POTEMKIN LIMITED

July 30, 2025

VILLA PARK SCHOOL DISTRICT 45
255 W VERMONT ST
VILLA PARK, IL 60181-1943
USA

Dear Stockholder

Cash offer to purchase shares in Brighthouse Financial, Inc. (Brighthouse)

We have previously sent to you an offer to purchase shares in Brighthouse, dated May 9, 2025 (the **Offer**).

WE ARE EXTENDING THE CLOSING DATE OF THE OFFER TO MARCH 31, 2026

Please read the Offer to Purchase previously provided to you and the enclosed PINK Tender Form carefully. Together, these documents constitute the Offer and contain the detailed terms and conditions applicable to the Offer.

If you wish to accept the Offer, please:

1. Take the PINK Tender Form to a notary and sign it in their presence.
2. Ask the notary to notarize a copy of your driver's license (front and back) or passport ID page **and** a copy of a recent utility bill or bank or credit card statement showing your address.
3. Return the above documents in the enclosed reply envelope.

If you do not wish to accept the Offer, you should take no action and you will remain a shareholder of Brighthouse.

PAYMENT TO STOCKHOLDERS

If you accept the Offer, the amount which will be payable to you, upon the terms and subject to the conditions set forth in the Offer to Purchase, is: **$9,288.00**

Payment is expected to be sent by check within seven business days of our receiving written notice of the transfer of your shares.

As of yesterday, we have received tenders for 5,766 shares.

If you have any questions, please contact the Depositary, see details below.

Yours faithfully
Potemkin Limited

Depositary for the Offer: New York Depositary LLC
Address: 295 Madison Ave, 12th Floor
New York, NY 10017, USA
Phone: +1 212 523 0973
Email: info@newyorkdepositary.com

TENDER FORM

BHF

FOR SHARES OF COMMON STOCK OF BRIGHTHOUSE FINANCIAL, INC.
PURSUANT TO THE OFFER TO PURCHASE DATED MAY 9, 2025 BY
POTEMKIN LIMITED, AS MAY BE AMENDED OR SUPPLEMENTED FROM TIME TO TIME

WHERE TO FORWARD YOUR TENDER FORM
New York Depositary LLC
295 Madison Ave, 12th Floor
New York, NY 10017

1 ACCOUNT REGISTRATION

VILLA PARK SCHOOL DISTRICT 45
255 W VERMONT ST
VILLA PARK, IL 60181-1943
USA

2

Number of Shares held by you*	**258**
Amount payable to you**	**$9,288.00**

*** Based on your holding of Shares as at April 24, 2025.**
**** Upon the terms and subject to the conditions set forth in the Offer to Purchase.**

3 STOCKHOLDER(S) TO SIGN BELOW

The registered stockholder(s) named above (the **Stockholder**) hereby tenders to Potemkin Limited, an International Business Corporation domiciled in Nevis (the **Purchaser**), all of their shares of common stock, par value $0.01 per share (CUSIP number 10922N103) (the **Shares**) of Brighthouse Financial, Inc., a Delaware corporation (the **Company**), the quantity of which may be higher or lower than as set forth in Box 2, pursuant to the Purchaser's offer to purchase up to 100,000 Shares at $36.00 per Share, dated May 9, 2025, provided that the Stockholder may tender fewer than all of the Stockholder's Shares by so indicating on this Tender Form, and hereby acknowledges receipt of the Offer to Purchase of the same date.

The Stockholder hereby irrevocably sells and assigns to the Purchaser all right, title and interest in and to such Shares.

The Stockholder hereby appoints each of the Purchaser and New York Depositary LLC (the **Depositary**), acting severally, as their true and lawful agent and attorney-in-fact with respect to such Shares, with full power of substitution (such power of attorney being deemed to be an irrevocable power coupled with an interest) to, in the name of the Stockholder and on their behalf, exercise all rights and powers attaching to the holding of such Shares, including, without limitation, endorsing the security, executing any document which in the opinion of the Purchaser is necessary or desirable in order to allow or effect the transfer of the Shares to the Purchaser or as directed (the holding of such opinion being conclusively evidenced by such execution by either the Purchaser or the Depositary) and delivering all such documents to the Company's transfer agent.

The Stockholder hereby irrevocably constitutes and appoints Computershare Trust Company, N.A. (**Computershare**) attorney to transfer such Shares on the books of the Company to the Purchaser or as directed, with full power of substitution in the premises.

Each person signing below, other than in his or her individual capacity as the registered stockholder, represents and warrants that they are authorized to sign on behalf of, and bind, the Stockholder.

SIGNATURE ______________________

SIGNATURE ______________________

Notary to acknowledge stockholder's signature(s) below:

Subscribed and sworn to before me this ________ day of ____________________ 2025

Notary Signature ______________________

Notary State and County ______________________

Notary Expiration Date ____________

Notary Stamp/Seal

IF YOU WISH TO TENDER YOUR SHARES IN THE CASH OFFER:

1. *TAKE THIS FORM TO A NOTARY, TOGETHER WITH:*
   - ➢ *A COPY OF YOUR DRIVER'S LICENSE (FRONT AND BACK) OR PASSPORT ID PAGE*
   - ➢ *A RECENT UTILITY BILL OR BANK OR CREDIT CARD STATEMENT SHOWING YOUR ADDRESS.*
2. *COMPLETE AND SIGN BOX 3 IN THE PRESENCE OF THE NOTARY.*
3. *ASK THE NOTARY TO NOTARIZE YOUR ID AND ADDRESS COPIES.*
4. *ENTER YOUR CONTACT DETAILS IN BOX 4.*
5. *ENTER THE ACCOUNT NUMBER FOR YOUR SHARES IN BOX 5 IF YOU CAN LOCATE IT.*
6. *COMPLETE AND SIGN BOX 6.*
7. *RETURN IN THE ENCLOSED REPLY ENVELOPE:*
   - ➢ *THIS COMPLETED TENDER FORM*
   - ➢ *YOUR NOTARIZED ID AND ADDRESS COPIES*

4 YOUR CONTACT DETAILS

We will contact you for further details if required.

Phone number ______________________

Email address ______________________

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5 YOUR ACCOUNT NUMBER

C									

You can find your Account Number on statements, dividend advices or other stockholder material sent to you. It is 10 digits long and begins with C.

6 SEE BACK OF THIS FORM TO COMPLETE BOX 6

UNLESS THE OFFER IS EXTENDED, THIS FORM MUST BE RECEIVED BY 5:00 P.M., EASTERN TIME, ON MARCH 31, 2026