

Withdrawal—One-Time

Brighthouse Growth and IncomeSM Annuity and MetLife Growth and IncomeSM Annuity

Use this form to make a one-time withdrawal from or to surrender your annuity contract. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Helpful to Know

- To make one-time withdrawals from more than one annuity, use a separate form for each contract.
- Review your contract for conditions and policies that apply to withdrawals from your annuity, including frequent trading policies.
- A one-time withdrawal from your contract will suspend systematic withdrawals for the remainder of the contract year. You can reestablish them on or after your next contract anniversary.
- Excess withdrawals—any withdrawal greater than your contract's guaranteed withdrawal benefit (GWB)—will result in a reduction of future guaranteed withdrawal amounts. To discuss how an excess withdrawal could affect your future withdrawals, call Fidelity.
- The first withdrawal taken after the youngest annuitant turns 59½ determines the withdrawal percentage for the remainder of the contract's duration.
- It is your responsibility to ensure that your withdrawals comply with IRS rules. All transactions made using this form are reported to the IRS. You may want to consult a tax advisor.

1. Contract Owner(s)

Phone numbers will be used if we have questions, but will not be used to update your account information. ▶

Contract Owner Name		Annuity Contract Number
Joint Contract Owner Name if applicable		
Trust or Entity Name if applicable		
Evening Phone	Daytime Phone	Extension

2. Withdraw Part of Your Contract Value

▶ Skip to Section 3 on next page if you are surrendering your contract.

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Withdrawals taken during the first five contract years may be subject to a 2% surrender fee.

Check ONLY one request option and provide any required information.

- ONLY the following amount:

Dollar Amount \$50 minimum
\$

- Maximum annual GWB amount Amount for this contract year that does not trigger surrender charges or reduce GWB value.

- ONLY the following annuity fund and amount:

Annuity Fund Name or Symbol

<input type="checkbox"/> ALL units	<input type="checkbox"/> ONLY this percentage:	Percentage %	<input type="checkbox"/> ONLY this dollar amount:	Dollar Amount \$
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3. Surrender Your Contract

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal.

- Withdraw ENTIRE contract amount (surrender). Amount will be the cash value of your contract on the day we process your request.
- Original contract has been lost or destroyed. Original contract attached.

4. Withdrawal Method

Be sure to note whether the withdrawal method you choose requires that you obtain a Medallion signature guarantee in Section 6.

Check one and provide any required information.

- Directly deposited to a Fidelity nonretirement account. Withdrawals to a brokerage account will be deposited to the core position only. Requires Medallion signature guarantee if going to an account of which you are not an owner.

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY.</i>

Provide bank information ONLY if there are multiple EFT instructions on the contract identified in Section 1.

- Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract. To add EFT to a contract, go to Fidelity.com/eft.

Bank Account Number	Bank Name

- Check paid to an alternate payee or mailed to an alternate address: Requires Medallion signature guarantee.

Alternate Payee Name			
Address			
City	State/Province	ZIP/Postal Code	Country

- Check mailed to the address of record. ▶ Default if no choice indicated or if we are unable to process your choice. Requires Medallion signature guarantee if the contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$10,000.

5. Tax Withholding

Withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you choose not to have withholding apply, below (and if you provided a U.S. address). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from the taxable portion of your annuity withdrawal amount, unless you indicate a higher percentage below.

If you choose not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding instructions provided will remain effective for all withdrawals until you either revoke them or give us new instructions.

Check one in each column. Contract owner's legal/residential address determines which state's tax rules apply.

Federal

- Do NOT withhold federal taxes.
- Withhold federal taxes at the rate of:

Percentage	%

No dollar amounts. Note that if there is federal withholding, certain states require that there also be state withholding.

State

- Do NOT withhold state taxes unless required by law.
- Withhold state taxes at the applicable rate.
- Withhold state taxes at the rate, or in the amount, of:

Percentage		Dollar Amount
	%	\$
or		

Form continues on next page. ▶▶



6. Signature and Date *ALL contract owners must sign and date.*

By signing below, you:

- Authorize and request Brighthouse Life Insurance Company and, in New York only, Metropolitan Life Insurance Company, to make the withdrawals indicated on this form from the contract listed in Section 1.
- Acknowledge that withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Indemnify Brighthouse Life Insurance Company, Metropolitan Life Insurance Company, and its agents, affiliates, successors, and employees from any liability in the event that you fail to meet the IRS requirements.
- Acknowledge, if any portion of this contract was funded via a partial exchange of an existing annuity contract within the last 180 days, that any withdrawals from the existing or new contract that are not part of an annuity income program could nullify the partial 1035 protection or result in an adverse tax consequence.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual). *Customers surrendering contracts*
- Understand that Fidelity will be released from any other contractual obligation and that the contract listed in Section 1 will be canceled.
- Certify that there are no existing assignments and that no bankruptcy petition has been filed by or against you. *Customers requesting EFTs*
- Authorize and request Fidelity to make EFT withdrawals from the contract listed in Section 1 by initiating debit entries to that contract.

A Medallion signature guarantee is required next to each signature below if:

- Your withdrawal amount is over \$100,000.
- Withdrawals are sent to someone other than the account owner.
- Contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$10,000.

You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

	Print Owner Name
	Date MM DD YYYY
DATE	
	Owner Signature
SIGN	

▼ MEDALLION SIGNATURE GUARANTEE ▼

	Print Joint Owner Name
	Date MM DD YYYY
DATE	
	Joint Owner Signature
SIGN	

▼ MEDALLION SIGNATURE GUARANTEE ▼

Individual providing signature guarantee *Providing this information will avoid delay or rejection of your request.*

Guarantor Name	Phone	Extension

Did you sign the form? Send the ENTIRE form to Fidelity.

Questions? Call 1-800-634-9361.

Regular Mail *Except NY*

Annuity Service Center
PO Box 770001
Cincinnati, OH 45277-0050

Regular Mail *NY only*

Annuity Service Center
PO Box 770001
Cincinnati, OH 45277-0051

Overnight Mail

Fidelity Investments
100 Crosby Parkway, KC2Q
Covington, KY 41015

This annuity is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and, in New York, only by Metropolitan Life Insurance Company, New York, NY 10166. The contract's financial guarantees are solely the responsibility of the issuing insurance company. Fidelity Brokerage Services, member NYSE, SIPC, and Fidelity Insurance Agency, Inc., are the distributors; they are not affiliated with any MetLife or Brighthouse Financial company.
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