



Computershare  
PO Box 43006  
Providence, RI 02940-3006  
Within USA, US territories & Canada 888 670 4771  
Outside USA, US territories & Canada 781 575 2921  
[www.computershare.com/brighthouse](http://www.computershare.com/brighthouse)

The IRS requires that we report the cost basis of certain shares acquired after January 1, 2011 and then sold. Shares transferred out of an account will be done using our default cost basis calculation of first in, first out (FIFO) unless otherwise instructed. Please visit our website, review the enclosed FAQ, or consult your tax advisor if you need additional information about cost basis.

Dear Holder:

See end of letter for share holding details.

As requested, enclosed are the form and instructions needed to transfer stock to a new account, another holder or to request a legal name change. We have also enclosed answers to Frequently Asked Questions (FAQs) to assist you with completing the form and to answer transfer related questions you may have. You can find additional helpful information in the "Help" section of our website, [www.computershare.com/brighthouse](http://www.computershare.com/brighthouse).

To request the transfer, you will need to complete the following steps:

**Step 1: Transfer Request form** – Complete the enclosed form. All current registered holders or a legally authorized representative must sign the "Authorized Signatures" section (section 8), with a Medallion Signature Guarantee for each signature. An individual signing on behalf of the current registered holder must indicate his or her capacity next to the signature on the form (e.g. John Smith, Executor or John Smith, Custodian). See the enclosed FAQ document for additional information.

Note that a Medallion Signature Stamp is requested for us to process this transfer request. However, you may be eligible to utilize the Medallion Waiver Option in place of the stamp if you are a US resident, your total account value for this stock is under \$10,000 AND you submit your transfer paperwork with a check payable to Computershare in the non-refundable amount of \$50. Please also enclose a copy of a government issued picture identification such as a license or passport if electing the option not to provide a Medallion Signature Guarantee stamp.

Please include any original stock certificates along with the form (if applicable). If a certificate is lost, please contact us at the customer service number listed on the top right corner of this letter to find out the cost and process for requesting a replacement. Lost certificates must be replaced prior to transferring the shares.

In the absence of direction from the holder or the issuer, or if the share amount in question does not match one of the classes, this transfer may be subject to rejection or clarification.

**Step 2: Form W-9, tax certification** – The new holder should sign and date the Form W-9 included with the Transfer Request form. If the new holder is unable to provide tax certification at this time, we will send him or her a Form W-9 (Request for Taxpayer Identification Number and Certification) once the transfer request is processed. Computershare will be required to withhold taxes on any dividends or other cash distributions until tax certification is received by us.

**Step 3:** Send all required documents outlined above to:

Regular mail:  
Computershare  
PO Box 43006  
Providence, RI 02940-3006

Overnight/certified/registered delivery:  
Computershare  
150 Royall Street, Suite 101  
Canton, MA 02021

Please note that the new holder must sign and date the section titled Investment Plan Enrollment on the enclosed form if they wish to enroll the shares in the company's investment plan. The new account will not automatically be enrolled in the investment plan. If the new holder does not sign, the shares will not be enrolled in the plan and a check will be issued to the new account for any fractional shares that may exist.

It is important that you follow the steps above to ensure that your transfer can be completed. Depending on the type of transfer being requested, your transfer should be completed within 10 business days of receipt. A statement will be sent to the new holder upon completion of the transfer. Please note, the statement cannot be sent to a third party. If your transfer cannot be processed due to missing or incomplete documentation, we will contact you for more information.

Please note that if this stock has a book entry option, certificate requests will only be fulfilled by the owner entering requests via our Investor Center website or by contacting a customer service agent. Instructions requesting certificates that accompany this transfer request will not be fulfilled if the book entry option exists. Note that certificate requests may have a fee requirement.

If the value of the shares you are transferring exceeds \$14 million, or if you have any questions, please contact us at the customer service number listed on the top right corner of this letter. You can also submit your questions online through the "Contact Us" section of the website listed on the top right corner of this letter.

