	313,331	XXX	0
0200067. 83a 11.00% CARVM 1985	1,383,198	XXX	1,383,198	XXX	0
0200068. 83a 11.25% CARVM 1982 - 1984	1,295,339	XXX	1,295,339	XXX	0
0200069. 83a 13.25% CARVM 1982	2,314	XXX	2,314	XXX	0
0200070. 83a Proj D 3.00% CARVM 2011 - 2013	1,593,471	XXX	1,593,471	XXX	0
0200071. 83a Proj D 3.25% CARVM 2010 - 2013	9,601,818	XXX	9,601,818	XXX	0
0200072. 83a Proj D 3.50% CARVM 2011 - 2013	45,235,418	XXX	45,235,418	XXX	0
0200073. 83a Proj D 3.75% CARVM 2010 - 2011	4,713,897	XXX	4,713,897	XXX	0
0200074. 83a Proj D 4.00% CARVM 2010 - 2011	24,251,476	XXX	24,251,476	XXX	0
0200075. 83a Proj D 4.25% CARVM 2010	25,396,002	XXX	25,396,002	XXX	0
0200076. 83a Proj MT12UD 3.00% CARVM 2015	87,338	XXX	87,338	XXX	0
0200077. 83a Proj MT12UD 3.25% CARVM 2014 - 2015	3,781,576	XXX	3,781,576	XXX	0
0200078. 83a Proj MT12UD 3.50% CARVM 2014 - 2015	7,846,727	XXX	7,846,727	XXX	0
0200079. 83a Proj MT12UD 3.75% CARVM 2014 - 2016	1,531,339	XXX	1,531,339	XXX	0
0200080. 83a Proj MT12UD 4.00% CARVM 2014 - 2016	20,829,010	XXX	20,829,010	XXX	0
0200081. 83 GAM 4.75% CARVM 1998	15,020,546	XXX	0	XXX	15,020,546
0200082. 83 GAM 5.00% CARVM 1994 - 1996	742,283	XXX	0	XXX	742,283
0200083. 83 GAM 5.25% CARVM 1993 - 1997	3,767,584	XXX	0	XXX	3,767,584
0200084. 83 GAM 5.50% CARVM 1987 - 1991	41,967,282	XXX	0	XXX	41,967,282
0200085. 83 GAM 5.75% CARVM 1987 - 1998	67,024,780	XXX	62,953	XXX	66,961,827
0200086. 83 GAM 6.00% CARVM 1970 - 1998	191,305,917	XXX	3,866	XXX	191,302,051
0200087. 83 GAM 6.25% CARVM 1988 - 1999	86,981,873	XXX	0	XXX	86,981,873
0200088. 83 GAM 6.50% CARVM 1985 - 1986	5,650,072	XXX	0	XXX	5,650,072
0200089. 83 GAM 6.75% CARVM 1983 - 1997	68,886,709	XXX	0	XXX	68,886,709
0200090. 83 GAM 7.00% CARVM 1991 - 1993	133,410,414	XXX	0	XXX	133,410,414
0200091. 83 GAM 7.25% CARVM 1987 - 1995	83,892,313	XXX	0	XXX	83,892,313
0200092. 83 GAM 7.50% CARVM 1985 - 1989	17,533,902	XXX	0	XXX	17,533,902
0200093. 83 GAM 7.75% CARVM 1987 - 1992	119,957,341	XXX	0	XXX	119,957,341
0200094. 83 GAM 8.00% CARVM 1987 - 1991	49,897,560	XXX	0	XXX	49,897,560
0200095. 83 GAM 8.25% CARVM 1989 - 1991	102,420,767	XXX	0	XXX	102,420,767
0200096. 83 GAM 8.50% CARVM 1988	10,658,723	XXX	0	XXX	10,658,723
0200097. 83 GAM 8.75% CARVM 1982 - 1989	108,929,695	XXX	0	XXX	108,929,695
0200098. 83 GAM 9.25% CARVM 1986	35,819	XXX	0	XXX	35,819
0200099. 83 GAM 11.00% CARVM 1985	302,072	XXX	0	XXX	302,072
0200100. 1994 GAR 4.75% CARVM 1998 - 2024	3,462	XXX	0	XXX	3,462
0200101. 1994 GAR 6.00% CARVM 1966	5,134	XXX	0	XXX	5,134
0200102. 1994 GAR Proj AA 3.75% CARVM 1976 - 2017	648,402	XXX	0	XXX	648,402
0200103. 1994 GAR Proj AA 4.00% CARVM 2012 - 2016	6,799,017	XXX	0	XXX	6,799,017
0200104. 1994 GAR Proj AA 4.25% CARVM 2005 - 2014	6,103,965	XXX	0	XXX	6,103,965
0200105. 1994 GAR Proj AA 4.50% CARVM 2004 - 2014	14,913,940	XXX	0	XXX	14,913,940
0200106. 1994 GAR Proj AA 4.75% CARVM 1999 - 2010	18,142,639	XXX	0	XXX	18,142,639
0200107. 1994 GAR Proj AA 5.00% CARVM 1971 - 2011	161,368,117	XXX	0	XXX	161,368,117
0200108. 1994 GAR Proj AA 5.25% CARVM 1997 - 2010	39,886,533	XXX	0	XXX	39,886,533
0200109. 1994 GAR Proj AA 5.50% CARVM 1983 - 2009	120,186,858	XXX	0	XXX	120,186,858
0200110. 1994 GAR Proj AA 5.75% CARVM 1992 - 2003	22,205,541	XXX	0	XXX	22,205,541
0200111. 1994 GAR Proj AA 6.00% CARVM 1987 - 2009	300,717,510	XXX	0	XXX	300,717,510
0200112. 1994 GAR Proj AA 6.25% CARVM 1988 - 2002	72,225,850	XXX	0	XXX	72,225,850
0200113. 1994 GAR Proj AA 6.50% CARVM 1986 - 2002	68,933,280	XXX	0	XXX	68,933,280
0200114. 1994 GAR Proj AA 6.75% CARVM 1967 - 2001	139,681,617	XXX	0	XXX	139,681,617
0200115. 1994 GAR Proj AA 7.00% CARVM 2000	63,037,441	XXX	0	XXX	63,037,441
0200116. 1994 GAR Proj AA 1.00% VM-22 Non Jumbo 2021	56,299	XXX	0	XXX	56,299
0200117. 1994 GAR Proj AA 2.00% VM-22 Non Jumbo 2020 - 2021	13,747	XXX	0	XXX	13,747
0200118. 1994 GAR Proj AA 2.25% VM-22 Non Jumbo 2018 - 2021	1,860,500	XXX	0	XXX	1,860,500
0200119. 1994 GAR Proj AA 2.50% VM-22 Non Jumbo 2022	78,397	XXX	0	XXX	78,397
0200120. 1994 GAR Proj AA 2.75% VM-22 Non Jumbo 2018 - 2020	13,708	XXX	0	XXX	13,708
0200121. 1994 GAR Proj AA 3.00% VM-22 Non Jumbo 2018 - 2020	2,346,775	XXX	0	XXX	2,346,775
0200122. 1994 GAR Proj AA 3.25% VM-22 Non Jumbo 2018	195,892	XXX	0	XXX	195,892
0200123. 1994 GAR Proj AA 3.50% VM-22 Non Jumbo 2019	3,226	XXX	0	XXX	3,226
0200124. 1994 GAR Proj AA 3.75% VM-22 Non Jumbo 2019	3,712	XXX	0	XXX	3,712
0200125. 1994 GAR Proj AA 4.00% VM-22 Non Jumbo 2019	397,084	XXX	0	XXX	397,084

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**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200126. 1994 GAR Proj AA 4.25% VM-22 Non Jumbo 2019	283,929	XXX	0	XXX	283,929
0200127. 1994 GAR Proj AA 4.50% VM-22 Non Jumbo 2024	1,453,930	XXX	0	XXX	1,453,930
0200128. 1994 GAR Proj AA 4.75% VM-22 Non Jumbo 2024	818,944	XXX	0	XXX	818,944
0200129. 1994 GAR Proj AA 5.00% VM-22 Non Jumbo 2023	3,593,815	XXX	0	XXX	3,593,815
0200130. 1994 GAR Proj AA 5.25% VM-22 Non Jumbo 2024	856,473	XXX	0	XXX	856,473
0200131. a-2000 3.75% CARVM 2013	13,589,454	XXX	13,589,454	XXX	0
0200132. a-2000 4.00% CARVM 2000 - 2014	426,543,380	XXX	426,543,380	XXX	0
0200133. a-2000 4.25% CARVM 2008 - 2014	16,358,838	XXX	16,358,838	XXX	0
0200134. a-2000 4.50% CARVM 2004 - 2014	21,480,773	XXX	21,480,773	XXX	0
0200135. a-2000 4.75% CARVM 2003 - 2011	438,897,931	XXX	438,897,931	XXX	0
0200136. a-2000 5.00% CARVM 2000 - 2010	1,173,640,578	XXX	1,173,640,578	XXX	0
0200137. a-2000 5.25% CARVM 2002 - 2009	620,256,120	XXX	620,256,120	XXX	0
0200138. a-2000 5.50% CARVM 2004 - 2008	62,590,137	XXX	62,590,137	XXX	0
0200139. a-2000 6.00% CARVM 2003	4,341,921	XXX	4,341,921	XXX	0
0200140. a-2000 6.25% CARVM 1999	1,477,048	XXX	1,477,048	XXX	0
0200141. a-2000 6.50% CARVM 2002	5,477,040	XXX	5,477,040	XXX	0
0200142. a-2000 6.75% CARVM 2001	859,434	XXX	859,434	XXX	0
0200143. a-2000 7.00% CARVM 2000	1,427,855	XXX	1,427,855	XXX	0
0200144. a-2000 Proj AA 0.00% CARVM 2014	40,972	XXX	40,972	XXX	0
0200145. a-2000 Proj AA 3.00% CARVM 2012	93,061	XXX	93,061	XXX	0
0200146. a-2000 Proj AA 3.25% CARVM 2012 - 2014	6,438,891	XXX	6,438,891	XXX	0
0200147. a-2000 Proj AA 3.50% CARVM 2010 - 2014	22,645,490	XXX	22,645,490	XXX	0
0200148. a-2000 Proj AA 3.75% CARVM 2011 - 2014	150,375,577	XXX	150,375,577	XXX	0
0200149. a-2000 Proj AA 4.00% CARVM 2010 - 2014	320,672,246	XXX	320,672,246	XXX	0
0200150. a-2000 Proj AA 4.25% CARVM 2009 - 2014	22,575,416	XXX	22,575,416	XXX	0
0200151. a-2000 Proj AA 4.50% CARVM 2011 - 2014	401,095,039	XXX	401,095,039	XXX	0
0200152. a-2000 Proj AA 4.75% CARVM 2009 - 2010	69,595,959	XXX	69,595,959	XXX	0
0200153. a-2000 Proj AA 5.50% CARVM 2009	94,143,814	XXX	94,143,814	XXX	0
0200154. 2012 IAR CARVM 2017 - 2024	5,415,328,905	XXX	5,415,328,905	XXX	0
0200155. 2012 IAR 3.00% CARVM 2018 - 2024	12,864,197	XXX	12,864,197	XXX	0
0200156. 2012 IAR 3.25% CARVM 2018 - 2020	860,213,324	XXX	860,213,324	XXX	0
0200157. 2012 IAR 3.50% CARVM 2015 - 2022	3,897,252,910	XXX	3,897,252,910	XXX	0
0200158. 2012 IAR 3.75% CARVM 2015 - 2022	151,918,549	XXX	151,918,549	XXX	0
0200159. 2012 IAR 4.00% CARVM 2015 - 2022	933,384,826	XXX	933,384,826	XXX	0
0200160. 2012 IAR 4.75% CARVM 2023 - 2024	2,856,930,179	XXX	2,856,930,179	XXX	0
0200161. 2012 IAR 5.00% CARVM 2023 - 2024	1,382,151	XXX	1,382,151	XXX	0
0200162. 2012 IAR 5.25% CARVM 2024	1,106,510,956	XXX	1,106,510,956	XXX	0
0200163. 2012 IAR 1.00% VM-22 Non Jumbo 2020	179,453	XXX	179,453	XXX	0
0200164. 2012 IAR 1.50% VM-22 Non Jumbo 2020 - 2021	463,783	XXX	463,783	XXX	0
0200165. 2012 IAR 1.75% VM-22 Non Jumbo 2020 - 2022	853,859	XXX	853,859	XXX	0
0200166. 2012 IAR 2.00% VM-22 Non Jumbo 2020 - 2022	888,733	XXX	888,733	XXX	0
0200167. 2012 IAR 2.25% VM-22 Non Jumbo 2020 - 2021	2,597,214	XXX	2,597,214	XXX	0
0200168. 2012 IAR 2.50% VM-22 Non Jumbo 2019 - 2022	1,062,804	XXX	1,062,804	XXX	0
0200169. 2012 IAR 2.75% VM-22 Non Jumbo 2018 - 2020	1,963,705	XXX	1,963,705	XXX	0
0200170. 2012 IAR 3.00% VM-22 Non Jumbo 2018 - 2020	8,032,308	XXX	8,032,308	XXX	0
0200171. 2012 IAR 3.25% VM-22 Non Jumbo 2018 - 2019	6,386,275	XXX	6,386,275	XXX	0
0200172. 2012 IAR 3.50% VM-22 Non Jumbo 2018 - 2022	10,798,407	XXX	10,798,407	XXX	0
0200173. 2012 IAR 3.75% VM-22 Non Jumbo 2018 - 2022	6,721,202	XXX	6,721,202	XXX	0
0200174. 2012 IAR 4.00% VM-22 Non Jumbo 2018 - 2022	18,081,996	XXX	18,081,996	XXX	0
0200175. 2012 IAR 4.25% VM-22 Non Jumbo 2019 - 2024	8,325,587	XXX	8,325,587	XXX	0
0200176. 2012 IAR 4.50% VM-22 Non Jumbo 2023 - 2024	12,088,119	XXX	12,088,119	XXX	0
0200177. 2012 IAR 4.75% VM-22 Non Jumbo 2023 - 2024	41,663,346	XXX	41,663,346	XXX	0
0200178. 2012 IAR 5.00% VM-22 Non Jumbo 2023 - 2024	48,265,400	XXX	48,265,400	XXX	0
0200179. 2012 IAR 5.25% VM-22 Non Jumbo 2024	19,573,397	XXX	19,573,397	XXX	0
0200180. Reserve Funds Under Annuity Contracts 2024	293,823,544	XXX	0	XXX	293,823,544
0200181. VM-21 Base Reserves/CSV 1968 - 2024	4,150,281,616	XXX	3,151,595,929	XXX	998,685,687
0299997. Totals (Gross)	31,376,475,250	XXX	27,191,307,178	XXX	4,185,168,072
0299998. Reinsurance ceded	7,468,492,443	XXX	7,446,253,221	XXX	22,239,221
0299999. Annuities: Totals (Net)	23,907,982,807	XXX	19,745,053,957	XXX	4,162,928,850
0300001. 37 SA 4.00% CARVM 1970 - 1981	97,693	0	97,693	0	0
0300002. a-1949 4.00% CARVM 1944 - 1968	34,207	0	34,207	0	0
0300003. a-1949 Modified 3.50% 1965 - 1983	23,484	0	0	0	23,484
0300004. a-1949 Modified 4.00% 1971 - 1995	4,080,787	0	0	0	4,080,787
0300005. 83a 6.00% CARVM 1997	183,927	0	183,927	0	0
0300006. 83a 6.25% CARVM 1996 - 1999	2,506,165	0	2,506,165	0	0
0300007. 83a 6.50% CARVM 1994 - 1997	2,628,047	0	2,628,047	0	0
0300008. 83a 6.75% CARVM 1993 - 1997	2,721,685	0	2,721,685	0	0
0300009. 83a 7.00% CARVM 1991 - 1995	1,695,935	0	1,695,935	0	0
0300010. 83a 7.25% CARVM 1995	1,185,854	0	1,185,854	0	0
0300011. 83a 7.50% CARVM 1989 - 1992	95,495	0	95,495	0	0
0300012. 83a 7.75% CARVM 1991 - 1992	891,069	0	891,069	0	0
0300013. 83a 8.00% CARVM 1987 - 1991	259,740	0	259,740	0	0
0300014. 83a 8.25% CARVM 1988 - 1991	1,489,919	0	1,489,919	0	0
0300015. 83a 8.50% CARVM 1988	4,811	0	4,811	0	0
0300016. 83a 8.75% CARVM 1986 - 1989	640,237	0	640,237	0	0
0300017. 83a 9.25% CARVM 1986	423,326	0	423,326	0	0
0300018. 83a 9.50% CARVM 1985	14,970	0	14,970	0	0
0300019. 83a 9.75% CARVM 1984	18,260	0	18,260	0	0
0300020. 83a 10.50% CARVM 1985	4,622	0	4,622	0	0
0300021. 83a 11.00% CARVM 1985	84,381	0	84,381	0	0
0300022. 83a 11.25% CARVM 1983 - 1984	70,244	0	70,244	0	0
0300023. 83a 13.25% CARVM 1982	6,375	0	6,375	0	0
0300024. 83 GAM 6.00% 1995	1,491,001	0	0	0	1,491,001
0300025. a-2000 4.00% CARVM 1998 - 2000	25,884	0	25,884	0	0
0300026. a-2000 4.75% CARVM 2006	111,882	0	111,882	0	0
0300027. a-2000 5.25% CARVM 1999 - 2006	25,530,664	0	25,530,664	0	0
0300028. a-2000 5.50% CARVM 2000 - 2009	37,206,122	0	37,206,122	0	0
0300029. a-2000 5.75% CARVM 1999 - 2009	3,225,865	0	3,225,865	0	0

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**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0300030. a-2000 6.00% CARVM 1998 - 2009	14,635,354	0	14,635,354	0	0
0300031. a-2000 6.25% CARVM 1999	3,005,547	0	3,005,547	0	0
0300032. a-2000 6.50% CARVM 2002	5,370,593	0	5,370,593	0	0
0300033. a-2000 6.75% CARVM 2001	5,032,830	0	5,032,830	0	0
0300034. a-2000 7.00% CARVM 2000	3,591,894	0	3,591,894	0	0
0300035. a-2000 Proj AA 2.50% CARVM 2014	29,297	0	29,297	0	0
0300036. a-2000 Proj AA 2.75% CARVM 2014	7,295,526	0	7,295,526	0	0
0300037. a-2000 Proj AA 3.00% CARVM 2014	20,744,590	0	20,744,590	0	0
0300038. a-2000 Proj AA 3.75% CARVM 2012 - 2013	7,827,886	0	7,827,886	0	0
0300039. a-2000 Proj AA 4.00% CARVM 2013 - 2014	28,490,847	0	28,490,847	0	0
0300040. a-2000 Proj AA 4.25% CARVM 2012 - 2014	19,893,780	0	19,893,780	0	0
0300041. a-2000 Proj AA 4.50% CARVM 2011 - 2014	16,158,708	0	16,158,708	0	0
0300042. a-2000 Proj AA 4.75% CARVM 2010 - 2011	7,830,866	0	7,830,866	0	0
0300043. a-2000 Proj AA 5.00% CARVM 2011	13,611,504	0	13,611,504	0	0
0300044. a-2000 Proj AA 5.25% CARVM 2010	9,157,388	0	9,157,388	0	0
0300045. a-2000 Proj AA 5.50% CARVM 2009	4,528,735	0	4,528,735	0	0
0300046. 2012 IAR 3.50% CARVM 2015	1,985,616	0	1,985,616	0	0
0300047. 2012 IAR 3.75% CARVM 2017	81,305,669	0	81,305,669	0	0
0300048. 2012 IAR 4.00% CARVM 2015 - 2016	101,182,582	0	101,182,582	0	0
0300049. 2012 IAR 1.00% VM-22 Non Jumbo 2020 - 2021	1,205,572	0	1,205,572	0	0
0300050. 2012 IAR 1.25% VM-22 Non Jumbo 2020 - 2022	1,320,598	0	1,320,598	0	0
0300051. 2012 IAR 1.50% VM-22 Non Jumbo 2020 - 2021	32,470,004	0	32,470,004	0	0
0300052. 2012 IAR 1.75% VM-22 Non Jumbo 2020 - 2022	48,349,693	0	48,349,693	0	0
0300053. 2012 IAR 2.00% VM-22 Non Jumbo 2020 - 2022	77,703,028	0	77,703,028	0	0
0300054. 2012 IAR 2.25% VM-22 Non Jumbo 2018 - 2022	64,725,277	0	64,725,277	0	0
0300055. 2012 IAR 2.50% VM-22 Non Jumbo 2019 - 2022	77,922,376	0	77,922,376	0	0
0300056. 2012 IAR 2.75% VM-22 Non Jumbo 2018 - 2022	74,883,982	0	74,883,982	0	0
0300057. 2012 IAR 3.00% VM-22 Non Jumbo 2018 - 2022	59,619,539	0	59,619,539	0	0
0300058. 2012 IAR 3.25% VM-22 Non Jumbo 2018 - 2019	35,269,577	0	35,269,577	0	0
0300059. 2012 IAR 3.50% VM-22 Non Jumbo 2018 - 2022	37,684,375	0	37,684,375	0	0
0300060. 2012 IAR 3.75% VM-22 Non Jumbo 2018 - 2022	62,299,374	0	62,299,374	0	0
0300061. 2012 IAR 4.00% VM-22 Non Jumbo 2018 - 2022	67,403,025	0	67,403,025	0	0
0300062. 2012 IAR 4.25% VM-22 Non Jumbo 2019 - 2024	58,851,316	0	58,851,316	0	0
0300063. 2012 IAR 4.50% VM-22 Non Jumbo 2023 - 2024	162,912,440	0	162,912,440	0	0
0300064. 2012 IAR 4.75% VM-22 Non Jumbo 2023 - 2024	162,588,894	0	162,588,894	0	0
0300065. 2012 IAR 5.00% VM-22 Non Jumbo 2023 - 2024	233,839,244	0	233,839,244	0	0
0300066. 2012 IAR 5.25% VM-22 Non Jumbo 2024	69,516,277	0	69,516,277	0	0
0399997. Totals (Gross)	1,766,996,456	0	1,761,401,184	0	5,595,272
0399998. Reinsurance ceded	42,081,115	0	36,485,843	0	5,595,272
0399999. SCWLC: Totals (Net)	1,724,915,341	0	1,724,915,341	0	0
0400001. 1926-1933 AIP for Rates A-E 3.00% 1956 - 1983	15,627	0	15,627	0	0
0400002. 1926-1933 AIP for Rates A-E 3.50% 1974 - 2016	312,521	0	312,521	0	0
0400003. 1926-1933 AIP for Rates A-E 4.00% 1976 - 1987	13,093	0	13,093	0	0
0400004. 1926-1933 AIP for Rates A-E 4.50% 1980 - 2005	32,121	0	32,121	0	0
0400005. 1926-1933 AIP for Rates A-E 5.00% 1993 - 1994	10,562	0	10,562	0	0
0400006. 1926-1933 AIP for Rates A-E 5.50% 1988 - 1992	21,805	0	21,805	0	0
0400007. 59 ADB 2.50% 1978	21	0	21	0	0
0400008. 59 ADB 3.50% 1975 - 2017	1,216,788	0	1,216,788	0	0
0400009. 59 ADB 4.00% 1995 - 2012	552,947	0	552,947	0	0
0400010. 59 ADB 4.50% 1979 - 1997	704	0	704	0	0
0400011. 59 ADB 5.00% 1993	25	0	25	0	0
0400012. 59 ADB 5.50% 1985 - 1991	2,065	0	2,065	0	0
0400013. 59 ADB 6.00% 1983 - 1984	774	0	774	0	0
0400014. 59 ADB 58 CSO 4.00% 1985 - 1987	522	0	522	0	0
0400015. 59 ADB 58 CSO 4.50% 1984 - 1986	2,152	0	2,152	0	0
0400016. 59 ADB 80 CSO 4.00% 1986 - 2011	19,184	0	19,184	0	0
0400017. 59 ADB 80 CSO 4.50% 1986 - 2005	12,975	0	12,975	0	0
0400018. 59 ADB 2001 CSO 3.50% 2013 - 2017	1,947	0	1,947	0	0
0400019. 59 ADB 2001 CSO 4.00% 2008 - 2012	3,340	0	3,340	0	0
0499997. Totals (Gross)	2,219,172	0	2,219,172	0	0
0499998. Reinsurance ceded	1,010,912	0	1,010,912	0	0
0499999. Accidental Death Benefits: Totals (Net)	1,208,260	0	1,208,260	0	0
0500001. 52 INTERCO DISA 4.00% 1994 - 1999	3,217	0	3,217	0	0
0500002. 52 INTERCO DISA 4.50% 1982 - 1997	139	0	139	0	0
0500003. 52 INTERCO DISA 6.00% 1983 - 1984	405	0	405	0	0
0500004. 52 INTERCO DISA Period 2* 58 CSO 4.00% 1985 - 1987	608	0	608	0	0
0500005. 52 INTERCO DISA Period 2* 58 CSO 4.50% 1984 - 1994	1,897	0	1,897	0	0
0500006. 52 INTERCO DISA Period 2* 80 CSO 3.00% 2004 - 2006	93	0	93	0	0
0500007. 52 INTERCO DISA Period 2* 80 CSO 3.50% 2013 - 2021	216	0	216	0	0
0500008. 52 INTERCO DISA Period 2* 80 CSO 4.00% 1986 - 2012	21,907	0	21,907	0	0
0500009. 52 INTERCO DISA Period 2* 80 CSO 4.50% 1986 - 2005	363,156	0	363,156	0	0
0500010. 52 INTERCO DISA Period 2* 2001 CSO 3.50% 2013 - 2019	21,698,486	0	21,698,486	0	0
0500011. 52 INTERCO DISA Period 2* 2001 CSO 4.00% 2006 - 2012	33,214,965	0	33,214,965	0	0
0500012. 52 INTERCO DISA Period 2* 2001 CSO 4.50% 2005	785,651	0	785,651	0	0
0599997. Totals (Gross)	56,090,741	0	56,090,741	0	0
0599998. Reinsurance ceded	3,612,602	0	3,612,602	0	0
0599999. Disability-Active Lives: Totals (Net)	52,478,139	0	52,478,139	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0600001. 52 INTERCO DISA Period 2* 58 CSO 3.00% 1972 - 1987	353	0	353	0	0
0600002. 52 INTERCO DISA Period 2* 58 CSO 3.50% 1976 - 1987	1,153	0	1,153	0	0
0600003. 52 INTERCO DISA Period 2* 58 CSO 4.00% 1979 - 1987	364	0	364	0	0
0600004. 52 INTERCO DISA Period 2* 58 CSO 4.50% 1979 - 1987	106,585	0	106,585	0	0
0600005. 52 INTERCO DISA Period 2* 58 CSO 5.50% 1987 - 1986	394,453	0	394,453	0	0
0600006. 52 INTERCO DISA Period 2* 58 CSO 6.00% 1984 - 2007	7,175,521	0	7,175,521	0	0
0600007. 52 INTERCO DISA Period 2* 80 CSO 4.00% 2006 - 2007	31,310	0	31,310	0	0
0600008. 52 INTERCO DISA Period 2* 80 CSO 4.50% 1982 - 2005	6,776,540	0	6,776,540	0	0
0600009. 52 INTERCO DISA Period 2* 80 CSO 5.00% 1993 - 1994	1,354,037	0	1,354,037	0	0
0600010. 52 INTERCO DISA Period 2* 80 CSO 5.50% 1987 - 1992	10,540,265	0	10,540,265	0	0
0600011. 52 INTERCO DISA Period 2* 80 CSO 6.00% 1983 - 1986	1,588,300	0	1,588,300	0	0
0600012. 52 INTERCO DISA Period 2* 2001 CSO 3.50% 2013 - 2017	7,718,387	0	7,718,387	0	0
0600013. 52 INTERCO DISA Period 2* 2001 CSO 4.00% 2006 - 2012	9,608,430	0	9,608,430	0	0
0600014. 52 INTERCO DISA Period 2* 2001 CSO 4.50% 2005 - 2024	876,993	0	876,993	0	0
0600015. 52 INTERCO DISA Period 2* 2017 CSO 3.00% 2021 - 2024	299,354	0	299,354	0	0
0600016. 52 INTERCO DISA Period 2* 2017 CSO 3.50% 2018 - 2020	1,802,247	0	1,802,247	0	0
0600017. 2005 SOA GRP Waiver (MOD) 4.50% 1992 - 2005	10,287,485	0	0	0	10,287,485
0600018. 2005 SOA GRP Waiver (MOD) 6.00% 1945 - 1991	19,510,643	0	0	0	19,510,643
0600019. 2017 CSO Company LTC Disability table 3.00% 2021	1	0	1	0	0
0600020. 2017 CSO Company LTC Disability table 3.50% 2020	30,287	0	30,287	0	0
0699997. Totals (Gross)	78,102,708	0	48,304,580	0	29,798,128
0699998. Reinsurance ceded	38,048,110	0	8,249,982	0	29,798,128
0699999. Disability-Disabled Lives: Totals (Net)	40,054,598	0	40,054,598	0	0
0700001. AAT Reserves	460,000,000	0	0	0	460,000,000
0700002. For excess of valuation net premiums over corresponding gross premiums	1,320,965,083	0	1,320,965,083	0	0
0700003. For surrender values in excess of reserves otherwise required and carried	1,209,747	0	1,209,747	0	0
0700004. Minimum Guaranteed Death Benefit Reserve - VUL	41,545,059	0	41,545,059	0	0
0700005. Term Additional Reserve	234	0	234	0	0
0700006. VM-21 Stochastic Reserve	5,938,665,304	0	5,935,787,104	0	2,878,201
0799997. Totals (Gross)	7,762,385,427	0	7,299,507,227	0	462,878,201
0799998. Reinsurance ceded	1,152,339,898	0	1,152,315,184	0	24,714
0799999. Miscellaneous Reserves: Totals (Net)	6,610,045,529	0	6,147,192,043	0	462,853,486
9999999. Totals (Net) - Page 3, Line 1	43,468,945,685	0	38,384,956,783	0	5,083,988,901

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ 0 ; Annuities \$ 0 ; Supplementary Contracts with Life Contingencies \$ 0 ; Accidental Death Benefits \$ 0 ; Disability - Active Lives \$ 0 ; Disability - Disabled Lives \$ 0 ; Miscellaneous Reserves \$ 0 .

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ X ] No [ ]
- 1.2 If not, state which kind is issued. ....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued. ....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [ X ] No [ ]  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [ X ]  
If so, state:  
4.1 Amount of insurance? .....\$ ..... 0  
4.2 Amount of reserve? .....\$ ..... 0  
4.3 Basis of reserve: .....  
4.4 Basis of regular assessments: .....  
4.5 Basis of special assessments: .....  
4.6 Assessments collected during the year .....\$ ..... 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. ....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [ X ]  
6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$ ..... 0  
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....\$ ..... 0  
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements .....\$ ..... 0  
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount: .....  
7.3 State the amount of reserves established for this business: .....\$ ..... 0  
7.4 Identify where the reserves are reported in the blank: .....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: .....\$ ..... 0  
8.2 State the amount of reserves established for this business: .....\$ ..... 0  
8.3 Identify where the reserves are reported in the blank: .....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: .....\$ ..... 0  
9.2 State the amount of reserves established for this business: .....\$ ..... 0  
9.3 Identify where the reserves are reported in the blank: .....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Payout Annuities – Life Contingent SPIAs and Structured Settlements .....	Unmatched mortality improvement duration. ....	Mortality improvement duration matched to contract duration. ....	(2,365,279)
0299999. Subtotal	XXX	XXX	(2,365,279)
Payout Annuities – Life Contingent Fixed Supplemental Contracts .....	Unmatched mortality improvement duration. ....	Mortality improvement duration matched to contract duration. ....	(478,324)
0399999. Subtotal	XXX	XXX	(478,324)
9999999 - Total (Column 4, only)			(2,843,603)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves	57,539,674	0	0	0	0	0	0	0	0	0	205,441	57,323,247	10,987
2. Additional contract reserves (b)	3,232,611,971	0	0	0	0	0	0	0	0	0	913,830	3,230,656,501	1,041,640
3. Additional actuarial reserves-Asset/Liability analysis	400,000,000	0	0	0	0	0	0	0	0	0	0	400,000,000	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	3,690,151,646	0	0	0	0	0	0	0	0	0	1,119,271	3,687,979,748	1,052,627
8. Reinsurance ceded	3,667,081,165	0	0	0	0	0	0	0	0	0	332,079	3,666,596,460	152,627
9. Totals (Net)	23,070,480	0	0	0	0	0	0	0	0	0	787,192	21,383,288	900,000
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims	2,185,324,729	0	0	0	0	0	0	0	0	0	63,909,770	2,121,414,958	0
11. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	2,185,324,729	0	0	0	0	0	0	0	0	0	63,909,770	2,121,414,958	0
15. Reinsurance ceded	2,144,472,392	0	0	0	0	0	0	0	0	0	23,395,924	2,121,076,469	0
16. Totals (Net)	40,852,336	0	0	0	0	0	0	0	0	0	40,513,847	338,490	0
17. TOTAL (Net)	63,922,816	0	0	0	0	0	0	0	0	0	41,301,039	21,721,778	900,000
18. TABULAR FUND INTEREST	1,856,489	0	0	0	0	0	0	0	0	0	1,856,489	0	0
<b>DETAILS OF WRITE-INS</b>													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT 7 - DEPOSIT TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	12,742,476,619	0	1,109,363,284	452,529,371	748,536	11,179,835,428
2. Deposits received during the year .....	459,345,511	0	10,503,036	59,570,327	280,361	388,991,787
3. Investment earnings credited to the account .....	68,080,574	0	51,395,535	11,616,430	18,192	5,050,417
4. Other net change in reserves .....	(65,075,002)	0	609	328	(330)	(65,075,609)
5. Fees and other charges assessed .....	0	0	0	0	0	0
6. Surrender charges .....	0	0	0	0	0	0
7. Net surrender or withdrawal payments .....	765,664,158	0	148,159,864	115,940,209	130,848	501,433,237
8. Other net transfers to or (from) Separate Accounts .....	1,272,778	0	0	1,272,778	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	12,437,890,766	0	1,023,102,600	406,503,469	915,911	11,007,368,786
10. Reinsurance balance at the beginning of the year .....	(212,856,519)	0	610	(212,781,186)	(330)	(75,613)
11. Net change in reinsurance assumed .....	34,798	0	(610)	(40,535)	330	75,613
12. Net change in reinsurance ceded .....	(27,919,589)	0	0	(27,919,589)	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(184,902,132)	0	0	(184,902,132)	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13) .....	12,252,988,634	0	1,023,102,600	221,601,337	915,911	11,007,368,786

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) .....	\$ .....	0
2. Reported as Annuities Certain (captured in column 3) .....	\$ .....	0
3. Reported as Supplemental Contracts (captured in column 4) .....	\$ .....	0
4. Reported as Dividend Accumulations or Refunds (captured in column 5) .....	\$ .....	0
5. Reported as Premium or Other Deposit Funds (captured in column 6) .....	\$ .....	4,300,000,000
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$ .....	\$ .....	4,300,000,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....	98,634	0	0	0	0	98,634	0	0
1.2 Reinsurance assumed .....	10,494,117	10,493,871	0	0	0	246	0	0
1.3 Reinsurance ceded .....	32,885	0	0	0	0	32,885	0	0
1.4 Net .....	10,559,866	10,493,871	0	0	0	65,995	0	0
2. In course of settlement:								
2.1 Resisted .....								
2.11 Direct .....	2,987,515	2,987,515	0	0	0	0	0	0
2.12 Reinsurance assumed .....	125,000	125,000	0	0	0	0	0	0
2.13 Reinsurance ceded .....	700,000	700,000	0	0	0	0	0	0
2.14 Net .....	2,412,515	(b) 2,412,515	(b) 0	(b) 0	0	0	0	0
2.2 Other .....								
2.21 Direct .....	271,027,953	270,979,142	13,332	0	0	35,479	0	0
2.22 Reinsurance assumed .....	81,826,422	44,096,994	0	37,729,428	0	0	0	0
2.23 Reinsurance ceded .....	102,172,494	102,172,494	0	0	0	0	0	0
2.24 Net .....	250,681,881	(b) 212,903,642	(b) 13,332	(b) 37,729,428	0	(b) 35,479	0	0
3. Incurred but unreported:								
3.1 Direct .....	286,400,351	124,843,795	3,457,743	0	0	158,098,813	0	0
3.2 Reinsurance assumed .....	8,904,736	8,904,626	0	0	0	110	0	0
3.3 Reinsurance ceded .....	229,226,212	70,461,206	698,751	0	0	158,066,255	0	0
3.4 Net .....	66,078,875	(b) 63,287,215	(b) 2,758,992	(b) 0	0	(b) 32,668	0	0
4. TOTALS .....								
4.1 Direct .....	560,514,453	398,810,452	3,471,075	0	0	158,232,926	0	0
4.2 Reinsurance assumed .....	101,350,275	63,620,491	0	37,729,428	0	356	0	0
4.3 Reinsurance ceded .....	332,131,591	173,333,700	698,751	0	0	158,099,140	0	0
4.4 Net .....	329,733,137	(a) 289,097,243	(a) 2,772,324	37,729,428	0	134,142	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ .....0 in Column 2 and \$ .....0 in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ .....0 Group Life \$ .....0, and Individual Annuities \$ .....0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ .....261,675 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
<b>1. Settlements During the Year:</b>								
1.1 Direct .....	6,237,385,568	2,050,353,458	21,499,964	3,151,960,594	357,554,672	656,016,880	0	0
1.2 Reinsurance assumed .....	353,300,121	144,875,575	0	207,545,989	0	878,557	0	0
1.3 Reinsurance ceded .....	2,028,975,825	1,271,384,739	4,445,003	101,220,233	137,540	651,788,310	0	0
1.4 Net .....	(c) 4,561,709,864	923,844,294	17,054,961	3,258,286,350	357,417,132	5,107,127	0	0
<b>2. Liability December 31, current year from Part 1:</b>								
2.1 Direct .....	560,514,453	398,810,452	3,471,075	0	0	158,232,926	0	0
2.2 Reinsurance assumed .....	101,350,275	63,620,491	0	37,729,428	0	356	0	0
2.3 Reinsurance ceded .....	332,131,591	173,333,700	698,751	0	0	158,099,140	0	0
2.4 Net .....	329,733,137	289,097,243	2,772,324	37,729,428	0	134,142	0	0
<b>3. Amounts recoverable from reinsurers December 31, current year</b> .....	475,134,524	319,931,444	0	155,009,069	22,567	171,444	0	0
<b>4. Liability December 31, prior year:</b>								
4.1 Direct .....	564,464,168	402,152,949	9,715,447	0	0	152,595,772	0	0
4.2 Reinsurance assumed .....	82,883,614	50,140,376	0	32,742,871	0	367	0	0
4.3 Reinsurance ceded .....	339,797,720	186,324,457	1,054,033	0	0	152,419,230	0	0
4.4 Net .....	307,550,062	265,968,868	8,661,414	32,742,871	0	176,909	0	0
<b>5. Amounts recoverable from reinsurers December 31, prior year</b> .....	345,192,317	329,121,250	0	15,831,100	25,516	214,451	0	0
<b>6. Incurred Benefits</b>								
6.1 Direct .....	6,233,435,853	2,047,010,961	15,255,592	3,151,960,594	357,554,672	661,654,034	0	0
6.2 Reinsurance assumed .....	371,766,782	158,355,690	0	212,532,546	0	878,546	0	0
6.3 Reinsurance ceded .....	2,151,251,903	1,249,204,176	4,089,721	240,398,202	134,591	657,425,213	0	0
6.4 Net .....	4,453,950,732	956,162,475	11,165,871	3,124,094,938	357,420,081	5,107,367	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 632,841 in Line 1.1, \$ 632,841 in Line 1.4.

\$ 632,841 in Line 6.1, and \$ 632,841 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 383,777 in Line 1.1, \$ 383,777 in Line 1.4.

\$ 383,777 in Line 6.1, and \$ 383,777 in Line 6.4.

(c) Includes \$ 2,413,452 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	3,640,374	3,518,571	(121,803)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0
8. Other invested assets (Schedule BA) .....	1,031,694	840,220	(191,474)
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	4,672,068	4,358,791	(313,277)
13. Title plants (for Title insurers only) .....	0	0	0
14. Investment income due and accrued .....	739,260	423,600	(315,660)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	8,286,779	8,595,073	308,294
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset .....	2,414,228,217	2,274,491,124	(139,737,093)
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software .....	0	0	0
21. Furniture and equipment, including health care delivery assets .....	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable .....	0	0	0
25. Aggregate write-ins for other-than-invested assets .....	7,975,880	10,140,587	2,164,707
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,435,902,204	2,298,009,175	(137,893,029)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	2,435,902,204	2,298,009,175	(137,893,029)
<b>DETAILS OF WRITE-INS</b>			
1101. ....	0	0	0
1102. ....	0	0	0
1103. ....	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Receivable from reinsurer in liquidation .....	7,846,287	7,846,287	0
2502. Miscellaneous .....	129,593	2,294,300	2,164,707
2503. ....	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	7,975,880	10,140,587	2,164,707

## NOTES TO THE FINANCIAL STATEMENTS

### 1. Summary of Significant Accounting Policies

#### A. Accounting Practices

Brighthouse Life Insurance Company (the “Company”) presents the accompanying financial statements on the basis of accounting practices prescribed or permitted (“DE SAP”) by the State of Delaware (“Delaware”) Department of Insurance (the “Department”).

The Department recognizes only the statutory accounting practices prescribed or permitted by Delaware in determining and reporting the financial condition and results of operations of an insurance company, in determining its solvency under the Delaware Insurance Law. In 2001, the National Association of Insurance Commissioners (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) was adopted as a component of DE SAP.

Delaware has adopted certain prescribed accounting practices that differ from those found in NAIC SAP, none of which affect the financial statements of the Company. A reconciliation of the Company’s net income (loss) and capital and surplus between DE SAP and NAIC SAP is as follows:

	SSAP Number <sup>(1)</sup>	Financial Statement Page	Financial Statement Line Number	For the Year Ended December 31, 2024	For the Year Ended December 31, 2023
Net income (loss), DE SAP				\$ (787,418,938)	\$ (3,131,303,277)
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Net income (loss), NAIC SAP				\$ (787,418,938)	\$ (3,131,303,277)
				<b>December 31, 2024</b>	<b>December 31, 2023</b>
Statutory capital and surplus, DE SAP				\$ 3,673,337,218	\$ 4,622,743,916
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Statutory capital and surplus, NAIC SAP				\$ 3,673,337,218	\$ 4,622,743,916

<sup>(1)</sup> Statement of Statutory Accounting Principles (“SSAP”)

The Company’s risk-based capital (“RBC”) would not have triggered a regulatory event without the use of the state prescribed practices.

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

#### C. Accounting Policy

Life premiums are recognized as revenue when due from policyholders under the terms of the insurance contract. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the term of the related insurance policies and reinsurance agreements. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Deposits on deposit-type agreements are entered directly as a liability when received. Reserves for losses and unearned premiums ceded to reinsurers have been reported as reductions of related reserves.

Policyholder dividends are determined annually by the Company’s Board of Directors. The aggregate amount of policyholder dividends is related to actual interest, mortality, morbidity and expense experience for the year as well as management’s judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated in the same manner as comparable longer-term investments described below.
- (2) Bonds not backed by other loans are generally stated at amortized cost unless they have a NAIC rating designation of 6, which are stated at the lower of amortized cost or fair value. Bonds not backed by other loans are amortized using the constant yield method.
- (3) Common stocks of nonaffiliates are stated at fair value.
- (4) Redeemable preferred stocks are generally stated at cost or amortized cost unless they have a NAIC rating designation of 4, 5 or 6, in which case such stocks are stated at the lower of cost, amortized cost or fair value. Perpetual preferred stocks are generally stated at cost unless they have a NAIC rating designation of 4, 5 or 6, in which case such stocks are stated at the lower of cost or fair value.

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## NOTES TO THE FINANCIAL STATEMENTS

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- (5) Mortgage loans on real estate are principally stated at amortized cost, net of valuation allowances.
- (6) Mortgage-backed bonds, included in bonds, are generally stated at amortized cost using the scientific method unless they have a NAIC rating designation of 6, which are stated at the lower of amortized cost or fair value. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities), the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds, the effective yield is recalculated on a retrospective basis.
- For certain residential mortgage-backed securities (“RMBS”) and commercial mortgage-backed securities (“CMBS”), both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS or CMBS. RMBS and CMBS with initial designations of 1 to 5 are stated at amortized cost, while RMBS and CMBS with initial designations of 6 are stated at the lower of amortized cost or fair value. The final designation calculation compares this carrying value with a range of values, resulting in a final NAIC designation reported herein, which is used for all other accounting and reporting purposes.
- For loan-backed securities, including asset-backed securities (“ABS”), which are not modeled, the NAIC relies on the second lowest NAIC Credit Rating Provider (“CRP”) rating to determine the initial NAIC designation. The second lowest CRP rating is used to determine the carrying value of the security, which is based on the NAIC’s estimate of expected losses, using an NAIC published formula. The carrying value of the security determines its final NAIC designation, which is used for reporting in the Annual Statement and in RBC calculations. This revised methodology does not apply to NAIC 1 and NAIC 6 securities which are rated at the second lowest CRP designation.
- Loan-backed and structured securities are stated at either amortized cost or the lower of amortized cost or fair market value. Amortized cost is determined using the interest method and includes anticipated prepayments. The retrospective adjustment method is used to determine the amortized cost for the majority of loan-backed and structured securities. For certain securities, the prospective adjustments methodology is utilized, including interest-only securities and securities that have experienced an other-than-temporary impairment (“OTTI”).
- (7) The Company accounts for investments in subsidiary, controlled and affiliated (“SCA”) companies using the statutory equity of the investee if the entity is an insurance company. All noninsurance entities are valued at the U.S. Generally Accepted Accounting Principles (“GAAP”) equity of the investee.
- (8) Investments in joint ventures, partnerships and limited liability companies (“LLC”) are carried at the underlying audited GAAP equity (or audited International Financial Reporting Standards equity for certain partnership interests) of the respective entity’s financial statements. Undistributed earnings of these entities are recognized in unrealized gains and losses. Such investments are nonadmitted if they do not have financial statement audits.
- (9) See Note 8 for the derivative accounting policy.
- (10) The Company considers anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company did not modify its capitalization policy from the prior period.
- (13) The Company does not have pharmaceutical rebate receivables.

