

Required Minimum Distribution (RMD)

This form is provided for your convenience in setting up Required Minimum Distribution payments.

Brighthouse Life Insurance Company
 Brighthouse Life Insurance Company of NY
 ("Brighthouse Financial")

Things to know before you begin:

- The RMD program is based on information relating to this contract only. If you are referencing multiple contracts, please complete a separate RMD form for each request.
- This form is only applicable to IRA and inherited contracts.
- Fund units must be liquidated pro-rata, based on fund allocations at the time of processing.
- For distributions during the IRA owner's life, if your spouse is named as the sole beneficiary AND he/she is more than 10 years younger than you, your RMD will be based on a joint life expectancy.
- Withdrawal or surrender requests in which the money has already been received in your bank account cannot be returned.

For Contracts with GWB or LWG ONLY: The Required Minimum Distribution (RMD) for contracts with the Guaranteed Withdrawal Benefit (GWB) or the Lifetime Withdrawal Guarantee (LWG) rider may be larger than your annual Benefit Payment. In order to qualify for the increased RMD payment without the increase being considered an excess withdrawal, after the first contract year, you must enroll in our Automated RMD program only and elect annual payment frequency. You may not be enrolled in any other systematic withdrawal program (SWP). In such case we will increase your Annual Benefit Payment to equal your most recently calculated RMD amount, if such amount is greater than your Annual Benefit Payment. Any cumulative withdrawals you make to satisfy your required minimum distribution amount outside of the Automated RMD program will be treated as excess withdrawals if they exceed your Annual Benefit Payment, and this can have an adverse impact on the value of the benefit (see the prospectus for details). If you have taken or are considering taking a partial withdrawal from your contract, electing our Automated RMD program may significantly reduce the value of the GWB or LWG benefit. Prior to requesting our Automated RMD program for your contract you should consult with your representative and discontinue any active SWP program.

SECTION 1: Contract information

Contract number	Social Security number or Tax ID number
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Annuitant

First name	Middle name	Last name
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Contract Owner (if different than Annuitant)

First name	Middle name	Last name
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Daytime telephone number	Owner's date of birth	Spouse's date of birth
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Previous year-end policy/contract value (only needed if Brighthouse Financial did not hold the policy/contract on December 31 of the previous year)

SECTION 2: Required Minimum Distribution (RMD) payment options

A. Automated RMD Options – Brighthouse Financial will calculate your RMD amount and distribute the payments based on the frequency selected below. You will continue to receive a reminder letter each year in January as required by the IRS, regardless of your instructions for future years.

The date you indicate below is the date the distribution will be processed on your contract. Please allow additional time to receive your payment once processed. This form must be received at least 10 days prior to your requested first payment date. Upon our receipt of this form, if the beginning date requested below has passed, your payments will begin on the next available frequency date requested.

Restrictions:

- If you currently have a Systematic Withdrawal Program (SWP) in effect on your contract, you may only elect an annual payment frequency for your Automated RMD option. Your RMD will be withdrawn annually in December after all SWP payments for the year have been processed. The Annual payment option is available on all products; however, Quarterly and Monthly payment options are only available on certain products. If you elect a Quarterly or Monthly option, but it is unavailable for your product, we will process your request as an Annual payment scheduled in December.
- If you have a GWB or LWG rider, please see above for important information.

Automated Annual payments to be processed on the following date each year*:

Month	Day	Year
_____	_____	_____

*If this date has passed for the current year, the RMD will be processed upon receipt of the request, and then scheduled for the selected date in future years.

- Automated **Semi-Annual** payments to begin on _____ (date must be 1st through 28th of month)
(mm/dd/yyyy)
- Automated **Quarterly** payments to begin on _____ (date must be 1st through 28th of month)
(mm/dd/yyyy)
- Automated **Monthly** payments to begin on _____ (date must be 1st through 28th of month)
(mm/dd/yyyy)

B. One-time RMD Options – Brighthouse Financial will process your RMD as of the date that the request is received.

A one-time RMD payment for the **current tax year** (for IRAs, the RMD must be taken on or before December 31st):

Please calculate my RMD amount or Withdraw \$ _____

A one-time **first** RMD payment for the **previous tax year** (only available for the first RMD taken by the IRA owner after turning age 70½ and must be taken on or before April 1st of the following year):

Please calculate my RMD amount or Withdraw \$ _____

SECTION 3: Income tax withholding election

Choose one:

I elect to have Federal and (if applicable) State, if applicable, Income Tax withheld from my RMD(s).

Federal _____ % State _____ %

I elect **NOT** to have Federal and (if applicable), State, Income Tax withheld from my RMD(s).

Note: If neither of the above withholding elections is chosen, 10 percent of the taxable portion will automatically be withheld for Federal Income Tax. State Income Tax may be withheld, if applicable.

Even if you elect not to have income tax withheld from a distribution, you are liable for payment of income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax payment rules, if your payments of estimated tax and withholding, if any, are not adequate. You should consult your tax advisor regarding your personal situation.

SECTION 4: Payment instructions

It is the Contract Owner's responsibility to inform Brighthouse Financial of any changes to banking information.

Choose One (Optional):

Note: A check will be sent to the address on record if Electronic Funds Transfer or Alternate Payee is not selected below. For one-time RMD payments, you may only select option 1 or 3 below.

1. Electronic Funds Transfer (EFT) to a pre-authorized account already on file.

2. New EFT instructions for Automated RMD payments only.

Note: You must attach a copy of a voided check when requesting EFT. The first payment will be sent by check to your address of record. Future payments will be sent EFT. If a voided check is not provided, a paper check will be mailed to the address of record.

Bank name	Account holder name (must match the contract ownership)		
Bank address	Bank city	State	ZIP
Bank account number	Bank ABA routing number		

Type of Account:

- Checking (A photocopy of a voided check is required, unless Electronic Payments are being sent to a previously established EFT account. If the contract has joint owners, both names must appear on the voided check.)
- Savings (A bank statement or pre-printed deposit slip, containing EFT information and account registration, is required. If the contract has joint owners, both names must appear on the documents.)

3. Check for the benefit of (FBO) the contract owner

Alternate payee name (Bank, Brokerage Firm, etc.)

Alternate payee address	City	State	ZIP
Account number (if applicable)			

SECTION 5: Signature

U.S Tax Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number; and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person; and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. "U.S. citizen" and "U.S. person" are as defined in IRS Form W-9. If you are not a U.S. citizen or a U.S. person for tax purposes, please cross out item 3 above and complete appropriate IRS documentation such as IRS Form W-8BEN. Item number 4, FATCA Code: N/A (No FATCA Code Applicable).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Sign Here	Signature of Policy/Contract Owner	Title (if applicable)	Date (mm/dd/yyyy)
	_____	_____	_____

Note: If you are signing on behalf of another individual or entity, please indicate your title, position or status (e.g., Trustee, Attorney-in-Fact, Guardian, Conservator, Executor, Administrator) following your above signature and include the proper documentation.

SECTION 6 - How to submit this form

Please submit this entire form by mail or fax

Regular mail:

Brighthouse Financial
P. O. Box 10366
Des Moines, IA 50306-0366

Overnight mail only:

Brighthouse Financial
4700 Westown Pkwy, Ste 200
West Des Moines, IA 50266

Fax:

877-547-9666