Sincerely,

Computershare  
Enclosures



**Transfer Request — See enclosed instructions**

PLEASE PRINT CLEARLY

**NEW HOLDER / RECIPIENT INFORMATION**

• Please complete for each new holder • Use additional pages as necessary

**9 Account Type** (mark only one box with an "X"):

- Individual (complete A, B, C, G & H)     
  Custodial with Minor (complete A, B, C, D, G & H)     
  Trustee/Trust (complete A-H)  
 Joint (complete A, B, C, D, G & H)     
  Estate (complete A, B, C, E, G & H)  
 Other (indicate type and complete A, B, C, D, G & H) \_\_\_\_\_

**A** New Holder's Existing Account Number (if applicable)

**B** \*Social Security Number (SSN) or Employer Identification Number (EIN) (do not use hyphens)  
 SSN  EIN  (check one box above)

**C** Name (First, MI, Last) - Individual / Custodian / Trustee / Executor / Other

**D** Name (First, MI, Last) - Joint Holder / Minor / Co-Trustee / Other (if applicable)

**E** Trust / Estate Name (if applicable)

Trust / Estate Name - *continued*

**F** Date of Trust (mm / dd / yyyy) (if applicable)

**G** Address Number and Street Name / PO Box  Apt. / Unit Number

**H** City  State  Zip Code

**10 Purpose for Transfer/Cost Basis Data**

Please check off the applicable purpose of the transfer for shares acquired after 12/31/10. If this section is not fully completed, all transfers will be treated as Gifts, unless we receive documentation that this is a decedent transfer (i.e. Affidavit of Domicile) in which case the transfer will be treated as an inheritance. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.

**Please check ONLY ONE box.** If you check more than one box your transfer will be treated as if you had not made any selection. Please see section 10 of How to Complete the Transfer Request Form for further details.

- Private Sale      Date of Sale: \_\_\_\_\_      Cost Per Share: \_\_\_\_\_ US Dollars  
 Gift      Date of Gift: \_\_\_\_\_  
 Inheritance      Date of Death: \_\_\_\_\_      Value Per Share: \_\_\_\_\_ US Dollars  
 (if blank we will default to the effective date of the transfer.)  
 No Change of Ownership (please specify) \_\_\_\_\_



\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

Holder Account Number

\_\_\_\_\_

Company Name

\_\_\_\_\_

Use black ink. Print in CAPITAL letters inside the grey areas as shown in this example.

A B C 1 2 3 X

**Form W-9 Request for Taxpayer Identification Number and Certification**

**Dear Shareholder:**

**Our records indicate that your U.S. Social Security Number or Employer Identification Number is not certified. If this Form W-9 is not completed and returned, your account may be subject to backup withholding at the applicable tax rate on all dividends and sale proceeds. For joint tenant accounts, the TIN provided must belong to the first owner listed above to avoid backup withholding.**

**A. Taxpayer Identification Number (TIN)**

Enter your TIN for the above registered name and address in the appropriate box. For individuals, this is your Social Security number (SSN). For other entities, it is your Employer Identification Number (EIN). COMPLETE ONLY ONE BOX.

Social Security Number OR Employer Identification Number

\_\_\_\_\_ \_\_\_\_\_

**B. Federal Tax Classification**

Check appropriate box (required); check only **ONE** of the following boxes:

Individual  C Corporation  S Corporation  Partnership  Trust/Estate

**Limited Liability Company (LLC) or Partnership, Trust/Estate or other classification**

Do not use this form if you are an LLC, or if you are a Partnership, or Trust/estate with any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate. You must complete an IRS Form W-9. This form can be found on the IRS website at [www.irs.gov](http://www.irs.gov).

**C. Exempt Payee Code (if any)**

If you are exempt from backup withholding, enter in the Exemptions box, any code that may apply to you. See Exempt payee codes on the back of this form.

Exemption from FATCA reporting code (if any)

**Not Applicable**

(Applies to accounts maintained outside the U.S.)

**D. Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct Taxpayer Identification Number, and
- 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
- I am a U.S. citizen or other U.S. person (defined on reverse).
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct (defined on reverse).

**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.

Signature of U.S. Person (please keep signature within the box) \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

# How to complete this form

## Backup Withholding

The Internal Revenue Service (IRS) requires us to withhold taxes for the applicable rate of backup withholding for U.S. persons without a W-9 tax certification who are not otherwise exempt. Parties acting as disbursement agents must withhold and pay to the IRS the applicable tax rate of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, and royalties. Supplying us with your correct Taxpayer Identification Number (TIN), and signing this form will generally allow you to receive your payments without being subject to backup withholding. Failure to supply your TIN, or supplying us with an incorrect TIN, could result in a \$50.00 penalty being assessed by the IRS.

