

# Things to Know About Brighthouse Financial

Brighthouse Financial is on a mission to help people achieve financial security. We provide **top-ranked annuities<sup>1</sup>** and **innovative life insurance products** designed to help people protect what they've earned and ensure it lasts.



**We trace our roots back to 1863.<sup>2</sup>** In 2017, we began trading on Nasdaq, marking our start as an independent company.

## Strong ratings from top financial agencies<sup>3</sup>

<b>A</b>	<b>A.M. Best:<sup>4</sup> A/Excellent</b> 3rd highest out of 16 ratings	<b>A</b>	<b>Fitch:<sup>5</sup> A/Strong</b> 6th highest out of 19 ratings
<b>A3</b>	<b>Moody's:<sup>6</sup> A3/Upper Medium</b> 7th highest out of 21 ratings	<b>A+</b>	<b>S&amp;P:<sup>7</sup> A+/Strong</b> 5th highest out of 22 ratings

## Awards and Recognition<sup>1,8</sup>



2019 Women's Forum  
**CORPORATE CHAMPION**  
40%+ Board seats held by women



**Barron's Best**  
2017, 2018, 2019

## Community Relations

The Brighthouse Foundation provides support for low-income and underserved children and families to help break the cycle of poverty.

Since launch, the foundation has offered grants and volunteer opportunities to assist over **20 high-impact, non-profit organizations** that help enhance the quality of life in communities where we live and work.



## #1 sales growth rate in the industry<sup>9</sup>

## One of the largest annuities and life insurance providers in the U.S.<sup>10</sup>

We have \$227B in total assets. Total assets are for Brighthouse Financial, Inc., which had total liabilities of \$211B.<sup>11</sup>

## \$201B

### Assets Under Management

Composed of total investments and separate account assets.<sup>11</sup>

## 2M+

### Customers

Many people trust us with their most valuable asset: their future.<sup>11</sup>

## 4,000 Hours

### of community service in 2019

Over 50% of our employees volunteered in our local communities.



For more information, visit  
**[brighthousefinancial.com](http://brighthousefinancial.com)**

- <sup>1</sup> Products from the Brighthouse Shield® Annuity suite. Barron's 50 Best Annuities, 2017, 2018, and 2019.
- <sup>2</sup> Brighthouse Life Insurance Company traces its roots back to Travelers Insurance Company, which was founded in 1863.
- <sup>3</sup> Ratings as of December 2019. Operating entities collectively rated include Brighthouse Life Insurance Company, New England Life Insurance Company, and Brighthouse Life Insurance Company of NY. Note: Moody's and Fitch do not rate Brighthouse Life Insurance Company of NY.  

The information included herein regarding the rating agencies' opinions relating to the operating companies of Brighthouse Financial are provided for your convenience only, with the consent of the rating agencies. The operating companies of Brighthouse Financial take no position on the criteria and methodologies employed by the rating agencies in arriving at their ratings or the conclusions of their analyses, and our providing this information should not be construed as an endorsement thereof. Ratings apply to the financial strength and claims-paying ability of the Brighthouse Financial operating companies and not the performance of any of their products.
- <sup>4</sup> A.M. Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A Financial Strength Rating is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold, or terminate any insurance policy, contract, or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at [www.ambest.com](http://www.ambest.com).
- <sup>5</sup> Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The Insurer Financial Strength Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. Ratings explanations can be found at [www.fitchratings.com](http://www.fitchratings.com).
- <sup>6</sup> Moody's Insurance Financial Strength Rating is an opinion of the ability of an insurance company to pay punctually senior policyholder claims and obligations and also reflect the expected financial loss suffered in the event of default. Specific obligations are considered unrated unless they are individually rated because the standing of a particular insurance obligation would depend on an assessment of its relative standing under those laws governing both the obligation and the insurance company. Ratings explanations can be found at [www.moody.com](http://www.moody.com).
- <sup>7</sup> S&P Global Insurer Financial Strength Rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. Ratings explanations can be found at [www.standardandpoors.com](http://www.standardandpoors.com).
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- <sup>9</sup> Based on Market Metrics through December 31, 2019; average indexed and variable annuity sales per field wholesaler.
- <sup>10</sup> Ranked by 2018 admitted assets. Best's Review®: Top 200 U.S. Life/Health Insurers. A.M. Best, 2019.
- <sup>11</sup> Financial data as of December 31, 2019, except customer count, which is as of June 30, 2018, rounded to the nearest \$1 billion. Total assets are for Brighthouse Financial, Inc., which had total liabilities of \$211 billion as of December 31, 2019. Brighthouse Financial, Inc. is the ultimate parent company of the Brighthouse Financial operating insurance companies.

"Brighthouse Financial" refers to Brighthouse Financial, Inc., a Delaware corporation, and, where appropriate in context, to one or more of its subsidiaries, or all of them taken as a whole. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, New England Life Insurance Company, Boston, MA 02111, and, in New York only, by Brighthouse Life Insurance Company of NY, New York, NY 10017. Variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies.

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• Not Guaranteed by Any Bank or Credit Union • May Lose Value

**Brighthouse**  
FINANCIAL® | Build for  
what's ahead®

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New York, NY 10017