### D. Going Concern

Management does not have any substantial doubt about the Company’s ability to continue as a going concern.

## 2. Accounting Changes and Corrections of Errors

### Accounting Changes

The Company had no accounting changes for corrections of errors during 2024.

### Correction of Errors

The Company had no correction of errors during 2024.

## 3. Business Combinations and Goodwill

### A. Statutory Purchase Method

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## NOTES TO THE FINANCIAL STATEMENTS

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The Company had no transactions that were accounted for as a statutory purchase during 2024 and 2023.

B. Statutory Merger

The Company had no statutory mergers during 2024 and 2023.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance during 2024 and 2023.

D. Impairment Loss

The Company had no recognized impairment losses from goodwill during 2024 and 2023.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company had no admitted goodwill during 2024 and 2023.

#### 4. *Discontinued Operations*

The Company had no discontinued operations during 2024 and 2023.

#### 5. *Investments*

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum interest rates for mortgage loans funded or acquired during 2024 were:

	<u>Maximum</u>	<u>Minimum</u>
Farm loans	8.05%	2.80%
Residential loans	8.13%	2.38%
Commercial loans	7.62%	2.34%

(2) Generally, the Company, as the lender, only loans up to 75% of the purchase price of the underlying real estate. From time to time, the Company may originate loans in excess of 75% of the purchase price of the underlying real estate, if underwriting risk is sufficiently within Company standards.

The maximum percentage of any one loan to the value of the underlying real estate at the time of the origination and originated during the year ended December 31, 2024 was: 66%

(3) During 2024 and 2023, all applicable taxes, assessments and advances were included in the mortgage loan total.

## NOTES TO THE FINANCIAL STATEMENTS

(4) The Company's age analysis of mortgage loans, aggregated by type, was as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2024							
1. Recorded Investment (All)							
(a) Current	\$ 1,832,807,336	\$ —	\$ 3,131,798,927	\$ —	\$ 6,461,528,238	\$ 19,238,932	\$ 11,445,373,433
(b) 30-59 days past due	\$ —	\$ —	\$ 1,249,825	\$ —	\$ —	\$ —	\$ 1,249,825
(c) 60-89 days past due	\$ —	\$ —	\$ 17,762,556	\$ —	\$ —	\$ —	\$ 17,762,556
(d) 90-179 days past due	\$ 3,315,991	\$ —	\$ 21,493,441	\$ —	\$ 1,519,380	\$ —	\$ 26,328,812
(e) 180+ days past due	\$ 15,855,000	\$ —	\$ 26,625,399	\$ —	\$ 21,513,000	\$ —	\$ 63,993,399
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
4. Interest Reduced							
(a) Recorded investment	\$ 71,885,864	\$ —	\$ 619,712	\$ —	\$ 1,473,248,147	\$ —	\$ 1,545,753,723
(b) Number of loans	15	—	5	—	83	—	103
(c) Percent reduced	0.8 %	— %	1.2 %	— %	0.7 %	— %	0.7 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ 294,737,704	\$ —	\$ —	\$ —	\$ 2,452,606,941	\$ 19,238,932	\$ 2,766,583,577
b. December 31, 2023							
1. Recorded Investment (All)							
(a) Current	\$ 2,212,900,930	\$ —	\$ 3,019,358,336	\$ —	\$ 8,234,246,978	\$ 67,333,582	\$ 13,533,839,826
(b) 30-59 days past due	\$ —	\$ —	\$ 1,856,630	\$ —	\$ —	\$ —	\$ 1,856,630
(c) 60-89 days past due	\$ —	\$ —	\$ 18,431,429	\$ —	\$ —	\$ —	\$ 18,431,429
(d) 90-179 days past due	\$ —	\$ —	\$ 14,709,710	\$ —	\$ —	\$ —	\$ 14,709,710
(e) 180+ days past due	\$ 15,855,000	\$ —	\$ 22,191,883	\$ —	\$ 3,430,761	\$ —	\$ 41,477,644
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Interest accrued	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$ 15,855,000	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 15,855,000
(b) Interest accrued	\$ 412,336	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 412,336
4. Interest Reduced							
(a) Recorded investment	\$ —	\$ —	\$ 1,721,061	\$ —	\$ —	\$ —	\$ 1,721,061
(b) Number of loans	—	—	9	—	—	—	9
(c) Percent reduced	— %	— %	1.6 %	— %	— %	— %	1.6 %
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ 620,370,340	\$ —	\$ —	\$ —	\$ 4,259,288,062	\$ 57,333,582	\$ 4,936,991,984

(5) The Company's investment in impaired loans with or without allowance for credit losses, were as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2024							
1. With allowance for credit losses	\$ 15,855,000	\$ —	\$ —	\$ —	\$ 23,032,380	\$ —	\$ 38,887,380
2. No allowance for credit losses	\$ 3,315,991	\$ —	\$ 57,444,229	\$ —	\$ 1,050,000	\$ —	\$ 61,810,220
3. Total (1+2)	\$ 19,170,991	\$ —	\$ 57,444,229	\$ —	\$ 24,082,380	\$ —	\$ 100,697,600
4. Subject to a participating or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ 569,928	\$ —	\$ —	\$ —	\$ 24,082,380	\$ —	\$ 24,652,308
b. December 31, 2023							
1. With allowance for credit losses	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. No allowance for credit losses	\$ 15,855,000	\$ —	\$ 52,913,749	\$ —	\$ 6,237,778	\$ —	\$ 75,006,527
3. Total (1+2)	\$ 15,855,000	\$ —	\$ 52,913,749	\$ —	\$ 6,237,778	\$ —	\$ 75,006,527
4. Subject to a participating or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ —	\$ —	\$ —	\$ —	\$ 6,237,778	\$ —	\$ 6,237,778

## NOTES TO THE FINANCIAL STATEMENTS

(6) The Company's investment in impaired and nonaccrual loans was as follows:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. December 31, 2024							
1. Average recorded investment	\$ 17,181,090	\$ —	\$ 52,952,266	\$ —	\$ 16,191,832	\$ —	\$ 86,325,188
2. Interest income recognized	\$ (485,233)	\$ —	\$ 22,812	\$ —	\$ 146,524	\$ —	\$ (315,897)
3. Recorded investment on nonaccrual status	\$ 19,170,991	\$ —	\$ 27,595,650	\$ —	\$ 23,032,380	\$ —	\$ 69,799,021
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ 58,252	\$ —	\$ —	\$ —	\$ 58,252
b. December 31, 2023							
1. Average recorded investment	\$ 13,831,976	\$ —	\$ 44,321,566	\$ —	\$ 4,428,799	\$ —	\$ 62,582,341
2. Interest income recognized	\$ 223,556	\$ —	\$ 396,427	\$ —	\$ 33,404	\$ —	\$ 653,387
3. Recorded investment on nonaccrual status	\$ —	\$ —	\$ 23,444,712	\$ —	\$ 3,430,761	\$ —	\$ 26,875,473
4. Amount of interest income recognized using a cash-basis method of accounting	\$ —	\$ —	\$ 458,456	\$ —	\$ 33,404	\$ —	\$ 491,860

(7) The Company's allowance for credit losses, were as follows:

	2024	2023
a. Balance at beginning of period	\$ —	\$ —
b. Additions charged to operations	17,777,962	—
c. Direct write-downs charged against the allowances	(2,886,287)	—
d. Recoveries of amounts previously charged off	—	—
e. Balance at end of period	<u>\$ 14,891,675</u>	<u>\$ —</u>

(8) The Company's derecognized mortgage loans as a result of foreclosure, were as follows:

	2024	2023
a. Aggregate amount of mortgage loans derecognized	\$ 1,804,516	\$ 1,449,101
b. Real estate collateral recognized	\$ 1,804,516	\$ 1,449,101
c. Other collateral recognized	\$ —	\$ —
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ —	\$ —

(9) The Company accrues interest income on impaired loans to the extent it is deemed collectible and the loan continues to perform under its original or restructured contractual terms. As part of the reserve process, management assesses whether loans need to be placed on a non-accrual status at which time the Company recognizes income on the cash basis.

### B. Debt Restructuring

	2024	2023
(1) The total recorded investments in restructured loans	\$ 4,167,728	\$ 7,796,424
(2) The realized capital gains related to these loans	\$ 238,079	\$ 773,612
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ —	\$ —

(4) The creditor's income recognition policy for interest income on an impaired loan:

The Company accrues interest income on impaired loans to the extent it is deemed collectible and the loan continues to perform under its original or restructured contractual terms. As part of the reserve process, management assesses whether loans need to be placed on a non-accrual status at which time the Company recognizes income on a cash basis.

### C. Reverse Mortgages

The Company did not have any reverse mortgages in 2024 and 2023.

### D. Loan-backed Securities

(1) Prepayment assumptions were obtained from published broker dealer values and internal estimates.

(2) a. The Company did not recognize any OTTI on the basis of the intent to sell during the year ended December 31, 2024.

## NOTES TO THE FINANCIAL STATEMENTS

- b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis during the year ended December 31, 2024.
- c. Impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the security are shown in Note 5D(3).
- (3) The loan-backed securities for which an OTTI has been recognized during the year ended December 31, 2024, measured as the difference between amortized cost and estimated present value of projected future cash flows to be collected, were as follows:

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost after OTTI	Estimated Fair Value at Time of OTTI	Date of Financial Statement Where Reported
02150EAD5	\$ 5,596,571	\$ 5,427,796	\$ 168,775	\$ 5,427,796	\$ 5,239,616	3/31/2024
12667GQK2	\$ 4,730,381	\$ 4,590,155	140,226	\$ 4,590,155	\$ 4,642,885	3/31/2024
225470T78	\$ 1,965,165	\$ 1,896,907	68,258	\$ 1,896,907	\$ 1,792,496	3/31/2024
362256AC3	\$ 4,150,149	\$ 3,944,549	205,600	\$ 3,944,549	\$ 3,846,794	3/31/2024
76114GAA5	\$ 6,987,134	\$ 6,794,464	192,670	\$ 6,794,464	\$ 5,663,807	3/31/2024
87222EAH1	\$ 1,912,266	\$ 1,836,864	75,402	\$ 1,836,864	\$ 1,603,103	3/31/2024
02150EAD5	\$ 5,384,097	\$ 5,298,299	85,798	\$ 5,298,299	\$ 5,081,029	6/30/2024
12667GQK2	\$ 4,501,697	\$ 4,435,496	66,201	\$ 4,435,496	\$ 4,492,939	6/30/2024
36167RAE3	\$ 650,000	\$ 81,939	568,061	\$ 81,939	\$ 81,939	6/30/2024
76114GAA5	\$ 6,794,464	\$ 6,698,789	95,675	\$ 6,698,789	\$ 5,579,733	6/30/2024
362256AC3	\$ 3,868,989	\$ 3,798,644	70,345	\$ 3,798,644	\$ 3,762,333	9/30/2024
02150EAD5	\$ 5,212,377	\$ 5,084,208	128,169	\$ 5,084,208	\$ 5,023,943	12/31/2024
12544MAA7	\$ 409,462	\$ 395,496	13,966	\$ 395,496	\$ 383,066	12/31/2024
225470T78	\$ 1,896,907	\$ 1,757,156	139,751	\$ 1,757,156	\$ 1,727,924	12/31/2024
76114GAA5	\$ 6,699,156	\$ 6,399,431	299,726	\$ 6,399,431	\$ 5,621,237	12/31/2024
87222EAH1	\$ 1,807,549	\$ 1,724,700	82,849	\$ 1,724,700	\$ 1,534,111	12/31/2024
Total			<u>\$ 2,401,472</u>			

The recognized OTTI shown above is all noninterest related.

- (4) At December 31, 2024, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated by length of time the securities have been in a continuous loss position were as follows:
- a. The aggregate amount of unrealized losses:
- |                        |                |
|------------------------|----------------|
| 1. Less than 12 Months | \$ 144,392,784 |
| 2. 12 Months or Longer | \$ 733,099,774 |
- b. The aggregate related fair value of securities with unrealized losses:
- |                        |                  |
|------------------------|------------------|
| 1. Less than 12 Months | \$ 2,148,943,288 |
| 2. 12 Months or Longer | \$ 6,035,015,965 |
- (5) The Company performs a regular evaluation, on a security-by-security basis, of its securities holdings in accordance with its OTTI policy in order to evaluate whether such investments are other than temporarily impaired. Management considers a wide range of factors about the security issuer and uses its best judgment in evaluating the cause of the decline in the estimated fair value of the security and in assessing the prospects for near-term recovery. Factors considered include fundamentals of the industry and geographic area in which the security issuer operates, as well as overall macroeconomic conditions.

Projected future cash flows are estimated using assumptions derived from management's best estimates of likely scenario-based outcomes after giving consideration to a variety of variables that include, but are not limited to:

- i. general payment terms of the security;
- ii. the likelihood that the issuer can service the scheduled interest and principal payments;
- iii. the quality and amount of any credit enhancements;
- iv. the security's position within the capital structure of the issuer;
- v. possible corporate restructurings or asset sales by the issuer; and
- vi. changes to the rating of the security or the issuer by rating agencies.

Additional considerations are made when assessing the unique features that apply to certain loan-backed and structured securities including, but are not limited to:

- i. the quality of underlying collateral;
- ii. expected prepayment speeds;

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## NOTES TO THE FINANCIAL STATEMENTS

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- iii. current and forecasted loss severity;
- iv. consideration of the payment terms of the underlying assets backing the security; and
- v. the payment priority within the tranche structure of the security.

For loan-backed or structured securities in an unrealized loss position as summarized in the immediately preceding table, the Company does not have the intent to sell the securities, believes it has the intent and ability to retain the security for a period of time sufficient to recover the carrying value of the security and based on the cash flow modeling and other considerations as described above, believes these securities are not other than temporarily impaired.

### E. Dollar Repurchase Agreements and/or Securities Lending Transactions

- (1) The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties.
- (2) The Company did not have any pledged assets as collateral for repurchase agreements, securities lending transactions or dollar repurchase agreements as of December 31, 2024 and 2023.
- (3) Collateral received

The Company participates in a securities lending program as discussed in Note 17.

- a. The aggregate amount of collateral received as of December 31, 2024, was as follows:

1.	Securities Lending	Fair Value
	Open <sup>(1)</sup>	\$ 490,114,688
	30 days or less	1,834,191,123
	31 to 60 days	885,767,813
	61 to 90 days	—
	Greater than 90 days	—
	Sub Total	\$ 3,210,073,624
	Securities received	—
	Total collateral received	\$ 3,210,073,624

(1) The related loaned security could be returned to the Company on the next business day requiring the Company to immediately return the cash collateral.

- 2. The Company did not have any cash collateral received from dollar repurchase agreements.
- b. As of December 31, 2024, the Company did not have collateral that was sold or repledged.
- c. As the Company did not have collateral that was sold or repledged, as of December 31, 2024, there is no associated information about the sources and uses of that collateral.
- (4) As of December 31, 2024, the Company did not have any security lending transactions administered by an affiliate agent in which “one-line” reporting of the reinvested collateral is used.

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**NOTES TO THE FINANCIAL STATEMENTS**


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## (5) Collateral Reinvestment

a. The aggregate amount of cash collateral reinvested as of December 31, 2024 was as follows:

1.	<u>Securities Lending</u>	<u>Amortized Cost</u>	<u>Fair Value</u>
Open		\$ —	\$ —
30 days or less		92,429,843	92,429,843
31 to 60 days		19,936,426	19,940,625
61 to 90 days		98,408,553	98,432,619
91 to 120 days		64,141,867	64,141,760
121 to 180 days		4,953,760	4,938,902
181 to 365 days		18,684,710	18,655,213
1 to 2 years		197,588,561	197,565,276
2 to 3 years		234,085,098	227,884,883
Greater than 3 years		<u>2,251,603,868</u>	<u>2,121,874,491</u>
Total Bonds		<u>2,981,832,686</u>	<u>2,845,863,612</u>
Additional collateral reinvested			
Common stocks		—	—
Preferred stocks		5,250,000	5,253,939
Derivatives		4,830,243	4,830,243
Cash		229,467,960	229,467,960
Payables, receivables and all other, net		<u>131,719,374</u>	<u>131,719,374</u>
Total other		<u>371,267,577</u>	<u>371,271,516</u>
Security collateral received			
		—	—
Grand total reinvestment portfolio and security collateral		<u>\$ 3,353,100,263</u>	<u>\$ 3,217,135,128</u>
Portion of reinvestment portfolio invested in U.S.			
Treasury securities, agency securities and certain agency residential mortgage-backed securities (“RMBS”)		\$ 1,511,927,743	\$ 1,399,973,336

2. The Company did not have any cash collateral reinvested from dollar repurchase agreements.

b. The bonds within the reinvestment programs consist principally of agency RMBS, ABS, U.S. and foreign corporate securities, U.S. government and agency securities, non-agency RMBS and CMBS. If the securities on loan or the structured securities or corporate securities within the reinvestment portfolio become less liquid, the Company has U.S government and agency securities within the reinvestment portfolio and the liquidity resources of most of its General Account available to meet any potential cash demand when securities are returned to the Company.

(6) The Company has not accepted collateral that it is not permitted by contract or custom to sell or repledge.

(7) The Company does not have collateral for securities lending that extends beyond one year from December 31, 2024.

## F-I. Repurchase and Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing and as a Sale

The Company did not have any repurchase or reverse repurchase agreements transactions accounted for as secured borrowing or as a sale as of December 31, 2024.

## J. Real Estate

(1) For the years ended December 31, 2024 and 2023, the Company did not recognize any impairment losses.

(2) a) The Company had properties classified as held-for-sale of \$1,414,399 and \$1,297,013 at December 31, 2024 and 2023, respectively.

b) For the years ended December 31, 2024 and 2023, the gain/(loss) on real estate sales was (\$123,772) and (\$89,160), respectively.

(3) There were no changes during the year in the Company’s plans to sell investment real estate.

(4) The Company does not engage in retail land sales operations.

(5) The Company does not hold any real estate investments with participating mortgage loans.

**NOTES TO THE FINANCIAL STATEMENTS**

K. Investments in Low-Income Housing Tax Credits (“LIHTC”)

The company did not have investments in LIHTC in 2024 and 2023.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Information on the Company’s investment in restricted assets as of December 31, was as follows:

Restricted Asset Category	Gross Restricted									Percentage	
	2024				(5)	(6)	(7)	(8)	(9)	(10)	(11)
	(1)	(2)	(3)	(4)							
Total General Account	General Account Supporting Separate Account Activity <sup>(a)</sup>	Total Separate Account Restricted Assets	Separate Account Assets Supporting General Account Activity <sup>(b)</sup>	December 31, 2024 (1 plus 3)	December 31, 2023	Increase/ (Decrease) (5 minus 6)	Total Non Admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	— %	— %
Collateral held under security lending agreements	3,595,901,569	—	—	—	3,595,901,569	3,427,358,029	168,543,540	—	3,595,901,569	1.87	1.89
Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
Placed under option contracts	—	—	—	—	—	—	—	—	—	—	—
Letter stock or securities restricted as to sale	—	—	—	—	—	—	—	—	—	—	—
Federal Home Loan Bank (“FHLB”) capital stock	222,250,000	—	—	—	222,250,000	244,625,000	(22,375,000)	—	222,250,000	0.12	0.12
On deposit with states	7,349,389	—	—	—	7,349,389	7,357,377	(7,988)	—	7,349,389	—	—
On deposit with other regulatory bodies	31,887,365	—	—	—	31,887,365	31,764,031	123,334	—	31,887,365	0.02	0.02
Pledged collateral to FHLB (including assets backing funding agreements)	7,110,494,902	—	—	—	7,110,494,902	9,298,001,379	(2,187,506,477)	—	7,110,494,902	3.69	3.74
Pledged as collateral not captured in other categories	4,059,132,446	8,493,988	2,803,775,455	2,803,775,455	6,862,907,901	6,079,526,124	783,381,777	—	6,862,907,901	3.57	3.60
Other restricted assets	15,688,006,244	—	—	—	15,688,006,244	16,478,676,127	(790,669,883)	—	15,688,006,244	8.14	8.25
<b>Total restricted assets</b>	<b>\$30,715,021,915</b>	<b>\$ 8,493,988</b>	<b>\$2,803,775,455</b>	<b>\$2,803,775,455</b>	<b>\$ 33,518,797,370</b>	<b>\$35,567,308,067</b>	<b>\$(2,048,510,697)</b>	<b>\$ —</b>	<b>\$ 33,518,797,370</b>	<b>17.41 %</b>	<b>17.62 %</b>

(a) Subset of column 1.

(b) Subset of column 3.

**NOTES TO THE FINANCIAL STATEMENTS**

(2) Details on the Company’s assets pledged as collateral, not captured in other categories, as of December 31, were as follows:

Restricted Asset Category	Gross Restricted							Percentage		
	2024							(8)	(9)	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Total General Account	General Account Supporting Separate Account Activity <sup>(a)</sup>	Total Separate Account Restricted Assets	Separate Account Assets Supporting General Account Activity <sup>(b)</sup>	December 31, 2024 (1 plus 3)	December 31, 2023	Increase/ (Decrease) (5 minus 6)	Total Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Derivatives Collateral	\$ 2,662,151,972	\$ 8,493,988	\$2,803,775,455	\$2,803,775,455	\$ 5,465,927,427	\$ 5,290,936,161	\$ 174,991,266	\$ 5,465,927,427	2.84 %	2.87 %
Pledged Collateral on Other Funding Agreements	650,926,766	—	—	—	650,926,766	—	650,926,766	650,926,766	0.34	0.34
Reinsurance Agreement - Securities Pledged	—	—	—	—	—	8,278,628	(8,278,628)	—	0.00	0.00
Pledged collateral to Farmer Mac	746,053,708	—	—	—	746,053,708	780,311,335	(34,257,627)	746,053,708	0.39	0.39
<b>Total</b>	<b>\$ 4,059,132,446</b>	<b>\$ 8,493,988</b>	<b>\$2,803,775,455</b>	<b>\$2,803,775,455</b>	<b>\$ 6,862,907,901</b>	<b>\$ 6,079,526,124</b>	<b>\$ 783,381,777</b>	<b>\$ 6,862,907,901</b>	<b>3.57 %</b>	<b>3.60 %</b>

(a) Subset of column 1.

(b) Subset of column 3.

(3) Details of Other Restricted Assets, as of December 31, were as follows:

Restricted Asset Category	Gross Restricted							Percentage		
	2024							(8)	(9)	(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Total General Account	General Account Supporting Separate Account Activity <sup>(a)</sup>	Total Separate Account Restricted Assets	Separate Account Assets Supporting General Account Activity <sup>(b)</sup>	December 31, 2024 (1 plus 3)	December 31, 2023	Increase/ (Decrease) (5 minus 6)	Total Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Assets held in trust to support reinsurance agreements	\$ 8,903,545,263	\$ —	\$ —	\$ —	\$ 8,903,545,263	\$ 7,576,226,485	\$ 1,327,318,778	\$ 8,903,545,263	4.62%	4.68%
Assets held in the custodial account titled “Superintendent of New York Department of Financial Services in trust of the security of the New York Policies of Brighthouse Life Insurance Company”	6,771,041,456	—	—	—	6,771,041,456	8,888,794,298	(2,117,752,842)	6,771,041,456	3.51	3.56
Rabbi Trust	13,419,525	—	—	—	13,419,525	13,655,344	(235,819)	13,419,525	0.01	0.01
<b>Total</b>	<b>\$ 15,688,006,244</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$15,688,006,244</b>	<b>\$16,478,676,127</b>	<b>\$ (790,669,883)</b>	<b>\$ 15,688,006,244</b>	<b>8.14%</b>	<b>8.25%</b>

(a) Subset of column 1.

(b) Subset of column 3.

(4) The Company’s collateral received and reflected as assets at December 31, 2024, were as follows:

Collateral Assets	Book/Adjusted Carrying Value (“BACV”)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
Cash ***	\$ 1,171,794,005	\$ 1,171,840,094	1.4 %	1.5 %
Schedule D, Part 1	2,723,285,016	2,587,269,852	3.4	3.5
Schedule D, Part 2, Section 1	5,250,000	5,253,939	—	—
Schedule D, Part 2, Section 2	—	—	—	—
Schedule B	—	—	—	—
Schedule A	—	—	—	—
Schedule BA, Part 1	—	—	—	—
Schedule DL, Part 1	—	—	—	—
Other	136,549,616	136,549,616	0.2	0.2
<b>Total Collateral Assets</b>	<b>\$ 4,036,878,637</b>	<b>\$ 3,900,913,501</b>	<b>5.0 %</b>	<b>5.2 %</b>

\* Column 1 divided by Asset Page, Line 26 (Column 1)

\*\* Column 1 divided by Asset Page, Line 26 (Column 3)

\*\*\* Includes cash equivalents and short-term investments

	Amount	% of Liability to total Liabilities*
Recognized Obligation to Return Collateral Asset	\$ 3,893,852,010	5.2 %

\* Column 1 divided by Liability Page, Line 26 (Column 1)

**M. Working Capital Finance Investments**

The Company had no working capital finance investments as of December 31, 2024.

**N. Offsetting and Netting of Assets and Liabilities**

The Company had no assets and liabilities which are offset and reported net in accordance with a valid right to offset.

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**NOTES TO THE FINANCIAL STATEMENTS**


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## O. 5GI Securities

The Company's 5GI Securities, as of December 31, were as follows:

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2024	2023	2024	2023	2024	2023
Bonds - AC <sup>(1)</sup>	4	4	\$ 36,023,782	\$ 36,040,996	\$ 35,748,310	\$ 35,376,608
LB&SS - AC	—	—	—	—	—	—
Preferred Stock - AC	—	—	—	—	—	—
Preferred Stock - FV <sup>(2)</sup>	—	—	—	—	—	—
<b>Total</b>	<b>4</b>	<b>4</b>	<b>\$ 36,023,782</b>	<b>\$ 36,040,996</b>	<b>\$ 35,748,310</b>	<b>\$ 35,376,608</b>

<sup>(1)</sup> AC - Amortized Cost

<sup>(2)</sup> FV - Fair Value

## P. Short Sales

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2024.

The Company did not have any settled short sale transactions during the year ended December 31, 2024.

## Q. Prepayment Penalty and Acceleration Fees

During the year ended December 31, 2024, the Company had securities sold, redeemed or otherwise disposed of as a result of a callable feature. The number of securities sold, disposed or otherwise redeemed and the aggregate amount of investment income generated as a result of a prepayment penalty and/or acceleration fee is as follows:

	General Account	Separate Account
Number of CUSIPs	53	22
Aggregate Amount of Investment Income	\$ 7,071,829	\$ 1,456,964

## R. Reporting Entity's Share of Cash Pool by Asset Type

The Company did not participate in a cash pool during the year ended December 31, 2024.

## S. The Company did not have any collateral loans as of December 31, 2024.

**6. Joint Ventures, Partnerships and Limited Liability Companies**

- A. The Company had no investments in any joint venture, partnership or LLC which exceed 10% of the admitted assets of the insurer.
- B. The Company recognized write-downs and recorded adjustments totaling \$19,793,867 and \$16,804,526 on investments in joint ventures, partnerships and LLCs during the years ended December 31, 2024 and December 31, 2023, respectively. Impairments are recognized when an investment's net asset value or management's estimate of value, based on available information, is less than the carrying amount or if, in management's judgment, the investment will not be able to absorb prior losses classified as unrealized losses. These losses are deemed to be other than temporary and the value of these impairments was recorded as a realized loss.

**7. Investment Income**

- A. Due and accrued income is excluded from surplus on the following basis:

All investment income due and accrued with amounts over 90 days past due is nonadmitted with the exception of mortgage loan investment income, which is nonadmitted after 180 days, or if the underlying loan is in the process of foreclosure.

- B. The total amount excluded from surplus was \$739,260 and \$423,600 as of December 31, 2024 and December 31, 2023, respectively.
- C. The gross, nonadmitted amounts for interest income due and accrued as of December 31, 2024 were as follows:

Interest Income Due and Accrued:

1 Gross	\$ 891,437,102
2 Nonadmitted	739,260
3 Admitted	<u>\$ 890,697,842</u>

- D. As of December 31, 2024, the Company had aggregate deferred interest of \$0.

- E. As of December 31, 2024, the Company had cumulative amounts of paid-in-kind ("PIK") interest included in the current principal balance of \$126,091,016.

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## NOTES TO THE FINANCIAL STATEMENTS

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### 8. *Derivative Instruments*

#### Overview

The Company may be exposed to various risks relating to its ongoing business operations, including interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. The Company uses a variety of strategies to manage these risks, including the use of derivatives.

Derivatives are financial instruments whose values are derived from interest rates, foreign currency exchange rates, credit spreads or other financial indices. Derivatives may be exchange-traded or contracted in the OTC market. Certain of the Company's OTC derivatives are cleared and settled through central clearing counterparties ("OTC-cleared"), while others are bilateral contracts between two counterparties ("OTC-bilateral"). The Company uses a variety of derivatives, including swaps, forwards, futures and options, to manage risks that may include interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. In certain instances, the Company may lock in the economic impact of existing interest rate swaps by entering into offsetting positions. Derivative hedges are designed to reduce risk on an economic basis while considering their impact on accounting results and statutory capital. To a lesser extent, the Company uses credit derivatives to synthetically replicate investment risks and returns which are not readily available in the cash market (referred to herein as RSATs). The Company uses covered call options as income generation derivatives to generate additional income or return with bonds as the covering asset.

Insurance statutes restrict the Company's use of derivatives to: (i) hedging activities intended to offset changes in the estimated fair value of assets held, obligations and anticipated transactions; (ii) income generation transactions to generate additional income or return on covering assets; and (iii) RSATs to reproduce the investment characteristics of otherwise permissible investments. The Company is prohibited from using derivatives for speculation. OTC derivatives and exchange-traded futures are carried on the Company's Statutory Statements of Assets, Liabilities, Surplus and Other Funds either as derivative assets or derivative liabilities.

The Company does not offset the values recognized for derivatives executed with the same counterparty under the same master netting agreement. This policy applies to the recognition of derivative assets and derivative liabilities in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds.

To qualify for hedge accounting under SSAP No. 86, *Derivatives* ("SSAP 86"), at the inception of the hedging relationship, the Company formally documents its risk management objective and strategy for undertaking the hedging transaction, as well as its designation of the hedge as either: (i) a hedge of the estimated fair value of a recognized asset or liability ("fair value hedge"); or (ii) a hedge of the variability of cash flows to be received or paid related to a forecasted transaction or a recognized asset or liability ("cash flow hedge"). In its hedge documentation, the Company sets forth how the hedging instrument is expected to hedge the designated risks related to the hedged item and sets forth the method that will be used to retrospectively and prospectively assess the hedging instrument's effectiveness. A derivative designated as a hedging instrument must be assessed as being highly effective in offsetting the designated risk of the hedged item. Hedge effectiveness is formally assessed at inception and at least quarterly throughout the life of the designated hedging relationship.

The Company may hold cash flow and fair value derivatives that hedge various assets and liabilities including bonds, mortgage loans, funding agreements, guaranteed interest contracts and liability portfolios; the derivatives that hedge those assets and liabilities are valued in a manner consistent with the underlying hedged item, if the derivatives meet the criteria for highly effective hedges. Bonds that have an NAIC designation of 1 through 5 are carried at amortized cost; therefore, the derivatives hedging such bonds are also carried at amortized cost. Bonds that have an NAIC designation of 6 are carried at the lower of amortized cost or estimated fair value; therefore, the derivatives hedging such bonds are also carried at the lower of amortized cost or estimated fair value. Mortgage loans are carried at amortized cost; therefore, the derivatives hedging mortgage loans are also carried at amortized cost. Any hedged liabilities of the Company are carried at amortized cost; therefore, the derivatives hedging liabilities are also carried at amortized cost. Effective foreign currency swaps have a foreign currency adjustment reported in change in net unrealized foreign exchange capital gain (loss) pursuant to SSAP 86 by using the same procedures as used to translate the hedged item.

The Company discontinues hedge accounting prospectively when: (i) it is determined that the derivative is no longer highly effective in offsetting changes in the estimated fair value or cash flows of a hedged item; (ii) the derivative expires or is sold, terminated or exercised; (iii) it is no longer probable that the hedged forecasted transaction will occur; or (iv) the Company removes the designation of the hedge.

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the estimated fair value or cash flows of a hedged item, the derivative is carried at its estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in change in net unrealized capital gains (losses) and estimated fair value changes attributable to changes in foreign exchange rates are reported in change in net unrealized foreign exchange capital gain (loss).

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item. If the hedged item is sold, the gain or loss on the derivative is realized but is subject to the IMR.

To the extent the Company does not designate a derivative for hedge accounting, the derivative is carried at estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in change in net unrealized capital gains (losses) and any changes in estimated fair value attributable to changes in foreign exchange rates are reported in change in net unrealized foreign exchange capital gain (loss), with the exception of exchange-traded futures. The estimated fair value of exchange traded futures equals the pending cash settlement amount, which is the difference

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## NOTES TO THE FINANCIAL STATEMENTS

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between the cumulative variation margin and cumulative cash settlements. Changes in variation margin for exchange-traded futures are reported in change in net unrealized capital gains (losses).

The Company carries RSATs at amortized cost. Upon termination of an RSAT, the gain or loss on the derivative is realized but is subject to the IMR.

Income generation derivatives are valued in a manner consistent with the covering assets. Since bonds are generally carried at amortized cost, income generation derivatives are carried at amortized cost if the original duration of the derivatives is greater than one year. If the original duration of the derivatives is less than one year, the income generation derivatives are carried at cost.

Upon exercise of an income generation derivative, the gain or loss is transferred to the IMR if the covering asset is subject to the IMR. If the income generation derivative expires, the gain from the remaining unamortized premium received on the derivative is realized but is subject to the IMR.

The Company reports the unsettled accrual activity of the equity leg of its total rate of return swaps in change in net unrealized capital gains (losses) and in net realized capital gains (losses) upon settlement with the offsetting changes recorded as a derivative asset or liability.

### **Types of Derivatives**

#### ***Interest Rate Derivatives***

The Company uses a variety of interest rate derivatives to reduce its exposure to changes in interest rates, including interest rate swaps, caps, floors, swaptions, and interest rate forwards. The different types of derivative instruments used for hedging interest rate risk are as follows:

Interest rate swaps are used by the Company to manage the Company's exposure to interest rate risk from its product liabilities. In an interest rate swap, the Company agrees with another party to exchange, at specified intervals, the difference between fixed rate and floating rate interest amounts as calculated by reference to an agreed notional amount.

Interest rate caps are purchased by the Company primarily to protect its floating rate liabilities against rises in interest rates above a specified level and against interest rate exposure arising from duration mismatches between assets and liabilities. At the outset of the contract, the Company pays a premium for the right to receive the cash payments equal to the excess of the market rate over the strike price multiplied by the notional amount, if the observed reference interest rate is above the strike level of the cap on the applicable reset date.

Interest rate floors are purchased by the Company to protect its floating rate assets against declines in interest rates below a specified level. At the outset of the contract, the Company pays a premium for the right to receive cash payments equal to the difference between the market rate and strike price multiplied by the notional amount, if the observed reference interest rate is below the strike level of the floor on the applicable reset date.

Swaptions are used by the Company swaptions to manage the Company's exposure to interest rate risk from product liabilities. A swaption is an option to enter into a swap with a forward starting effective date. The Company pays a premium for purchased swaptions and receives a premium for written swaptions.

Interest rate forwards are used by the Company to manage the company's exposure to interest rate risk from its product liabilities. An interest rate forward is an agreement between parties to exchange a future settlement amount based on a predetermined notional amount and forward interest rate.

#### ***Foreign Currency Exchange Rate Derivatives***

The Company uses foreign currency exchange rate derivatives, including foreign currency swaps and forwards to reduce the risk from fluctuations in foreign currency exchange rates associated with its assets and liabilities denominated in foreign currencies.

In a foreign currency swap transaction, the Company agrees with another party to exchange, at specified intervals, the difference between one currency and another at a fixed exchange rate, generally set at inception, calculated by reference to an agreed upon notional amount. The notional amount of each currency is exchanged at the inception and termination of the currency swap by each party.

In a foreign currency forward transaction, the Company agrees with another party to deliver a specified amount of an identified currency at a specified future date. The price is agreed upon at the time of the contract and payment for such a contract is made in a specified currency at the specified future date.

#### ***Credit Derivatives***

Credit derivatives are used by the Company to hedge against credit-related changes in the value of its investments.

In a credit default swap transaction, the Company agrees with another party to pay, at specified intervals, a premium to hedge credit risk. If a credit event as defined by the contract occurs, the contract may be cash settled or it may be settled gross by the delivery of par quantities of the referenced investment equal to the specified swap notional in exchange for the payment of cash amounts by the counterparty equal to the par value of the investment surrendered. Credit events vary by type of issuer but typically include bankruptcy, failure to pay debt obligations, repudiation, moratorium, involuntary restructuring or governmental intervention. In each case, payout on a credit default swap is triggered only after the Credit

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## NOTES TO THE FINANCIAL STATEMENTS

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Derivatives Determinations Committee of the International Swaps and Derivatives Association, Inc. (“ISDA”) deems that a credit event has occurred.

Credit default swaps are also used in RSATs to synthetically create investments that are either more expensive to acquire or otherwise unavailable in the cash markets. These transactions are a combination of a derivative and one or more cash instruments such as U.S. Treasury securities, agency securities or other bonds. These credit default swaps are not designated as hedging instruments.

Swaptions are also used in RSATs to synthetically create investments that are either more expensive to acquire or otherwise unavailable in the cash markets. Swaptions are used to create callable bonds from RSAT positions. This enhances the income of the RSAT program through earned premiums while not changing the credit profile of the RSATs. These swaptions are not designated as hedging instruments.

### ***Equity Market Derivatives***

The Company uses a variety of equity derivatives to reduce its exposure to equity market risk, including equity index options, total rate of return swaps, and equity futures. The different types of derivative instruments used for hedging equity market risk are as follows:

Equity index options are used by the Company to manage equity risks related to variable and index-linked annuities. The Company uses equity index options to hedge against adverse changes in equity markets. In an equity index option transaction, the Company enters into contracts to buy or sell the equity index within a limited time at a contracted price. The contracts will be net settled in cash, based on differentials in the indices at the time of exercise and the strike price. Certain of these contracts may also contain settlement provisions linked to interest rates (“hybrid options”). In certain instances, the Company may enter into a combination of transactions to hedge adverse changes in equity indices within a pre-determined range through the purchase and sale of options.

Total rate of return swaps are used by the Company to manage equity risks related to variable and index-linked annuities. Total rate of return swaps are swaps whereby the Company agrees with another party to exchange, at specified intervals, the difference between the economic risk and reward of an asset or a market index and a floating rate, most commonly Fed Funds, calculated by reference to an agreed notional amount. No cash is exchanged at the outset of the contract. Cash is paid and received over the life of the contract based on the terms of the swap. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by the counterparty at each due date.

Exchange-traded equity futures are used by the Company to manage risk related to index-linked annuity products. In exchange-trade equity futures transactions, the Company agrees to purchase or sell a specified number of contracts, the value of which is determined by the different classes of equity securities, and to post variation margin on a daily basis in an amount equal to the difference in the daily market values of those contracts. The Company enters into exchange-traded futures with regulated futures commission merchants that are members of the exchange.

### **Cash Flow Hedges**

The Company designates and accounts for the following as cash flow hedges when they have met the effectiveness requirements of SSAP 86: (i) foreign currency swaps to hedge the foreign currency cash flow exposure of foreign currency denominated assets and liabilities, (ii) interest rate forwards to hedge the exposure to variability in cash flows relating to forecasted purchases of bonds, and (iii) interest rate swaps to hedge the exposure to variability in interest rates of certain liabilities.

All components of each derivative’s gain or loss were included in the assessment of hedge effectiveness.

For the year ended December 31, 2024 and 2023, there were no gains or losses related to cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed the hedge designation.

In certain instances, the Company may discontinue cash flow hedge accounting because it is no longer probable that the forecasted transaction will occur by the end of the originally specified time period or within two months of the anticipated date. For the years ended December 31, 2024 and 2023, there were no gains (losses) related to such discontinued cash flow hedges.

At December 31, 2024 and 2023, the maximum length of time over which the Company was hedging exposure to variability in future cash flows for forecasted transactions was one year and two years, respectively.

### **Non-qualifying Derivatives**

The Company enters into the following derivatives that do not qualify for hedge accounting under SSAP 86: (i) interest rate swaps, swaptions, forwards, purchased caps and floors to economically hedge its exposure to interest rates; (ii) foreign currency forwards and swaps to economically hedge its exposure to adverse movements in exchange rates; (iii) credit default swaps to economically hedge its exposure to adverse movements in credit; (iv) equity index options, total rate of return swaps, and equity futures to hedge its exposure to equity risks.

### **Derivatives for Other than Hedging Purposes**

The Company enters into the following derivatives for other than hedging purposes under SSAP 86: (i) credit default swaps and swaptions used in RSATs; and (ii) covered call options for income generation.

## NOTES TO THE FINANCIAL STATEMENTS

### Credit Risk

The Company enters into various collateral arrangements, which may require both the pledging and accepting of collateral in connection with its derivatives.

The table below summarizes the collateral pledged by the Company in connection with its OTC and exchange-traded derivatives as of December 31:

	Securities <sup>(1)</sup>	
	2024	2023
<b>Initial Margin:</b>		
OTC-bilateral	\$ 2,290,847,411	\$ 2,643,357,135
OTC-cleared	284,734,516	272,653,895
	<u>2,575,581,927</u>	<u>2,916,011,030</u>
<b>Variation Margin:</b>		
OTC-bilateral	2,763,332,367	2,298,698,862
OTC-cleared	—	—
<b>Total OTC</b>	<u>\$ 5,338,914,294</u>	<u>\$ 5,214,709,892</u>
<b>Initial Margin:</b>		
Futures <sup>(2)</sup>	<u>\$ 127,013,133</u>	<u>\$ 76,226,268</u>

<sup>(1)</sup> Securities pledged as collateral are reported in bonds. Subject to certain constraints, the counterparties are permitted by contract to sell or repledge this collateral.

<sup>(2)</sup> Cash collateral pledged on exchange-traded futures is reported in derivatives within assets and not as a restricted asset.

The table below summarizes the collateral received by the Company in connection with its OTC derivatives as of December 31:

	Cash <sup>(1)</sup>		Securities <sup>(2)</sup>		Total	
	2024	2023	2024	2023	2024	2023
<b>Initial Margin:</b>						
OTC-bilateral	\$ —	\$ —	\$ 1,720,425,355	\$ 2,109,141,117	\$ 1,720,425,355	\$ 2,109,141,117
<b>Variation Margin:</b>						
OTC-bilateral	537,263,260	319,675,951	567,112,283	262,350,667	1,104,375,543	582,026,618
OTC-cleared	146,515,114	110,176,109	—	—	146,515,114	110,176,109
<b>Total OTC</b>	<u>\$ 683,778,374</u>	<u>\$ 429,852,060</u>	<u>\$ 2,287,537,638</u>	<u>\$ 2,371,491,784</u>	<u>\$ 2,971,316,012</u>	<u>\$ 2,801,343,844</u>

<sup>(1)</sup> Cash collateral received is reported in cash, cash equivalents and short-term investments and the obligation to return the collateral is reported in aggregate write-ins for liabilities as cash collateral received on derivatives.

<sup>(2)</sup> Securities collateral received is held in separate custodial accounts and is not reflected in the financial statements. These amounts are also reported in Note 16 because the securities are held off-balance sheet.

The collateral agreements between the Company and the counterparties apply to derivatives held by both the General Account and Separate Accounts.

The Company's collateral arrangements for its OTC-bilateral derivatives generally require the counterparty in a net liability position, after considering the effect of netting agreements, to pledge collateral when the amount owed by that party reaches a minimum transfer amount. Certain of these arrangements also include credit-contingent provisions that include a threshold above which collateral must be posted. Such agreements provide for a reduction of these thresholds (on a sliding scale that converges toward zero) in the event of downgrades in the credit ratings of the Company or the counterparty. In addition, the Company's netting agreements for derivatives contain provisions that require both the Company and the counterparty to maintain a specific investment grade credit rating from each of Moody's Investors Service and Standard & Poor's Ratings Service. If a party's credit ratings were to fall below that specific investment grade credit rating, that party would be in violation of these provisions, and the other party to the derivatives could terminate the transactions and demand immediate settlement and payment based on such party's reasonable valuation of the derivatives.

## NOTES TO THE FINANCIAL STATEMENTS

Certain of the Company's derivative contracts require premiums to be paid at a series of specified future dates over the life of the contract or at maturity. The discounted value of these future settled premiums is accounted for separately from the estimated fair value of each derivative.