Receipt of a completed Form W-9 will discontinue backup withholding unless otherwise required.

### What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee The actual owner
5. Sole proprietorship or disregarded entity owned by an individual	The owner
6. Grantor trust filing under Optional Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

**Exempt payee code.** Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, including interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities other than an account maintained by an FFI
- 3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution as defined under section 581
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

### Definition of a U.S. Person.

- For federal tax purposes, you are considered a U.S. person if you are:
- An individual who is a U.S. citizen or U.S. resident alien,
  - A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
  - An estate (other than a foreign estate), or
  - A domestic trust (as defined in Regulations Section 301.7701-7).

**Exemption from FATCA reporting:** If you are submitting this form for an account that is maintained in the United States, you are exempt from FATCA reporting.

**Please return this completed form to the address listed on the first page in the top right corner.**

### DID YOU KNOW?

You can certify your account online by visiting us at the website on the reverse side of this form. While online, join the thousands of shareholders that have signed up for electronic delivery!

## CURRENT HOLDER INFORMATION

### Shares to be Transferred

See the following Frequently Asked Questions (FAQs) section for more information about number and type of shares. All shares transferred will be in book-entry form unless otherwise requested in writing.

- 1** Legal Name Changes: Check this box if you have changed your name legally (usually due to marriage, divorce, or court order, etc.) and the account is in your name only. Sections 2, 3, 8, 9, and 10 are required. All of your book-entry shares will be transferred. Your account number will remain the same, as well as your credentials in our telephone Interactive Voice Response (IVR) system and Investor Center. Please sign your old name in section 8 for the Medallion Guarantor.
- 2** Enter a daytime telephone number where you can be reached should we have any questions regarding this transfer request.
- 3** Check this box only if you wish to transfer all of the shares in your account. These shares include Direct Registration System (DRS) and investment plan shares held in book-entry form, as well as any certificates submitted. **If this box is checked, do not complete sections 4, 5 and 6.**
- 4** Enter the number of DRS book-entry shares you wish to transfer.
- 5** Enter the number of certificated shares you wish to transfer. **IMPORTANT:** In order to transfer certificated shares, you must submit the original certificates with this form. If the number of shares to transfer is less than the number of shares on the certificate, the balance will be put into DRS book-entry form in the name of the current holder and a statement will be mailed.
- 6** Enter the number of investment plan book-entry shares you wish to transfer. If you would like to transfer all of your investment plan shares, you must enter the exact number of shares you hold including any partial share amount.
- 7** Check Replacements: Check this box to replace any checks that may be outstanding on the account (please see FAQ for details). Reissued checks will be made payable as originally issued. Not all accounts will have outstanding checks but Computershare will review and replace if applicable. Checks are sent to the address of record for the original account.
- 8** **Authorized Signatures – This section must be completed for your transfer to be executed.**

After reviewing the form to ensure that all information provided is correct, please sign and date the form in the appropriate boxes. Please note, if you are signing on behalf of the current registered holder you must indicate your capacity (e.g. John Smith, Executor).

**Signature(s) must be stamped with a Medallion Signature Guarantee** from a qualified financial institution, such as a commercial bank, savings bank, savings and loan, or credit union that is participating in an approved Medallion Signature Guarantee Program. The guarantor institution should verify the medallion stamp is sufficient to cover the value of assets being transacted upon. **A Notary Seal is NOT acceptable.**

## NEW HOLDER/RECIPIENT INFORMATION

If you are transferring to multiple new holders, feel free to photocopy the "New Holder/Recipient" page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

- 9** **Account Type** – Mark only one box with an "X" indicating the type of account into which you are transferring shares. Complete additional sections as indicated.

### Definitions of Account Types:

- An **individual** registration, e.g. John T. Smith, is used if there is only one account holder. There is only one individual listed on the account.
- A **joint tenant** registration with right of survivorship, e.g. John T. Smith and Jane T. Doe JT TEN, is used if there are two or more equal holders listed on the account. Please note, the registration must read "and." The word "or" cannot appear in the registration. In the event of the death of one of the listed holders, the securities in the account become the property of the surviving joint holder.

- A **trust** registration, e.g. John T. Smith and Jane T. Doe TR UA 4-3-66 Smith Family Trust, is used to allow the appointed trustees to handle the securities. All acting trustees are listed on the account, which also names the legal name and date of the trust agreement. To register shares under a trust, a legal trust agreement must exist.
  - A **custodial with minor** registration under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfer to Minors Act (UTMA) of the state of the donor, the state of the custodian or the state of the minor, e.g. John Doe Custodian for Jonathan Doe UTMA NY, is used if the securities are held by a custodian on behalf of a minor. The named custodian is given the legal authority to act on the account on behalf of the minor, until the minor reaches the age of majority under the applicable state's law. The Social Security number associated with the account is that of the minor.
  - An **estate** registration, e.g. John Smith Executor for the Jane Doe Estate, is used to allow a court-appointed legal representative to act on the account. The account is registered in the decedent's estate.
  - A **transfer on death (TOD)** registration is a type of account registration that allows account owners (individual or joint owners with rights of survivorship) to designate beneficiaries to receive certain assets at the time of their respective deaths, without going through probate. Please note, the transfer of stock to a beneficiary or beneficiaries is not automatic and will require notification of death of the account owner(s) and certain documentation to be sent to the transfer agent. To register a TOD account and designate a beneficiary or beneficiaries, go to [www.computershare.com/TOD](http://www.computershare.com/TOD).
  - **Other common registrations** include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.
- A** If the new holder already owns stock in the company under the exact account name being requested, transfer the shares to the existing account by entering the new holder's 11-digit Computershare account number, which starts with a "C".
  - B** Enter the new holder's 9-digit Social Security Number (SSN) or Employer Identification Number (EIN). Do not include hyphens. If the new account will be in more than one person's name, provide the information for the first name on the account or for the person who will be responsible for paying taxes. If the account is being registered as a custodial account, provide the Social Security Number of the minor.
  - C** Enter the new holder's name (first, middle initial, last) if the account type is individual, custodial, trustee, executor or other.
  - D** Enter the name (first, middle initial, last) of the second new holder on the account if the account type is joint, minor, co-trustee or other (if applicable).
  - E** Enter the name of the trust or estate (if applicable).
  - F** If a trust is entered in section 9E, enter the date of the trust. Leave this section blank if the new account is for an estate or another type of account.
  - G** Enter the street address or PO Box for the new holder whose Social Security Number or Employer Identification Number was entered in section 9B. If applicable, enter apartment or unit number.
  - H** Enter the new holder's city, 2-letter state abbreviation and 5-digit postal zip code.
- 10** Enter **Purpose for Transfer/Cost Basis Data** instructions for shares acquired after 12/31/2010. Please check off the applicable purpose of the transfer. If this section is not fully completed, all transfers will be treated as Gifts, unless we receive documentation that this is a decedent transfer (i.e. Affidavit of Domicile) in which case the transfer will be treated as an inheritance. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.
    - **Private Sale:** Include the Date of Sale and the Cost Per Share.
    - **Gift:** Include the Date of Gift was received or the gift date will default to the date that the transfer is processed.
    - **Inheritance:** Include the Date of Death and Cost per Share or it will default to the date that the transfer is processed.
    - **No Change of Ownership:** Change of name in cases of marriage or divorce, minor coming of age, addition of spouse to registration, etc. Existing cost basis of shares will be carried over to the new account.

## Frequently Asked Questions (FAQs)

Below you will find answers to common questions regarding:

- Account Information
- Transferring Shares
- Uncashed Checks
- Transfer Request Form
- Stock Certificates
- Medallion Signature Guarantee
- Tax Certification, Form W-9
- Managing Your Account Online (Investor Centre)

**Note:** Reference to our website - [www.computershare.com/brighthouse](http://www.computershare.com/brighthouse) - is made throughout this document. If you do not have Internet access, you can obtain the same information by calling the customer service number listed on the top right corner of the enclosed Transfer Request form.

### Account Information

#### How do I determine the type of shares that I own?

- You own **book-entry shares** if the shares are held in an electronic account at Computershare. A paper certificate was not issued for these shares.
  - **Direct Registration System (DRS) shares** are book-entry shares that are not part of a company's investment plan.
  - **Investment plan shares** are book-entry shares that are part of a company's dividend reinvestment plan (DRP) or direct stock purchase plan (DSPP).
- You own **certificated shares** if a paper stock certificate was issued to you.