The table below summarizes the net amount of undiscounted future settled premium payments (receipts), by year, as of December 31, 2024:

Fiscal Year	Net Undiscounted Future Settled Premium Payments (Receipts)
2025	\$ 144,820,887
2026	99,632,553
2027	112,825,053
2028	313,103,939
Thereafter	194,467,418
<b>Total</b>	<b>\$ 864,849,850</b>

The following table summarizes the estimated fair value of the Company's derivatives with future settled premiums and the estimated fair value impact thereof as of December 31:

	2024	2023
Net undiscounted future premium payments (receipts)	\$ 864,849,850	\$ 844,858,067
Estimated fair value of derivative net assets (liabilities), including discounted future premiums	\$ (472,174,134)	\$ (263,634,752)
Estimated fair value of derivative net assets (liabilities), excluding discounted future premiums	\$ 292,843,571	\$ 492,545,113

### 9. Income Taxes

A. The components of net deferred tax assets ("DTA") and deferred tax liabilities ("DTL") consisted of the following:

	December 31, 2024		
	Ordinary	Capital	Total
Gross DTA	\$ 3,612,932,712	\$ 98,157,394	\$ 3,711,090,106
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	3,612,932,712	98,157,394	3,711,090,106
DTA nonadmitted	2,613,672,713	(199,444,496)	2,414,228,217
Subtotal net admitted DTA	999,259,999	297,601,890	1,296,861,889
DTL	520,129,057	297,601,890	817,730,947
Net admitted DTA/(Net DTL)	\$ 479,130,942	\$ —	\$ 479,130,942
	December 31, 2023		
	Ordinary	Capital	Total
Gross DTA	\$ 3,254,586,518	\$ 71,797,403	\$ 3,326,383,921
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	3,254,586,518	71,797,403	3,326,383,921
DTA nonadmitted	2,541,891,840	(267,400,716)	2,274,491,124
Subtotal net admitted DTA	712,694,678	339,198,119	1,051,892,797
DTL	390,531,409	339,198,119	729,729,528
Net admitted DTA/(Net DTL)	\$ 322,163,269	\$ —	\$ 322,163,269
	Change		
	Ordinary	Capital	Total
Gross DTA	\$ 358,346,194	\$ 26,359,991	\$ 384,706,185
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	358,346,194	26,359,991	384,706,185
DTA nonadmitted	71,780,873	67,956,220	139,737,093
Subtotal net admitted DTA	286,565,321	(41,596,229)	244,969,092
DTL	129,597,648	(41,596,229)	88,001,419
Net admitted DTA/(Net DTL)	\$ 156,967,673	\$ —	\$ 156,967,673

## NOTES TO THE FINANCIAL STATEMENTS

Admission calculation components – SSAP No. 101, *Income Taxes*, (“SSAP 101”):

	December 31, 2024		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	479,130,942	—	479,130,942
1. Adjusted gross DTA expected to be realized following the balance sheet date	500,777,303	—	500,777,303
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	479,130,942
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	520,129,057	297,601,890	817,730,947
DTA admitted as the result of application of SSAP 101 total	<u>\$ 999,259,999</u>	<u>\$ 297,601,890</u>	<u>\$ 1,296,861,889</u>
	December 31, 2023		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	322,163,269	—	322,163,269
1. Adjusted gross DTA expected to be realized following the balance sheet date	322,163,269	—	322,163,269
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	645,087,097
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	390,531,409	339,198,119	729,729,528
DTA admitted as the result of application of SSAP 101 total	<u>\$ 712,694,678</u>	<u>\$ 339,198,119</u>	<u>\$ 1,051,892,797</u>
	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	156,967,673	—	156,967,673
1. Adjusted gross DTA expected to be realized following the balance sheet date	178,614,034	—	178,614,034
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	(165,956,155)
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	129,597,648	(41,596,229)	88,001,419
DTA admitted as the result of application of SSAP 101 total	<u>\$ 286,565,321</u>	<u>\$ (41,596,229)</u>	<u>\$ 244,969,092</u>
	December 31, 2024	December 31, 2023	
RBC percentage used to determine recovery period and threshold limitation amount	713 %	805 %	
Amount of total adjusted capital used to determine recovery period and threshold limitation	\$ 4,676,777,715	\$ 5,808,024,093	

## NOTES TO THE FINANCIAL STATEMENTS

### Impact of Tax Planning Strategies

Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	December 31, 2024	
	Ordinary	Capital
Adjusted gross DTA	\$ 3,612,932,712	\$ 98,157,394
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	86%	— %
Net admitted adjusted gross DTA	\$ 999,259,999	\$ 297,601,890
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	0%	— %

	December 31, 2023	
	Ordinary	Capital
Adjusted gross DTA	\$ 3,254,586,518	\$ 71,797,403
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	88%	— %
Net admitted adjusted gross DTA	\$ 712,694,678	\$ 339,198,119
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	16%	— %

	Change	
	Ordinary	Capital
Adjusted gross DTA	\$ 358,346,194	\$ 26,359,991
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	(2)%	— %
Net admitted adjusted gross DTA	\$ 286,565,321	\$ (41,596,229)
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	(16)%	— %

Management does not believe the Company will be able to utilize the DTA in the future without any tax planning strategies.

Do the Company's tax planning strategies include the use of reinsurance? No

B. All DTL were recognized as of December 31, 2024 and December 31, 2023.

C. Current income taxes incurred consisted of the following major components:

	December 31, 2024	December 31, 2023	Change
1. Current Income Tax			
(a) Federal	\$ (11,488,143)	\$ (36,163,177)	\$ 24,675,034
(b) Foreign	521,774	213	521,561
(c) Subtotal (1a+1b)	(10,966,369)	(36,162,964)	25,196,595
(d) Federal income tax on net capital gains	(12,858,109)	21,914,008	(34,772,117)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (23,824,478)	\$ (14,248,956)	\$ (9,575,522)

## NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2024	December 31, 2023	Change
<b>2. Deferred Tax Assets</b>			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ —	\$ —	\$ —
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	1,081,642,315	791,784,612	289,857,703
(4) Investments	583,527,178	562,660,290	20,866,888
(5) Deferred acquisition costs	207,351,707	209,344,616	(1,992,909)
(6) Policyholder dividends accrual	1,252,330	1,234,378	17,952
(7) Fixed assets	—	—	—
(8) Compensation and benefits accrual	2,408,158	2,523,690	(115,532)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	—	—	—
(11) Net operating loss carryforward	1,451,570,732	1,383,802,991	67,767,741
(12) Tax credit carryforwards	180,210,748	180,739,710	(528,962)
(13) Other	104,969,544	122,496,231	(17,526,687)
Subtotal	<u>3,612,932,712</u>	<u>3,254,586,518</u>	<u>358,346,194</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	<u>2,613,672,713</u>	<u>2,541,891,840</u>	<u>71,780,873</u>
(d) Admitted ordinary DTA (2a99-2b-2c)	<u>999,259,999</u>	<u>712,694,678</u>	<u>286,565,321</u>
(e) Capital:			
(1) Investments	98,157,394	71,797,403	26,359,991
(2) Net capital loss carryforward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	<u>98,157,394</u>	<u>71,797,403</u>	<u>26,359,991</u>
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	<u>(199,444,496)</u>	<u>(267,400,716)</u>	<u>67,956,220</u>
(h) Admitted capital DTA (2e99-2f-2g)	<u>297,601,890</u>	<u>339,198,119</u>	<u>(41,596,229)</u>
(i) Admitted DTA (2d+2h)	<u>\$ 1,296,861,889</u>	<u>\$ 1,051,892,797</u>	<u>\$ 244,969,092</u>
<b>3. Deferred Tax Liabilities</b>			
(a) Ordinary:			
(1) Investments	\$ 490,726,919	\$ 346,517,264	\$ 144,209,655
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premiums	16,120,491	16,996,368	(875,877)
(4) Policyholder reserves	6,202,367	19,938,497	(13,736,130)
(5) Other	7,079,280	7,079,280	—
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>520,129,057</u>	<u>390,531,409</u>	<u>129,597,648</u>
(b) Capital:			
(1) Investments	296,007,461	338,188,058	(42,180,597)
(2) Real estate	—	—	—
(3) Other	1,594,429	1,010,061	584,368
(99) Subtotal (3b1+3b2+3b3)	<u>297,601,890</u>	<u>339,198,119</u>	<u>(41,596,229)</u>
(c) Deferred tax liabilities (3a99+3b2+3b3)	<u>\$ 817,730,947</u>	<u>\$ 729,729,528</u>	<u>\$ 88,001,419</u>
<b>4. Net deferred tax assets/liabilities (2i-3c)</b>			
	<u>\$ 479,130,942</u>	<u>\$ 322,163,269</u>	<u>\$ 156,967,673</u>
		Change in nonadmitted DTA	139,737,093
		Tax effect of unrealized gains (losses)	(35,807,334)
		Income tax effect of change in unrealized gains (losses) on funds withheld reinsurance in surplus	<u>(11,496,713)</u>
		Change in net DTA	<u>\$ 249,400,719</u>

## NOTES TO THE FINANCIAL STATEMENTS

- D. The provision for Federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to net gain (loss) from operations after dividends to policyholders and before Federal income tax. The significant items causing the difference were as follows:

	<b>December 31, 2024</b>
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 21%	\$ (274,121,620)
Net realized capital gains (losses) @ 21%	75,867,619
Tax effect of:	
Separate Account dividend received deduction	(24,534,842)
Tax credits	(21,344,481)
Prior years adjustments and accruals	(8,176,133)
Separate Account Unrealized Gains/Losses	(7,843,769)
Tax exempt income	(6,405,097)
Reinsurance Ceding Commission	(5,985,963)
Other	(3,988,919)
Interest maintenance reserve	2,906,447
Change in nonadmitted assets	387,253
Nondeductible expenses	14,308
Valuation allowance	—
Total statutory income taxes (benefit)	\$ (273,225,197)
Federal and foreign income taxes incurred including tax on realized capital gains	\$ (23,824,478)
Change in net DTA	(249,400,719)
Total statutory income taxes (benefit)	\$ (273,225,197)

- E. (1) As of December 31, 2024, the Company had net operating loss carryforward of the following:

Year of expiration	Net Operating Loss carryforwards
2032	\$ 1,938,278,404
Indefinite	4,973,963,177
	\$ 6,912,241,581

The Company had no net capital loss carryforward.

The Company had tax credit carryforwards which will expire as follows:

Year of expiration	Tax credit carryforwards
2027-2031	\$ 115,436,892
2032-2036	51,012,243
2037-2041	13,268,297
2042-2044	493,316
	\$ 180,210,748

- (2) The Company had no Federal income taxes available at December 31, 2024 for recoupment in the event of future net losses.
- (3) The Company had no deposits under Section 6603 of the Internal Revenue Code of 1986, as amended (“IRC”) during 2024.

- F. (1) The Company’s Federal income tax return is consolidated with the following entities:

Brighthouse Financial Inc  
 Brighthouse Holdings LLC  
 Brighthouse Securities LLC  
 Brighthouse Services LLC  
 Brighthouse Assignment Company  
 New England Life Insurance Company  
 Brighthouse Life Insurance Company of NY  
 Brighthouse Reinsurance Company of Delaware

- (2) The Consolidating Companies are parties to a tax sharing agreement (and related supplements) which allocates tax liability in accordance with the Internal Revenue Code, pursuant to which members shall receive reimbursement to the extent that their tax attributes result in a reduction of the tax liability of the consolidated group.

- G. As of December 31, 2024, the Company had a liability for unrecognized tax benefits of \$1,290,485. An estimate of the amount of any increase in the Company’s liability for unrecognized tax benefit during the twelve month period ending December 31, 2025 cannot be made.

## NOTES TO THE FINANCIAL STATEMENTS

### H. Repatriation Transition Tax (“RTT”)

As of December 31, 2024, the Company did not owe any RTT.

### I. Alternative Minimum Tax (“AMT”) Credit

The Company does not recognize AMT Credit as a recoverable or DTA.

### J. Corporate Alternative Minimum Tax (“CAMT”)

As of December 31, 2024, the Company is a nonapplicable reporting entity.

## 10. Information Concerning Parents, Subsidiaries, Affiliates and Other Related Parties

A-C. The Company received approval from the Department for a capital contribution of \$100,000,000 from its parent, Brighthouse Holdings, LLC, and was recorded as a receivable at December 31, 2024, as a type I subsequent event, pursuant to SSAP No. 9 and SSAP No. 72, paragraph 8.

D. The Company had \$143,027,027 receivable and \$92,662,961 payable with affiliates as of December 31, 2024. The Company had \$60,606,746 receivable and \$130,124,219 payable with affiliates as of December 31, 2023. Amounts receivable and payable are expected to be settled within 90 days.

E. The Company did not have guarantees or undertakings for the benefit of an affiliate that would result in a material contingent exposure of the Company’s or any affiliate’s assets or liabilities, except as noted in 14A.

F. The Company is a party to a service agreement with its affiliate, Brighthouse Services, LLC, that provides for personnel, facilities and equipment to be made available and for a broad range of services to be rendered. Personnel, facilities, equipment and services are requested by the Company as deemed necessary for its business and investment operations. This agreement involves cost allocation arrangements, under which the Company pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

The Company is also a party to various other service agreements with affiliates.

G. The Company is a wholly-owned subsidiary of Brighthouse Holdings, LLC., which is a wholly-owned subsidiary of Brighthouse Financial, Inc. (“Brighthouse”). Allocated operating expenses are not necessarily indicative of the total cost that would be incurred if the Company operated on a stand-alone basis.

H. The Company did not own shares of another upstream or intermediate parent, either directly or indirectly, via a downstream SCA company.

I. The Company had no investment in any applicable SCA company that exceeds 10% of the Company’s admitted assets.

J. The Company did not recognize any impairments for investments in any applicable SCA during the twelve months ended December 31, 2024.

K. The company has no investments in foreign insurance subsidiaries.

L. The Company did not hold investments in a downstream noninsurance holding company as of December 31, 2024.

M. The Company did not have any applicable SCA investments as of December 31, 2024.

N. The Company did not report any investments in an insurance SCA for which the statutory capital and surplus reflects a departure from the NAIC statutory accounting practices and procedures during the year ended December 31, 2024.

### O. SCA or SSAP 48 Entity Loss Tracking

SCA or SSAP 48 Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation/ Commitment for Financial Support (Yes/No)	Amount of the Recognized Guarantee Under SSAP No. 5R
Blackstone REPr VI GLIC ROFR	\$ —	\$ (126,936)	\$ (2,152,717)	Yes	\$ —
Prospect Venture II LP	\$ 8,472	\$ 7,893	\$ (130)	Yes	\$ —
ASTIRA CAPITAL PARTNERS FUND I	\$ —	\$ (203,364)	\$ (84,878)	Yes	\$ —
EURO TL INVESTMENTS LLC	\$ —	\$ (3,886)	\$ (2,381)	N/A	\$ —

## 11. Debt

A. The Company did not have any debt, including capital notes, outstanding as of December 31, 2024.

### B. Federal Home Loan Bank Agreements

(1) The Company is a member of the FHLB of Atlanta. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. At December 31, 2024, the Company holds stock and maintains advances with the FHLB of Atlanta. It is part of the Company’s strategy to utilize these funds as a source of contingent liquidity as well as for spread margin businesses. The Company has determined the actual or estimated

**NOTES TO THE FINANCIAL STATEMENTS**

maximum borrowing capacity as \$19,020,470,445. The Company calculated this amount in accordance with FHLB of Atlanta regulatory and or FHLB specific borrowing limits.

(2) FHLB Capital Stock

a. The Company’s aggregate total for FHLB capital stock was as follows at:

	December 31, 2024		
	Total	General Account	Separate Account
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	18,000,000	18,000,000	—
Activity stock	204,250,000	204,250,000	—
Excess stock	—	—	—
Aggregate total	<u>\$ 222,250,000</u>	<u>\$ 222,250,000</u>	<u>\$ —</u>
Actual or estimated borrowing capacity as determined by the insurer	\$ 19,020,470,445	\$ 19,020,470,445	\$ —

	December 31, 2023		
	Total	General Account	Separate Account
Membership stock - Class A	\$ —	\$ —	\$ —
Membership stock - Class B	18,000,000	18,000,000	—
Activity stock	226,625,000	226,625,000	—
Excess stock	—	—	—
Aggregate total	<u>\$ 244,625,000</u>	<u>\$ 244,625,000</u>	<u>\$ —</u>
Actual or estimated borrowing capacity as determined by the insurer	\$ 18,926,521,363	\$ 18,926,521,363	\$ —

b. The Company’s membership stock (Class A and B) eligible for redemption at December 31, 2024 was as follows:

	Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership stock						
Class A	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Class B	\$ 18,000,000	\$ 18,000,000	\$ —	\$ —	\$ —	\$ —

(3) The Company’s collateral pledged to FHLB was as follows:

a. Amount pledged as of:

	December 31, 2024		
	Fair Value	Carrying Value	Aggregate Total Borrowing
Total collateral pledged - total General and Separate Accounts	\$ 6,382,254,595	\$ 7,110,494,902	\$ 4,300,000,000
Total collateral pledged - General Account	\$ 6,382,254,595	\$ 7,110,494,902	\$ 4,300,000,000
Total collateral pledged - Separate Account	\$ —	\$ —	\$ —

	December 31, 2023		
Total collateral pledged - General and Separate Accounts	\$ 8,425,823,704	\$ 9,298,001,379	\$ 4,850,000,000

b. Maximum amount pledged during the reporting period ended:

	December 31, 2024		
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Maximum collateral pledged - total General and Separate Accounts	\$ 8,425,823,704	\$ 9,298,001,379	\$ 4,850,000,000
2. Maximum collateral pledged - General Account	\$ 8,425,823,704	\$ 9,298,001,379	\$ 4,850,000,000
3. Maximum collateral pledged - Separate Account	\$ —	\$ —	\$ —

	December 31, 2023		
4. Maximum collateral pledged - total General and Separate Accounts	\$ 8,332,163,383	\$ 9,355,826,921	\$ 4,750,000,000

## NOTES TO THE FINANCIAL STATEMENTS

(4) The Company's borrowing from FHLB was as follows:

a. Amount borrowed as of:

	December 31, 2024			
	Total	General Account	Separate Account	Funding Agreements Reserves Established
Debt	\$ —	\$ —	\$ —	\$ —
Funding agreements	4,300,000,000	4,300,000,000	—	—
Other	—	—	—	—
Aggregate total	\$ 4,300,000,000	\$ 4,300,000,000	\$ —	\$ —

	December 31, 2023			
	Total	General Account	Separate Account	Funding Agreements Reserves Established
Debt	\$ —	\$ —	\$ —	\$ —
Funding agreements	4,850,000,000	4,850,000,000	—	65,000,000
Other	—	—	—	—
Aggregate total	\$ 4,850,000,000	\$ 4,850,000,000	\$ —	\$ 65,000,000

b. Maximum amount borrowed during the reporting period ended:

	December 31, 2024		
	Total	General Account	Separate Account
Debt	\$ —	\$ —	\$ —
Funding agreements	4,850,000,000	4,850,000,000	—
Other	—	—	—
Aggregate total	\$ 4,850,000,000	\$ 4,850,000,000	\$ —

c. FHLB - Prepayment Obligations:

	Does the company have prepayment obligations under the following arrangement (yes/no)?
Debt	—
Funding agreements	no
Other	—

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

As of December 31, 2024, the Company did not have any material employee benefit plan obligations.

### 13. Capital Surplus, Shareholder's Dividend Restrictions and Quasi Reorganizations

- A. The Company's capital is comprised of 4,000 shares of common stock authorized, of which 3,000 shares are issued and outstanding, at \$25,000 per share par value.
- B. The Company has no preferred capital stock.
- C. Under Delaware State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay stockholder dividends to its stockholders as long as the amount of the dividend, when aggregated with all other dividends in the preceding 12 months, does not exceed the greater of: (i) 10% of its surplus to policyholders as of the end of the immediately preceding calendar year or (ii) its statutory net gain from operations for the immediately preceding calendar year (excluding realized capital gains), not including pro rata distributions of the Company's own securities. The Company will be permitted to pay a dividend to its stockholders in excess of the greater of such two amounts only if it files notice of its declaration of such a dividend and the amount thereof with the Delaware Commissioner of Insurance (the "Commissioner") and the Commissioner either approves the distribution of the dividend or does not disapprove the distribution within 30 days of its filing. In addition, any dividend that exceeds earned surplus (defined as unassigned funds (surplus)), as of the last filed annual statutory statement requires insurance regulatory approval. Under Delaware State Insurance Law, the Commissioner has broad discretion in determining whether the financial condition of a stock life insurance company would support the payment of such dividends to its stockholders. Based on amounts at December 31, 2024, the Company cannot pay its parent a stockholder dividend in 2025 without required prior approval of the Commissioner.
- D. The Company paid no dividends in 2024.
- E. Within the limitation of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions on unassigned funds (surplus).
- G. There were no advances on surplus.

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**NOTES TO THE FINANCIAL STATEMENTS**


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- H. The Company did not hold any of its own stock or SCA companies for special purposes.
- I. There were no changes in the balance of special surplus funds from the prior year.
- J. The portion of unassigned funds (surplus) represented by cumulative unrealized gains (losses) was \$2,133,315,944 at December 31, 2024.
- K. The Company issued the following surplus debentures or similar obligations:

Note	Date Issued	Interest Rate	Original Issue Amount of Note	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
1	9/28/2018	7.800%	\$ 200,000,000	\$ 200,000,000	\$ 200,000,000	\$ 4,030,000
2	12/21/2018	8.150%	\$ 200,000,000	\$ 200,000,000	\$ 200,000,000	\$ 4,210,833
3	3/25/2019	8.070%	\$ 411,670,000	\$ 411,670,000	\$ 411,670,000	\$ 25,470,023

Note	Current Year Interest Expense Recognized	Life-to-Date Interest Expense Recognized	Current Year Principal Paid	Life-to-Date Principal Paid	Date of Maturity
1	\$ 15,600,000	\$ 93,600,000	\$ —	\$ —	9/28/2058
2	\$ 16,300,000	\$ 94,041,944	\$ —	\$ —	12/21/2058
3	\$ 33,221,769	\$ 166,108,845	\$ —	\$ —	3/25/2059

The Company did not issue any surplus notes as part of a transaction whereby cash flows were netted, reduced or otherwise contractually linked to a separate asset. No proceeds from surplus notes were used to purchase any assets from the noteholders. There were no interest payments subject to administrative offsetting.

The surplus notes included in the tables above are owned by Brighthouse Holdings, LLC.

The surplus notes are subordinate in right of payment to the claims of policyholders, claimants and beneficiaries and to all other classes of creditors. The surplus notes have the following restrictions on payment:

Each payment of principal and interest on the surplus notes may be made only with the prior written approval of the Commissioner.

- L. There were no restatements due to prior quasi reorganizations.
- M. The effective date of the Company's quasi reorganizations was October 1, 2017.

## NOTES TO THE FINANCIAL STATEMENTS

### 14. Liabilities, Contingencies and Assessments

#### A. Contingent Commitments

- (1) The Company makes commitments to fund partnership investments in the normal course of business. The amount of these unfunded commitments is \$1,123,870,063 at December 31, 2024.
- (2) At December 31, 2024, the Company was obligor under the following guarantees, indemnities and support obligations:

(1)	(2)	(3)	(4)	(5)
Nature and circumstances of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R.) <sup>(1)</sup>	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
The Company has provided a guarantee on behalf of Northstar Bermuda that is triggered if Northstar Bermuda cannot pay claims because of insolvency, liquidation or rehabilitation.	\$ —	Expense	Life insurance coverage in-force, representing the maximum potential obligation under this guarantee, was \$82,461,313 at December 31, 2024.	The Company has made no payments on the guarantee since inception.
The Company has guaranteed the obligations of Brighthouse Assignment Company ("BAC") to payees under certain qualified assignment contracts that were transferred to BAC pursuant to a transfer agreement in 2007.	Guarantee made to/or on behalf of a wholly-owned subsidiary and as such are excluded from recognition.	Investments in SCA	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company believes that it is unlikely any material payments under these indemnities, guarantees, or commitments will have to be made.
The Company is obligated to indemnify the proprietary mutual fund, offered by the Separate Accounts, and the fund's directors and officers as provided in certain Participation Agreements.	Intercompany and related party guarantees that are considered "unlimited" and as such are excluded from recognition.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company has provided certain indemnities, guarantees and/or commitments to affiliates and third parties in the ordinary course of its business. In the context of acquisitions, dispositions, investments and other transactions, the Company has provided indemnities and guarantees that are triggered by, among other things, breaches of representations, warranties or covenants provided by the Company.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company indemnifies its directors and officers as provided in its charters and by-laws.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
The Company indemnifies its agents for liabilities incurred as a result of their representation of the Company's interests.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these guarantees in the future.	The Company has made no payments on the guarantee since inception.
Total	\$ —		\$ 82,461,313	

<sup>(1)</sup> SSAP No. 5R, *Liabilities, Contingencies and Impairments of Assets* ("SSAP 5R")

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**NOTES TO THE FINANCIAL STATEMENTS**


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(3) At December 31, 2024, the Company's aggregate compilation of guarantee obligations was as follows:

a. Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of column 4 for (2) above.)	\$ 82,461,313
b. Current liability recognized in financial statement:	
1. Noncontingent liabilities	\$ —
2. Contingent liabilities	\$ —
c. Ultimate financial statement impact if action under the guarantee is required.	
1. Investments in SCA	\$ —
2. Joint venture	—
3. Dividends to stockholders (capital contribution)	—
4. Expense	82,461,313
5. Other	—
6. Total (Should equal (3)a.)	<u><u>\$ 82,461,313</u></u>

B. Assessments

As of December 31, 2024, the Company had a \$31,600,000 liability for retrospective premium-based guaranty fund assessments and a \$65,206,509 asset for the related premium tax offset. As of December 31, 2023, the Company had a \$17,300,000 liability for retrospective premium-based guaranty fund assessments and an \$12,843,600 asset for the related premium tax offset. The periods over which the guaranty fund assessments are expected to be paid and the related premium tax offsets are expected to be realized are unknown at this time.

The change in the guaranty asset balance summarized below reflects 2024 premium tax offsets accrued and revised estimated premium tax offsets for accrued liabilities.

<b>Assets Recognized from Paid and Accrued Premium Tax Offsets</b>	
a. Balance as of December 31, 2023	\$ 12,843,600
b. Decreases current year:	
Premium tax offset applied	315,650
c. Increases current year:	
Est. premium tax offset	52,678,559
d. Balance as of December 31, 2024	<u><u>\$ 65,206,509</u></u>
e. Discount Rate Applied	0%

C. Gain Contingencies

The Company did not recognize any gain contingencies during 2024 and 2023.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

The Company's exposure to extra contractual obligations and bad faith losses is immaterial.

E. Joint and Several Liability Arrangements

The Company did not have any joint and several liability arrangements accounted for under SSAP 5R.

F. All Other Contingencies

Uncollectible Premium Receivables

The Company had admitted assets of \$255,344,620 and \$544,897,741 at December 31, 2024 and December 31, 2023, respectively, in uncollected premiums and agents' balances in the course of collection. The Company routinely assesses the ability to collect these receivables. Based upon Company experience, the amount of premiums and other accounts receivable that may become uncollectible and result in a potential loss is not material to the Company's financial condition.

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## NOTES TO THE FINANCIAL STATEMENTS

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### Litigation

*Sales Practice Claims and Regulatory Matters.* Over the past several years, the Company has faced claims and regulatory inquiries and investigations, alleging improper marketing or sales of individual life insurance policies, annuities, or products issued by the company. The Company vigorously defends against the claims in these matters.

*Cost of Insurance Class Actions. Richard A. Newton v. Brighthouse Life Insurance Company* (U.S. District Court, Northern District of Georgia, Atlanta Division, filed May 8, 2020). Plaintiff has filed a purported class action lawsuit against Brighthouse Life Insurance Company, a subsidiary of Brighthouse Financial. Plaintiff was the owner of a universal life insurance policy issued by Travelers Insurance Company, a predecessor to Brighthouse Life Insurance Company. Plaintiff seeks to certify a class of all persons who own or owned life insurance policies issued where the terms of the life insurance policy provide or provided, among other things, a guarantee that the cost of insurance rates would not be increased by more than a specified percentage in any contract year. Plaintiff also alleges that cost of insurance charges were based on improper factors and should have decreased over time due to improving mortality but did not. Plaintiff alleges, among other things, causes of action for breach of contract, fraud, suppression and concealment, and violation of the Georgia Racketeer Influenced and Corrupt Organizations Act. Plaintiff seeks to recover damages, including punitive damages, interest and treble damages, attorneys' fees, and injunctive and declaratory relief. Brighthouse Life Insurance Company filed a motion to dismiss in June 2020, which was granted in part and denied in part in March 2021. Plaintiff was granted leave to amend the complaint. On January 18, 2023, Plaintiff filed a motion on consent to amend the second amended class action complaint to narrow the scope of the class sought to those who own or owned policies issued in Georgia; the motion was granted on January 23, 2023, and the third amended class action complaint was filed on January 23, 2023. The Company intends to vigorously defend this matter.

*Lawrence Martin v. Brighthouse Life Insurance Company* (U.S. District Court, Southern District of New York, filed April 6, 2021). Plaintiff has filed a purported class action lawsuit against Brighthouse Life Insurance Company. Plaintiff is the owner of a universal life insurance policy issued by Travelers Insurance Company, a predecessor to Brighthouse Life Insurance Company. Plaintiff seeks to certify a class of similarly situated owners of universal life insurance policies issued or administered by defendants and alleges that cost of insurance charges were based on improper factors and should have decreased over time due to improving mortality but did not. Plaintiff alleges, among other things, causes of action for breach of contract, breach of the covenant of good faith and fair dealing, and unjust enrichment. Plaintiff seeks to recover compensatory damages, attorney's fees, interest, and equitable relief including a constructive trust. Brighthouse Life Insurance Company filed a motion to dismiss in June 2021, which was denied in February 2022. Brighthouse Life Insurance Company of NY, a subsidiary of Brighthouse Life Insurance Company, was initially named as a defendant when the lawsuit was filed, but was dismissed as a defendant, without prejudice, in April 2022. The Company intends to vigorously defend this matter.

### MOVEit Data Security Incident Litigation

*Kennedy v. Progress Software Corporation, et al.* (U.S. District Court, District of Massachusetts, filed October 3, 2023). Brighthouse Financial has been named as a defendant in a purported class action lawsuit. The action relates to a data security incident at an alleged third-party vendor, PBI Research Services ("PBI"), and allegedly involves the MOVEit file transfer system that PBI uses in its provision of services ("MOVEit Incident"). As it relates to Brighthouse Financial, Plaintiff seeks to certify a subclass of persons whose private information was allegedly maintained by Brighthouse Financial and accessed or acquired in relation to the MOVEit Incident. Plaintiff alleges, among other things, that Brighthouse Financial negligently chose to utilize PBI to store and transfer Plaintiff's and purported class members' private information despite PBI's use of the MOVEit software which Plaintiff contends contained security vulnerabilities. The complaint asserts claims against Brighthouse Financial for negligence, negligence per se, and unjust enrichment, and Plaintiff seeks declaratory and injunctive relief, damages, attorneys' fees and prejudgment interest. While the Federal District Court dismissed claims for injunctive relief, it otherwise denied a motion to dismiss based on Plaintiff's lack of standing. Brighthouse Financial intends to vigorously defend this matter.

*Summary.* Various litigations, claims and assessments against the Company, in addition to those discussed previously and those otherwise provided for in the Company's financial statements, have arisen in the course of the Company's business, including, but not limited to, in connection with its activities as an insurer, investor or taxpayer. The Company also receives and responds to subpoenas or other inquiries seeking a broad range of information from various state and federal regulators, agencies and officials. The issues involved in information requests and regulatory matters vary widely, but can include inquiries or investigations concerning the Company's compliance with applicable insurance and other laws and regulations. The Company cooperates in these inquiries.

It is not possible to predict the ultimate outcome of all pending investigations and legal proceedings. In some of the matters, large and/or indeterminate amounts, including punitive and treble damages, may be sought. Although, in light of these considerations, it is possible that an adverse outcome in certain cases could have a material effect upon the Company's financial position, based on information currently known by the Company's management, in its opinion, the outcomes of pending investigations and legal proceedings are not likely to have such an effect. However, given the large and/or indeterminate amounts that may be sought in certain of these matters and the inherent unpredictability of litigation, it is possible that an adverse outcome in certain matters could, from time to time, have a material effect on the Company's net income or cash flows in any particular period.

### Other Contingencies

As with litigation and regulatory loss contingencies, the Company considers establishing liabilities for loss contingencies associated with disputes or other matters involving third parties, including counterparties to contractual arrangements entered into by the Company (e.g., third-party vendors and reinsurers), as well as with tax authorities ("other loss contingencies"). The Company establishes liabilities for such other loss contingencies when it is probable that a loss will be incurred and the amount of the loss can be reasonably estimated. In matters where it is not probable, but is reasonably possible that a loss will be incurred and the amount of loss can be reasonably estimated, such losses or range of losses are disclosed, and no accrual is made. In the absence of sufficient information to support an assessment of the reasonably possible loss or range of loss, no accrual is made and no loss or range of loss is disclosed.

## NOTES TO THE FINANCIAL STATEMENTS

In matters where the Company's subsidiaries are acting as the reinsured or the reinsurer, such matters involve assertions by third parties primarily related to rates, fees or reinsured benefit calculations, and in certain of such matters, the counterparty has made a request to arbitrate. As of December 31, 2024, the Company estimates the range of reasonably possible losses in excess of the amounts accrued for certain loss contingencies to be from zero up to approximately \$50,000,000, which are primarily associated with the above reinsurance-related matters. For certain other matters, the Company may not currently be able to estimate the reasonably possible loss or range of loss until developments in such matters have provided sufficient information to support an assessment of such loss. On a quarterly basis, the Company reviews relevant information with respect to non-litigation contingencies and, when applicable, updates its accruals, disclosures and estimates of reasonably possible losses or ranges of loss based on such reviews.

### 15. Leases

#### A. Lease Expense and Commitments

##### (1) Lessee leasing arrangements

The Company did not participate in lessee leasing arrangements during 2024 and 2023.

##### (2) Leases having initial or remaining noncancelable lease terms in excess of one year

The Company did not have any leases having initial or remaining noncancelable lease terms in excess of one year during 2024 and 2023.

##### (3) Sale-leaseback transactions

The Company did not participate in any sale-leaseback transactions during 2024 and 2023.

#### B. Lease Income

##### (1) Operating leases

The Company did not participate in lessor arrangements that provide a significant portion of the Company's business income or assets during 2024 and 2023.

##### (2) Leveraged leases

The Company did not participate in leveraged leases during 2024 and 2023.

### 16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

- (1) The table below summarizes the notional amount of the Company's financial instruments (derivatives that are designated as effective hedging instruments and derivatives used in replications) with off-balance sheet credit risk at December 31:

	Assets		Liabilities	
	2024	2023	2024	2023
Swaps	\$ 2,741,204,661	\$ 3,136,930,079	\$ 152,752,143	\$ 353,174,128

- (2) See Note 8 for a description of the nature and terms of the Company's derivatives, including market risks, cash requirements and related accounting policy.
- (3) The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivatives. Generally, the current credit exposure of the Company's derivatives is limited to the net positive estimated fair value of derivatives at the reporting date after taking into consideration the existence of master netting or similar agreements and any collateral received pursuant to such agreements.

The Company manages its credit risk related to derivatives by entering into transactions with creditworthy counterparties and establishing and monitoring exposure limits. The Company's OTC-bilateral derivative transactions are governed by ISDA Master Agreements which provide for legally enforceable set-off and close-out netting of exposures to specific counterparties in the event of early termination of a transaction, which includes, but is not limited to, events of default and bankruptcy. In the event of an early termination, the Company is permitted to set-off receivables from the counterparty against payables to the same counterparty arising out of all included transactions. Substantially all of the Company's ISDA Master Agreements also include Credit Support Annex provisions which may require both the pledging and accepting of collateral in connection with its OTC-bilateral derivatives.

The Company's OTC-cleared derivatives are affected through central clearing counterparties and its exchange-traded derivatives are affected through regulated exchanges. Such positions are marked to market and margined on a daily basis (both initial margin and variation margin), and the Company has minimal exposure to credit-related losses in the event of nonperformance by clearing brokers or central clearing counterparties to such derivatives.

Off-balance sheet credit exposure is the excess of positive estimated fair value over positive book/adjusted carrying value for the Company's highly effective hedges and derivatives used in replications at the reporting date. All collateral received from counterparties to mitigate credit-related losses is deemed worthless for the purpose of

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**NOTES TO THE FINANCIAL STATEMENTS**

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calculating the Company's off-balance sheet credit exposure. The off-balance sheet credit exposure of the Company's swaps was \$141,097,111 and \$150,804,248 at December 31, 2024 and December 31, 2023, respectively.

- (4) At December 31, 2024 and December 31, 2023, the estimated fair value of collateral consisting of various securities received by the Company on its OTC-bilateral derivatives as variation margin was \$567,112,283 and \$262,350,667, respectively. The Company also received, as initial margin on its OTC-bilateral derivatives, various securities with an estimated fair value of \$1,720,425,355 and \$2,109,141,117 at December 31, 2024 and 2023, respectively. Securities collateral received was held in separate custodial accounts and is not reflected in the financial statements. The collateral agreements between the Company and the counterparties apply to derivatives held by both the General Account and Separate Accounts.

**17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities****A. Transfers of Receivables Reported as Sales**

The Company did not have any transfer of receivables reported as sales during 2024 and 2023.

**B. Transfer and Servicing of Financial Assets**

The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties.

Securities with a cost or amortized cost of \$3,595,901,569 and an estimated fair value of \$3,127,076,238 were on loan under the securities lending program at December 31, 2024. The Company was liable for cash collateral under its control of \$3,210,073,624 at December 31, 2024.

**C. Wash Sales**

- (1) In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.
- (2) The Company had no wash sales with an NAIC designation 3 or below or unrated securities during the year ended December 31, 2024.

**18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

The Company does not serve as an Administrative Services Only or Administrative Service Contract administrator for any uninsured accident and health plan or uninsured portions of a partially insured plan.

**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Aggregate direct premiums written/produced by third party administrators for the year ended December 31, 2024 were \$10,331,829.

## NOTES TO THE FINANCIAL STATEMENTS

### 20. Fair Value Information

A. (1) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

#### Hierarchy Table

The following table provides information about financial assets and liabilities measured and reported at estimated fair value at:

	December 31, 2024			
	Fair Value Measurements at Reporting Date Using			Total
	Level 1	Level 2	Level 3	
<b>Assets</b>				
Bonds				
Industrial & Miscellaneous	\$ —	\$ 10,572,328	\$ 9,640,394	\$ 20,212,722
Unaffiliated Bank Loans	—	2,009	—	2,009
Total bonds	—	10,574,337	9,640,394	20,214,731
Perpetual preferred stocks				
Industrial & Miscellaneous	—	5,867,430	12,340	5,879,770
Common stocks				
Industrial & Miscellaneous <sup>(1)</sup>	9,375,214	222,250,000	4,591,801	236,217,015
Derivative assets <sup>(2)</sup>				
Interest rate	—	806,264,382	—	806,264,382
Foreign currency exchange rate	—	84,677,519	4,121,708	88,799,227
Equity market	—	2,888,319,005	—	2,888,319,005
Total derivative assets	—	3,779,260,906	4,121,708	3,783,382,614
Separate Account assets <sup>(3)</sup>	18,168,307	75,619,550,088	—	75,637,718,395
Total assets	<u>\$ 27,543,521</u>	<u>\$ 79,637,502,761</u>	<u>\$ 18,366,243</u>	<u>\$ 79,683,412,525</u>
<b>Liabilities</b>				
Derivative liabilities <sup>(2)</sup>				
Interest rate	\$ —	\$ 2,272,776,404	\$ —	\$ 2,272,776,404
Foreign currency exchange rate	—	2,987	—	2,987
Equity market	—	2,349,861,146	—	2,349,861,146
Total derivative liabilities	—	4,622,640,537	—	4,622,640,537
Separate Account liabilities <sup>(3)</sup>	3,750	112,691,978	—	112,695,728
Total liabilities	<u>\$ 3,750</u>	<u>\$ 4,735,332,515</u>	<u>\$ —</u>	<u>\$ 4,735,336,265</u>

<sup>(1)</sup> Common stocks as presented in the table above may differ from the amounts presented in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds because certain of these investments are not measured at estimated fair value (i.e. affiliated common stocks carried at underlying equity).

<sup>(2)</sup> Derivative assets and derivative liabilities presented in the table above represent only those derivatives that are carried at estimated fair value. Accordingly, the amounts above exclude derivatives carried at amortized cost, which include highly effective derivatives and RSATs. Futures are excluded from the amounts above because they are valued at the amount of cash deposits posted with futures exchanges for initial margin plus unsettled variation margin. The amounts are presented gross in the table above to reflect the presentation in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds; but, the amounts are presented net for purposes of the rollforward in the following table.

<sup>(3)</sup> Separate Account assets are subject to General Account claims only to the extent that the value of such assets exceeds the Separate Account liabilities. Investments (stated generally at estimated fair value) and liabilities of the Separate Accounts are reported separately as assets and liabilities. Separate Account assets as presented in the table above may differ from the amounts presented in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds because certain of these investments are not measured at estimated fair value.

#### Transfers between Levels 1 and 2

During the year ended December 31, 2024, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the annual period.

(2) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

## NOTES TO THE FINANCIAL STATEMENTS

### Rollforward Table – Level 3 Assets and Liabilities

A rollforward of the estimated fair value measurements for all assets and liabilities measured and reported at estimated fair value using significant unobservable (Level 3) inputs for their respective time periods was as follows:

Estimated Fair Value Measurements in Level 3 of the Fair Value Hierarchy										
	Balance, January 1, 2024	Transfer into Level 3 <sup>(1)</sup>	Transfer out of Level 3 <sup>(1)</sup>	Total Gains and Losses included in Net Income	Total Gains and Losses included in Capital and Surplus	Purchases	Sales	Issuances	Settlements	Balance, December 31, 2024
<b>Assets</b>										
Bonds - Industrial & miscellaneous	\$ 12,192,681	\$ —	\$ —	\$ (4,267,852)	\$ 1,344,712	\$ 438,704	\$ (67,851)	\$ —	\$ —	\$ 9,640,394
Perpetual preferred stocks - Industrial & miscellaneous	—	—	—	—	72	12,268	—	—	—	12,340
Common stocks - Industrial & miscellaneous	6,251,887	—	(103)	—	(1,653,274)	—	(6,709)	—	—	4,591,801
Derivatives - Foreign currency exchange rate <sup>(2)</sup>	3,613,129	—	—	—	508,579	—	—	—	—	4,121,708
Derivatives - Equity market <sup>(2)</sup>	324,321	—	—	—	—	—	—	—	(324,321)	—
Separate Account assets <sup>(2)</sup>	—	—	—	(18,467)	18,030	39,900	(39,406)	—	(57)	—
<b>Total</b>	<b>\$ 22,382,018</b>	<b>\$ —</b>	<b>\$ (103)</b>	<b>\$ (4,286,319)</b>	<b>\$ 218,119</b>	<b>\$ 490,872</b>	<b>\$ (113,966)</b>	<b>\$ —</b>	<b>\$ (324,378)</b>	<b>\$ 18,366,243</b>

<sup>(1)</sup> Bonds and perpetual preferred stocks that were measured at amortized cost at the beginning of the period, but were measured at estimated fair value at the end of the period, as estimated fair value was less than amortized cost at the end of the period, are reported within transfer into Level 3 column. Bonds and perpetual preferred stocks that were measured at estimated fair value at the beginning of the period, as estimated fair value was less than amortized cost at the beginning of the period, but were measured at amortized cost at the end of the period, as estimated fair value was greater than amortized cost at the end of the period - are reported within transfer out of Level 3 column.

<sup>(2)</sup> Derivative and Separate Account assets and liabilities are presented net for purposes of the rollforward.

### Transfers into or out of Level 3

Transfers into or out of Level 3 are presented in the table. Assets and liabilities are transferred into Level 3 when a significant input cannot be corroborated with market observable data. This occurs when market activity decreases significantly and underlying inputs cannot be observed, current prices are not available, and/or when there are significant variances in quoted prices, thereby affecting transparency. Assets and liabilities are transferred out of Level 3 when circumstances change such that a significant input can be corroborated with market observable data. This may be due to a significant increase in market activity, a specific event or one or more significant input(s) becoming observable. Transfers between levels are assumed to occur at the beginning of the annual reporting period.

During the year ended December 31, 2024, there were no transfers into Level 3.

During the year ended December 31, 2024, transfers out of Level 3, for Common Stock of \$103 resulted primarily from increased transparency of: (i) new issuances which, subsequent to issuance and establishment of trading activity, became priced by pricing services and (ii) existing issuances for which the Company, over time, was able to corroborate with pricing received from independent pricing services with observable inputs or increases in market activity.

(3) Transfers between levels are assumed to occur at the beginning of the annual reporting period.

(4) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date.

When developing estimated fair values, the Company considers three broad valuation techniques: (i) the market approach, (ii) the income approach, and (iii) the cost approach. The Company determines the most appropriate valuation technique to use, given what is being measured and the availability of sufficient inputs, giving priority to observable inputs. The Company categorizes its assets and liabilities measured at estimated fair value into a three-level hierarchy, based on the significant input with the lowest level in its valuation. The input levels are as follows:

**Level 1** Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

**Level 2** Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar assets or liabilities other than quoted prices in Level 1, quoted prices in markets that are not active, or other significant inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

**Level 3** Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of the assets or liabilities. Unobservable inputs reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

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## NOTES TO THE FINANCIAL STATEMENTS

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### Determination of Fair Value

The Company defines fair value as the price that would be received to sell an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. In most cases, the exit price and the transaction (or entry) price will be the same at initial recognition.

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in the Level 2 discussions. However, if key inputs are unobservable, or if the investments are less liquid and there is very limited trading activity, the investments are generally classified as Level 3. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing such investments to be classified in Level 3.

*Bonds:* For bonds classified as Level 3 assets, estimated fair values are determined using a market approach. The estimated fair value is determined using matrix pricing or consensus pricing, with the primary inputs being quoted and offered prices. The estimated fair value of FHLB stock approximates cost.

*Common stock:* For stock classified as Level 2 or Level 3 assets, estimated fair values are determined using a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active.

*Separate Account Assets:* For separate account assets (excluding derivatives) classified as Level 2 assets, estimated fair values are determined using either a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted securitization market price determined principally by independent pricing services using observable inputs or quoted prices or reported net asset value ("NAV") provided by the fund managers.

For separate account assets classified as Level 3 (excluding derivatives), estimated fair values are determined using either a market or income approach. The estimated fair value is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active or priced using expected future cash flows and discounting them using current interest rates for similar investments with similar credit risk.

*Derivatives:* The fair values for exchange-traded derivatives are determined using the quoted market prices and are classified as Level 1 assets or liabilities. For derivatives classified as Level 2 or Level 3 assets, estimated fair values are determined using a market or income approach. For OTC-bilateral derivatives and OTC-cleared derivatives classified as Level 2 assets or liabilities, estimated fair values are determined using the income approach. Valuations of non-option-based derivatives utilize present value techniques, whereas valuations of option-based derivatives utilize option pricing models which are based on market standard valuation methodologies and a variety of observable inputs.

The significant inputs to the pricing models for most OTC-bilateral and OTC-cleared derivatives are inputs that are observable in the market or can be derived principally from, or corroborated by, observable market data. Certain OTC-bilateral and OTC-cleared derivatives may rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from, or corroborated by, observable market data. These unobservable inputs may involve significant management judgment or estimation. Even though unobservable, these inputs are based on assumptions deemed appropriate given the circumstances and management believes they are consistent with what other market participants would use when pricing such instruments.

Most inputs for OTC-bilateral and OTC-cleared derivatives are mid-market inputs but, in certain cases, liquidity adjustments are made when they are deemed more representative of exit value. Market liquidity, as well as the use of different methodologies, assumptions and inputs, may have a material effect on the estimated fair values of the Company's derivatives and could materially affect the net change in capital and surplus.

The credit risk of both the counterparty and the Company are considered in determining the estimated fair value for all OTC-bilateral and OTC-cleared derivatives, and any potential credit adjustment is based on the net exposure by counterparty after taking into account the effects of netting agreements and collateral arrangements. The Company values its OTC-bilateral and OTC-cleared derivatives using standard swap curves which may include a spread to the risk-free rate, depending upon specific collateral arrangements. This credit spread is appropriate for those parties that execute trades at pricing levels consistent with similar collateral arrangements. As the Company and its significant derivative counterparties generally execute trades at such pricing levels and hold sufficient collateral, additional credit risk adjustments are not currently required in the valuation process. The Company's ability to consistently execute at such pricing levels is in part due to the netting agreements and collateral arrangements that are in place with all of its significant derivative counterparties. An evaluation of the requirement to make additional credit risk adjustments is performed by the Company each reporting period.

- B. The Company provides additional fair value information in Notes 5, 8, 10, 11, 16, 17, 21, 32 and 35.

## NOTES TO THE FINANCIAL STATEMENTS

### C. Estimated Fair Value of All Financial Instruments

Information related to the aggregate fair value of financial instruments is shown below at:

	December 31, 2024					
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
<b>Assets</b>						
Bonds	\$ 44,436,426,713	\$ 48,494,242,078	\$ 2,147,847,264	\$ 41,727,732,764	\$ 560,846,685	\$ —
Preferred stocks	15,301,256	15,679,765	—	14,392,277	908,979	—
Common stock - unaffiliated	236,217,015	236,217,018	9,375,214	222,250,000	4,591,801	—
Mortgage loans	10,550,716,472	11,539,816,350	—	—	10,550,716,472	—
Cash, cash equivalents and short-term investments	3,096,270,118	3,096,207,127	3,040,015,581	53,868,132	2,386,405	—
Contract loans	1,644,978,570	1,625,389,437	—	1,123,631,015	521,347,555	—
Derivative assets <sup>(1)</sup>	4,097,450,535	4,073,333,810	16,165	4,089,152,898	8,281,472	—
Other invested assets	139,472,098	192,748,593	—	128,660,737	10,811,361	—
Investment income due and accrued	890,697,842	890,697,842	—	890,697,842	—	—
Separate Account assets	108,901,931,629	111,121,739,521	1,545,084,628	96,727,815,641	10,629,031,360	—
Total assets	<u>\$174,009,462,248</u>	<u>\$181,286,071,541</u>	<u>\$ 6,742,338,852</u>	<u>\$144,978,201,306</u>	<u>\$ 22,288,922,090</u>	<u>\$ —</u>
<b>Liabilities</b>						
Investment contracts included in:						
Liability for deposit-type contracts	\$ 12,252,988,634	\$ 12,252,988,634	\$ —	\$ —	\$ 12,252,988,634	\$ —
Derivative liabilities <sup>(1)</sup>	4,628,743,541	4,633,587,759	942,780	4,628,165,953	(365,192)	—
Payable for collateral under securities loaned and other transactions	3,895,500,267	3,895,500,267	—	3,895,500,267	—	—
Investment contracts included in Separate Account liabilities	1,243,757,251	1,243,757,251	—	1,243,757,251	—	—
Separate Account liabilities	117,210,282	115,336,059	53,181	117,157,101	—	—
Total liabilities	<u>\$ 22,138,199,975</u>	<u>\$ 22,141,169,970</u>	<u>\$ 995,961</u>	<u>\$ 9,884,580,572</u>	<u>\$ 12,252,623,442</u>	<u>\$ —</u>
December 31, 2023						
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
<b>Assets</b>						
Bonds	\$ 49,478,530,122	\$ 52,775,175,578	\$ 3,183,430,224	\$ 45,469,090,623	\$ 826,009,275	\$ —
Preferred stocks	29,741,337	31,729,995	—	5,930,000	23,811,337	—
Common stock - unaffiliated	260,531,703	260,531,707	9,654,816	244,625,000	6,251,887	—
Mortgage loans	12,438,865,870	13,610,315,239	—	40,267,235	12,398,598,635	—
Cash, cash equivalents and short-term investments	2,013,144,424	2,013,002,164	1,968,211,031	44,933,393	—	—
Contract loans	973,661,961	937,624,453	—	479,406,021	494,255,940	—
Derivative assets <sup>(1)</sup>	4,272,540,105	4,220,383,794	—	4,254,653,026	17,887,079	—
Other invested assets	166,235,569	209,432,434	—	154,713,549	11,522,020	—
Investment income due and accrued	863,473,610	863,473,610	—	863,473,610	—	—
Separate Account assets	104,193,297,295	106,117,199,358	853,111,422	95,410,170,443	7,930,015,430	—
Total assets	<u>\$174,690,021,996</u>	<u>\$181,038,868,332</u>	<u>\$ 6,014,407,493</u>	<u>\$146,967,262,900</u>	<u>\$ 21,708,351,603</u>	<u>\$ —</u>
<b>Liabilities</b>						
Investment contracts included in:						
Liability for deposit-type contracts	\$ 12,529,620,100	\$ 12,529,620,100	\$ —	\$ —	\$ 12,529,620,100	\$ —
Derivative liabilities <sup>(1)</sup>	4,861,582,911	4,880,507,018	—	4,861,765,116	(182,205)	—
Payable for collateral under securities loaned and other transactions	3,709,329,590	3,709,329,590	—	3,709,329,590	—	—
Investment contracts included in Separate Account liabilities	1,148,236,584	1,148,236,584	—	1,148,236,584	—	—
Separate Account liabilities	7,634,561	8,181,201	—	7,634,561	—	—
Total liabilities	<u>\$ 22,256,403,746</u>	<u>\$ 22,275,874,493</u>	<u>\$ —</u>	<u>\$ 9,726,965,851</u>	<u>\$ 12,529,437,895</u>	<u>\$ —</u>

<sup>(1)</sup> Classification of derivatives is based on each derivative's positive (asset) or negative (liability) book/adjusted carrying value, which equals the net admitted assets and liabilities.

### Assets and Liabilities

See "A(4) - Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date" above for a description of the valuation technique(s) and the inputs used in the fair value measurement for Level 2 and Level 3 assets and liabilities measured and reported at fair value. Incrementally, assets and liabilities not carried at estimated fair value at the reporting period are described below.

### Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments

When available, the estimated fair value for bonds, unaffiliated common stock, cash equivalents and short-term investments are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1, are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

The estimated fair value for cash approximates carrying value and is classified as Level 1 given the nature of cash.

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## NOTES TO THE FINANCIAL STATEMENTS

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For bonds, cash equivalents and short-term investments classified as Level 2 assets, estimated fair values are determined using third-party commercial pricing services, with the primary inputs being quoted prices in markets that are not active, benchmark yields, spreads off benchmark yields, new issuances, issuer rating, trades of identical or comparable securities, duration for Level 2 assets. Privately-placed securities are valued using the additional key inputs: market yield curve, call provisions, observable prices and spreads for similar public or private securities that incorporate the credit quality and industry sector of the issuer, and delta spread adjustments to reflect specific credit-related issues.

The estimated fair value for preferred stock is determined using third-party commercial pricing services, with the primary input being quoted prices in markets that are not active. Generally, these investments are classified in Level 2 or Level 3. Preferred stock valued using significant observable inputs are classified in Level 2 and those valued using significant unobservable inputs are classified in Level 3.

For Level 3 assets not carried at estimated fair value at the reporting period, the estimated fair value is determined using the methodologies described in the above sections titled "Bonds".

### **Mortgage Loans**

For mortgage loans, estimated fair value is primarily determined by estimating expected future cash flows and discounting them using current interest rates for similar mortgage loans with similar credit risk, or is determined from pricing for similar mortgage loans. The estimated fair values for impaired mortgage loans are principally obtained by estimating the fair value of the underlying collateral using market standard appraisal and valuation methods. Mortgage loans valued using significant observable inputs are classified in Level 2 and those valued using significant unobservable inputs are classified in Level 3.

### **Contract Loans**

The estimated fair value for contract loans with variable interest rates approximates carrying value due to the absence of borrower credit risk and the short time period between interest rate resets, using observable inputs and is classified as Level 2. For contract loans with fixed interest rates, estimated fair values are determined using a discounted cash flow model applied to groups of similar contract loans determined based on the nature of the underlying insurance liabilities, using unobservable inputs and is classified in Level 3.

### **Derivatives**

The estimated fair value of exchange-traded derivatives is determined through the use of quoted market prices. Since the change in estimated fair value of exchange-traded futures is settled on a daily basis, the estimated fair value of exchange traded futures equals the pending cash settlement amount, which is the difference between the cumulative variation margin and cumulative cash settlements. Generally, these derivatives are classified in Level 1.

### **Other Invested Assets**

The estimated fair value of other invested assets is determined using the methodologies as described in the above sections titled "Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments" and "Mortgage Loans", based on the nature of the investment.

### **Investment Income Due and Accrued**

The estimated fair value of investment income due and accrued approximates carrying value due as this financial instrument is short-term nature and the Company believes there is minimal risk of material changes in interest rates or the credit of the issuer. These amounts are generally classified as Level 2.

### **Receivables for Cash Collateral on Derivatives**

The estimated fair value of receivables for cash collateral on derivatives approximates carrying value as these receivables are short-term in nature and the Company believes that there is minimal risk of material changes in the credit of the counterparties. These amounts are generally classified in Level 2.

### **Investment Contracts Included in Liability for Deposit-Type Contracts**

The fair value of investment contracts included in the liability for deposit-type contracts are estimated by discounting best estimate future cash flows based on assumptions that market participants would use in pricing such liabilities, with consideration of the Company's non-performance risk (own-credit risk) not reflected in the fair value calculation. The assumptions used in estimating these fair values are based in part on unobservable inputs classified in Level 3.

### **Payable for Collateral Under Securities Loaned and Other Transactions**

The estimated fair value of amounts payable for collateral under securities loaned and other transactions approximates carrying value as these obligations are short-term in nature. These amounts are generally classified in Level 2.

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## NOTES TO THE FINANCIAL STATEMENTS

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### Separate Accounts

Separate Account assets are comprised of common stock, derivative assets, U.S. Treasury and agency securities, cash and cash equivalents and short-term investments. Common stock securities are valued based upon unadjusted quoted prices in active markets that are readily and regularly available. Derivative assets are comprised of exchange-traded interest rate derivatives (options-based). U.S. Treasury and agency securities are valued based upon unadjusted quoted prices in active markets that are readily and regularly available. The estimated fair value of cash equivalents and short-term investments approximates carrying value due to the short-term maturities of these instruments.

Level 2 assets not carried at estimated fair value at the reporting period consist of bonds. The estimated fair value is determined using the methodologies described in the above section titled “Bonds, Preferred Stock, Common Stock - Unaffiliated, and Cash, Cash Equivalents and Short-term Investments”.

The difference between the estimated fair value of Separate Account assets in the table above and the total recognized in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds represents amounts that are considered non-financial instruments.

Investment contracts included in Separate Account liabilities represent those balances due to policyholders under contracts that are classified as investment contracts. The carrying value of these Separate Account liabilities, which represents an equivalent summary total of the Separate Account assets supporting these liabilities, approximates the estimated fair value. These investments contracts are classified as Level 2 to correspond with the Separate Account assets backing the investment contracts.

The difference between the estimated fair value of investment contracts and derivatives included in Separate Account liabilities in the table above and the total recognized in the Statutory Statements of Assets, Liabilities, Surplus and Other Funds represents amounts due under contracts that are accounted for as insurance contracts.

- D. At December 31, 2024, the Company had no investments where it was not practicable to estimate fair value.
- E. At December 31, 2024, the Company had no instruments measured using the NAV practical expedient for valuation purposes.

### 21. Other Items

#### A. Unusual or Infrequent Items

The Company did not have any unusual or infrequent items during 2024 and 2023.

#### B. Troubled Debt Restructuring

The Company did not have troubled debt restructuring during 2024 and 2023.

#### C. Other Disclosures

Rounding and Truncating - Truncating has generally been used in the investment schedules and rounding (including forced rounding to add to relevant totals) has been used elsewhere in this statement.

The amounts in this statement pertain to the entire Company's business.

#### D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries during 2024 and 2023.

#### E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits during 2024 and 2023.

#### F. Subprime Mortgage Related Risk Exposure

- (1) While there is no market standard definition, the Company defines subprime mortgage lending as the origination of residential mortgage loans to borrowers with weak credit profiles. The Company's exposure to subprime mortgage loans exists through investments in subprime RMBS. The subprime RMBS portfolio is performing within expectations. The Company continues to closely monitor the performance of the subprime RMBS portfolio and the credit quality of the underlying assets.

**NOTES TO THE FINANCIAL STATEMENTS**

(2) Direct exposure through investments in subprime mortgage loans at December 31, 2024:

	<b>Book/Adjusted Carrying Value (excluding interest)</b>	<b>Fair Value</b>	<b>Value of Land and Buildings</b>	<b>OTTI Losses Recognized</b>	<b>Default Rate <sup>(2)</sup></b>
Mortgages in the process of foreclosure	\$ 21,823,268	\$ 21,034,399	\$ 45,368,131	\$ —	N/A
Mortgages in good standing <sup>(1)</sup>	362,472,082	326,751,301	689,102,507	—	N/A
Mortgages with restructured terms	18,453,844	16,949,995	36,583,201	—	N/A
<b>Total</b>	<b>\$ 402,749,194</b>	<b>\$ 364,735,695</b>	<b>\$ 771,053,839</b>	<b>\$ —</b>	<b>— %</b>

<sup>(1)</sup> As of December 31, 2024, the book/adjusted carrying value, fair value and value of land and building for mortgage loans greater than 60 days delinquent which were included in mortgages in good standing was \$34,319,222, \$30,980,130 and \$62,159,295, respectively.

<sup>(2)</sup> Default rate was calculated using the current year loan loss as a percentage of subprime mortgage loans.

(3) At December 31, 2024, the Company had direct exposure to subprime mortgage risk through other investments as follows:

	<b>Actual Cost</b>	<b>Book/Adjusted Carrying Value (excluding interest)</b>	<b>Fair Value</b>	<b>OTTI Losses Recognized</b>
RMBS	\$ 198,232,535	\$ 205,092,749	\$ 212,570,726	\$ —
Commercial mortgage-backed securities (“CMBS”)	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCA	—	—	—	—
Other assets	—	—	—	—
<b>Total</b>	<b>\$ 198,232,535</b>	<b>\$ 205,092,749</b>	<b>\$ 212,570,726</b>	<b>\$ —</b>

(4) The Company had no underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage during 2024 and 2023.

**G. Retained Assets**

(1) The Company’s retained asset account, known as the Total Control Account (“TCA”), was a settlement option or method of payment that was used for amounts due under life insurance and annuity contracts prior to March 6, 2017. TCAs are no longer offered as a settlement option and only existing TCAs remain. The TCA Customer Agreement provided to each accountholder is a contract that is supplementary to the insurance or annuity contract. TCAs are reported in the Annual Statement as amounts on deposit for ordinary supplementary contracts not involving life contingencies.

Each TCA has a guaranteed minimum annual effective interest rate. Guaranteed minimum interest rates for TCAs that remained open during calendar year 2024 were 3.0%, 1.5% or 0.5% depending on the age and origin of the account. In addition to the guaranteed minimum interest rate, the Company also agrees in the TCA Customer Agreement to credit interest at rates that will always be the greater of the guaranteed rate or the rate established by one of two market indices. During the calendar year 2024, all TCAs received interest of at least the account’s guaranteed minimum annual effective interest rate.

Administrative and recordkeeping services for TCAs are provided by MetLife Services and Solutions, LLC.

There are no fees or charges made to TCA account balances for basic account services. Special service fees were no longer applicable effective September 3, 2024.

Any information requested to be sent via overnight delivery services may incur a fee of \$25.00.

The Company’s TCA business is fully reinsured with Metropolitan Life Insurance Company.

(2) At December 31, the Company’s retained asset accounts in force, categorized by age, were as follows:

	<b>In Force</b>			
	<b>2024</b>		<b>2023</b>	
	<b>Number</b>	<b>Balance</b>	<b>Number</b>	<b>Balance</b>
Up to and including 12 Months	—	\$ —	—	\$ —
13 to 24 Months	—	—	—	—
25 to 36 Months	—	—	—	—
37 to 48 Months	—	—	—	—
49 to 60 Months	—	—	—	—
Over 60 Months	1,857	174,941,274	2,116	202,240,035
<b>Total</b>	<b>1,857</b>	<b>\$ 174,941,274</b>	<b>2,116</b>	<b>\$ 202,240,035</b>

## NOTES TO THE FINANCIAL STATEMENTS

(3) A rollforward of the Company's retained asset accounts for the year ended December 31, 2023 is as follows:

	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
Retained asset accounts at the beginning of the year	2,116	\$ 202,240,035	—	\$ —
Retained asset accounts issued/added during the year	—	—	—	—
Investment earnings credited to retained asset accounts during the year	N/A	5,049,302	N/A	—
Fees and other charges assessed to retained asset accounts during the year*	N/A	—	N/A	—
Retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
Retained asset accounts closed/withdrawn during the year	259	32,348,062	—	—
Retained asset accounts at the end of the year	1,857	\$ 174,941,274	—	\$ —

\*Fees and other charges assessed may also include other account adjustments.

### H. Insurance-Linked Securities

The Company did not engage in any transactions involving insurance-linked securities during 2024.

### I. The Amount that Could be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary has Otherwise Obtained Rights to Control the Policy

(1) Amount of admitted balance that could be realized from an investment vehicle	\$ 765,821,724
(2) Percentage Bonds	48 %
(3) Percentage Stocks	— %
(4) Percentage Mortgage Loans	— %
(5) Percentage Real Estate	— %
(6) Percentage Cash and Short-Term Investments	28 %
(7) Percentage Derivatives	— %
(8) Percentage Other Invested Assets	24 %

### J. Reporting Net Negative (Disallowed) IMR

The Company did not report any net negative (disallowed) IMR as of December 31, 2024.

## 22. Events Subsequent

In February 2025, the Company received a capital contribution of \$100,000,000 from its parent, Brighthouse Holdings, LLC. The \$100,000,000 capital contribution received approval from the Department and was recorded as a receivable at December 31, 2024, in accordance with SSAP No. 9 and SSAP No. 72, paragraph 8.

The Company has evaluated events subsequent to December 31, 2024 through February 26, 2025, which is the date these financial statements were available to be issued, and other than the above item, has determined there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

## 23. Reinsurance

### A. Ceded Reinsurance Report

#### Section 1- General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee or director of the Company?  
Yes ( ) No (X)
- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?  
Yes ( ) No (X)

#### Section 2 - Ceded Reinsurance Report - Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?  
Yes ( ) No (X)

## NOTES TO THE FINANCIAL STATEMENTS

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?  
Yes ( ) No (X)

### Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$16,261,520,678
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?  
Yes (X) No ( )

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of a liability, taken for such new agreements or amendments? \$177,242,402

### B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2024.

### C. Commutation of Ceded Reinsurance

- (1) Describe commutation of ceded reinsurance during the year reported in the following annual statement classifications, including the name or names of the reinsurer(s):

a. Claims incurred	\$	—
b. Claims adjustment expenses incurred		—
c. Premiums earned		—
d. Other		—
Company:	\$	—

### D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company did not have any certified reinsurer's rating downgraded or status subject to revocation during 2024.

- E-F. The Company did not have any reinsurance of variable annuity contracts with an affiliated captive reinsurer during 2024.

### G. Ceded Reinsurance of XXX/AXXX with an Affiliated Captive Reinsurer

- (1) Captive Reinsurers in Which a Risk-Based Capital Shortfall Exists per the Risk-Based Capital XXX/AXXX Captive Reinsurance Consolidated Exhibit

#### a. Captives with Risk-Based Capital Shortfall

Cession ID	NAIC Company Code	ID Number	Name of Captive Reinsurer	Amount of Risk-Based Capital Shortfall
1	16073	81-4750360	BRCD	\$ (22,794,584)
			Total	<u>\$ (22,794,584)</u>

#### b. Effect of Risk-Based Capital Shortfall on Total Adjusted Capital (TAC)

1 Total Adjusted Capital (TAC)	\$	5,279,727,025
2 Risk-Based Capital Shortfall		(22,794,584)
3 Total Adjusted Capital (TAC) Before Risk-Based Capital Shortfall	\$	<u>5,256,932,441</u>

- (2) Captive Reinsurers for Which a Non-Zero Primary Security Shortfall is Shown on the Risk-Based Capital XXX/AXXX Reinsurance Primary Security Shortfall by Cession Exhibit

The Company did not have any captive reinsurers for which a non-zero primary security shortfall was shown the Risk-Based Capital XXX/AXXX Reinsurance Primary Security Shortfall by Cession Exhibit as of December 31, 2024.

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## NOTES TO THE FINANCIAL STATEMENTS

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### H. Reinsurance Credit

- (1) The Company had no reinsurance contracts subject to A-791 that includes a provision, which limits the reinsurer's assumption of significant risks identified as in A-791.
- (2) The Company had no reinsurance contracts that are not subject to A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk.
- (3) The Company had no reinsurance contracts that contain features described below which result in delays in payment in form or in fact:
  - Provisions which permit the reporting of losses, or settlements are made, less frequently than quarterly or payments due from the reinsurer are not made in cash within ninety (90) days of the settlement date (unless there is no activity during the period).
  - Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.
- (4) The Company had no reinsurance contracts that are not subject to A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R.
- (5) The Company did not cede any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract during the period covered by the financial statement, and either:
  - Accounted for that contract as reinsurance under statutory accounting principles ("SAP") and as a deposit under GAAP; or
  - Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.
- (6) If affirmative disclosure is required for Paragraph 23H(5) above, explain why the contract(s) is treated differently for GAAP and SAP. None

### 24. *Retrospectively Rated Contracts & Contracts Subject to Redetermination*

The Company had no retrospectively rated contracts nor contracts subject to redetermination as of December 31, 2024. In addition, the Company has no paid or payable medical loss ratio rebates and is not subject to the risk sharing provision of the Affordable Care Act.

### 25. *Change in Incurred Losses and Loss Adjustment Expenses*

- A. Reserves as of December 31, 2023 were \$43,516,402. As of December 31, 2024, \$4,795,930 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$40,266,567 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$1,546,095 unfavorable prior-year development from December 31, 2023 to December 31, 2024. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

The \$1,546,095 reflected in the Schedule involves a change in prior year's reserve in addition to incurred and adjusted claims as of December 31, 2024. This change in reserve does not adjust for accumulated interest as of December 31, 2024. Adjusting the 2023 reserve using an average valuation rate of 3.94% will reflect a more appropriate change in reserve. The adjusted change results in a \$42,245 positive development.

- B. The Company has not made any significant changes to its methodologies or assumptions for calculating unpaid loss liabilities and loss adjustment expenses for the year ended December 31, 2024.

### 26. *Intercompany Pooling Arrangements*

The Company did not participate in any intercompany pooling arrangements during 2024 and 2023.

### 27. *Structured Settlements*

- A. The Company had no loss reserves eliminated by annuities, nor was the Company contingently liable for such amounts.
- B. The aggregate value of annuities due from any life insurer for which the Company has not obtained a release of liability from the claimant as a result of the purchase of an annuity does not equal or exceed 1% of policyholders' surplus.

### 28. *Health Care Receivables*

The Company had no health care receivables during the years 2024, 2023 and 2022.

## NOTES TO THE FINANCIAL STATEMENTS

### 29. Participating Policies

Direct premiums on participating policies in the amount of \$326,238,093 and \$356,226,671 represented approximately 2.8% and 3.1% of the Company's direct premiums at December 31, 2024 and 2023, respectively.

The amount of incurred policyholder dividends in 2024 and 2023, as reported in dividends to policyholders, was \$5,459,113 and \$5,437,461, respectively. This is equal to the sum of dividends paid during the year, the change in the amount of dividends due and unpaid and the change in provision for dividends payable in the following year.

### 30. Premium Deficiency Reserves

(1) Liability carried for premium deficiency reserves	\$	—
(2) Date of the most recent evaluation of this liability		12/31/2024
(3) Was anticipated investment income utilized in the calculation?		Yes

### 31. Reserves for Life Contracts and Deposit-Type Contracts

- The Company waives the deduction for deferred fractional premiums upon death of insured and returns a portion of the final premium beyond the date of death. Where surrender values are promised in excess of the legally computed reserves, the liability for such excess is included in Exhibit 5 under Miscellaneous Reserves in the amount of \$1,209,747.
- The valuation of ordinary substandard policies, issued at extra percentage mortality ratings, is accomplished using the rated multiple of the mortality rates used for standard policies. For substandard structured settlement business, a constant extra death factor is used to adjust the mortality.
- As of December 31, 2024, the Company had \$30,809,486,536 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Delaware. Reserves to cover the above insurance totaled the gross amount of \$1,320,965,083 at December 31, 2024 and are reported in Exhibit 5, Miscellaneous Reserves section.
- The tabular interest has been determined by formula as described in the instructions for all traditional product types. For universal, variable universal life, and the flexible premium annuity products accrued interest credited to the fund balances was used in the calculations of tabular interest.

The tabular less actual reserve released and the tabular cost has been determined by formula as described in the instructions.

- The tabular interest for funds not involving life contingencies for each valuation rate and contractual guaranteed rate was determined as the statutory amount required to support the required statutory reserve based on the commissioner's annuity reserve valuation method. Generally it is the product of such valuation rate of interest times the mean funds at the beginning and end of the valuation period.
- The general nature of other reserve changes (Page 7, line 7) is newer items that were not anticipated when the Analysis of Increase in Reserves During the Year exhibit was created. These items include reserves established as a result of asset adequacy analysis, reserves for secondary guarantees on universal life policies and General Account reserves held for variable annuity guaranteed minimum death benefits and guaranteed living benefits.

The details for other changes are as follows:

Item	Total	Industrial Life	Ordinary			Credit Life (Group and Individual)	Group	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Deficiency reserve (Including Underwriting Exception Reserve)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Increase in AAT Reserves	208,000,000	—	(45,000,000)	(97,000,000)	(110,000,000)	—	—	460,000,000
Earnings enhancement benefits	—	—	—	—	—	—	—	—
For excess of valuation net premiums over corresponding gross premiums on respective policies	(45,040,363)	—	(45,040,363)	—	—	—	—	—
For surrender values in excess of reserves otherwise required and carried in this schedule	(90,646)	—	(90,646)	—	—	—	—	—
Guaranteed Minimum Death Benefit Reserve	132,123	—	132,123	—	—	—	—	—
Minimum death benefits for universal life	(232,190)	—	(232,190)	—	—	—	—	—
Term Additional Reserve	(135)	—	(135)	—	—	—	—	—
Increase in VM 21 Stochastic Reserves	(1,497,328,960)	—	—	(1,495,117,232)	—	—	—	(2,211,728)
Variable Annuity Guaranteed Benefits Reserve	—	—	—	—	—	—	—	—
Miscellaneous Annuity Reserves	—	—	—	—	—	—	—	—
Reinsurance Ceded	78,743,681	—	38,056,263	40,650,483	—	—	—	36,935
<b>Total</b>	<b>\$(1,255,816,490)</b>	<b>\$ —</b>	<b>\$(52,174,948)</b>	<b>\$(1,551,466,749)</b>	<b>\$(110,000,000)</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 457,825,207</b>

## NOTES TO THE FINANCIAL STATEMENTS

### 32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

A. Individual Annuities	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ 8,736,048,843	\$ 280,411,212	\$ —	\$ 9,016,460,055	6.8 %
At book value less current surrender charge of 5% or more	5,461,464,696	18,124,304,650	—	23,585,769,346	17.7
At fair value	—	—	68,039,837,120	68,039,837,120	51.1
Total with market value adjustment or at fair value	14,197,513,539	18,404,715,862	68,039,837,120	100,642,066,521	75.6
At book value without adjustment (minimal or no charge adjustment)	8,240,834,300	17,427,004,118	—	25,667,838,418	19.3
2. Not subject to discretionary withdrawal	6,514,360,523	162,594,182	177,800,244	6,854,754,949	5.1
3. Total (gross: direct + assumed)	28,952,708,362	35,994,314,162	68,217,637,364	133,164,659,888	100.0 %
4. Reinsurance ceded	(7,482,739,064)	—	—	(7,482,739,064)	
5. Total* (net)	<u>\$21,469,969,298</u>	<u>\$35,994,314,162</u>	<u>\$68,217,637,364</u>	<u>\$125,681,920,824</u>	
6. Amount included in A1b above that will move to A1e for the first time within the year after the statement date	\$ 64,621,529	\$ 5,986,386,424	\$ —	\$ 6,051,007,953	
B. Group Annuities	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ 176,205	\$ 387,221,220	\$ —	\$ 387,397,425	5.8 %
At book value less current surrender charge of 5% or more	47,478,794	—	—	47,478,794	0.7
At fair value	—	—	2,145,000,840	2,145,000,840	31.9
Total with market value adjustment or at fair value	47,654,999	387,221,220	2,145,000,840	2,579,877,059	38.4
At book value without adjustment (minimal or no charge adjustment)	1,079,963,861	—	—	1,079,963,861	16.0
2. Not subject to discretionary withdrawal	3,063,144,483	—	—	3,063,144,483	45.6
3. Total (gross: direct + assumed)	4,190,763,343	387,221,220	2,145,000,840	6,722,985,403	100.0 %
4. Reinsurance ceded	(27,834,493)	—	—	(27,834,493)	
5. Total* (net)	<u>\$ 4,162,928,850</u>	<u>\$ 387,221,220</u>	<u>\$ 2,145,000,840</u>	<u>\$ 6,695,150,910</u>	
6. Amount included in B1b above that will move to B1e for the first time within a year after the statement date	\$ 6,133,633	\$ —	\$ —	\$ 6,133,633	
C. Deposit-Type Contracts	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal:					
With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
At book value less current surrender charge of 5% or more	—	—	—	—	—
At fair value	—	—	—	—	—
Total with market value adjustment or at fair value	—	—	—	—	—
At book value without adjustment (minimal or no charge adjustment)	223,758,000	—	—	223,758,000	1.8
2. Not subject to discretionary withdrawal	12,214,233,221	26,225,865	34,441,782	12,274,900,868	98.2
3. Total (gross: direct + assumed)	12,437,991,221	26,225,865	34,441,782	12,498,658,868	100.0 %
4. Reinsurance ceded	(185,002,588)	—	—	(185,002,588)	
5. Total* (net)	<u>\$12,252,988,633</u>	<u>\$ 26,225,865</u>	<u>\$ 34,441,782</u>	<u>\$ 12,313,656,280</u>	
6. Amount included in C1b above that will move to C1e for the first time within a year after the statement date	\$ —	\$ —	\$ —	\$ —	

\* Reconciliation of total annuity actuarial reserves and deposits fund liabilities.

D. Life & Accident & Health Annual Statement:	Amount
Exhibit 5, Annuities Section, Total (net)	\$ 23,907,982,807
Exhibit 5, Supplementary Contract with Life Contingencies Section Total	1,724,915,341
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	12,252,988,633
Subtotal	37,885,886,781
Separate Accounts Annual Statement:	
Exhibit 3, Line 0299999, Column 2	106,566,373,342
Exhibit 3, Line 0399999, Column 2	177,800,244
Policyholder dividend and coupon accumulations	—
Policyholder premiums	—
Guaranteed interest contracts	—
Other contract deposit funds	60,667,647
Subtotal	106,804,841,233
Total annuity actuarial reserves and deposit liabilities	<u>\$ 144,690,728,014</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

A.	General Account		
	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal:			
a. Term policies with cash value	\$ —	\$ 6,299,348	\$ 13,129,160
b. Universal life	1,861,610,788	1,814,944,523	1,837,563,415
c. Universal life with secondary guarantees	6,257,028,130	6,102,295,278	27,788,416,128
d. Indexed universal life	308,393,335	314,551,748	443,890,303
e. Indexed universal life with secondary guarantees	—	—	—
f. Indexed life	—	—	—
g. Other permanent cash value life	26,762,828	2,917,574,202	3,436,292,242
h. Variable life	—	—	—
i. Variable universal life	1,019,949,978	1,018,886,903	1,027,430,452
j. Miscellaneous reserves	—	—	—
(2) Not subject to discretionary withdrawal:			
a. Term policies without cash value	XXX	XXX	6,555,517,519
b. Accidental death benefits	XXX	XXX	2,219,172
c. Disability - active lives	XXX	XXX	56,090,741
d. Disability - disabled lives	XXX	XXX	78,102,708
e. Miscellaneous reserves	XXX	XXX	1,363,720,124
(3) Total (gross: direct + assumed)	9,473,745,059	12,174,552,002	42,602,371,964
(4) Reinsurance ceded	2,401,391,687	2,448,143,231	31,139,854,584
(5) Total (Net) (C) - (D)	<u>\$ 7,072,353,372</u>	<u>\$ 9,726,408,771</u>	<u>\$11,462,517,380</u>

\* Reconciliation of total life actuarial reserves.

B - C.	Separate Account with Guarantees			Separate Account - Nonguaranteed		
	Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal:						
a. Term policies with cash value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Universal life	—	—	—	—	—	—
c. Universal life with secondary guarantees	—	—	—	—	—	—
d. Indexed universal life	10,926,711	9,689,847	9,689,847	—	—	—
e. Indexed universal life with secondary guarantees	—	—	—	—	—	—
f. Indexed life	—	—	—	—	—	—
g. Other permanent cash value life	—	—	—	—	—	—
h. Variable life	—	—	—	—	—	—
i. Variable universal life	—	—	—	4,282,628,364	4,275,326,176	4,275,939,489
j. Miscellaneous reserves	—	—	—	—	—	—
(2) Not subject to discretionary withdrawal:						
a. Term policies without cash value	XXX	XXX	—	XXX	XXX	—
b. Accidental death benefits	XXX	XXX	—	XXX	XXX	—
c. Disability - active lives	XXX	XXX	—	XXX	XXX	—
d. Disability - disabled lives	XXX	XXX	—	XXX	XXX	—
e. Miscellaneous reserves	XXX	XXX	—	XXX	XXX	—
(3) Total (gross: direct + assumed)	10,926,711	9,689,847	9,689,847	4,282,628,364	4,275,326,176	4,275,939,489
(4) Reinsurance ceded	—	—	—	—	—	—
(5) Total (Net) (C) - (D)	<u>\$ 10,926,711</u>	<u>\$ 9,689,847</u>	<u>\$ 9,689,847</u>	<u>\$ 4,282,628,364</u>	<u>\$ 4,275,326,176</u>	<u>\$ 4,275,939,489</u>

\* Reconciliation of total life actuarial reserves.

D.	Life & Accident & Health Annual Statement:	Amount
(1)	Exhibit 5, Life insurance Section, Total (net)	\$ 11,132,261,012
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	1,208,260
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	52,478,139
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	40,054,598
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)	236,515,371
(6)	Subtotal	11,462,517,380
	Separate Accounts Annual Statement:	
(7)	Exhibit 3, Line 0199999, Column 2	4,285,629,336
(8)	Exhibit 3, Line 0499999, Column 2	—
(9)	Exhibit 3, Line 0599999, Column 2	—
(10)	Subtotal	4,285,629,336
(11)	Total life actuarial reserves	<u>\$ 15,748,146,716</u>

## NOTES TO THE FINANCIAL STATEMENTS

### 34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2024 were as follows:

Type	Gross	Net of Loading
Industrial	\$ —	\$ —
Ordinary new business	11,192,430	9,402,971
Ordinary renewal	308,340,402	291,401,365
Credit life	—	—
Group life	—	—
Group annuity	—	—
Total	<u>\$ 319,532,832</u>	<u>\$ 300,804,336</u>

### 35. Separate Accounts

A. Separate Accounts Activity

- (1) The Company utilizes Separate Accounts to record assets and liabilities related to products in the table below. The liabilities consist of reserves established to meet withdrawal and future benefit payment contractual provisions. Investment risk associated with market value changes are generally borne by the clients, except to the extent of the minimum guarantees made by the Company with respect to certain Separate Accounts.
- (2) As of December 31, 2024 and 2023, the Company's Separate Account Annual Statement included legally insulated assets of \$75,778,455,814 and \$78,069,891,500, respectively. The assets legally insulated from the General Account as of December 31, 2024, are attributable to the following products/transactions:

Product/Transaction	Separate Account Assets	
	Legally Insulated	Not Legally Insulated
Pension Risk Transfer Group Annuities	\$ 7,590,621	\$ —
Group Variable Annuities	2,014,515,207	—
Institutional Group Annuities	402,658,387	—
Indexed Annuities	—	35,407,549,145
Individual Variable Annuities	68,662,414,588	—
Fixed Annuities	207,698,226	208,496,066
Life Contingent Payout Annuities	200,032,113	109,921,600
Variable Life Insurance	4,283,546,672	—
Indexed Life Insurance	—	9,834,922
Total	<u>\$ 75,778,455,814</u>	<u>\$ 35,735,801,733</u>

- (3) The Company does not have Separate Account products that have guarantees backed by the General Account.
- (4) The Company participates in a securities lending program whereby securities, which are included in invested assets, are loaned to third parties, primarily brokerage firms and commercial banks. The Company generally accepts collateral of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. The Company is liable for the return of the cash collateral under its control to its counterparties. Certain Separate Accounts participate in the Company's securities lending program, which is in accordance with the plan of operations.

For the year ended December 31, 2024, the Company had no securities on loan from the Separate Account.

## NOTES TO THE FINANCIAL STATEMENTS

### B. General Nature and Characteristics of Separate Accounts Business

Information regarding the Separate Accounts of the Company is as follows:

	Indexed	Nonindexed Guarantee Less than/Equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2024	\$9,424,474	\$ 7,051,707,648	\$ —	\$ 933,269,071	\$ 7,994,401,193
Reserves at 12/31/2024					
(2) For accounts with assets at:					
a. Fair value	\$9,689,847	\$ —	\$ 280,411,212	\$ 74,673,019,475	\$ 74,963,120,534
b. Amortized cost	—	35,938,529,988	188,820,047	—	36,127,350,035
c. Total reserves	<u>\$9,689,847</u>	<u>\$ 35,938,529,988</u>	<u>\$ 469,231,259</u>	<u>\$ 74,673,019,475</u>	<u>\$ 111,090,470,569</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal					
1. With market value adjustment	\$ —	\$ 387,221,220	\$ 280,411,212	\$ —	\$ 667,632,432
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	18,124,304,650	—	—	18,124,304,650
3. At fair value	9,689,847	—	—	74,460,777,449	74,470,467,296
4. At book value without market value adjustment and with current surrender charge less than 5%	—	17,427,004,118	—	—	17,427,004,118
5. Subtotal	<u>9,689,847</u>	<u>35,938,529,988</u>	<u>280,411,212</u>	<u>74,460,777,449</u>	<u>110,689,408,496</u>
b. Not subject to discretionary withdrawal	—	—	188,820,047	212,242,026	401,062,073
c. Total reserves	<u>\$9,689,847</u>	<u>\$ 35,938,529,988</u>	<u>\$ 469,231,259</u>	<u>\$ 74,673,019,475</u>	<u>\$ 111,090,470,569</u>
(4) Reserves for Asset Default Risk in lieu of asset valuation reserve	\$ —	\$ —	\$ —	\$ —	\$ —

### C. Reconciliation of Net Transfers to or (from) Separate Accounts:

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Annual Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 7,994,401,193
b. Transfers from Separate Accounts (Page 4, Line 10)	14,675,359,748
c. Net transfers to or (from) Separate Accounts (a) - (b)	<u>(6,680,958,555)</u>
(2) Reconciling Adjustments	<u>—</u>
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u>\$ (6,680,958,555)</u>

### 36. Loss/Claim Adjustment Expenses

The Company had no expected recoveries from salvage and subrogation deducted from unpaid claims liability. All loss and claim adjustment expenses are embedded in Exhibit 6 and Exhibit 8 reserves.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Delaware
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0001685040
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2022
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 05/20/2024
- 3.4 By what department or departments?  
Delaware Department of Insurance .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information  
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
7.21 State the percentage of foreign control ..... 0.0 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Brighthouse Investment Advisers, LLC .....	Boston, MA .....				YES...
Brighthouse Securities, LLC .....	Charlotte, NC .....				YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Deloitte & Touche, LLP, 30 Rockefeller Plaza, New York, NY 10112-0015 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain.  
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Leda DeBarba - Head of Valuation & Margin Analysis, 11225 North Community House Road, Charlotte, NC 28277 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]
  - 12.11 Name of real estate holding company ... See Explanation in 12.2
  - 12.12 Number of parcels involved ..... 183
  - 12.13 Total book/adjusted carrying value ..... \$ 1,578,394,195
- 12.2 If yes, provide explanation  
The company owns 169 securities of miscellaneous REIT investments that can be found on the Schedule D-Part 1 and 2 of the General Account. The company has 14 partnership interest in entity which own real estate directly or owns units and shares in real estate companies. See General Account Schedule BA, Part 1 Real Estate and Tax Credits for listing of investments and total book value. ....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
  - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
  - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
  - c. Compliance with applicable governmental laws, rules and regulations;
  - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
  - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

**GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....0
  - 20.12 To stockholders not officers.....\$ .....0
  - 20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....0
  - 20.22 To stockholders not officers.....\$ .....0
  - 20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....0
  - 21.22 Borrowed from others.....\$ .....0
  - 21.23 Leased from others .....\$ .....0
  - 21.24 Other .....\$ .....0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ X ] No [ ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....0
  - 22.22 Amount paid as expenses .....\$ ..... 10,733
  - 22.23 Other amounts paid .....\$ .....0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ ] No [ X ]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
See Note 5L .....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
See Note 17 .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ 3,210,073,624
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ 0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes  No  N/A
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes  No  N/A
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes  No  N/A
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ 3,085,415,753
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ 3,221,380,889
- 25.093 Total payable for securities lending reported on the liability page ..... \$ 3,211,721,893

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). ..... Yes  No
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ 0
- 26.22 Subject to reverse repurchase agreements ..... \$ 0
- 26.23 Subject to dollar repurchase agreements ..... \$ 0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ 0
- 26.25 Placed under option agreements ..... \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ 0
- 26.27 FHLB Capital Stock ..... \$ 222,250,000
- 26.28 On deposit with states ..... \$ 7,349,389
- 26.29 On deposit with other regulatory bodies ..... \$ 31,887,365
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ 6,862,907,901
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ 7,110,494,902
- 26.32 Other ..... \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes  No
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No  N/A   
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..... Yes  No
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes  No
- 27.42 Permitted accounting practice ..... Yes  No
- 27.43 Other accounting guidance ..... Yes  No
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes  No
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes  No
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ 0
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes  No

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase & Co .....	4 Chase MetroTech Center, 6th Floor, Brooklyn, NY 11245 .....