#### How can I find out my current share balance?

If your shares are held electronically by Computershare in book-entry form, the most recent statement that you received will provide the current share balance. For certificated shares, each certificate indicates the number of shares it represents directly on the stock certificate.

### Transferring Shares

#### I want to give my shares to someone I know. Do I have to transfer the shares to them?

Yes. When you give your shares to someone, you are transferring ownership to them.

#### My legal name has changed, do I have to transfer the shares to myself?

Yes. In the case of a legal name change, such as through marriage, complete a Transfer Request form and sign using your old name, which is the current name on the account. Please enter your new legal name in section 9C of the form.

#### Now that I am of age I would like to remove the custodian from my account. Do I have to transfer the shares to myself?

Yes. You will need to transfer the shares to a new account in your name. Your completed Transfer Request form can be signed by you or the named custodian. Refer to the enclosed form instructions for information on the different account types that are available to you for the new account, e.g. an individual account listing just you as the holder. Please note, you may need to provide proof of age to obtain the required Medallion Signature Guarantee. Also please note, the age of majority for purposes of UTMA/UGMA differs from state to state.

#### What do I do if I want to transfer shares to several other parties?

If you are transferring to multiple new holders, feel free to photocopy the "New Holder/Recipient" page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

#### What do I do if I want to transfer shares of several companies?

You will need to submit a separate completed Transfer Request form, including a Medallion Signature Guarantee, for each company.

#### How do I transfer my employee stock purchase plan (ESPP) shares?

Please contact your ESPP administrator for details on how to transfer any ESPP shares that you hold.

#### How do I transfer shares to a brokerage account?

Please contact your stockbroker to initiate the transfer of shares in your Computershare account to a brokerage account.

#### The new holder has an existing account to which I want the shares transferred. Where can I find the account number of the account to which I want to transfer shares? What if I can't find it?

The new holder should be able to obtain the account number from a statement or other document for that account. If you do not have the account number, please provide all the information you have on the Transfer Request form, and note "unable to locate" in section 9A of the form so that we know you would like the shares transferred to an existing account. We may or may not be able to do this based on the information provided.

#### Will account features I previously selected automatically carry over from the old account to the new account?

No. Account features, such as direct deposit of dividends or reinvestment of dividends, do not carry over to a new account. Once the transfer is complete, the new holder can easily set up his or her account options online after creating a login ID to use Investor Centre. Please note, any change in registration, including changing a name, will result in a new account.

#### What do I do if I want to use a different option for transferring my shares other than FIFO?

Please consult your tax advisor and then please contact us at the number listed on the front of this package for further instruction.

## Frequently Asked Questions (FAQs)

### What legal documents do I need to submit when requesting a transfer on behalf of another?

The institution from which you obtain a Medallion Signature Guarantee will require documentation to verify your identity, legal authority and capacity. For transfer requests valued at less than \$14 million, Computershare does not require copies of the legal documents; however, we may require other documentation for tax purposes, e.g. a certified Affidavit of Domicile. If the value of the shares you are transferring exceeds \$14 million, please call us at the customer service number listed on the top right corner of the enclosed Transfer Request form for further requirements. Please note, you will need to sign the Transfer Request form in your capacity (e.g. John Smith, Executor).

### Is there a fee to transfer stock?

Computershare does not charge a fee to transfer stock; however you may incur fees from other institutions. For example, you may be charged a fee by the institution that provides the Medallion Signature Guarantee.

### Will you return the paperwork I send to you?

All submitted documents will be kept as part of Computershare's permanent records and will not be returned to you.

## Uncashed Checks

### Can you reissue uncashed checks in the name of the new holder?

No. If any uncashed checks have been lost, we can reissue a check in the name of the original holder. To replace those checks, check box 7 on the Transfer Request form. Holders may also be able to replace checks online via Investor Center: refer to the Investor Center information provided in this FAQ.

## Transfer Request Form

### Who can I call for help completing the form?

Please call us at the customer service number listed on the top right corner of the enclosed Transfer Request form.

### I can't fit all the information in the space provided. What should I do?

Please feel free to attach additional pages as needed.

### What are examples of other account type choices for the new holder?

Other common account types include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.

## Stock Certificates

### What if I can't find a stock certificate?

Please contact us at the customer service number listed on the top right corner of the enclosed Transfer Request form to find out the cost and process for requesting a replacement. The certificate must be replaced prior to transferring the shares.