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Apollo HGA Management, L.P. ....	U.....
Barings, LLC .....	U.....
BlackRock Financial Management, Inc. ....	U.....
Brighthouse Services, LLC .....	A.....
Goldman Sachs Asset Management, L.P. ....	U.....
Hamilton Lane Advisors, L.L.C. ....	U.....
J.P. Morgan Investment Management Inc. ....	U.....
Macquarie Asset Management Credit Advisors US, LLC .....	U.....
MetLife Investment Management, LLC .....	U.....
NB Alternatives Advisers LLC .....	U.....
Pacific Investment Management Company LLC .....	U.....
Voya Investment Management Co. LLC .....	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
317314 .....	Apollo HGA Management, L.P. ....	549300GIVGLJ8LME0W39 .....	SEC .....	NO.....
106006 .....	Barings, LLC .....	ANDKRHQKPRR402KLR05 .....	SEC .....	NO.....
107105 .....	BlackRock Financial Management, Inc. ....	549300LVXY1VJKE13M84 .....	SEC .....	NO.....
	Brighthouse Services, LLC .....	254900GBF9DJWMLK4141 .....	Not a Registered Investment Advisor .....	DS.....
107738 .....	Goldman Sachs Asset Management, L.P. ....	CF5M58QA35CFPUX70H17 .....	SEC .....	NO.....
107876 .....	Hamilton Lane Advisors, L.L.C. ....	549300C02PNBHLHG4K44 .....	SEC .....	NO.....
107038 .....	J.P. Morgan Investment Management Inc. ....	549300W78QH4XMM6K69 .....	SEC .....	NO.....
284788 .....	Macquarie Asset Management Credit Advisors US, LLC .....	254900HCRX50626MW546 .....	SEC .....	NO.....
142463 .....	MetLife Investment Management, LLC .....	EAU072Q8FCR1S0XGYJ21 .....	SEC .....	NO.....
149822 .....	NB Alternatives Advisers LLC .....	549300DBQLCAC1K1E25 .....	SEC .....	NO.....
104559 .....	Pacific Investment Management Company LLC .....	549300KGPYQZXGMYYN38 .....	SEC .....	NO.....
106494 .....	Voya Investment Management Co. LLC .....	L1XJE5NM4QE6WXS12J24 .....	SEC .....	NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ ] No [ X ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	49,809,893,491	45,752,141,117	(4,057,752,374)
31.2 Preferred stocks .....	15,679,765	15,301,256	(378,509)
31.3 Totals	49,825,573,256	45,767,442,373	(4,058,130,883)

31.4 Describe the sources or methods utilized in determining the fair values:

Per Part 5, Section 1 of the Purposes and Procedures Manual of the NAIC Investment Analysis Office, Insurance companies can elect to not use prices provided by the NAIC. They can select any of 5 price sources, as defined in this section, and identify them in their appropriate schedule. BrightHouse and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. See Note 20 - Determination of Fair Value .....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ X ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
 See Note 20 - Determination of Fair Value .....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
 .....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ X ] No [ ]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
  - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
  - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ X ] No [ ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ X ] N/A [ ]

**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....0

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any? .....\$ .....0

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? .....\$ .....0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]
- 1.2 If yes, indicate premium earned on U.S. business only. ....\$ .....0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....0  
 1.31 Reason for excluding:  
 .....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ .....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ .....0
- 1.6 Individual policies: Most current three years:  
 1.61 Total premium earned .....\$ .....0  
 1.62 Total incurred claims .....\$ .....0  
 1.63 Number of covered lives .....0  
All years prior to most current three years:  
 1.64 Total premium earned .....\$ .....0  
 1.65 Total incurred claims .....\$ .....0  
 1.66 Number of covered lives .....0
- 1.7 Group policies: Most current three years:  
 1.71 Total premium earned .....\$ .....0  
 1.72 Total incurred claims .....\$ .....0  
 1.73 Number of covered lives .....0  
All years prior to most current three years:  
 1.74 Total premium earned .....\$ .....0  
 1.75 Total incurred claims .....\$ .....0  
 1.76 Number of covered lives .....0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	16,713	84,562
2.2 Premium Denominator .....	3,028,407,657	12,559,203,739
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	57,673,816	60,742,245
2.5 Reserve Denominator .....	43,862,601,638	45,705,391,858
2.6 Reserve Ratio (2.4/2.5) .....	0.001	0.001

- 3.1 Does this reporting entity have Separate Accounts? ..... Yes [ X ] No [ ]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? ..... Yes [ X ] No [ ] N/A [ ]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....293,377,983
- 3.4 State the authority under which Separate Accounts are maintained:  
 Title 18 Delaware Section 2932 .....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ X ] No [ ]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ X ] No [ ]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? .....\$ .....318,570,069
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....0
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ X ] No [ ] N/A [ ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
Brighthouse Reinsurance Company of Delaware .....	16073 .....	DE.....	24,296,270,084 .....	0 .....	0 .....	5,201,639,894 .....

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written .....\$ ..... 1,746,259,487
- 7.2 Total Incurred Claims .....\$ ..... 2,047,010,961
- 7.3 Number of Covered Lives ..... 861,378

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
  - b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
  - c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
  - d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves .....\$ .....0
- 10.02 Modified Coinsurance Ceded Reserves .....\$ ..... 662
- Individual and Industrial Life Policies With Pricing Flexibility Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force .....\$ .....0
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....\$ .....0
- 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....\$ .....0
- 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) .....\$ .....0
- 10.07 Life Reserves (10.04 + 10.05 + 10.06) .....\$ .....0
- 10.08 Life Net Amount at Risk (10.03 - 10.07) .....\$ .....0
- Individual and Industrial Term Life Policies Without Pricing Flexibility Amount at Risk
- 10.09 Net Amount (Direct + Assumed - Ceded) in Force .....\$ ..... 90,984,851,281
- 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....\$ ..... 892,028,596
- 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....\$ .....0
- 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) .....\$ ..... (662)
- 10.13 Life Reserves (10.10 + 10.11 + 10.12) .....\$ ..... 892,027,934
- 10.14 Life Net Amount at Risk (10.09 - 10.13) .....\$ ..... 90,092,823,347

**GENERAL INTERROGATORIES**

**PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES**

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves .....	\$ .....	0
10.16 Modified Coinsurance Ceded Reserves .....	\$ .....	0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	0
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	0
10.21 Life Reserves (10.18 + 10.19 + 10.20) .....	\$ .....	0
10.22 Life Net Amount at Risk (10.17 - 10.21) .....	\$ .....	0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	0
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	0
10.27 Life Reserves (10.24 + 10.25 + 10.26) .....	\$ .....	0
10.28 Life Net Amount at Risk (10.23 - 10.27) .....	\$ .....	0
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....	0
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....	0
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....	0
10.33 Life Reserves (10.30 + 10.31 + 10.32) .....	\$ .....	0
10.34 Life Net Amount at Risk (10.29 - 10.33) .....	\$ .....	0

**Life, Accident and Health Companies Only:**

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 11.2 Net reimbursement of such expenses between reporting entities:
- |                      |          |             |
|----------------------|----------|-------------|
| 11.21 Paid .....     | \$ ..... | 212,417,701 |
| 11.22 Received ..... | \$ ..... | 0           |
- 12.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 12.2 If yes, what amount pertaining to these lines is included in:
- |                            |          |   |
|----------------------------|----------|---|
| 12.21 Page 3, Line 1 ..... | \$ ..... | 0 |
| 12.22 Page 4, Line 1 ..... | \$ ..... | 0 |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$..... 5,035,279,527
14. Total dividends paid stockholders since organization of the reporting entity:
- |                   |          |                |
|-------------------|----------|----------------|
| 14.11 Cash .....  | \$ ..... | 13,747,795,701 |
| 14.12 Stock ..... | \$ ..... | 1,272,253,185  |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- |   | 1<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|---|-----------------------------|---------------------------|----------------------|
| 15.31 Earned premium .....                                  | 0                           | 0                         | 0                    |
| 15.32 Paid claims .....                                     | 0                           | 0                         | 0                    |
| 15.33 Claim liability and reserve (beginning of year) ..... | 0                           | 0                         | 0                    |
| 15.34 Claim liability and reserve (end of year) .....       | 0                           | 0                         | 0                    |
| 15.35 Incurred claims .....                                 | 0                           | 0                         | 0                    |

# GENERAL INTERROGATORIES

## PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	0	0
15.42	\$25,000 - 99,999	0	0
15.43	\$100,000 - 249,999	0	0
15.44	\$250,000 - 999,999	0	0
15.45	\$1,000,000 or more	0	0

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? ..... \$ .....0

**Fraternal Benefit Societies Only:**

- 16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
- 17. How often are meetings of the subordinate branches required to be held?  
.....
- 18. How are the subordinate branches represented in the supreme or governing body?  
.....
- 19. What is the basis of representation in the governing body?  
.....
- 20.1 How often are regular meetings of the governing body held?  
.....
- 20.2 When was the last regular meeting of the governing body held? .....
- 20.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 20.4 How many members of the governing body attended the last regular meeting? ..... 0
- 20.5 How many of the same were delegates of the subordinate branches? ..... 0
- 21. How are the expenses of the governing body defrayed?  
.....
- 22. When and by whom are the officers and directors elected?  
.....
- 23. What are the qualifications for membership?  
.....
- 24. What are the limiting ages for admission?  
.....
- 25. What is the minimum and maximum insurance that may be issued on any one life?  
.....
- 26. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]
- 27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 28.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 28.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
- 29. What proportion of first and subsequent year's payments may be used for management expenses?  
29.11 First Year ..... 0.0 %  
29.12 Subsequent Years ..... 0.0 %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 30.2 If so, what amount and for what purpose? ..... \$ .....0
- 31.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 31.2 If yes, at what age does the benefit commence? ..... 0
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 32.2 If yes, when?  
.....
- 33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]
- 34.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 34.3 If yes, explain  
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]
- 36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	119,491,943	122,895,076	127,043,938	132,429,998	136,332,654
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	321,433,847	334,019,604	341,385,208	354,624,592	364,919,185
3. Credit life (Line 21, Col. 6) .....	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	827,504	834,789	841,320	861,142	880,604
5. Industrial (Line 21, Col. 2) .....	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	441,753,294	457,749,469	469,270,466	487,915,733	502,132,443
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....	0	0	0	0	0
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	327,888	193,084	172,168	303,976	158,006
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	7,315,973	13,280,552	8,200,511	10,065,160	4,673,240
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	0	0	0	0	0
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	7,643,861	13,473,636	8,372,679	10,369,136	4,831,246
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2) .....	176,735,117	351,563,976	0	0	0
15. Group life (Line 20.4, Col. 3) .....	(358,836)	(126,701)	0	0	0
16. Individual annuities (Line 20.4, Col. 4) .....	2,354,829,191	12,151,739,047	7,683,867,303	8,356,627,081	7,443,788,052
17. Group annuities (Line 20.4, Col. 5) .....	488,794,709	49,081,964	44,071,977	52,349,231	77,153,490
18. Accident & Health (Line 20.4, Col. 6) .....	8,407,476	6,945,453	5,831,401	4,980,910	3,526,600
19. Other lines of business (Line 20.4, Col. 8) .....	0	0	0	0	0
20. Total .....	3,028,407,657	12,559,203,739	7,733,770,681	8,413,957,222	7,524,468,142
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	78,690,446,900	82,775,039,219	82,868,323,522	77,043,284,997	72,228,238,254
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	75,368,360,264	78,471,241,649	76,814,647,648	69,665,973,880	65,159,906,688
23. Aggregate life reserves (Page 3, Line 1) .....	43,468,945,686	45,345,368,340	46,660,110,849	42,692,956,924	44,344,056,744
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2) .....	63,922,817	52,473,457	55,600,525	59,640,749	60,699,804
25. Deposit-type contract funds (Page 3, Line 3) .....	12,252,988,634	12,529,620,100	12,158,542,975	7,991,059,839	2,415,744,345
26. Asset valuation reserve (Page 3, Line 24.01) .....	1,448,210,355	1,485,042,932	1,464,883,675	1,497,425,251	1,013,724,358
27. Capital (Page 3, Lines 29 and 30) .....	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000
28. Surplus (Page 3, Line 37) .....	3,598,337,218	4,547,743,916	6,274,379,241	7,687,663,190	7,334,758,827
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(177,177,303)	(224,751,140)	1,809,568,101	1,574,066,208	3,185,584,564
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	5,155,908,658	6,130,187,362	7,846,791,530	9,288,415,897	8,452,219,461
31. Authorized control level risk - based capital .....	656,102,583	721,727,742	900,360,520	927,902,886	869,262,070
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	65.2	66.3	67.9	67.8	67.4
33. Stocks (Lines 2.1 and 2.2) .....	1.3	1.4	0.6	0.7	0.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	15.5	17.1	18.9	16.4	15.4
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5) .....	4.2	2.5	3.5	4.2	6.1
37. Contract loans (Line 6) .....	2.2	1.2	1.1	1.2	1.3
38. Derivatives (Page 2, Line 7) .....	5.5	5.3	2.3	3.6	4.6
39. Other invested assets (Line 8) .....	6.1	5.8	5.4	5.9	4.4
40. Receivables for securities (Line 9) .....	0.1	0.4	0.2	0.2	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.1
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	702,720,699	822,371,616	226,242,670	360,116,680	376,269,841
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
48. Affiliated mortgage loans on real estate .....	0	0	0	0	0
49. All other affiliated .....	160,977,994	165,788,468	167,294,246	84,765,165	83,740,931
50. Total of above Lines 44 to 49 .....	863,698,693	988,160,084	393,536,916	444,881,845	460,010,772
51. Total Investment in Parent included in Lines 44 to 49 above .....	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,435,902,204	2,298,009,175	1,988,286,760	1,284,100,669	1,511,429,731
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	190,204,704,446	189,265,213,629	180,918,662,446	200,962,254,336	188,197,515,805
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	2,819,533,408	2,993,058,160	3,029,646,584	2,878,318,649	2,684,295,460
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	506,955,742	(1,164,130,699)	340,978,005	(1,631,689,383)	(518,322,084)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(231,193,377)	1,270,086,467	(3,095,164,327)	1,158,391,219	1,720,115,809
57. Total of above Lines 54, 55 and 56 .....	3,095,295,773	3,099,013,928	275,460,262	2,405,020,485	3,886,089,185
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) .....	19,235,646,825	16,251,874,354	13,568,793,038	15,235,186,768	12,322,822,605
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	5,107,367	5,124,161	6,739,030	6,894,343	6,446,662
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	363,155,045	(67,199,331)	17,147,187	7,983,670	48,016,866
61. Increase in A & H reserves (Line 19, Col. 6) .....	11,449,359	(3,127,067)	(4,040,224)	(1,059,056)	(9,082,302)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....	5,459,113	5,437,461	5,193,367	4,920,268	4,819,304
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	54.2	14.6	22.0	18.0	23.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	5.0	5.1	5.2	4.8	5.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	203.7	26.1	40.1	117.4	(54.1)
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	12.3	27.2	11.6	16.3	6.7
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....	0	0	0	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....	0	0	0	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	45,048,166	47,977,238	0	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	43,516,402	47,155,128	0	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)</b>					
72. Individual industrial life (Page 6.1, Col. 2) .....	0	0	0	(196,424)	0
73. Individual whole life (Page 6.1, Col. 3) .....	(25,760,428)	(44,812,969)	(44,619,703)	(46,488,347)	0
74. Individual term life (Page 6.1, Col. 4) .....	42,262,857	64,497,874	145,901,332	(188,594,509)	0
75. Individual indexed life (Page 6.1, Col. 5) .....	(38,178,378)	(17,746,769)	40,657,642	(22,398,733)	0
76. Individual universal life (Page 6.1, Col. 6) .....	(76,747,321)	(131,548,671)	(180,847,052)	(239,485,437)	0
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7) .....	348,631,743	(85,093,476)	(19,366,312)	(282,390,465)	0
78. Individual variable life (Page 6.1, Col. 8) .....	0	0	10,429,994	968,139	0
79. Individual variable universal life (Page 6.1, Col. 9) .....	119,478,351	46,738,508	43,510,263	90,765,141	0
80. Individual credit life (Page 6.1, Col. 10) .....	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11) .....	0	(6)	(66,177,755)	(70,567,665)	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12) .....	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2) .....	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3) .....	0	(8,394,722)	(371,534,906)	(4,882,667)	0
85. Group universal life (Page 6.2, Col. 4) .....	2,666,623	881,061	2,543,423	74,298,323	0
86. Group variable life (Page 6.2, Col. 5) .....	0	0	(5,925,908)	(4,841,758)	0
87. Group variable universal life (Page 6.2, Col. 6) .....	0	0	4,140,596	0	0
88. Group credit life (Page 6.2, Col. 7) .....	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8) .....	154,226,652	98,726,911	64,227,452	17,698,857	0
90. Group YRT mortality risk only (Page 6.2, Col. 9) .....	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2) .....	286,802,399	39,367,882	915,411,893	(1,178,997,941)	0
92. Individual deferred indexed annuities (Page 6.3, Col. 3) .....	(6,050,691,416)	(4,464,630,928)	3,443,983,223	1,681,007,276	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) .....	4,339,231,789	2,377,663,666	(1,684,567,197)	4,056,161,316	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) .....	0	0	(2,222,886)	(360,923)	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) .....	206,633,460	36,248,733	21,107,747	75,301,524	0
96. Individual other annuities (Page 6.3, Col. 7) .....	0	0	0	(182,238)	0
97. Group deferred fixed annuities (Page 6.4, Col. 2) .....	(114,047,823)	78,038,674	115,739,234	(2,477,847,951)	0
98. Group deferred indexed annuities (Page 6.4, Col. 3) .....	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) .....	(18,003,444)	42,988,927	(1,524,097,765)	(986,533,163)	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) .....	0	0	(86,251)	4,116,982	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) .....	(449,068,078)	(6,760,165)	120,981,790	981,019,652	0
102. Group other annuities (Page 6.4, Col. 7) .....	(13,262,309)	0	(1,472,955)	(1,711,049)	0
103. A & H-comprehensive individual (Page 6.5, Col. 2) .....	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3) .....	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4) .....	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5) .....	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6) .....	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) .....	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8) .....	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9) .....	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11) .....	286,307	909,733	1,381,318	957,392	0
113. A & H-long-term care (Page 6.5, Col. 12) .....	(8,722,946)	5,203,036	3,118,330	(1,076,298)	0
114. A & H-other (Page 6.5, Col. 13) .....	(112,718)	550,123	(425,577)	209,300	0
115. Aggregate of all other lines of business (Page 6, Col. 8) .....	0	0	0	0	0
116. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
117. Total (Page 6, Col. 1) .....	(1,294,374,680)	(1,967,172,578)	1,031,789,970	1,475,948,334	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain: .....



**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 4932

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2024

NAIC Company Code 87726

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
<b>Individual Life</b>												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	313,125,249	0	585,347	1,375,648	51,803,076	131,267	53,895,338	67,137,432	600,235	183,466,220	1,872,437	253,076,324
3. Term	450,802,222	0	0	0	0	0	0	419,209,290	0	87,533	1,239,874	420,536,697
4. Indexed	94,928,236	0	0	0	0	0	0	970,564	0	74,300	0	1,044,864
5. Universal	95,637,523	0	0	0	0	0	0	317,979,350	32,606	40,939,444	127,637	359,079,037
6. Universal with secondary guarantees	650,516,200	0	0	0	0	0	0	1,166,184,681	0	25,912,122	108,194	1,192,204,997
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	93,404,029	0	0	0	0	0	0	71,528,369	0	114,851,123	264,308	186,643,800
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total Individual Life	1,698,413,459	0	585,347	1,375,648	51,803,076	131,267	53,895,338	2,043,009,686	632,841	365,330,742	3,612,450	2,412,585,719
<b>Group Life</b>												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	0	0	0	0	0	0	0	1,572,800	0	0	0	1,572,800
14. Universal	0	0	0	0	0	0	0	10,456,959	383,777	784,051	0	11,624,787
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	2,407,341	0	75,302	0	2,482,643
19. Total Group Life	0	0	0	0	0	0	0	14,437,100	383,777	859,353	0	15,680,230
<b>Individual Annuities</b>												
20. Fixed	1,127,361,852	0	0	0	0	0	0	313,135,623	0	1,257,060,088	0	1,570,195,711
21. Indexed	7,092,914,447	0	0	0	0	0	0	288,020,309	0	4,576,876,009	0	4,864,896,318
22. Variable with guarantees	653,521,949	0	0	0	0	0	0	1,921,393,260	0	7,718,344,055	0	9,639,737,315
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	60,470,133	0	0	0	0	0	0	391,633,220	0	1,681,776	0	393,314,996
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	8,934,268,381	0	0	0	0	0	0	2,914,182,412	0	13,553,961,928	0	16,468,144,340
<b>Group Annuities</b>												
27. Fixed	304,746	0	0	0	0	0	0	4,028,074	0	14,214,240	0	18,242,314
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	71,450,710	0	0	0	0	0	0	32,078,492	0	357,690,214	0	389,768,706
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	1,117,285	8,874,525	0	0	0	0	0	321,448,107	0	0	0	321,448,107
32. Other	407,047,443	0	0	0	0	0	0	0	0	42,312,264	0	42,312,264
33. Total Group Annuities	479,920,184	8,874,525	0	0	0	0	0	357,554,673	0	414,216,718	0	771,771,391
<b>Accident and Health</b>												
34. Comprehensive individual (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare Supplement (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal Employees Health Benefits Plan (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	880,174	0	0	0	0	0	0	XXX	XXX	XXX	7,138,554	7,138,554
44. Long-term care (d)	143,575,387	0	0	0	0	0	0	XXX	XXX	XXX	654,329,244	654,329,244
45. Other health (d)	106,818	0	0	0	0	0	0	XXX	XXX	XXX	186,236	186,236
46. Total Accident and Health	144,562,379	0	0	0	0	0	0	XXX	XXX	XXX	661,654,034	661,654,034
47. Total	11,257,164,403 (c)	8,874,525	585,347	1,375,648	51,803,076	131,267	53,895,338	5,329,183,871	1,016,618	14,334,368,741	665,266,484	20,329,835,714

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year .....	0	0	890,552	456,914,680	0	0	30	28,027	834,789	457,749,469
2. Issued during year .....	0	0	8,376	7,643,861	0	0	0	0	0	7,643,861
3. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	0	0	542	449,138	0	0	0	0	0	449,138
5. Increased during year (net) .....	0	0	0	898,982	0	0	0	0	13,330	912,312
6. Subtotals, Lines 2 to 5 .....	0	0	8,918	8,991,981	0	0	0	0	13,330	9,005,311
7. Additions by dividends during year .....	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases .....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8) .....	0	0	899,470	465,906,661	0	0	30	28,027	848,119	466,754,780
Deductions during year:										
10. Death .....	0	0	9,195	2,225,147	0	0	XXX	1,873	18,771	2,243,918
11. Maturity .....	0	0	163	841	0	0	XXX	0	0	841
12. Disability .....	0	0	0	0	0	0	XXX	0	0	0
13. Expiry .....	0	0	723	49,927	0	0	0	0	0	49,927
14. Surrender .....	0	0	8,270	2,541,165	0	0	0	15	1,258	2,542,423
15. Lapse .....	0	0	35,754	19,788,006	0	0	0	0	0	19,788,006
16. Conversion .....	0	0	115	108,033	0	0	XXX	XXX	XXX	108,033
17. Decreased (net) .....	0	0	0	267,751	0	0	0	0	586	268,337
18. Reinsurance .....	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases .....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	0	0	54,220	24,980,870	0	0	0	1,888	20,615	25,001,486
21. In force end of year (b) (Line 9 minus Line 20) .....	0	0	845,250	440,925,790	0	0	30	26,139	827,504	441,753,294
22. Reinsurance ceded end of year .....	XXX	0	XXX	318,054,819	XXX	0	XXX	XXX	35,488	318,090,307
23. Line 21 minus Line 22 .....	XXX	0	XXX	122,870,971	XXX	(a)	XXX	XXX	792,016	123,662,987
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$ .....0 ; Individual \$ .....0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates .....0 , Amount \$ .....0

Additional accidental death benefits included in life certificates were in amount \$ .....0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX	0	XXX	807,942
25. Other paid-up insurance .....	0	0	21,826	2,331,894
26. Debit ordinary insurance .....	XXX	XXX	0	0

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	0	0	0	0
28. Term policies - other .....	7,063	7,315,973	442,302	320,482,019
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	80,082
31. Totals (Lines 27 to 30) .....	7,063	7,315,973	442,302	320,562,101
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX	0	XXX	176,640
33. Totals, extended term insurance .....	XXX	XXX	6,582	695,106
34. Totals, whole life and endowment .....	1,313	327,888	396,366	119,491,943
35. Totals (Lines 31 to 34) .....	8,376	7,643,861	845,250	440,925,790

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	0	0	0	0
37. Ordinary .....	7,643,861	0	425,765,736	15,160,054
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	0	0	827,503	0
40. Totals (Lines 36 to 39) .....	7,643,861	0	426,593,240	15,160,054

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	19,471	XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21 .....	0	0	0	0
45. Group Permanent Insurance included in Line 21 .....	0	0	0	0

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	1,715,863
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1 .....	
47.2 .....	

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....	0	0	100,718	33,783,279	0	0	19,471	33,529
49. Disability Income .....	0	0	0	0	0	0	0	0
50. Extended Benefits .....	0	0	XXX	XXX	0	0	0	0
51. Other .....	0	0	0	0	0	0	0	0
52. Total .....	0	(a) 0	100,718	(a) 33,783,279	0	(a) 0	19,471	(a) 33,529

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	19,182	6,273	0	0
2. Issued during year	3,359	501	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	42	(47)	0	0
5. Total (Lines 1 to 4)	22,583	6,727	0	0
Deductions during year:				
6. Decreased (net)	1,603	992	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	1,603	992	0	0
9. In force end of year (line 5 minus line 8)	20,980	5,735	0	0
10. Amount on deposit	0	(a) 459,120,994	0	(a) 0
11. Income now payable	20,980	3,878	0	0
12. Amount of income payable	(a) 214,171,479	(a) 72,627,476	(a) 0	(a) 0

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	32,195	1,041,653	7,555	151,628
2. Issued during year	287	51,982	11	2,827
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	131	(131)	110	6
5. Totals (Lines 1 to 4)	32,613	1,093,504	7,676	154,461
Deductions during year:				
6. Decreased (net)	2,100	90,358	361	8,000
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	2,100	90,358	361	8,000
9. In force end of year (line 5 minus line 8)	30,513	1,003,146	7,315	146,461
Income now payable:				
10. Amount of income payable	(a) 1,760,201,195	XXX	XXX	(a) 492,665,498
Deferred fully paid:				
11. Account balance	XXX	(a) 19,960,206,773	XXX	(a) 893,499,869
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a) 3,159,142,333

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	1,455	577,346	0	0	50,477	197,493,886
2. Issued during year	0	0	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	1,455	XXX	0	XXX	50,477	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	107	XXX	0	XXX	4,669	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	107	XXX	0	XXX	4,669	XXX
10. In force end of year (line 5 minus line 9)	1,348	(a) 531,902	0	(a) 0	45,808	(a) 189,367,957

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	44	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	44	0
Deductions During Year:		
6. Decreased (net)	7	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	7	0
9. In force end of year (line 5 minus line 8)	37	0
10. Amount of account balance	(a) 110,406,330	(a) 0

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	405,143,180
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (168,130,703) transferred into the reserve net of taxes of \$ ..... (35,307,448) .....	(132,823,256)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	272,319,924
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(14,534,362)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	286,854,286

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024 .....	1,359,206	(15,893,568)	0	(14,534,362)
2. 2025 .....	9,688,135	(14,825,389)	0	(5,137,254)
3. 2026 .....	17,605,483	(11,856,159)	0	5,749,324
4. 2027 .....	25,311,343	(10,681,698)	0	14,629,645
5. 2028 .....	29,923,752	(9,455,541)	0	20,468,211
6. 2029 .....	30,591,677	(8,164,099)	0	22,427,578
7. 2030 .....	28,941,169	(7,144,837)	0	21,796,332
8. 2031 .....	28,011,644	(6,357,152)	0	21,654,492
9. 2032 .....	27,101,298	(5,515,708)	0	21,585,590
10. 2033 .....	27,621,614	(4,649,368)	0	22,972,246
11. 2034 .....	28,230,909	(3,759,928)	0	24,470,981
12. 2035 .....	28,744,439	(3,280,243)	0	25,464,196
13. 2036 .....	27,307,414	(3,262,173)	0	24,045,241
14. 2037 .....	24,521,095	(3,244,617)	0	21,276,478
15. 2038 .....	21,099,442	(3,257,140)	0	17,842,302
16. 2039 .....	17,026,873	(3,185,476)	0	13,841,397
17. 2040 .....	12,933,169	(3,088,576)	0	9,844,593
18. 2041 .....	9,445,529	(2,800,721)	0	6,644,808
19. 2042 .....	7,534,987	(2,520,744)	0	5,014,243
20. 2043 .....	5,350,582	(2,257,783)	0	3,092,799
21. 2044 .....	3,193,550	(1,929,046)	0	1,264,504
22. 2045 .....	1,139,391	(1,641,790)	0	(502,399)
23. 2046 .....	(409,876)	(1,350,425)	0	(1,760,301)
24. 2047 .....	(1,411,309)	(1,034,166)	0	(2,445,475)
25. 2048 .....	(1,687,909)	(725,270)	0	(2,413,179)
26. 2049 .....	(1,633,548)	(384,117)	0	(2,017,665)
27. 2050 .....	(1,259,472)	(195,131)	0	(1,454,603)
28. 2051 .....	(777,713)	(154,632)	0	(932,345)
29. 2052 .....	(295,729)	(114,133)	0	(409,862)
30. 2053 .....	(63,964)	(73,635)	0	(137,599)
31. 2054 and Later	0	(19,991)	0	(19,991)
32. Total (Lines 1 to 31)	405,143,181	(132,823,256)	0	272,319,925

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	599,363,315	238,134,732	837,498,047	3,464,437	644,080,447	647,544,884	1,485,042,932
2. Realized capital gains/(losses) net of taxes - General Account .....	(8,397,350)	(2,940,258)	(11,337,608)	483,286	(15,069,620)	(14,586,334)	(25,923,942)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	(43,704,764)	(6,208,797)	(49,913,561)	0	56,758	56,758	(49,856,803)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(2,340,789)	(14,639,490)	(16,980,279)	(955,214)	(61,613,983)	(62,569,197)	(79,549,476)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	(2,511,513)	(25,129,767)	(27,641,280)	64,616	(1,929,320)	(1,864,704)	(29,505,984)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic contribution .....	120,177,028	60,662,269	180,839,296	0	2,023,270	2,023,270	182,862,566
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	662,585,927	249,878,689	912,464,616	3,057,125	567,547,552	570,604,677	1,483,069,293
9. Maximum reserve .....	599,400,898	246,598,269	845,999,167	6,316,121	762,427,836	768,743,957	1,614,743,124
10. Reserve objective .....	355,026,343	187,847,051	542,873,394	5,516,021	760,385,188	765,901,209	1,308,774,603
11. 20% of (Line 10 - Line 8) .....	(61,511,917)	(12,406,328)	(73,918,244)	491,779	38,567,527	39,059,306	(34,858,938)
12. Balance before transfers (Lines 8 + 11) .....	601,074,010	237,472,361	838,546,371	3,548,904	606,115,080	609,663,984	1,448,210,355
13. Transfers .....	(1,673,112)	1,673,112	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	599,400,898	239,145,473	838,546,371	3,548,904	606,115,080	609,663,984	1,448,210,355

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	6,397,514,842	XXX	XXX	6,397,514,842	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A .....	11,072,880,155	XXX	XXX	11,072,880,155	0.0002	2,214,576	0.0007	7,751,016	0.0013	14,394,744
2.2	1	NAIC Designation Category 1.B .....	783,525,814	XXX	XXX	783,525,814	0.0004	313,410	0.0011	861,878	0.0023	1,802,109
2.3	1	NAIC Designation Category 1.C .....	1,873,284,760	XXX	XXX	1,873,284,760	0.0006	1,123,971	0.0018	3,371,913	0.0035	6,556,497
2.4	1	NAIC Designation Category 1.D .....	2,174,736,261	XXX	XXX	2,174,736,261	0.0007	1,522,315	0.0022	4,784,420	0.0044	9,568,840
2.5	1	NAIC Designation Category 1.E .....	1,931,473,050	XXX	XXX	1,931,473,050	0.0009	1,738,326	0.0027	5,214,977	0.0055	10,623,102
2.6	1	NAIC Designation Category 1.F .....	3,910,954,610	XXX	XXX	3,910,954,610	0.0011	4,302,050	0.0034	13,297,246	0.0068	26,594,491
2.7	1	NAIC Designation Category 1.G .....	5,258,109,544	XXX	XXX	5,258,109,544	0.0014	7,361,353	0.0042	22,084,060	0.0085	44,693,931
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	27,004,964,194	XXX	XXX	27,004,964,194	XXX	18,576,002	XXX	57,365,510	XXX	114,233,714
3.1	2	NAIC Designation Category 2.A .....	4,472,275,504	XXX	XXX	4,472,275,504	0.0021	9,391,779	0.0063	28,175,336	0.0105	46,958,893
3.2	2	NAIC Designation Category 2.B .....	5,649,825,601	XXX	XXX	5,649,825,601	0.0025	14,124,564	0.0076	42,938,675	0.0127	71,752,785
3.3	2	NAIC Designation Category 2.C .....	3,108,403,230	XXX	XXX	3,108,403,230	0.0036	11,190,252	0.0108	33,570,755	0.0180	55,951,258
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	13,230,504,335	XXX	XXX	13,230,504,335	XXX	34,706,594	XXX	104,684,765	XXX	174,662,936
4.1	3	NAIC Designation Category 3.A .....	492,771,640	XXX	XXX	492,771,640	0.0069	3,400,124	0.0183	9,017,721	0.0262	12,910,617
4.2	3	NAIC Designation Category 3.B .....	581,569,657	XXX	XXX	581,569,657	0.0099	5,757,540	0.0264	15,353,439	0.0377	21,925,176
4.3	3	NAIC Designation Category 3.C .....	437,212,162	XXX	XXX	437,212,162	0.0131	5,727,479	0.0350	15,302,426	0.0500	21,860,608
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	1,511,553,459	XXX	XXX	1,511,553,459	XXX	14,885,143	XXX	39,673,586	XXX	56,696,401
5.1	4	NAIC Designation Category 4.A .....	142,442,314	XXX	XXX	142,442,314	0.0184	2,620,939	0.0430	6,125,020	0.0615	8,760,202
5.2	4	NAIC Designation Category 4.B .....	82,902,815	XXX	XXX	82,902,815	0.0238	1,973,087	0.0555	4,601,106	0.0793	6,574,193
5.3	4	NAIC Designation Category 4.C .....	36,227,507	XXX	XXX	36,227,507	0.0310	1,123,053	0.0724	2,622,872	0.1034	3,745,924
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	261,572,636	XXX	XXX	261,572,636	XXX	5,717,078	XXX	13,348,997	XXX	19,080,320
6.1	5	NAIC Designation Category 5.A .....	6,054,573	XXX	XXX	6,054,573	0.0472	285,776	0.0846	512,217	0.1410	853,695
6.2	5	NAIC Designation Category 5.B .....	43,467,566	XXX	XXX	43,467,566	0.0663	2,881,900	0.1188	5,163,947	0.1980	8,606,578
6.3	5	NAIC Designation Category 5.C .....	16,361,173	XXX	XXX	16,361,173	0.0836	1,367,794	0.1498	2,450,904	0.2496	4,083,749
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	65,883,312	XXX	XXX	65,883,312	XXX	4,535,470	XXX	8,127,067	XXX	13,544,022
7.	6	NAIC 6 .....	22,249,300	XXX	XXX	22,249,300	0.0000	0	0.2370	5,273,084	0.2370	5,273,084
8.		Total Unrated Multi-class Securities Acquired by Conversion .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	48,494,242,078	XXX	XXX	48,494,242,078	XXX	78,420,287	XXX	228,473,009	XXX	383,490,477
<b>PREFERRED STOCKS</b>												
10.	1	Highest Quality .....	9,800,000	XXX	XXX	9,800,000	0.0005	4,900	0.0016	15,680	0.0033	32,340
11.	2	High Quality .....	5,867,426	XXX	XXX	5,867,426	0.0021	12,322	0.0064	37,552	0.0106	62,195
12.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality .....	12,339	XXX	XXX	12,339	0.0630	777	0.1128	1,392	0.1880	2,320
15.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....	15,679,765	XXX	XXX	15,679,765	XXX	17,999	XXX	54,623	XXX	96,854

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>SHORT-TERM BONDS</b>												
18.		Exempt Obligations .....	370,222,718	XXX	XXX	370,222,718	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....	4,749,136	XXX	XXX	4,749,136	0.0002	950	0.0007	3,324	0.0013	6,174
19.2	1	NAIC Designation Category 1.B .....	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C .....	499,956	XXX	XXX	499,956	0.0006	300	0.0018	900	0.0035	1,750
19.4	1	NAIC Designation Category 1.D .....	1,532,348	XXX	XXX	1,532,348	0.0007	1,073	0.0022	3,371	0.0044	6,742
19.5	1	NAIC Designation Category 1.E .....	6,719,443	XXX	XXX	6,719,443	0.0009	6,047	0.0027	18,142	0.0055	36,957
19.6	1	NAIC Designation Category 1.F .....	13,518,696	XXX	XXX	13,518,696	0.0011	14,871	0.0034	45,964	0.0068	91,927
19.7	1	NAIC Designation Category 1.G .....	19,514,739	XXX	XXX	19,514,739	0.0014	27,321	0.0042	81,962	0.0085	165,875
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	46,534,318	XXX	XXX	46,534,318	XXX	50,561	XXX	153,663	XXX	309,425
20.1	2	NAIC Designation Category 2.A .....	2,381,502	XXX	XXX	2,381,502	0.0021	5,001	0.0063	15,003	0.0105	25,006
20.2	2	NAIC Designation Category 2.B .....	7,131,387	XXX	XXX	7,131,387	0.0025	17,828	0.0076	54,199	0.0127	90,569
20.3	2	NAIC Designation Category 2.C .....	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	9,512,889	XXX	XXX	9,512,889	XXX	22,830	XXX	69,202	XXX	115,574
21.1	3	NAIC Designation Category 3.A .....	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C .....	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A .....	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C .....	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A .....	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C .....	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6 .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	426,269,925	XXX	XXX	426,269,925	XXX	73,391	XXX	222,865	XXX	425,000
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality .....	68,415,718	XXX	XXX	68,415,718	0.0005	34,208	0.0016	109,465	0.0033	225,772
28.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments .....	68,415,718	XXX	XXX	68,415,718	XXX	34,208	XXX	109,465	XXX	225,772
34.		Total (Lines 9 + 17 + 25 + 33) .....	49,004,607,486	XXX	XXX	49,004,607,486	XXX	78,545,885	XXX	228,859,963	XXX	384,238,103

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....	1,294,504,681	0	XXX	1,294,504,681	0.0011	1,423,955	0.0057	7,378,677	0.0074	9,579,335
36.		Farm Mortgages - CM2 - High Quality .....	481,018,433	0	XXX	481,018,433	0.0040	1,924,074	0.0114	5,483,610	0.0149	7,167,175
37.		Farm Mortgages - CM3 - Medium Quality .....	57,284,222	0	XXX	57,284,222	0.0069	395,261	0.0200	1,145,684	0.0257	1,472,205
38.		Farm Mortgages - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other .....	3,133,048,752	0	XXX	3,133,048,752	0.0015	4,699,573	0.0034	10,652,366	0.0046	14,412,024
42.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	1,860,555,443	0	XXX	1,860,555,443	0.0011	2,046,611	0.0057	10,605,166	0.0074	13,768,110
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	3,317,276,016	0	XXX	3,317,276,016	0.0040	13,269,104	0.0114	37,816,947	0.0149	49,427,413
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	1,256,135,714	0	XXX	1,256,135,714	0.0069	8,667,336	0.0200	25,122,714	0.0257	32,282,688
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	46,799,997	0	XXX	46,799,997	0.0120	561,600	0.0343	1,605,240	0.0428	2,003,040
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm Mortgages .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other .....	40,903,593	0	XXX	40,903,593	0.0029	118,620	0.0066	269,964	0.0103	421,307
51.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other .....	20,042,805	0	XXX	20,042,805	0.0480	962,055	0.0868	1,739,715	0.1371	2,747,869
In Process of Foreclosure:												
53.		Farm Mortgages .....	7,268,891	0	XXX	7,268,891	0.0000	0	0.1942	1,411,619	0.1942	1,411,619
54.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other .....	24,977,803	0	XXX	24,977,803	0.0000	0	0.0149	372,169	0.0149	372,169
56.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	11,539,816,350	0	XXX	11,539,816,350	XXX	34,068,190	XXX	103,603,871	XXX	135,064,952
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	11,539,816,350	0	XXX	11,539,816,350	XXX	34,068,190	XXX	103,603,871	XXX	135,064,952

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....	9,397,944	XXX	XXX	9,397,944	0.0000	0	0.1533 (a)	1,440,705	0.1533 (a)	1,440,705
2.		Unaffiliated - Private .....	4,569,074	XXX	XXX	4,569,074	0.0000	0	0.1945	888,685	0.1945	888,685
3.		Federal Home Loan Bank .....	222,250,000	XXX	XXX	222,250,000	0.0000	0	0.0061	1,355,725	0.0097	2,155,825
4.		Affiliated - Life with AVR .....	699,080,326	XXX	XXX	699,080,326	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed Income - Highest Quality .....	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed Income - High Quality .....	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed Income - Medium Quality .....	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed Income - Low Quality .....	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed Income - Lower Quality .....	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed Income - In/Near Default .....	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated Common Stock - Public .....	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private .....	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate .....	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other .....	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		<b>Total Common Stock (Sum of Lines 1 through 16)</b>	<b>935,297,344</b>	<b>0</b>	<b>0</b>	<b>935,297,344</b>	<b>XXX</b>	<b>0</b>	<b>XXX</b>	<b>3,685,115</b>	<b>XXX</b>	<b>4,485,215</b>
<b>REAL ESTATE</b>												
18.		Home Office Property (General Account only) .....	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties .....	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt .....	1,414,399	0	0	1,414,399	0.0000	0	0.1337	189,105	0.1337	189,105
21.		<b>Total Real Estate (Sum of Lines 18 through 20)</b>	<b>1,414,399</b>	<b>0</b>	<b>0</b>	<b>1,414,399</b>	<b>XXX</b>	<b>0</b>	<b>XXX</b>	<b>189,105</b>	<b>XXX</b>	<b>189,105</b>
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22.		Exempt Obligations .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		<b>Total with Bond Characteristics (Sum of Lines 22 through 28)</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>XXX</b>	<b>0</b>

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....	181,499,084	XXX	XXX	181,499,084	0.0005	90,750	0.0016	290,399	0.0033	598,947
31.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	181,499,084	XXX	XXX	181,499,084	XXX	90,750	XXX	290,399	XXX	598,947
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality .....	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality .....	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality .....	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other .....	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants .....	11,249,503	0	XXX	11,249,503	0.0041 (c)	46,123	0.0118 (c)	132,744	0.0154 (c)	173,242
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior .....	194,669,768	0	XXX	194,669,768	0.0040	778,679	0.0114	2,219,235	0.0149	2,900,580
60.		Unaffiliated - In Good Standing All Other .....	85,074,279	0	XXX	85,074,279	0.0069	587,013	0.0200	1,701,486	0.0257	2,186,409
61.		Unaffiliated - Overdue, Not in Process .....	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure .....	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	290,993,550	0	XXX	290,993,550	XXX	1,411,815	XXX	4,053,465	XXX	5,260,231
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	290,993,550	0	XXX	290,993,550	XXX	1,411,815	XXX	4,053,465	XXX	5,260,231

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private .....	3,552,698,627	XXX	XXX	3,552,698,627	0.0000	0	0.1945	690,999,883	0.1945	690,999,883
67.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other .....	79,078,932	XXX	XXX	79,078,932	0.0000	0	0.1945	15,380,852	0.1945	15,380,852
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	3,631,777,559	XXX	XXX	3,631,777,559	XXX	0	XXX	706,380,735	XXX	706,380,735
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties .....	300,683,601	0	0	300,683,601	0.0000	0	0.0912	27,422,344	0.0912	27,422,344
73.		Properties Acquired in Satisfaction of Debt .....	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	300,683,601	0	0	300,683,601	XXX	0	XXX	27,422,344	XXX	27,422,344
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit .....	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit .....	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Fixed Income Instruments - Affiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated .....	117,293,365	XXX	XXX	117,293,365	0.0000	0	0.1580	18,532,352	0.1580	18,532,352
84.		Common Stock - Affiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated .....	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated .....	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated .....	750,000	XXX	XXX	750,000	0.0000	0	0.1580	118,500	0.1580	118,500
92.		Other - Affiliated .....	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	118,043,365	0	0	118,043,365	XXX	0	XXX	18,650,852	XXX	18,650,852
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments .....	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments .....	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA .....	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA .....	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	4,522,997,159	0	0	4,522,997,159	XXX	1,502,564	XXX	756,797,795	XXX	758,313,109

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).  
 (b) Determined using the same factors and breakdowns used for directly owned real estate.  
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
12607@LF5	R		CDX.NA.IG.35 0-3% Credit Default Swap : BHF2J9A24	5C	4,151,377	261,537	468,275	780,459
12607@LF5	CN	912803-DJ-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	4,515,000	0	0	0
12607@LE8	R		CDX.NA.IG.35 3-7% Credit Default Swap : BHF2J9B26	1G	5,906,919	2,953	9,451	19,493
12607@LE8	CN	912803-BM-4	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,985,000	0	0	0
12607@RJ1	R		CDX.HY.BB.37 15-100% Credit Default Swap : BHF2X5NG4	2B	20,872,656	43,833	133,585	221,250
12607@RJ1	CN	912810-QY-7	UNITEDSTATESTREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	20,872,656	0	0	0
12607@UV0	R		CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GWD1	3B	10,436,328	103,320	274,475	392,406
12607@UV0	CN	912803-CX-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	10,436,328	0	0	0
12607@UW8	R		CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF32JKV6	3B	13,011,327	128,812	342,198	489,226
12607@UW8	CN	912803-CX-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	12,408,984	0	0	0
12607@UX6	R		CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF3342K2	3B	12,970,784	128,411	341,132	487,701
12607@UX6	CN	912803-DJ-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	12,408,984	0	0	0
12607@WZ9	R		CDX.NA.IG.37 7-15% Credit Default Swap : BHF35VUK9	1F	26,209,688	13,105	41,936	86,492
12607@WZ9	CN	912803-DG-5	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	26,250,000	0	0	0
12607@WY2	R		CDX.NA.IG.37 15-100% Credit Default Swap : BHF36YEW4	1C	42,878,916	21,439	68,606	141,500
12607@WY2	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	42,000,000	0	0	0
12776*JS7	R		CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	2B	319,819,172	671,620	2,046,843	3,390,083
12776*JS7	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	80,268,298	0	0	0
12776*JS7	CN	912803-DK-6	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	47,941,810	0	0	0
12776*JS7	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	41,880,968	0	0	0
12776*JS7	CN	912803-BM-4	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	39,220,077	0	0	0
12776*JS7	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	37,417,305	0	0	0
12776*JS7	CN	912803-CX-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	26,174,055	0	0	0
12776*JS7	CN	912803-CX-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,225,172	0	0	0
12776*JS7	CN	912803-DU-4	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	20,872,313	0	0	0
12776*JR9	R		CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	2B	377,208,750	792,138	2,414,136	3,998,413
12776*JR9	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	325,306,666	0	0	0
12776*JR9	CN	912810-SS-8	UNITEDSTATESTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	21,924,405	0	0	0
12776*JR9	CN	91282C-FJ-5	UNITEDSTATESTREASURY SENIOR GOVT_BND 3 1/8% Due 8/31/2029 FA31	1.A	11,201,542	0	0	0
12776*JR9	CN	912803-CX-9	UNITEDSTATESTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	11,167,387	0	0	0
0199999. Subtotal Default Component - Other Than Mortgage					1,652,942,869	2,167,168	6,140,637	10,007,023
0599999 - Total					1,652,942,869	2,167,168	6,140,637	10,007,023