### How should I send the certificate? Should I insure the mailing?

We recommend using registered mail or a courier service that provides a return receipt. We also suggest that you insure the mailing with the carrier for 3% of the stock's market value, which is the approximate cost to replace a certificate in the event that it is lost in transit.

### Should I sign the back of the certificate before I send it?

No. For your protection, we suggest that you do not sign the back of the certificate when presenting it to us for a transfer.

## Medallion Signature Guarantee

### What is a Medallion Signature Guarantee? Where can I obtain one?

A Medallion Signature Guarantee is a special stamp provided by a bank, broker or credit union (guarantor institutions) that indicates that the individual signing a form is legally authorized to conduct the requested transaction. The guarantor institution should verify the medallion stamp is sufficient to cover the value of assets being transacted upon. Please refer to the note on the cover letter to this form to see if you may be eligible to utilize the Medallion Waiver Option.

## Tax Certification, Form W-9

### What is a Form W-9? Why do I have to complete the form?

Form W-9 is an Internal Revenue Service tax form that certifies an individual's Taxpayer Identification Number. Submitting a completed form will prevent earnings and sale proceeds paid to the new account from being subject to backup withholding. Without the completed form, Computershare would be legally required to withhold a percentage of each payment to ensure that tax is collected and paid to the Internal Revenue Service.

### Where can I obtain one?

The enclosed Transfer Request form includes a Form W-9. The new holder can fulfill this requirement by signing and dating the included Form W-9. The complete Form W-9 can also be downloaded from the "Help" section of the website listed at the beginning of this FAQ document.

### What if I do not have the information for the new holder, or the new holder is not available to sign the included Form W-9?

If the new holder is unable to provide tax certification at this time, Computershare will be required to withhold taxes on any dividends or other cash distributions until certification is received. Once we process the transfer request and set up the new account, we will send the appropriate tax certification form (Form W-9) to the new holder.

## Frequently Asked Questions (FAQs)

### Managing Your Account Online (Investor Centre)

#### I am a new account holder. Can I access my account online?

Yes. Non-business entity accounts can gain access through "Investor Centre" at [www.computershare.com/brighthouse](http://www.computershare.com/brighthouse).

Computershare's Investor Centre is a free online service that provides you with a wide variety of self-service tools to help track and manage your personal holdings in the companies we service. Investor Centre allows you to manage your holdings in several different companies simultaneously. Please note that Computershare does not permit online access to accounts registered as a business such as corporations, banks, associations, some trusts, nominees, etc.

#### What can I do with Internet account access?

Here are some of the things you can accomplish through Investor Centre:

- View current account balances
- Sign up to receive statements and documentation electronically (where available)
- Where available, issue certificates from book positions (may require payment of a fee)
- View transaction history
- View payment history
- View stock prices
- Change your mailing address
- Certify your tax status online (Form W-9 certification)
- Update your bank account details to have funds directly deposited into your bank account
- Replace checks
- Review information on available investment plans
- Enroll in an investment plan, such as a dividend reinvestment plan (where available)
- Buy shares through a direct stock purchase plan (where available)
- Sell book-entry shares held by Computershare
- Download forms
- Access a comprehensive list of frequently asked questions

#### How do I start using Investor Centre?

To access your account, just follow these easy steps:

**Step 1:** Go to [www.computershare.com/brighthouse](http://www.computershare.com/brighthouse) and click "Create Login"

**Step 2:** Fill in the required information

**Step 3:** Read and accept the terms and conditions

**Step 4:** Select your member details including a unique user ID and password

Following the initial registration steps, most Investor Centre users are immediately granted full member access to their account and will receive an Investor Centre welcome letter by mail. In some cases, additional verification will be required before access to your account can be granted. Don't worry, this is only temporary, and is done for your protection based upon your account and validation information. In these cases, we will mail you a notice of registration, which includes a verification code. Once you receive your verification code, simply log on to Investor Centre with your user ID and password. Enter the verification code when prompted and you will be granted full member access immediately.

#### Is my Investor Centre account information secure?

Yes. All communication between our Web server and your computer use industry-standard Secure Sockets Layer (SSL) 2048-bit encryption when you are viewing any details of your holding(s). This is the same type of encryption used by financial institutions worldwide.