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
221014767BLT	99999	WA	2023	500,000	350,000	0	Misrepresentation
223048319BLT	99999	CO	2023	1,000,000	471	0	Misrepresentation
0199999. Death Claims - Ordinary				1,500,000	350,471	0	XXX
0599999. Death Claims - Disposed Of				1,500,000	350,471	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	0	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				1,500,000	350,471	0	XXX
206078521US	99999	CT	2023	500,000	0	500,000	Misrepresentation
208168793USU	11111	MI	2020	100,000	0	100,000	Coverage Not Inforce
212244245US	11111	AL	2021	500,000	0	500,000	Misrepresentation, Beneficiary Dispute
218005622UT	11111	OK	2021	500,000	0	500,000	Coverage Not Inforce
221017184BLT	99999	CO	2022	1,000,000	0	1,000,000	Misrepresentation
206176887USU	11111	NC	2024	1,500,000	0	750,000	Other Life
MLT14AE464	99999	NJ	2024	1,500,000	0	1,500,000	Misrepresentation
MLT146F837	99999	NJ	2024	1,500,000	0	1,500,000	Misrepresentation
222037844BLT	99999	AZ	2024	250,000	0	250,000	Misrepresentation
222044380BLT	99999	AL	2024	1,000,000	0	1,000,000	Misrepresentation
222040337BLT	99999	FL	2024	600,000	0	600,000	Misrepresentation
223050813BLT	99999	TX	2024	500,000	0	500,000	Misrepresentation
211222975US	11111	MI	2021	1,000,000	0	1,000,000	Misrepresentation
218005473UT	99999	CA	2021	2,000,000	0	2,000,000	Misrepresentation
2799999. Death Claims - Ordinary				12,450,000	0	11,700,000	XXX
3199999. Death Claims - Resisted				12,450,000	0	11,700,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				12,450,000	0	11,700,000	XXX
5399999 - Totals				13,950,000	350,471	11,700,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**  
**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	8,402,449	XXX	200	XXX	16,513	XXX	0	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned	7,857,280	XXX	200	XXX	16,513	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	2,620,211	33.3	(380)	(190.2)	202,437	1,225.9	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	2,620,211	33.3	(380)	(190.2)	202,437	1,225.9	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	13,386,320	170.4	1,419	709.3	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	(87,750)	(1.1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses	596,162	7.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees	455,638	5.8	(36)	(18.0)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred	964,050	12.3	(36)	(18.0)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(9,113,301)	(116.0)	(802)	(401.1)	(185,924)	(1,125.9)	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(9,113,301)	(116.0)	(802)	(401.1)	(185,924)	(1,125.9)	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	747,410	XXX	7,624,504	XXX	13,822	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	803,759	XXX	7,022,986	XXX	13,822	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	2,348,998	292.3	95,498	1.4	(26,341)	(190.6)
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	2,348,998	292.3	95,498	1.4	(26,341)	(190.6)
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	(319,423)	(39.7)	13,705,744	195.2	(1,419)	(10.3)
7. Commissions (a)	0	0.0	0	0.0	0	0.0	(39,738)	(4.9)	(48,012)	(0.7)	0	0.0
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	656,842	81.7	(60,680)	(0.9)	0	0.0
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	(132,469)	(16.5)	590,605	8.4	(2,462)	(17.8)
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	484,635	60.3	481,913	6.9	(2,462)	(17.8)
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	(1,710,450)	(212.8)	(7,260,169)	(103.4)	44,044	318.7
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	(1,710,450)	(212.8)	(7,260,169)	(103.4)	44,044	318.7
<b>DETAILS OF WRITE-INS</b>												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Premium Reserves:</b>													
1. Unearned premiums	2,209,983	0	0	0	0	0	0	0	0	0	151,276	2,058,708	0
2. Advance premiums	15,069	0	0	0	0	0	0	0	0	0	15,069	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	2,225,052	0	0	0	0	0	0	0	0	0	166,344	2,058,708	0
5. Total premium reserves, prior year	1,679,883	0	0	0	0	0	0	0	0	0	222,693	1,457,189	0
6. Increase in total premium reserves	545,169	0	0	0	0	0	0	0	0	0	(56,349)	601,518	0
<b>B. Contract Reserves:</b>													
1. Additional reserves (a)	20,860,496	12,811	0	0	0	0	0	0	0	0	635,917	19,324,580	887,189
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	20,860,496	12,811	0	0	0	0	0	0	0	0	635,917	19,324,580	887,189
4. Total contract reserves, prior year	7,474,176	11,392	0	0	0	0	0	0	0	0	955,340	5,618,836	888,608
5. Increase in contract reserves	13,386,320	1,419	0	0	0	0	0	0	0	0	(319,423)	13,705,744	(1,419)
<b>C. Claim Reserves and Liabilities:</b>													
1. Total current year	40,986,479	505	0	0	0	0	0	0	0	0	40,612,509	338,491	34,974
2. Total prior year	43,516,402	817	0	0	0	0	0	0	0	0	43,133,656	318,214	63,715
3. Increase	(2,529,923)	(312)	0	0	0	0	0	0	0	0	(2,521,147)	20,277	(28,741)

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>1. Claims paid during the year:</b>													
1.1 On claims incurred prior to current year	4,795,930	(69)	0	0	0	0	0	0	0	0	4,793,636	0	2,364
1.2 On claims incurred during current year	354,204	1	202,437	0	0	0	0	0	0	0	76,509	75,221	36
<b>2. Claim reserves and liabilities, December 31, current year:</b>													
2.1 On claims incurred prior to current year	40,252,236	496	0	0	0	0	0	0	0	0	39,899,165	318,214	34,360
2.2 On claims incurred during current year	734,243	9	0	0	0	0	0	0	0	0	713,343	20,277	614
<b>3. Test:</b>													
3.1 Lines 1.1 and 2.1	45,048,166	427	0	0	0	0	0	0	0	0	44,692,801	318,214	36,723
3.2 Claim reserves and liabilities, December 31, prior year	43,516,402	817	0	0	0	0	0	0	0	0	43,133,656	318,214	63,715
3.3 Line 3.1 minus Line 3.2	1,531,764	(390)	0	0	0	0	0	0	0	0	1,559,145	0	(26,992)

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>A. Reinsurance Assumed:</b>													
1. Premiums written	2,556	0	0	0	0	0	0	0	0	0	2,556	0	0
2. Premiums earned	2,693	0	0	0	0	0	0	0	0	0	2,693	0	0
3. Incurred claims	116,429	0	0	0	0	0	0	0	0	0	23,827	92,602	0
4. Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B. Reinsurance Ceded:</b>													
1. Premiums written	184,273,906	986	0	0	0	0	0	0	0	0	271,947	183,932,726	68,247
2. Premiums earned	187,656,584	1,088	0	0	0	0	0	0	0	0	292,642	187,287,534	75,320
3. Incurred claims	744,029,442	150	0	0	0	0	0	0	0	0	1,324,305	742,694,616	10,371
4. Commissions	12,127,428	0	0	0	0	0	0	0	0	0	85,989	12,041,439	0

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
<b>A. Direct:</b>													
1. Incurred claims .....	(231)	202,437	0	0	0	0	0	0	0	3,649,475	742,697,511	(15,970)	746,533,223
2. Beginning claim reserves and liabilities .....	921	0	0	0	0	0	0	0	0	62,172,027	2,186,293,191	71,838	2,248,537,977
3. Ending claim reserves and liabilities .....	574	0	0	0	0	0	0	0	0	58,664,209	2,280,349,819	39,718	2,339,054,320
4. Claims paid .....	116	202,437	0	0	0	0	0	0	0	7,157,293	648,640,883	16,150	656,016,880
<b>B. Assumed Reinsurance:</b>													
1. Incurred claims .....	0	0	0	0	0	0	0	0	0	23,827	92,602	0	116,429
2. Beginning claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	217,465	5,048,355	0	5,265,820
3. Ending claim reserves and liabilities .....	0	0	0	0	0	0	0	0	0	210,489	4,293,203	0	4,503,692
4. Claims paid .....	0	0	0	0	0	0	0	0	0	30,803	847,754	0	878,557
<b>C. Ceded Reinsurance:</b>													
1. Incurred claims .....	150	0	0	0	0	0	0	0	0	1,324,305	742,694,616	10,371	744,029,442
2. Beginning claim reserves and liabilities .....	194	0	0	0	0	0	0	0	0	19,463,154	2,191,023,332	15,165	2,210,501,845
3. Ending claim reserves and liabilities .....	137	0	0	0	0	0	0	0	0	18,428,832	2,284,304,532	9,476	2,302,742,976
4. Claims paid .....	207	0	0	0	0	0	0	0	0	2,358,627	649,413,416	16,060	651,788,311
<b>D. Net:</b>													
1. Incurred claims .....	(381)	202,437	0	0	0	0	0	0	0	2,348,997	95,497	(26,341)	2,620,210
2. Beginning claim reserves and liabilities .....	727	0	0	0	0	0	0	0	0	42,926,338	318,214	56,673	43,301,952
3. Ending claim reserves and liabilities .....	437	0	0	0	0	0	0	0	0	40,445,866	338,490	30,242	40,815,036
4. Claims paid .....	(91)	202,437	0	0	0	0	0	0	0	4,829,469	75,221	90	5,107,126
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>													
1. Incurred claims and cost containment expenses .....	(380)	202,437	0	0	0	0	0	0	0	2,348,998	95,498	(26,341)	2,620,211
2. Beginning reserves and liabilities .....	727	0	0	0	0	0	0	0	0	42,926,338	318,214	56,673	43,301,952
3. Ending reserves and liabilities .....	437	0	0	0	0	0	0	0	0	40,445,866	338,491	30,241	40,815,034
4. Paid claims and cost containment expenses .....	(90)	202,437	0	0	0	0	0	0	0	4,829,470	75,221	90	5,107,129

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
60992	13-3690700	12/01/2004	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OA	0	31,026,343	0	254,597	0	0
60992	13-3690700	12/01/2004	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	VA	0	12,888,926	4,597,421	117,389	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OA	0	9,124,437	0	296,533	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	VA	0	39,213,829	908,111	13,789,229	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	OL	5,931,065	3,240,386	171,936	4,398	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	YRT/I	OL	34,782,732	174,755	212,370	0	0	0
60992	13-3690700	05/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	YRT/I	XXXLO	21,945,598,213	65,782,111	44,139,055	12,116,850	0	0
60992	13-3690700	10/01/2023	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	CO/I	IA	0	502,097,508	12,053,958	9,573,186	0	0
91626	04-2708937	04/01/2001	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	OA	0	29,622,503	0	269,685	0	0
91626	04-2708937	04/01/2001	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	VA	0	13,571,254	6,336,012	0	0	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	OA	0	15,114,361	0	554,531	0	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	CO/I	VA	0	113,112,165	134,713	12,518,814	0	0
91626	04-2708937	05/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	YRT/I	OL	22,959,600	1,296,931	571,632	0	0	0
0299999. General Account - U.S. Affiliates - Other							22,009,271,610	836,265,509	69,125,208	49,495,212	0	0
0399999. Total General Account - U.S. Affiliates							22,009,271,610	836,265,509	69,125,208	49,495,212	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							22,009,271,610	836,265,509	69,125,208	49,495,212	0	0
93432	06-1041383	07/28/2017	CM LIFE INSURANCE COMPANY	CT	CO/I	IA	0	4,055,122,345	35,485,445	355,464	0	0
97136	13-3114906	01/01/2005	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	AXXX	5,200,835,046	2,898,163,042	(1,405,780)	48,370,325	0	0
97136	13-3114906	01/01/2005	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	XXXL	440,491,738	4,803,246	5,812,317	3,128,918	0	0
0899999. General Account - U.S. Non-Affiliates							5,641,326,784	6,958,088,633	39,891,982	51,854,707	0	0
1099999. Total General Account - Non-Affiliates							5,641,326,784	6,958,088,633	39,891,982	51,854,707	0	0
1199999. Total General Account							27,650,598,394	7,794,354,142	109,017,190	101,349,919	0	0
60992	13-3690700	01/01/2017	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	MCO/I	VA	0	0	43,799,611	0	3,426,172,795	0
60992	13-3690700	10/01/2023	BRIGHTHOUSE LIFE INSURANCE COMPANY OF NY	NY	MCO/I	IA	0	0	861,173,486	0	5,413,285,671	0
91626	04-2708937	01/01/2017	NEW ENGLAND LIFE INSURANCE COMPANY	MA	MCO/I	VA	0	0	2,630,808	0	1,529,902,836	0
1399999. Separate Accounts - U.S. Affiliates - Other							0	0	907,603,905	0	10,369,361,302	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	907,603,905	0	10,369,361,302	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	907,603,905	0	10,369,361,302	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	907,603,905	0	10,369,361,302	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							27,650,598,394	7,794,354,142	1,016,621,095	101,349,919	10,369,361,302	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							27,650,598,394	7,794,354,142	1,016,621,095	101,349,919	10,369,361,302	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates							0	0	0	0	0	0
0699999. Total - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total - Affiliates							0	0	0	0	0	0
58033	06-0416470	06/01/1967	KNIGHTS OF COLUMBUS	CT	QA/G	LTDI	2,556	299	210,139	356	0	0
25682	06-0336212	11/01/1993	TRAVELERS INDEMNITY CO OF CONNECTICUT	CT	QA/G	LTDI	0	0	4,293,203	0	0	0
0899999. U.S. Non-Affiliates							2,556	299	4,503,342	356	0	0
1099999. Total - Non-Affiliates							2,556	299	4,503,342	356	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							2,556	299	4,503,342	356	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0
9999999 - Totals							2,556	299	4,503,342	356	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	58,962,925	9,841,197
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	16,211,424	3,856,081
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	3,293,576	1,425,060
16073	81-4750360	12/31/2015	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	(4,319,143)	2,878,300
0199999. Life and Annuity - U.S. Affiliates - Captive					74,148,782	18,000,638
0399999. Total Life and Annuity - U.S. Affiliates					74,148,782	18,000,638
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					74,148,782	18,000,638
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	22,342	0
61689	42-0175020	09/17/2018	ATHENE ANNUITY AND LIFE COMPANY	IA	771,472	0
62308	06-0303370	12/01/1996	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	65,774	0
62308	06-0303370	06/01/1997	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	(9,350)	0
62308	06-0303370	06/30/1998	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	219,723	0
68365	04-2729166	04/01/2001	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	4,844,083	0
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	49,671	2,761
68276	48-1024691	03/01/1993	EMPLOYERS REASSURANCE CORP	KS	0	146
68276	48-1024691	11/01/1993	EMPLOYERS REASSURANCE CORP	KS	0	161
68276	48-1024691	07/01/1996	EMPLOYERS REASSURANCE CORP	KS	344,929	32,910
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	12,535,000	10,644,496
86258	13-2572994	09/01/1973	GENERAL RE LIFE CORP	CT	0	4,780
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	74,507	5,541
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	0	606
86258	13-2572994	04/01/2003	GENERAL RE LIFE CORP	CT	4,970,447	6,659,720
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	0	92,985
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	399,624	438,552
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	1,672,120	1,412,611
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	1,193,823	1,214,841
65676	35-0472300	07/29/1966	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	14
65676	35-0472300	08/01/1981	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	199
65676	35-0472300	04/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	0	824
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	17,879,807	0
97136	13-3114906	01/01/2011	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	8,889,511	6,002,581
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE CO	GA	74,754	7,660
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	83,882	34,202
66346	58-0828824	07/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	229,128	34,527
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	0	914
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	11,461,664	7,676,638
66346	58-0828824	06/08/1998	MUNICH AMERICAN REASSURANCE CO	GA	0	39,567
66346	58-0828824	04/05/1999	MUNICH AMERICAN REASSURANCE CO	GA	2,106,002	674,706
66346	58-0828824	02/01/2004	MUNICH AMERICAN REASSURANCE CO	GA	0	59
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	9,612,591	7,487,715
66346	58-0828824	07/31/2008	MUNICH AMERICAN REASSURANCE CO	GA	0	191,254
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	5,167,272	8,274,672
66346	58-0828824	04/01/2011	MUNICH AMERICAN REASSURANCE CO	GA	500,000	703,629
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	844,383	2,271,309
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	77,867	1,004,201
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	33,076,459	10,398,974
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	10,078	332
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	2,050,955	1,114,092
67466	95-1079000	10/01/1985	PACIFIC LIFE INSURANCE CO	NE	0	3,588
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	505,967	674,472
74900	63-0483783	01/02/2021	PARTNERRE LIFE REINSURANCE COMPANY OF AMERICA	AR	6,021,948	0
93572	43-1235868	01/01/1981	RGA REINSURANCE CO	MO	0	5,483
93572	43-1235868	08/01/1981	RGA REINSURANCE CO	MO	0	1,202
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	0	288,803
93572	43-1235868	07/01/1990	RGA REINSURANCE CO	MO	932,677	1,110,436
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	0	6,097
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	198,684	5,791
93572	43-1235868	03/01/1993	RGA REINSURANCE CO	MO	0	780
93572	43-1235868	01/01/1994	RGA REINSURANCE CO	MO	0	2,248
93572	43-1235868	06/01/1994	RGA REINSURANCE CO	MO	283,190	230,395
93572	43-1235868	04/01/1995	RGA REINSURANCE CO	MO	104,867	3,027
93572	43-1235868	06/01/1995	RGA REINSURANCE CO	MO	0	97
93572	43-1235868	05/12/1997	RGA REINSURANCE CO	MO	11,708,069	14,768,837
93572	43-1235868	08/19/1997	RGA REINSURANCE CO	MO	0	356
93572	43-1235868	01/01/2000	RGA REINSURANCE CO	MO	470,000	511
93572	43-1235868	05/01/2002	RGA REINSURANCE CO	MO	135,585	6,703
93572	43-1235868	09/16/2002	RGA REINSURANCE CO	MO	63,000	75,028
93572	43-1235868	10/15/2003	RGA REINSURANCE CO	MO	114,057	152,978
93572	43-1235868	02/01/2004	RGA REINSURANCE CO	MO	0	238
93572	43-1235868	07/01/2004	RGA REINSURANCE CO	MO	0	140
93572	43-1235868	09/13/2004	RGA REINSURANCE CO	MO	0	68
93572	43-1235868	01/19/2005	RGA REINSURANCE CO	MO	21,923,880	10,279,518
93572	43-1235868	07/31/2008	RGA REINSURANCE CO	MO	653,492	125,064
93572	43-1235868	01/01/2009	RGA REINSURANCE CO	MO	5,571,405	2,620,289
93572	43-1235868	01/01/2012	RGA REINSURANCE CO	MO	974,302	1,485,124
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	26,410,001	17,117,262
64688	75-6020048	05/01/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	135,585	6,703
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	126,000	137,394
64688	75-6020048	01/01/2007	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	175,000	2,124,335
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	2,911,740	1,837,643
87017	62-1003368	01/01/1980	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	0	139
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	0	801
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	0	1,829
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	87,402	81,259
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	56,175	40,941
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	174,272	379,553
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	3,942,278	1,526,420
97071	13-3126819	02/01/2016	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	1,575,000	690,784
87572	23-2038295	05/12/1997	SCOTTISH RE (US) INC	DE	13,621,973	0
87572	23-2038295	02/01/2004	SCOTTISH RE (US) INC	DE	50,000	0
87572	23-2038295	01/19/2005	SCOTTISH RE (US) INC	DE	452,596	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	2,148
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	74,507	3,311
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	2,689
68713	84-0499703	06/01/1994	SECURITY LIFE OF DENVER INSURANCE CO	CO	26,173	0
68713	84-0499703	10/01/1994	SECURITY LIFE OF DENVER INSURANCE CO	CO	8,496	1,233
68713	84-0499703	06/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	57,139	0
68713	84-0499703	05/12/1997	SECURITY LIFE OF DENVER INSURANCE CO	CO	57,824	0
68713	84-0499703	01/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	179,644	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	911,250	577,768
68713	84-0499703	02/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	CO	875,000	71,843
82627	06-0839705	01/01/1965	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	18
82627	06-0839705	01/01/1966	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	736
82627	06-0839705	05/01/1971	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	37

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
82627	06-0839705	06/15/1972	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	22
82627	06-0839705	01/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	377,573	5,899
82627	06-0839705	06/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	607
82627	06-0839705	12/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	136
82627	06-0839705	04/01/1982	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	6,662
82627	06-0839705	04/05/1983	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	434
82627	06-0839705	01/01/1985	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	2,426
82627	06-0839705	01/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	177
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	642,386	187,895
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	726,707	193,414
82627	06-0839705	10/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	802
82627	06-0839705	04/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	74,269	2,097
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	12,000	4,344
82627	06-0839705	07/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	344,929	40,751
82627	06-0839705	07/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	2,234
82627	06-0839705	06/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	26,263	49,391
82627	06-0839705	02/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	59
82627	06-0839705	07/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	47
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	547,920	1,014,915
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	10,674,018	5,967,586
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	3,229,551	5,204,704
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	1,941,152	2,158,998
82627	06-0839705	12/09/2013	SWISS RE LIFE AND HEALTH AMERICA INC	MO	0	3,748,008
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	10,354,778	2,313,016
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	995,533	507,884
70688	36-6071399	04/01/2003	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	0	10,851
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	5,337,009	2,967,115
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	645,913	2,286,080
86231	39-0989781	02/01/1992	TRANSAMERICA LIFE INSURANCE CO	IA	1,059,620	80,912
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	0	291
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	240,954	175,478
86231	39-0989781	01/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	2,021,721	1,590,297
86231	39-0989781	04/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	95,135	2,393
86231	39-0989781	04/01/2003	TRANSAMERICA LIFE INSURANCE CO	IA	12,617	0
80659	82-4533188	12/01/1985	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	1,086
80659	82-4533188	07/01/1996	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	114,565	652,840
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	1,084
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	4,473,161	3,315,677
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	213,919	318,546
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	0	11,873
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	25,956	344,484
80659	82-4533188	09/30/2024	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	135,838,956	0
0899999. Life and Annuity - U.S. Non-Affiliates					400,814,301	156,031,813
1099999. Total Life and Annuity - Non-Affiliates					400,814,301	156,031,813
1199999. Total Life and Annuity					474,963,083	174,032,451
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
70025	91-6027719	07/01/2000	GENWORTH LIFE INSURANCE CO	DE	0	105,711,189
72990	22-2882416	07/01/2000	GENWORTH LIFE INSURANCE CO OF NEW YORK	NY	0	52,344,340
65676	35-0472300	10/01/1976	LINCOLN NATIONAL LIFE INSURANCE CO	IN	9,428	2,215
65676	35-0472300	01/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	34,037	12,078
65676	35-0472300	11/01/1992	LINCOLN NATIONAL LIFE INSURANCE CO	IN	120,328	23,817
71412	47-0246511	06/01/1967	MUTUAL OF OMAHA INSURANCE CO	NE	4,801	4,812
67598	04-1768571	12/19/1990	PAUL REVERE LIFE INSURANCE CO	MA	2,850	689
1999999. Accident and Health - U.S. Non-Affiliates					171,444	158,099,140
2199999. Total Accident and Health - Non-Affiliates					171,444	158,099,140
2299999. Total Accident and Health					171,444	158,099,140
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					475,134,527	332,131,591
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					475,134,527	332,131,591

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
16073	81-4750360	11/01/2004	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	CO/I	AXXX	0	3,921,198,060	3,995,499,930	35,999,098	54,555,446	71,748,542	0	0	
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	AXXX	9,299,432,992	12,197,118,050	11,817,857,703	(38,594,286)	620,265,758	648,038,852	0	715,567,866	
16073	81-4750360	12/31/2007	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	XXXL	70,997,371,633	2,574,478,446	2,684,081,853	105,902,588	0	0	0	1,261,456,190	
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	AXXX	2,483,700,151	2,899,703,405	2,752,233,332	40,215,502	0	0	0	1,449,851,703	
16073	81-4750360	10/01/2012	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	XXXL	37,203,038,613	1,134,677,085	1,145,421,369	41,933,013	0	0	0	556,074,671	
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	AXXX	939,619,024	248,623,285	232,146,235	8,216,206	0	0	0	124,311,643	
16073	81-4750360	12/31/2014	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	XXXL	13,736,073,386	400,591,407	403,655,529	28,864,168	0	0	0	190,113,785	
16073	81-4750360	12/31/2015	BRIGHTHOUSE REINSURANCE COMPANY OF DELAWARE	DE	COF/I	XXXL	43,765,570,937	919,880,346	898,219,478	49,700,786	16,458,533	17,190,024	0	904,264,037	
0199999. General Account - Authorized U.S. Affiliates - Captive							178,424,806,736	24,296,270,084	23,929,115,429	272,237,075	691,279,737	736,977,418	0	5,201,639,895	
0399999. Total General Account - Authorized U.S. Affiliates							178,424,806,736	24,296,270,084	23,929,115,429	272,237,075	691,279,737	736,977,418	0	5,201,639,895	
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							178,424,806,736	24,296,270,084	23,929,115,429	272,237,075	691,279,737	736,977,418	0	5,201,639,895	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/G	FA	0	2,437,908	2,683,235	0	0	0	0	0	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/G	VA	0	2,143,662	2,377,701	0	0	0	0	0	
60488	25-0598210	12/31/1991	AMERICAN GENERAL LIFE INSURANCE COMPANY	TX	CO/I	OA	0	1,864,119	1,269,676	0	0	0	0	0	
67423	22-3219879	06/01/2024	ASPIDA LIFE INSURANCE COMPANY	MI	CO/I	FA	0	357,628,142	0	345,763,582	0	0	0	0	
61689	42-0175020	09/17/2018	ATHENE ANNUITY AND LIFE COMPANY	IA	CO/I	FA	0	6,399,322,672	5,961,818,524	513,010,490	0	0	0	0	
84824	04-6145677	11/20/2023	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	MA	CO/I	IA	0	371,203,274	6,315,330	343,514,176	0	0	0	0	
62308	06-0303370	12/01/1996	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	245,164	803,503	(354,232)	0	0	0	0	
62308	06-0303370	06/01/1997	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	23,145	47,563	(28,753)	0	0	0	0	
62308	06-0303370	06/30/1998	CONNECTICUT GENERAL LIFE INSURANCE CO	CT	CO/I	VA	0	1,860,512	4,433,142	(857,438)	0	0	0	0	
68365	04-2729166	11/01/1999	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	809,288	2,115,213	448,482	0	0	0	0	
68365	04-2729166	05/18/2000	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	201,087	659,938	99,251	0	0	0	0	
68365	04-2729166	04/01/2001	CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	CO/I	VA	0	17,484,924	44,652,931	7,628,513	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	CO/I	AXXX	135,802	3,676	4,213	3,344	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	CO/I	OL	504,902	13,536	14,900	14,047	0	0	0	0	
68276	48-1024691	02/01/1992	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	405,096	9,420	13,418	8,864	0	0	0	0	
68276	48-1024691	03/01/1993	EMPLOYERS REASSURANCE CORP	KS	CO/I	AXXX	43,085	1,935	1,813	2,263	0	0	0	0	
68276	48-1024691	11/01/1993	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	290,362	25,870	24,094	29,860	0	0	0	0	
68276	48-1024691	07/01/1996	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	16,789,270	1,217,113	1,224,251	677,876	0	0	0	0	
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	YRT/I	OL	1,467,698,115	28,099,344	29,818,392	38,939,029	0	0	0	0	
68276	48-1024691	05/12/1997	EMPLOYERS REASSURANCE CORP	KS	YRT/I	XXXLO	42,374,412	22,151	23,885	138,086	0	0	0	0	
86258	13-2572994	09/01/1973	GENERAL RE LIFE CORP	CT	YRT/I	OL	2,433,064	95,021	91,510	184,902	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	CO/I	AXXX	872,651	20,365	19,944	25,872	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	CO/I	OL	480,440	18,624	28,436	27,896	0	0	0	0	
86258	13-2572994	02/01/1992	GENERAL RE LIFE CORP	CT	YRT/I	OL	834,880	880	1,148	6,872	0	0	0	0	
86258	13-2572994	07/01/1992	GENERAL RE LIFE CORP	CT	YRT/I	OL	0	0	0	2,459	0	0	0	0	
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	CO/I	AXXX	86,170	3,870	3,626	11,979	0	0	0	0	
86258	13-2572994	03/01/1993	GENERAL RE LIFE CORP	CT	YRT/I	OL	565,865	51,579	48,042	203,543	0	0	0	0	
86258	13-2572994	10/01/1994	GENERAL RE LIFE CORP	CT	CO/I	VA	0	139,945	626,664	216,900	0	0	0	0	
86258	13-2572994	07/01/1996	GENERAL RE LIFE CORP	CT	YRT/I	OL	943,731,233	17,471,614	17,835,192	32,446,750	0	0	0	0	
86258	13-2572994	08/01/1998	GENERAL RE LIFE CORP	CT	CO/I	XXXL	37,500	14	13	2,554	0	0	0	0	
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	YRT/I	OL	174,045,516	781,292	719,546	956,757	0	0	0	0	
86258	13-2572994	04/01/2009	GENERAL RE LIFE CORP	CT	YRT/I	XXXLO	408,750,034	2,178,851	2,228,861	2,619,063	0	0	0	0	
88340	59-2859797	08/01/1998	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	CO/I	XXXL	210,000	142	130	5,108	0	0	0	0	
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	137,472,744	2,885,479	2,763,754	3,650,039	0	0	0	0	
88340	59-2859797	01/19/2005	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXXLO	176,113,850	701,179	655,151	657,247	0	0	0	0	
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	1,423,580,670	9,929,836	8,997,544	6,474,780	0	0	0	0	
88340	59-2859797	01/01/2012	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXXLO	951,739,698	2,767,653	3,463,990	1,288,133	0	0	0	0	
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	OL	262,216,243	1,441,844	1,406,711	1,025,256	0	0	0	0	
88340	59-2859797	08/01/2014	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	XXXLO	2,852,422,419	7,392,815	7,343,563	4,578,002	0	0	0	0	
65676	35-0472300	07/29/1966	LINCOLN NATIONAL LIFE INSURANCE CO	IN	YRT/I	OL	48,020	1,902	1,808	6,042	0	0	0	0	
65676	35-0472300	08/01/1981	LINCOLN NATIONAL LIFE INSURANCE CO	IN	CO/I	OL	109,750	78,768	78,617	6,675	0	0	0	0	
65676	35-0472300	04/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	YRT/I	OL	420,593	1,992	1,822	25,756	0	0	0	0	
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/G	OL	33,528,690	63,356,445	68,160,185	0	201,955	0	0	0	
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	FA	0	0	0	(12,526)	0	0	13,681,984	0	

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**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OA	0	0	0	0	0	0	66,431	0
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	XXXL	20,000	0	0	(2,588,343)	0	0	662	0
65978	13-5581829	08/01/2009	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OA	0	174,941,274	202,240,035	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OA	0	43,491,304	43,321,767	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	OL	559,274,071	5,982,656	4,119,151	0	0	0	0	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	CO/I	VA	0	338,267,201	376,632,300	3,542,031	0	0	0	0
97136	13-3114906	01/01/2011	METROPOLITAN TOWER LIFE INSURANCE COMPANY	NE	CO/I	OL	12,386,013,967	2,827,033,709	2,699,410,890	288,393,612	0	0	0	0
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	3,907,963	8,372	8,829	161,708	0	0	0	0
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	15,512,595	38,031	35,467	349,286	0	0	0	0
66346	58-0828824	01/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,760,320	1,859	2,126	9,691	0	0	0	0
66346	58-0828824	07/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	17,614,267	1,331,064	1,260,765	560,175	0	0	0	0
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	242,355	709	685	5,665	0	0	0	0
66346	58-0828824	10/01/1996	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	305,000	149	192	1,437	0	0	0	0
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	1,282,885,588	21,830,268	22,252,113	25,802,669	0	0	0	0
66346	58-0828824	05/12/1997	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	54,351,945	28,213	30,885	138,178	0	0	0	0
66346	58-0828824	06/08/1998	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	12,203,899	57,453	50,319	66,903	0	0	0	0
66346	58-0828824	04/05/1999	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	874,366,439	961,935	853,806	8,313,980	0	0	0	0
66346	58-0828824	02/01/2004	MUNICH AMERICAN REASSURANCE CO	GA	CO/I	XXXL	904,400	61,999	83,402	13,727	0	0	0	0
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	2,407,116,600	47,432,197	45,252,777	53,298,668	0	0	0	0
66346	58-0828824	01/19/2005	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	1,208,712,004	4,223,009	4,079,138	3,672,525	0	0	0	0
66346	58-0828824	07/31/2008	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	153,524,204	3,377,541	3,077,551	4,036,086	0	0	0	0
66346	58-0828824	07/31/2008	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	19,529,451	98,184	87,761	147,102	0	0	0	0
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	7,809,517,658	82,863,790	75,340,342	72,665,493	0	0	0	0
66346	58-0828824	01/01/2009	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,329,177,721	7,998,691	8,092,994	6,400,119	0	0	0	0
66346	58-0828824	04/01/2011	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	1,893,629,535	2,240,271	2,132,386	2,159,207	0	0	0	0
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	2,456,808,185	17,188,486	15,538,190	12,960,473	0	0	0	0
66346	58-0828824	01/01/2012	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	1,591,175,247	5,077,505	6,375,303	2,859,455	0	0	0	0
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	408,019,483	1,950,047	1,880,445	1,484,973	0	0	0	0
66346	58-0828824	08/01/2014	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	2,585,980,321	6,893,054	6,896,987	4,768,346	0	0	0	0
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	456,008,625	14,168,825	16,672,294	22,055,034	0	0	0	0
66346	58-0828824	05/09/2022	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	XXXL	205,863,614	1,314,071	1,202,842	1,308,527	0	0	0	0
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	YRT/I	OL	70,685	2,021	1,735	0	0	0	0	0
88099	75-1608507	08/01/2004	OPTIMUM RE INSURANCE CO	TX	YRT/I	XXXL	105,000	22	20	164	0	0	0	0
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	YRT/I	OL	401,068,790	8,142,837	7,725,423	9,415,073	0	0	0	0
88099	75-1608507	01/19/2005	OPTIMUM RE INSURANCE CO	TX	YRT/I	XXXL	282,797,712	992,256	933,933	888,968	0	0	0	0
67466	95-1079000	10/01/1985	PACIFIC LIFE INSURANCE CO	NE	YRT/I	OL	1,830,241	3,533	3,246	51,062	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	AXXX	19,734,860	766,286	704,603	420,769	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	OL	7,988,425	199,584	185,777	175,746	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	CO/I	XXXL	345,548,126	7,553,838	11,035,132	1,035,386	0	0	0	0
67466	95-1079000	09/16/2002	PACIFIC LIFE INSURANCE CO	NE	YRT/I	OL	55,585,265	1,459,101	1,372,921	1,141,946	0	0	0	0
74900	63-0483783	01/02/2021	PARTNER RE LIFE REINSURANCE COMPANY OF AMERICA	AR	COFI/I	XXXL	11,700,129,627	444,751,054	474,584,642	6,030,643	0	0	0	214,994,018
93572	43-1235868	01/01/1981	RGA REINSURANCE CO	MO	YRT/I	OL	2,800,485	46,102	43,892	66,879	0	0	0	0
93572	43-1235868	08/01/1981	RGA REINSURANCE CO	MO	CO/I	OL	1,305,800	55,452	53,048	49,519	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	CO/I	AXXX	903,902	45,883	2,223	76,674	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	CO/I	OL	1,012,764	36,683	33,634	68,957	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	YRT/I	OL	29,730,093	216,046	252,540	1,949,203	0	0	0	0
93572	43-1235868	11/01/1982	RGA REINSURANCE CO	MO	YRT/I	XXXL	3,310,000	130,850	128,958	39,939	0	0	0	0
93572	43-1235868	07/01/1990	RGA REINSURANCE CO	MO	CO/I	OL	73,603,453	5,454,102	5,336,815	7,454,268	0	0	0	0
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	1,438,120	33,214	30,422	44,020	0	0	0	0
93572	43-1235868	01/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	619,870	26,498	43,813	53,397	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	CO/I	AXXX	543,206	14,703	16,851	21,516	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	CO/I	OL	1,544,353	12,773	22,391	15,537	0	0	0	0
93572	43-1235868	02/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	1,658,485	145,906	135,680	289,479	0	0	0	0
93572	43-1235868	07/01/1992	RGA REINSURANCE CO	MO	YRT/I	OL	0	0	0	3,616	0	0	0	0
93572	43-1235868	03/01/1993	RGA REINSURANCE CO	MO	CO/I	AXXX	229,787	10,321	9,669	14,655	0	0	0	0
93572	43-1235868	03/01/1993	RGA REINSURANCE CO	MO	CO/I	OL	0	0	9,270	(7,732)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
93572	43-1235868	01/01/1994	RG	MO	YRT/I	OL	1,146,988	1,693	1,964	19,900	0	0	0	0
93572	43-1235868	06/01/1994	RG	MO	YRT/I	OL	58,311,700	86,133	87,447	853,206	0	0	0	0
93572	43-1235868	06/01/1994	RG	MO	YRT/I	XXXLO	1,611,200	1,559	1,519	13,386	0	0	0	0
93572	43-1235868	04/01/1995	RG	MO	YRT/I	OL	1,544,414	2,886	3,569	31,342	0	0	0	0
93572	43-1235868	06/01/1995	RG	MO	YRT/I	OL	49,467	208	230	4,098	0	0	0	0
93572	43-1235868	03/01/1997	RG	MO	YRT/I	OL	548,899	76,723	66,007	111,139	0	0	0	0
93572	43-1235868	05/12/1997	RG	MO	YRT/I	OL	2,144,224,233	38,780,029	40,527,330	47,557,693	0	0	0	0
93572	43-1235868	05/12/1997	RG	MO	YRT/I	XXXLO	47,236,365	24,533	26,994	142,472	0	0	0	0
93572	43-1235868	08/19/1997	RG	MO	CO/I	XXXL	5,422,000	41,933	39,269	103,176	0	0	0	0
93572	43-1235868	08/01/1998	RG	MO	CO/I	XXXL	2,225,000	5,441	5,749	84,048	0	0	0	0
93572	43-1235868	01/01/2000	RG	MO	CO/I	XXXL	7,770,000	443,052	461,841	65,991	0	0	0	0
93572	43-1235868	05/01/2002	RG	MO	YRT/I	OL	14,956,900	23,667	21,125	153,282	0	0	0	0
93572	43-1235868	09/16/2002	RG	MO	CO/I	AXXX	2,891,147	31,121	28,668	79,168	0	0	0	0
93572	43-1235868	09/16/2002	RG	MO	CO/I	OL	870,351	2,966	3,333	28,396	0	0	0	0
93572	43-1235868	09/16/2002	RG	MO	CO/I	XXXL	14,946,897	756,552	1,188,750	(282,925)	0	0	0	0
93572	43-1235868	09/16/2002	RG	MO	YRT/I	OL	1,030,572	893	863	6,466	0	0	0	0
93572	43-1235868	10/15/2003	RG	MO	YRT/I	OL	201,663,420	204,373	183,763	2,094,175	0	0	0	0
93572	43-1235868	02/01/2004	RG	MO	CO/I	XXXL	3,617,600	247,996	333,607	54,909	0	0	0	0
93572	43-1235868	07/01/2004	RG	MO	YRT/I	OL	251,702	6,360	6,248	5,563	0	0	0	0
93572	43-1235868	09/13/2004	RG	MO	CO/I	XXXL	1,030,000	6,798	6,157	11,900	0	0	0	0
93572	43-1235868	01/19/2005	RG	MO	YRT/I	OL	3,141,279,205	62,261,649	59,275,562	71,174,263	0	0	0	0
93572	43-1235868	01/19/2005	RG	MO	YRT/I	XXXLO	2,185,089,642	7,762,731	7,452,242	6,416,486	0	0	0	0
93572	43-1235868	01/01/2009	RG	MO	YRT/I	OL	2,174,886,148	21,730,171	19,826,499	22,055,379	0	0	0	0
93572	43-1235868	01/01/2009	RG	MO	YRT/I	XXXLO	2,786,532,116	9,698,461	9,857,923	9,708,630	0	0	0	0
93572	43-1235868	12/31/2009	RG	MO	YRT/I	OL	104,339,065	3,703,570	3,773,777	4,652,297	0	0	0	0
93572	43-1235868	12/31/2009	RG	MO	YRT/I	XXXLO	4,025,000	23,772	21,573	35,815	0	0	0	0
93572	43-1235868	01/01/2012	RG	MO	YRT/I	OL	1,179,967,741	7,629,320	6,967,953	6,356,763	0	0	0	0
93572	43-1235868	01/01/2012	RG	MO	YRT/I	XXXLO	1,727,453,531	5,215,390	5,856,569	4,075,995	0	0	0	0
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	2,849,021,414	38,869,468	38,455,969	259,483,883	0	0	0	0
64688	75-6020048	11/15/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	284,656,553	132,904	160,332	1,212,773	0	0	0	0
64688	75-6020048	05/01/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	14,956,901	23,667	21,125	131,078	0	0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	CO/I	OL	52,428	472	1,649	690	0	0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	CO/I	XXXL	29,893,792	1,513,105	2,280,367	(237,770)	0	0	0	0
64688	75-6020048	09/16/2002	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	14,321,495	145,289	175,035	332,908	0	0	0	0
64688	75-6020048	01/01/2007	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	244,551,375	895,357	856,825	638,636	0	0	0	0
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	1,775,673,996	19,014,577	17,333,409	15,683,470	0	0	0	0
64688	75-6020048	01/01/2009	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	XXXLO	521,699,010	1,817,982	1,819,055	1,575,318	0	0	0	0
87017	62-1003368	01/01/1980	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	OL	76,400	5,580	5,086	8,024	0	0	0	0
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	OL	344,770	634	570	6,376	0	0	0	0
87017	62-1003368	03/01/1997	SCOR GLOBAL LIFE REINSURANCE CO OF DELAWARE	DE	YRT/I	XXXLO	520,200	147	135	0	0	0	0	0
97071	13-3126819	02/01/1986	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/G	OL	1,198,312	10,459	0	270,163	0	0	0	0
97071	13-3126819	02/01/1986	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	1,935,403	5,133	0	73,256	0	0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	AXXX	14,518	18	1,837	1,875	0	0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	OL	884,210	3,222	2,931	19,863	0	0	0	0
97071	13-3126819	07/01/1990	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	XXXL	100,000	2,504	2,515	0	0	0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	AXXX	43,085	1,935	1,854	6,305	0	0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	OL	394,377	1,612	7,490	8,737	0	0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	25,127,290	57,814	55,815	474,189	0	0	0	0
97071	13-3126819	08/01/1992	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	578,480	577	576	4,926	0	0	0	0
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	7,054,662	16,235	11,333	152,908	0	0	0	0
97071	13-3126819	06/01/1994	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	227,120	202	183	1,767	0	0	0	0
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	396,056,068	2,620,314	2,350,228	1,724,523	0	0	0	0
97071	13-3126819	01/01/2012	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	340,439,935	1,033,287	1,309,380	550,095	0	0	0	0
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	330,065,928	1,862,976	1,807,974	1,488,615	0	0	0	0
97071	13-3126819	08/01/2014	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	XXXLO	3,606,242,520	8,753,124	9,039,498	5,105,935	0	0	0	0
97071	13-3126819	02/01/2016	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	XXXL	3,663,698,268	38,616,062	42,571,914	6,286,897	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
87572	23-2038295	05/12/1997	SCOTTISH RE (US) INC	DE	YRT/I	OL	0	0	0	(1,954)	0	0	0	0
87572	23-2038295	03/01/2004	SCOTTISH RE (US) INC	DE	YRT/I	OL	0	0	0	(710)	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	220,352	5,979	5,344	13,519	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	512,360	9,667	8,639	(452,911)	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	450,000	30,533	25,660	10,665	0	0	0	0
68713	84-0499703	06/01/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	185	0	0	0	0	0
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	742,997	17,969	17,727	18,549	0	0	0	0
68713	84-0499703	02/01/1992	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	402,269	14,338	24,470	20,471	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	86,170	3,870	3,626	4,395	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	1,000,000	32,893	29,885	34,380	0	0	0	0
68713	84-0499703	03/01/1993	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	786,983	53,963	50,239	84,038	0	0	0	0
68713	84-0499703	10/01/1994	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	628,960	896	0	9,848	0	0	0	0
68713	84-0499703	01/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	0	0	273	0	0	0	0	0
68713	84-0499703	01/01/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	100	(308)	0	0	0	0
68713	84-0499703	07/01/1996	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	(23,225)	0	0	0	0
68713	84-0499703	05/17/1997	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	5,424	0	0	0	0
68713	84-0499703	08/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	445,000	198	696	28,785	0	0	0	0
68713	84-0499703	06/01/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	0	0	0	26,606	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	AXXX	28,023,654	107,104	99,468	607,500	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	OL	9,116,994	26,513	24,950	266,610	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	106,821,996	5,905,654	8,429,304	(1,443,958)	0	0	0	0
68713	84-0499703	09/16/2002	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	51,099,429	145,601	136,400	1,122,910	0	0	0	0
68713	84-0499703	04/01/2003	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	0	0	0	(4,028)	0	0	0	0
68713	84-0499703	02/01/2004	SECURITY LIFE OF DENVER INSURANCE CO	CO	CO/I	XXXL	142,193,501	6,556,321	7,090,029	1,326,983	0	0	0	0
82627	06-0839705	01/01/1965	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	9,800	3,204	2,945	1,114	0	0	0	0
82627	06-0839705	01/01/1966	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	375,616	1,152	1,155	37,685	0	0	0	0
82627	06-0839705	05/01/1971	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	20,500	8,920	8,261	2,442	0	0	0	0
82627	06-0839705	06/15/1972	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	12,101	3,675	3,403	1,315	0	0	0	0
82627	06-0839705	01/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	3,009,559	12,637	9,408	486,556	0	0	0	0
82627	06-0839705	06/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	334,055	15,868	0	3,230	0	0	0	0
82627	06-0839705	12/01/1980	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	69,607	957	799	12,440	0	0	0	0
82627	06-0839705	01/01/1981	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	0	0	28	176	0	0	0	0
82627	06-0839705	04/01/1982	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	3,398,636	8,903	7,999	78,348	0	0	0	0
82627	06-0839705	04/05/1983	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	239,000	161,469	160,848	14,210	0	0	0	0
82627	06-0839705	01/01/1985	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	1,237,787	3,757	4,718	41,144	0	0	0	0
82627	06-0839705	03/01/1987	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/G	OL	760,728	2,597	0	88,673	0	0	0	0
82627	06-0839705	03/01/1987	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	294,853	1,964	0	109,299	0	0	0	0
82627	06-0839705	01/01/1989	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	0	0	0	1,665	0	0	0	0
82627	06-0839705	06/01/1990	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	0	0	0	14,490	0	0	0	0
82627	06-0839705	06/01/1990	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	0	0	2,981	0	0	0	0	0
82627	06-0839705	01/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	320,081	26,190	26,601	46,322	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	AXXX	1,033,748	25,894	25,450	36,575	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	OL	550,341	6,060	11,005	4,358	0	0	0	0
82627	06-0839705	02/01/1992	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	23,572,073	436,569	394,565	5,860,578	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	59,232	121,727	60,974	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	53,315,689	87,543	79,570	837,375	0	0	0	0
82627	06-0839705	06/01/1994	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	2,464,200	2,025	1,978	25,697	0	0	0	0
82627	06-0839705	06/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	1,069,668	1,982	2,449	21,667	0	0	0	0
82627	06-0839705	07/01/1995	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	87,649	173,178	52,069	0	0	0	0
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	1,576,307	4,114	12,319	34,128	0	0	0	0
82627	06-0839705	01/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXL	814,440	539	756	0	0	0	0	0
82627	06-0839705	07/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	20,789,382	1,360,749	1,302,045	568,507	0	0	0	0
82627	06-0839705	09/01/1997	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	300,087	639,532	29,185	0	0	0	0
82627	06-0839705	07/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	VA	0	625,126	1,905,208	44,772	0	0	0	0
82627	06-0839705	08/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	XXXL	1,687,500	920	1,873	77,533	0	0	0	0
82627	06-0839705	05/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	4,985,628	7,889	7,042	54,003	0	0	0	0

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Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
82627	06-0839705	06/01/2002	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	58,590,339	68,546	57,230	552,270	0	0	0	0
82627	06-0839705	02/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	CO/I	XXXL	904,400	61,999	87,597	16,166	0	0	0	0
82627	06-0839705	07/01/2004	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	83,901	2,120	2,083	2,543	0	0	0	0
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	304,030,638	6,038,647	5,805,740	8,492,390	0	0	0	0
82627	06-0839705	01/19/2005	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	424,690,646	1,671,870	1,563,718	1,654,369	0	0	0	0
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,120,283,635	43,501,891	41,078,558	56,731,428	0	0	0	0
82627	06-0839705	01/01/2007	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	1,041,606,874	3,479,969	3,392,843	2,693,406	0	0	0	0
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	4,867,031,589	50,857,234	46,291,841	51,530,904	0	0	0	0
82627	06-0839705	01/01/2009	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	2,230,230,327	7,714,397	7,759,886	6,528,825	0	0	0	0
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	2,378,031,237	17,341,666	15,550,002	14,725,505	0	0	0	0
82627	06-0839705	01/01/2012	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	1,784,029,589	6,100,775	7,088,125	3,613,038	0	0	0	0
82627	06-0839705	12/09/2013	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	4,325,327,109	8,065,338	8,614,142	6,364,486	0	0	0	0
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	592,341,947	3,466,771	3,300,868	2,638,808	0	0	0	0
82627	06-0839705	08/01/2014	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	6,853,267,716	18,011,510	17,929,108	13,662,127	0	0	0	0
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	554,793,085	3,530,959	3,266,623	2,221,394	0	0	0	0
82627	06-0839705	06/01/2022	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	XXXLO	160,190,069	705,406	741,850	574,942	0	0	0	0
82627	06-0839705	12/31/2024	SWISS RE LIFE AND HEALTH AMERICA INC	MO	YRT/I	OL	13,386,977,327	177,242,402	0	0	0	0	0	0
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	1,031,058,538	20,687,512	19,592,775	20,871,958	0	0	0	0
70688	36-6071399	01/01/2007	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	XXXLO	515,220,384	1,716,249	1,669,564	1,405,674	0	0	0	0
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	OL	1,032,790,648	10,123,051	9,258,763	9,925,982	0	0	0	0
70688	36-6071399	01/01/2009	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	NY	YRT/I	XXXLO	2,787,043,352	9,454,029	9,560,616	6,858,119	0	0	0	0
86231	39-0989781	02/01/1992	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	41,277,938	1,891,048	1,917,558	2,235,112	0	0	0	0
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	AXXX	43,085	1,935	1,814	2,896	0	0	0	0
86231	39-0989781	03/01/1993	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	260,643	25,549	23,801	387,499	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	11,805	31,846	25,035	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	44,633,777	66,159	68,273	644,660	0	0	0	0
86231	39-0989781	06/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	XXXLO	1,270,900	1,267	1,229	10,740	0	0	0	0
86231	39-0989781	10/01/1994	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	768,317	2,485,303	892,053	0	0	0	0
86231	39-0989781	01/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	275,474,456	459,479	488,065	6,079,454	0	0	0	0
86231	39-0989781	04/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	1,220,633	2,261	2,908	26,028	0	0	0	0
86231	39-0989781	07/01/1995	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	VA	0	8,450	16,647	15,391	0	0	0	0
86231	39-0989781	08/01/1998	TRANSAMERICA LIFE INSURANCE CO	IA	CO/I	XXXL	1,030,000	555	1,194	49,731	0	0	0	0
86231	39-0989781	04/01/2003	TRANSAMERICA LIFE INSURANCE CO	IA	YRT/I	OL	0	0	0	(790)	0	0	0	0
80659	82-4533188	12/01/1985	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	553,799	871	786	28,973	0	0	0	0
80659	82-4533188	07/01/1996	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	9,945,644	794,318	601,914	396,462	0	0	0	0
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	466,458	858	771	8,347	0	0	0	0
80659	82-4533188	03/01/1997	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXLO	703,800	199	182	0	0	0	0	0
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	418,705,321	15,584,261	16,406,145	6,224,365	0	0	0	0
80659	82-4533188	07/01/2001	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXLO	66,613,468	27,629	27,567	324,907	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	CO/I	OL	198,674	1,067	2,801	1,219	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	CO/I	XXXL	117,651,900	3,466,923	5,114,814	468,645	0	0	0	0
80659	82-4533188	09/16/2002	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	39,263,264	173,789	64,191	918,844	0	0	0	0
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	19,908,079	111,119	98,595	124,930	0	0	0	0
80659	82-4533188	05/01/2008	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXLO	27,050,000	129,018	135,566	128,855	0	0	0	0
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	OL	127,916,194	832,387	796,784	695,478	0	0	0	0
80659	82-4533188	08/01/2014	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	YRT/I	XXXLO	1,066,641,451	3,087,171	3,225,529	2,181,578	0	0	0	0
80659	82-4533188	09/30/2024	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	MCO/I	FA	0	0	0	4,946,134,179	0	0	4,718,840,341	0
80659	82-4533188	09/30/2024	US BUSINESS OF CANADA LIFE ASSURANCE COMPANY	MI	MCO/I	OA	0	0	0	1,503,105,916	0	0	3,105,341,848	0
0899999. General Account - Authorized U.S. Non-Affiliates							139,665,500,191	12,080,530,566	10,741,671,518	9,008,412,833	0	201,955	7,837,931,266	214,994,018
1099999. Total General Account - Authorized Non-Affiliates							139,665,500,191	12,080,530,566	10,741,671,518	9,008,412,833	0	201,955	7,837,931,266	214,994,018
1199999. Total General Account Authorized							318,090,306,927	36,376,800,650	34,670,786,947	9,280,649,908	691,279,737	737,179,373	7,837,931,266	5,416,633,913
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
13092	26-1511401	12/20/2007	METLIFE REINSURANCE OF VERMONT	VT	CO/I	AXXX	0	2,483,773,714	2,466,738,473	1,835,412	402,121,236	433,053,638	0	0
1999999. General Account - Unauthorized U.S. Non-Affiliates							0	2,483,773,714	2,466,738,473	1,835,412	402,121,236	433,053,638	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsur- ance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
2199999			Total General Account - Unauthorized Non-Affiliates				0	2,483,773,714	2,466,738,473	1,835,412	402,121,236	433,053,638	0	0
2299999			Total General Account Unauthorized				0	2,483,773,714	2,466,738,473	1,835,412	402,121,236	433,053,638	0	0
2599999			Total General Account - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
2899999			Total General Account - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
2999999			Total General Account - Certified Affiliates				0	0	0	0	0	0	0	0
3299999			Total General Account - Certified Non-Affiliates				0	0	0	0	0	0	0	0
3399999			Total General Account Certified				0	0	0	0	0	0	0	0
3699999			Total General Account - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
3999999			Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
4099999			Total General Account - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
4399999			Total General Account - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
4499999			Total General Account Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
4599999			Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				318,090,306,927	38,860,574,364	37,137,525,420	9,282,485,320	1,093,400,973	1,170,233,011	7,837,931,266	5,416,633,913
4899999			Total Separate Accounts - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
5199999			Total Separate Accounts - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
5299999			Total Separate Accounts - Authorized Affiliates				0	0	0	0	0	0	0	0
65978	13-5581829	12/31/1999	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	VA	0	0	0	0	0	0	9,184,313	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OL	0	0	0	2,309,998	0	0	127,019,145	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	FA	0	0	0	0	0	0	238,339,426	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	OA	0	0	0	0	0	0	15,949,072	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/G	FA	0	0	0	0	0	0	49,466,451	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/G	VA	0	0	0	0	0	0	59,239,836	0
65978	13-5581829	01/01/2014	METROPOLITAN LIFE INSURANCE COMPANY	NY	MCO/I	VA	0	0	0	15,224,091	0	0	1,544,909,587	0
5399999			Separate Accounts - Authorized U.S. Non-Affiliates				0	0	0	17,534,089	0	0	2,044,107,830	0
5599999			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	17,534,089	0	0	2,044,107,830	0
5699999			Total Separate Accounts Authorized				0	0	0	17,534,089	0	0	2,044,107,830	0
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
6399999			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0	0
6699999			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0	0
6799999			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0	0
7099999			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
7499999			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
7799999			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	17,534,089	0	0	2,044,107,830	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				318,090,306,927	38,860,574,364	37,137,525,420	9,300,019,409	1,093,400,973	1,170,233,011	9,882,039,096	5,416,633,913
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				0	0	0	0	0	0	0	0
9999999			Totals				318,090,306,927	38,860,574,364	37,137,525,420	9,300,019,409	1,093,400,973	1,170,233,011	9,882,039,096	5,416,633,913

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0
70025	91-6027719	07/01/2000	GENWORTH LIFE INSURANCE CO	DE	QA/G	LTC	136,512,852	41,065,040	3,915,272,180	0	0	0	0
72990	22-2882416	07/01/2000	GENWORTH LIFE INSURANCE CO OF NEW YORK	NY	QA/G	LTC	46,750,916	14,199,121	1,737,971,788	0	0	0	0
65676	35-0472300	10/01/1976	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	24	6	991,606	0	0	0	0
65676	35-0472300	01/01/1982	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	25,131	7,379	3,600,014	0	0	0	0
65676	35-0472300	11/01/1992	LINCOLN NATIONAL LIFE INSURANCE CO	IN	QA/G	LTDI	232,435	44,241	13,539,641	0	0	0	0
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	QA/G	LTC	475,423	0	79,142,796	0	0	0	0
65978	13-5581829	01/01/1995	METROPOLITAN LIFE INSURANCE COMPANY	NY	QA/G	LTDI	0	0	5,172,534	0	0	0	0
66346	58-0828824	01/01/1992	MUNICH AMERICAN REASSURANCE CO	GA	QA/I	LTC	356	378	21,625	0	0	0	0
71412	47-0246511	06/01/1967	MUTUAL OF OMAHA INSURANCE CO	NE	QA/G	STM	69,233	10,987	141,640	0	0	0	0
67598	04-1768571	12/19/1990	PAUL REVERE LIFE INSURANCE CO	MA	QA/G	LTDI	14,358	2,539	370,043	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							184,080,728	55,329,691	5,756,223,867	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							184,080,728	55,329,691	5,756,223,867	0	0	0	0
1199999. Total General Account Authorized							184,080,728	55,329,691	5,756,223,867	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							184,080,728	55,329,691	5,756,223,867	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							184,080,728	55,329,691	5,756,223,867	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0
9999999 - Totals							184,080,728	55,329,691	5,756,223,867	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
0799999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
...13092	...26-1511401	12/20/2007	METLIFE REINSURANCE COMPANY OF VERMONT	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
0899999			General Account - Life and Annuity U.S. Non-Affiliates	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
1099999			Total General Account - Life and Annuity Non-Affiliates	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
1199999			Total General Account Life and Annuity	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
1499999			Total General Account - Accident and Health U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - Accident and Health Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2199999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2299999			Total General Account Accident and Health	0	0	0	0	0	XXX	0	0	0	0	0
2399999			Total General Account	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
2699999			Total Separate Accounts - U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2999999			Total Separate Accounts - Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3099999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3399999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3499999			Total Separate Accounts	0	0	0	0	0	XXX	0	0	0	0	0
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	0	0	0	0	0	XXX	0	0	0	0	0
9999999			- Totals	2,483,773,714	0	8,833,722	2,492,607,436	2,491,000,000	XXX	951,561,673	0	0	545,873	2,492,607,436

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	026014630	MORGAN STANLEY	2,491,000,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 5**

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collateral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recoverable (Debit)	11 Other Debits	12 Total Recoverable Credit Taken (Col. 9 + 10 + 11)	13 Miscellaneous Balances (Credit)	14 Obligation Subject to Collateral (Col. 12 - 13)	15 Amount of Collateral Required Full Credit (Col. 14 Times Col. 8)	Collateral						23 Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	24 Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	26 Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)		
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agreements	20 Funds Deposited by and Withheld from Reinsurers	21 Other					22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	
9999999 - Totals																	XXX						XXX	XXX		

**NONE**

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
<b>NONE</b>				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 6**

Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	9,484,100	3,872,662	4,663,280	1,681,983	2,916,870
2. Commissions and reinsurance expense allowances .....	196,360	214,832	234,683	437,426	199,272
3. Contract claims .....	2,151,252	1,789,184	2,081,088	1,780,529	2,027,127
4. Surrender benefits and withdrawals for life contracts .....	955,589	1,184,713	455,049	383,102	321,466
5. Dividends to policyholders and refunds to members .....	49,291	49,062	46,901	44,333	48,619
6. Reserve adjustments on reinsurance ceded .....	7,216,079	(399,532)	(203,061)	(265,511)	(201,642)
7. Increase in aggregate reserve for life and accident and health contracts .....	1,637,222	2,080,000	3,820,828	960,316	1,981,049
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	432,298	564,889	769,719	498,208	539,043
9. Aggregate reserves for life and accident and health contracts .....	44,487,117	42,849,895	40,769,895	37,099,067	36,138,751
10. Liability for deposit-type contracts .....	185,011	212,931	253,768	273,804	289,923
11. Contract claims unpaid .....	332,132	339,798	536,369	584,934	588,222
12. Amounts recoverable on reinsurance .....	475,135	345,192	478,048	323,278	374,559
13. Experience rating refunds due or unpaid .....	211,920	508	6,011	49,609	36,227
14. Policyholders' dividends and refunds to members (not included in Line 10) .....	66,737	65,722	62,647	61,298	63,681
15. Commissions and reinsurance expense allowances due .....	28,588	22,935	30,571	26,307	28,156
16. Unauthorized reinsurance offset .....	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	0	0	0	0	178,890
19. Letters of credit (L) .....	2,491,000	2,499,000	2,487,000	2,492,000	2,483,000
20. Trust agreements (T) .....	951,562	952,597	881,321	1,115,885	1,415,733
21. Other (O) .....	0	0	0	0	0
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....	0	0	0	0	0
23. Funds deposited by and withheld from (F) .....	0	0	0	0	0
24. Letters of credit (L) .....	0	0	0	0	0
25. Trust agreements (T) .....	0	0	0	0	0
26. Other (O) .....	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	74,393,750,699	32,690	74,393,783,389
2. Reinsurance (Line 16) .....	1,449,351,034	(1,443,879,025)	5,472,009
3. Premiums and considerations (Line 15) .....	302,860,503	165,159,901	468,020,404
4. Net credit for ceded reinsurance .....	XXX	39,542,892,827	39,542,892,827
5. All other admitted assets (balance) .....	2,544,484,664	0	2,544,484,664
6. Total assets excluding Separate Accounts (Line 26) .....	78,690,446,900	38,264,206,393	116,954,653,293
7. Separate Account assets (Line 27) .....	111,514,257,546	0	111,514,257,546
8. Total assets (Line 28)	190,204,704,446	38,264,206,393	228,468,910,839
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	43,532,868,503	44,487,116,845	88,019,985,348
10. Liability for deposit-type contracts (Line 3) .....	12,252,988,634	185,011,072	12,437,999,706
11. Claim reserves (Line 4) .....	329,733,137	332,131,591	661,864,728
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	(7,101,993)	66,736,749	59,634,756
13. Premium & annuity considerations received in advance (Line 8) .....	1,478,295	11,648,251	13,126,546
14. Other contract liabilities (Line 9) .....	1,912,365,370	(1,404,037,190)	508,328,180
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	0	0	0
19. All other liabilities (balance) .....	17,346,028,318	(5,414,400,925)	11,931,627,393
20. Total liabilities excluding Separate Accounts (Line 26) .....	75,368,360,264	38,264,206,393	113,632,566,657
21. Separate Account liabilities (Line 27) .....	111,163,006,964	0	111,163,006,964
22. Total liabilities (Line 28) .....	186,531,367,228	38,264,206,393	224,795,573,621
23. Capital & surplus (Line 38) .....	3,673,337,218	XXX	3,673,337,218
24. Total liabilities, capital & surplus (Line 39)	190,204,704,446	38,264,206,393	228,468,910,839
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	44,487,116,845		
26. Claim reserves .....	332,131,591		
27. Policyholder dividends/reserves .....	66,736,749		
28. Premium & annuity considerations received in advance .....	11,648,251		
29. Liability for deposit-type contracts .....	185,011,072		
30. Other contract liabilities .....	(1,404,037,190)		
31. Reinsurance ceded assets .....	1,443,879,025		
32. Other ceded reinsurance recoverables .....	(32,690)		
33. Total ceded reinsurance recoverables .....	45,122,453,653		
34. Premiums and considerations .....	165,159,901		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	5,414,400,925		
40. Total ceded reinsurance payable/offsets .....	5,579,560,826		
41. Total net credit for ceded reinsurance	39,542,892,827		

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Direct Business Only						
		Life Contracts		4	5	6	7	
		2	3					
Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts		
1. Alabama	AL	L	22,258,295	78,901,250	643,376	482,551	102,285,472	97,467
2. Alaska	AK	L	1,557,119	1,854,092	47,377	0	3,458,588	37,241
3. Arizona	AZ	L	23,759,858	207,100,807	1,909,151	0	232,769,816	565,590
4. Arkansas	AR	L	7,466,822	36,103,025	270,629	0	43,840,476	0
5. California	CA	L	163,799,354	1,105,373,571	10,925,274	24,833	1,280,123,032	1,068,204
6. Colorado	CO	L	23,599,491	110,367,706	1,461,233	0	135,428,430	494,906
7. Connecticut	CT	L	49,020,579	161,826,241	14,727,282	726,704	226,300,806	433,397
8. Delaware	DE	L	15,411,589	47,060,605	444,215	0	62,916,409	31,869
9. District of Columbia	DC	L	4,480,419	15,372,714	436,032	0	20,289,165	0
10. Florida	FL	L	145,405,777	960,151,644	17,895,740	0	1,123,453,161	395,860
11. Georgia	GA	L	42,884,008	290,403,036	1,716,042	13,057	335,016,143	562,324
12. Hawaii	HI	L	6,098,412	31,305,584	917,950	0	38,321,946	20,479
13. Idaho	ID	L	3,516,440	29,094,396	149,370	0	32,760,206	191,535
14. Illinois	IL	L	76,969,609	282,545,517	2,746,644	16,698	362,278,468	0
15. Indiana	IN	L	21,349,627	188,113,835	1,607,630	0	211,071,092	921,657
16. Iowa	IA	L	14,195,644	118,599,925	959,798	0	133,755,367	44,053
17. Kansas	KS	L	10,310,162	86,721,536	595,532	0	97,627,230	484,882
18. Kentucky	KY	L	10,540,217	178,244,045	465,123	0	189,249,385	69,525
19. Louisiana	LA	L	21,715,213	83,519,775	583,711	0	105,818,699	0
20. Maine	ME	L	7,064,692	20,338,842	1,008,723	0	28,412,257	519,850
21. Maryland	MD	L	35,537,158	250,804,382	4,967,803	0	291,309,343	0
22. Massachusetts	MA	L	68,803,678	237,412,458	6,363,389	0	312,579,525	708,728
23. Michigan	MI	L	54,652,529	364,781,242	1,310,013	173,759	420,917,543	400,078
24. Minnesota	MN	L	90,392,087	187,355,641	3,205,766	0	280,953,494	329,364
25. Mississippi	MS	L	9,651,640	23,539,775	152,856	0	33,344,271	0
26. Missouri	MO	L	23,523,356	120,082,268	1,170,071	0	144,775,695	0
27. Montana	MT	L	2,058,534	15,790,913	152,019	0	18,001,466	0
28. Nebraska	NE	L	6,731,166	50,284,627	578,511	0	57,594,304	151,804
29. Nevada	NV	L	9,053,780	62,089,554	572,139	0	71,715,473	0
30. New Hampshire	NH	L	10,762,669	32,266,907	878,975	1,270,428	45,178,979	0
31. New Jersey	NJ	L	132,599,914	477,194,348	10,798,430	45,187	620,637,879	325,904
32. New Mexico	NM	L	5,222,422	31,527,635	349,617	0	37,099,674	0
33. New York	NY	N	59,184,966	51,681,545	25,524,828	2,444,805	138,835,874	0
34. North Carolina	NC	L	48,771,367	616,075,903	4,480,362	0	669,327,632	520,701
35. North Dakota	ND	L	2,118,863	85,892,416	48,780	0	88,060,059	0
36. Ohio	OH	L	43,907,491	319,584,968	2,571,639	0	366,064,098	544,388
37. Oklahoma	OK	L	9,364,716	66,158,383	276,846	0	75,799,945	0
38. Oregon	OR	L	8,216,510	22,156,887	672,846	0	31,046,243	482,430
39. Pennsylvania	PA	L	95,971,768	550,214,908	5,747,586	14,894	651,949,156	96,685
40. Rhode Island	RI	L	14,404,073	30,680,592	886,666	0	45,971,331	0
41. South Carolina	SC	L	25,730,276	224,885,597	2,384,142	0	253,000,015	0
42. South Dakota	SD	L	6,510,189	33,984,987	180,673	0	40,675,849	0
43. Tennessee	TN	L	29,351,342	172,710,137	1,281,648	0	203,343,127	394,284
44. Texas	TX	L	114,098,286	560,098,739	3,287,965	36,386	677,521,376	775,052
45. Utah	UT	L	13,035,080	71,234,527	240,694	3,625,223	88,135,524	149,094
46. Vermont	VT	L	3,862,337	25,162,638	698,356	0	29,723,331	0
47. Virginia	VA	L	41,862,717	292,648,850	3,942,186	0	338,453,753	433,764
48. Washington	WA	L	22,882,865	110,065,447	1,423,338	0	134,371,650	277,298
49. West Virginia	WV	L	3,384,054	51,125,179	137,377	0	54,646,610	0
50. Wisconsin	WI	L	22,168,130	226,684,385	584,942	0	249,437,457	218,546
51. Wyoming	WY	L	1,653,195	15,381,162	79,381	0	17,113,738	0
52. American Samoa	AS	N	9,624	0	0	0	9,624	0
53. Guam	GU	L	30,386	0	2,607	0	32,993	0
54. Puerto Rico	PR	L	6,781,055	1,596,575	85,460	0	8,463,090	0
55. U.S. Virgin Islands	VI	L	193,335	9,200	13,253	0	215,788	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	492,040	0	0	0	492,040	0
58. Aggregate Other Alien	OT	XXX	4,036,804	27,644	383	0	4,064,831	0
59. Subtotal	XXX		1,698,413,459	9,414,188,565	144,562,379	8,874,525	11,266,038,928	11,746,959
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		51,803,076	0	0	0	51,803,076	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		3,603,692	0	48,624,482	0	52,228,174	0
94. Aggregate or other amounts not allocable by State	XXX		0	129,407,042	0	0	129,407,042	0
95. Totals (Direct Business)	XXX		1,753,820,227	9,543,595,607	193,186,861	8,874,525	11,499,477,220	11,746,959
96. Plus reinsurance assumed	XXX		59,416,443	5,249,283,962	2,556	0	5,308,702,961	0
97. Totals (All Business)	XXX		1,813,236,670	14,792,879,569	193,189,417	8,874,525	16,808,180,181	11,746,959
98. Less reinsurance ceded	XXX		1,694,909,736	7,737,641,066	184,790,588	0	9,617,341,390	0
99. Totals (All Business) less Reinsurance Ceded	XXX		118,326,934	7,055,238,503	8,398,829	8,874,525	7,190,838,791	11,746,959
<b>DETAILS OF WRITE-INS</b>								
58001. Bahamas	XXX		3,241,808	0	0	0	3,241,808	0
58002. Mexico	XXX		29,022	0	0	0	29,022	0
58003. Other Alien	XXX		765,974	27,644	383	0	794,001	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		4,036,804	27,644	383	0	4,064,831	0
9401. Internal policy exchanges	XXX		0	129,407,042	0	0	129,407,042	0
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	129,407,042	0	0	129,407,042	0

(a) Active Status Counts:

- |  |    |  |   |
|--|----|--|---|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....                    | 53 | 4. Q - Qualified - Qualified or accredited reinsurer.....                  | 0 |
| 2. R - Registered - Non-domiciled RRGs.....  | 0  | 5. N - None of the above - Not allowed to write business in the state..... | 4 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | 0  |  |   |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums for Individual Life and Health Policies are distributed according to the address to which the premium notices are sent (if applicable). Considerations for Individual Fixed and Variable Benefit Annuities are distributed according to the state in which the annuitant or owner resides or the address designated as the one to which business communications should be sent (if applicable). For Group Life and Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal office of the group policyholder is located; for such policies covering 500 or more lives, the premiums or considerations are generally allocated to the state in which the owner of the certificate resides (if applicable). For Group Annuity contracts that are allocable, considerations are assigned to the principal place of business of the contract sponsor (if applicable). Deposit-type funds for group contracts are allocated to the principal place of business of the plan sponsor, typically the employer that has established a pension or profit sharing plan for the benefit of its employees (if applicable).

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

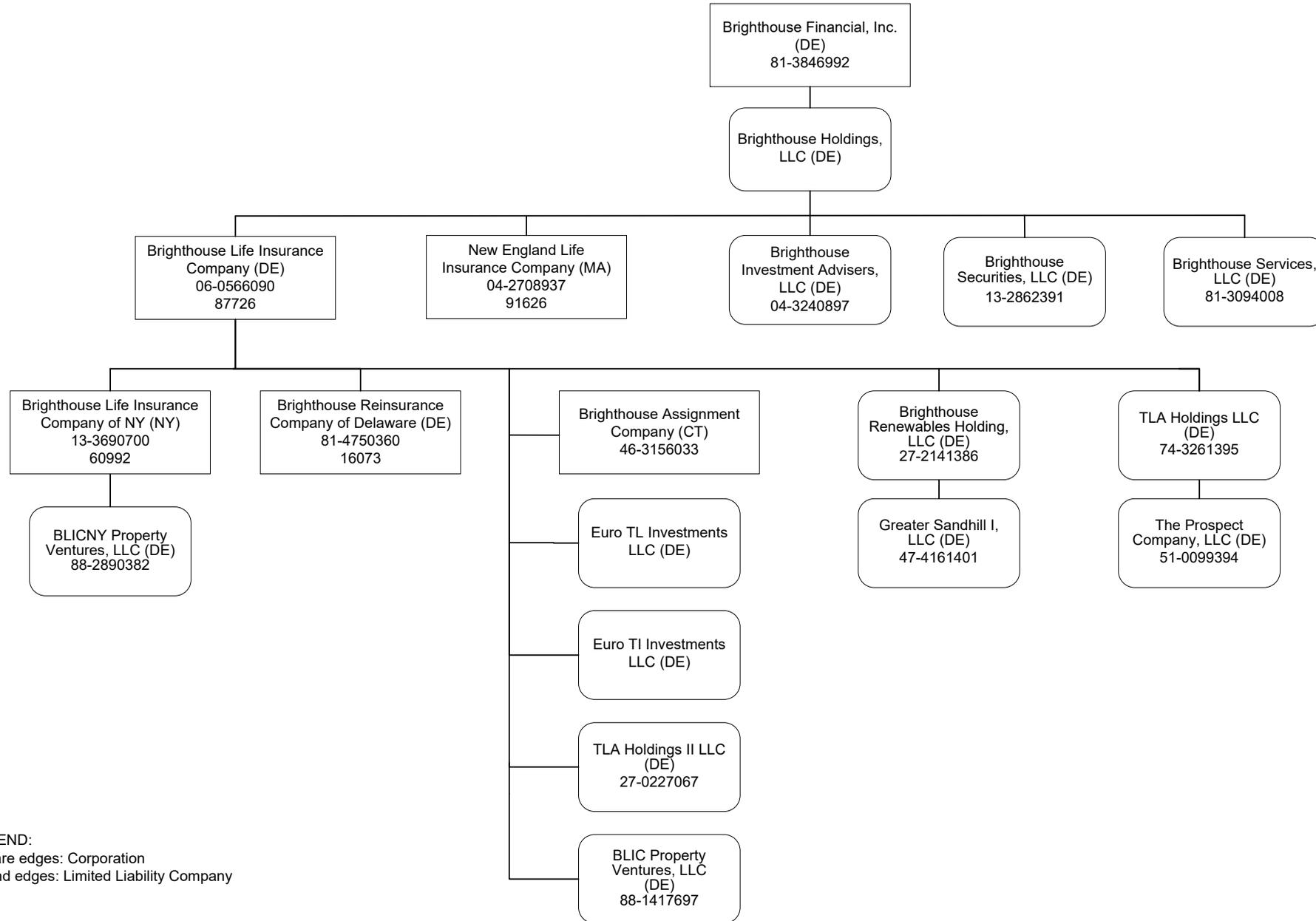
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	22,258,295	78,901,250	9,734	632,798	97,467	101,899,544
2. Alaska	AK	1,557,119	1,854,092	2,739	44,619	37,241	3,495,810
3. Arizona	AZ	23,759,858	207,100,807	12,239	1,896,869	565,590	233,335,363
4. Arkansas	AR	7,466,822	36,103,025	9,584	258,980	0	43,838,411
5. California	CA	163,799,354	1,105,373,571	89,824	10,828,257	1,068,204	1,281,159,210
6. Colorado	CO	23,599,491	110,367,706	9,481	1,450,321	494,906	135,921,905
7. Connecticut	CT	49,020,579	161,826,241	57,606	14,666,548	433,397	226,004,371
8. Delaware	DE	15,411,589	47,060,605	11,307	432,909	31,869	62,948,279
9. District of Columbia	DC	4,480,419	15,372,714	40	433,512	0	20,286,685
10. Florida	FL	145,405,777	960,151,644	94,861	17,793,950	395,860	1,123,842,092
11. Georgia	GA	42,884,008	290,403,036	16,573	1,709,011	562,324	335,574,952
12. Hawaii	HI	6,098,412	31,305,584	3,718	914,173	20,479	38,342,366
13. Idaho	ID	3,516,440	29,094,396	1,080	146,921	191,535	32,950,372
14. Illinois	IL	76,969,609	282,545,517	25,815	2,713,431	0	362,254,372
15. Indiana	IN	21,349,627	188,113,835	9,553	1,584,440	921,657	211,979,112
16. Iowa	IA	14,195,644	118,599,925	3,338	956,120	44,053	133,799,080
17. Kansas	KS	10,310,162	86,721,536	6,534	588,442	484,882	98,111,556
18. Kentucky	KY	10,540,217	178,244,045	9,831	452,743	69,525	189,316,361
19. Louisiana	LA	21,715,213	83,519,775	21,445	561,362	0	105,817,795
20. Maine	ME	7,064,692	20,338,842	6,252	1,000,166	519,850	28,929,802
21. Maryland	MD	35,537,158	250,804,382	12,475	4,952,797	0	291,306,812
22. Massachusetts	MA	68,803,678	237,412,458	39,513	6,320,248	708,728	313,284,625
23. Michigan	MI	54,652,529	364,781,242	6,685	1,302,822	400,078	421,143,356
24. Minnesota	MN	90,392,087	187,355,641	9,969	3,195,053	329,364	281,282,114
25. Mississippi	MS	9,651,640	23,539,775	2,014	148,514	0	33,341,943
26. Missouri	MO	23,523,356	120,082,268	4,663	1,164,076	0	144,774,363
27. Montana	MT	2,058,534	15,790,913	1,016	151,003	0	18,001,466
28. Nebraska	NE	6,731,166	50,284,627	(851)	578,217	151,804	57,744,963
29. Nevada	NV	9,053,780	62,089,554	189	570,874	0	71,714,397
30. New Hampshire	NH	10,762,669	32,266,907	5,774	872,662	0	43,908,012
31. New Jersey	NJ	132,599,914	477,194,348	35,733	10,759,657	325,904	620,915,556
32. New Mexico	NM	5,222,422	31,527,635	35	348,942	0	37,099,034
33. New York	NY	59,184,696	51,681,545	128,454	25,383,861	0	136,378,556
34. North Carolina	NC	48,771,367	616,075,903	19,161	4,454,539	520,701	669,841,671
35. North Dakota	ND	2,118,863	85,892,416	0	48,780	0	88,060,059
36. Ohio	OH	43,907,491	319,584,968	11,318	2,553,778	544,388	366,601,943
37. Oklahoma	OK	9,364,716	66,158,383	2,913	273,524	0	75,799,536
38. Oregon	OR	8,216,510	22,156,887	2,982	669,244	482,430	31,528,053
39. Pennsylvania	PA	95,971,768	550,214,908	40,375	5,704,714	96,685	652,028,450
40. Rhode Island	RI	14,404,073	30,680,592	10,172	876,494	0	45,971,331
41. South Carolina	SC	25,730,276	224,885,597	17,932	2,365,243	0	252,999,048
42. South Dakota	SD	6,510,189	33,984,987	3,192	177,481	0	40,675,849
43. Tennessee	TN	29,351,342	172,710,137	16,732	1,262,831	394,284	203,735,326
44. Texas	TX	114,098,286	560,098,739	23,452	3,255,762	775,052	678,251,291
45. Utah	UT	13,035,080	71,234,527	7,303	233,391	149,094	84,659,395
46. Vermont	VT	3,862,337	25,162,638	7,025	691,331	0	29,723,331
47. Virginia	VA	41,862,717	292,648,850	18,056	3,922,528	433,764	338,885,915
48. Washington	WA	22,882,865	110,065,447	5,370	1,416,707	277,298	134,647,687
49. West Virginia	WV	3,384,054	51,125,179	8,199	128,800	0	54,646,232
50. Wisconsin	WI	22,168,130	226,684,385	(2,652)	586,662	218,546	249,655,071
51. Wyoming	WY	1,653,195	15,381,162	90	79,291	0	17,113,738
52. American Samoa	AS	9,624	0	0	0	0	9,624
53. Guam	GU	30,386	0	2,607	0	0	32,993
54. Puerto Rico	PR	6,781,055	1,596,575	32,660	52,800	0	8,463,090
55. U.S. Virgin Islands	VI	193,335	9,200	6,064	7,189	0	215,788
56. Northern Mariana Islands	MP	0	0	0	0	0	0
57. Canada	CAN	492,040	0	0	0	0	492,040
58. Aggregate Other Alien	OT	4,036,804	27,644	0	0	0	4,064,448
59. Total		1,698,413,459	9,414,188,565	880,174	143,575,387	11,746,959	11,268,804,544

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



LEGEND:  
 Square edges: Corporation  
 Round edges: Limited Liability Company

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.4932	Brighthouse Holding Group	87726	06-0566090	1546103			Brighthouse Life Insurance Company	DE	RE	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	13-2862391				Brighthouse Securities, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	91626	04-2708937				New England Life Insurance Company	MA	IA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	04-3240897	4288440			Brighthouse Investment Advisers, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	81-3094008				Brighthouse Services, LLC	DE	NIA	Brighthouse Holdings, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	27-2141386				Brighthouse Renewables Holding, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Greater Sandhill I, LLC	DE	DS	Brighthouse Renewables Holding, LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Euro TI Investments LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	46-3156033				Brighthouse Assignment Company	CT	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	YES	
.4932	Brighthouse Holding Group	00000	27-0227067				TLA Holdings II LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	74-3261395				TLA Holdings LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	51-0099394				The Prospect Company, LLC	DE	DS	TLA Holdings LLC	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	16073	81-4750360				Brighthouse Reinsurance Company of Delaware	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000					Euro TL Investments LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	60992	13-3690700	3302479			Brighthouse Life Insurance Company of NY	NY	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	81-3846992		0001685040	NASDAQ	Brighthouse Financial, Inc.	DE	UIP	Board of Directors	Board of Directors	0.000	Board of Directors	YES	
.4932	Brighthouse Holding Group	00000					Brighthouse Holdings, LLC	DE	UDP	Brighthouse Financial, Inc.	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	88-1417697				BLIC Property Ventures, LLC	DE	DS	Brighthouse Life Insurance Company	Ownership	100.000	Brighthouse Financial, Inc.	NO	
.4932	Brighthouse Holding Group	00000	88-2890382				BLICNY Property Ventures, LLC	DE	DS	Brighthouse Life Insurance Company of NY	Ownership	100.000	Brighthouse Financial, Inc.	NO	

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	46-3156033	Brighthouse Assignment Company	0	0	0	0	(31,668)	0		0	(31,668)	0
	81-3846992	Brighthouse Financial, Inc.	0	0	0	0	77,765,673	0		0	77,765,673	0
		Brighthouse Holdings, LLC	0	0	0	0	902,833,649	0		0	902,833,649	0
	04-3240897	Brighthouse Investment Advisers, LLC	0	0	0	0	0	0		(193,013,460)	(193,013,460)	0
87726	06-0566090	Brighthouse Life Insurance Company	0	19,441,955	(126,299,360)	0	(349,297,890)	(55,137,186)		167,386,355	(343,906,126)	23,502,658,783
60992	13-3690700	Brighthouse Life Insurance Company NY	0	992,126	96,182,309	0	(243,859,295)	453,944,881		10,065,603	317,325,624	3,169,623,023
16073	81-4750360	Brighthouse Reinsurance Company of Delaware	0	0	30,117,051	0	394,676,073	(388,059,031)		0	36,734,093	(24,436,780,897)
	27-2141386	Brighthouse Renewables Holding, LLC	0	(5,902,417)	0	0	0	0		0	(5,902,417)	0
	13-2862391	Brighthouse Securities, LLC	0	0	0	0	(322,416)	0		0	(322,416)	0
	81-3094008	Brighthouse Services, LLC	0	0	0	0	(764,420,515)	0		0	(764,420,515)	0
91626	04-2708937	New England Life Insurance Company	0	0	0	0	(17,343,611)	(10,748,664)		15,561,502	(12,530,773)	585,504,963
	74-3261395	TLA Holdings, LLC	0	(18,998,387)	0	0	0	0		0	(18,998,387)	0
	88-1417697	BLIC Property Ventures, LLC	0	5,458,849	0	0	0	0		0	5,458,849	0
	88-2890382	BLICNY Property Ventures, LLC	0	(992,126)	0	0	0	0		0	(992,126)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	2,821,005,872

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
Brighthouse Life Insurance Company .....	Brighthouse Holdings, LLC .....	100.000	..... NO.....	Brighthouse Financial, Inc. ....	Brighthouse Holding Group .....	100.000	..... NO.....
Brighthouse Life Insurance Company of NY .....	Brighthouse Life Insurance Company .....	100.000	..... NO.....	Brighthouse Financial, Inc. ....	Brighthouse Holding Group .....	100.000	..... NO.....
New England Life Insurance Company .....	Brighthouse Holdings, LLC .....	100.000	..... NO.....	Brighthouse Financial, Inc. ....	Brighthouse Holding Group .....	100.000	..... NO.....
Brighthouse Reinsurance Company of Delaware (DE) ....	Brighthouse Life Insurance Company .....	100.000	..... NO.....	Brighthouse Financial, Inc. ....	Brighthouse Holding Group .....	100.000	..... NO.....

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
8. Will an audited financial report be filed by June 1? .....	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

## SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

### MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) ..... NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? ..... YES
- 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? ..... YES

**APRIL FILING**

- 37. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? ..... YES
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 39. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? ..... SEE EXPLANATION
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? ..... YES
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? ..... YES

**AUGUST FILING**

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... YES

Explanations:

- 10.
- 11.
- 12.
- 18.
- 20.
- 21.
- 27.
- 28.
- 30.
- 31.
- 32.
- 33.
- 35.
- 39.
- 41. No-Not Required per HHS Reg. 158.130 (a) (3)
- 42.

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



- 27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]



- 28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]



- 30. Medicare Part D Coverage Supplement [Document Identifier 365]



- 31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



- 32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



- 33. Relief from the Requirements for Audit Committees [Document Identifier 226]



- 35. Health Care Receivables Supplement [Document Identifier 475]



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

39. Credit Insurance Experience Exhibit [Document Identifier 230]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D  
[Document Identifier 435]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Other receivables .....	22,581,001	0	22,581,001	0
2505. Receivable from third party administrator .....	16,147,699	0	16,147,699	15,533,173
2506. Receivable from reinsurer in liquidation .....	7,846,287	7,846,287	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	46,574,987	7,846,287	38,728,700	15,533,173

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Contract surrender charges .....	50,291,070	32,434,663
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	50,291,070	32,434,663

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Derivative loss on deferred premiums .....	23,353,382	19,298,325
2705. Rider benefit payments .....	692	472
2706. Ceded rider benefits .....	0	7,121,127
2707. IMR transfer under reinsurance agreement .....	0	875,782
2797. Summary of remaining write-ins for Line 27 from overflow page	23,354,074	27,295,706

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. Contract surrender charges .....	50,291,070	2,957,075	0	47,148,899	185,096	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	50,291,070	2,957,075	0	47,148,899	185,096	0	0	0	0

Additional Write-ins for Analysis of Operations - Summary Line 27

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
2704. Derivative loss on deferred premiums .....	23,353,382	10,003,701	314,239	14,069,991	(1,034,549)	0	0	0	0
2705. Rider benefit payments .....	692	692	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	23,354,074	10,004,393	314,239	14,069,991	(1,034,549)	0	0	0	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304. Contract surrender charges .....	2,957,075	0	0	0	0	12,077	2,336,834	0	608,164	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	2,957,075	0	0	0	0	12,077	2,336,834	0	608,164	0	0	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
2704. Derivative loss on deferred premiums .....	10,003,701	0	0	0	0	0	10,003,701	0	0	0	0	0
2705. Rider benefit payments .....	692	0	692	0	0	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	10,004,393	0	692	0	0	0	10,003,701	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
08.304. Contract surrender charges .....	0	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 27

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
2704. Derivative loss on deferred premiums .....	314,239	0	0	0	0	0	0	314,239	0
2705. Rider benefit payments .....	0	0	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	314,239	0	0	0	0	0	0	314,239	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Contract surrender charges .....	47,148,899	1,222,063	22,814,867	23,098,147	0	13,822	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	47,148,899	1,222,063	22,814,867	23,098,147	0	13,822	0

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
2704. Derivative loss on deferred premiums .....	14,069,991	0	0	0	0	14,069,991	0
2705. Rider benefit payments .....	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	14,069,991	0	0	0	0	14,069,991	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Contract surrender charges .....	185,096	2,524	0	98,655	0	83,917	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	185,096	2,524	0	98,655	0	83,917	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 27

	1	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
2704. Derivative loss on deferred premiums .....	(1,034,549)	0	0	(1,034,549)	0	0	0
2705. Rider benefit payments .....	0	0	0	0	0	0	0
2797. Summary of remaining write-ins for Line 27 from overflow page	(1,034,549)	0	0	(1,034,549)	0	0	0

Additional Write-ins for Analysis of Operations - Accident and Health Line 8.3

	1	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
08.304. Contract surrender charges .....	0	0	0	0	0	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	6,397,514,846	8.599	6,397,514,846	0	6,397,514,846	8.600
1.02 All other governments .....	635,425,178	0.854	635,425,178	0	635,425,178	0.854
1.03 U.S. states, territories and possessions, etc. guaranteed .....	57,145,469	0.077	57,145,469	0	57,145,469	0.077
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	133,907,710	0.180	133,907,710	0	133,907,710	0.180
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	5,934,475,011	7.977	5,934,475,011	0	5,934,475,011	7.977
1.06 Industrial and miscellaneous .....	33,873,988,440	45.531	33,873,988,440	0	33,873,988,440	45.533
1.07 Hybrid securities .....	184,112,497	0.247	184,112,497	0	184,112,497	0.247
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans .....	1,277,672,927	1.717	1,277,672,927	0	1,277,672,927	1.717
1.11 Unaffiliated certificates of deposit .....	0	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	48,494,242,078	65.182	48,494,242,078	0	48,494,242,078	65.186
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	15,679,765	0.021	15,679,765	0	15,679,765	0.021
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	15,679,765	0.021	15,679,765	0	15,679,765	0.021
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	5,292,867	0.007	5,292,867	0	5,292,867	0.007
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	226,819,075	0.305	226,819,075	0	226,819,075	0.305
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	702,720,699	0.945	699,080,325	0	699,080,325	0.940
3.05 Mutual funds .....	4,105,076	0.006	4,105,076	0	4,105,076	0.006
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
3.09 Total common stocks .....	938,937,717	1.262	935,297,343	0	935,297,343	1.257
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	1,840,076,227	2.473	1,840,076,227	0	1,840,076,227	2.473
4.02 Residential mortgages .....	3,198,930,148	4.300	3,198,930,148	0	3,198,930,148	4.300
4.03 Commercial mortgages .....	6,481,571,043	8.712	6,481,571,043	0	6,481,571,043	8.713
4.04 Mezzanine real estate loans .....	19,238,932	0.026	19,238,932	0	19,238,932	0.026
4.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
4.06 Total mortgage loans .....	11,539,816,350	15.511	11,539,816,350	0	11,539,816,350	15.512
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	1,414,399	0.002	1,414,399	0	1,414,399	0.002
5.04 Total real estate .....	1,414,399	0.002	1,414,399	0	1,414,399	0.002
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	1,067,572,522	1.435	1,067,572,522	0	1,067,572,522	1.435
6.02 Cash equivalents (Schedule E, Part 2) .....	1,602,364,681	2.154	1,602,364,681	0	1,602,364,681	2.154
6.03 Short-term investments (Schedule DA) .....	426,269,924	0.573	426,269,924	0	426,269,924	0.573
6.04 Total cash, cash equivalents and short-term investments .....	3,096,207,127	4.162	3,096,207,127	0	3,096,207,127	4.162
7. Contract loans .....	1,625,389,437	2.185	1,625,389,437	0	1,625,389,437	2.185
8. Derivatives (Schedule DB) .....	4,073,333,810	5.475	4,073,333,810	0	4,073,333,810	5.475
9. Other invested assets (Schedule BA) .....	4,524,027,740	6.081	4,522,996,046	0	4,522,996,046	6.080
10. Receivables for securities .....	73,335,883	0.099	73,335,883	0	73,335,883	0.099
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	16,038,461	0.022	16,038,461	0	16,038,461	0.022
13. Total invested assets	74,398,422,767	100.000	74,393,750,699	0	74,393,750,699	100.000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	1,297,013
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	1,804,516
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	0
		1,804,516
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13 .....	0
	3.2 Totals, Part 3, Column 11 .....	0
		0
4.	Total gain (loss) on disposals, Part 3, Column 18 .....	(123,772)
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	1,563,358
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15 .....	0
	6.2 Totals, Part 3, Column 13 .....	0
		0
7.	Deduct current year's other-than-temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12 .....	0
	7.2 Totals, Part 3, Column 10 .....	0
		0
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11 .....	0
	8.2 Totals, Part 3, Column 9 .....	0
		0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	1,414,399
10.	Deduct total nonadmitted amounts .....	0
11.	Statement value at end of current period (Line 9 minus Line 10) .....	1,414,399

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	13,610,315,239
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	1,445,761,794
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	149,976,009
		1,595,737,803
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	684,777
	3.2 Totals, Part 3, Column 11 .....	17,245
		702,022
4.	Accrual of discount .....	7,989,876
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 9 .....	(14,891,675)
	5.2 Totals, Part 3, Column 8 .....	0
		(14,891,675)
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	(835,559)
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	3,645,090,772
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	7,584,973
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	(3,639,324)
	9.2 Totals, Part 3, Column 13 .....	0
		(3,639,324)
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	0
	10.2 Totals, Part 3, Column 10 .....	2,886,287
		2,886,287
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	11,539,816,350
12.	Total valuation allowance .....	0
13.	Subtotal (Line 11 plus Line 12) .....	11,539,816,350
14.	Deduct total nonadmitted amounts .....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	11,539,816,350

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	4,615,641,138
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	48,869,348
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	298,501,798
		347,371,146
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16 .....	0
3.2	Totals, Part 3, Column 12 .....	0
		0
4.	Accrual of discount .....	3,980
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 13 .....	(58,250,226)
5.2	Totals, Part 3, Column 9 .....	(1,262,542)
		(59,512,768)
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	842,171
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	341,538,476
8.	Deduct amortization of premium and depreciation .....	316,236
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17 .....	(21,022,182)
9.2	Totals, Part 3, Column 14 .....	2,352,834
		(18,669,348)
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	19,793,866
10.2	Totals, Part 3, Column 11 .....	1
		19,793,867
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	4,524,027,740
12.	Deduct total nonadmitted amounts .....	1,031,694
13.	Statement value at end of current period (Line 11 minus Line 12) .....	4,522,996,046

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	53,889,808,895
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	8,340,713,515
3.	Accrual of discount .....	253,666,860
4.	Unrealized valuation increase/(decrease):	
4.1	Part 1, Column 12 .....	(1,024,312)
4.2	Part 2, Section 1, Column 15 .....	(62,498)
4.3	Part 2, Section 2, Column 13 .....	(120,310,871)
4.4	Part 4, Column 11 .....	(1,928,613)
		(123,326,294)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(183,362,405)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	12,505,590,238
7.	Deduct amortization of premium .....	77,443,309
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15 .....	(135,988,013)
8.2	Part 2, Section 1, Column 19 .....	0
8.3	Part 2, Section 2, Column 16 .....	0
8.4	Part 4, Column 15 .....	13,321,995
		(122,666,018)
9.	Deduct current year's other-than-temporary impairment recognized:	
9.1	Part 1, Column 14 .....	29,406,942
9.2	Part 2, Section 1, Column 17 .....	0
9.3	Part 2, Section 2, Column 14 .....	0
9.4	Part 4, Column 13 .....	606,333
		30,013,275
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	7,071,829
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	49,448,859,560
12.	Deduct total nonadmitted amounts .....	3,640,374
13.	Statement value at end of current period (Line 11 minus Line 12) .....	49,445,219,186

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	6,397,514,846	5,735,841,844	4,907,087,621	8,767,092,814
	2. Canada .....	69,947,220	68,020,808	72,130,496	69,781,992
	3. Other Countries	565,477,958	541,487,737	504,589,713	671,472,081
	4. Totals	7,032,940,024	6,345,350,389	5,483,807,830	9,508,346,887
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	57,145,469	51,282,696	58,347,734	52,451,345
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	133,907,710	126,146,387	111,082,796	143,620,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	5,934,475,011	5,331,903,967	5,734,235,682	6,018,351,311
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	27,108,862,490	24,977,551,634	27,247,675,166	27,385,040,660
	9. Canada .....	1,055,932,117	971,649,503	1,077,037,900	1,046,290,505
	10. Other Countries	7,170,979,257	6,632,542,137	7,417,119,498	7,204,396,284
	11. Totals	35,335,773,864	32,581,743,274	35,741,832,564	35,635,727,449
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	48,494,242,078	44,436,426,713	47,129,306,606	51,358,496,992
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	15,679,765	15,301,256	16,174,768	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	15,679,765	15,301,256	16,174,768	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	15,679,765	15,301,256	16,174,768	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	232,931,932	232,931,929	231,836,916	
	21. Canada .....	4,076	4,076	4,105	
	22. Other Countries	3,281,010	3,281,010	5,347,540	
	23. Totals	236,217,018	236,217,015	237,188,561	
Parent, Subsidiaries and Affiliates	24. Totals	702,720,699	702,720,699	560,118,243	
	25. Total Common Stocks	938,937,717	938,937,714	797,306,804	
	26. Total Stocks	954,617,482	954,238,970	813,481,572	
	27. Total Bonds and Stocks	49,448,859,560	45,390,665,683	47,942,788,178	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	1,597,641,994	1,636,900,925	459,278,771	3,027,199,483	935,891,959	XXX	7,656,913,132	15.4	8,310,735,882	15.6	7,656,897,148	15,984
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	1,597,641,994	1,636,900,925	459,278,771	3,027,199,483	935,891,959	XXX	7,656,913,132	15.4	8,310,735,882	15.6	7,656,897,148	15,984
<b>2. All Other Governments</b>												
2.1 NAIC 1	9,031,539	91,140,266	45,334,498	172,047,144	88,069,580	XXX	405,623,027	0.8	445,485,559	0.8	212,223,037	193,399,990
2.2 NAIC 2	15,761,968	47,092,885	52,608,515	60,325,032	33,931,440	XXX	209,719,840	0.4	257,973,756	0.5	82,438,154	127,281,686
2.3 NAIC 3	1,304,030	11,629,851	7,148,430	0	0	XXX	20,082,311	0.0	5,700,000	0.0	0	20,082,311
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	26,097,537	149,863,002	105,091,443	232,372,176	122,001,020	XXX	635,425,178	1.3	709,159,315	1.3	294,661,191	340,763,987
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	1,503,819	18,647,874	7,685,489	27,308,287	2,000,000	XXX	57,145,469	0.1	120,314,776	0.2	57,145,469	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	1,503,819	18,647,874	7,685,489	27,308,287	2,000,000	XXX	57,145,469	0.1	120,314,776	0.2	57,145,469	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	38,414,919	8,628,432	68,874,881	17,989,478	XXX	133,907,710	0.3	178,489,444	0.3	133,907,709	1
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	3,137,322	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	38,414,919	8,628,432	68,874,881	17,989,478	XXX	133,907,710	0.3	181,626,766	0.3	133,907,709	1
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	361,900,857	1,407,685,597	1,424,715,949	2,019,455,202	699,063,622	XXX	5,912,821,227	11.9	6,753,120,640	12.7	5,805,499,697	107,321,530
5.2 NAIC 2	180,139	824,878	1,335,417	5,862,538	13,228,959	XXX	21,431,931	0.0	21,638,805	0.0	21,431,931	0
5.3 NAIC 3	134,955	365,045	0	0	0	XXX	500,000	0.0	880,000	0.0	500,000	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	362,215,951	1,408,875,520	1,426,051,366	2,025,317,740	712,292,581	XXX	5,934,753,158	11.9	6,775,639,445	12.7	5,827,431,628	107,321,530

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	2,314,300,237	7,276,949,811	3,164,052,449	3,326,069,069	4,372,752,658	XXX	20,454,124,224	41.1	21,644,746,177	40.6	11,691,202,180	8,762,922,044
6.2 NAIC 2	743,309,217	3,306,471,869	2,680,118,380	2,169,188,636	3,125,424,515	XXX	12,024,512,617	24.1	12,908,069,864	24.2	6,320,046,557	5,704,466,060
6.3 NAIC 3	64,885,810	629,082,547	406,401,397	29,424,504	11,498,357	XXX	1,141,292,615	2.3	938,944,339	1.8	198,377,048	942,915,567
6.4 NAIC 4	14,732,983	153,801,555	62,035,419	9,400,269	0	XXX	239,970,226	0.5	267,024,453	0.5	37,348,641	202,621,585
6.5 NAIC 5	231,680	8,330,039	40,900,958	24,968	0	XXX	49,487,645	0.1	62,965,119	0.1	23,759,187	25,728,458
6.6 NAIC 6	1,984,565	8,678,277	2,450,207	5,093,610	2,369,431	XXX	20,576,090	0.0	12,224,843	0.0	5,468,651	15,107,439
6.7 Totals	3,139,444,492	11,383,314,098	6,355,958,810	5,539,201,056	7,512,044,961	XXX	33,929,963,417	68.1	35,833,974,795	67.2	18,276,202,264	15,653,761,153
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	2,630,744	7,000,000	0	0	0	XXX	9,630,744	0.0	9,706,762	0.0	7,000,001	2,630,743
7.2 NAIC 2	0	17,024,273	0	24,099,048	133,358,432	XXX	174,481,753	0.4	149,671,292	0.3	163,746,730	10,735,023
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	956,560	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	2,630,744	24,024,273	0	24,099,048	133,358,432	XXX	184,112,497	0.4	160,334,614	0.3	170,746,731	13,365,766
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	68,463,803	9,988,221	0	0	XXX	78,452,024	0.2	66,464,701	0.1	20,474,006	57,978,018
10.2 NAIC 2	29,890,967	370,941,017	409,039,099	0	0	XXX	809,871,083	1.6	723,001,442	1.4	743,093,558	66,777,525
10.3 NAIC 3	44,869,171	186,774,384	118,034,978	0	0	XXX	349,678,533	0.7	389,200,763	0.7	310,011,303	39,667,230
10.4 NAIC 4	1,362,433	19,895,828	344,149	0	0	XXX	21,602,410	0.0	36,467,351	0.1	21,602,410	0
10.5 NAIC 5	0	16,395,667	0	0	0	XXX	16,395,667	0.0	20,400,304	0.0	1,426,316	14,969,351
10.6 NAIC 6	0	1,673,210	0	0	0	XXX	1,673,210	0.0	369,254	0.0	7,518	1,665,692
10.7 Totals	76,122,571	664,143,909	537,406,447	0	0	XXX	1,277,672,927	2.6	1,235,903,815	2.3	1,096,615,111	181,057,816
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 4,287,009,190	10,545,203,195	5,119,683,809	8,640,954,066	6,115,767,297	0	34,708,617,557	69.7	XXX	XXX	25,584,349,247	9,124,268,310
12.2 NAIC 2	(d) 789,142,291	3,742,354,922	3,143,101,411	2,259,475,254	3,305,943,346	0	13,240,017,224	26.6	XXX	XXX	7,330,756,930	5,909,260,294
12.3 NAIC 3	(d) 111,193,966	827,851,827	531,584,805	29,424,504	11,498,357	0	1,511,553,459	3.0	XXX	XXX	508,888,351	1,002,665,108
12.4 NAIC 4	(d) 16,095,416	173,697,383	62,379,568	9,400,269	0	0	261,572,636	0.5	XXX	XXX	58,951,051	202,621,585
12.5 NAIC 5	(d) 231,680	24,725,706	40,900,958	24,968	0	0	65,883,312	0.1	XXX	XXX	25,185,503	40,697,809
12.6 NAIC 6	(d) 1,984,565	10,351,487	2,450,207	5,093,610	2,369,431	0	22,249,300	0.0	XXX	XXX	5,476,169	16,773,131
12.7 Totals	5,205,657,108	15,324,184,520	8,900,100,758	10,944,372,671	9,435,578,431	0	(b) 49,809,893,488	100.0	XXX	XXX	33,513,607,251	16,296,286,237
12.8 Line 12.7 as a % of Col. 7	10.5	30.8	17.9	22.0	18.9	0.0	100.0	XXX	XXX	XXX	67.3	32.7
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	3,150,080,493	11,005,408,884	6,664,327,645	9,995,632,437	6,713,614,482	0	XXX	XXX	37,529,063,941	70.4	27,761,498,109	9,767,565,832
13.2 NAIC 2	623,598,838	3,525,743,696	3,733,489,055	2,887,642,450	3,293,018,442	0	XXX	XXX	14,063,492,481	26.4	7,316,160,116	6,747,332,365
13.3 NAIC 3	86,416,328	649,439,995	530,788,282	60,501,806	8,535,251	0	XXX	XXX	1,335,681,662	2.5	474,738,554	860,943,108
13.4 NAIC 4	20,322,407	163,794,652	119,374,745	0	0	0	XXX	XXX	303,491,804	0.6	62,488,130	241,003,674
13.5 NAIC 5	3,082,451	46,608,689	33,602,209	72,074	0	0	XXX	XXX	(c) 83,365,423	0.2	55,169,621	28,195,802
13.6 NAIC 6	114,634	1,097,000	1,600,119	6,144,038	3,638,306	0	XXX	XXX	(c) 12,594,097	0.0	401,417	12,192,680
13.7 Totals	3,883,615,151	15,392,092,916	11,083,182,055	12,949,992,805	10,018,806,481	0	XXX	XXX	(b) 53,327,689,408	100.0	35,670,455,947	17,657,233,461
13.8 Line 13.7 as a % of Col. 9	7.3	28.9	20.8	24.3	18.8	0.0	XXX	XXX	100.0	XXX	66.9	33.1
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	3,194,199,643	7,226,069,332	2,864,187,267	7,458,938,793	4,840,954,212	0	25,584,349,247	51.4	27,761,498,109	52.1	25,584,349,247	XXX
14.2 NAIC 2	491,168,244	1,849,006,816	1,094,410,186	1,242,356,975	2,653,814,709	0	7,330,756,930	14.7	7,316,160,116	13.7	7,330,756,930	XXX
14.3 NAIC 3	52,070,486	246,015,190	198,393,862	6,425,324	5,983,489	0	508,888,351	1.0	474,738,554	0.9	508,888,351	XXX
14.4 NAIC 4	1,362,432	42,061,036	6,127,314	9,400,269	0	0	58,951,051	0.1	62,488,130	0.1	58,951,051	XXX
14.5 NAIC 5	231,680	2,627,897	22,300,958	24,968	0	0	25,185,503	0.1	55,169,621	0.1	25,185,503	XXX
14.6 NAIC 6	422,098	5,044,200	7,740	2,131	0	0	5,476,169	0.0	401,417	0.0	5,476,169	XXX
14.7 Totals	3,739,454,583	9,370,824,471	4,185,427,327	8,717,148,460	7,500,752,410	0	33,513,607,251	67.3	35,670,455,947	66.9	33,513,607,251	XXX
14.8 Line 14.7 as a % of Col. 7	11.2	28.0	12.5	26.0	22.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	7.5	18.8	8.4	17.5	15.1	0.0	67.3	XXX	XXX	XXX	67.3	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	1,092,809,547	3,319,133,863	2,255,496,542	1,182,015,273	1,274,813,085	0	9,124,268,310	18.3	9,767,565,832	18.3	XXX	9,124,268,310
15.2 NAIC 2	297,974,047	1,893,348,106	2,048,691,225	1,017,118,279	652,128,637	0	5,909,260,294	11.9	6,747,332,365	12.7	XXX	5,909,260,294
15.3 NAIC 3	59,123,480	581,836,637	333,190,943	22,999,180	5,514,868	0	1,002,665,108	2.0	860,943,108	1.6	XXX	1,002,665,108
15.4 NAIC 4	14,732,984	131,636,347	56,252,254	0	0	0	202,621,585	0.4	241,003,674	0.5	XXX	202,621,585
15.5 NAIC 5	0	22,097,809	18,600,000	0	0	0	40,697,809	0.1	28,195,802	0.1	XXX	40,697,809
15.6 NAIC 6	1,562,467	5,307,287	2,442,467	5,091,479	2,369,431	0	16,773,131	0.0	12,192,680	0.0	XXX	16,773,131
15.7 Totals	1,466,202,525	5,953,360,049	4,714,673,431	2,227,224,211	1,934,826,021	0	16,296,286,237	32.7	17,657,233,461	33.1	XXX	16,296,286,237
15.8 Line 15.7 as a % of Col. 7	9.0	36.5	28.9	13.7	11.9	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	2.9	12.0	9.5	4.5	3.9	0.0	32.7	XXX	XXX	XXX	XXX	32.7

(a) Includes \$ 8,657,035,370 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 157,960,753 current year of bonds with Z designations and \$ 165,570,008 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 36,023,781 current year, \$ 36,045,129 prior year of bonds with 5GI designations and \$ 5,509 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,306,138,521 ; NAIC 2 \$ 9,512,889 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	1,545,515,477	1,460,311,323	290,695,195	2,783,664,849	859,178,110	XXX	6,939,364,954	13.9	7,482,568,302	14.0	6,939,364,954	0
1.02 Residential Mortgage-Backed Securities	50,936,323	171,718,057	164,706,555	239,097,623	70,197,516	XXX	696,656,074	1.4	827,043,939	1.6	696,640,090	15,984
1.03 Commercial Mortgage-Backed Securities	923,040	4,323,397	3,775,682	4,437,011	6,516,333	XXX	19,975,463	0.0	0	0.0	19,975,463	0
1.04 Other Loan-Backed and Structured Securities	267,154	548,148	101,339	0	0	XXX	916,641	0.0	1,123,641	0.0	916,641	0
1.05 Totals	1,597,641,994	1,636,900,925	459,278,771	3,027,199,483	935,891,959	XXX	7,656,913,132	15.4	8,310,735,882	15.6	7,656,897,148	15,984
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	26,097,537	149,863,002	105,091,443	232,372,176	122,001,020	XXX	635,425,178	1.3	709,159,315	1.3	294,661,191	340,763,987
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	26,097,537	149,863,002	105,091,443	232,372,176	122,001,020	XXX	635,425,178	1.3	709,159,315	1.3	294,661,191	340,763,987
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	1,503,819	18,647,874	7,685,489	27,308,287	2,000,000	XXX	57,145,469	0.1	120,314,776	0.2	57,145,469	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	1,503,819	18,647,874	7,685,489	27,308,287	2,000,000	XXX	57,145,469	0.1	120,314,776	0.2	57,145,469	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	0	34,474,919	6,628,432	68,874,881	12,934,478	XXX	122,912,710	0.2	170,631,766	0.3	122,912,709	1
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities	0	3,940,000	2,000,000	0	5,055,000	XXX	10,995,000	0.0	10,995,000	0.0	10,995,000	0
4.05 Totals	0	38,414,919	8,628,432	68,874,881	17,989,478	XXX	133,907,710	0.3	181,626,766	0.3	133,907,709	1
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	25,586,298	277,543,256	444,839,118	904,398,807	385,395,391	XXX	2,037,762,870	4.1	2,377,531,303	4.5	2,037,762,870	0
5.02 Residential Mortgage-Backed Securities	312,500,929	997,976,346	876,498,375	1,068,667,865	285,833,755	XXX	3,541,477,270	7.1	3,977,398,262	7.5	3,501,921,768	39,555,502
5.03 Commercial Mortgage-Backed Securities	367,013	76,504,227	91,740,904	8,928,688	0	XXX	177,540,832	0.4	193,333,273	0.4	177,540,831	1
5.04 Other Loan-Backed and Structured Securities	23,761,711	56,851,691	12,972,969	43,322,380	41,063,435	XXX	177,972,186	0.4	227,376,607	0.4	110,206,159	67,766,027
5.05 Totals	362,215,951	1,408,875,520	1,426,051,366	2,025,317,740	712,292,581	XXX	5,934,753,158	11.9	6,775,639,445	12.7	5,827,431,628	107,321,530
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	1,557,829,198	6,679,203,855	4,497,280,158	4,902,385,519	7,279,781,969	XXX	24,916,480,699	50.0	26,094,848,389	48.9	14,258,218,583	10,658,262,116
6.02 Residential Mortgage-Backed Securities	101,185,992	320,041,164	216,779,597	189,939,019	74,694,903	XXX	902,640,675	1.8	877,080,734	1.6	387,086,686	515,553,989
6.03 Commercial Mortgage-Backed Securities	1,081,058,078	2,730,370,445	342,124,951	68,028,363	30,599,107	XXX	4,252,180,944	8.5	4,474,836,021	8.4	3,193,792,921	1,058,388,023
6.04 Other Loan-Backed and Structured Securities	399,371,224	1,653,698,634	1,299,774,104	378,848,155	126,968,982	XXX	3,858,661,099	7.7	4,387,209,651	8.2	437,104,074	3,421,557,025
6.05 Totals	3,139,444,492	11,383,314,098	6,355,958,810	5,539,201,056	7,512,044,961	XXX	33,929,963,417	68.1	35,833,974,795	67.2	18,276,202,264	15,653,761,153
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations	2,630,744	0	0	4,885,323	112,776,755	XXX	120,292,822	0.2	92,606,795	0.2	116,788,329	3,504,493
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	24,024,273	0	19,213,725	20,581,677	XXX	63,819,675	0.1	67,727,819	0.1	53,958,402	9,861,273
7.05 Totals	2,630,744	24,024,273	0	24,099,048	133,358,432	XXX	184,112,497	0.4	160,334,614	0.3	170,746,731	13,365,766
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	11,577,082	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	76,122,571	664,143,909	537,406,447	0	0	XXX	1,277,672,927	2.6	1,224,326,733	2.3	1,096,615,111	181,057,816
10.03 Totals	76,122,571	664,143,909	537,406,447	0	0	XXX	1,277,672,927	2.6	1,235,903,815	2.3	1,096,615,111	181,057,816
<b>11. Unaffiliated Certificates of Deposit</b>												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>12. Total Bonds Current Year</b>												
12.01 Issuer Obligations	3,159,163,073	8,620,044,229	5,352,219,835	8,923,889,842	8,774,067,723	XXX	34,829,384,702	69.9	XXX	XXX	23,826,854,105	11,002,530,597
12.02 Residential Mortgage-Backed Securities	464,623,244	1,489,735,567	1,257,984,527	1,497,704,507	430,726,174	XXX	5,140,774,019	10.3	XXX	XXX	4,585,648,544	555,125,475
12.03 Commercial Mortgage-Backed Securities	1,082,348,131	2,811,198,069	437,641,537	81,394,062	37,115,440	XXX	4,449,697,239	8.9	XXX	XXX	3,391,309,215	1,058,388,024
12.04 Other Loan-Backed and Structured Securities	423,400,089	1,739,062,746	1,314,848,412	441,384,260	193,669,094	XXX	4,112,364,601	8.3	XXX	XXX	613,180,276	3,499,184,325
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	76,122,571	664,143,909	537,406,447	0	0	XXX	1,277,672,927	2.6	XXX	XXX	1,096,615,111	181,057,816
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	5,205,657,108	15,324,184,520	8,900,100,758	10,944,372,671	9,435,578,431	0	49,809,893,488	100.0	XXX	XXX	33,513,607,251	16,296,286,237
12.10 Line 12.09 as a % of Col. 7	10.5	30.8	17.9	22.0	18.9	0.0	100.0	XXX	XXX	XXX	67.3	32.7
<b>13. Total Bonds Prior Year</b>												
13.01 Issuer Obligations	2,604,220,251	7,926,974,975	6,983,087,967	10,445,931,663	9,087,445,790	XXX	XXX	XXX	37,047,660,646	69.5	25,370,423,005	11,677,237,641
13.02 Residential Mortgage-Backed Securities	414,571,836	1,418,769,604	1,371,073,709	1,827,012,014	650,095,772	XXX	XXX	XXX	5,681,522,935	10.7	5,217,629,378	463,893,557
13.03 Commercial Mortgage-Backed Securities	362,913,137	3,252,767,004	875,864,093	138,515,197	38,109,863	XXX	XXX	XXX	4,668,169,294	8.8	3,551,995,630	1,116,173,664
13.04 Other Loan-Backed and Structured Securities	421,679,192	2,025,785,308	1,465,279,231	538,533,931	243,155,056	XXX	XXX	XXX	4,694,432,718	8.8	646,547,667	4,047,885,051
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	80,230,735	767,796,025	387,877,055	0	0	XXX	XXX	XXX	1,235,903,815	2.3	883,860,267	352,043,548
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	3,883,615,151	15,392,092,916	11,083,182,055	12,949,992,805	10,018,806,481	0	XXX	XXX	53,327,689,408	100.0	35,670,455,947	17,657,233,461
13.10 Line 13.09 as a % of Col. 9	7.3	28.9	20.8	24.3	18.8	0.0	XXX	XXX	100.0	XXX	66.9	33.1
<b>14. Total Publicly Traded Bonds</b>												
14.01 Issuer Obligations	2,460,632,344	5,125,789,554	2,109,568,411	7,135,047,230	6,995,816,566	XXX	23,826,854,105	47.8	25,370,423,005	47.6	23,826,854,105	XXX
14.02 Residential Mortgage-Backed Securities	393,231,226	1,271,146,427	1,119,895,793	1,390,615,679	410,759,419	XXX	4,585,648,544	9.2	5,217,629,378	9.8	4,585,648,544	XXX
14.03 Commercial Mortgage-Backed Securities	769,453,844	2,295,947,820	304,226,798	13,950,147	7,730,606	XXX	3,391,309,215	6.8	3,551,995,630	6.7	3,391,309,215	XXX
14.04 Other Loan-Backed and Structured Securities	50,369,134	174,511,819	124,318,100	177,535,404	86,445,819	XXX	613,180,276	1.2	646,547,667	1.2	613,180,276	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	65,768,035	503,428,851	527,418,225	0	0	XXX	1,096,615,111	2.2	883,860,267	1.7	1,096,615,111	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	3,739,454,583	9,370,824,471	4,185,427,327	8,717,148,460	7,500,752,410	0	33,513,607,251	67.3	35,670,455,947	66.9	33,513,607,251	XXX
14.10 Line 14.09 as a % of Col. 7	11.2	28.0	12.5	26.0	22.4	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	7.5	18.8	8.4	17.5	15.1	0.0	67.3	XXX	XXX	XXX	67.3	XXX
<b>15. Total Privately Placed Bonds</b>												
15.01 Issuer Obligations	698,530,729	3,494,254,675	3,242,651,424	1,788,842,612	1,778,251,157	XXX	11,002,530,597	22.1	11,677,237,641	21.9	11,002,530,597	XXX
15.02 Residential Mortgage-Backed Securities	71,392,018	218,589,140	138,088,734	107,088,828	19,966,755	XXX	555,125,475	1.1	463,893,557	0.9	555,125,475	XXX
15.03 Commercial Mortgage-Backed Securities	312,894,287	515,250,249	133,414,739	67,443,915	29,384,834	XXX	1,058,388,024	2.1	1,116,173,664	2.1	1,058,388,024	XXX
15.04 Other Loan-Backed and Structured Securities	373,030,955	1,564,550,927	1,190,530,312	263,848,856	107,223,275	XXX	3,499,184,325	7.0	4,047,885,051	7.6	3,499,184,325	XXX
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
15.07 Unaffiliated Bank Loans	10,354,536	160,715,058	9,988,222	0	0	XXX	181,057,816	0.4	352,043,548	0.7	181,057,816	XXX
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
15.09 Totals	1,466,202,525	5,953,360,049	4,714,673,431	2,227,224,211	1,934,826,021	0	16,296,286,237	32.7	17,657,233,461	33.1	16,296,286,237	XXX
15.10 Line 15.09 as a % of Col. 7	9.0	36.5	28.9	13.7	11.9	0.0	100.0	XXX	XXX	XXX	100.0	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	2.9	12.0	9.5	4.5	3.9	0.0	32.7	XXX	XXX	XXX	XXX	32.7

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	208,164,924	208,164,924	0	0	0
2. Cost of short-term investments acquired .....	725,603,428	725,603,428	0	0	0
3. Accrual of discount .....	7,737,967	7,737,967	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0	0
5. Total gain (loss) on disposals .....	124,832	124,832	0	0	0
6. Deduct consideration received on disposals .....	515,323,188	515,323,188	0	0	0
7. Deduct amortization of premium .....	38,039	38,039	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	426,269,924	426,269,924	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	426,269,924	426,269,924	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/adjusted carrying value, December 31, prior year (Line 10, prior year)		(660,123,224)
2. Cost paid/(consideration received) on additions:		
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	658,632,727	
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(488,283)	658,144,444
3. Unrealized valuation increase/(decrease):		
3.1 Section 1, Column 17	(1,542,430,133)	
3.2 Section 2, Column 19	1,477,261,786	(65,168,347)
4. SSAP No. 108 Adjustments		0
5. Total gain (loss) on termination recognized, Section 2, Column 22		588,488,710
6. Considerations received/(paid) on terminations, Section 2, Column 15		1,120,073,301
7. Amortization:		
7.1 Section 1, Column 19	(22,340,079)	
7.2 Section 2, Column 21	(3,950,891)	(26,290,970)
8. Adjustment to the book/adjusted carrying value of hedged item:		
8.1 Section 1, Column 20		0
8.2 Section 2, Column 23	(53,410,784)	(53,410,784)
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Section 1, Column 18	129,346,912	
9.2 Section 2, Column 20	(10,240,774)	119,106,138
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		(559,327,334)
11. Deduct nonadmitted assets		0
12. Statement value at end of current period (Line 10 minus Line 11)		(559,327,334)

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)		0
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)		(926,615)
3.1 Add:		
Change in variation margin on open contracts - Highly effective hedges:		
3.11 Section 1, Column 15, current year minus		0
3.12 Section 1, Column 15, prior year		0
Change in variation margin on open contracts - All other:		
3.13 Section 1, Column 18, current year minus	(4,101,627)	
3.14 Section 1, Column 18, prior year	0	(4,101,627)
3.2 Add:		
Change in adjustment to basis of hedged item:		
3.21 Section 1, Column 17, current year to date minus		0
3.22 Section 1, Column 17, prior year		0
Change in amount recognized		
3.23 Section 1, Column 19, current year to date minus	(4,101,627)	
3.24 Section 1, Column 19, prior year plus		0
3.25 SSAP No. 108 Adjustments	0	(4,101,627)
3.3 Subtotal (Line 3.1 minus Line 3.2)		0
4.1 Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	9,940,379	
4.2 Less:		
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)		0
4.22 Amount recognized (Section 2, Column 16)	9,940,379	
4.23 SSAP No. 108 Adjustments	0	9,940,379
4.3 Subtotal (Line 4.1 minus Line 4.2)		0
5. Dispositions gains (losses) on contracts terminated in prior year:		
5.1 Total gain (loss) recognized for terminations in prior year		0
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year		0
6. Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)		(926,615)
7. Deduct total nonadmitted amounts		0
8. Statement value at end of current period (Line 6 minus Line 7)		(926,615)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
12607@LF5	CDX.NA.IG.35 0-3%	5C	4,300,000	4,151,377	4,118,318	03/05/2021	12/20/2025	CDX.NA.IG.35 0-3% Credit Default Swap : BHF2J9A24	(363,623)	(85,945)	912803-DJ-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	4,515,000	4,204,262
12607@LE8	CDX.NA.IG.35 3-7%	1G	5,700,000	5,906,919	5,984,945	03/05/2021	12/20/2025	CDX.NA.IG.35 3-7% Credit Default Swap : BHF2J9B26	(78,081)	48,854	912803-BM-4	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,985,000	5,936,091
12607@RJ1	CDX.HY.BB.37 15-100%	2B	19,878,720	20,872,656	15,496,645	10/28/2021	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF2X5NG4	0	261,401	912810-QY-7	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	20,872,656	15,235,243
12607@UV0	CDX.HY.BB.37 15-100%	3B	9,939,360	10,436,328	11,090,892	01/07/2022	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GWD1	0	119,790	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	10,436,328	10,971,102
12607@UI8	CDX.NA.HY.BB.37.V2	3B	11,818,080	13,011,327	13,701,691	02/17/2022	12/20/2026	CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF32JKV6	602,343	942,139	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	12,408,984	12,759,552
12607@UX6	CDX.NA.HY.BB.37.V2	3B	11,818,080	12,970,784	12,666,217	02/24/2022	12/20/2026	CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF3342K2	561,800	942,139	912803-DJ-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	12,408,984	11,724,078
12607@WZ9	CDX.NA.IG.37 7-15%	1F	25,000,000	26,209,688	27,691,944	04/26/2022	12/20/2026	CDX.NA.IG.37 7-15% Credit Default Swap : BHF35VUK9	(40,312)	402,283	912803-DG-5	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	26,250,000	27,289,660
12607@WY2	CDX.NA.IG.37 15-100%	1C	40,000,000	42,878,916	22,796,931	05/20/2022	12/20/2028	CDX.NA.IG.37 15-100% Credit Default Swap : BHF36YEW4	878,916	1,306,913	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	42,000,000	21,490,018
12776*JS7	CDX.NA.IG.42.V1	2B	300,000,000	85,087,470	48,966,974	08/05/2024	06/20/2029	CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	4,819,172	6,737,100	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	80,268,298	42,229,874
12776*JS7	CDX.NA.IG.42.V1	2B	0	47,941,810	46,317,112			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-DK-6	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	47,941,810	46,317,112
12776*JS7	CDX.NA.IG.42.V1	2B	0	41,880,968	21,395,672			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	41,880,968	21,395,672
12776*JS7	CDX.NA.IG.42.V1	2B	0	39,220,077	39,814,911			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-BM-4	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	39,220,077	39,814,911
12776*JS7	CDX.NA.IG.42.V1	2B	0	37,417,305	19,238,054			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	37,417,305	19,238,054
12776*JS7	CDX.NA.IG.42.V1	2B	0	26,174,055	27,515,255			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	26,174,055	27,515,255
12776*JS7	CDX.NA.IG.42.V1	2B	0	21,225,172	22,012,204			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,225,172	22,012,204
12776*JS7	CDX.NA.IG.42.V1	2B	0	20,872,313	16,481,118			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-DU-4	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	20,872,313	16,481,118
12776*JR9	CDX.NA.IG.43.V1	2B	352,000,000	332,915,416	178,937,710	09/20/2024	12/20/2029	CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	7,608,750	7,862,976	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	325,306,666	171,074,734
12776*JR9	CDX.NA.IG.43.V1	2B	0	21,924,405	11,209,617			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	912810-SS-8	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	21,924,405	11,209,617
12776*JR9	CDX.NA.IG.43.V1	2B	0	11,201,542	11,142,866			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	91282C-FJ-5	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 3 1/8% Due 8/31/2029 FA31	1.A	11,201,542	11,142,866
12776*JR9	CDX.NA.IG.43.V1	2B	0	11,167,387	11,431,920			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	11,167,387	11,431,920
12607@LF5	CDX.NA.IG.35 0-3%	5C	4,300,000	4,151,377	4,118,318	03/05/2021	12/20/2025	CDX.NA.IG.35 0-3% Credit Default Swap : BHF2J9A24	(363,623)	(85,945)	912803-DJ-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	4,515,000	4,204,262
12607@LE8	CDX.NA.IG.35 3-7%	1G	5,700,000	5,906,919	5,984,945	03/05/2021	12/20/2025	CDX.NA.IG.35 3-7% Credit Default Swap : BHF2J9B26	(78,081)	48,854	912803-BM-4	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	5,985,000	5,936,091
12607@RJ1	CDX.HY.BB.37 15-100%	2B	19,878,720	20,872,656	15,496,645	10/28/2021	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF2X5NG4	0	261,401	912810-QY-7	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND 2 3/4% Due 11/15/2042 MN15	1.A	20,872,656	15,235,243
12607@UV0	CDX.HY.BB.37 15-100%	3B	9,939,360	10,436,328	11,090,892	01/07/2022	12/20/2026	CDX.HY.BB.37 15-100% Credit Default Swap : BHF30GWD1	0	119,790	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	10,436,328	10,971,102
12607@UI8	CDX.NA.HY.BB.37.V2	3B	11,818,080	13,011,327	13,701,691	02/17/2022	12/20/2026	CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF32JKV6	602,343	942,139	912803-CX-9	UNI.TEDSTATE.TREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	12,408,984	12,759,552

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DB - PART C - SECTION 1**

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value
12607@UX6	CDX.NA.HY.BB.37.V2	3B	11,818,080	12,970,784	12,666,217	02/24/2022	12/20/2026	CDX.NA.HY.BB.37.V2 Credit Default Swap : BHF3342K2	561,800	942,139	912803-DJ-9	UNITEASTREASURY SENIOR GOVT_BND Due 11/15/2039 At Mat	1.A	12,408,984	11,724,078
12607@WZ9	CDX.NA.IG.37.7-15%	1F	25,000,000	26,209,688	27,691,944	04/26/2022	12/20/2026	CDX.NA.IG.37.7-15% Credit Default Swap : BHF35VLK9	(40,312)	402,283	912803-DG-5	UNITEASTREASURY SENIOR GOVT_BND Due 5/15/2039 At Mat	1.A	26,250,000	27,289,660
12607@WY2	CDX.NA.IG.37.15-100%	1C	40,000,000	42,878,916	22,796,931	05/20/2022	12/20/2028	CDX.NA.IG.37.15-100% Credit Default Swap : BHF36YEI4	878,916	1,306,913	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	42,000,000	21,490,018
12776*JS7	CDX.NA.IG.42.V1	2B	300,000,000	85,087,470	48,966,974	08/05/2024	06/20/2029	CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	4,819,172	6,737,100	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	80,268,298	42,229,874
12776*JS7	CDX.NA.IG.42.V1	2B	0	47,941,810	46,317,112			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-DK-6	UNITEASTREASURY SENIOR GOVT_BND Due 2/15/2040 At Mat	1.A	47,941,810	46,317,112
12776*JS7	CDX.NA.IG.42.V1	2B	0	41,880,968	21,395,672			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	41,880,968	21,395,672
12776*JS7	CDX.NA.IG.42.V1	2B	0	39,220,077	39,814,911			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-BM-4	UNITEASTREASURY SENIOR GOVT_BND Due 11/15/2027 At Mat	1.A	39,220,077	39,814,911
12776*JS7	CDX.NA.IG.42.V1	2B	0	37,417,305	19,238,054			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	37,417,305	19,238,054
12776*JS7	CDX.NA.IG.42.V1	2B	0	26,174,055	27,515,255			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-CX-9	UNITEASTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	26,174,055	27,515,255
12776*JS7	CDX.NA.IG.42.V1	2B	0	21,225,172	22,012,204			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-CX-9	UNITEASTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	21,225,172	22,012,204
12776*JS7	CDX.NA.IG.42.V1	2B	0	20,872,313	16,481,118			CDX.NA.IG.42.V1 Credit Default Swap : Z96HYC3S3	0	0	912803-DU-4	UNITEASTREASURY SENIOR GOVT_BND Due 11/15/2041 At Mat	1.A	20,872,313	16,481,118
12776*JR9	CDX.NA.IG.43.V1	2B	352,000,000	332,915,416	178,937,710	09/20/2024	12/20/2029	CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	7,608,750	7,862,976	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	325,306,666	171,074,734
12776*JR9	CDX.NA.IG.43.V1	2B	0	21,924,405	11,209,617			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	912810-SS-8	UNITEASTREASURY SENIOR GOVT_BND 1 5/8% Due 11/15/2050 MN15	1.A	21,924,405	11,209,617
12776*JR9	CDX.NA.IG.43.V1	2B	0	11,201,542	11,142,866			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	91282C-FJ-5	UNITEASTREASURY SENIOR GOVT_BND 3 1/8% Due 8/31/2029 FA31	1.A	11,201,542	11,142,866
12776*JR9	CDX.NA.IG.43.V1	2B	0	11,167,387	11,431,920			CDX.NA.IG.43.V1 Credit Default Swap : Z96RY64H7	0	0	912803-CX-9	UNITEASTREASURY SENIOR GOVT_BND Due 2/15/2036 At Mat	1.A	11,167,387	11,431,920
999999999 - Totals				1,666,931,833	1,136,021,986	XXX	XXX	XXX	27,977,929	37,075,302	XXX	XXX	XXX	1,638,953,904	1,098,946,684

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DB - PART C - SECTION 2**

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory .....	17	1,488,871,342	18	1,635,221,451	15	1,164,702,400	15	1,164,995,353	17	1,488,871,342
2. Add: Opened or Acquired Transactions.....	1	456,496,176	0	0	1	377,588,890	0	0	2	834,085,066
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX	109,091	XXX	134,611,525	XXX	111,814	XXX	114,232	XXX	134,946,662
4. Less: Closed or Disposed of Transactions.....	0	0	3	604,844,186	1	105,653,870	5	330,792,539	9	1,041,290,595
5. Less: Positions Disposed of for Failing Effectiveness Criteria.....	0	0	0	0	0	0	0	0	0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	310,255,158	XXX	286,390	XXX	271,753,881	XXX	851,129	XXX	583,146,558
7. Ending Inventory	18	1,635,221,451	15	1,164,702,400	15	1,164,995,353	10	833,465,917	10	833,465,917

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE DB - VERIFICATION**

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	(559,327,334)
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	(926,615)
3. Total (Line 1 plus Line 2) .....	(560,253,949)
4. Part D, Section 1, Column 6 .....	4,073,333,810
5. Part D, Section 1, Column 7 .....	(4,633,587,759)
6. Total (Line 3 minus Line 4 minus Line 5) .....	0
	Fair Value Check
7. Part A, Section 1, Column 16 .....	(530,235,298)
8. Part B, Section 1, Column 13 .....	(926,615)
9. Total (Line 7 plus Line 8) .....	(531,161,913)
10. Part D, Section 1, Column 9 .....	4,177,930,140
11. Part D, Section 1, Column 10 .....	(4,709,092,053)
12. Total (Line 9 minus Line 10 minus Line 11) .....	0
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	2,004,926,207
14. Part B, Section 1, Column 20 .....	14,186,552
15. Part D, Section 1, Column 12 .....	2,019,112,759
16. Total (Line 13 plus Line 14 minus Line 15) .....	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BRIGHTHOUSE LIFE INSURANCE COMPANY

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	907,481,359	344,348,904	563,132,455	0
2. Cost of cash equivalents acquired .....	20,045,087,692	7,574,385,255	12,470,702,437	0
3. Accrual of discount .....	18,101,262	18,101,262	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	1,361	1,371	(10)	0
6. Deduct consideration received on disposals .....	19,368,306,821	7,047,455,134	12,320,851,687	0
7. Deduct amortization of premium .....	172	172	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,602,364,681	889,381,486	712,983,195	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,602,364,681	889,381,486	712,983,195	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment: