

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/15/2017
SERFF Tr Num: MILL-131123551
SERFF Status: Assigned
State Tr Num: MILL-131123551
State Status: Received Review in Progress
Co Tr Num: LTC2 NQ COMP

Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 36% increase on 391 policyholders of Brighthouse Life form H-LTC2J-5 (Series name is LTC2 NQ COMP).

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.0 Filing
Project Number: 145GEC01-60
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 36%

Deemer Date:
Submitted By: John Hebig

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/23/2017
Domicile Status Comments: A 25.0% rate increase was filed in Delaware on February 23, 2017.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/15/2017
State Status Changed: 11/15/2017
Created By: Tanisha Duwearatchi
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC2J-5, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Pennsylvania from September 1990 through March 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.On August 17, 2016, the company requested a rate increase of 56.5%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 36.0% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions).

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future. If the current rate increase request is fully approved, the company will not implement another rate increase on these policies for three years from the time of this submission.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these. Quotes are provided to policyholders upon their request, which will show personalized options for reductions in benefits based upon their policy.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

Mike Bergerson, Principal and Consulting mike.bergerson@milliman.com
 Actuary
 8500 Normandale Lake Blvd. 952-820-2497 [Phone]
 Suite 1850 952-897-5301 [FAX]
 Minneapolis, MN 55437

Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile, Delaware, has a \$100 fee.

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523676

SERFF Tracking #:

MILL-131123551

State Tracking #:

MILL-131123551

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

03/04/2017

Filing Method of Last Filing:

Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	36.000%	\$524,860	391	\$1,457,944	36.000%	36.000%

SERFF Tracking #:

MILL-131123551

State Tracking #:

MILL-131123551

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC2J-5, et al.	Revised	Previous State Filing Number: MILL-130627534 Percent Rate Change Request: 36	PA_LTC2_NQ_Prem_365EP_Current_20171115.pdf, PA_LTC2_NQ_Prem_365EP_36.0%_20171115.pdf,

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	535.69	526.70	517.47	483.21	18-44	16.28	15.31	14.33	12.88
45-49	621.20	606.39	591.57	550.99	45-49	24.05	22.59	20.89	18.95
50-54	731.26	708.91	686.56	639.18	50-54	33.77	31.58	29.40	26.72
55	780.09	754.58	728.83	677.81	55	38.14	35.71	33.28	30.37
56	849.33	822.12	794.91	738.30	56	41.79	39.11	36.44	33.53
57	926.83	898.40	869.74	808.27	57	45.67	42.76	39.84	36.44
58	1,012.83	982.46	952.09	884.31	58	49.80	46.65	43.49	40.09
59	1,106.36	1,073.32	1,040.04	965.94	59	55.15	51.75	48.10	44.22
60	1,206.94	1,170.26	1,133.33	1,050.73	60	61.22	57.33	53.20	49.56
61	1,313.83	1,272.53	1,231.23	1,140.86	61	68.02	63.65	59.04	54.66
62	1,426.07	1,379.67	1,333.27	1,235.61	62	75.56	70.45	65.35	60.25
63	1,543.17	1,490.94	1,438.71	1,334.00	63	83.33	77.98	72.40	67.30
64	1,664.16	1,605.61	1,547.06	1,433.61	64	91.83	85.76	79.44	73.61
65	1,788.30	1,723.19	1,657.84	1,536.13	65	100.58	93.78	86.97	80.41
66	1,914.87	1,842.72	1,770.32	1,639.13	66	109.57	102.28	94.75	87.70
67	2,043.15	1,963.71	1,884.02	1,743.84	67	118.56	110.54	102.52	94.99
68	2,176.52	2,088.58	2,000.63	1,850.98	68	129.25	120.50	111.75	103.49
69	2,320.10	2,221.95	2,123.81	1,965.16	69	143.09	133.38	123.41	114.67
70	2,475.10	2,364.80	2,254.27	2,084.93	70	159.61	148.68	137.51	126.82
71	2,643.46	2,518.83	2,394.20	2,213.45	71	178.56	166.17	153.78	142.36
72	2,826.64	2,685.73	2,544.83	2,352.66	72	200.18	186.09	172.00	158.88
73	3,045.53	2,885.19	2,724.60	2,518.10	73	226.67	210.63	194.35	180.02
74	3,313.74	3,130.07	2,946.17	2,722.17	74	259.95	241.24	222.54	206.26

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,622.76	3,412.13	3,201.26	2,956.86	75	299.06	277.44	255.58	236.63
76	3,963.37	3,722.61	3,481.86	3,215.10	76	342.79	317.53	292.26	270.64
77	4,419.13	4,150.68	3,882.23	3,583.41	77	390.17	361.26	332.35	307.57
78	4,993.69	4,690.50	4,387.06	4,048.16	78	440.94	408.39	375.59	347.41
79	5,692.63	5,346.93	5,001.22	4,613.97	79	498.28	461.35	424.42	393.32
80		6,095.68	5,701.38		80	562.90	521.36	479.57	442.16
81		7,009.87	6,556.54		81	636.27	589.14	541.76	499.49
82		8,061.33	7,539.97		82	718.87	665.66	612.22	564.60
83		9,270.45	8,670.87		83	812.40	752.15	691.90	637.97
84		10,661.06	9,971.59		84	917.84	849.81	781.79	720.81
					85	1,037.12	960.35	883.58	814.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	555.12	545.41	535.69	500.22	18-44	18.22	17.25	16.28	14.58
45-49	653.52	637.97	622.18	579.42	45-49	27.21	25.75	24.05	21.62
50-54	779.85	756.77	733.44	682.91	50-54	38.63	36.44	34.01	30.85
55	835.97	809.49	782.76	728.10	55	43.73	41.06	38.38	35.23
56	909.09	880.67	852.00	791.26	56	47.86	44.94	42.03	38.63
57	989.99	959.62	929.26	863.66	57	52.23	49.07	45.92	41.79
58	1,080.37	1,047.81	1,015.26	942.86	58	57.09	53.69	50.29	46.40
59	1,181.19	1,145.48	1,109.52	1,030.32	59	63.41	59.52	55.63	51.26
60	1,291.48	1,251.64	1,211.56	1,123.37	60	70.45	66.32	61.95	57.58
61	1,410.04	1,365.10	1,320.15	1,223.22	61	78.47	73.61	69.00	63.89
62	1,535.64	1,485.35	1,434.82	1,329.87	62	87.22	81.87	76.53	70.70
63	1,667.80	1,611.20	1,554.59	1,441.38	63	96.69	90.86	84.79	78.71
64	1,805.31	1,742.14	1,678.73	1,555.56	64	106.41	99.85	93.29	86.49
65	1,947.19	1,876.73	1,806.28	1,673.63	65	116.86	109.57	102.28	94.75
66	2,092.47	2,014.48	1,936.50	1,792.92	66	127.54	119.53	111.51	103.25
67	2,239.93	2,154.42	2,068.66	1,914.63	67	138.23	129.73	120.99	112.00
68	2,396.14	2,301.64	2,206.89	2,041.69	68	151.11	141.64	132.16	122.44
69	2,568.88	2,462.71	2,356.54	2,180.41	69	167.63	157.18	146.49	136.05
70	2,759.34	2,639.57	2,519.56	2,330.31	70	187.79	175.89	163.74	151.11
71	2,969.25	2,833.20	2,697.15	2,493.56	71	211.12	197.51	183.91	170.30
72	3,199.56	3,045.29	2,891.02	2,672.61	72	237.60	222.29	206.74	190.95
73	3,474.81	3,298.68	3,122.54	2,885.92	73	269.91	252.17	234.44	217.19
74	3,811.53	3,608.67	3,405.81	3,146.84	74	310.72	290.07	269.42	249.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,199.27	3,965.55	3,731.60	3,446.63	75	358.83	334.78	310.48	287.40
76	4,627.57	4,359.36	4,091.16	3,777.76	76	412.52	384.58	356.40	329.92
77	5,159.86	4,860.80	4,561.74	4,210.68	77	471.07	438.75	406.20	376.08
78	5,830.63	5,492.69	5,154.76	4,756.33	78	532.29	495.60	458.92	424.42
79	6,646.67	6,261.61	5,876.30	5,421.27	79	601.53	560.23	518.68	480.78
					80	679.75	633.11	586.22	540.55
					81	767.94	715.22	662.26	610.76
					82	867.79	808.27	748.51	690.20
					83	980.76	913.22	845.68	779.85
					84	1,108.30	1,032.02	955.74	881.40
					85	1,252.37	1,166.13	1,079.88	995.82

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	604.93	593.51	581.85	543.22	18-44	23.57	22.35	21.14	18.95
45-49	731.99	713.77	695.55	647.93	45-49	35.23	33.28	31.34	28.42
50-54	895.24	868.52	841.55	783.49	50-54	50.05	47.37	44.70	40.57
55	967.88	937.27	906.42	843.01	55	56.61	53.69	50.53	46.16
56	1,052.19	1,018.90	985.38	915.17	56	61.95	58.79	55.39	51.02
57	1,144.26	1,108.55	1,072.59	996.79	57	67.78	64.14	60.49	55.15
58	1,248.00	1,209.13	1,170.26	1,086.93	58	74.34	70.45	66.32	61.22
59	1,365.82	1,322.82	1,279.58	1,188.23	59	82.36	77.98	73.37	67.54
60	1,496.28	1,448.18	1,399.84	1,297.80	60	91.59	86.73	81.63	75.80
61	1,638.16	1,583.99	1,529.81	1,417.57	61	102.04	96.45	90.62	83.82
62	1,790.25	1,729.51	1,668.53	1,546.33	62	113.45	107.14	100.82	93.05
63	1,951.07	1,882.81	1,814.54	1,682.62	63	125.84	118.80	111.51	103.74
64	2,119.68	2,043.39	1,966.86	1,822.56	64	138.72	130.95	122.93	113.94
65	2,294.11	2,209.32	2,124.53	1,968.57	65	152.08	143.58	134.83	124.87
66	2,473.64	2,380.11	2,286.33	2,117.00	66	166.17	156.70	146.98	136.05
67	2,656.58	2,554.06	2,451.29	2,268.84	67	180.26	170.06	159.61	147.71
68	2,854.09	2,740.64	2,627.18	2,430.64	68	196.78	185.61	174.19	161.31
69	3,078.57	2,951.03	2,823.48	2,612.36	69	218.65	206.02	193.14	179.29
70	3,330.99	3,186.44	3,041.64	2,813.03	70	244.89	230.55	215.98	199.21
71	3,611.83	3,447.36	3,282.89	3,035.08	71	275.50	258.98	242.46	224.72
72	3,922.31	3,735.24	3,548.18	3,280.21	72	309.99	291.29	272.58	251.93
73	4,291.34	4,077.31	3,863.03	3,570.29	73	352.27	330.65	309.02	286.19
74	4,739.08	4,491.77	4,244.21	3,921.34	74	405.71	380.45	355.18	329.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,253.15	4,967.45	4,681.51	4,323.90	75	468.64	439.00	409.12	378.75
76	5,821.39	5,492.69	5,163.75	4,768.24	76	539.09	504.35	469.61	434.87
77	6,490.94	6,124.34	5,757.50	5,314.37	77	615.37	575.29	535.20	495.36
78	7,334.68	6,920.47	6,506.01	6,003.36	78	695.30	650.11	604.68	559.25
79	8,361.60	7,889.32	7,416.80	6,842.24	79	785.68	734.66	683.40	633.35
					80	887.96	830.14	772.31	712.07
					81	1,003.35	938.00	872.65	804.63
					82	1,133.81	1,059.96	986.10	909.33
					83	1,281.28	1,197.95	1,114.38	1,027.65
					84	1,447.70	1,353.43	1,259.17	1,161.02
					85	1,635.98	1,529.57	1,422.92	1,312.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,015.50	973.71	931.69	869.98	18-44	66.57	62.19	57.82	51.75
45-49	1,105.39	1,057.04	1,008.46	939.22	45-49	74.83	69.97	64.87	58.55
50-54	1,221.03	1,164.18	1,107.09	1,030.81	50-54	85.27	79.69	73.85	67.05
55	1,272.29	1,211.80	1,151.06	1,070.65	55	89.89	83.82	77.74	71.18
56	1,357.56	1,294.40	1,231.23	1,143.53	56	94.50	88.19	81.87	75.56
57	1,454.01	1,388.42	1,322.82	1,229.29	57	99.61	93.05	86.24	78.71
58	1,560.42	1,491.91	1,423.16	1,321.85	58	105.44	98.39	91.35	84.30
59	1,674.36	1,601.72	1,529.08	1,420.00	59	112.24	104.71	97.18	89.40
60	1,795.59	1,717.85	1,639.86	1,520.34	60	120.01	112.00	103.74	96.45
61	1,923.13	1,839.32	1,755.50	1,626.50	61	128.76	120.01	111.02	102.76
62	2,056.27	1,965.65	1,875.03	1,737.77	62	137.99	128.52	119.04	109.81
63	2,194.74	2,096.60	1,998.20	1,852.92	63	147.95	137.99	127.79	118.80
64	2,337.60	2,231.19	2,124.53	1,968.81	64	158.64	147.71	136.53	126.57
65	2,484.09	2,368.69	2,253.29	2,087.85	65	169.57	157.91	146.01	135.08
66	2,633.50	2,508.87	2,384.24	2,207.62	66	180.75	168.36	155.73	144.07
67	2,785.34	2,651.23	2,516.89	2,329.58	67	192.41	179.05	165.44	153.05
68	2,941.55	2,796.76	2,651.96	2,453.48	68	205.29	190.95	176.38	163.50
69	3,105.78	2,948.60	2,791.41	2,582.72	69	221.08	205.53	189.74	176.13
70	3,280.21	3,108.94	2,937.66	2,716.83	70	239.30	222.29	205.29	189.25
71	3,467.28	3,279.73	3,091.93	2,858.46	71	260.19	241.49	222.78	206.50
72	3,668.44	3,462.66	3,256.65	3,010.79	72	283.51	263.11	242.46	223.99
73	3,902.15	3,674.99	3,447.60	3,186.19	73	311.70	288.86	266.02	246.34
74	4,180.07	3,927.66	3,675.24	3,395.61	74	346.44	320.93	295.18	273.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,494.20	4,213.60	3,932.76	3,632.48	75	386.76	357.85	328.94	304.41
76	4,836.75	4,524.81	4,212.87	3,890.24	76	431.47	399.15	366.60	339.39
77	5,393.09	5,045.19	4,697.30	4,335.80	77	479.81	443.61	407.17	376.80
78	6,093.98	5,701.14	5,308.06	4,897.97	78	542.25	501.19	460.13	425.64
79	6,947.19	6,499.20	6,051.22	5,582.58	79	612.70	566.30	519.90	481.76
80		7,009.87	6,556.54		80		604.68	556.34	
81		7,632.29	7,054.81		81		651.82	601.28	
82		8,529.48	7,969.74		82		717.65	659.35	
83		9,664.75	9,035.04		83		794.67	730.53	
84		10,975.91	10,260.69		84		883.10	812.40	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,115.11	1,070.16	1,025.22	957.19	18-44	77.01	72.40	67.54	60.49
45-49	1,220.79	1,169.04	1,117.29	1,040.52	45-49	86.49	81.14	75.80	68.51
50-54	1,356.59	1,296.34	1,235.85	1,150.58	50-54	98.88	92.80	86.49	78.71
55	1,417.09	1,352.95	1,288.57	1,198.44	55	104.22	97.91	91.35	83.57
56	1,508.92	1,441.62	1,374.33	1,276.42	56	109.81	103.01	96.21	88.67
57	1,611.93	1,541.47	1,471.02	1,367.04	57	115.88	108.60	101.31	92.32
58	1,726.11	1,652.01	1,577.91	1,465.67	58	122.69	114.91	107.14	98.88
59	1,851.22	1,772.27	1,693.31	1,572.57	59	130.70	122.69	114.43	105.44
60	1,986.06	1,901.27	1,816.48	1,684.08	60	139.94	131.19	122.44	113.70
61	2,129.88	2,038.29	1,946.70	1,803.85	61	150.38	140.91	131.19	121.47
62	2,281.48	2,182.35	2,083.23	1,930.91	62	161.56	151.35	140.91	129.97
63	2,440.36	2,332.98	2,225.36	2,063.56	63	173.46	162.53	151.35	140.66
64	2,605.32	2,488.95	2,372.34	2,198.39	64	186.09	174.19	162.29	150.38
65	2,775.38	2,649.53	2,523.45	2,338.08	65	199.21	186.58	173.70	160.83
66	2,950.05	2,814.01	2,677.96	2,479.47	66	212.82	199.21	185.37	171.52
67	3,127.89	2,981.64	2,835.14	2,624.02	67	226.67	212.09	197.27	182.45
68	3,313.50	3,155.58	2,997.43	2,773.19	68	242.21	226.67	210.87	195.33
69	3,512.95	3,341.19	3,169.19	2,932.32	69	261.41	244.40	227.15	210.87
70	3,728.69	3,540.65	3,352.61	3,100.68	70	283.76	265.05	246.34	227.15
71	3,962.88	3,756.38	3,549.88	3,281.91	71	309.51	289.10	268.45	248.77
72	4,217.49	3,990.33	3,763.18	3,478.94	72	338.18	315.58	292.99	270.64
73	4,513.63	4,262.19	4,010.74	3,706.58	73	372.92	347.65	322.39	298.58
74	4,865.17	4,584.57	4,303.97	3,976.49	74	415.92	387.49	358.83	332.59
75	5,262.63	4,949.23	4,635.59	4,281.62	75	465.72	433.65	401.34	371.46
76	5,697.01	5,347.17	4,997.09	4,614.45	76	521.36	484.91	448.23	414.95
77	6,352.22	5,962.06	5,571.65	5,142.86	77	581.36	540.30	499.25	462.08
78	7,177.99	6,737.05	6,296.10	5,809.49	78	656.92	610.52	564.11	521.84
79	8,182.80	7,680.15	7,177.50	6,621.65	79	742.43	689.96	637.48	590.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,324.04	1,271.32	1,218.36	1,137.70	18-44	99.12	93.53	87.95	78.71
45-49	1,461.79	1,400.81	1,339.59	1,247.75	45-49	111.51	105.19	98.88	89.40
50-54	1,638.89	1,567.22	1,495.31	1,392.30	50-54	127.54	120.26	112.97	102.76
55	1,717.61	1,641.08	1,564.55	1,455.23	55	134.59	127.06	119.28	109.08
56	1,824.74	1,744.33	1,663.91	1,545.60	56	141.88	133.86	125.60	115.64
57	1,943.54	1,859.24	1,774.70	1,649.34	57	149.65	141.15	132.40	120.74
58	2,076.43	1,987.27	1,898.11	1,763.04	58	158.40	149.41	140.18	129.49
59	2,224.14	2,128.91	2,033.67	1,888.64	59	169.09	159.37	149.41	137.51
60	2,385.70	2,283.42	2,180.90	2,022.01	60	180.99	170.55	160.10	148.68
61	2,559.89	2,449.35	2,338.57	2,166.81	61	194.60	183.18	171.76	158.88
62	2,745.50	2,625.48	2,505.47	2,322.05	62	209.17	196.78	184.39	170.30
63	2,941.06	2,811.09	2,680.87	2,485.79	63	224.72	211.60	198.24	184.15
64	3,145.38	3,004.72	2,863.81	2,653.66	64	241.24	226.91	212.57	197.03
65	3,357.47	3,205.14	3,052.82	2,828.58	65	258.49	242.94	227.39	210.39
66	3,575.87	3,411.65	3,247.42	3,006.90	66	275.98	259.46	242.94	224.72
67	3,799.62	3,623.01	3,446.14	3,189.60	67	294.20	276.47	258.73	239.54
68	4,036.49	3,845.78	3,654.83	3,381.28	68	314.61	295.66	276.47	256.06
69	4,296.93	4,088.73	3,880.52	3,590.45	69	339.63	318.98	298.09	276.71
70	4,582.87	4,354.51	4,126.14	3,816.14	70	369.03	346.44	323.60	298.58
71	4,896.75	4,645.31	4,393.62	4,062.00	71	402.56	377.53	352.51	326.52
72	5,240.28	4,962.83	4,685.15	4,331.18	72	440.46	412.76	385.06	355.67
73	5,638.70	5,330.41	5,022.11	4,641.42	73	485.89	455.03	424.18	392.84
74	6,108.31	5,763.33	5,418.35	5,006.32	74	542.49	507.51	472.28	437.54
75	6,638.41	6,251.40	5,864.39	5,416.41	75	608.33	568.49	528.40	489.04
76	7,218.31	6,784.91	6,351.50	5,865.12	76	681.70	636.27	590.84	547.11
77	8,048.45	7,565.24	7,082.02	6,537.10	77	760.90	709.64	658.13	609.06
78	9,094.80	8,548.67	8,002.53	7,384.24	78	859.77	801.71	743.65	687.77
79	10,368.07	9,745.65	9,122.99	8,416.27	79	971.53	905.93	840.34	778.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	495.60	487.83	479.81	447.99	18-44	11.90	11.18	10.20	9.23
45-49	563.87	550.99	537.88	500.95	45-49	17.98	16.76	15.31	13.85
50-54	651.82	632.14	612.46	570.19	50-54	25.75	23.81	21.86	19.92
55	690.93	668.34	645.74	600.55	55	29.15	26.97	24.78	22.59
56	752.64	728.83	705.02	654.97	56	32.07	29.88	27.45	25.27
57	822.36	797.58	772.56	717.90	57	34.98	32.55	29.88	27.21
58	899.62	873.38	846.90	786.65	58	38.38	35.71	32.80	30.37
59	983.68	955.01	926.10	860.02	59	42.76	39.60	36.44	33.53
60	1,073.81	1,041.74	1,009.67	936.06	60	47.62	44.22	40.81	37.90
61	1,169.28	1,133.33	1,097.13	1,016.47	61	53.45	49.56	45.43	42.03
62	1,269.62	1,228.80	1,187.99	1,101.02	62	59.52	55.15	50.78	46.89
63	1,373.84	1,327.93	1,281.77	1,188.48	63	66.08	61.22	56.36	52.48
64	1,481.46	1,429.96	1,378.21	1,277.15	64	73.13	67.78	62.44	57.82
65	1,592.00	1,534.18	1,476.12	1,367.77	65	80.41	74.58	68.51	63.41
66	1,704.49	1,640.11	1,575.73	1,458.87	66	87.95	81.63	75.07	69.48
67	1,818.43	1,747.49	1,676.30	1,551.43	67	95.72	88.67	81.63	75.56
68	1,936.50	1,857.78	1,779.07	1,645.94	68	104.95	97.18	89.40	82.84
69	2,063.07	1,975.12	1,886.94	1,746.03	69	117.10	108.35	99.61	92.56
70	2,199.85	2,100.48	2,001.12	1,850.74	70	131.67	121.96	112.00	103.25
71	2,347.56	2,235.07	2,122.59	1,962.49	71	148.92	137.75	126.33	117.10
72	2,508.38	2,380.84	2,253.29	2,082.99	72	168.36	155.73	142.85	131.92
73	2,701.52	2,556.00	2,410.23	2,227.54	73	191.92	177.35	162.77	150.87
74	2,939.85	2,772.46	2,604.83	2,406.59	74	221.81	204.80	187.55	173.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,215.10	3,022.69	2,830.04	2,613.82	75	256.55	236.87	216.95	200.91
76	3,519.27	3,298.68	3,078.08	2,842.43	76	295.66	272.82	249.75	231.28
77	3,924.01	3,678.15	3,432.05	3,167.97	77	338.18	311.70	285.21	264.08
78	4,434.19	4,156.26	3,878.34	3,578.55	78	382.15	352.27	322.39	298.09
79	5,054.91	4,738.11	4,421.07	4,078.52	79	431.71	397.94	364.17	337.45
80		5,401.35	5,040.09		80	488.07	449.93	411.55	379.48
81		6,211.56	5,796.13		81	551.48	508.24	464.99	428.79
82		7,143.25	6,665.62		82	623.15	574.32	525.49	484.67
83		8,214.87	7,665.33		83	704.05	648.90	593.75	547.59
84		9,447.07	8,815.18		84	795.64	733.44	671.01	618.78
					85	899.13	828.68	758.22	699.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	512.61	504.11	495.60	462.81	18-44	13.85	12.88	11.90	10.69
45-49	593.27	579.42	565.57	526.70	45-49	20.89	19.44	17.98	16.28
50-54	696.76	676.35	655.70	610.52	50-54	29.88	27.94	25.99	23.57
55	742.92	719.35	695.79	647.20	55	34.01	31.83	29.40	26.97
56	808.27	783.00	757.74	703.81	56	37.41	34.98	32.31	29.88
57	880.67	853.94	827.22	768.67	57	41.06	38.38	35.47	32.31
58	961.81	933.14	904.48	840.10	58	45.19	42.27	39.11	36.20
59	1,052.43	1,020.85	989.26	918.57	59	50.29	46.89	43.49	40.09
60	1,151.31	1,116.08	1,080.85	1,002.14	60	56.12	52.48	48.59	45.19
61	1,257.71	1,218.11	1,178.27	1,091.78	61	62.92	58.79	54.42	50.29
62	1,370.68	1,325.98	1,281.04	1,187.26	62	70.45	65.84	60.98	56.36
63	1,489.48	1,438.95	1,388.42	1,287.35	63	78.47	73.13	67.78	62.92
64	1,612.90	1,556.29	1,499.69	1,389.63	64	86.97	81.14	75.07	69.48
65	1,740.20	1,677.03	1,613.87	1,495.31	65	95.96	89.40	82.84	76.77
66	1,870.66	1,800.69	1,730.48	1,602.21	66	104.95	97.91	90.62	83.82
67	2,003.06	1,926.05	1,848.79	1,711.29	67	114.43	106.65	98.88	91.59
68	2,143.24	2,057.73	1,972.21	1,824.50	68	125.60	117.10	108.35	100.34
69	2,298.00	2,202.03	2,105.83	1,948.40	69	140.42	130.95	121.23	112.48
70	2,468.78	2,359.95	2,250.86	2,081.78	70	158.40	147.71	136.78	126.09
71	2,656.58	2,532.68	2,408.78	2,227.06	71	179.78	167.39	155.00	143.58
72	2,863.08	2,722.17	2,581.27	2,386.18	72	203.59	189.74	175.65	162.29
73	3,110.40	2,949.08	2,787.77	2,576.41	73	232.98	216.95	200.67	185.85
74	3,413.83	3,227.74	3,041.64	2,810.36	74	269.91	251.20	232.25	215.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,763.91	3,549.15	3,334.39	3,079.79	75	313.40	291.29	268.94	249.02
76	4,150.68	3,904.09	3,657.50	3,377.39	76	361.98	336.23	310.48	287.40
77	4,628.06	4,353.05	4,078.04	3,764.15	77	414.70	385.06	355.18	328.70
78	5,229.59	4,919.10	4,608.38	4,252.23	78	468.64	435.11	401.34	371.22
79	5,961.82	5,607.60	5,253.39	4,846.46	79	529.62	491.72	453.57	420.29
					80	598.37	555.61	512.61	472.77
					81	676.11	627.76	579.18	533.99
					82	764.05	709.39	654.49	603.47
					83	863.42	801.47	739.52	681.94
					84	975.66	905.69	835.72	770.61
					85	1,102.47	1,023.52	944.32	870.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	552.69	542.98	533.26	498.03	18-44	17.98	17.01	15.79	14.09
45-49	657.16	641.37	625.58	582.58	45-49	27.45	25.75	24.05	21.62
50-54	791.51	767.94	744.13	692.87	50-54	39.36	37.17	34.74	31.58
55	851.27	824.06	796.85	741.22	55	44.70	42.03	39.36	35.96
56	925.37	895.97	866.58	804.87	56	49.07	46.16	43.24	39.84
57	1,007.00	975.42	943.83	877.02	57	53.93	50.78	47.37	43.24
58	1,099.07	1,064.82	1,030.56	957.19	58	59.28	55.88	52.23	48.10
59	1,203.78	1,165.88	1,127.98	1,047.57	59	66.08	62.19	58.06	53.45
60	1,319.91	1,277.64	1,235.12	1,145.23	60	73.85	69.48	64.87	60.25
61	1,446.48	1,398.86	1,351.00	1,251.88	61	82.60	77.74	72.64	67.30
62	1,582.29	1,528.35	1,474.42	1,366.55	62	92.56	86.97	81.14	74.83
63	1,725.87	1,665.37	1,604.88	1,488.02	63	103.01	96.69	90.37	84.06
64	1,876.49	1,808.71	1,740.68	1,613.14	64	114.18	107.14	100.09	92.80
65	2,032.46	1,957.15	1,881.59	1,743.36	65	125.60	118.07	110.30	102.04
66	2,192.80	2,109.47	2,025.90	1,875.76	66	137.51	129.25	120.74	111.75
67	2,356.54	2,264.96	2,173.12	2,011.32	67	149.90	140.66	131.43	121.71
68	2,533.41	2,431.86	2,330.06	2,155.63	68	164.47	154.51	144.31	133.62
69	2,734.32	2,619.89	2,505.23	2,317.92	69	183.91	172.49	161.07	149.65
70	2,960.50	2,830.28	2,700.07	2,497.21	70	207.47	194.60	181.72	167.63
71	3,212.43	3,063.99	2,915.31	2,695.21	71	235.17	220.35	205.53	190.47
72	3,491.09	3,321.76	3,152.18	2,914.10	72	266.51	249.75	232.74	215.00
73	3,822.70	3,628.35	3,433.75	3,173.56	73	304.89	285.46	265.78	246.10
74	4,225.50	4,000.54	3,775.33	3,488.17	74	353.00	330.16	307.08	284.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,688.55	4,427.87	4,167.20	3,848.94	75	409.60	382.63	355.43	328.94
76	5,200.19	4,899.91	4,599.64	4,247.37	76	472.77	441.18	409.60	379.23
77	5,798.31	5,463.54	5,128.52	4,733.98	77	541.52	505.08	468.64	433.65
78	6,551.92	6,173.66	5,795.40	5,347.66	78	611.97	570.92	529.62	489.77
79	7,469.27	7,038.05	6,606.59	6,094.95	79	691.42	645.01	598.37	554.64
					80	781.30	728.83	676.11	623.39
					81	882.85	823.58	764.05	704.53
					82	997.77	930.71	863.42	796.12
					83	1,127.50	1,051.70	975.66	899.62
					84	1,273.99	1,188.23	1,102.47	1,016.72
					85	1,439.68	1,342.74	1,245.81	1,148.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	891.60	854.67	817.50	763.33	18-44	53.45	49.56	45.67	40.81
45-49	965.21	922.45	879.70	819.45	45-49	60.01	55.63	51.26	46.40
50-54	1,059.72	1,009.67	959.62	893.54	50-54	68.51	63.65	58.55	53.20
55	1,101.75	1,048.54	995.09	925.61	55	72.40	67.05	61.71	56.36
56	1,178.52	1,123.12	1,067.49	991.45	56	76.28	70.70	65.11	60.01
57	1,265.73	1,208.15	1,150.33	1,068.95	57	80.66	74.83	68.75	62.68
58	1,361.94	1,301.69	1,241.19	1,152.76	58	85.27	78.96	72.64	67.05
59	1,464.70	1,400.81	1,336.67	1,241.19	59	91.10	84.30	77.50	71.43
60	1,573.78	1,505.27	1,436.52	1,331.81	60	97.66	90.37	83.09	77.26
61	1,688.45	1,614.35	1,540.26	1,427.05	61	104.95	97.18	89.16	82.60
62	1,808.22	1,727.81	1,647.15	1,526.65	62	112.97	104.47	95.96	88.67
63	1,932.37	1,844.91	1,757.20	1,629.42	63	121.47	112.48	103.25	95.96
64	2,060.40	1,965.16	1,869.93	1,732.67	64	130.46	120.74	110.78	102.76
65	2,191.59	2,088.34	1,984.84	1,839.08	65	139.94	129.49	118.80	110.05
66	2,325.21	2,213.45	2,101.45	1,945.73	66	149.65	138.48	127.06	117.58
67	2,461.01	2,340.27	2,219.28	2,054.08	67	159.61	147.71	135.56	125.36
68	2,600.46	2,469.76	2,339.05	2,163.89	68	171.03	158.16	145.04	134.35
69	2,746.71	2,604.59	2,462.47	2,278.32	69	184.88	170.79	156.70	145.52
70	2,901.71	2,746.71	2,591.47	2,396.63	70	201.40	186.09	170.55	157.43
71	3,067.40	2,897.34	2,727.28	2,521.50	71	220.11	203.34	186.34	172.73
72	3,245.72	3,058.65	2,871.58	2,654.64	72	241.24	222.78	204.07	188.52
73	3,453.43	3,246.69	3,039.70	2,809.15	73	266.51	245.86	225.21	208.69
74	3,701.48	3,471.41	3,241.34	2,994.76	74	297.60	274.53	251.20	232.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,982.56	3,726.26	3,469.71	3,204.66	75	333.80	307.57	281.08	260.19
76	4,289.40	4,004.18	3,718.72	3,434.00	76	373.89	344.25	314.61	291.29
77	4,782.57	4,464.56	4,146.30	3,827.32	77	417.38	384.09	350.81	324.81
78	5,404.50	5,044.95	4,685.39	4,323.41	78	471.55	434.14	396.48	366.60
79	6,161.03	5,751.18	5,341.34	4,927.61	79	533.02	490.50	447.99	415.19
80		6,222.49	5,645.02		80		521.84	477.38	
81		6,815.03	6,207.67		81		559.98	511.39	
82		7,540.46	7,025.66		82		619.02	566.06	
83		8,552.07	7,971.92		83		685.58	627.04	
84		9,716.50	9,062.01		84		762.11	697.25	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	985.13	945.05	904.96	844.95	18-44	63.41	59.28	54.91	49.07
45-49	1,073.81	1,027.65	981.25	913.95	45-49	71.43	66.57	61.71	55.63
50-54	1,187.75	1,133.57	1,079.39	1,005.05	50-54	81.39	76.04	70.45	64.14
55	1,238.28	1,180.70	1,122.88	1,044.41	55	86.00	80.17	74.34	68.02
56	1,320.88	1,260.63	1,200.14	1,114.62	56	90.62	84.54	78.47	72.40
57	1,413.93	1,350.76	1,287.60	1,196.49	57	95.72	89.40	82.84	75.56
58	1,517.18	1,450.85	1,384.29	1,285.65	58	101.55	94.75	87.70	80.90
59	1,630.39	1,559.45	1,488.51	1,382.34	59	108.35	101.06	93.53	86.24
60	1,752.10	1,676.06	1,599.78	1,483.17	60	116.37	108.60	100.58	93.53
61	1,882.08	1,799.72	1,717.36	1,591.27	61	125.36	116.86	108.11	100.09
62	2,019.34	1,929.94	1,840.53	1,705.94	62	135.08	125.84	116.37	107.38
63	2,162.92	2,065.74	1,968.57	1,825.23	63	145.52	135.56	125.36	116.37
64	2,311.84	2,206.65	2,101.21	1,947.19	64	156.46	145.77	134.83	124.87
65	2,465.63	2,351.44	2,237.26	2,073.03	65	167.87	156.46	144.79	134.10
66	2,623.30	2,499.88	2,376.47	2,200.33	66	179.78	167.39	155.00	143.34
67	2,784.12	2,651.23	2,518.10	2,330.79	67	191.92	178.81	165.44	153.05
68	2,951.75	2,807.93	2,664.11	2,464.65	68	205.77	191.68	177.35	164.23
69	3,131.77	2,975.32	2,818.62	2,607.99	69	223.02	207.47	191.92	178.32
70	3,326.13	3,154.85	2,983.34	2,759.10	70	243.43	226.42	209.42	193.14
71	3,537.25	3,348.72	3,160.20	2,921.63	71	266.75	248.04	229.34	212.57
72	3,766.83	3,559.11	3,351.40	3,098.25	72	292.99	272.34	251.69	232.50
73	4,034.31	3,804.00	3,573.69	3,302.81	73	324.57	301.49	278.41	258.01
74	4,352.08	4,094.80	3,837.52	3,545.51	74	363.44	337.45	311.21	288.37
75	4,711.87	4,423.99	4,136.10	3,820.27	75	408.63	379.23	349.59	323.60
76	5,105.44	4,783.79	4,461.89	4,120.07	76	458.92	425.39	391.87	362.96
77	5,692.63	5,333.81	4,974.98	4,592.10	77	513.34	475.68	437.78	405.23
78	6,432.64	6,027.17	5,621.70	5,187.31	78	580.15	537.39	494.63	457.46
79	7,333.23	6,871.15	6,408.83	5,912.50	79	655.46	607.36	559.01	518.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,161.27	1,113.89	1,066.52	995.82	18-44	81.87	77.01	71.91	64.38
45-49	1,277.15	1,222.49	1,167.83	1,087.65	45-49	92.32	86.73	80.90	73.13
50-54	1,426.32	1,362.18	1,298.04	1,208.64	50-54	105.68	99.36	92.80	84.30
55	1,492.64	1,424.37	1,355.86	1,261.12	55	111.75	104.95	97.91	89.65
56	1,588.12	1,516.45	1,444.78	1,342.02	56	117.83	110.54	103.25	95.23
57	1,694.53	1,619.21	1,543.90	1,434.82	57	124.39	116.86	109.08	99.61
58	1,813.57	1,734.13	1,654.44	1,536.61	58	131.67	123.66	115.64	106.65
59	1,945.97	1,861.18	1,776.15	1,649.34	59	140.91	132.16	123.41	113.70
60	2,091.01	1,999.66	1,908.07	1,769.11	60	151.11	141.88	132.40	123.17
61	2,247.22	2,148.34	2,049.47	1,899.08	61	162.77	152.57	142.36	131.67
62	2,413.88	2,306.50	2,199.12	2,038.29	62	175.40	164.47	153.54	141.64
63	2,589.53	2,473.16	2,356.54	2,185.03	63	189.01	177.11	165.20	153.54
64	2,773.19	2,646.86	2,520.29	2,335.41	64	203.59	190.71	177.83	164.72
65	2,963.90	2,827.12	2,690.11	2,492.59	65	218.41	204.56	190.71	176.38
66	3,160.20	3,012.49	2,864.54	2,652.21	66	233.95	219.13	204.07	188.77
67	3,361.11	3,201.99	3,042.86	2,816.44	67	249.75	233.95	217.92	201.64
68	3,573.93	3,401.93	3,229.92	2,988.20	68	267.97	250.96	233.71	216.46
69	3,807.88	3,620.09	3,432.30	3,175.75	69	290.32	271.85	253.15	235.17
70	4,064.92	3,858.66	3,652.40	3,377.88	70	317.04	296.63	275.98	254.60
71	4,346.97	4,119.58	3,891.94	3,598.23	71	347.65	325.06	302.22	280.11
72	4,656.00	4,404.55	4,153.11	3,839.47	72	381.91	356.88	331.62	306.35
73	5,014.58	4,734.95	4,455.33	4,117.64	73	423.21	395.02	366.84	339.88
74	5,437.54	5,124.15	4,810.75	4,444.88	74	473.98	442.16	410.33	380.21
75	5,915.41	5,563.39	5,211.36	4,813.42	75	533.26	497.06	460.62	426.36
76	6,438.47	6,043.69	5,648.90	5,216.22	76	599.10	557.80	516.50	478.35
77	7,178.96	6,738.75	6,298.53	5,813.86	77	670.28	623.63	576.99	533.99
78	8,112.10	7,614.80	7,117.25	6,567.23	78	757.50	704.78	652.06	602.98
79	9,247.86	8,680.83	8,113.80	7,485.31	79	855.89	796.37	736.85	682.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	728.54	716.31	703.76	657.17	18-44	22.14	20.82	19.49	17.51
45-49	844.84	824.68	804.53	749.35	45-49	32.71	30.73	28.41	25.77
50-54	994.51	964.11	933.72	869.29	50-54	45.93	42.95	39.98	36.34
55	1,060.92	1,026.23	991.21	921.82	55	51.87	48.57	45.27	41.30
56	1,155.09	1,118.08	1,081.08	1,004.09	56	56.83	53.19	49.56	45.60
57	1,260.48	1,221.83	1,182.84	1,099.25	57	62.12	58.15	54.19	49.56
58	1,377.45	1,336.15	1,294.85	1,202.66	58	67.73	63.44	59.14	54.52
59	1,504.65	1,459.72	1,414.45	1,313.68	59	75.00	70.38	65.42	60.13
60	1,641.44	1,591.55	1,541.33	1,428.99	60	83.26	77.97	72.36	67.40
61	1,786.81	1,730.65	1,674.48	1,551.57	61	92.51	86.57	80.29	74.34
62	1,939.46	1,876.35	1,813.25	1,680.43	62	102.76	95.82	88.88	81.94
63	2,098.71	2,027.68	1,956.64	1,814.24	63	113.33	106.06	98.46	91.52
64	2,263.25	2,183.63	2,104.00	1,949.70	64	124.89	116.63	108.04	100.11
65	2,432.09	2,343.54	2,254.66	2,089.13	65	136.79	127.54	118.28	109.36
66	2,604.23	2,506.10	2,407.64	2,229.22	66	149.01	139.10	128.86	119.28
67	2,778.68	2,670.64	2,562.27	2,371.63	67	161.24	150.33	139.43	129.19
68	2,960.07	2,840.47	2,720.86	2,517.33	68	175.77	163.88	151.98	140.75
69	3,155.34	3,021.86	2,888.38	2,672.62	69	194.61	181.39	167.84	155.95
70	3,366.14	3,216.13	3,065.80	2,835.51	70	217.07	202.21	187.01	172.47
71	3,595.11	3,425.61	3,256.11	3,010.29	71	242.85	226.00	209.14	193.62
72	3,844.23	3,652.60	3,460.96	3,199.61	72	272.25	253.09	233.92	216.08
73	4,141.92	3,923.86	3,705.46	3,424.62	73	308.27	286.46	264.32	244.83
74	4,506.69	4,256.90	4,006.79	3,702.16	74	353.53	328.09	302.65	280.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,926.96	4,640.50	4,353.71	4,021.32	75	406.73	377.32	347.58	321.81
76	5,390.18	5,062.75	4,735.32	4,372.54	76	466.20	431.84	397.47	368.07
77	6,010.01	5,644.92	5,279.83	4,873.43	77	530.63	491.31	451.99	418.29
78	6,791.42	6,379.07	5,966.40	5,505.49	78	599.68	555.41	510.80	472.48
79	7,741.98	7,271.82	6,801.66	6,275.00	79	677.65	627.43	577.21	534.92
80		8,290.12	7,753.88		80	765.54	709.04	652.21	601.33
81		9,533.42	8,916.89		81	865.32	801.23	736.80	679.31
82		10,963.40	10,254.36		82	977.66	905.30	832.61	767.85
83		12,607.82	11,792.38		83	1,104.86	1,022.93	940.99	867.64
84		14,499.04	13,561.36		84	1,248.26	1,155.75	1,063.23	980.30
					85	1,410.49	1,306.08	1,201.67	1,108.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	754.97	741.75	728.54	680.30	18-44	24.78	23.46	22.14	19.82
45-49	888.78	867.64	846.16	788.01	45-49	37.01	35.02	32.71	29.41
50-54	1,060.59	1,029.20	997.48	928.76	50-54	52.53	49.56	46.26	41.96
55	1,136.91	1,100.90	1,064.56	990.22	55	59.47	55.84	52.20	47.91
56	1,236.36	1,197.71	1,158.72	1,076.12	56	65.09	61.12	57.16	52.53
57	1,346.39	1,305.09	1,263.79	1,174.58	57	71.04	66.74	62.45	56.83
58	1,469.30	1,425.02	1,380.75	1,282.29	58	77.64	73.02	68.39	63.11
59	1,606.42	1,557.85	1,508.95	1,401.24	59	86.23	80.95	75.66	69.71
60	1,756.42	1,702.23	1,647.72	1,527.78	60	95.82	90.20	84.25	78.31
61	1,917.65	1,856.53	1,795.41	1,663.57	61	106.72	100.11	93.83	86.90
62	2,088.47	2,020.08	1,951.36	1,808.62	62	118.61	111.35	104.08	96.15
63	2,268.21	2,191.23	2,114.24	1,960.28	63	131.50	123.57	115.31	107.05
64	2,455.22	2,369.31	2,283.08	2,115.56	64	144.72	135.80	126.87	117.62
65	2,648.17	2,552.36	2,456.54	2,276.14	65	158.92	149.01	139.10	128.86
66	2,845.75	2,739.69	2,633.64	2,438.37	66	173.46	162.56	151.65	140.42
67	3,046.31	2,930.01	2,813.37	2,603.90	67	188.00	176.43	164.54	152.32
68	3,258.76	3,130.23	3,001.37	2,776.70	68	205.51	192.62	179.74	166.52
69	3,493.67	3,349.29	3,204.90	2,965.36	69	227.98	213.77	199.23	185.03
70	3,752.71	3,589.82	3,426.60	3,169.22	70	255.40	239.21	222.69	205.51
71	4,038.17	3,853.15	3,668.12	3,391.25	71	287.12	268.62	250.11	231.61
72	4,351.40	4,141.59	3,931.79	3,634.75	72	323.13	302.32	281.17	259.70
73	4,725.74	4,486.20	4,246.66	3,924.85	73	367.08	342.96	318.84	295.38
74	5,183.68	4,907.79	4,631.91	4,279.70	74	422.58	394.50	366.42	339.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,711.00	5,393.15	5,074.98	4,687.42	75	488.00	455.29	422.25	390.87
76	6,293.50	5,928.74	5,563.97	5,137.75	76	561.02	523.03	484.70	448.69
77	7,017.41	6,610.69	6,203.96	5,726.53	77	640.65	596.71	552.43	511.46
78	7,929.65	7,470.06	7,010.47	6,468.61	78	723.91	674.02	624.13	577.21
79	9,039.47	8,515.78	7,991.77	7,372.92	79	818.08	761.91	705.41	653.87
					80	924.47	861.03	797.26	735.14
					81	1,044.40	972.70	900.68	830.63
					82	1,180.20	1,099.25	1,017.97	938.67
					83	1,333.83	1,241.98	1,150.13	1,060.59
					84	1,507.29	1,403.55	1,299.80	1,198.70
					85	1,703.22	1,585.93	1,468.64	1,354.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	822.70	807.17	791.31	738.78	18-44	32.05	30.40	28.74	25.77
45-49	995.50	970.72	945.94	881.18	45-49	47.91	45.27	42.62	38.66
50-54	1,217.53	1,181.19	1,144.51	1,065.55	50-54	68.06	64.43	60.79	55.18
55	1,316.32	1,274.69	1,232.73	1,146.50	55	76.98	73.02	68.72	62.78
56	1,430.97	1,385.71	1,340.11	1,244.62	56	84.25	79.96	75.33	69.38
57	1,556.19	1,507.62	1,458.73	1,355.64	57	92.18	87.23	82.27	75.00
58	1,697.28	1,644.41	1,591.55	1,478.22	58	101.10	95.82	90.20	83.26
59	1,857.52	1,799.04	1,740.23	1,616.00	59	112.01	106.06	99.78	91.85
60	2,034.95	1,969.53	1,903.78	1,765.01	60	124.56	117.95	111.02	103.09
61	2,227.90	2,154.22	2,080.54	1,927.90	61	138.77	131.17	123.24	113.99
62	2,434.73	2,352.13	2,269.20	2,103.01	62	154.30	145.71	137.12	126.54
63	2,653.46	2,560.62	2,467.77	2,288.37	63	171.15	161.57	151.65	141.08
64	2,882.76	2,779.01	2,674.94	2,478.68	64	188.66	178.09	167.18	154.96
65	3,119.99	3,004.68	2,889.37	2,677.25	65	206.83	195.27	183.37	169.83
66	3,364.15	3,236.95	3,109.41	2,879.12	66	226.00	213.11	199.89	185.03
67	3,612.95	3,473.52	3,333.76	3,085.63	67	245.16	231.28	217.07	200.88
68	3,881.56	3,727.27	3,572.97	3,305.67	68	267.63	252.43	236.90	219.39
69	4,186.86	4,013.39	3,839.93	3,552.81	69	297.36	280.18	262.67	243.84
70	4,530.14	4,333.55	4,136.63	3,825.73	70	333.05	313.55	293.73	270.93
71	4,912.09	4,688.41	4,464.72	4,127.71	71	374.68	352.21	329.74	305.62
72	5,334.34	5,079.93	4,825.52	4,461.09	72	421.59	396.15	370.71	342.63
73	5,836.22	5,545.14	5,253.72	4,855.59	73	479.08	449.68	420.27	389.21
74	6,445.15	6,108.81	5,772.13	5,333.02	74	551.77	517.41	483.05	447.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	7,144.29	6,755.73	6,366.85	5,880.50	75	637.35	597.04	556.40	515.10
76	7,917.10	7,470.06	7,022.70	6,484.80	76	733.16	685.91	638.67	591.42
77	8,827.68	8,329.11	7,830.20	7,227.55	77	836.91	782.39	727.88	673.69
78	9,975.17	9,411.84	8,848.17	8,164.57	78	945.61	884.16	822.37	760.59
79	11,371.78	10,729.48	10,086.85	9,305.45	79	1,068.52	999.14	929.42	861.36
					80	1,207.62	1,128.98	1,050.35	968.41
					81	1,364.56	1,275.68	1,186.80	1,094.29
					82	1,541.99	1,441.54	1,341.10	1,236.70
					83	1,742.54	1,629.21	1,515.55	1,397.60
					84	1,968.87	1,840.67	1,712.47	1,578.99
					85	2,224.93	2,080.21	1,935.17	1,784.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,381.08	1,324.25	1,267.09	1,183.17	18-44	90.53	84.58	78.64	70.38
45-49	1,503.33	1,437.58	1,371.50	1,277.33	45-49	101.76	95.16	88.22	79.63
50-54	1,660.60	1,583.29	1,505.64	1,401.90	50-54	115.97	108.37	100.44	91.19
55	1,730.32	1,648.05	1,565.45	1,456.08	55	122.25	113.99	105.73	96.81
56	1,846.29	1,760.38	1,674.48	1,555.20	56	128.53	119.94	111.35	102.76
57	1,977.46	1,888.25	1,799.04	1,671.83	57	135.46	126.54	117.29	107.05
58	2,122.17	2,029.00	1,935.50	1,797.72	58	143.39	133.81	124.23	114.65
59	2,277.13	2,178.34	2,079.55	1,931.20	59	152.65	142.40	132.16	121.59
60	2,442.00	2,336.27	2,230.21	2,067.66	60	163.22	152.32	141.08	131.17
61	2,615.46	2,501.47	2,387.49	2,212.04	61	175.11	163.22	150.99	139.76
62	2,796.52	2,673.28	2,550.04	2,363.37	62	187.67	174.78	161.90	149.34
63	2,984.85	2,851.37	2,717.56	2,519.98	63	201.21	187.67	173.79	161.57
64	3,179.13	3,034.41	2,889.37	2,677.58	64	215.75	200.88	185.69	172.14
65	3,378.36	3,221.42	3,064.48	2,839.48	65	230.62	214.76	198.57	183.70
66	3,581.56	3,412.06	3,242.57	3,002.36	66	245.82	228.97	211.79	195.93
67	3,788.06	3,605.68	3,422.97	3,168.23	67	261.68	243.51	225.00	208.15
68	4,000.51	3,803.59	3,606.67	3,336.73	68	279.19	259.70	239.87	222.36
69	4,223.86	4,010.09	3,796.32	3,512.51	69	300.67	279.52	258.04	239.54
70	4,461.09	4,228.16	3,995.22	3,694.89	70	325.45	302.32	279.19	257.38
71	4,715.50	4,460.43	4,205.03	3,887.51	71	353.86	328.42	302.98	280.84
72	4,989.07	4,709.22	4,429.04	4,094.67	72	385.58	357.83	329.74	304.63
73	5,306.92	4,997.99	4,688.74	4,333.22	73	423.91	392.85	361.79	335.03
74	5,684.90	5,341.61	4,998.32	4,618.03	74	471.15	436.46	401.44	372.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,112.11	5,730.49	5,348.55	4,940.17	75	526.00	486.68	447.36	413.99
76	6,577.98	6,153.74	5,729.50	5,290.73	76	586.79	542.85	498.58	461.57
77	7,334.60	6,861.46	6,388.33	5,896.69	77	652.54	603.31	553.75	512.45
78	8,287.81	7,753.55	7,218.96	6,661.24	78	737.46	681.62	625.78	578.86
79	9,448.18	8,838.92	8,229.66	7,592.31	79	833.27	770.17	707.06	655.19
80		9,533.42	8,916.89		80		822.37	756.62	
81		10,379.91	9,594.55		81		886.47	817.75	
82		11,600.09	10,838.84		82		976.01	896.71	
83		13,144.06	12,287.66		83		1,080.75	993.52	
84		14,927.24	13,954.53		84		1,201.01	1,104.86	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,516.55	1,455.42	1,394.30	1,301.78	18-44	104.74	98.46	91.85	82.27
45-49	1,660.27	1,589.90	1,519.52	1,415.11	45-49	117.62	110.35	103.09	93.17
50-54	1,844.97	1,763.03	1,680.76	1,564.78	50-54	134.47	126.21	117.62	107.05
55	1,927.24	1,840.01	1,752.45	1,629.87	55	141.74	133.15	124.23	113.66
56	2,052.13	1,960.61	1,869.08	1,735.93	56	149.34	140.09	130.84	120.60
57	2,192.22	2,096.40	2,000.58	1,859.17	57	157.60	147.69	137.78	125.55
58	2,347.51	2,246.73	2,145.96	1,993.32	58	166.85	156.28	145.71	134.47
59	2,517.66	2,410.28	2,302.90	2,138.69	59	177.76	166.85	155.62	143.39
60	2,701.04	2,585.73	2,470.42	2,290.35	60	190.31	178.42	166.52	154.63
61	2,896.64	2,772.07	2,647.51	2,453.24	61	204.52	191.63	178.42	165.20
62	3,102.81	2,968.00	2,833.20	2,626.04	62	219.72	205.84	191.63	176.77
63	3,318.89	3,172.85	3,026.48	2,806.44	63	235.91	221.04	205.84	191.30
64	3,543.23	3,384.97	3,226.38	2,989.81	64	253.09	236.90	220.71	204.52
65	3,774.51	3,603.37	3,431.89	3,179.79	65	270.93	253.75	236.24	218.73
66	4,012.07	3,827.05	3,642.02	3,372.08	66	289.43	270.93	252.10	233.26
67	4,253.93	4,055.03	3,855.79	3,568.67	67	308.27	288.44	268.29	248.13
68	4,506.35	4,291.59	4,076.50	3,771.54	68	329.41	308.27	286.79	265.64
69	4,777.61	4,544.02	4,310.10	3,987.95	69	355.51	332.38	308.93	286.79
70	5,071.01	4,815.28	4,559.55	4,216.92	70	385.91	360.47	335.03	308.93
71	5,389.52	5,108.68	4,827.84	4,463.40	71	420.93	393.18	365.09	338.33
72	5,735.78	5,426.86	5,117.93	4,731.36	72	459.92	429.19	398.46	368.07
73	6,138.54	5,796.58	5,454.61	5,040.95	73	507.17	472.81	438.44	406.06
74	6,616.63	6,235.02	5,853.40	5,408.02	74	565.65	526.99	488.00	452.32
75	7,157.17	6,730.95	6,304.40	5,823.01	75	633.38	589.77	545.82	505.18
76	7,747.93	7,272.15	6,796.04	6,275.66	76	709.04	659.48	609.59	564.33
77	8,639.02	8,108.40	7,577.44	6,994.28	77	790.65	734.81	678.98	628.42
78	9,762.06	9,162.38	8,562.70	7,900.91	78	893.41	830.30	767.19	709.70
79	11,128.60	10,445.00	9,761.40	9,005.44	79	1,009.71	938.34	866.98	803.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,800.69	1,728.99	1,656.97	1,547.27	18-44	134.80	127.20	119.61	107.05
45-49	1,988.03	1,905.10	1,821.84	1,696.95	45-49	151.65	143.06	134.47	121.59
50-54	2,228.89	2,131.42	2,033.63	1,893.53	50-54	173.46	163.55	153.64	139.76
55	2,335.94	2,231.87	2,127.79	1,979.11	55	183.04	172.80	162.23	148.35
56	2,481.65	2,372.29	2,262.92	2,102.02	56	192.95	182.05	170.82	157.27
57	2,643.22	2,528.57	2,413.59	2,243.10	57	203.53	191.96	180.07	164.21
58	2,823.95	2,702.69	2,581.43	2,397.73	58	215.42	203.20	190.64	176.10
59	3,024.83	2,895.31	2,765.80	2,568.55	59	229.96	216.74	203.20	187.01
60	3,244.55	3,105.45	2,966.02	2,749.94	60	246.15	231.94	217.74	202.21
61	3,481.45	3,331.11	3,180.45	2,946.86	61	264.65	249.12	233.59	216.08
62	3,733.87	3,570.66	3,407.44	3,157.98	62	284.48	267.63	250.78	231.61
63	3,999.85	3,823.08	3,645.99	3,380.67	63	305.62	287.78	269.61	250.44
64	4,277.72	4,086.41	3,894.78	3,608.98	64	328.09	308.60	289.10	267.96
65	4,566.16	4,359.00	4,151.83	3,846.87	65	351.55	330.40	309.26	286.13
66	4,863.19	4,639.84	4,416.49	4,089.39	66	375.34	352.87	330.40	305.62
67	5,167.49	4,927.29	4,686.75	4,337.85	67	400.12	376.00	351.88	325.78
68	5,489.63	5,230.27	4,970.57	4,598.54	68	427.87	402.10	376.00	348.24
69	5,843.82	5,560.67	5,277.51	4,883.01	69	461.90	433.82	405.40	376.33
70	6,232.71	5,922.13	5,611.55	5,189.96	70	501.88	471.15	440.10	406.06
71	6,659.59	6,317.62	5,975.32	5,524.32	71	547.48	513.44	479.41	444.06
72	7,126.77	6,749.45	6,371.81	5,890.41	72	599.02	561.35	523.69	483.71
73	7,668.63	7,249.35	6,830.07	6,312.33	73	660.80	618.84	576.88	534.26
74	8,307.30	7,838.13	7,368.96	6,808.60	74	737.79	690.21	642.30	595.05
75	9,028.24	8,501.91	7,975.58	7,366.32	75	827.33	773.14	718.62	665.10
76	9,816.91	9,227.47	8,638.03	7,976.57	76	927.11	865.32	803.54	744.07
77	10,945.89	10,288.72	9,631.55	8,890.46	77	1,034.82	965.10	895.06	828.32
78	12,368.93	11,626.19	10,883.45	10,042.57	78	1,169.29	1,090.33	1,011.36	935.37
79	14,100.57	13,254.08	12,407.26	11,446.12	79	1,321.28	1,232.07	1,142.86	1,059.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	674.02	663.45	652.54	609.26	18-44	16.19	15.20	13.88	12.56
45-49	766.86	749.35	731.51	681.29	45-49	24.45	22.80	20.82	18.83
50-54	886.47	859.71	832.94	775.45	50-54	35.02	32.38	29.74	27.09
55	939.66	908.94	878.21	816.75	55	39.65	36.67	33.70	30.73
56	1,023.59	991.21	958.83	890.76	56	43.61	40.64	37.34	34.36
57	1,118.41	1,084.71	1,050.68	976.34	57	47.58	44.27	40.64	37.01
58	1,223.48	1,187.80	1,151.78	1,069.84	58	52.20	48.57	44.60	41.30
59	1,337.80	1,298.81	1,259.49	1,169.62	59	58.15	53.86	49.56	45.60
60	1,460.38	1,416.76	1,373.15	1,273.04	60	64.76	60.13	55.51	51.54
61	1,590.23	1,541.33	1,492.10	1,382.40	61	72.69	67.40	61.79	57.16
62	1,726.68	1,671.17	1,615.67	1,497.38	62	80.95	75.00	69.05	63.77
63	1,868.42	1,805.98	1,743.20	1,616.33	63	89.87	83.26	76.65	71.37
64	2,014.79	1,944.75	1,874.37	1,736.92	64	99.45	92.18	84.91	78.64
65	2,165.13	2,086.49	2,007.52	1,860.16	65	109.36	101.43	93.17	86.23
66	2,318.10	2,230.54	2,142.99	1,984.06	66	119.61	111.02	102.09	94.50
67	2,473.06	2,376.58	2,279.77	2,109.95	67	130.18	120.60	111.02	102.76
68	2,633.64	2,526.59	2,419.53	2,238.47	68	142.73	132.16	121.59	112.67
69	2,805.77	2,686.17	2,566.23	2,374.60	69	159.25	147.36	135.46	125.88
70	2,991.79	2,856.66	2,721.52	2,517.00	70	179.08	165.86	152.32	140.42
71	3,192.68	3,039.70	2,886.72	2,668.99	71	202.54	187.34	171.81	159.25
72	3,411.40	3,237.94	3,064.48	2,832.87	72	228.97	211.79	194.28	179.41
73	3,674.07	3,476.16	3,277.92	3,029.46	73	261.02	241.19	221.37	205.18
74	3,998.20	3,770.55	3,542.57	3,272.96	74	301.66	278.53	255.07	236.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,372.54	4,110.86	3,848.85	3,554.80	75	348.90	322.14	295.05	273.24
76	4,786.21	4,486.20	4,186.20	3,865.70	76	402.10	371.04	339.65	314.54
77	5,336.66	5,002.29	4,667.59	4,308.44	77	459.92	423.91	387.89	359.15
78	6,030.50	5,652.52	5,274.54	4,866.82	78	519.72	479.08	438.44	405.40
79	6,874.68	6,443.83	6,012.66	5,546.79	79	587.12	541.20	495.27	458.93
80		7,345.83	6,854.52		80	663.78	611.90	559.70	516.09
81		8,447.72	7,882.73		81	750.01	691.20	632.39	583.16
82		9,714.81	9,065.24		82	847.48	781.07	714.66	659.15
83		11,172.22	10,424.85		83	957.51	882.50	807.50	744.73
84		12,848.02	11,988.64		84	1,082.07	997.48	912.57	841.53
					85	1,222.82	1,127.00	1,031.19	950.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	697.15	685.58	674.02	629.42	18-44	18.83	17.51	16.19	14.54
45-49	806.84	788.01	769.18	716.31	45-49	28.41	26.43	24.45	22.14
50-54	947.59	919.84	891.76	830.30	50-54	40.64	38.00	35.35	32.05
55	1,010.37	978.32	946.27	880.19	55	46.26	43.28	39.98	36.67
56	1,099.25	1,064.89	1,030.52	957.17	56	50.88	47.58	43.94	40.64
57	1,197.71	1,161.36	1,125.02	1,045.39	57	55.84	52.20	48.24	43.94
58	1,308.06	1,269.07	1,230.09	1,142.53	58	61.45	57.49	53.19	49.23
59	1,431.30	1,388.35	1,345.40	1,249.25	59	68.39	63.77	59.14	54.52
60	1,565.78	1,517.87	1,469.96	1,362.91	60	76.32	71.37	66.08	61.45
61	1,710.49	1,656.64	1,602.45	1,484.83	61	85.57	79.96	74.01	68.39
62	1,864.13	1,803.33	1,742.21	1,614.68	62	95.82	89.54	82.93	76.65
63	2,025.70	1,956.97	1,888.25	1,750.80	63	106.72	99.45	92.18	85.57
64	2,193.54	2,116.56	2,039.57	1,889.90	64	118.28	110.35	102.09	94.50
65	2,366.67	2,280.77	2,194.86	2,033.63	65	130.51	121.59	112.67	104.41
66	2,544.10	2,448.94	2,353.45	2,179.00	66	142.73	133.15	123.24	113.99
67	2,724.17	2,619.43	2,514.36	2,327.35	67	155.62	145.05	134.47	124.56
68	2,914.81	2,798.51	2,682.20	2,481.32	68	170.82	159.25	147.36	136.46
69	3,125.27	2,994.76	2,863.93	2,649.83	69	190.97	178.09	164.87	152.98
70	3,357.55	3,209.53	3,061.18	2,831.22	70	215.42	200.88	186.02	171.48
71	3,612.95	3,444.44	3,275.94	3,028.80	71	244.50	227.65	210.80	195.27
72	3,893.79	3,702.16	3,510.52	3,245.21	72	276.88	258.04	238.88	220.71
73	4,230.14	4,010.75	3,791.36	3,503.91	73	316.86	295.05	272.91	252.76
74	4,642.81	4,389.72	4,136.63	3,822.09	74	367.08	341.64	315.86	292.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,118.92	4,826.84	4,534.77	4,188.51	75	426.22	396.15	365.76	338.66
76	5,644.92	5,309.56	4,974.20	4,593.25	76	492.30	457.28	422.25	390.87
77	6,294.16	5,920.15	5,546.13	5,119.25	77	564.00	523.69	483.05	447.03
78	7,112.24	6,689.98	6,267.40	5,783.03	78	637.35	591.75	545.82	504.85
79	8,108.07	7,626.34	7,144.62	6,591.19	79	720.28	668.73	616.86	571.60
					80	813.78	755.63	697.15	642.96
					81	919.51	853.76	787.68	726.22
					82	1,039.11	964.77	890.10	820.72
					83	1,174.25	1,090.00	1,005.74	927.44
					84	1,326.89	1,231.74	1,136.58	1,048.04
					85	1,499.36	1,391.98	1,284.27	1,184.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	751.66	738.45	725.23	677.32	18-44	24.45	23.13	21.48	19.16
45-49	893.74	872.26	850.79	792.30	45-49	37.34	35.02	32.71	29.41
50-54	1,076.45	1,044.40	1,012.02	942.31	50-54	53.53	50.55	47.25	42.95
55	1,157.73	1,120.72	1,083.72	1,008.06	55	60.79	57.16	53.53	48.90
56	1,258.50	1,218.52	1,178.54	1,094.62	56	66.74	62.78	58.81	54.19
57	1,369.52	1,326.56	1,283.61	1,192.75	57	73.35	69.05	64.43	58.81
58	1,494.74	1,448.15	1,401.57	1,301.78	58	80.62	75.99	71.04	65.42
59	1,637.14	1,585.60	1,534.06	1,424.69	59	89.87	84.58	78.97	72.69
60	1,795.07	1,737.58	1,679.76	1,557.52	60	100.44	94.50	88.22	81.94
61	1,967.21	1,902.46	1,837.37	1,702.56	61	112.34	105.73	98.79	91.52
62	2,151.91	2,078.56	2,005.21	1,858.51	62	125.88	118.28	110.35	101.76
63	2,347.18	2,264.91	2,182.64	2,023.71	63	140.09	131.50	122.91	114.32
64	2,552.03	2,459.84	2,367.33	2,193.87	64	155.29	145.71	136.13	126.21
65	2,764.14	2,661.72	2,558.96	2,370.97	65	170.82	160.58	150.00	138.77
66	2,982.21	2,868.88	2,755.22	2,551.03	66	187.01	175.77	164.21	151.98
67	3,204.90	3,080.34	2,955.45	2,735.40	67	203.86	191.30	178.75	165.53
68	3,445.43	3,307.33	3,168.89	2,931.66	68	223.68	210.14	196.26	181.72
69	3,718.68	3,563.06	3,407.11	3,152.37	69	250.11	234.59	219.06	203.53
70	4,026.28	3,849.18	3,672.09	3,396.20	70	282.16	264.65	247.14	227.98
71	4,368.91	4,167.03	3,964.83	3,665.48	71	319.83	299.67	279.52	259.04
72	4,747.88	4,517.59	4,286.97	3,963.17	72	362.45	339.65	316.53	292.41
73	5,198.88	4,934.56	4,669.90	4,316.04	73	414.65	388.22	361.46	334.70
74	5,746.68	5,440.73	5,134.45	4,743.91	74	480.07	449.02	417.63	386.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,376.43	6,021.91	5,667.39	5,234.56	75	557.06	520.38	483.38	447.36
76	7,072.26	6,663.88	6,255.50	5,776.42	76	642.96	600.01	557.06	515.76
77	7,885.71	7,430.41	6,974.79	6,438.22	77	736.47	686.91	637.35	589.77
78	8,910.62	8,396.18	7,881.74	7,272.81	78	832.28	776.45	720.28	666.09
79	10,158.21	9,571.75	8,984.96	8,289.13	79	940.32	877.22	813.78	754.31
					80	1,062.57	991.21	919.51	847.81
					81	1,200.68	1,120.06	1,039.11	958.17
					82	1,356.96	1,265.77	1,174.25	1,082.73
					83	1,533.40	1,430.31	1,326.89	1,223.48
					84	1,732.63	1,616.00	1,499.36	1,382.73
					85	1,957.96	1,826.13	1,694.30	1,562.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,212.58	1,162.35	1,111.80	1,038.12	18-44	72.69	67.40	62.12	55.51
45-49	1,312.69	1,254.54	1,196.39	1,114.45	45-49	81.61	75.66	69.71	63.11
50-54	1,441.21	1,373.15	1,305.09	1,215.22	50-54	93.17	86.57	79.63	72.36
55	1,498.37	1,426.02	1,353.33	1,258.83	55	98.46	91.19	83.92	76.65
56	1,602.78	1,527.45	1,451.79	1,348.37	56	103.75	96.15	88.55	81.61
57	1,721.40	1,643.09	1,564.45	1,453.77	57	109.69	101.76	93.50	85.24
58	1,852.23	1,770.29	1,688.02	1,567.76	58	115.97	107.38	98.79	91.19
59	1,991.99	1,905.10	1,817.87	1,688.02	59	123.90	114.65	105.40	97.14
60	2,140.35	2,047.17	1,953.67	1,811.26	60	132.82	122.91	113.00	105.07
61	2,296.29	2,195.52	2,094.75	1,940.78	61	142.73	132.16	121.26	112.34
62	2,459.18	2,349.82	2,240.13	2,076.25	62	153.64	142.07	130.51	120.60
63	2,628.02	2,509.07	2,389.80	2,216.01	63	165.20	152.98	140.42	130.51
64	2,802.14	2,672.62	2,543.11	2,356.43	64	177.43	164.21	150.66	139.76
65	2,980.56	2,840.14	2,699.39	2,501.14	65	190.31	176.10	161.57	149.67
66	3,162.28	3,010.29	2,857.98	2,646.19	66	203.53	188.33	172.80	159.91
67	3,346.97	3,182.76	3,018.22	2,793.55	67	217.07	200.88	184.36	170.49
68	3,536.62	3,358.87	3,181.11	2,942.89	68	232.60	215.09	197.25	182.71
69	3,735.53	3,542.24	3,348.96	3,098.51	69	251.44	232.27	213.11	197.91
70	3,946.32	3,735.53	3,524.40	3,259.42	70	273.90	253.09	231.94	214.10
71	4,171.66	3,940.38	3,709.09	3,429.24	71	299.34	276.55	253.42	234.92
72	4,414.17	4,159.76	3,905.35	3,610.30	72	328.09	302.98	277.54	256.39
73	4,696.67	4,415.49	4,133.99	3,820.44	73	362.45	334.37	306.28	283.82
74	5,034.01	4,721.12	4,408.23	4,072.87	74	404.74	373.35	341.64	316.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,416.28	5,067.71	4,718.80	4,358.33	75	453.97	418.29	382.28	353.86
76	5,833.58	5,445.69	5,057.47	4,670.23	76	508.49	468.18	427.87	396.15
77	6,504.30	6,071.80	5,638.97	5,205.16	77	567.63	522.37	477.10	441.75
78	7,350.13	6,861.13	6,372.14	5,879.84	78	641.31	590.43	539.22	498.58
79	8,379.00	7,821.61	7,264.22	6,701.55	79	724.90	667.08	609.26	564.66
80		8,462.59	7,677.22		80		709.70	649.24	
81		9,268.44	8,442.44		81		761.58	695.50	
82		10,255.02	9,554.90		82		841.86	769.84	
83		11,630.82	10,841.82		83		932.39	852.77	
84		13,214.43	12,324.33		84		1,036.47	948.25	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,339.78	1,285.26	1,230.75	1,149.14	18-44	86.23	80.62	74.67	66.74
45-49	1,460.38	1,397.60	1,334.49	1,242.97	45-49	97.14	90.53	83.92	75.66
50-54	1,615.34	1,541.66	1,467.98	1,366.87	50-54	110.68	103.42	95.82	87.23
55	1,684.06	1,605.75	1,527.12	1,420.40	55	116.96	109.03	101.10	92.51
56	1,796.40	1,714.46	1,632.19	1,515.89	56	123.24	114.98	106.72	98.46
57	1,922.94	1,837.04	1,751.13	1,627.23	57	130.18	121.59	112.67	102.76
58	2,063.36	1,973.16	1,882.63	1,748.49	58	138.11	128.86	119.28	110.02
59	2,217.33	2,120.85	2,024.37	1,879.99	59	147.36	137.45	127.20	117.29
60	2,382.86	2,279.44	2,175.70	2,017.11	60	158.26	147.69	136.79	127.20
61	2,559.63	2,447.62	2,335.61	2,164.13	61	170.49	158.92	147.03	136.13
62	2,746.30	2,624.71	2,503.13	2,320.08	62	183.70	171.15	158.26	146.04
63	2,941.57	2,809.41	2,677.25	2,482.31	63	197.91	184.36	170.49	158.26
64	3,144.11	3,001.04	2,857.65	2,648.17	64	212.78	198.24	183.37	169.83
65	3,353.25	3,197.96	3,042.67	2,819.32	65	228.31	212.78	196.92	182.38
66	3,567.68	3,399.84	3,231.99	2,992.45	66	244.50	227.65	210.80	194.94
67	3,786.41	3,605.68	3,424.62	3,169.88	67	261.02	243.18	225.00	208.15
68	4,014.39	3,818.79	3,623.19	3,351.93	68	279.85	260.69	241.19	223.35
69	4,259.21	4,046.43	3,833.33	3,546.87	69	303.31	282.16	261.02	242.52
70	4,523.54	4,290.60	4,057.34	3,752.38	70	331.06	307.93	284.81	262.67
71	4,810.66	4,554.26	4,297.87	3,973.42	71	362.78	337.34	311.90	289.10
72	5,122.89	4,840.39	4,557.90	4,213.62	72	398.46	370.38	342.30	316.19
73	5,486.66	5,173.44	4,860.22	4,491.82	73	441.42	410.03	378.64	350.89
74	5,918.82	5,568.93	5,219.03	4,821.89	74	494.28	458.93	423.25	392.19
75	6,408.15	6,016.62	5,625.10	5,195.57	75	555.74	515.76	475.45	440.10
76	6,943.40	6,505.95	6,068.17	5,603.29	76	624.13	578.53	532.94	493.62
77	7,741.98	7,253.98	6,765.97	6,245.26	77	698.14	646.93	595.38	551.11
78	8,748.39	8,196.95	7,645.51	7,054.75	78	789.00	730.85	672.70	622.15
79	9,973.19	9,344.76	8,716.01	8,041.00	79	891.42	826.01	760.26	704.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,579.32	1,514.89	1,450.47	1,354.32	18-44	111.35	104.74	97.80	87.56
45-49	1,736.92	1,662.58	1,588.24	1,479.21	45-49	125.55	117.95	110.02	99.45
50-54	1,939.79	1,852.56	1,765.34	1,643.75	50-54	143.72	135.13	126.21	114.65
55	2,029.99	1,937.15	1,843.97	1,715.12	55	151.98	142.73	133.15	121.92
56	2,159.84	2,062.37	1,964.90	1,825.14	56	160.25	150.33	140.42	129.52
57	2,304.55	2,202.13	2,099.71	1,951.36	57	169.17	158.92	148.35	135.46
58	2,466.45	2,358.41	2,250.04	2,089.79	58	179.08	168.17	157.27	145.05
59	2,646.52	2,531.21	2,415.57	2,243.10	59	191.63	179.74	167.84	154.63
60	2,843.77	2,719.54	2,594.98	2,405.99	60	205.51	192.95	180.07	167.51
61	3,056.22	2,921.75	2,787.27	2,582.75	61	221.37	207.49	193.62	179.08
62	3,282.88	3,136.84	2,990.80	2,772.07	62	238.55	223.68	208.81	192.62
63	3,521.76	3,363.49	3,204.90	2,971.64	63	257.05	240.86	224.67	208.81
64	3,771.54	3,599.73	3,427.59	3,176.16	64	276.88	259.37	241.85	224.01
65	4,030.91	3,844.89	3,658.54	3,389.93	65	297.03	278.20	259.37	239.87
66	4,297.87	4,096.99	3,895.77	3,607.00	66	318.18	298.02	277.54	256.72
67	4,571.11	4,354.70	4,138.29	3,830.35	67	339.65	318.18	296.37	274.23
68	4,860.55	4,626.62	4,392.70	4,063.95	68	364.43	341.31	317.85	294.39
69	5,178.72	4,923.32	4,667.92	4,319.02	69	394.83	369.72	344.28	319.83
70	5,528.29	5,247.78	4,967.27	4,593.91	70	431.17	403.42	375.34	346.26
71	5,911.89	5,602.63	5,293.04	4,893.59	71	472.81	442.08	411.02	380.95
72	6,332.16	5,990.19	5,648.22	5,221.68	72	519.39	485.36	451.00	416.64
73	6,819.83	6,439.54	6,059.24	5,599.99	73	575.56	537.23	498.91	462.23
74	7,395.06	6,968.84	6,542.62	6,045.04	74	644.61	601.33	558.05	517.08
75	8,044.96	7,566.21	7,087.46	6,546.26	75	725.23	676.00	626.44	579.86
76	8,756.32	8,219.41	7,682.51	7,094.06	76	814.77	758.60	702.43	650.56
77	9,763.38	9,164.69	8,566.01	7,906.85	77	911.58	848.14	784.71	726.22
78	11,032.46	10,356.12	9,679.46	8,931.43	78	1,030.19	958.50	886.80	820.06
79	12,577.09	11,805.93	11,034.77	10,180.02	79	1,164.01	1,083.06	1,002.11	928.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

SERFF Tracking #:

MILL-131123551

State Tracking #:

MILL-131123551

Company Tracking #:

LTC2 NQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 4.0 Filing/145GEC01-60

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC2 NQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC2 NQ Comp_PA_20171115.pdf Supplement to AM_LTC2 NQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC2 NQ Comp_20171115.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

SERFF Tracking #:

MILL-131123551

State Tracking #:

MILL-131123551

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC2 NQ Comp_20171115.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	MICC RIL 20160429.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-131123551

State Tracking #:

MILL-131123551

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Attachment PA_Supplement Exhibits_LTC2 NQ Comp_20171115.xlsb is not a PDF document and cannot be reproduced here.



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November 15, 2017

Honorable Jessica Altman
Acting Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131123551

Policy Forms: Long Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider

H-LTC2J-5, et al.

H-5IR

H-CPIR

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC2J-5, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Pennsylvania from September 1990 through March 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. On August 17, 2016, the company requested a rate increase of 56.5%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 36.0% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions).

The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future. If the current rate increase request is fully approved, the company will not implement another rate increase on these policies for three years from the time of this submission.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these. Quotes are provided to policyholders upon their request, which will show personalized options for reductions in benefits based upon their policy.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Jessica Altman
11/15/2017

The contact person for this filing is:

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2497
mike.bergerson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Michael Bergerson".

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/tad

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

Product or Rider

Long Term Care

Annual 5% Benefit Inflation Rider

Cost of Living (CPI) Benefit Rider

Form Number

H-LTC2J-5, et al.

H-5IR

H-CPIR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from September 1990 through March 1994.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for nursing facilities, home health, adult day care, and respite care.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

Benefit periods are 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and continence) or cognitive impairment.

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either "to age 86" or "for life", depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse Life Insurance Company policy forms based on actual emerging experience. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

A cumulative 1.2% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2015, including runout through June 30, 2016, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2015, including runout through June 30, 2016, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
77	0.123%	0.069%	95	6.814%	4.552%
78	0.199%	0.131%	96	7.862%	5.287%
79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.6% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience through December 31, 2015, including runout through June 30, 2016, and shown in the following table:

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

Mortality Selection Factors

Policy Duration	Factor
1	30%
2	45%
3	51%
4	55%
5	59%
6	63%
7	66%
8	68%
9	69%
10	70%
11	71%
12	72%
13	73%
14	75%
15	77%
16	80%
17	84%
18	88%
19	91%
20	94%
21	96%
22	98%
23	100%
24	101%
25+	102%

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio. Please note that Exhibit II uses total terminations (mortality and lapse combined) as mortality and lapse were not differentiated in the original pricing assumptions.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2016) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	44.9%
Semi-Annual	0.51*AP	17.0%
Quarterly	0.26*AP	11.8%
Monthly	0.09*AP	26.3%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2016 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2016 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

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The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j * v^{t-j} + {}_jCR_{2016} * v^{2016-j+1/2} + {}_jIBNR_{2016} * v^{2016-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j

${}_jIBNR_{2016}$ = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.045 = 0.956938$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2016 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 and 2016. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2017 through 2056 are developed from an asset share model representing actual contracts in-force as of December 31, 2016. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2018, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Five prior rate increases have been approved and implemented on these policy forms and associated riders.

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1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as has been requested in the past.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On August 17, 2016, the company requested a rate increase of 56.5%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 36.0% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions).

The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future. If the current rate increase request is fully approved, the company will not implement another rate increase on these policies for three years from the time of this submission.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables are included with this memorandum in Exhibit VI. Rate tables reflecting the 36.0% increase are included with this memorandum in Exhibit VII. The actual rates implemented may vary slightly from those in Exhibit VII due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2016 In-force)

Before increase: \$3,729
After increase: \$5,071

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19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2016 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	4.3%
48 - 52	7.9%
53 - 57	18.1%
58 - 62	27.5%
63 - 67	27.4%
68 - 72	12.5%
73 +	2.3%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.9%
60-day	14.2%
100-day	41.5%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	14.8%
5-Year	30.8%
Unlimited	54.4%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.4%
Compound to Age 86	19.0%
Compound for Life	17.5%
CPI	50.1%

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By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	15.0%
Standard	85.0%

21. Number of Policyholders

As of 12/31/2016, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2016 In-force
Pennsylvania	391	\$1,457,944
Nationwide	14,256	\$52,026,920

*Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: November 15, 2017

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC2 Comprehensive Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2015, including runout through June 2016, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2015

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2015, including runout through June 2016.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2015

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
77	0.123%	0.069%	95	6.814%	4.552%
78	0.199%	0.131%	96	7.862%	5.287%
79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC2 Comprehensive Policy Form

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.6% reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is based on the 1983 Individual Annuitant Mortality Table with selection consistent with experience. Table 3 below provides a comparison of the actual selection experienced through December 2015, including runout through June 2016, and the currently assumed selection factors.

Table 3
Actual and Assumed Mortality Selection Factors
Using Experience through December 2015

Duration	Actual Selection Factors	Currently Assumed Selection Factors
1	29%	30%
2	48%	45%
3	51%	51%
4	56%	55%
5	57%	59%
6	64%	63%
7	66%	66%
8	68%	68%
9	69%	69%
10	69%	70%
11	70%	71%
12	73%	72%
13	75%	73%
14	75%	75%
15	75%	77%
16	81%	80%
17	81%	84%
18	89%	88%
19	90%	91%
20	93%	94%
21	93%	96%
22	98%	98%
23	105%	100%
24	114%	101%
25+	100%	102%

Exhibit I
Brighthouse Life Insurance Company
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Morbidity

In 2015 Genworth Life Insurance Company (Genworth) LTC actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse Life Insurance Company policy forms based on actual emerging experience. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC2 Comprehensive Policy Form

Table 4
Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	\$9,724	\$19,398	50%	\$9,724	\$19,398	50%
2	13,599	21,826	62%	23,322	41,224	57%
3	23,291	25,304	92%	46,613	66,528	70%
4	33,202	29,788	111%	79,815	96,317	83%
5	31,638	35,341	90%	111,453	131,658	85%
6	41,628	41,761	100%	153,082	173,418	88%
7	54,652	49,158	111%	207,734	222,576	93%
8	61,341	57,562	107%	269,075	280,139	96%
9	69,261	66,854	104%	338,336	346,992	98%
10	82,077	77,328	106%	420,413	424,320	99%
11	96,539	88,766	109%	516,952	513,086	101%
12	110,919	101,179	110%	627,871	614,265	102%
13	117,280	113,944	103%	745,151	728,209	102%
14	131,079	127,337	103%	876,230	855,547	102%
15	164,961	141,245	117%	1,041,191	996,791	104%
16	164,244	155,697	105%	1,205,435	1,152,488	105%
17	175,277	170,181	103%	1,380,712	1,322,669	104%
18	204,489	184,431	111%	1,585,201	1,507,100	105%
19	210,266	193,522	109%	1,795,467	1,700,622	106%
20	198,269	176,624	112%	1,993,737	1,877,247	106%
21	137,036	143,447	96%	2,130,772	2,020,694	105%
22	127,399	118,654	107%	2,258,171	2,139,348	106%
23	96,709	96,572	100%	2,354,880	2,235,920	105%
24	69,574	69,517	100%	2,424,454	2,305,437	105%
25	45,069	39,770	113%	2,469,523	2,345,208	105%
26	11,739	13,531	87%	2,481,262	2,358,739	105%
27	105	285	37%	2,481,367	2,359,023	105%
28	94	25	376%	2,481,461	2,359,049	105%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC2 Comprehensive Policy Form

Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 5
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC2 Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year	Calendar Year Values			3-Year Totals			Analysis	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1990	310,822	0	0.0%					
	1991	26,748,140	5,443,527	20.4%	101,993,442	17,383,631	17.0%		
	1992	74,934,480	11,940,104	15.9%					
	1993	112,895,141	16,486,227	14.6%					
	1994	123,118,564	37,688,052	30.6%	366,571,418	95,257,781	26.0%	1.52	1.15
	1995	130,557,712	41,083,502	31.5%					
	1996	142,498,645	37,788,795	26.5%					
	1997	150,586,826	49,316,236	32.7%	434,216,552	146,517,318	33.7%	1.30	1.09
	1998	141,131,081	59,412,286	42.1%					
	1999	132,327,918	72,805,485	55.0%					
	2000	124,164,610	76,753,533	61.8%	373,442,258	233,102,285	62.4%	1.85	1.23
	2001	116,949,729	83,543,268	71.4%					
	2002	110,105,704	107,069,136	97.2%					
	2003	102,832,645	115,706,255	112.5%	308,764,852	338,099,248	109.5%	1.75	1.21
	2004	95,826,504	115,323,857	120.3%					
	2005	88,578,619	109,562,524	123.7%					
	2006	82,102,171	135,773,914	165.4%	247,444,222	375,882,906	151.9%	1.39	1.12
2007	76,763,432	130,546,468	170.1%						
2008	71,072,931	141,837,900	199.6%						
2009	65,648,734	161,637,269	246.2%	196,728,354	465,193,442	236.5%	1.56	1.16	
2010	60,006,689	161,718,272	269.5%						
2011	53,444,790	164,147,633	307.1%						
2012	48,042,182	154,359,330	321.3%	144,779,532	465,866,317	321.8%	1.36	1.11	
2013	43,292,560	147,359,353	340.4%						
2014	38,468,125	146,984,665	382.1%						
2015	33,830,814	159,719,143	472.1%	101,882,246	448,724,001	440.4%	1.37	1.11	
2016	29,583,307	142,020,193	480.1%						
Projected Future Experience	2017	25,879,248	133,295,791	515.1%					
	2018	22,232,893	126,264,010	567.9%	67,082,435	378,168,879	563.7%	1.28	1.09
	2019	18,970,294	118,609,078	625.2%					
	2020	16,079,123	110,533,794	687.4%					
	2021	13,540,637	102,073,761	753.8%	40,951,155	306,059,460	747.4%	1.33	1.10
	2022	11,331,394	93,451,905	824.7%					
	2023	9,424,332	84,819,743	900.0%					
	2024	7,790,445	76,366,788	980.3%	23,615,766	229,417,795	971.5%	1.30	1.09
	2025	6,400,990	68,231,264	1065.9%					
	2026	5,228,048	60,537,309	1157.9%					
	2027	4,245,004	53,331,096	1256.3%	12,899,933	160,527,282	1244.4%	1.28	1.09
	2028	3,426,881	46,658,877	1361.6%					
	2029	2,750,678	40,529,311	1473.4%					
	2030	2,195,507	34,975,326	1593.0%	6,688,870	105,490,942	1577.1%	1.27	1.08
	2031	1,742,685	29,986,305	1720.7%					
	2032	1,375,698	25,522,732	1855.3%					
	2033	1,080,133	21,568,404	1996.8%	3,299,375	65,177,013	1975.4%	1.25	1.08
	2034	843,544	18,085,877	2144.0%					
	2035	655,287	15,049,713	2296.7%					
	2036	506,354	12,426,974	2454.2%	1,550,841	37,650,657	2427.8%	1.23	1.07
	2037	389,201	10,173,970	2614.1%					
	2038	297,560	8,263,829	2777.2%					
	2039	226,266	6,647,566	2937.9%	694,925	20,209,165	2908.1%	1.20	1.06
	2040	171,099	5,297,770	3096.3%					
	2041	128,641	4,185,298	3253.5%					
	2042	96,140	3,278,308	3409.9%	296,180	10,012,369	3380.5%	1.16	1.05
	2043	71,399	2,548,763	3569.7%					
2044	52,675	1,967,349	3734.9%						
2045	38,591	1,508,552	3909.0%	119,333	4,623,389	3874.4%	1.15	1.05	
2046	28,066	1,147,488	4088.5%						
2047	20,255	867,103	4281.0%						
2048	14,499	649,600	4480.4%	45,044	1,998,464	4436.7%	1.15	1.05	
2049	10,290	481,761	4681.7%						
2050	7,238	353,657	4885.8%						
2051	5,044	256,018	5075.6%	15,763	792,545	5027.9%	1.13	1.04	
2052	3,480	182,871	5254.4%						
2053	2,376	128,549	5409.8%						
2054	1,604	89,190	5559.8%	5,050	278,575	5516.1%	1.10	1.03	
2055	1,070	60,836	5686.6%						
2056	704	40,946	5817.0%						
Past		2,275,822,876	2,586,026,929	113.6%					
Future		157,265,373	1,320,447,481	839.6%					
Lifetime		2,433,088,249	3,906,474,410	160.6%					

Exhibit II
Brighthouse Life Insurance Company
Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 98.3%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 45.4%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 37.7% = 13.0% + -1.5% + 26.2%).

LTC2 Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 98.3%*
Original Pricing Assumptions	44.8%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	98.3%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	111.3%	13.0%	259.7%
Total Termination	96.8%	-1.5%	-32.6%
Interest	124.5%	26.2%	266.6%
Historical Experience & Projections with All Current Assumptions	143.7%	45.4%	517.3%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases implemented after March 21, 2017 and assume that the needed rate increase is fully implemented on January 1, 2018.

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC2 Comprehensive Policy Form

Original Pricing Assumptions

Total Termination:

Duration	Issue Age				
	<57	57-66	67-71	72-76	77+
1	22%	20%	22%	23%	25%
2	15%	14%	16%	17%	20%
3	12%	12%	14%	15%	18%
4	10%	11%	12%	14%	16%
5	8%	9%	11%	12%	15%
6	8%	9%	11%	12%	15%
7	8%	9%	11%	12%	15%
8	8%	9%	11%	12%	15%
9	8%	9%	11%	12%	15%
10	5%	6%	8%	11%	15%
11	5%	6%	8%	11%	15%
12	5%	6%	8%	11%	15%
13	5%	6%	8%	11%	15%
14	5%	6%	8%	11%	15%
15	5%	6%	8%	11%	15%
16	5%	6%	8%	11%	15%
17	5%	6%	8%	11%	15%
18	5%	6%	8%	11%	15%
19	5%	6%	8%	11%	15%
20+	5%	8%	15%	20%	27%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the NCHS Advance data publications #92 and #133, and the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate: 8.0%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC2 Comprehensive Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	30%
2	45%
3	51%
4	55%
5	59%
6	63%
7	66%
8	68%
9	69%
10	70%
11	71%
12	72%
13	73%
14	75%
15	77%
16	80%
17	84%
18	88%
19	91%
20	94%
21	96%
22	98%
23	100%
24	101%
25+	102%

Voluntary Lapse Rates:

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC2 Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
77	0.123%	0.069%	95	6.814%	4.552%
78	0.199%	0.131%	96	7.862%	5.287%
79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

Morbidity:

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse Life Insurance Company policy forms based on actual emerging experience. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

Interest Rate:

4.5% from inception through 2014 and 4.0% for 2015 and beyond.

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			
Historical Experience	1990	97,745	0	0.0%	495	310,822	0	0.0%	4.5%	3.1799	
	1991	8,790,105	1,788,879	20.4%	10,920	26,748,140	5,443,527	20.4%	4.5%	3.0430	
	1992	25,733,478	4,100,388	15.9%	20,991	74,934,480	11,940,104	15.9%	4.5%	2.9119	
	1993	40,514,299	5,916,357	14.6%	27,528	112,895,140	16,486,227	14.6%	4.5%	2.7866	
	1994	46,171,386	14,133,608	30.6%	28,793	123,118,564	37,688,052	30.6%	4.5%	2.6666	
	1995	51,164,436	16,100,268	31.5%	31,684	130,557,713	41,083,502	31.5%	4.5%	2.5517	
	1996	58,356,963	15,475,511	26.5%	36,497	142,498,645	37,788,795	26.5%	4.5%	2.4418	
	1997	64,444,405	21,105,136	32.7%	35,418	150,586,826	49,316,236	32.7%	4.4%	2.3367	
	1998	63,115,670	26,569,953	42.1%	34,500	141,131,081	59,412,286	42.1%	4.4%	2.2361	
	1999	61,841,825	34,024,748	55.0%	33,684	132,327,918	72,805,485	55.0%	4.4%	2.1398	
	2000	60,638,010	37,483,962	61.8%	32,855	124,164,610	76,753,533	61.8%	4.4%	2.0476	
	2001	59,684,646	42,635,843	71.4%	31,951	116,949,729	83,543,268	71.4%	4.4%	1.9595	
	2002	58,720,468	57,101,036	97.2%	31,059	110,105,704	107,069,136	97.2%	4.4%	1.8751	
	2003	57,309,548	64,484,126	112.5%	30,103	102,832,645	115,706,255	112.5%	4.4%	1.7943	
	2004	55,963,379	67,163,208	120.0%	29,106	96,092,979	115,323,857	120.0%	4.4%	1.7171	
	2005	66,982,286	66,679,232	99.5%	27,912	110,060,480	109,562,524	99.5%	4.4%	1.6431	
2006	72,578,713	86,349,771	119.0%	26,842	114,120,695	135,773,914	119.0%	4.4%	1.5724		
2007	70,913,619	86,761,344	122.3%	25,776	106,701,004	130,546,468	122.3%	4.4%	1.5047		
2008	68,611,429	98,507,597	143.6%	24,598	98,791,375	141,837,900	143.6%	4.4%	1.4399		
2009	66,226,969	117,310,053	177.1%	23,367	91,251,741	161,637,269	177.1%	4.4%	1.3779		
2010	63,277,973	122,650,439	193.8%	22,103	83,433,900	161,718,272	193.8%	4.3%	1.3185		
2011	61,414,728	130,095,097	211.8%	20,730	77,490,102	164,147,633	211.8%	4.3%	1.2618		
2012	61,848,911	127,842,566	206.7%	19,391	74,677,447	154,359,330	206.7%	4.3%	1.2074		
2013	59,851,419	127,537,116	213.1%	18,142	69,153,723	147,359,353	213.1%	4.2%	1.1554		
2014	56,438,648	132,937,407	235.5%	16,758	62,402,420	146,984,665	235.5%	4.1%	1.1057		
2015	57,748,957	150,593,755	260.8%	15,393	61,248,316	159,719,143	260.8%	4.0%	1.0606		
2016	58,884,201	139,262,256	236.5%	14,256	60,050,338	142,020,193	236.5%	4.0%	1.0198		
Projected Future Experience	2017	58,332,114	135,935,568	233.0%	12,953	57,199,343	133,295,791	233.0%	4.0%	0.9806	
	2018	57,126,508	133,915,112	234.4%	11,699	53,862,645	126,264,010	234.4%	4.0%	0.9429	
	2019	50,786,478	130,828,173	257.6%	10,507	46,043,120	118,609,078	257.6%	4.0%	0.9066	
	2020	44,768,385	126,797,814	283.2%	9,382	39,026,063	110,533,794	283.2%	4.0%	0.8717	
	2021	39,208,825	121,776,683	310.6%	8,333	32,865,012	102,073,761	310.6%	4.0%	0.8382	
	2022	34,124,362	115,950,206	339.8%	7,361	27,503,070	93,451,905	339.8%	4.0%	0.8060	
	2023	29,516,790	109,449,469	370.8%	6,467	22,874,543	84,819,743	370.8%	4.0%	0.7750	
	2024	25,375,760	102,483,646	403.9%	5,653	18,909,020	76,366,788	403.9%	4.0%	0.7452	
	2025	21,684,189	95,228,469	439.2%	4,915	15,536,737	68,231,264	439.2%	4.0%	0.7165	
	2026	18,419,417	87,869,840	477.1%	4,251	12,689,928	60,537,309	477.1%	4.0%	0.6889	
	2027	15,554,491	80,506,431	517.6%	3,657	10,303,998	53,331,096	517.6%	4.0%	0.6624	
	2028	13,059,281	73,251,696	560.9%	3,130	8,318,325	46,658,877	560.9%	4.0%	0.6370	
	2029	10,901,932	66,173,782	607.0%	2,665	6,677,083	40,529,311	607.0%	4.0%	0.6125	
	2030	9,049,890	59,389,799	656.2%	2,258	5,329,583	34,975,326	656.2%	4.0%	0.5889	
	2031	7,470,901	52,954,928	708.8%	1,903	4,230,479	29,986,305	708.8%	4.0%	0.5663	
	2032	6,133,721	46,875,284	764.2%	1,595	3,339,699	25,522,732	764.2%	4.0%	0.5445	
	2033	5,008,711	41,197,239	822.5%	1,330	2,622,261	21,568,404	822.5%	4.0%	0.5235	
	2034	4,068,225	35,927,170	883.1%	1,103	2,047,960	18,085,877	883.1%	4.0%	0.5034	
	2035	3,286,838	31,091,738	945.9%	910	1,590,968	15,049,713	945.9%	4.0%	0.4840	
	2036	2,641,503	26,700,261	1010.8%	746	1,229,422	12,426,974	1010.8%	4.0%	0.4654	
2037	2,111,648	22,733,899	1076.6%	609	945,013	10,173,970	1076.6%	4.0%	0.4475		
2038	1,679,087	19,204,285	1143.7%	493	722,531	8,263,829	1143.7%	4.0%	0.4303		
2039	1,327,912	16,066,186	1209.9%	398	549,438	6,647,566	1209.9%	4.0%	0.4138		
2040	1,044,359	13,316,084	1275.0%	318	415,495	5,297,770	1275.0%	4.0%	0.3978		
2041	816,642	10,940,652	1339.7%	253	312,403	4,185,298	1339.7%	4.0%	0.3825		
2042	634,755	8,912,507	1404.1%	200	233,483	3,278,308	1404.1%	4.0%	0.3678		
2043	490,282	7,206,310	1469.8%	157	173,406	2,548,763	1469.8%	4.0%	0.3537		
2044	376,191	5,784,932	1537.8%	122	127,936	1,967,349	1537.8%	4.0%	0.3401		
2045	286,642	4,613,286	1609.4%	94	93,733	1,508,552	1609.4%	4.0%	0.3270		
2046	216,811	3,649,487	1683.3%	72	68,171	1,147,488	1683.3%	4.0%	0.3144		
2047	162,729	2,868,056	1762.5%	55	49,198	867,103	1762.5%	4.0%	0.3023		
2048	121,147	2,234,581	1844.5%	41	35,218	649,600	1844.5%	4.0%	0.2907		
2049	89,424	1,723,515	1927.3%	30	24,996	481,761	1927.3%	4.0%	0.2795		
2050	65,420	1,315,828	2011.4%	22	17,583	353,657	2011.4%	4.0%	0.2688		
2051	47,412	990,650	2089.4%	16	12,253	256,018	2089.4%	4.0%	0.2584		
2052	34,022	735,915	2163.0%	12	8,454	182,871	2163.0%	4.0%	0.2485		
2053	24,158	538,002	2227.0%	8	5,772	128,549	2227.0%	4.0%	0.2389		
2054	16,962	388,209	2288.7%	6	3,897	89,190	2288.7%	4.0%	0.2297		
2055	11,764	275,389	2340.9%	4	2,599	60,836	2340.9%	4.0%	0.2209		
2056	8,050	192,764	2394.5%	3	1,710	40,946	2394.5%	4.0%	0.2124		
Past		1,477,324,217	1,794,609,658	121.5%	670,852	2,594,636,537	2,586,026,929	99.7%			
Future		466,083,740	1,797,993,844	385.8%	103,730	376,002,546	1,320,447,481	351.2%			
Lifetime		1,943,407,957	3,592,603,503	184.9%	774,582	2,970,639,083	3,906,474,410	131.5%			

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 36.0% Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			
Historical Experience	1990	97,745	0	0.0%	495	310,822	0	0.0%	4.5%	3.1799	
	1991	8,790,105	1,788,879	20.4%	10,920	26,748,140	5,443,527	20.4%	4.5%	3.0430	
	1992	25,733,478	4,100,388	15.9%	20,991	74,934,480	11,940,104	15.9%	4.5%	2.9119	
	1993	40,514,299	5,916,357	14.6%	27,528	112,895,140	16,486,227	14.6%	4.5%	2.7866	
	1994	46,171,386	14,133,608	30.6%	28,793	123,118,564	37,688,052	30.6%	4.5%	2.6666	
	1995	51,164,436	16,100,268	31.5%	31,684	130,557,713	41,083,502	31.5%	4.5%	2.5517	
	1996	58,356,963	15,475,511	26.5%	36,497	142,498,645	37,788,795	26.5%	4.5%	2.4418	
	1997	64,444,405	21,105,136	32.7%	35,418	150,586,826	49,316,236	32.7%	4.4%	2.3367	
	1998	63,115,670	26,569,953	42.1%	34,500	141,131,081	59,412,286	42.1%	4.4%	2.2361	
	1999	61,841,825	34,024,748	55.0%	33,684	132,327,918	72,805,485	55.0%	4.4%	2.1398	
	2000	60,638,010	37,483,962	61.8%	32,855	124,164,610	76,753,533	61.8%	4.4%	2.0476	
	2001	59,684,646	42,635,843	71.4%	31,951	116,949,729	83,543,268	71.4%	4.4%	1.9595	
	2002	58,720,468	57,101,036	97.2%	31,059	110,105,704	107,069,136	97.2%	4.4%	1.8751	
	2003	57,309,548	64,484,126	112.5%	30,103	102,832,645	115,706,255	112.5%	4.4%	1.7943	
	2004	55,963,379	67,163,208	120.0%	29,106	96,092,979	115,323,857	120.0%	4.4%	1.7171	
	2005	66,982,286	66,679,232	99.5%	27,912	110,060,480	109,562,524	99.5%	4.4%	1.6431	
	2006	72,578,713	86,349,771	119.0%	26,842	114,120,695	135,773,914	119.0%	4.4%	1.5724	
2007	70,913,619	86,761,344	122.3%	25,776	106,701,004	130,546,468	122.3%	4.4%	1.5047		
2008	68,611,429	98,507,597	143.6%	24,598	98,791,375	141,837,900	143.6%	4.4%	1.4399		
2009	66,226,969	117,310,053	177.1%	23,367	91,251,741	161,637,269	177.1%	4.4%	1.3779		
2010	63,277,973	122,650,439	193.8%	22,103	83,433,900	161,718,272	193.8%	4.3%	1.3185		
2011	61,414,728	130,095,097	211.8%	20,730	77,490,102	164,147,633	211.8%	4.3%	1.2618		
2012	61,848,911	127,842,566	206.7%	19,391	74,677,447	154,359,330	206.7%	4.3%	1.2074		
2013	59,851,419	127,537,116	213.1%	18,142	69,153,723	147,359,353	213.1%	4.2%	1.1554		
2014	56,438,648	132,937,407	235.5%	16,758	62,402,420	146,984,665	235.5%	4.1%	1.1057		
2015	57,748,957	150,593,755	260.8%	15,393	61,248,316	159,719,143	260.8%	4.0%	1.0606		
2016	58,884,201	139,262,256	236.5%	14,256	60,050,338	142,020,193	236.5%	4.0%	1.0198		
Projected Future Experience	2017	58,332,114	135,935,568	233.0%	12,953	57,199,343	133,295,791	233.0%	4.0%	0.9806	
	2018	64,574,519	131,793,129	204.1%	11,582	60,885,120	124,263,265	204.1%	4.0%	0.9429	
	2019	65,917,273	126,309,737	191.6%	10,401	59,760,728	114,512,655	191.6%	4.0%	0.9066	
	2020	58,106,212	122,418,575	210.7%	9,289	50,653,082	106,716,269	210.7%	4.0%	0.8717	
	2021	50,890,294	117,570,861	231.0%	8,249	42,656,472	98,548,421	231.0%	4.0%	0.8382	
	2022	44,291,020	111,945,613	252.8%	7,287	35,697,049	90,224,340	252.8%	4.0%	0.8060	
	2023	38,310,715	105,669,393	275.8%	6,403	29,689,546	81,890,309	275.8%	4.0%	0.7750	
	2024	32,935,950	98,944,151	300.4%	5,596	24,542,576	73,729,295	300.4%	4.0%	0.7452	
	2025	28,144,551	91,939,546	326.7%	4,865	20,165,591	65,874,749	326.7%	4.0%	0.7165	
	2026	23,907,107	84,835,064	354.9%	4,208	16,470,633	58,446,521	354.9%	4.0%	0.6889	
	2027	20,188,635	77,725,966	385.0%	3,621	13,373,863	51,489,190	385.0%	4.0%	0.6624	
	2028	16,950,027	70,721,789	417.2%	3,099	10,796,600	45,047,411	417.2%	4.0%	0.6370	
	2029	14,149,941	63,888,327	451.5%	2,639	8,666,383	39,129,543	451.5%	4.0%	0.6125	
	2030	11,746,120	57,338,643	488.1%	2,235	6,917,423	33,767,377	488.1%	4.0%	0.5889	
	2031	9,696,704	51,126,014	527.3%	1,884	5,490,864	28,950,663	527.3%	4.0%	0.5663	
	2032	7,961,138	45,256,344	568.5%	1,579	4,334,694	24,641,249	568.5%	4.0%	0.5445	
	2033	6,500,954	39,774,403	611.8%	1,317	3,403,510	20,823,493	611.8%	4.0%	0.5235	
	2034	5,280,269	34,686,347	656.9%	1,092	2,658,108	17,461,242	656.9%	4.0%	0.5034	
	2035	4,266,084	30,017,917	703.6%	901	2,064,965	14,529,938	703.6%	4.0%	0.4840	
	2036	3,428,485	25,778,109	751.9%	739	1,595,703	11,997,781	751.9%	4.0%	0.4654	
	2037	2,740,770	21,948,734	800.8%	603	1,226,561	9,822,590	800.8%	4.0%	0.4475	
	2038	2,179,337	18,541,023	850.8%	489	937,794	7,978,420	850.8%	4.0%	0.4303	
	2039	1,723,536	15,511,306	900.0%	394	713,132	6,417,978	900.0%	4.0%	0.4138	
	2040	1,355,504	12,856,185	948.4%	315	539,284	5,114,800	948.4%	4.0%	0.3978	
	2041	1,059,944	10,562,793	996.5%	251	405,477	4,040,750	996.5%	4.0%	0.3825	
	2042	823,867	8,604,694	1044.4%	198	303,045	3,165,084	1044.4%	4.0%	0.3678	
	2043	636,352	6,957,425	1093.3%	155	225,068	2,460,736	1093.3%	4.0%	0.3537	
	2044	488,269	5,585,136	1143.9%	121	166,051	1,899,402	1143.9%	4.0%	0.3401	
	2045	372,042	4,453,956	1197.2%	93	121,658	1,456,450	1197.2%	4.0%	0.3270	
	2046	281,406	3,523,444	1252.1%	71	88,481	1,107,857	1252.1%	4.0%	0.3144	
2047	211,210	2,769,002	1311.0%	54	63,855	837,156	1311.0%	4.0%	0.3023		
2048	157,240	2,157,405	1372.0%	41	45,710	627,165	1372.0%	4.0%	0.2907		
2049	116,066	1,683,990	1433.7%	30	32,443	465,122	1433.7%	4.0%	0.2795		
2050	84,910	1,270,383	1496.1%	22	22,821	341,443	1496.1%	4.0%	0.2688		
2051	61,537	956,435	1554.2%	16	15,903	247,175	1554.2%	4.0%	0.2584		
2052	44,159	710,499	1609.0%	12	10,973	176,555	1609.0%	4.0%	0.2485		
2053	31,356	519,421	1656.5%	8	7,492	124,109	1656.5%	4.0%	0.2389		
2054	22,015	374,801	1702.5%	6	5,058	86,109	1702.5%	4.0%	0.2297		
2055	15,269	265,878	1741.2%	4	3,373	58,735	1741.2%	4.0%	0.2209		
2056	10,449	186,107	1781.2%	3	2,219	39,532	1781.2%	4.0%	0.2124		
Past		1,477,324,217	1,794,609,658	121.5%	670,852	2,594,636,537	2,586,026,929	99.7%			
Future		577,993,351	1,743,094,110	301.6%	102,823	461,958,656	1,281,806,669	277.5%			
Lifetime		2,055,317,568	3,537,703,768	172.1%	773,675	3,056,595,193	3,867,833,599	126.5%			

Exhibit V
 Brighthouse Life Insurance Company
 Status of Filings as of November 14, 2017
 All Jurisdictions in which these Forms are Active
 LTC2 Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ^[1]			Second Third Round Follow-Up ^[3]			Cumulative Approved Increase	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium ^[4]	Proportion of Nationwide
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed							
Alaska ^[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing		Not Filing		Not Filing	228.0%	21.0%	N/A	N/A	21.0%	18,617	0.04%	
Alaska	39.0%	6/15/2004	39.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing		192.0%	35.0%	12/14/2016	6/7/2017	20.0%	76,361	0.07%	
Arkansas	39.0%	8/19/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	5/5/2010	10.0%	42.2%	11/19/2015	25.0%	Not Filing		138.9%	37.7%	1/24/2017	Disapproved	0.0%	27,941	0.05%	
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	80.7%	4/8/2014	36.8%	Not Filing		Not Filing		Not Filing	105.2%	59.8%	12/7/2016			210,689	0.40%	
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%			Not Filing		Not Filing		Not Filing	53.4%	TBD				2,842,247	5.46%	
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing		106.4%	TBD				225,162	0.43%	
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	10.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	148.9%	29.5%				3,286,729	6.32%	
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	46.4%	10.0%				41,795	0.08%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing		193.0%	25.0%	12/21/2016	2/23/2017	25.0%	120,859	0.23%	
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.8%	9.8%	7/8/2016	11.0%	Not Filing		88.6%	59.2%	8/15/2017			1,709,287	3.29%	
Georgia	39.0%	2/4/2005	24.0%	30.0%	5/13/2010	15.0%	88.1%	7/16/2014	15.0%	63.6%	8/3/2015	13.0%	44.8%	9/22/2016	145.1%	52.3%	8/28/2017	11/3/2017	15.0%	251,978	0.48%	
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	35.6%	Not Filing		Not Filing		120.4%	50.1%				210,534	0.40%		
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	78.4%	4/7/2014	17.0%	52.5%	8/18/2015	17.5%	57.0%	10/19/2016	146.1%	33.6%	9/18/2017			276,297	0.53%	
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/29/2010	7.0%	82.0%	10/31/2014	30.0%	40.0%	Disapproved	0.0%	Not Filing		93.3%	69.4%				25,993	0.05%	
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing		Not Filing		228.0%	21.0%	11/10/2016	6/30/2017	21.0%	1,239,190	2.38%		
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/24/2015	11.1%	45.8%	5/9/2016	9.5%	Not Filing		125.8%	61.1%	3/3/2017	8/29/2017	10.0%	340,132	0.65%	
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	28.3%	Not Filing		Not Filing		76.4%	TBD				332,256	0.64%		
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing		126.6%	69.7%	1/12/2017	4/18/2017	19.2%	172,709	0.33%	
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	25.0%	53.4%	Disapproved	0.0%	Not Filing		117.2%	85.6%	2/16/2017	7/11/2017	25.0%	41,555	0.08%	
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filing		Not Filing		114.1%	Not Filing					2,676,223	5.14%	
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	109.9%	15.0%	9/18/2017			524,032	1.01%	
Maine	39.0%	6/22/2004	39.0%	12.0%	10/19/2010	12.0%	15.1%	12/2/2014	15.1%	Not Filing		Not Filing		79.2%	14.7%				170,174	0.33%		
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing		Not Filing		228.0%	21.0%	11/11/2016	11/28/2016	21.0%	306,324	0.59%		
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing		Not Filing		75.8%	87.4%				301,022	0.58%		
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	13.9%	1/30/2014	13.9%	48.6%	3/27/2015	25.0%	18.9%	6/29/2016	230.8%	21.0%	12/12/2016	1/18/2017	21.0%	349,524	0.67%	
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing		219.3%	25.0%	1/25/2017	4/17/2017	25.0%	25,144	0.05%	
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn		116.8%	51.3%	3/2/2017	Disapproved	0.0%	34,105	0.07%		
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/6/2014	24.0%	Not Filing		Not Filing		151.9%	46.4%	12/6/2016	5/18/2017	12.4%	811,457	1.56%		
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	113.5%	51.4%	8/29/2017	Disapproved	0.0%	12,140	0.02%	
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing		172.3%	21.0%				194,144	0.37%	
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing		Not Filing		56.5%	13.5%				80,277	0.15%		
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	74.7%	7/3/2014	52.1%	Not Filing		Not Filing		190.7%	39.0%	2/17/2017	6/15/2017	22.5%	3,036,597	5.84%		
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing		174.8%	37.2%	2/1/2017	4/19/2017	15.0%	63,316	0.12%	
Nevada	39.0%	6/21/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing		Not Filing		229.0%	59.4%	3/2/2017	7/12/2017	59.4%	10,726	0.02%		
New York	39.0%	8/2/2005	8.0%	30.0%	1/29/2011	15.0%	100.0%	7/21/2015	15.0%	73.9%	11/29/2016	15.0%	Not Filing		64.3%	86.9%	3/6/2017			25,562,899	49.13%	
Ohio	39.0%	8/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing		155.9%	15.0%	1/29/2016	3/20/2017	15.0%	729,479	1.40%	
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	1/29/2016	10.0%	Not Filing		108.0%	70.0%	12/27/2016	2/9/2017	10.0%	44,554	0.09%	
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing		168.7%	21.0%				168,496	0.32%	
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	142.9%	36.0%				1,657,944	2.80%	
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	4/22/2014	50.0%	Not Filing		Not Filing		228.0%	21.0%	1/26/2017	5/4/2017	21.0%	6,915	0.01%		
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing		Not Filing		172.8%	21.0%				325,561	0.63%		
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing		188.2%	37.7%	11/10/2016	2/3/2017	20.0%	1,045,059	2.01%	
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	56.9%	3/5/2014	56.9%	Not Filing		Not Filing		230.0%	21.0%	1/24/2017	2/8/2017	21.0%	4,547	0.01%		
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing		Not Filing		204.5%	21.0%	11/16/2016	9/11/2017	12.0%	196,983	0.38%		
Texas	39.0%	9/15/2004	39.0%	30.0%	7/16/2010	23.0%	70.8%	4/28/2014	22.0%	69.4%	12/14/2016	38.0%	Not Filing		169.2%	22.8%				749,537	1.44%	
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing		143.9%	78.4%	2/27/2017	5/1/2017	35.0%	30,955	0.06%	
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	91.7%	1/20/2016	43.8%	Not Filing		Not Filing		99.9%	61.3%				916,212	1.76%		
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	Not Filing		Not Filing		122.4%	132.0%	2/28/2017	5/30/2017	60.0%	2,193	0.00%		
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing		Not Filing		25.0%	148.9%	12/12/2016			45,765	0.09%		
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	Not Filing			Not Filing		Not Filing		117.6%	20.4%	12/30/2016	3/3/2017	20.4%	313,593	0.60%		
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing		Not Filing		228.0%	21.0%	12/8/2016	6/28/2017	21.0%	283,481	0.54%		
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing		Not Filing		171.1%	21.0%	2/22/2017	Disapproved	0.0%	87,004	0.17%		
Wyoming	39.0%	5/9/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing		Not Filing		228.0%	21.0%	2/28/2017	3/1/2017	21.0%	8,183	0.02%		
Total																					52,026,920	100.00%

[1] Alaska does not require Long Term Care rates to be filed before use.

[2] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

[3] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

[4] Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	535.69	526.70	517.47	483.21	18-44	16.28	15.31	14.33	12.88
45-49	621.20	606.39	591.57	550.99	45-49	24.05	22.59	20.89	18.95
50-54	731.26	708.91	686.56	639.18	50-54	33.77	31.58	29.40	26.72
55	780.09	754.58	728.83	677.81	55	38.14	35.71	33.28	30.37
56	849.33	822.12	794.91	738.30	56	41.79	39.11	36.44	33.53
57	926.83	898.40	869.74	808.27	57	45.67	42.76	39.84	36.44
58	1,012.83	982.46	952.09	884.31	58	49.80	46.65	43.49	40.09
59	1,106.36	1,073.32	1,040.04	965.94	59	55.15	51.75	48.10	44.22
60	1,206.94	1,170.26	1,133.33	1,050.73	60	61.22	57.33	53.20	49.56
61	1,313.83	1,272.53	1,231.23	1,140.86	61	68.02	63.65	59.04	54.66
62	1,426.07	1,379.67	1,333.27	1,235.61	62	75.56	70.45	65.35	60.25
63	1,543.17	1,490.94	1,438.71	1,334.00	63	83.33	77.98	72.40	67.30
64	1,664.16	1,605.61	1,547.06	1,433.61	64	91.83	85.76	79.44	73.61
65	1,788.30	1,723.19	1,657.84	1,536.13	65	100.58	93.78	86.97	80.41
66	1,914.87	1,842.72	1,770.32	1,639.13	66	109.57	102.28	94.75	87.70
67	2,043.15	1,963.71	1,884.02	1,743.84	67	118.56	110.54	102.52	94.99
68	2,176.52	2,088.58	2,000.63	1,850.98	68	129.25	120.50	111.75	103.49
69	2,320.10	2,221.95	2,123.81	1,965.16	69	143.09	133.38	123.41	114.67
70	2,475.10	2,364.80	2,254.27	2,084.93	70	159.61	148.68	137.51	126.82
71	2,643.46	2,518.83	2,394.20	2,213.45	71	178.56	166.17	153.78	142.36
72	2,826.64	2,685.73	2,544.83	2,352.66	72	200.18	186.09	172.00	158.88
73	3,045.53	2,885.19	2,724.60	2,518.10	73	226.67	210.63	194.35	180.02
74	3,313.74	3,130.07	2,946.17	2,722.17	74	259.95	241.24	222.54	206.26

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,622.76	3,412.13	3,201.26	2,956.86	75	299.06	277.44	255.58	236.63
76	3,963.37	3,722.61	3,481.86	3,215.10	76	342.79	317.53	292.26	270.64
77	4,419.13	4,150.68	3,882.23	3,583.41	77	390.17	361.26	332.35	307.57
78	4,993.69	4,690.50	4,387.06	4,048.16	78	440.94	408.39	375.59	347.41
79	5,692.63	5,346.93	5,001.22	4,613.97	79	498.28	461.35	424.42	393.32
80		6,095.68	5,701.38		80	562.90	521.36	479.57	442.16
81		7,009.87	6,556.54		81	636.27	589.14	541.76	499.49
82		8,061.33	7,539.97		82	718.87	665.66	612.22	564.60
83		9,270.45	8,670.87		83	812.40	752.15	691.90	637.97
84		10,661.06	9,971.59		84	917.84	849.81	781.79	720.81
					85	1,037.12	960.35	883.58	814.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	555.12	545.41	535.69	500.22	18-44	18.22	17.25	16.28	14.58
45-49	653.52	637.97	622.18	579.42	45-49	27.21	25.75	24.05	21.62
50-54	779.85	756.77	733.44	682.91	50-54	38.63	36.44	34.01	30.85
55	835.97	809.49	782.76	728.10	55	43.73	41.06	38.38	35.23
56	909.09	880.67	852.00	791.26	56	47.86	44.94	42.03	38.63
57	989.99	959.62	929.26	863.66	57	52.23	49.07	45.92	41.79
58	1,080.37	1,047.81	1,015.26	942.86	58	57.09	53.69	50.29	46.40
59	1,181.19	1,145.48	1,109.52	1,030.32	59	63.41	59.52	55.63	51.26
60	1,291.48	1,251.64	1,211.56	1,123.37	60	70.45	66.32	61.95	57.58
61	1,410.04	1,365.10	1,320.15	1,223.22	61	78.47	73.61	69.00	63.89
62	1,535.64	1,485.35	1,434.82	1,329.87	62	87.22	81.87	76.53	70.70
63	1,667.80	1,611.20	1,554.59	1,441.38	63	96.69	90.86	84.79	78.71
64	1,805.31	1,742.14	1,678.73	1,555.56	64	106.41	99.85	93.29	86.49
65	1,947.19	1,876.73	1,806.28	1,673.63	65	116.86	109.57	102.28	94.75
66	2,092.47	2,014.48	1,936.50	1,792.92	66	127.54	119.53	111.51	103.25
67	2,239.93	2,154.42	2,068.66	1,914.63	67	138.23	129.73	120.99	112.00
68	2,396.14	2,301.64	2,206.89	2,041.69	68	151.11	141.64	132.16	122.44
69	2,568.88	2,462.71	2,356.54	2,180.41	69	167.63	157.18	146.49	136.05
70	2,759.34	2,639.57	2,519.56	2,330.31	70	187.79	175.89	163.74	151.11
71	2,969.25	2,833.20	2,697.15	2,493.56	71	211.12	197.51	183.91	170.30
72	3,199.56	3,045.29	2,891.02	2,672.61	72	237.60	222.29	206.74	190.95
73	3,474.81	3,298.68	3,122.54	2,885.92	73	269.91	252.17	234.44	217.19
74	3,811.53	3,608.67	3,405.81	3,146.84	74	310.72	290.07	269.42	249.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,199.27	3,965.55	3,731.60	3,446.63	75	358.83	334.78	310.48	287.40
76	4,627.57	4,359.36	4,091.16	3,777.76	76	412.52	384.58	356.40	329.92
77	5,159.86	4,860.80	4,561.74	4,210.68	77	471.07	438.75	406.20	376.08
78	5,830.63	5,492.69	5,154.76	4,756.33	78	532.29	495.60	458.92	424.42
79	6,646.67	6,261.61	5,876.30	5,421.27	79	601.53	560.23	518.68	480.78
					80	679.75	633.11	586.22	540.55
					81	767.94	715.22	662.26	610.76
					82	867.79	808.27	748.51	690.20
					83	980.76	913.22	845.68	779.85
					84	1,108.30	1,032.02	955.74	881.40
					85	1,252.37	1,166.13	1,079.88	995.82

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	604.93	593.51	581.85	543.22	18-44	23.57	22.35	21.14	18.95
45-49	731.99	713.77	695.55	647.93	45-49	35.23	33.28	31.34	28.42
50-54	895.24	868.52	841.55	783.49	50-54	50.05	47.37	44.70	40.57
55	967.88	937.27	906.42	843.01	55	56.61	53.69	50.53	46.16
56	1,052.19	1,018.90	985.38	915.17	56	61.95	58.79	55.39	51.02
57	1,144.26	1,108.55	1,072.59	996.79	57	67.78	64.14	60.49	55.15
58	1,248.00	1,209.13	1,170.26	1,086.93	58	74.34	70.45	66.32	61.22
59	1,365.82	1,322.82	1,279.58	1,188.23	59	82.36	77.98	73.37	67.54
60	1,496.28	1,448.18	1,399.84	1,297.80	60	91.59	86.73	81.63	75.80
61	1,638.16	1,583.99	1,529.81	1,417.57	61	102.04	96.45	90.62	83.82
62	1,790.25	1,729.51	1,668.53	1,546.33	62	113.45	107.14	100.82	93.05
63	1,951.07	1,882.81	1,814.54	1,682.62	63	125.84	118.80	111.51	103.74
64	2,119.68	2,043.39	1,966.86	1,822.56	64	138.72	130.95	122.93	113.94
65	2,294.11	2,209.32	2,124.53	1,968.57	65	152.08	143.58	134.83	124.87
66	2,473.64	2,380.11	2,286.33	2,117.00	66	166.17	156.70	146.98	136.05
67	2,656.58	2,554.06	2,451.29	2,268.84	67	180.26	170.06	159.61	147.71
68	2,854.09	2,740.64	2,627.18	2,430.64	68	196.78	185.61	174.19	161.31
69	3,078.57	2,951.03	2,823.48	2,612.36	69	218.65	206.02	193.14	179.29
70	3,330.99	3,186.44	3,041.64	2,813.03	70	244.89	230.55	215.98	199.21
71	3,611.83	3,447.36	3,282.89	3,035.08	71	275.50	258.98	242.46	224.72
72	3,922.31	3,735.24	3,548.18	3,280.21	72	309.99	291.29	272.58	251.93
73	4,291.34	4,077.31	3,863.03	3,570.29	73	352.27	330.65	309.02	286.19
74	4,739.08	4,491.77	4,244.21	3,921.34	74	405.71	380.45	355.18	329.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,253.15	4,967.45	4,681.51	4,323.90	75	468.64	439.00	409.12	378.75
76	5,821.39	5,492.69	5,163.75	4,768.24	76	539.09	504.35	469.61	434.87
77	6,490.94	6,124.34	5,757.50	5,314.37	77	615.37	575.29	535.20	495.36
78	7,334.68	6,920.47	6,506.01	6,003.36	78	695.30	650.11	604.68	559.25
79	8,361.60	7,889.32	7,416.80	6,842.24	79	785.68	734.66	683.40	633.35
					80	887.96	830.14	772.31	712.07
					81	1,003.35	938.00	872.65	804.63
					82	1,133.81	1,059.96	986.10	909.33
					83	1,281.28	1,197.95	1,114.38	1,027.65
					84	1,447.70	1,353.43	1,259.17	1,161.02
					85	1,635.98	1,529.57	1,422.92	1,312.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,015.50	973.71	931.69	869.98	18-44	66.57	62.19	57.82	51.75
45-49	1,105.39	1,057.04	1,008.46	939.22	45-49	74.83	69.97	64.87	58.55
50-54	1,221.03	1,164.18	1,107.09	1,030.81	50-54	85.27	79.69	73.85	67.05
55	1,272.29	1,211.80	1,151.06	1,070.65	55	89.89	83.82	77.74	71.18
56	1,357.56	1,294.40	1,231.23	1,143.53	56	94.50	88.19	81.87	75.56
57	1,454.01	1,388.42	1,322.82	1,229.29	57	99.61	93.05	86.24	78.71
58	1,560.42	1,491.91	1,423.16	1,321.85	58	105.44	98.39	91.35	84.30
59	1,674.36	1,601.72	1,529.08	1,420.00	59	112.24	104.71	97.18	89.40
60	1,795.59	1,717.85	1,639.86	1,520.34	60	120.01	112.00	103.74	96.45
61	1,923.13	1,839.32	1,755.50	1,626.50	61	128.76	120.01	111.02	102.76
62	2,056.27	1,965.65	1,875.03	1,737.77	62	137.99	128.52	119.04	109.81
63	2,194.74	2,096.60	1,998.20	1,852.92	63	147.95	137.99	127.79	118.80
64	2,337.60	2,231.19	2,124.53	1,968.81	64	158.64	147.71	136.53	126.57
65	2,484.09	2,368.69	2,253.29	2,087.85	65	169.57	157.91	146.01	135.08
66	2,633.50	2,508.87	2,384.24	2,207.62	66	180.75	168.36	155.73	144.07
67	2,785.34	2,651.23	2,516.89	2,329.58	67	192.41	179.05	165.44	153.05
68	2,941.55	2,796.76	2,651.96	2,453.48	68	205.29	190.95	176.38	163.50
69	3,105.78	2,948.60	2,791.41	2,582.72	69	221.08	205.53	189.74	176.13
70	3,280.21	3,108.94	2,937.66	2,716.83	70	239.30	222.29	205.29	189.25
71	3,467.28	3,279.73	3,091.93	2,858.46	71	260.19	241.49	222.78	206.50
72	3,668.44	3,462.66	3,256.65	3,010.79	72	283.51	263.11	242.46	223.99
73	3,902.15	3,674.99	3,447.60	3,186.19	73	311.70	288.86	266.02	246.34
74	4,180.07	3,927.66	3,675.24	3,395.61	74	346.44	320.93	295.18	273.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,494.20	4,213.60	3,932.76	3,632.48	75	386.76	357.85	328.94	304.41
76	4,836.75	4,524.81	4,212.87	3,890.24	76	431.47	399.15	366.60	339.39
77	5,393.09	5,045.19	4,697.30	4,335.80	77	479.81	443.61	407.17	376.80
78	6,093.98	5,701.14	5,308.06	4,897.97	78	542.25	501.19	460.13	425.64
79	6,947.19	6,499.20	6,051.22	5,582.58	79	612.70	566.30	519.90	481.76
80		7,009.87	6,556.54		80		604.68	556.34	
81		7,632.29	7,054.81		81		651.82	601.28	
82		8,529.48	7,969.74		82		717.65	659.35	
83		9,664.75	9,035.04		83		794.67	730.53	
84		10,975.91	10,260.69		84		883.10	812.40	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,115.11	1,070.16	1,025.22	957.19	18-44	77.01	72.40	67.54	60.49
45-49	1,220.79	1,169.04	1,117.29	1,040.52	45-49	86.49	81.14	75.80	68.51
50-54	1,356.59	1,296.34	1,235.85	1,150.58	50-54	98.88	92.80	86.49	78.71
55	1,417.09	1,352.95	1,288.57	1,198.44	55	104.22	97.91	91.35	83.57
56	1,508.92	1,441.62	1,374.33	1,276.42	56	109.81	103.01	96.21	88.67
57	1,611.93	1,541.47	1,471.02	1,367.04	57	115.88	108.60	101.31	92.32
58	1,726.11	1,652.01	1,577.91	1,465.67	58	122.69	114.91	107.14	98.88
59	1,851.22	1,772.27	1,693.31	1,572.57	59	130.70	122.69	114.43	105.44
60	1,986.06	1,901.27	1,816.48	1,684.08	60	139.94	131.19	122.44	113.70
61	2,129.88	2,038.29	1,946.70	1,803.85	61	150.38	140.91	131.19	121.47
62	2,281.48	2,182.35	2,083.23	1,930.91	62	161.56	151.35	140.91	129.97
63	2,440.36	2,332.98	2,225.36	2,063.56	63	173.46	162.53	151.35	140.66
64	2,605.32	2,488.95	2,372.34	2,198.39	64	186.09	174.19	162.29	150.38
65	2,775.38	2,649.53	2,523.45	2,338.08	65	199.21	186.58	173.70	160.83
66	2,950.05	2,814.01	2,677.96	2,479.47	66	212.82	199.21	185.37	171.52
67	3,127.89	2,981.64	2,835.14	2,624.02	67	226.67	212.09	197.27	182.45
68	3,313.50	3,155.58	2,997.43	2,773.19	68	242.21	226.67	210.87	195.33
69	3,512.95	3,341.19	3,169.19	2,932.32	69	261.41	244.40	227.15	210.87
70	3,728.69	3,540.65	3,352.61	3,100.68	70	283.76	265.05	246.34	227.15
71	3,962.88	3,756.38	3,549.88	3,281.91	71	309.51	289.10	268.45	248.77
72	4,217.49	3,990.33	3,763.18	3,478.94	72	338.18	315.58	292.99	270.64
73	4,513.63	4,262.19	4,010.74	3,706.58	73	372.92	347.65	322.39	298.58
74	4,865.17	4,584.57	4,303.97	3,976.49	74	415.92	387.49	358.83	332.59
75	5,262.63	4,949.23	4,635.59	4,281.62	75	465.72	433.65	401.34	371.46
76	5,697.01	5,347.17	4,997.09	4,614.45	76	521.36	484.91	448.23	414.95
77	6,352.22	5,962.06	5,571.65	5,142.86	77	581.36	540.30	499.25	462.08
78	7,177.99	6,737.05	6,296.10	5,809.49	78	656.92	610.52	564.11	521.84
79	8,182.80	7,680.15	7,177.50	6,621.65	79	742.43	689.96	637.48	590.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,324.04	1,271.32	1,218.36	1,137.70	18-44	99.12	93.53	87.95	78.71
45-49	1,461.79	1,400.81	1,339.59	1,247.75	45-49	111.51	105.19	98.88	89.40
50-54	1,638.89	1,567.22	1,495.31	1,392.30	50-54	127.54	120.26	112.97	102.76
55	1,717.61	1,641.08	1,564.55	1,455.23	55	134.59	127.06	119.28	109.08
56	1,824.74	1,744.33	1,663.91	1,545.60	56	141.88	133.86	125.60	115.64
57	1,943.54	1,859.24	1,774.70	1,649.34	57	149.65	141.15	132.40	120.74
58	2,076.43	1,987.27	1,898.11	1,763.04	58	158.40	149.41	140.18	129.49
59	2,224.14	2,128.91	2,033.67	1,888.64	59	169.09	159.37	149.41	137.51
60	2,385.70	2,283.42	2,180.90	2,022.01	60	180.99	170.55	160.10	148.68
61	2,559.89	2,449.35	2,338.57	2,166.81	61	194.60	183.18	171.76	158.88
62	2,745.50	2,625.48	2,505.47	2,322.05	62	209.17	196.78	184.39	170.30
63	2,941.06	2,811.09	2,680.87	2,485.79	63	224.72	211.60	198.24	184.15
64	3,145.38	3,004.72	2,863.81	2,653.66	64	241.24	226.91	212.57	197.03
65	3,357.47	3,205.14	3,052.82	2,828.58	65	258.49	242.94	227.39	210.39
66	3,575.87	3,411.65	3,247.42	3,006.90	66	275.98	259.46	242.94	224.72
67	3,799.62	3,623.01	3,446.14	3,189.60	67	294.20	276.47	258.73	239.54
68	4,036.49	3,845.78	3,654.83	3,381.28	68	314.61	295.66	276.47	256.06
69	4,296.93	4,088.73	3,880.52	3,590.45	69	339.63	318.98	298.09	276.71
70	4,582.87	4,354.51	4,126.14	3,816.14	70	369.03	346.44	323.60	298.58
71	4,896.75	4,645.31	4,393.62	4,062.00	71	402.56	377.53	352.51	326.52
72	5,240.28	4,962.83	4,685.15	4,331.18	72	440.46	412.76	385.06	355.67
73	5,638.70	5,330.41	5,022.11	4,641.42	73	485.89	455.03	424.18	392.84
74	6,108.31	5,763.33	5,418.35	5,006.32	74	542.49	507.51	472.28	437.54
75	6,638.41	6,251.40	5,864.39	5,416.41	75	608.33	568.49	528.40	489.04
76	7,218.31	6,784.91	6,351.50	5,865.12	76	681.70	636.27	590.84	547.11
77	8,048.45	7,565.24	7,082.02	6,537.10	77	760.90	709.64	658.13	609.06
78	9,094.80	8,548.67	8,002.53	7,384.24	78	859.77	801.71	743.65	687.77
79	10,368.07	9,745.65	9,122.99	8,416.27	79	971.53	905.93	840.34	778.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	495.60	487.83	479.81	447.99	18-44	11.90	11.18	10.20	9.23
45-49	563.87	550.99	537.88	500.95	45-49	17.98	16.76	15.31	13.85
50-54	651.82	632.14	612.46	570.19	50-54	25.75	23.81	21.86	19.92
55	690.93	668.34	645.74	600.55	55	29.15	26.97	24.78	22.59
56	752.64	728.83	705.02	654.97	56	32.07	29.88	27.45	25.27
57	822.36	797.58	772.56	717.90	57	34.98	32.55	29.88	27.21
58	899.62	873.38	846.90	786.65	58	38.38	35.71	32.80	30.37
59	983.68	955.01	926.10	860.02	59	42.76	39.60	36.44	33.53
60	1,073.81	1,041.74	1,009.67	936.06	60	47.62	44.22	40.81	37.90
61	1,169.28	1,133.33	1,097.13	1,016.47	61	53.45	49.56	45.43	42.03
62	1,269.62	1,228.80	1,187.99	1,101.02	62	59.52	55.15	50.78	46.89
63	1,373.84	1,327.93	1,281.77	1,188.48	63	66.08	61.22	56.36	52.48
64	1,481.46	1,429.96	1,378.21	1,277.15	64	73.13	67.78	62.44	57.82
65	1,592.00	1,534.18	1,476.12	1,367.77	65	80.41	74.58	68.51	63.41
66	1,704.49	1,640.11	1,575.73	1,458.87	66	87.95	81.63	75.07	69.48
67	1,818.43	1,747.49	1,676.30	1,551.43	67	95.72	88.67	81.63	75.56
68	1,936.50	1,857.78	1,779.07	1,645.94	68	104.95	97.18	89.40	82.84
69	2,063.07	1,975.12	1,886.94	1,746.03	69	117.10	108.35	99.61	92.56
70	2,199.85	2,100.48	2,001.12	1,850.74	70	131.67	121.96	112.00	103.25
71	2,347.56	2,235.07	2,122.59	1,962.49	71	148.92	137.75	126.33	117.10
72	2,508.38	2,380.84	2,253.29	2,082.99	72	168.36	155.73	142.85	131.92
73	2,701.52	2,556.00	2,410.23	2,227.54	73	191.92	177.35	162.77	150.87
74	2,939.85	2,772.46	2,604.83	2,406.59	74	221.81	204.80	187.55	173.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,215.10	3,022.69	2,830.04	2,613.82	75	256.55	236.87	216.95	200.91
76	3,519.27	3,298.68	3,078.08	2,842.43	76	295.66	272.82	249.75	231.28
77	3,924.01	3,678.15	3,432.05	3,167.97	77	338.18	311.70	285.21	264.08
78	4,434.19	4,156.26	3,878.34	3,578.55	78	382.15	352.27	322.39	298.09
79	5,054.91	4,738.11	4,421.07	4,078.52	79	431.71	397.94	364.17	337.45
80		5,401.35	5,040.09		80	488.07	449.93	411.55	379.48
81		6,211.56	5,796.13		81	551.48	508.24	464.99	428.79
82		7,143.25	6,665.62		82	623.15	574.32	525.49	484.67
83		8,214.87	7,665.33		83	704.05	648.90	593.75	547.59
84		9,447.07	8,815.18		84	795.64	733.44	671.01	618.78
					85	899.13	828.68	758.22	699.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	512.61	504.11	495.60	462.81	18-44	13.85	12.88	11.90	10.69
45-49	593.27	579.42	565.57	526.70	45-49	20.89	19.44	17.98	16.28
50-54	696.76	676.35	655.70	610.52	50-54	29.88	27.94	25.99	23.57
55	742.92	719.35	695.79	647.20	55	34.01	31.83	29.40	26.97
56	808.27	783.00	757.74	703.81	56	37.41	34.98	32.31	29.88
57	880.67	853.94	827.22	768.67	57	41.06	38.38	35.47	32.31
58	961.81	933.14	904.48	840.10	58	45.19	42.27	39.11	36.20
59	1,052.43	1,020.85	989.26	918.57	59	50.29	46.89	43.49	40.09
60	1,151.31	1,116.08	1,080.85	1,002.14	60	56.12	52.48	48.59	45.19
61	1,257.71	1,218.11	1,178.27	1,091.78	61	62.92	58.79	54.42	50.29
62	1,370.68	1,325.98	1,281.04	1,187.26	62	70.45	65.84	60.98	56.36
63	1,489.48	1,438.95	1,388.42	1,287.35	63	78.47	73.13	67.78	62.92
64	1,612.90	1,556.29	1,499.69	1,389.63	64	86.97	81.14	75.07	69.48
65	1,740.20	1,677.03	1,613.87	1,495.31	65	95.96	89.40	82.84	76.77
66	1,870.66	1,800.69	1,730.48	1,602.21	66	104.95	97.91	90.62	83.82
67	2,003.06	1,926.05	1,848.79	1,711.29	67	114.43	106.65	98.88	91.59
68	2,143.24	2,057.73	1,972.21	1,824.50	68	125.60	117.10	108.35	100.34
69	2,298.00	2,202.03	2,105.83	1,948.40	69	140.42	130.95	121.23	112.48
70	2,468.78	2,359.95	2,250.86	2,081.78	70	158.40	147.71	136.78	126.09
71	2,656.58	2,532.68	2,408.78	2,227.06	71	179.78	167.39	155.00	143.58
72	2,863.08	2,722.17	2,581.27	2,386.18	72	203.59	189.74	175.65	162.29
73	3,110.40	2,949.08	2,787.77	2,576.41	73	232.98	216.95	200.67	185.85
74	3,413.83	3,227.74	3,041.64	2,810.36	74	269.91	251.20	232.25	215.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,763.91	3,549.15	3,334.39	3,079.79	75	313.40	291.29	268.94	249.02
76	4,150.68	3,904.09	3,657.50	3,377.39	76	361.98	336.23	310.48	287.40
77	4,628.06	4,353.05	4,078.04	3,764.15	77	414.70	385.06	355.18	328.70
78	5,229.59	4,919.10	4,608.38	4,252.23	78	468.64	435.11	401.34	371.22
79	5,961.82	5,607.60	5,253.39	4,846.46	79	529.62	491.72	453.57	420.29
					80	598.37	555.61	512.61	472.77
					81	676.11	627.76	579.18	533.99
					82	764.05	709.39	654.49	603.47
					83	863.42	801.47	739.52	681.94
					84	975.66	905.69	835.72	770.61
					85	1,102.47	1,023.52	944.32	870.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	552.69	542.98	533.26	498.03	18-44	17.98	17.01	15.79	14.09
45-49	657.16	641.37	625.58	582.58	45-49	27.45	25.75	24.05	21.62
50-54	791.51	767.94	744.13	692.87	50-54	39.36	37.17	34.74	31.58
55	851.27	824.06	796.85	741.22	55	44.70	42.03	39.36	35.96
56	925.37	895.97	866.58	804.87	56	49.07	46.16	43.24	39.84
57	1,007.00	975.42	943.83	877.02	57	53.93	50.78	47.37	43.24
58	1,099.07	1,064.82	1,030.56	957.19	58	59.28	55.88	52.23	48.10
59	1,203.78	1,165.88	1,127.98	1,047.57	59	66.08	62.19	58.06	53.45
60	1,319.91	1,277.64	1,235.12	1,145.23	60	73.85	69.48	64.87	60.25
61	1,446.48	1,398.86	1,351.00	1,251.88	61	82.60	77.74	72.64	67.30
62	1,582.29	1,528.35	1,474.42	1,366.55	62	92.56	86.97	81.14	74.83
63	1,725.87	1,665.37	1,604.88	1,488.02	63	103.01	96.69	90.37	84.06
64	1,876.49	1,808.71	1,740.68	1,613.14	64	114.18	107.14	100.09	92.80
65	2,032.46	1,957.15	1,881.59	1,743.36	65	125.60	118.07	110.30	102.04
66	2,192.80	2,109.47	2,025.90	1,875.76	66	137.51	129.25	120.74	111.75
67	2,356.54	2,264.96	2,173.12	2,011.32	67	149.90	140.66	131.43	121.71
68	2,533.41	2,431.86	2,330.06	2,155.63	68	164.47	154.51	144.31	133.62
69	2,734.32	2,619.89	2,505.23	2,317.92	69	183.91	172.49	161.07	149.65
70	2,960.50	2,830.28	2,700.07	2,497.21	70	207.47	194.60	181.72	167.63
71	3,212.43	3,063.99	2,915.31	2,695.21	71	235.17	220.35	205.53	190.47
72	3,491.09	3,321.76	3,152.18	2,914.10	72	266.51	249.75	232.74	215.00
73	3,822.70	3,628.35	3,433.75	3,173.56	73	304.89	285.46	265.78	246.10
74	4,225.50	4,000.54	3,775.33	3,488.17	74	353.00	330.16	307.08	284.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,688.55	4,427.87	4,167.20	3,848.94	75	409.60	382.63	355.43	328.94
76	5,200.19	4,899.91	4,599.64	4,247.37	76	472.77	441.18	409.60	379.23
77	5,798.31	5,463.54	5,128.52	4,733.98	77	541.52	505.08	468.64	433.65
78	6,551.92	6,173.66	5,795.40	5,347.66	78	611.97	570.92	529.62	489.77
79	7,469.27	7,038.05	6,606.59	6,094.95	79	691.42	645.01	598.37	554.64
					80	781.30	728.83	676.11	623.39
					81	882.85	823.58	764.05	704.53
					82	997.77	930.71	863.42	796.12
					83	1,127.50	1,051.70	975.66	899.62
					84	1,273.99	1,188.23	1,102.47	1,016.72
					85	1,439.68	1,342.74	1,245.81	1,148.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	891.60	854.67	817.50	763.33	18-44	53.45	49.56	45.67	40.81
45-49	965.21	922.45	879.70	819.45	45-49	60.01	55.63	51.26	46.40
50-54	1,059.72	1,009.67	959.62	893.54	50-54	68.51	63.65	58.55	53.20
55	1,101.75	1,048.54	995.09	925.61	55	72.40	67.05	61.71	56.36
56	1,178.52	1,123.12	1,067.49	991.45	56	76.28	70.70	65.11	60.01
57	1,265.73	1,208.15	1,150.33	1,068.95	57	80.66	74.83	68.75	62.68
58	1,361.94	1,301.69	1,241.19	1,152.76	58	85.27	78.96	72.64	67.05
59	1,464.70	1,400.81	1,336.67	1,241.19	59	91.10	84.30	77.50	71.43
60	1,573.78	1,505.27	1,436.52	1,331.81	60	97.66	90.37	83.09	77.26
61	1,688.45	1,614.35	1,540.26	1,427.05	61	104.95	97.18	89.16	82.60
62	1,808.22	1,727.81	1,647.15	1,526.65	62	112.97	104.47	95.96	88.67
63	1,932.37	1,844.91	1,757.20	1,629.42	63	121.47	112.48	103.25	95.96
64	2,060.40	1,965.16	1,869.93	1,732.67	64	130.46	120.74	110.78	102.76
65	2,191.59	2,088.34	1,984.84	1,839.08	65	139.94	129.49	118.80	110.05
66	2,325.21	2,213.45	2,101.45	1,945.73	66	149.65	138.48	127.06	117.58
67	2,461.01	2,340.27	2,219.28	2,054.08	67	159.61	147.71	135.56	125.36
68	2,600.46	2,469.76	2,339.05	2,163.89	68	171.03	158.16	145.04	134.35
69	2,746.71	2,604.59	2,462.47	2,278.32	69	184.88	170.79	156.70	145.52
70	2,901.71	2,746.71	2,591.47	2,396.63	70	201.40	186.09	170.55	157.43
71	3,067.40	2,897.34	2,727.28	2,521.50	71	220.11	203.34	186.34	172.73
72	3,245.72	3,058.65	2,871.58	2,654.64	72	241.24	222.78	204.07	188.52
73	3,453.43	3,246.69	3,039.70	2,809.15	73	266.51	245.86	225.21	208.69
74	3,701.48	3,471.41	3,241.34	2,994.76	74	297.60	274.53	251.20	232.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,982.56	3,726.26	3,469.71	3,204.66	75	333.80	307.57	281.08	260.19
76	4,289.40	4,004.18	3,718.72	3,434.00	76	373.89	344.25	314.61	291.29
77	4,782.57	4,464.56	4,146.30	3,827.32	77	417.38	384.09	350.81	324.81
78	5,404.50	5,044.95	4,685.39	4,323.41	78	471.55	434.14	396.48	366.60
79	6,161.03	5,751.18	5,341.34	4,927.61	79	533.02	490.50	447.99	415.19
80		6,222.49	5,645.02		80		521.84	477.38	
81		6,815.03	6,207.67		81		559.98	511.39	
82		7,540.46	7,025.66		82		619.02	566.06	
83		8,552.07	7,971.92		83		685.58	627.04	
84		9,716.50	9,062.01		84		762.11	697.25	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	985.13	945.05	904.96	844.95	18-44	63.41	59.28	54.91	49.07
45-49	1,073.81	1,027.65	981.25	913.95	45-49	71.43	66.57	61.71	55.63
50-54	1,187.75	1,133.57	1,079.39	1,005.05	50-54	81.39	76.04	70.45	64.14
55	1,238.28	1,180.70	1,122.88	1,044.41	55	86.00	80.17	74.34	68.02
56	1,320.88	1,260.63	1,200.14	1,114.62	56	90.62	84.54	78.47	72.40
57	1,413.93	1,350.76	1,287.60	1,196.49	57	95.72	89.40	82.84	75.56
58	1,517.18	1,450.85	1,384.29	1,285.65	58	101.55	94.75	87.70	80.90
59	1,630.39	1,559.45	1,488.51	1,382.34	59	108.35	101.06	93.53	86.24
60	1,752.10	1,676.06	1,599.78	1,483.17	60	116.37	108.60	100.58	93.53
61	1,882.08	1,799.72	1,717.36	1,591.27	61	125.36	116.86	108.11	100.09
62	2,019.34	1,929.94	1,840.53	1,705.94	62	135.08	125.84	116.37	107.38
63	2,162.92	2,065.74	1,968.57	1,825.23	63	145.52	135.56	125.36	116.37
64	2,311.84	2,206.65	2,101.21	1,947.19	64	156.46	145.77	134.83	124.87
65	2,465.63	2,351.44	2,237.26	2,073.03	65	167.87	156.46	144.79	134.10
66	2,623.30	2,499.88	2,376.47	2,200.33	66	179.78	167.39	155.00	143.34
67	2,784.12	2,651.23	2,518.10	2,330.79	67	191.92	178.81	165.44	153.05
68	2,951.75	2,807.93	2,664.11	2,464.65	68	205.77	191.68	177.35	164.23
69	3,131.77	2,975.32	2,818.62	2,607.99	69	223.02	207.47	191.92	178.32
70	3,326.13	3,154.85	2,983.34	2,759.10	70	243.43	226.42	209.42	193.14
71	3,537.25	3,348.72	3,160.20	2,921.63	71	266.75	248.04	229.34	212.57
72	3,766.83	3,559.11	3,351.40	3,098.25	72	292.99	272.34	251.69	232.50
73	4,034.31	3,804.00	3,573.69	3,302.81	73	324.57	301.49	278.41	258.01
74	4,352.08	4,094.80	3,837.52	3,545.51	74	363.44	337.45	311.21	288.37
75	4,711.87	4,423.99	4,136.10	3,820.27	75	408.63	379.23	349.59	323.60
76	5,105.44	4,783.79	4,461.89	4,120.07	76	458.92	425.39	391.87	362.96
77	5,692.63	5,333.81	4,974.98	4,592.10	77	513.34	475.68	437.78	405.23
78	6,432.64	6,027.17	5,621.70	5,187.31	78	580.15	537.39	494.63	457.46
79	7,333.23	6,871.15	6,408.83	5,912.50	79	655.46	607.36	559.01	518.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,161.27	1,113.89	1,066.52	995.82	18-44	81.87	77.01	71.91	64.38
45-49	1,277.15	1,222.49	1,167.83	1,087.65	45-49	92.32	86.73	80.90	73.13
50-54	1,426.32	1,362.18	1,298.04	1,208.64	50-54	105.68	99.36	92.80	84.30
55	1,492.64	1,424.37	1,355.86	1,261.12	55	111.75	104.95	97.91	89.65
56	1,588.12	1,516.45	1,444.78	1,342.02	56	117.83	110.54	103.25	95.23
57	1,694.53	1,619.21	1,543.90	1,434.82	57	124.39	116.86	109.08	99.61
58	1,813.57	1,734.13	1,654.44	1,536.61	58	131.67	123.66	115.64	106.65
59	1,945.97	1,861.18	1,776.15	1,649.34	59	140.91	132.16	123.41	113.70
60	2,091.01	1,999.66	1,908.07	1,769.11	60	151.11	141.88	132.40	123.17
61	2,247.22	2,148.34	2,049.47	1,899.08	61	162.77	152.57	142.36	131.67
62	2,413.88	2,306.50	2,199.12	2,038.29	62	175.40	164.47	153.54	141.64
63	2,589.53	2,473.16	2,356.54	2,185.03	63	189.01	177.11	165.20	153.54
64	2,773.19	2,646.86	2,520.29	2,335.41	64	203.59	190.71	177.83	164.72
65	2,963.90	2,827.12	2,690.11	2,492.59	65	218.41	204.56	190.71	176.38
66	3,160.20	3,012.49	2,864.54	2,652.21	66	233.95	219.13	204.07	188.77
67	3,361.11	3,201.99	3,042.86	2,816.44	67	249.75	233.95	217.92	201.64
68	3,573.93	3,401.93	3,229.92	2,988.20	68	267.97	250.96	233.71	216.46
69	3,807.88	3,620.09	3,432.30	3,175.75	69	290.32	271.85	253.15	235.17
70	4,064.92	3,858.66	3,652.40	3,377.88	70	317.04	296.63	275.98	254.60
71	4,346.97	4,119.58	3,891.94	3,598.23	71	347.65	325.06	302.22	280.11
72	4,656.00	4,404.55	4,153.11	3,839.47	72	381.91	356.88	331.62	306.35
73	5,014.58	4,734.95	4,455.33	4,117.64	73	423.21	395.02	366.84	339.88
74	5,437.54	5,124.15	4,810.75	4,444.88	74	473.98	442.16	410.33	380.21
75	5,915.41	5,563.39	5,211.36	4,813.42	75	533.26	497.06	460.62	426.36
76	6,438.47	6,043.69	5,648.90	5,216.22	76	599.10	557.80	516.50	478.35
77	7,178.96	6,738.75	6,298.53	5,813.86	77	670.28	623.63	576.99	533.99
78	8,112.10	7,614.80	7,117.25	6,567.23	78	757.50	704.78	652.06	602.98
79	9,247.86	8,680.83	8,113.80	7,485.31	79	855.89	796.37	736.85	682.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	728.54	716.31	703.76	657.17	18-44	22.14	20.82	19.49	17.51
45-49	844.84	824.68	804.53	749.35	45-49	32.71	30.73	28.41	25.77
50-54	994.51	964.11	933.72	869.29	50-54	45.93	42.95	39.98	36.34
55	1,060.92	1,026.23	991.21	921.82	55	51.87	48.57	45.27	41.30
56	1,155.09	1,118.08	1,081.08	1,004.09	56	56.83	53.19	49.56	45.60
57	1,260.48	1,221.83	1,182.84	1,099.25	57	62.12	58.15	54.19	49.56
58	1,377.45	1,336.15	1,294.85	1,202.66	58	67.73	63.44	59.14	54.52
59	1,504.65	1,459.72	1,414.45	1,313.68	59	75.00	70.38	65.42	60.13
60	1,641.44	1,591.55	1,541.33	1,428.99	60	83.26	77.97	72.36	67.40
61	1,786.81	1,730.65	1,674.48	1,551.57	61	92.51	86.57	80.29	74.34
62	1,939.46	1,876.35	1,813.25	1,680.43	62	102.76	95.82	88.88	81.94
63	2,098.71	2,027.68	1,956.64	1,814.24	63	113.33	106.06	98.46	91.52
64	2,263.25	2,183.63	2,104.00	1,949.70	64	124.89	116.63	108.04	100.11
65	2,432.09	2,343.54	2,254.66	2,089.13	65	136.79	127.54	118.28	109.36
66	2,604.23	2,506.10	2,407.64	2,229.22	66	149.01	139.10	128.86	119.28
67	2,778.68	2,670.64	2,562.27	2,371.63	67	161.24	150.33	139.43	129.19
68	2,960.07	2,840.47	2,720.86	2,517.33	68	175.77	163.88	151.98	140.75
69	3,155.34	3,021.86	2,888.38	2,672.62	69	194.61	181.39	167.84	155.95
70	3,366.14	3,216.13	3,065.80	2,835.51	70	217.07	202.21	187.01	172.47
71	3,595.11	3,425.61	3,256.11	3,010.29	71	242.85	226.00	209.14	193.62
72	3,844.23	3,652.60	3,460.96	3,199.61	72	272.25	253.09	233.92	216.08
73	4,141.92	3,923.86	3,705.46	3,424.62	73	308.27	286.46	264.32	244.83
74	4,506.69	4,256.90	4,006.79	3,702.16	74	353.53	328.09	302.65	280.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,926.96	4,640.50	4,353.71	4,021.32	75	406.73	377.32	347.58	321.81
76	5,390.18	5,062.75	4,735.32	4,372.54	76	466.20	431.84	397.47	368.07
77	6,010.01	5,644.92	5,279.83	4,873.43	77	530.63	491.31	451.99	418.29
78	6,791.42	6,379.07	5,966.40	5,505.49	78	599.68	555.41	510.80	472.48
79	7,741.98	7,271.82	6,801.66	6,275.00	79	677.65	627.43	577.21	534.92
80		8,290.12	7,753.88		80	765.54	709.04	652.21	601.33
81		9,533.42	8,916.89		81	865.32	801.23	736.80	679.31
82		10,963.40	10,254.36		82	977.66	905.30	832.61	767.85
83		12,607.82	11,792.38		83	1,104.86	1,022.93	940.99	867.64
84		14,499.04	13,561.36		84	1,248.26	1,155.75	1,063.23	980.30
					85	1,410.49	1,306.08	1,201.67	1,108.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	754.97	741.75	728.54	680.30	18-44	24.78	23.46	22.14	19.82
45-49	888.78	867.64	846.16	788.01	45-49	37.01	35.02	32.71	29.41
50-54	1,060.59	1,029.20	997.48	928.76	50-54	52.53	49.56	46.26	41.96
55	1,136.91	1,100.90	1,064.56	990.22	55	59.47	55.84	52.20	47.91
56	1,236.36	1,197.71	1,158.72	1,076.12	56	65.09	61.12	57.16	52.53
57	1,346.39	1,305.09	1,263.79	1,174.58	57	71.04	66.74	62.45	56.83
58	1,469.30	1,425.02	1,380.75	1,282.29	58	77.64	73.02	68.39	63.11
59	1,606.42	1,557.85	1,508.95	1,401.24	59	86.23	80.95	75.66	69.71
60	1,756.42	1,702.23	1,647.72	1,527.78	60	95.82	90.20	84.25	78.31
61	1,917.65	1,856.53	1,795.41	1,663.57	61	106.72	100.11	93.83	86.90
62	2,088.47	2,020.08	1,951.36	1,808.62	62	118.61	111.35	104.08	96.15
63	2,268.21	2,191.23	2,114.24	1,960.28	63	131.50	123.57	115.31	107.05
64	2,455.22	2,369.31	2,283.08	2,115.56	64	144.72	135.80	126.87	117.62
65	2,648.17	2,552.36	2,456.54	2,276.14	65	158.92	149.01	139.10	128.86
66	2,845.75	2,739.69	2,633.64	2,438.37	66	173.46	162.56	151.65	140.42
67	3,046.31	2,930.01	2,813.37	2,603.90	67	188.00	176.43	164.54	152.32
68	3,258.76	3,130.23	3,001.37	2,776.70	68	205.51	192.62	179.74	166.52
69	3,493.67	3,349.29	3,204.90	2,965.36	69	227.98	213.77	199.23	185.03
70	3,752.71	3,589.82	3,426.60	3,169.22	70	255.40	239.21	222.69	205.51
71	4,038.17	3,853.15	3,668.12	3,391.25	71	287.12	268.62	250.11	231.61
72	4,351.40	4,141.59	3,931.79	3,634.75	72	323.13	302.32	281.17	259.70
73	4,725.74	4,486.20	4,246.66	3,924.85	73	367.08	342.96	318.84	295.38
74	5,183.68	4,907.79	4,631.91	4,279.70	74	422.58	394.50	366.42	339.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,711.00	5,393.15	5,074.98	4,687.42	75	488.00	455.29	422.25	390.87
76	6,293.50	5,928.74	5,563.97	5,137.75	76	561.02	523.03	484.70	448.69
77	7,017.41	6,610.69	6,203.96	5,726.53	77	640.65	596.71	552.43	511.46
78	7,929.65	7,470.06	7,010.47	6,468.61	78	723.91	674.02	624.13	577.21
79	9,039.47	8,515.78	7,991.77	7,372.92	79	818.08	761.91	705.41	653.87
					80	924.47	861.03	797.26	735.14
					81	1,044.40	972.70	900.68	830.63
					82	1,180.20	1,099.25	1,017.97	938.67
					83	1,333.83	1,241.98	1,150.13	1,060.59
					84	1,507.29	1,403.55	1,299.80	1,198.70
					85	1,703.22	1,585.93	1,468.64	1,354.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	822.70	807.17	791.31	738.78	18-44	32.05	30.40	28.74	25.77
45-49	995.50	970.72	945.94	881.18	45-49	47.91	45.27	42.62	38.66
50-54	1,217.53	1,181.19	1,144.51	1,065.55	50-54	68.06	64.43	60.79	55.18
55	1,316.32	1,274.69	1,232.73	1,146.50	55	76.98	73.02	68.72	62.78
56	1,430.97	1,385.71	1,340.11	1,244.62	56	84.25	79.96	75.33	69.38
57	1,556.19	1,507.62	1,458.73	1,355.64	57	92.18	87.23	82.27	75.00
58	1,697.28	1,644.41	1,591.55	1,478.22	58	101.10	95.82	90.20	83.26
59	1,857.52	1,799.04	1,740.23	1,616.00	59	112.01	106.06	99.78	91.85
60	2,034.95	1,969.53	1,903.78	1,765.01	60	124.56	117.95	111.02	103.09
61	2,227.90	2,154.22	2,080.54	1,927.90	61	138.77	131.17	123.24	113.99
62	2,434.73	2,352.13	2,269.20	2,103.01	62	154.30	145.71	137.12	126.54
63	2,653.46	2,560.62	2,467.77	2,288.37	63	171.15	161.57	151.65	141.08
64	2,882.76	2,779.01	2,674.94	2,478.68	64	188.66	178.09	167.18	154.96
65	3,119.99	3,004.68	2,889.37	2,677.25	65	206.83	195.27	183.37	169.83
66	3,364.15	3,236.95	3,109.41	2,879.12	66	226.00	213.11	199.89	185.03
67	3,612.95	3,473.52	3,333.76	3,085.63	67	245.16	231.28	217.07	200.88
68	3,881.56	3,727.27	3,572.97	3,305.67	68	267.63	252.43	236.90	219.39
69	4,186.86	4,013.39	3,839.93	3,552.81	69	297.36	280.18	262.67	243.84
70	4,530.14	4,333.55	4,136.63	3,825.73	70	333.05	313.55	293.73	270.93
71	4,912.09	4,688.41	4,464.72	4,127.71	71	374.68	352.21	329.74	305.62
72	5,334.34	5,079.93	4,825.52	4,461.09	72	421.59	396.15	370.71	342.63
73	5,836.22	5,545.14	5,253.72	4,855.59	73	479.08	449.68	420.27	389.21
74	6,445.15	6,108.81	5,772.13	5,333.02	74	551.77	517.41	483.05	447.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	7,144.29	6,755.73	6,366.85	5,880.50	75	637.35	597.04	556.40	515.10
76	7,917.10	7,470.06	7,022.70	6,484.80	76	733.16	685.91	638.67	591.42
77	8,827.68	8,329.11	7,830.20	7,227.55	77	836.91	782.39	727.88	673.69
78	9,975.17	9,411.84	8,848.17	8,164.57	78	945.61	884.16	822.37	760.59
79	11,371.78	10,729.48	10,086.85	9,305.45	79	1,068.52	999.14	929.42	861.36
					80	1,207.62	1,128.98	1,050.35	968.41
					81	1,364.56	1,275.68	1,186.80	1,094.29
					82	1,541.99	1,441.54	1,341.10	1,236.70
					83	1,742.54	1,629.21	1,515.55	1,397.60
					84	1,968.87	1,840.67	1,712.47	1,578.99
					85	2,224.93	2,080.21	1,935.17	1,784.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,381.08	1,324.25	1,267.09	1,183.17	18-44	90.53	84.58	78.64	70.38
45-49	1,503.33	1,437.58	1,371.50	1,277.33	45-49	101.76	95.16	88.22	79.63
50-54	1,660.60	1,583.29	1,505.64	1,401.90	50-54	115.97	108.37	100.44	91.19
55	1,730.32	1,648.05	1,565.45	1,456.08	55	122.25	113.99	105.73	96.81
56	1,846.29	1,760.38	1,674.48	1,555.20	56	128.53	119.94	111.35	102.76
57	1,977.46	1,888.25	1,799.04	1,671.83	57	135.46	126.54	117.29	107.05
58	2,122.17	2,029.00	1,935.50	1,797.72	58	143.39	133.81	124.23	114.65
59	2,277.13	2,178.34	2,079.55	1,931.20	59	152.65	142.40	132.16	121.59
60	2,442.00	2,336.27	2,230.21	2,067.66	60	163.22	152.32	141.08	131.17
61	2,615.46	2,501.47	2,387.49	2,212.04	61	175.11	163.22	150.99	139.76
62	2,796.52	2,673.28	2,550.04	2,363.37	62	187.67	174.78	161.90	149.34
63	2,984.85	2,851.37	2,717.56	2,519.98	63	201.21	187.67	173.79	161.57
64	3,179.13	3,034.41	2,889.37	2,677.58	64	215.75	200.88	185.69	172.14
65	3,378.36	3,221.42	3,064.48	2,839.48	65	230.62	214.76	198.57	183.70
66	3,581.56	3,412.06	3,242.57	3,002.36	66	245.82	228.97	211.79	195.93
67	3,788.06	3,605.68	3,422.97	3,168.23	67	261.68	243.51	225.00	208.15
68	4,000.51	3,803.59	3,606.67	3,336.73	68	279.19	259.70	239.87	222.36
69	4,223.86	4,010.09	3,796.32	3,512.51	69	300.67	279.52	258.04	239.54
70	4,461.09	4,228.16	3,995.22	3,694.89	70	325.45	302.32	279.19	257.38
71	4,715.50	4,460.43	4,205.03	3,887.51	71	353.86	328.42	302.98	280.84
72	4,989.07	4,709.22	4,429.04	4,094.67	72	385.58	357.83	329.74	304.63
73	5,306.92	4,997.99	4,688.74	4,333.22	73	423.91	392.85	361.79	335.03
74	5,684.90	5,341.61	4,998.32	4,618.03	74	471.15	436.46	401.44	372.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,112.11	5,730.49	5,348.55	4,940.17	75	526.00	486.68	447.36	413.99
76	6,577.98	6,153.74	5,729.50	5,290.73	76	586.79	542.85	498.58	461.57
77	7,334.60	6,861.46	6,388.33	5,896.69	77	652.54	603.31	553.75	512.45
78	8,287.81	7,753.55	7,218.96	6,661.24	78	737.46	681.62	625.78	578.86
79	9,448.18	8,838.92	8,229.66	7,592.31	79	833.27	770.17	707.06	655.19
80		9,533.42	8,916.89		80		822.37	756.62	
81		10,379.91	9,594.55		81		886.47	817.75	
82		11,600.09	10,838.84		82		976.01	896.71	
83		13,144.06	12,287.66		83		1,080.75	993.52	
84		14,927.24	13,954.53		84		1,201.01	1,104.86	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,516.55	1,455.42	1,394.30	1,301.78	18-44	104.74	98.46	91.85	82.27
45-49	1,660.27	1,589.90	1,519.52	1,415.11	45-49	117.62	110.35	103.09	93.17
50-54	1,844.97	1,763.03	1,680.76	1,564.78	50-54	134.47	126.21	117.62	107.05
55	1,927.24	1,840.01	1,752.45	1,629.87	55	141.74	133.15	124.23	113.66
56	2,052.13	1,960.61	1,869.08	1,735.93	56	149.34	140.09	130.84	120.60
57	2,192.22	2,096.40	2,000.58	1,859.17	57	157.60	147.69	137.78	125.55
58	2,347.51	2,246.73	2,145.96	1,993.32	58	166.85	156.28	145.71	134.47
59	2,517.66	2,410.28	2,302.90	2,138.69	59	177.76	166.85	155.62	143.39
60	2,701.04	2,585.73	2,470.42	2,290.35	60	190.31	178.42	166.52	154.63
61	2,896.64	2,772.07	2,647.51	2,453.24	61	204.52	191.63	178.42	165.20
62	3,102.81	2,968.00	2,833.20	2,626.04	62	219.72	205.84	191.63	176.77
63	3,318.89	3,172.85	3,026.48	2,806.44	63	235.91	221.04	205.84	191.30
64	3,543.23	3,384.97	3,226.38	2,989.81	64	253.09	236.90	220.71	204.52
65	3,774.51	3,603.37	3,431.89	3,179.79	65	270.93	253.75	236.24	218.73
66	4,012.07	3,827.05	3,642.02	3,372.08	66	289.43	270.93	252.10	233.26
67	4,253.93	4,055.03	3,855.79	3,568.67	67	308.27	288.44	268.29	248.13
68	4,506.35	4,291.59	4,076.50	3,771.54	68	329.41	308.27	286.79	265.64
69	4,777.61	4,544.02	4,310.10	3,987.95	69	355.51	332.38	308.93	286.79
70	5,071.01	4,815.28	4,559.55	4,216.92	70	385.91	360.47	335.03	308.93
71	5,389.52	5,108.68	4,827.84	4,463.40	71	420.93	393.18	365.09	338.33
72	5,735.78	5,426.86	5,117.93	4,731.36	72	459.92	429.19	398.46	368.07
73	6,138.54	5,796.58	5,454.61	5,040.95	73	507.17	472.81	438.44	406.06
74	6,616.63	6,235.02	5,853.40	5,408.02	74	565.65	526.99	488.00	452.32
75	7,157.17	6,730.95	6,304.40	5,823.01	75	633.38	589.77	545.82	505.18
76	7,747.93	7,272.15	6,796.04	6,275.66	76	709.04	659.48	609.59	564.33
77	8,639.02	8,108.40	7,577.44	6,994.28	77	790.65	734.81	678.98	628.42
78	9,762.06	9,162.38	8,562.70	7,900.91	78	893.41	830.30	767.19	709.70
79	11,128.60	10,445.00	9,761.40	9,005.44	79	1,009.71	938.34	866.98	803.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,800.69	1,728.99	1,656.97	1,547.27	18-44	134.80	127.20	119.61	107.05
45-49	1,988.03	1,905.10	1,821.84	1,696.95	45-49	151.65	143.06	134.47	121.59
50-54	2,228.89	2,131.42	2,033.63	1,893.53	50-54	173.46	163.55	153.64	139.76
55	2,335.94	2,231.87	2,127.79	1,979.11	55	183.04	172.80	162.23	148.35
56	2,481.65	2,372.29	2,262.92	2,102.02	56	192.95	182.05	170.82	157.27
57	2,643.22	2,528.57	2,413.59	2,243.10	57	203.53	191.96	180.07	164.21
58	2,823.95	2,702.69	2,581.43	2,397.73	58	215.42	203.20	190.64	176.10
59	3,024.83	2,895.31	2,765.80	2,568.55	59	229.96	216.74	203.20	187.01
60	3,244.55	3,105.45	2,966.02	2,749.94	60	246.15	231.94	217.74	202.21
61	3,481.45	3,331.11	3,180.45	2,946.86	61	264.65	249.12	233.59	216.08
62	3,733.87	3,570.66	3,407.44	3,157.98	62	284.48	267.63	250.78	231.61
63	3,999.85	3,823.08	3,645.99	3,380.67	63	305.62	287.78	269.61	250.44
64	4,277.72	4,086.41	3,894.78	3,608.98	64	328.09	308.60	289.10	267.96
65	4,566.16	4,359.00	4,151.83	3,846.87	65	351.55	330.40	309.26	286.13
66	4,863.19	4,639.84	4,416.49	4,089.39	66	375.34	352.87	330.40	305.62
67	5,167.49	4,927.29	4,686.75	4,337.85	67	400.12	376.00	351.88	325.78
68	5,489.63	5,230.27	4,970.57	4,598.54	68	427.87	402.10	376.00	348.24
69	5,843.82	5,560.67	5,277.51	4,883.01	69	461.90	433.82	405.40	376.33
70	6,232.71	5,922.13	5,611.55	5,189.96	70	501.88	471.15	440.10	406.06
71	6,659.59	6,317.62	5,975.32	5,524.32	71	547.48	513.44	479.41	444.06
72	7,126.77	6,749.45	6,371.81	5,890.41	72	599.02	561.35	523.69	483.71
73	7,668.63	7,249.35	6,830.07	6,312.33	73	660.80	618.84	576.88	534.26
74	8,307.30	7,838.13	7,368.96	6,808.60	74	737.79	690.21	642.30	595.05
75	9,028.24	8,501.91	7,975.58	7,366.32	75	827.33	773.14	718.62	665.10
76	9,816.91	9,227.47	8,638.03	7,976.57	76	927.11	865.32	803.54	744.07
77	10,945.89	10,288.72	9,631.55	8,890.46	77	1,034.82	965.10	895.06	828.32
78	12,368.93	11,626.19	10,883.45	10,042.57	78	1,169.29	1,090.33	1,011.36	935.37
79	14,100.57	13,254.08	12,407.26	11,446.12	79	1,321.28	1,232.07	1,142.86	1,059.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	674.02	663.45	652.54	609.26	18-44	16.19	15.20	13.88	12.56
45-49	766.86	749.35	731.51	681.29	45-49	24.45	22.80	20.82	18.83
50-54	886.47	859.71	832.94	775.45	50-54	35.02	32.38	29.74	27.09
55	939.66	908.94	878.21	816.75	55	39.65	36.67	33.70	30.73
56	1,023.59	991.21	958.83	890.76	56	43.61	40.64	37.34	34.36
57	1,118.41	1,084.71	1,050.68	976.34	57	47.58	44.27	40.64	37.01
58	1,223.48	1,187.80	1,151.78	1,069.84	58	52.20	48.57	44.60	41.30
59	1,337.80	1,298.81	1,259.49	1,169.62	59	58.15	53.86	49.56	45.60
60	1,460.38	1,416.76	1,373.15	1,273.04	60	64.76	60.13	55.51	51.54
61	1,590.23	1,541.33	1,492.10	1,382.40	61	72.69	67.40	61.79	57.16
62	1,726.68	1,671.17	1,615.67	1,497.38	62	80.95	75.00	69.05	63.77
63	1,868.42	1,805.98	1,743.20	1,616.33	63	89.87	83.26	76.65	71.37
64	2,014.79	1,944.75	1,874.37	1,736.92	64	99.45	92.18	84.91	78.64
65	2,165.13	2,086.49	2,007.52	1,860.16	65	109.36	101.43	93.17	86.23
66	2,318.10	2,230.54	2,142.99	1,984.06	66	119.61	111.02	102.09	94.50
67	2,473.06	2,376.58	2,279.77	2,109.95	67	130.18	120.60	111.02	102.76
68	2,633.64	2,526.59	2,419.53	2,238.47	68	142.73	132.16	121.59	112.67
69	2,805.77	2,686.17	2,566.23	2,374.60	69	159.25	147.36	135.46	125.88
70	2,991.79	2,856.66	2,721.52	2,517.00	70	179.08	165.86	152.32	140.42
71	3,192.68	3,039.70	2,886.72	2,668.99	71	202.54	187.34	171.81	159.25
72	3,411.40	3,237.94	3,064.48	2,832.87	72	228.97	211.79	194.28	179.41
73	3,674.07	3,476.16	3,277.92	3,029.46	73	261.02	241.19	221.37	205.18
74	3,998.20	3,770.55	3,542.57	3,272.96	74	301.66	278.53	255.07	236.24

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,372.54	4,110.86	3,848.85	3,554.80	75	348.90	322.14	295.05	273.24
76	4,786.21	4,486.20	4,186.20	3,865.70	76	402.10	371.04	339.65	314.54
77	5,336.66	5,002.29	4,667.59	4,308.44	77	459.92	423.91	387.89	359.15
78	6,030.50	5,652.52	5,274.54	4,866.82	78	519.72	479.08	438.44	405.40
79	6,874.68	6,443.83	6,012.66	5,546.79	79	587.12	541.20	495.27	458.93
80		7,345.83	6,854.52		80	663.78	611.90	559.70	516.09
81		8,447.72	7,882.73		81	750.01	691.20	632.39	583.16
82		9,714.81	9,065.24		82	847.48	781.07	714.66	659.15
83		11,172.22	10,424.85		83	957.51	882.50	807.50	744.73
84		12,848.02	11,988.64		84	1,082.07	997.48	912.57	841.53
					85	1,222.82	1,127.00	1,031.19	950.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	697.15	685.58	674.02	629.42	18-44	18.83	17.51	16.19	14.54
45-49	806.84	788.01	769.18	716.31	45-49	28.41	26.43	24.45	22.14
50-54	947.59	919.84	891.76	830.30	50-54	40.64	38.00	35.35	32.05
55	1,010.37	978.32	946.27	880.19	55	46.26	43.28	39.98	36.67
56	1,099.25	1,064.89	1,030.52	957.17	56	50.88	47.58	43.94	40.64
57	1,197.71	1,161.36	1,125.02	1,045.39	57	55.84	52.20	48.24	43.94
58	1,308.06	1,269.07	1,230.09	1,142.53	58	61.45	57.49	53.19	49.23
59	1,431.30	1,388.35	1,345.40	1,249.25	59	68.39	63.77	59.14	54.52
60	1,565.78	1,517.87	1,469.96	1,362.91	60	76.32	71.37	66.08	61.45
61	1,710.49	1,656.64	1,602.45	1,484.83	61	85.57	79.96	74.01	68.39
62	1,864.13	1,803.33	1,742.21	1,614.68	62	95.82	89.54	82.93	76.65
63	2,025.70	1,956.97	1,888.25	1,750.80	63	106.72	99.45	92.18	85.57
64	2,193.54	2,116.56	2,039.57	1,889.90	64	118.28	110.35	102.09	94.50
65	2,366.67	2,280.77	2,194.86	2,033.63	65	130.51	121.59	112.67	104.41
66	2,544.10	2,448.94	2,353.45	2,179.00	66	142.73	133.15	123.24	113.99
67	2,724.17	2,619.43	2,514.36	2,327.35	67	155.62	145.05	134.47	124.56
68	2,914.81	2,798.51	2,682.20	2,481.32	68	170.82	159.25	147.36	136.46
69	3,125.27	2,994.76	2,863.93	2,649.83	69	190.97	178.09	164.87	152.98
70	3,357.55	3,209.53	3,061.18	2,831.22	70	215.42	200.88	186.02	171.48
71	3,612.95	3,444.44	3,275.94	3,028.80	71	244.50	227.65	210.80	195.27
72	3,893.79	3,702.16	3,510.52	3,245.21	72	276.88	258.04	238.88	220.71
73	4,230.14	4,010.75	3,791.36	3,503.91	73	316.86	295.05	272.91	252.76
74	4,642.81	4,389.72	4,136.63	3,822.09	74	367.08	341.64	315.86	292.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,118.92	4,826.84	4,534.77	4,188.51	75	426.22	396.15	365.76	338.66
76	5,644.92	5,309.56	4,974.20	4,593.25	76	492.30	457.28	422.25	390.87
77	6,294.16	5,920.15	5,546.13	5,119.25	77	564.00	523.69	483.05	447.03
78	7,112.24	6,689.98	6,267.40	5,783.03	78	637.35	591.75	545.82	504.85
79	8,108.07	7,626.34	7,144.62	6,591.19	79	720.28	668.73	616.86	571.60
					80	813.78	755.63	697.15	642.96
					81	919.51	853.76	787.68	726.22
					82	1,039.11	964.77	890.10	820.72
					83	1,174.25	1,090.00	1,005.74	927.44
					84	1,326.89	1,231.74	1,136.58	1,048.04
					85	1,499.36	1,391.98	1,284.27	1,184.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	751.66	738.45	725.23	677.32	18-44	24.45	23.13	21.48	19.16
45-49	893.74	872.26	850.79	792.30	45-49	37.34	35.02	32.71	29.41
50-54	1,076.45	1,044.40	1,012.02	942.31	50-54	53.53	50.55	47.25	42.95
55	1,157.73	1,120.72	1,083.72	1,008.06	55	60.79	57.16	53.53	48.90
56	1,258.50	1,218.52	1,178.54	1,094.62	56	66.74	62.78	58.81	54.19
57	1,369.52	1,326.56	1,283.61	1,192.75	57	73.35	69.05	64.43	58.81
58	1,494.74	1,448.15	1,401.57	1,301.78	58	80.62	75.99	71.04	65.42
59	1,637.14	1,585.60	1,534.06	1,424.69	59	89.87	84.58	78.97	72.69
60	1,795.07	1,737.58	1,679.76	1,557.52	60	100.44	94.50	88.22	81.94
61	1,967.21	1,902.46	1,837.37	1,702.56	61	112.34	105.73	98.79	91.52
62	2,151.91	2,078.56	2,005.21	1,858.51	62	125.88	118.28	110.35	101.76
63	2,347.18	2,264.91	2,182.64	2,023.71	63	140.09	131.50	122.91	114.32
64	2,552.03	2,459.84	2,367.33	2,193.87	64	155.29	145.71	136.13	126.21
65	2,764.14	2,661.72	2,558.96	2,370.97	65	170.82	160.58	150.00	138.77
66	2,982.21	2,868.88	2,755.22	2,551.03	66	187.01	175.77	164.21	151.98
67	3,204.90	3,080.34	2,955.45	2,735.40	67	203.86	191.30	178.75	165.53
68	3,445.43	3,307.33	3,168.89	2,931.66	68	223.68	210.14	196.26	181.72
69	3,718.68	3,563.06	3,407.11	3,152.37	69	250.11	234.59	219.06	203.53
70	4,026.28	3,849.18	3,672.09	3,396.20	70	282.16	264.65	247.14	227.98
71	4,368.91	4,167.03	3,964.83	3,665.48	71	319.83	299.67	279.52	259.04
72	4,747.88	4,517.59	4,286.97	3,963.17	72	362.45	339.65	316.53	292.41
73	5,198.88	4,934.56	4,669.90	4,316.04	73	414.65	388.22	361.46	334.70
74	5,746.68	5,440.73	5,134.45	4,743.91	74	480.07	449.02	417.63	386.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,376.43	6,021.91	5,667.39	5,234.56	75	557.06	520.38	483.38	447.36
76	7,072.26	6,663.88	6,255.50	5,776.42	76	642.96	600.01	557.06	515.76
77	7,885.71	7,430.41	6,974.79	6,438.22	77	736.47	686.91	637.35	589.77
78	8,910.62	8,396.18	7,881.74	7,272.81	78	832.28	776.45	720.28	666.09
79	10,158.21	9,571.75	8,984.96	8,289.13	79	940.32	877.22	813.78	754.31
					80	1,062.57	991.21	919.51	847.81
					81	1,200.68	1,120.06	1,039.11	958.17
					82	1,356.96	1,265.77	1,174.25	1,082.73
					83	1,533.40	1,430.31	1,326.89	1,223.48
					84	1,732.63	1,616.00	1,499.36	1,382.73
					85	1,957.96	1,826.13	1,694.30	1,562.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,212.58	1,162.35	1,111.80	1,038.12	18-44	72.69	67.40	62.12	55.51
45-49	1,312.69	1,254.54	1,196.39	1,114.45	45-49	81.61	75.66	69.71	63.11
50-54	1,441.21	1,373.15	1,305.09	1,215.22	50-54	93.17	86.57	79.63	72.36
55	1,498.37	1,426.02	1,353.33	1,258.83	55	98.46	91.19	83.92	76.65
56	1,602.78	1,527.45	1,451.79	1,348.37	56	103.75	96.15	88.55	81.61
57	1,721.40	1,643.09	1,564.45	1,453.77	57	109.69	101.76	93.50	85.24
58	1,852.23	1,770.29	1,688.02	1,567.76	58	115.97	107.38	98.79	91.19
59	1,991.99	1,905.10	1,817.87	1,688.02	59	123.90	114.65	105.40	97.14
60	2,140.35	2,047.17	1,953.67	1,811.26	60	132.82	122.91	113.00	105.07
61	2,296.29	2,195.52	2,094.75	1,940.78	61	142.73	132.16	121.26	112.34
62	2,459.18	2,349.82	2,240.13	2,076.25	62	153.64	142.07	130.51	120.60
63	2,628.02	2,509.07	2,389.80	2,216.01	63	165.20	152.98	140.42	130.51
64	2,802.14	2,672.62	2,543.11	2,356.43	64	177.43	164.21	150.66	139.76
65	2,980.56	2,840.14	2,699.39	2,501.14	65	190.31	176.10	161.57	149.67
66	3,162.28	3,010.29	2,857.98	2,646.19	66	203.53	188.33	172.80	159.91
67	3,346.97	3,182.76	3,018.22	2,793.55	67	217.07	200.88	184.36	170.49
68	3,536.62	3,358.87	3,181.11	2,942.89	68	232.60	215.09	197.25	182.71
69	3,735.53	3,542.24	3,348.96	3,098.51	69	251.44	232.27	213.11	197.91
70	3,946.32	3,735.53	3,524.40	3,259.42	70	273.90	253.09	231.94	214.10
71	4,171.66	3,940.38	3,709.09	3,429.24	71	299.34	276.55	253.42	234.92
72	4,414.17	4,159.76	3,905.35	3,610.30	72	328.09	302.98	277.54	256.39
73	4,696.67	4,415.49	4,133.99	3,820.44	73	362.45	334.37	306.28	283.82
74	5,034.01	4,721.12	4,408.23	4,072.87	74	404.74	373.35	341.64	316.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,416.28	5,067.71	4,718.80	4,358.33	75	453.97	418.29	382.28	353.86
76	5,833.58	5,445.69	5,057.47	4,670.23	76	508.49	468.18	427.87	396.15
77	6,504.30	6,071.80	5,638.97	5,205.16	77	567.63	522.37	477.10	441.75
78	7,350.13	6,861.13	6,372.14	5,879.84	78	641.31	590.43	539.22	498.58
79	8,379.00	7,821.61	7,264.22	6,701.55	79	724.90	667.08	609.26	564.66
80		8,462.59	7,677.22		80		709.70	649.24	
81		9,268.44	8,442.44		81		761.58	695.50	
82		10,255.02	9,554.90		82		841.86	769.84	
83		11,630.82	10,841.82		83		932.39	852.77	
84		13,214.43	12,324.33		84		1,036.47	948.25	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,339.78	1,285.26	1,230.75	1,149.14	18-44	86.23	80.62	74.67	66.74
45-49	1,460.38	1,397.60	1,334.49	1,242.97	45-49	97.14	90.53	83.92	75.66
50-54	1,615.34	1,541.66	1,467.98	1,366.87	50-54	110.68	103.42	95.82	87.23
55	1,684.06	1,605.75	1,527.12	1,420.40	55	116.96	109.03	101.10	92.51
56	1,796.40	1,714.46	1,632.19	1,515.89	56	123.24	114.98	106.72	98.46
57	1,922.94	1,837.04	1,751.13	1,627.23	57	130.18	121.59	112.67	102.76
58	2,063.36	1,973.16	1,882.63	1,748.49	58	138.11	128.86	119.28	110.02
59	2,217.33	2,120.85	2,024.37	1,879.99	59	147.36	137.45	127.20	117.29
60	2,382.86	2,279.44	2,175.70	2,017.11	60	158.26	147.69	136.79	127.20
61	2,559.63	2,447.62	2,335.61	2,164.13	61	170.49	158.92	147.03	136.13
62	2,746.30	2,624.71	2,503.13	2,320.08	62	183.70	171.15	158.26	146.04
63	2,941.57	2,809.41	2,677.25	2,482.31	63	197.91	184.36	170.49	158.26
64	3,144.11	3,001.04	2,857.65	2,648.17	64	212.78	198.24	183.37	169.83
65	3,353.25	3,197.96	3,042.67	2,819.32	65	228.31	212.78	196.92	182.38
66	3,567.68	3,399.84	3,231.99	2,992.45	66	244.50	227.65	210.80	194.94
67	3,786.41	3,605.68	3,424.62	3,169.88	67	261.02	243.18	225.00	208.15
68	4,014.39	3,818.79	3,623.19	3,351.93	68	279.85	260.69	241.19	223.35
69	4,259.21	4,046.43	3,833.33	3,546.87	69	303.31	282.16	261.02	242.52
70	4,523.54	4,290.60	4,057.34	3,752.38	70	331.06	307.93	284.81	262.67
71	4,810.66	4,554.26	4,297.87	3,973.42	71	362.78	337.34	311.90	289.10
72	5,122.89	4,840.39	4,557.90	4,213.62	72	398.46	370.38	342.30	316.19
73	5,486.66	5,173.44	4,860.22	4,491.82	73	441.42	410.03	378.64	350.89
74	5,918.82	5,568.93	5,219.03	4,821.89	74	494.28	458.93	423.25	392.19
75	6,408.15	6,016.62	5,625.10	5,195.57	75	555.74	515.76	475.45	440.10
76	6,943.40	6,505.95	6,068.17	5,603.29	76	624.13	578.53	532.94	493.62
77	7,741.98	7,253.98	6,765.97	6,245.26	77	698.14	646.93	595.38	551.11
78	8,748.39	8,196.95	7,645.51	7,054.75	78	789.00	730.85	672.70	622.15
79	9,973.19	9,344.76	8,716.01	8,041.00	79	891.42	826.01	760.26	704.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 36% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,579.32	1,514.89	1,450.47	1,354.32	18-44	111.35	104.74	97.80	87.56
45-49	1,736.92	1,662.58	1,588.24	1,479.21	45-49	125.55	117.95	110.02	99.45
50-54	1,939.79	1,852.56	1,765.34	1,643.75	50-54	143.72	135.13	126.21	114.65
55	2,029.99	1,937.15	1,843.97	1,715.12	55	151.98	142.73	133.15	121.92
56	2,159.84	2,062.37	1,964.90	1,825.14	56	160.25	150.33	140.42	129.52
57	2,304.55	2,202.13	2,099.71	1,951.36	57	169.17	158.92	148.35	135.46
58	2,466.45	2,358.41	2,250.04	2,089.79	58	179.08	168.17	157.27	145.05
59	2,646.52	2,531.21	2,415.57	2,243.10	59	191.63	179.74	167.84	154.63
60	2,843.77	2,719.54	2,594.98	2,405.99	60	205.51	192.95	180.07	167.51
61	3,056.22	2,921.75	2,787.27	2,582.75	61	221.37	207.49	193.62	179.08
62	3,282.88	3,136.84	2,990.80	2,772.07	62	238.55	223.68	208.81	192.62
63	3,521.76	3,363.49	3,204.90	2,971.64	63	257.05	240.86	224.67	208.81
64	3,771.54	3,599.73	3,427.59	3,176.16	64	276.88	259.37	241.85	224.01
65	4,030.91	3,844.89	3,658.54	3,389.93	65	297.03	278.20	259.37	239.87
66	4,297.87	4,096.99	3,895.77	3,607.00	66	318.18	298.02	277.54	256.72
67	4,571.11	4,354.70	4,138.29	3,830.35	67	339.65	318.18	296.37	274.23
68	4,860.55	4,626.62	4,392.70	4,063.95	68	364.43	341.31	317.85	294.39
69	5,178.72	4,923.32	4,667.92	4,319.02	69	394.83	369.72	344.28	319.83
70	5,528.29	5,247.78	4,967.27	4,593.91	70	431.17	403.42	375.34	346.26
71	5,911.89	5,602.63	5,293.04	4,893.59	71	472.81	442.08	411.02	380.95
72	6,332.16	5,990.19	5,648.22	5,221.68	72	519.39	485.36	451.00	416.64
73	6,819.83	6,439.54	6,059.24	5,599.99	73	575.56	537.23	498.91	462.23
74	7,395.06	6,968.84	6,542.62	6,045.04	74	644.61	601.33	558.05	517.08
75	8,044.96	7,566.21	7,087.46	6,546.26	75	725.23	676.00	626.44	579.86
76	8,756.32	8,219.41	7,682.51	7,094.06	76	814.77	758.60	702.43	650.56
77	9,763.38	9,164.69	8,566.01	7,906.85	77	911.58	848.14	784.71	726.22
78	11,032.46	10,356.12	9,679.46	8,931.43	78	1,030.19	958.50	886.80	820.06
79	12,577.09	11,805.93	11,034.77	10,180.02	79	1,164.01	1,083.06	1,002.11	928.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

Product

Long-Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider

Form Number

H-LTC2J-5, et al.
H-5IR
H-CPIR

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On August 17, 2016, the company requested a rate increase of 56.5%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 36.0% at this time. This level is comprised of the remainder of the 2016 request.

Existing rates can be found in Exhibit VI of the attached actuarial memorandum, and revised rates are shown in Exhibit VII of the attached actuarial memorandum. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

November 2017

(2)(ii)(A): There have been five prior increases approved and implemented on these policy forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	10% - 70%
2	10% - 45%
3-7	10% - 45%
8-9	2.5% - 45%
10	2% - 45%
11+	0% - 21%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	310,822	0	0.0%	4.5%	3.1799
	1991	8,790,105	1,788,879	20.4%	10,920	26,748,140	5,443,527	20.4%	4.5%	3.0430
	1992	25,733,478	4,100,388	15.9%	20,991	74,934,480	11,940,104	15.9%	4.5%	2.9119
	1993	40,514,299	5,916,357	14.6%	27,528	112,895,140	16,486,227	14.6%	4.5%	2.7866
	1994	46,171,386	14,133,608	30.6%	28,793	123,118,564	37,688,052	30.6%	4.5%	2.6666
	1995	51,164,436	16,100,268	31.5%	31,684	130,557,713	41,083,502	31.5%	4.5%	2.5517
	1996	58,356,963	15,475,511	26.5%	36,497	142,498,645	37,788,795	26.5%	4.5%	2.4418
	1997	64,444,405	21,105,136	32.7%	35,418	150,586,826	49,316,236	32.7%	4.4%	2.3367
	1998	63,115,670	26,569,953	42.1%	34,500	141,131,081	59,412,286	42.1%	4.4%	2.2361
	1999	61,841,825	34,024,748	55.0%	33,684	132,327,918	72,805,485	55.0%	4.4%	2.1398
	2000	60,638,010	37,483,962	61.8%	32,855	124,164,610	76,753,533	61.8%	4.4%	2.0476
	2001	59,684,646	42,635,843	71.4%	31,951	116,949,729	83,543,268	71.4%	4.4%	1.9595
	2002	58,720,468	57,101,036	97.2%	31,059	110,105,704	107,069,136	97.2%	4.4%	1.8751
	2003	57,309,548	64,484,126	112.5%	30,103	102,832,645	115,706,255	112.5%	4.4%	1.7943
	2004	55,963,379	67,163,208	120.0%	29,106	96,092,979	115,323,857	120.0%	4.4%	1.7171
	2005	66,982,286	66,679,232	99.5%	27,912	110,060,480	109,562,524	99.5%	4.4%	1.6431
	2006	72,578,713	86,349,771	119.0%	26,842	114,120,695	135,773,914	119.0%	4.4%	1.5724
	2007	70,913,619	86,761,344	122.3%	25,776	106,701,004	130,546,468	122.3%	4.4%	1.5047
	2008	68,611,429	98,507,597	143.6%	24,598	98,791,375	141,837,900	143.6%	4.4%	1.4399
	2009	66,226,969	117,310,053	177.1%	23,367	91,251,741	161,637,269	177.1%	4.4%	1.3779
2010	63,277,973	122,650,439	193.8%	22,103	83,433,900	161,718,272	193.8%	4.3%	1.3185	
2011	61,414,728	130,095,097	211.8%	20,730	77,490,102	164,147,633	211.8%	4.3%	1.2618	
2012	61,848,911	127,842,566	206.7%	19,391	74,677,447	154,359,330	206.7%	4.3%	1.2074	
2013	59,851,419	127,537,116	213.1%	18,142	69,153,723	147,359,353	213.1%	4.2%	1.1554	
2014	56,438,648	132,937,407	235.5%	16,758	62,402,420	146,984,665	235.5%	4.1%	1.1057	
2015	57,748,957	150,593,755	260.8%	15,393	61,248,316	159,719,143	260.8%	4.0%	1.0606	
2016	58,884,201	139,262,256	236.5%	14,256	60,050,338	142,020,193	236.5%	4.0%	1.0198	
Projected Future Experience	2017	58,332,114	135,935,568	233.0%	12,953	57,199,343	133,295,791	233.0%	4.0%	0.9806
	2018	57,126,508	133,915,112	234.4%	11,699	53,862,645	126,264,010	234.4%	4.0%	0.9429
	2019	50,786,478	130,828,173	257.6%	10,507	46,043,120	118,609,078	257.6%	4.0%	0.9066
	2020	44,768,385	126,797,814	283.2%	9,382	39,026,063	110,533,794	283.2%	4.0%	0.8717
	2021	39,208,825	121,776,683	310.6%	8,333	32,865,012	102,073,761	310.6%	4.0%	0.8382
	2022	34,124,362	115,950,206	339.8%	7,361	27,503,070	93,451,905	339.8%	4.0%	0.8060
	2023	29,516,790	109,449,469	370.8%	6,467	22,874,543	84,819,743	370.8%	4.0%	0.7750
	2024	25,375,760	102,483,646	403.9%	5,653	18,909,020	76,366,788	403.9%	4.0%	0.7452
	2025	21,684,189	95,228,469	439.2%	4,915	15,536,737	68,231,264	439.2%	4.0%	0.7165
	2026	18,419,417	87,869,840	477.1%	4,251	12,689,928	60,537,309	477.1%	4.0%	0.6889
	2027	15,554,491	80,506,431	517.6%	3,657	10,303,998	53,331,096	517.6%	4.0%	0.6624
	2028	13,059,281	73,251,696	560.9%	3,130	8,318,325	46,658,877	560.9%	4.0%	0.6370
	2029	10,901,932	66,173,782	607.0%	2,665	6,677,083	40,529,311	607.0%	4.0%	0.6125
	2030	9,049,890	59,389,799	656.2%	2,258	5,329,583	34,975,326	656.2%	4.0%	0.5889
	2031	7,470,901	52,954,928	708.8%	1,903	4,230,479	29,986,305	708.8%	4.0%	0.5663
	2032	6,133,721	46,875,284	764.2%	1,595	3,339,699	25,522,732	764.2%	4.0%	0.5445
	2033	5,008,711	41,197,239	822.5%	1,330	2,622,261	21,568,404	822.5%	4.0%	0.5235
	2034	4,068,225	35,927,170	883.1%	1,103	2,047,960	18,085,877	883.1%	4.0%	0.5034
	2035	3,286,838	31,091,738	945.9%	910	1,590,968	15,049,713	945.9%	4.0%	0.4840
	2036	2,641,503	26,700,261	1010.8%	746	1,229,422	12,426,974	1010.8%	4.0%	0.4654
2037	2,111,648	22,733,899	1076.6%	609	945,013	10,173,970	1076.6%	4.0%	0.4475	
2038	1,679,087	19,204,285	1143.7%	493	722,531	8,263,829	1143.7%	4.0%	0.4303	
2039	1,327,912	16,066,186	1209.9%	398	549,438	6,647,566	1209.9%	4.0%	0.4138	
2040	1,044,359	13,316,084	1275.0%	318	415,495	5,297,770	1275.0%	4.0%	0.3978	
2041	816,642	10,940,652	1339.7%	253	312,403	4,185,298	1339.7%	4.0%	0.3825	
2042	634,755	8,912,507	1404.1%	200	233,483	3,278,308	1404.1%	4.0%	0.3678	
2043	490,282	7,206,310	1469.8%	157	173,406	2,548,763	1469.8%	4.0%	0.3537	
2044	376,191	5,784,932	1537.8%	122	127,936	1,967,349	1537.8%	4.0%	0.3401	
2045	286,642	4,613,286	1609.4%	94	93,733	1,508,552	1609.4%	4.0%	0.3270	
2046	216,811	3,649,487	1683.3%	72	68,171	1,147,488	1683.3%	4.0%	0.3144	
2047	162,729	2,868,056	1762.5%	55	49,198	867,103	1762.5%	4.0%	0.3023	
2048	121,147	2,234,581	1844.5%	41	35,218	649,600	1844.5%	4.0%	0.2907	
2049	89,424	1,723,515	1927.3%	30	24,996	481,761	1927.3%	4.0%	0.2795	
2050	65,420	1,315,828	2011.4%	22	17,583	353,657	2011.4%	4.0%	0.2688	
2051	47,412	990,650	2089.4%	16	12,253	256,018	2089.4%	4.0%	0.2584	
2052	34,022	735,915	2163.0%	12	8,454	182,871	2163.0%	4.0%	0.2485	
2053	24,158	538,002	2227.0%	8	5,772	128,549	2227.0%	4.0%	0.2389	
2054	16,962	388,209	2288.7%	6	3,897	89,190	2288.7%	4.0%	0.2297	
2055	11,764	275,389	2340.9%	4	2,599	60,836	2340.9%	4.0%	0.2209	
2056	8,050	192,764	2394.5%	3	1,710	40,946	2394.5%	4.0%	0.2124	
Past		1,477,324,217	1,794,609,658	121.5%	670,852	2,594,636,537	2,586,026,929	99.7%		
Future		466,083,740	1,797,993,844	385.8%	103,730	376,002,546	1,320,447,481	351.2%		
Lifetime		1,943,407,957	3,592,603,503	184.9%	774,582	2,970,639,083	3,906,474,410	131.5%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 36.0% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	310,822	0	0.0%	4.5%	3.1799
	1991	8,790,105	1,788,879	20.4%	10,920	26,748,140	5,443,527	20.4%	4.5%	3.0430
	1992	25,733,478	4,100,388	15.9%	20,991	74,934,480	11,940,104	15.9%	4.5%	2.9119
	1993	40,514,299	5,916,357	14.6%	27,528	112,895,140	16,486,227	14.6%	4.5%	2.7866
	1994	46,171,386	14,133,608	30.6%	28,793	123,118,564	37,688,052	30.6%	4.5%	2.6666
	1995	51,164,436	16,100,268	31.5%	31,684	130,557,713	41,083,502	31.5%	4.5%	2.5517
	1996	58,356,963	15,475,511	26.5%	36,497	142,498,645	37,788,795	26.5%	4.5%	2.4418
	1997	64,444,405	21,105,136	32.7%	35,418	150,586,826	49,316,236	32.7%	4.4%	2.3367
	1998	63,115,670	26,569,953	42.1%	34,500	141,131,081	59,412,286	42.1%	4.4%	2.2361
	1999	61,841,825	34,024,748	55.0%	33,684	132,327,918	72,805,485	55.0%	4.4%	2.1398
	2000	60,638,010	37,483,962	61.8%	32,855	124,164,610	76,753,533	61.8%	4.4%	2.0476
	2001	59,684,646	42,635,843	71.4%	31,951	116,949,729	83,543,268	71.4%	4.4%	1.9595
	2002	58,720,468	57,101,036	97.2%	31,059	110,105,704	107,069,136	97.2%	4.4%	1.8751
	2003	57,309,548	64,484,126	112.5%	30,103	102,832,645	115,706,255	112.5%	4.4%	1.7943
	2004	55,963,379	67,163,208	120.0%	29,106	96,092,979	115,323,857	120.0%	4.4%	1.7171
	2005	66,982,286	66,679,232	99.5%	27,912	110,060,480	109,562,524	99.5%	4.4%	1.6431
	2006	72,578,713	86,349,771	119.0%	26,842	114,120,695	135,773,914	119.0%	4.4%	1.5724
	2007	70,913,619	86,761,344	122.3%	25,776	106,701,004	130,546,468	122.3%	4.4%	1.5047
	2008	68,611,429	98,507,597	143.6%	24,598	98,791,375	141,837,900	143.6%	4.4%	1.4399
	2009	66,226,969	117,310,053	177.1%	23,367	91,251,741	161,637,269	177.1%	4.4%	1.3779
2010	63,277,973	122,650,439	193.8%	22,103	83,433,900	161,718,272	193.8%	4.3%	1.3185	
2011	61,414,728	130,095,097	211.8%	20,730	77,490,102	164,147,633	211.8%	4.3%	1.2618	
2012	61,848,911	127,842,566	206.7%	19,391	74,677,447	154,359,330	206.7%	4.3%	1.2074	
2013	59,851,419	127,537,116	213.1%	18,142	69,153,723	147,359,353	213.1%	4.2%	1.1554	
2014	56,438,648	132,937,407	235.5%	16,758	62,402,420	146,984,665	235.5%	4.1%	1.1057	
2015	57,748,957	150,593,755	260.8%	15,393	61,248,316	159,719,143	260.8%	4.0%	1.0606	
2016	58,884,201	139,262,256	236.5%	14,256	60,050,338	142,020,193	236.5%	4.0%	1.0198	
Projected Future Experience	2017	58,332,114	135,935,568	233.0%	12,953	57,199,343	133,295,791	233.0%	4.0%	0.9806
	2018	64,574,519	131,793,129	204.1%	11,582	60,885,120	124,263,265	204.1%	4.0%	0.9429
	2019	65,917,273	126,309,737	191.6%	10,401	59,760,728	114,512,655	191.6%	4.0%	0.9066
	2020	58,106,212	122,418,575	210.7%	9,289	50,653,082	106,716,269	210.7%	4.0%	0.8717
	2021	50,890,294	117,570,861	231.0%	8,249	42,656,472	98,548,421	231.0%	4.0%	0.8382
	2022	44,291,020	111,945,613	252.8%	7,287	35,697,049	90,224,340	252.8%	4.0%	0.8060
	2023	38,310,715	105,669,393	275.8%	6,403	29,689,546	81,890,309	275.8%	4.0%	0.7750
	2024	32,935,950	98,944,151	300.4%	5,596	24,542,576	73,729,295	300.4%	4.0%	0.7452
	2025	28,144,551	91,939,546	326.7%	4,865	20,165,591	65,874,749	326.7%	4.0%	0.7165
	2026	23,907,107	84,835,064	354.9%	4,208	16,470,633	58,446,521	354.9%	4.0%	0.6889
	2027	20,188,635	77,725,966	385.0%	3,621	13,373,863	51,489,190	385.0%	4.0%	0.6624
	2028	16,950,027	70,721,789	417.2%	3,099	10,796,600	45,047,411	417.2%	4.0%	0.6370
	2029	14,149,941	63,888,327	451.5%	2,639	8,666,383	39,129,543	451.5%	4.0%	0.6125
	2030	11,746,120	57,338,643	488.1%	2,235	6,917,423	33,767,377	488.1%	4.0%	0.5889
	2031	9,696,704	51,126,014	527.3%	1,884	5,490,864	28,950,663	527.3%	4.0%	0.5663
	2032	7,961,138	45,256,344	568.5%	1,579	4,334,694	24,641,249	568.5%	4.0%	0.5445
	2033	6,500,954	39,774,403	611.8%	1,317	3,403,510	20,823,493	611.8%	4.0%	0.5235
	2034	5,280,269	34,686,347	656.9%	1,092	2,658,108	17,461,242	656.9%	4.0%	0.5034
	2035	4,266,084	30,017,917	703.6%	901	2,064,965	14,529,938	703.6%	4.0%	0.4840
	2036	3,428,485	25,778,109	751.9%	739	1,595,703	11,997,781	751.9%	4.0%	0.4654
2037	2,740,770	21,948,734	800.8%	603	1,226,561	9,822,590	800.8%	4.0%	0.4475	
2038	2,179,337	18,541,023	850.8%	489	937,794	7,978,420	850.8%	4.0%	0.4303	
2039	1,723,536	15,511,306	900.0%	394	713,132	6,417,978	900.0%	4.0%	0.4138	
2040	1,355,504	12,856,185	948.4%	315	539,284	5,114,800	948.4%	4.0%	0.3978	
2041	1,059,944	10,562,793	996.5%	251	405,477	4,040,750	996.5%	4.0%	0.3825	
2042	823,867	8,604,694	1044.4%	198	303,045	3,165,084	1044.4%	4.0%	0.3678	
2043	636,352	6,957,425	1093.3%	155	225,068	2,460,736	1093.3%	4.0%	0.3537	
2044	488,269	5,585,136	1143.9%	121	166,051	1,899,402	1143.9%	4.0%	0.3401	
2045	372,042	4,453,956	1197.2%	93	121,658	1,456,450	1197.2%	4.0%	0.3270	
2046	281,406	3,523,444	1252.1%	71	88,481	1,107,857	1252.1%	4.0%	0.3144	
2047	211,210	2,769,002	1311.0%	54	63,855	837,156	1311.0%	4.0%	0.3023	
2048	157,240	2,157,405	1372.0%	41	45,710	627,165	1372.0%	4.0%	0.2907	
2049	116,066	1,663,990	1433.7%	30	32,443	465,122	1433.7%	4.0%	0.2795	
2050	84,910	1,270,383	1496.1%	22	22,821	341,443	1496.1%	4.0%	0.2688	
2051	61,537	956,435	1554.2%	16	15,903	247,175	1554.2%	4.0%	0.2584	
2052	44,159	710,499	1609.0%	12	10,973	176,555	1609.0%	4.0%	0.2485	
2053	31,356	519,421	1656.5%	8	7,492	124,109	1656.5%	4.0%	0.2389	
2054	22,015	374,801	1702.5%	6	5,058	86,109	1702.5%	4.0%	0.2297	
2055	15,269	265,878	1741.2%	4	3,373	58,735	1741.2%	4.0%	0.2209	
2056	10,449	186,107	1781.2%	3	2,219	39,532	1781.2%	4.0%	0.2104	
Past		1,477,324,217	1,794,609,658	121.5%	670,852	2,594,636,537	2,586,026,929	99.7%		
Future		577,993,351	1,743,094,110	301.6%	102,823	461,958,656	1,281,806,669	277.5%		
Lifetime		2,055,317,568	3,537,703,768	172.1%	773,675	3,056,595,193	3,867,833,599	126.5%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	388,701	0	0.0%	0.0%	1,236,037	0	0.0%	0.0%	4.5%	3.1799
	1991	13,205,552	120,678	0.9%	0.9%	40,184,269	367,222	0.9%	0.9%	4.5%	3.0430
	1992	30,205,736	657,120	2.2%	1.8%	87,957,452	1,913,497	2.2%	1.8%	4.5%	2.9119
	1993	42,501,240	1,754,692	4.1%	2.9%	118,431,852	4,889,539	4.1%	2.9%	4.5%	2.7866
	1994	46,737,082	3,398,970	7.3%	4.5%	124,627,025	9,063,542	7.3%	4.4%	4.5%	2.6666
	1995	52,847,892	5,477,145	10.4%	6.1%	134,853,435	13,976,182	10.4%	6.0%	4.5%	2.5517
	1996	61,831,956	8,421,841	13.6%	8.0%	150,984,037	20,564,829	13.6%	7.7%	4.5%	2.4418
	1997	63,960,245	11,038,389	17.3%	9.9%	149,455,491	25,793,332	17.3%	9.5%	4.4%	2.3367
	1998	62,599,206	13,219,576	21.1%	11.8%	139,976,231	29,559,903	21.1%	11.2%	4.4%	2.2361
	1999	61,329,485	16,761,458	27.3%	14.0%	131,231,623	35,865,836	27.3%	13.2%	4.4%	2.1398
	2000	60,235,167	22,519,743	37.4%	16.8%	123,339,735	46,112,251	37.4%	15.6%	4.4%	2.0476
	2001	59,269,627	26,248,319	44.3%	19.7%	116,136,516	51,432,554	44.3%	18.2%	4.4%	1.9595
	2002	58,277,496	30,763,442	52.8%	22.9%	109,275,096	57,683,982	52.8%	20.8%	4.4%	1.8751
	2003	56,786,180	34,505,104	60.8%	26.1%	101,893,545	61,913,785	60.8%	23.5%	4.4%	1.7943
	2004	56,989,086	36,231,361	63.6%	29.0%	97,854,189	62,211,744	63.6%	25.9%	4.4%	1.7171
	2005	69,705,309	34,619,598	49.7%	30.8%	114,534,755	56,884,437	49.7%	27.5%	4.4%	1.6431
	2006	72,180,892	31,804,193	44.1%	31.9%	113,495,173	50,008,004	44.1%	28.5%	4.4%	1.5724
	2007	70,643,735	21,547,423	30.5%	31.8%	106,294,921	32,421,581	30.5%	28.6%	4.4%	1.5047
	2008	68,117,595	113,731,251	167.0%	41.0%	98,080,320	163,757,946	167.0%	35.2%	4.4%	1.4399
	2009	65,945,642	145,412,448	220.5%	52.0%	90,864,111	200,358,542	220.5%	43.0%	4.4%	1.3779
2010	62,609,064	148,792,789	237.7%	62.2%	82,551,924	196,187,742	237.7%	50.2%	4.3%	1.3185	
2011	61,550,870	112,105,221	182.1%	68.4%	77,661,878	141,448,888	182.1%	54.6%	4.3%	1.2618	
2012	62,280,282	123,356,785	198.1%	74.8%	75,198,291	148,943,120	198.1%	59.1%	4.3%	1.2074	
2013	59,353,406	131,907,940	222.2%	81.4%	68,578,307	152,409,505	222.2%	63.7%	4.2%	1.1554	
2014	57,359,650	136,385,046	237.8%	87.9%	63,420,742	150,796,610	237.8%	68.1%	4.1%	1.1057	
2015	58,722,086	141,676,193	241.3%	94.2%	62,280,413	150,261,212	241.3%	72.3%	4.0%	1.0606	
2016	59,307,168	147,480,597	248.7%	100.3%	60,481,681	150,401,288	248.7%	76.3%	4.0%	1.0198	
Projected Future Experience	2017	58,910,522	219,716,188	373.0%	110.7%	57,766,519	215,449,448	373.0%	82.7%	4.0%	0.9806
	2018	55,361,201	194,952,396	352.1%	119.0%	52,198,196	183,813,992	352.1%	87.8%	4.0%	0.9429
	2019	49,026,934	183,162,296	373.6%	126.5%	44,447,914	166,055,296	373.6%	92.3%	4.0%	0.9066
	2020	43,113,458	153,791,179	356.7%	132.3%	37,583,409	134,064,792	356.7%	95.8%	4.0%	0.8717
	2021	37,668,414	144,328,080	383.2%	137.8%	31,573,833	120,976,442	383.2%	99.0%	4.0%	0.8382
	2022	32,704,375	134,527,138	411.3%	142.8%	26,358,609	108,424,277	411.3%	101.8%	4.0%	0.8060
	2023	28,218,446	128,150,230	454.1%	147.7%	21,868,369	99,312,219	454.1%	104.5%	4.0%	0.7750
	2024	24,198,280	121,509,824	502.1%	152.4%	18,031,608	90,544,348	502.1%	106.9%	4.0%	0.7452
	2025	20,624,895	114,552,998	555.4%	156.9%	14,777,752	82,077,303	555.4%	109.2%	4.0%	0.7165
	2026	17,474,089	107,355,257	614.4%	161.2%	12,038,651	73,961,650	614.4%	111.2%	4.0%	0.6889
	2027	14,717,369	99,989,144	679.4%	165.3%	9,749,450	66,237,325	679.4%	113.1%	4.0%	0.6624
	2028	12,323,564	92,539,348	750.9%	169.1%	7,849,698	58,944,465	750.9%	114.8%	4.0%	0.6370
	2029	10,260,123	85,096,124	829.4%	172.7%	6,283,995	52,118,636	829.4%	116.3%	4.0%	0.6125
	2030	8,494,095	77,789,739	915.8%	176.0%	5,002,269	45,811,260	915.8%	117.6%	4.0%	0.5889
	2031	6,993,050	70,682,860	1010.8%	179.0%	3,959,891	40,024,941	1010.8%	118.8%	4.0%	0.5663
	2032	5,725,812	63,831,518	1114.8%	181.8%	3,117,600	34,755,090	1114.8%	119.9%	4.0%	0.5445
	2033	4,662,926	57,288,674	1228.6%	184.3%	2,441,229	29,992,915	1228.6%	120.8%	4.0%	0.5235
	2034	3,777,112	51,090,419	1352.6%	186.6%	1,901,413	25,719,115	1352.6%	121.5%	4.0%	0.5034
	2035	3,043,389	45,264,024	1487.3%	188.7%	1,473,129	21,909,698	1487.3%	122.2%	4.0%	0.4840
	2036	2,439,288	39,840,664	1633.3%	190.5%	1,135,306	18,542,849	1633.3%	122.8%	4.0%	0.4654
2037	1,944,803	34,830,892	1791.0%	192.1%	870,347	15,587,668	1791.0%	123.3%	4.0%	0.4475	
2038	1,542,340	30,237,808	1960.5%	193.5%	663,687	13,011,684	1960.5%	123.7%	4.0%	0.4303	
2039	1,216,558	26,064,511	2142.5%	194.7%	503,364	10,784,486	2142.5%	124.0%	4.0%	0.4138	
2040	954,267	22,301,496	2337.0%	195.8%	379,653	8,872,592	2337.0%	124.3%	4.0%	0.3978	
2041	744,213	18,939,609	2544.9%	196.7%	284,695	7,245,264	2544.9%	124.5%	4.0%	0.3825	
2042	576,902	15,966,965	2767.7%	197.4%	212,203	5,873,165	2767.7%	124.7%	4.0%	0.3678	
2043	444,369	13,359,679	3006.4%	198.1%	157,166	4,725,117	3006.4%	124.9%	4.0%	0.3537	
2044	339,998	11,095,296	3263.3%	198.6%	115,627	3,773,306	3263.3%	125.0%	4.0%	0.3401	
2045	258,310	9,163,301	3547.4%	199.1%	84,468	2,996,414	3547.4%	125.1%	4.0%	0.3270	
2046	194,793	7,521,103	3861.1%	199.4%	61,248	2,364,820	3861.1%	125.1%	4.0%	0.3144	
2047	145,742	6,136,534	4210.5%	199.7%	44,062	1,855,266	4210.5%	125.2%	4.0%	0.3023	
2048	108,144	4,977,895	4603.0%	200.0%	31,438	1,447,090	4603.0%	125.3%	4.0%	0.2907	
2049	79,550	4,013,932	5045.8%	200.2%	22,236	1,121,984	5045.8%	125.3%	4.0%	0.2795	
2050	57,983	3,216,474	5547.3%	200.3%	15,584	864,496	5547.3%	125.3%	4.0%	0.2688	
2051	41,858	2,560,497	6117.1%	200.5%	10,817	661,720	6117.1%	125.3%	4.0%	0.2584	
2052	29,909	2,024,043	6767.4%	200.6%	7,432	502,963	6767.4%	125.4%	4.0%	0.2485	
2053	21,137	1,588,200	7513.9%	200.7%	5,050	379,480	7513.9%	125.4%	4.0%	0.2389	
2054	14,761	1,237,071	8380.5%	200.7%	3,391	284,213	8380.5%	125.4%	4.0%	0.2297	
2055	10,176	956,503	9400.1%	200.8%	2,248	211,302	9400.1%	125.4%	4.0%	0.2209	
2056	6,914	734,293	10621.0%	200.8%	1,469	155,974	10621.0%	125.4%	4.0%	0.2124	
	Past	1,494,940,350	1,499,937,320	100.3%		2,640,879,047	2,015,227,071	76.3%			
	Future	448,470,067	2,402,384,203	535.7%		363,035,024	1,751,455,064	482.4%			
	Lifetime	1,943,410,417	3,902,321,523	200.8%		3,003,914,072	3,766,682,135	125.4%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 36.0% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	388,701	0	0.0%	0.0%	1,236,037	0	0.0%	0.0%	4.5%	3.1799
	1991	13,205,552	120,678	0.9%	0.9%	40,184,269	367,222	0.9%	0.9%	4.5%	3.0430
	1992	30,205,736	657,120	2.2%	1.8%	87,957,452	1,913,497	2.2%	1.8%	4.5%	2.9119
	1993	42,501,240	1,754,692	4.1%	2.9%	118,431,852	4,889,539	4.1%	2.9%	4.5%	2.7866
	1994	46,737,082	3,398,970	7.3%	4.5%	124,627,025	9,063,542	7.3%	4.4%	4.5%	2.6666
	1995	52,847,892	5,477,145	10.4%	6.1%	134,853,435	13,976,182	10.4%	6.0%	4.5%	2.5517
	1996	61,831,956	8,421,841	13.6%	8.0%	150,984,037	20,564,829	13.6%	7.7%	4.5%	2.4418
	1997	63,960,245	11,038,389	17.3%	9.9%	149,455,491	25,793,332	17.3%	9.5%	4.4%	2.3367
	1998	62,599,206	13,219,576	21.1%	11.8%	139,976,231	29,559,903	21.1%	11.2%	4.4%	2.2361
	1999	61,329,485	16,761,458	27.3%	14.0%	131,231,623	35,865,836	27.3%	13.2%	4.4%	2.1398
	2000	60,235,167	22,519,743	37.4%	16.8%	123,339,735	46,112,251	37.4%	15.6%	4.4%	2.0476
	2001	59,269,627	26,248,319	44.3%	19.7%	116,136,516	51,432,554	44.3%	18.2%	4.4%	1.9595
	2002	58,277,496	30,763,442	52.8%	22.9%	109,275,096	57,683,982	52.8%	20.8%	4.4%	1.8751
	2003	56,786,180	34,505,104	60.8%	26.1%	101,893,545	61,913,785	60.8%	23.5%	4.4%	1.7943
	2004	56,989,086	36,231,361	63.6%	29.0%	97,854,189	62,211,744	63.6%	25.9%	4.4%	1.7171
	2005	69,705,309	34,619,598	49.7%	30.8%	114,534,755	56,884,437	49.7%	27.5%	4.4%	1.6431
	2006	72,180,892	31,804,193	44.1%	31.9%	113,495,173	50,008,004	44.1%	28.5%	4.4%	1.5724
	2007	70,643,735	21,547,423	30.5%	31.8%	106,294,921	32,421,581	30.5%	28.6%	4.4%	1.5047
	2008	68,117,595	113,731,251	167.0%	41.0%	98,080,320	163,757,946	167.0%	35.2%	4.4%	1.4399
	2009	65,945,642	145,412,448	220.5%	52.0%	90,864,111	200,358,542	220.5%	43.0%	4.4%	1.3779
2010	62,609,064	148,792,789	237.7%	62.2%	82,551,924	196,187,742	237.7%	50.2%	4.3%	1.3185	
2011	61,550,870	112,105,221	182.1%	68.4%	77,661,878	141,448,888	182.1%	54.6%	4.3%	1.2618	
2012	62,280,282	123,356,785	198.1%	74.8%	75,198,291	148,943,120	198.1%	59.1%	4.3%	1.2074	
2013	59,353,406	131,907,940	222.2%	81.4%	68,578,307	152,409,505	222.2%	63.7%	4.2%	1.1554	
2014	57,359,650	136,385,046	237.8%	87.9%	63,420,742	150,796,610	237.8%	68.1%	4.1%	1.1057	
2015	58,722,086	141,676,193	241.3%	94.2%	62,280,413	150,261,212	241.3%	72.3%	4.0%	1.0606	
2016	59,307,168	147,480,597	248.7%	100.3%	60,481,681	150,401,288	248.7%	76.3%	4.0%	1.0198	
Projected Future Experience	2017	58,919,984	219,716,188	372.9%	110.7%	57,775,797	215,449,448	372.9%	82.7%	4.0%	0.9806
	2018	67,648,975	194,473,286	287.5%	118.0%	63,783,920	183,362,256	287.5%	87.4%	4.0%	0.9429
	2019	63,642,363	181,328,364	284.9%	124.3%	57,698,291	164,392,649	284.9%	91.4%	4.0%	0.9066
	2020	55,965,599	150,906,558	269.6%	129.0%	48,787,040	131,550,174	269.6%	94.5%	4.0%	0.8717
	2021	48,897,018	140,738,678	287.8%	133.4%	40,985,699	117,967,789	287.8%	97.2%	4.0%	0.8382
	2022	42,452,932	130,596,580	307.6%	137.4%	34,215,613	105,256,382	307.6%	99.6%	4.0%	0.8060
	2023	36,629,567	124,124,110	338.9%	141.3%	28,386,711	96,192,108	338.9%	101.9%	4.0%	0.7750
	2024	31,410,881	117,550,538	374.2%	145.2%	23,406,155	87,594,044	374.2%	104.0%	4.0%	0.7452
	2025	26,772,220	110,752,639	413.7%	148.9%	19,182,314	79,354,343	413.7%	106.0%	4.0%	0.7165
	2026	22,682,153	103,752,081	457.4%	152.5%	15,626,710	71,479,268	457.4%	107.8%	4.0%	0.6889
	2027	19,103,684	96,607,277	505.7%	155.9%	12,655,143	63,997,024	505.7%	109.5%	4.0%	0.6624
	2028	15,996,339	89,392,865	558.8%	159.2%	10,189,132	56,940,261	558.8%	111.0%	4.0%	0.6370
	2029	13,317,855	82,191,602	617.2%	162.2%	8,156,757	50,339,709	617.2%	112.3%	4.0%	0.6125
	2030	11,025,451	75,128,114	681.4%	165.1%	6,493,013	44,243,799	681.4%	113.5%	4.0%	0.5889
	2031	9,077,026	68,260,511	752.0%	167.7%	5,139,965	38,653,259	752.0%	114.6%	4.0%	0.5663
	2032	7,432,105	61,641,451	829.4%	170.2%	4,046,645	33,562,638	829.4%	115.5%	4.0%	0.5445
	2033	6,052,450	55,321,428	914.0%	172.4%	3,168,700	28,962,982	914.0%	116.4%	4.0%	0.5235
	2034	4,902,647	49,334,831	1006.3%	174.4%	2,468,012	24,835,346	1006.3%	117.1%	4.0%	0.5034
	2035	3,950,266	43,707,706	1106.4%	176.2%	1,912,096	21,156,374	1106.4%	117.7%	4.0%	0.4840
	2036	3,166,142	38,470,247	1215.1%	177.8%	1,473,602	17,905,022	1215.1%	118.2%	4.0%	0.4654
2037	2,524,303	33,632,423	1332.3%	179.2%	1,129,687	15,051,324	1332.3%	118.7%	4.0%	0.4475	
2038	2,001,910	29,197,025	1458.5%	180.5%	861,445	12,563,823	1458.5%	119.0%	4.0%	0.4303	
2039	1,579,050	25,167,120	1593.8%	181.5%	653,350	10,413,180	1593.8%	119.3%	4.0%	0.4138	
2040	1,238,602	21,533,488	1738.5%	182.5%	492,775	8,567,042	1738.5%	119.6%	4.0%	0.3978	
2041	965,958	18,287,229	1893.2%	183.3%	369,523	6,995,699	1893.2%	119.8%	4.0%	0.3825	
2042	748,793	15,416,880	2058.9%	184.0%	275,430	5,670,826	2058.9%	120.0%	4.0%	0.3678	
2043	576,770	12,899,142	2236.4%	184.6%	203,995	4,562,232	2236.4%	120.1%	4.0%	0.3537	
2044	441,301	10,712,341	2427.4%	185.0%	150,078	3,643,070	2427.4%	120.2%	4.0%	0.3401	
2045	335,274	8,846,894	2638.7%	185.4%	109,635	2,892,948	2638.7%	120.3%	4.0%	0.3270	
2046	252,831	7,261,345	2872.0%	185.8%	79,496	2,283,145	2872.0%	120.4%	4.0%	0.3144	
2047	189,166	5,924,595	3132.0%	186.0%	57,191	1,791,191	3132.0%	120.4%	4.0%	0.3023	
2048	140,365	4,805,972	3423.9%	186.3%	40,805	1,397,112	3423.9%	120.5%	4.0%	0.2907	
2049	103,252	3,875,302	3753.3%	186.4%	28,861	1,083,233	3753.3%	120.5%	4.0%	0.2795	
2050	75,259	3,105,386	4126.3%	186.6%	20,227	834,639	4126.3%	120.6%	4.0%	0.2688	
2051	54,329	2,472,065	4550.2%	186.7%	14,040	638,866	4550.2%	120.6%	4.0%	0.2584	
2052	38,820	1,954,138	5033.9%	186.8%	9,646	485,592	5033.9%	120.6%	4.0%	0.2485	
2053	27,434	1,533,348	5589.1%	186.9%	6,555	366,373	5589.1%	120.6%	4.0%	0.2389	
2054	19,159	1,194,346	6233.8%	186.9%	4,402	274,397	6233.8%	120.6%	4.0%	0.2297	
2055	13,207	923,468	6992.2%	187.0%	2,918	204,004	6992.2%	120.6%	4.0%	0.2209	
2056	8,973	708,932	7900.4%	187.0%	1,906	150,587	7900.4%	120.6%	4.0%	0.2124	
	Past	1,494,940,350	1,499,937,320	100.3%		2,640,879,047	2,015,227,071	76.3%			
	Future	560,380,411	2,343,446,496	418.2%		450,063,280	1,713,064,160	380.6%			
	Lifetime	2,055,320,761	3,843,383,816	187.0%		3,090,942,328	3,728,291,231	120.6%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	4,104	0	0.0%	23	13,052	0	0.0%	4.5%	3.1799
	1991	428,021	115,782	27.1%	628	1,302,480	352,322	27.1%	4.5%	3.0430
	1992	1,359,568	118,166	8.7%	1,084	3,958,987	344,092	8.7%	4.5%	2.9119
	1993	1,946,335	198,110	10.2%	1,382	5,423,559	552,043	10.2%	4.5%	2.7886
	1994	2,087,359	960,375	46.0%	1,314	5,566,059	2,560,895	46.0%	4.5%	2.6666
	1995	2,003,670	92,214	4.6%	1,271	5,112,819	235,304	4.6%	4.5%	2.5517
	1996	1,929,042	850,445	44.1%	1,220	4,710,421	2,076,655	44.1%	4.5%	2.4418
	1997	1,874,216	688,758	36.7%	1,175	4,379,469	1,609,417	36.7%	4.4%	2.3367
	1998	1,804,380	507,688	28.1%	1,132	4,034,720	1,135,227	28.1%	4.4%	2.2361
	1999	1,753,437	927,995	52.9%	1,112	3,751,969	1,985,706	52.9%	4.4%	2.1398
	2000	1,694,025	635,304	37.5%	1,069	3,468,748	1,300,873	37.5%	4.4%	2.0476
	2001	1,642,189	1,213,617	73.9%	1,038	3,217,805	2,378,035	73.9%	4.4%	1.9595
	2002	1,598,166	1,304,442	81.6%	993	2,996,692	2,445,937	81.6%	4.4%	1.8751
	2003	1,541,891	3,860,179	250.4%	961	2,766,672	6,926,463	250.4%	4.4%	1.7943
	2004	1,504,673	810,144	53.8%	920	2,583,626	1,391,073	53.8%	4.4%	1.7171
	2005	1,720,475	1,409,779	81.9%	887	2,826,961	2,316,448	81.9%	4.4%	1.6431
	2006	1,863,057	1,803,893	96.8%	848	2,929,418	2,836,390	96.8%	4.4%	1.5724
	2007	1,823,696	1,820,138	99.8%	816	2,744,045	2,738,692	99.8%	4.4%	1.5047
	2008	1,751,609	2,969,249	169.5%	770	2,522,085	4,275,326	169.5%	4.4%	1.4399
	2009	1,671,884	3,910,424	233.9%	726	2,303,629	5,388,032	233.9%	4.4%	1.3779
	2010	1,599,487	3,071,148	192.0%	688	2,108,971	4,049,401	192.0%	4.3%	1.3185
2011	1,558,678	5,088,528	326.5%	632	1,966,663	6,420,456	326.5%	4.3%	1.2618	
2012	1,553,527	3,346,359	215.4%	585	1,875,755	4,040,452	215.4%	4.3%	1.2074	
2013	1,437,756	2,822,145	196.3%	543	1,661,217	3,260,772	196.3%	4.2%	1.1554	
2014	1,350,468	2,540,821	188.1%	507	1,493,170	2,809,305	188.1%	4.1%	1.1057	
2015	1,340,305	3,249,789	242.5%	440	1,421,523	3,446,713	242.5%	4.0%	1.0606	
2016	1,279,834	3,714,145	290.2%	391	1,305,180	3,787,700	290.2%	4.0%	1.0198	
Projected Future Experience	2017	1,265,273	3,147,437	248.8%	353	1,240,703	3,086,316	248.8%	4.0%	0.9806
	2018	1,220,088	3,061,321	250.9%	317	1,150,379	2,886,416	250.9%	4.0%	0.9429
	2019	1,078,191	2,939,361	272.6%	283	977,490	2,664,831	272.6%	4.0%	0.9066
	2020	944,835	2,794,232	295.7%	251	823,643	2,435,823	295.7%	4.0%	0.8717
	2021	822,579	2,629,164	319.6%	222	689,489	2,203,777	319.6%	4.0%	0.8382
	2022	711,495	2,448,144	344.1%	195	573,441	1,973,121	344.1%	4.0%	0.8060
	2023	611,481	2,250,136	368.0%	170	473,878	1,743,781	368.0%	4.0%	0.7750
	2024	522,258	2,041,944	391.0%	148	389,166	1,521,576	391.0%	4.0%	0.7452
	2025	443,380	1,833,673	413.6%	128	317,682	1,313,828	413.6%	4.0%	0.7165
	2026	374,260	1,632,183	436.1%	110	257,844	1,124,481	436.1%	4.0%	0.6889
	2027	314,211	1,440,039	458.3%	95	208,147	953,947	458.3%	4.0%	0.6624
	2028	262,487	1,260,912	480.4%	81	167,195	803,159	480.4%	4.0%	0.6370
	2029	218,295	1,095,125	501.7%	69	133,699	670,729	501.7%	4.0%	0.6125
	2030	180,824	946,554	523.5%	58	106,489	557,436	523.5%	4.0%	0.5889
	2031	149,271	813,723	545.1%	50	84,526	460,779	545.1%	4.0%	0.5663
	2032	122,866	697,884	568.0%	42	66,898	379,985	568.0%	4.0%	0.5445
	2033	100,894	595,056	589.8%	35	52,822	311,536	589.8%	4.0%	0.5235
	2034	82,704	505,178	610.8%	30	41,634	254,309	610.8%	4.0%	0.5034
	2035	67,703	428,083	632.3%	25	32,771	207,210	632.3%	4.0%	0.4840
	2036	55,366	363,022	655.7%	21	25,769	168,960	655.7%	4.0%	0.4654
2037	45,233	308,362	681.7%	17	20,243	137,999	681.7%	4.0%	0.4475	
2038	36,916	262,467	711.0%	14	15,886	112,943	711.0%	4.0%	0.4303	
2039	30,088	223,286	742.1%	12	12,449	92,387	742.1%	4.0%	0.4138	
2040	24,475	189,182	773.0%	10	9,737	75,265	773.0%	4.0%	0.3978	
2041	19,857	160,130	806.4%	8	7,596	61,257	806.4%	4.0%	0.3825	
2042	16,054	135,215	842.3%	7	5,905	49,737	842.3%	4.0%	0.3678	
2043	12,922	113,517	878.5%	5	4,570	40,149	878.5%	4.0%	0.3537	
2044	10,345	94,730	915.7%	4	3,518	32,216	915.7%	4.0%	0.3401	
2045	8,229	78,133	949.5%	3	2,691	25,550	949.5%	4.0%	0.3270	
2046	6,499	63,910	983.4%	3	2,043	20,095	983.4%	4.0%	0.3144	
2047	5,090	51,456	1010.9%	2	1,539	15,557	1010.9%	4.0%	0.3023	
2048	3,950	40,836	1033.9%	2	1,148	11,871	1033.9%	4.0%	0.2907	
2049	3,034	31,835	1049.3%	1	848	8,899	1049.3%	4.0%	0.2795	
2050	2,304	24,022	1042.5%	1	619	6,456	1042.5%	4.0%	0.2688	
2051	1,729	17,804	1029.8%	1	447	4,601	1029.8%	4.0%	0.2584	
2052	1,280	12,727	994.2%	1	318	3,163	994.2%	4.0%	0.2485	
2053	934	8,899	952.8%	0	223	2,126	952.8%	4.0%	0.2389	
2054	670	6,064	904.7%	0	154	1,393	904.7%	4.0%	0.2297	
2055	472	4,026	852.6%	0	104	889	852.6%	4.0%	0.2209	
2056	326	2,596	797.6%	0	69	552	797.6%	4.0%	0.2124	
Past		42,121,850	48,029,640	114.0%	23,155	78,445,675	70,663,728	90.1%		
Future		9,778,867	34,752,369	355.4%	2,776	7,903,775	26,425,105	334.3%		
Lifetime		51,900,716	82,782,009	159.5%	25,931	86,349,449	97,088,833	112.4%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 36.0% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	4,104	0	0.0%	23	13,052	0	0.0%	4.5%	3.1799
	1991	428,021	115,782	27.1%	628	1,302,480	352,322	27.1%	4.5%	3.0430
	1992	1,359,568	118,166	8.7%	1,084	3,958,987	344,092	8.7%	4.5%	2.9119
	1993	1,946,335	198,110	10.2%	1,382	5,423,559	552,043	10.2%	4.5%	2.7886
	1994	2,087,359	960,375	46.0%	1,314	5,566,059	2,560,895	46.0%	4.5%	2.6666
	1995	2,003,670	92,214	4.6%	1,271	5,112,819	235,304	4.6%	4.5%	2.5517
	1996	1,929,042	850,445	44.1%	1,220	4,710,421	2,076,655	44.1%	4.5%	2.4418
	1997	1,874,216	688,758	36.7%	1,175	4,379,469	1,609,417	36.7%	4.4%	2.3367
	1998	1,804,380	507,688	28.1%	1,132	4,034,720	1,135,227	28.1%	4.4%	2.2361
	1999	1,753,437	927,995	52.9%	1,112	3,751,969	1,985,706	52.9%	4.4%	2.1398
	2000	1,694,025	635,304	37.5%	1,069	3,468,748	1,300,873	37.5%	4.4%	2.0476
	2001	1,642,189	1,213,617	73.9%	1,038	3,217,805	2,378,035	73.9%	4.4%	1.9595
	2002	1,598,166	1,304,442	81.6%	993	2,996,692	2,445,937	81.6%	4.4%	1.8751
	2003	1,541,891	3,860,179	250.4%	961	2,766,672	6,926,463	250.4%	4.4%	1.7943
	2004	1,504,673	810,144	53.8%	920	2,583,626	1,391,073	53.8%	4.4%	1.7171
	2005	1,720,475	1,409,779	81.9%	887	2,826,961	2,316,448	81.9%	4.4%	1.6431
	2006	1,863,057	1,803,893	96.8%	848	2,929,418	2,836,390	96.8%	4.4%	1.5724
	2007	1,823,696	1,820,138	99.8%	816	2,744,045	2,738,692	99.8%	4.4%	1.5047
	2008	1,751,609	2,969,249	169.5%	770	2,522,085	4,275,326	169.5%	4.4%	1.4399
	2009	1,671,884	3,910,424	233.9%	726	2,303,629	5,388,032	233.9%	4.4%	1.3779
	2010	1,599,487	3,071,148	192.0%	688	2,108,971	4,049,401	192.0%	4.3%	1.3185
2011	1,558,678	5,088,528	326.5%	632	1,966,663	6,420,456	326.5%	4.3%	1.2618	
2012	1,553,527	3,346,359	215.4%	585	1,875,755	4,040,452	215.4%	4.3%	1.2074	
2013	1,437,756	2,822,145	196.3%	543	1,661,217	3,260,772	196.3%	4.2%	1.1554	
2014	1,350,468	2,540,821	188.1%	507	1,493,170	2,809,305	188.1%	4.1%	1.1057	
2015	1,340,305	3,249,789	242.5%	440	1,421,523	3,446,713	242.5%	4.0%	1.0606	
2016	1,279,834	3,714,145	290.2%	391	1,305,180	3,787,700	290.2%	4.0%	1.0198	
Projected Future Experience	2017	1,265,273	3,147,437	248.8%	353	1,240,703	3,086,316	248.8%	4.0%	0.9806
	2018	1,403,044	3,008,313	214.4%	314	1,322,883	2,836,436	214.4%	4.0%	0.9429
	2019	1,399,416	2,837,844	202.8%	280	1,268,713	2,572,795	202.8%	4.0%	0.9066
	2020	1,226,329	2,697,727	220.0%	249	1,069,031	2,351,696	220.0%	4.0%	0.8717
	2021	1,067,649	2,538,360	237.8%	220	894,908	2,127,665	237.8%	4.0%	0.8382
	2022	923,470	2,363,592	255.9%	193	744,286	1,904,975	255.9%	4.0%	0.8060
	2023	793,659	2,172,422	273.7%	169	615,060	1,683,556	273.7%	4.0%	0.7750
	2024	677,854	1,971,421	290.8%	147	505,110	1,469,025	290.8%	4.0%	0.7452
	2025	575,476	1,770,343	307.6%	127	412,329	1,268,452	307.6%	4.0%	0.7165
	2026	485,763	1,575,812	324.4%	109	334,663	1,085,645	324.4%	4.0%	0.6889
	2027	407,824	1,390,304	340.9%	94	270,161	921,000	340.9%	4.0%	0.6624
	2028	340,689	1,217,364	357.3%	80	217,008	775,420	357.3%	4.0%	0.6370
	2029	283,332	1,057,302	373.2%	68	173,532	647,564	373.2%	4.0%	0.6125
	2030	234,697	913,863	389.4%	58	138,216	538,184	389.4%	4.0%	0.5889
	2031	193,744	785,619	405.5%	49	109,709	444,865	405.5%	4.0%	0.5663
	2032	159,471	673,781	422.5%	41	86,829	366,862	422.5%	4.0%	0.5445
	2033	130,954	574,504	438.7%	35	68,559	300,776	438.7%	4.0%	0.5235
	2034	107,344	487,731	454.4%	29	54,037	245,526	454.4%	4.0%	0.5034
	2035	87,874	413,298	470.3%	25	42,535	200,054	470.3%	4.0%	0.4840
	2036	71,861	350,484	487.7%	21	33,446	163,124	487.7%	4.0%	0.4654
2037	58,710	297,712	507.1%	17	26,274	133,233	507.1%	4.0%	0.4475	
2038	47,915	253,402	528.9%	14	20,618	109,042	528.9%	4.0%	0.4303	
2039	39,052	215,574	552.0%	12	16,158	89,196	552.0%	4.0%	0.4138	
2040	31,767	182,648	575.0%	10	12,638	72,666	575.0%	4.0%	0.3978	
2041	25,773	154,599	599.9%	8	9,859	59,141	599.9%	4.0%	0.3825	
2042	20,837	130,545	626.5%	7	7,664	48,019	626.5%	4.0%	0.3678	
2043	16,771	109,596	653.5%	5	5,932	38,762	653.5%	4.0%	0.3537	
2044	13,427	91,458	681.2%	4	4,566	31,103	681.2%	4.0%	0.3401	
2045	10,681	75,435	706.3%	3	3,493	24,667	706.3%	4.0%	0.3270	
2046	8,435	61,703	731.5%	3	2,652	19,401	731.5%	4.0%	0.3144	
2047	6,606	49,679	752.0%	2	1,997	15,020	752.0%	4.0%	0.3023	
2048	5,127	39,426	769.1%	2	1,490	11,461	769.1%	4.0%	0.2907	
2049	3,938	30,736	780.6%	1	1,101	8,591	780.6%	4.0%	0.2795	
2050	2,991	23,192	775.5%	1	804	6,233	775.5%	4.0%	0.2688	
2051	2,244	17,189	766.0%	1	580	4,442	766.0%	4.0%	0.2584	
2052	1,661	12,288	739.6%	1	413	3,053	739.6%	4.0%	0.2485	
2053	1,212	8,591	708.7%	0	290	2,053	708.7%	4.0%	0.2389	
2054	870	5,855	673.0%	0	200	1,345	673.0%	4.0%	0.2297	
2055	613	3,887	634.2%	0	135	859	634.2%	4.0%	0.2209	
2056	423	2,507	593.3%	0	90	532	593.3%	4.0%	0.2124	
Past		42,121,850	48,029,640	114.0%	23,155	78,445,675	70,663,728	90.1%		
Future		12,134,775	33,713,545	277.8%	2,752	9,718,672	25,668,758	264.1%		
Lifetime		54,256,625	81,743,185	150.7%	25,907	88,164,347	96,332,486	109.3%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	10,536	0	0.0%	0.0%	33,504	0	0.0%	0.0%	4.5%	3.1799
	1991	689,733	6,786	1.0%	1.0%	2,098,847	20,649	1.0%	1.0%	4.5%	3.0430
	1992	1,536,385	50,836	3.3%	2.6%	4,473,870	148,033	3.3%	2.6%	4.5%	2.9119
	1993	2,046,182	97,291	4.8%	3.6%	5,701,791	271,106	4.8%	3.6%	4.5%	2.7866
	1994	2,053,865	232,037	11.3%	6.1%	5,476,744	618,740	11.3%	6.0%	4.5%	2.6666
	1995	1,983,855	333,999	16.8%	8.7%	5,062,259	852,274	16.8%	8.4%	4.5%	2.5517
	1996	1,898,914	325,993	17.2%	10.2%	4,636,854	796,023	17.2%	9.8%	4.5%	2.4418
	1997	1,848,791	422,660	22.9%	12.2%	4,320,058	987,626	22.9%	11.6%	4.4%	2.3367
	1998	1,782,555	483,507	27.1%	14.1%	3,985,919	1,081,156	27.1%	13.3%	4.4%	2.2361
	1999	1,735,211	829,106	47.8%	17.9%	3,712,971	1,774,104	47.8%	16.6%	4.4%	2.1398
	2000	1,658,944	799,694	48.2%	20.8%	3,396,914	1,637,483	48.2%	19.1%	4.4%	2.0476
	2001	1,629,425	897,458	55.1%	23.7%	3,192,796	1,758,534	55.1%	21.6%	4.4%	1.9595
	2002	1,569,818	1,095,466	69.8%	27.3%	2,943,538	2,054,089	69.8%	24.5%	4.4%	1.8751
	2003	1,526,662	797,133	52.2%	29.0%	2,739,347	1,430,325	52.2%	25.9%	4.4%	1.7943
	2004	1,496,870	1,124,463	75.1%	31.9%	2,570,230	1,930,780	75.1%	28.3%	4.4%	1.7171
	2005	1,792,707	976,489	54.5%	33.5%	2,945,648	1,604,497	54.5%	29.6%	4.4%	1.6431
	2006	1,855,550	852,797	46.0%	34.4%	2,917,614	1,340,914	46.0%	30.4%	4.4%	1.5724
	2007	1,819,100	476,640	26.2%	33.9%	2,737,130	717,181	26.2%	30.2%	4.4%	1.5047
	2008	1,730,505	2,695,054	155.7%	40.8%	2,491,698	3,880,521	155.7%	35.0%	4.4%	1.4399
	2009	1,666,041	3,589,078	215.4%	49.8%	2,295,578	4,945,260	215.4%	41.1%	4.4%	1.3779
2010	1,585,718	3,696,954	233.1%	58.3%	2,090,816	4,874,544	233.1%	46.9%	4.3%	1.3185	
2011	1,573,518	2,847,165	180.9%	63.8%	1,985,388	3,592,414	180.9%	50.6%	4.3%	1.2618	
2012	1,540,659	3,508,664	227.7%	70.6%	1,860,218	4,236,422	227.7%	55.0%	4.3%	1.2074	
2013	1,422,680	3,702,032	260.2%	77.6%	1,643,797	4,277,414	260.2%	59.5%	4.2%	1.1554	
2014	1,346,811	4,263,244	316.5%	85.7%	1,489,126	4,713,733	316.5%	64.5%	4.1%	1.1057	
2015	1,339,110	4,354,958	325.2%	93.5%	1,420,255	4,618,852	325.2%	69.2%	4.0%	1.0606	
2016	1,286,745	3,865,127	300.4%	99.8%	1,312,228	3,941,671	300.4%	73.1%	4.0%	1.0198	
Projected Future Experience	2017	1,273,056	5,109,841	401.4%	108.5%	1,248,334	5,010,611	401.4%	78.1%	4.0%	0.9806
	2018	1,188,762	4,326,714	364.0%	115.3%	1,120,843	4,079,512	364.0%	82.0%	4.0%	0.9429
	2019	1,046,679	4,064,086	388.3%	121.5%	948,922	3,684,508	388.3%	85.5%	4.0%	0.9066
	2020	915,454	3,402,393	371.7%	126.4%	798,031	2,965,977	371.7%	88.3%	4.0%	0.8717
	2021	795,410	3,161,465	397.5%	130.9%	666,716	2,649,954	397.5%	90.7%	4.0%	0.8382
	2022	686,585	2,921,973	425.6%	135.1%	553,364	2,355,010	425.6%	92.9%	4.0%	0.8060
	2023	588,844	2,733,734	464.3%	139.1%	456,335	2,118,554	464.3%	94.9%	4.0%	0.7750
	2024	501,872	2,537,177	505.5%	142.8%	373,975	1,890,604	505.5%	96.7%	4.0%	0.7452
	2025	425,179	2,333,916	548.9%	146.3%	304,641	1,672,253	548.9%	98.3%	4.0%	0.7165
	2026	358,151	2,128,477	594.3%	149.5%	246,746	1,466,399	594.3%	99.7%	4.0%	0.6889
	2027	300,081	1,924,747	641.4%	152.4%	198,787	1,275,040	641.4%	100.9%	4.0%	0.6624
	2028	250,195	1,726,596	690.1%	155.0%	159,366	1,099,784	690.1%	102.0%	4.0%	0.6370
	2029	207,689	1,537,048	740.1%	157.4%	127,203	941,392	740.1%	103.0%	4.0%	0.6125
	2030	171,742	1,359,559	791.6%	159.6%	101,141	800,660	791.6%	103.8%	4.0%	0.5889
	2031	141,550	1,195,443	844.5%	161.4%	80,155	676,932	844.5%	104.5%	4.0%	0.5663
	2032	116,347	1,045,736	898.8%	163.1%	63,349	569,384	898.8%	105.0%	4.0%	0.5445
	2033	95,426	910,581	954.2%	164.6%	49,959	476,725	954.2%	105.5%	4.0%	0.5235
	2034	78,143	789,372	1010.2%	165.9%	39,338	397,373	1010.2%	105.9%	4.0%	0.5034
	2035	63,917	681,657	1066.5%	167.0%	30,939	329,951	1066.5%	106.3%	4.0%	0.4840
	2036	52,234	587,059	1123.9%	167.9%	24,311	273,232	1123.9%	106.6%	4.0%	0.4654
2037	42,652	504,773	1183.5%	168.8%	19,088	225,898	1183.5%	106.8%	4.0%	0.4475	
2038	34,795	433,589	1246.1%	169.5%	14,973	186,578	1246.1%	107.0%	4.0%	0.4303	
2039	28,347	372,294	1313.4%	170.1%	11,729	154,041	1313.4%	107.1%	4.0%	0.4138	
2040	23,048	319,314	1385.4%	170.7%	9,170	127,038	1385.4%	107.3%	4.0%	0.3978	
2041	18,689	273,465	1463.3%	171.1%	7,149	104,613	1463.3%	107.4%	4.0%	0.3825	
2042	15,098	233,825	1548.7%	171.5%	5,554	86,008	1548.7%	107.5%	4.0%	0.3678	
2043	12,141	199,329	1641.8%	171.9%	4,294	70,500	1641.8%	107.6%	4.0%	0.3537	
2044	9,707	169,218	1743.2%	172.2%	3,301	57,548	1743.2%	107.6%	4.0%	0.3401	
2045	7,710	143,185	1857.1%	172.4%	2,521	46,822	1857.1%	107.7%	4.0%	0.3270	
2046	6,077	120,479	1982.5%	172.6%	1,911	37,881	1982.5%	107.7%	4.0%	0.3144	
2047	4,749	100,682	2120.2%	172.8%	1,436	30,439	2120.2%	107.7%	4.0%	0.3023	
2048	3,675	83,447	2270.6%	173.0%	1,068	24,258	2270.6%	107.8%	4.0%	0.2907	
2049	2,814	68,508	2434.3%	173.1%	787	19,150	2434.3%	107.8%	4.0%	0.2795	
2050	2,130	55,580	2609.0%	173.2%	573	14,938	2609.0%	107.8%	4.0%	0.2688	
2051	1,593	44,511	2794.6%	173.3%	412	11,503	2794.6%	107.8%	4.0%	0.2584	
2052	1,175	35,153	2992.8%	173.3%	292	8,735	2992.8%	107.8%	4.0%	0.2485	
2053	853	27,373	3208.7%	173.4%	204	6,541	3208.7%	107.8%	4.0%	0.2389	
2054	609	21,036	3454.4%	173.4%	140	4,833	3454.4%	107.8%	4.0%	0.2297	
2055	426	15,969	3747.1%	173.5%	94	3,528	3747.1%	107.9%	4.0%	0.2209	
2056	291	11,989	4113.0%	173.5%	62	2,547	4113.0%	107.9%	4.0%	0.2124	
	Past	42,426,894	42,324,630	99.8%		79,535,137	58,104,346	73.1%			
	Future	9,473,897	47,711,293	503.6%		7,677,210	35,957,256	468.4%			
	Lifetime	51,900,791	90,035,923	173.5%		87,212,347	94,061,601	107.9%			

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 36.0% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	10,536	0	0.0%	0.0%	33,504	0	0.0%	0.0%	4.5%	3.1799
	1991	689,733	6,786	1.0%	1.0%	2,098,847	20,649	1.0%	1.0%	4.5%	3.0430
	1992	1,536,385	50,836	3.3%	2.6%	4,473,870	148,033	3.3%	2.6%	4.5%	2.9119
	1993	2,046,182	97,291	4.8%	3.6%	5,701,791	271,106	4.8%	3.6%	4.5%	2.7866
	1994	2,053,865	232,037	11.3%	6.1%	5,476,744	618,740	11.3%	6.0%	4.5%	2.6666
	1995	1,983,855	333,999	16.8%	8.7%	5,062,259	852,274	16.8%	8.4%	4.5%	2.5517
	1996	1,898,914	325,993	17.2%	10.2%	4,636,854	796,023	17.2%	9.8%	4.5%	2.4418
	1997	1,848,791	422,660	22.9%	12.2%	4,320,058	987,626	22.9%	11.6%	4.4%	2.3367
	1998	1,782,555	483,507	27.1%	14.1%	3,985,919	1,081,156	27.1%	13.3%	4.4%	2.2361
	1999	1,735,211	829,106	47.8%	17.9%	3,712,971	1,774,104	47.8%	16.6%	4.4%	2.1398
	2000	1,658,944	799,694	48.2%	20.8%	3,396,914	1,637,483	48.2%	19.1%	4.4%	2.0476
	2001	1,629,425	897,458	55.1%	23.7%	3,192,796	1,758,534	55.1%	21.6%	4.4%	1.9595
	2002	1,569,818	1,095,466	69.8%	27.3%	2,943,538	2,054,089	69.8%	24.5%	4.4%	1.8751
	2003	1,526,662	797,133	52.2%	29.0%	2,739,347	1,430,325	52.2%	25.9%	4.4%	1.7943
	2004	1,496,870	1,124,463	75.1%	31.9%	2,570,230	1,930,780	75.1%	28.3%	4.4%	1.7171
	2005	1,792,707	976,489	54.5%	33.5%	2,945,648	1,604,497	54.5%	29.6%	4.4%	1.6431
	2006	1,855,550	852,797	46.0%	34.4%	2,917,614	1,340,914	46.0%	30.4%	4.4%	1.5724
	2007	1,819,100	476,640	26.2%	33.9%	2,737,130	717,181	26.2%	30.2%	4.4%	1.5047
	2008	1,730,505	2,695,054	155.7%	40.8%	2,491,698	3,880,521	155.7%	35.0%	4.4%	1.4399
	2009	1,666,041	3,589,078	215.4%	49.8%	2,295,578	4,945,260	215.4%	41.1%	4.4%	1.3779
2010	1,585,718	3,696,954	233.1%	58.3%	2,090,816	4,874,544	233.1%	46.9%	4.3%	1.3185	
2011	1,573,518	2,847,165	180.9%	63.8%	1,985,388	3,592,414	180.9%	50.6%	4.3%	1.2618	
2012	1,540,659	3,508,664	227.7%	70.6%	1,860,218	4,236,422	227.7%	55.0%	4.3%	1.2074	
2013	1,422,680	3,702,032	260.2%	77.6%	1,643,797	4,277,414	260.2%	59.5%	4.2%	1.1554	
2014	1,346,811	4,263,244	316.5%	85.7%	1,489,126	4,713,733	316.5%	64.5%	4.1%	1.1057	
2015	1,339,110	4,354,958	325.2%	93.5%	1,420,255	4,618,852	325.2%	69.2%	4.0%	1.0606	
2016	1,286,745	3,865,127	300.4%	99.8%	1,312,228	3,941,671	300.4%	73.1%	4.0%	1.0198	
Projected Future Experience	2017	1,273,134	5,109,841	401.4%	108.5%	1,248,410	5,010,611	401.4%	78.1%	4.0%	0.9806
	2018	1,455,162	4,313,951	296.5%	114.6%	1,372,023	4,067,478	296.5%	81.8%	4.0%	0.9429
	2019	1,358,588	4,019,167	295.8%	119.9%	1,231,698	3,643,784	295.8%	84.9%	4.0%	0.9066
	2020	1,188,254	3,336,058	280.8%	123.9%	1,035,840	2,908,150	280.8%	87.3%	4.0%	0.8717
	2021	1,032,434	3,081,594	298.5%	127.6%	865,391	2,583,006	298.5%	89.5%	4.0%	0.8382
	2022	891,178	2,836,726	318.3%	131.0%	718,259	2,286,304	318.3%	91.4%	4.0%	0.8060
	2023	764,309	2,648,305	346.5%	134.3%	592,314	2,052,349	346.5%	93.1%	4.0%	0.7750
	2024	651,419	2,454,983	376.9%	137.4%	485,412	1,829,357	376.9%	94.7%	4.0%	0.7452
	2025	551,872	2,256,867	408.9%	140.3%	395,417	1,617,047	408.9%	96.1%	4.0%	0.7165
	2026	464,870	2,057,346	442.6%	143.0%	320,269	1,417,394	442.6%	97.4%	4.0%	0.6889
	2027	389,495	1,859,894	477.5%	145.5%	258,019	1,232,078	477.5%	98.5%	4.0%	0.6624
	2028	324,744	1,668,087	513.7%	147.7%	206,851	1,062,516	513.7%	99.5%	4.0%	0.6370
	2029	269,572	1,484,746	550.8%	149.8%	165,104	909,359	550.8%	100.3%	4.0%	0.6125
	2030	222,914	1,313,174	589.1%	151.6%	131,277	773,343	589.1%	101.1%	4.0%	0.5889
	2031	183,726	1,154,586	628.4%	153.3%	104,037	653,797	628.4%	101.7%	4.0%	0.5663
	2032	151,012	1,009,950	668.8%	154.7%	82,223	549,899	668.8%	102.2%	4.0%	0.5445
	2033	123,858	879,390	710.0%	156.0%	64,845	460,396	710.0%	102.6%	4.0%	0.5235
	2034	101,425	762,313	751.6%	157.1%	51,058	383,751	751.6%	103.0%	4.0%	0.5034
	2035	82,961	658,274	793.5%	158.1%	40,157	318,632	793.5%	103.3%	4.0%	0.4840
	2036	67,797	566,911	836.2%	159.0%	31,554	263,854	836.2%	103.6%	4.0%	0.4654
	2037	55,360	487,442	880.5%	159.7%	24,775	218,142	880.5%	103.8%	4.0%	0.4475
	2038	45,161	418,695	927.1%	160.3%	19,433	180,169	927.1%	104.0%	4.0%	0.4303
	2039	36,792	359,499	977.1%	160.9%	15,223	148,747	977.1%	104.1%	4.0%	0.4138
	2040	29,915	308,335	1030.7%	161.4%	11,902	122,670	1030.7%	104.3%	4.0%	0.3978
	2041	24,256	264,059	1088.6%	161.8%	9,279	101,015	1088.6%	104.4%	4.0%	0.3825
	2042	19,596	225,780	1152.2%	162.1%	7,208	83,049	1152.2%	104.4%	4.0%	0.3678
	2043	15,758	192,464	1221.4%	162.5%	5,573	68,072	1221.4%	104.5%	4.0%	0.3537
	2044	12,599	163,379	1296.7%	162.7%	4,285	55,562	1296.7%	104.6%	4.0%	0.3401
2045	10,007	138,241	1381.4%	162.9%	3,272	45,205	1381.4%	104.6%	4.0%	0.3270	
2046	7,888	116,318	1474.7%	163.1%	2,480	36,573	1474.7%	104.7%	4.0%	0.3144	
2047	6,164	97,205	1577.1%	163.3%	1,863	29,388	1577.1%	104.7%	4.0%	0.3023	
2048	4,770	80,565	1689.0%	163.4%	1,387	23,421	1689.0%	104.7%	4.0%	0.2907	
2049	3,653	66,142	1810.7%	163.5%	1,021	18,488	1810.7%	104.7%	4.0%	0.2795	
2050	2,765	53,661	1940.7%	163.6%	743	14,422	1940.7%	104.7%	4.0%	0.2688	
2051	2,067	42,974	2078.8%	163.7%	534	11,106	2078.8%	104.8%	4.0%	0.2584	
2052	1,525	33,939	2226.2%	163.8%	379	8,434	2226.2%	104.8%	4.0%	0.2485	
2053	1,107	26,428	2386.8%	163.8%	265	6,315	2386.8%	104.8%	4.0%	0.2389	
2054	790	20,310	2569.6%	163.8%	182	4,666	2569.6%	104.8%	4.0%	0.2297	
2055	553	15,417	2787.3%	163.9%	122	3,406	2787.3%	104.8%	4.0%	0.2209	
2056	378	11,575	3059.4%	163.9%	80	2,459	3059.4%	104.8%	4.0%	0.2124	
	Past	42,426,894	42,324,630	99.8%	0.0%	79,535,137	58,104,346	73.1%			
	Future	11,829,828	46,594,589	393.9%	0.0%	9,510,164	35,204,415	370.2%			
	Lifetime	54,256,722	88,919,218	163.9%	0.0%	89,045,301	93,308,760	104.8%			

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2016
LTC2 Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	35,181		0	
1997	0		0	
1998	0		0	
1999	134,582		0	
2000	85,184		0	
2001	367,684		0	
2002	331,818		0	
2003	471,130		0	
2004	809,985		0	
2005	852,515		0	
2006	2,279,263		45,887	
2007	3,309,909		0	
2008	5,476,295		254,713	
2009	9,035,616		277,385	
2010	14,088,454		370,457	
2011	22,380,560		810,848	
2012	33,468,326		753,125	
2013	48,149,776		670,452	
2014	73,765,308		1,203,583	
2015	112,182,918		2,252,437	
2016	131,789,447	531,082,403	3,508,090	10,681,574

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	74,729,215	7,603,831	10.2%
2	69,855,263	9,984,897	14.3%
3	67,128,639	19,452,673	29.0%
4	65,383,900	25,101,923	38.4%
5	64,077,753	22,858,942	35.7%
6	62,908,276	30,743,428	48.9%
7	61,768,430	37,473,526	60.7%
8	60,620,045	44,326,491	73.1%
9	60,903,589	49,141,140	80.7%
10	62,924,020	55,550,854	88.3%
11	64,268,230	65,685,701	102.2%
12	64,604,389	79,305,422	122.8%
13	66,381,086	84,794,881	127.7%
14	68,544,819	88,512,756	129.1%
15	69,889,013	108,987,065	155.9%
16	68,065,795	108,435,475	159.3%
17	66,462,490	112,595,328	169.4%
18	63,937,953	127,532,567	199.5%
19	62,380,031	140,088,574	224.6%
20	61,728,932	156,327,218	253.2%
21	61,120,921	131,345,608	214.9%
22	60,494,052	140,211,230	231.8%
23	58,113,226	141,511,550	243.5%
24	55,499,003	140,429,747	253.0%
25	52,686,405	143,063,783	271.5%
26	49,145,559	132,447,818	269.5%
27	44,551,722	130,225,204	292.3%
28	39,396,710	124,954,137	317.2%
29	34,301,914	118,781,275	346.3%
30	29,660,109	111,961,410	377.5%
31	25,485,030	104,615,509	410.5%
32	21,760,792	96,921,137	445.4%
33	18,465,924	88,998,787	482.0%
34	15,574,341	81,053,470	520.4%
35	13,056,620	73,269,633	561.2%
36	10,881,163	65,724,627	604.0%
37	9,015,438	58,512,174	649.0%
38	7,426,958	51,682,849	695.9%
39	6,084,075	45,312,281	744.8%
40	4,956,545	39,422,047	795.4%
41	4,016,098	34,029,097	847.3%
42	3,236,742	29,138,448	900.2%
43	2,594,933	24,732,970	953.1%
44	2,069,581	20,825,062	1006.2%
45	1,642,033	17,397,637	1059.5%
46	1,295,993	14,422,365	1112.8%
47	1,017,415	11,868,747	1166.6%
48	794,316	9,691,174	1220.1%
49	616,568	7,860,483	1274.9%
50	475,696	6,324,852	1329.6%
51	364,652	5,055,731	1386.5%
52	277,620	4,011,317	1444.9%
53	209,827	3,155,723	1504.0%
54	157,368	2,461,525	1564.2%
55	117,060	1,898,507	1621.8%
56	86,321	1,447,122	1676.5%
57	63,066	1,084,983	1720.4%
58	45,620	801,247	1756.3%
59	32,648	579,984	1776.5%
60	23,091	412,290	1785.5%
Total	1,943,375,021	3,592,146,232	184.8%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,316,629	342,784	14.8%
2	2,146,583	467,780	21.8%
3	2,042,366	273,615	13.4%
4	1,963,108	789,781	40.2%
5	1,893,115	440,090	23.2%
6	1,843,284	810,838	44.0%
7	1,785,795	715,127	40.0%
8	1,732,592	665,901	38.4%
9	1,678,653	681,328	40.6%
10	1,632,177	975,670	59.8%
11	1,574,251	1,827,094	116.1%
12	1,532,750	2,529,950	165.1%
13	1,614,464	2,174,957	134.7%
14	1,739,693	1,873,105	107.7%
15	1,842,974	1,093,411	59.3%
16	1,795,593	2,184,001	121.6%
17	1,737,266	2,894,667	166.6%
18	1,641,627	4,054,184	247.0%
19	1,616,461	5,097,959	315.4%
20	1,590,136	3,150,475	198.1%
21	1,506,127	3,027,900	201.0%
22	1,389,213	4,397,353	316.5%
23	1,336,003	3,199,656	239.5%
24	1,324,151	2,274,512	171.8%
25	1,306,210	3,392,914	259.8%
26	1,232,888	2,839,938	230.3%
27	1,150,144	3,017,454	262.4%
28	1,029,353	2,888,623	280.6%
29	900,920	2,734,251	303.5%
30	782,866	2,561,725	327.2%
31	675,995	2,373,235	351.1%
32	580,129	2,171,975	374.4%
33	494,907	1,965,883	397.2%
34	419,795	1,761,457	419.6%
35	354,152	1,565,611	442.1%
36	297,267	1,379,376	464.0%
37	248,368	1,205,918	485.5%
38	206,656	1,046,872	506.6%
39	171,331	904,073	527.7%
40	141,607	777,706	549.2%
41	116,744	667,007	571.3%
42	96,057	569,810	593.2%
43	78,919	485,511	615.2%
44	64,768	412,627	637.1%
45	53,108	350,582	660.1%
46	43,511	298,224	685.4%
47	35,608	253,854	712.9%
48	29,096	215,985	742.3%
49	23,723	183,186	772.2%
50	19,286	155,063	804.0%
51	15,620	130,933	838.2%
52	12,593	109,862	872.4%
53	10,097	91,434	905.6%
54	8,044	75,331	936.4%
55	6,363	61,163	961.2%
56	4,993	49,145	984.3%
57	3,883	38,809	999.5%
58	2,990	30,222	1010.9%
59	2,277	22,958	1008.4%
60	1,713	17,086	997.2%
Total	51,896,992	82,747,943	159.4%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

November 15, 2017

Honorable Jessica Altman
Acting Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131123551

Dear Commissioner Altman:

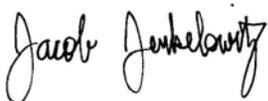
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”) and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company (“GLIC”).

Please be advised that Milliman USA (“Milliman”) has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies (“Reinsured Policies”), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the “Agreements”). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman’s agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at meredith.ratajczak@brighthousefinancial.com, or by telephone at 980 949 4427.

Sincerely,



Jacob Jenkelowitz
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company_logo]

[company_name_short]
[company_address1]
[company_address2]
[company_city_state]

[mailing_name]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]
[mailing_address6]
[mailing_address7]

Long Term Care Insurance

[Masthead subtitle]

[document_date]

[product_name_long]

from [MetLife Insurance Company USA]

[company copyright]

[Insured[s]]
[Insured_name1]
[Insured_name2]

[Policy] number
[policy_number]

[Agent]
[servicing_agent_name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_address6]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

Dear [salutation name1 [and [salutation name2]],

We are writing to notify you that the premium of your long term care insurance policy will increase as outlined below. If you have any questions or would like to modify your benefits to reduce your premium, please contact your insurance agent or our dedicated Customer Service Team at [999 999.9999] to review your options.

We value your business and are committed to providing quality service and being there when you need us most. As part of our commitment, we routinely monitor the experience of our long term care insurance policies. Based on our analysis, we have determined that a premium increase is necessary on certain long term care insurance policies and your policy is among those affected.

We understand that a premium increase may be difficult for you. Given this change, we are offering you several options in order to minimize the effect of this premium increase. The "What are my options" section of this letter and the enclosed "Important Information Regarding This Premium Increase" provide detailed information about these options, including contact information for our Customer Service Team, which can assist in reviewing your options.

About the premium increase

It is important to note that this premium increase is based on the experience of all policies similar to your policy and is being implemented in accordance with the laws and regulations of the state in which your policy was issued for delivery.

Our decision to increase premiums is primarily a result of higher than expected claims costs and is not based upon a change in your age, health, claims history or any other individual characteristic.

Effect on your premium rate

< if not phased >

The [monthly < or > quarterly < or > semiannual < or > annual] premium for your long term care insurance policy is scheduled to increase from \$[current premium] to \$[new premium] on your next Billing Anniversary Date, which is [mm/dd/yyyy]. This amount represents a [999.999%] increase in premium for your policy.]

< if phased >

The [monthly < or > quarterly < or > semiannual < or > annual] premium for your long term care insurance policy is scheduled to increase from \$[current premium] to \$[new premium on billing anniversary date of final phase] in a phased manner beginning on your next Billing Anniversary Date, [mm/dd/yyyy]. The total amount will be phased in on the Billing Anniversary Dates according to the schedule below. The total amount of the premium increase represents a [999.99%] increase in premium for your policy.]

< if SC >

In addition, please note that in accordance with the terms of your policy, we reserve the right to change premiums subject to regulatory approval. We requested a [999.999%] premium increase, but only a [999.999%] premium increase was approved. Therefore, it is likely that your premium will increase again in the future.

< ELSE >

In addition, please note that in accordance with the terms of your policy, we reserve the right to change premiums and it is [possible < or > likely] that your premium will increase again in the future.

< if phased >

Billing anniversary date	Premium prior to billing anniversary date	New premium on billing anniversary date
[01/01/2011]	[\$99,999.99]	[\$99,999.99]
[01/01/2012]	[\$99,999.99]	[\$99,999.99]
[01/01/2013]	[\$99,999.99]	[\$99,999.99]
[01/01/2014]	[\$99,999.99]	[\$99,999.99]

The information above illustrates how your long term care insurance policy premium increase will be phased in over time, based on your current coverage and payment mode. [< if CPI > These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted.]

What are my options?

1. **You may continue your current coverage by paying the new premium.** You will need to make this payment on or before [billing anniversary date]. [< if not monthly EFT > This letter is not a bill. You will receive a premium notice prior to your Billing Anniversary Date.]
2. **You may keep your premium at approximately its current level by electing available options that may help minimize the effect of the premium increase.** Note that each option will result in a decrease in your policy benefits. Please contact Customer Service at the phone number shown above to learn what options are available to you.

< if NFO Rider on Policy >

3. **You may exercise the Nonforfeiture Rider.** Your policy includes a Nonforfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as outlined in the Rider. Your election to exercise this Rider could significantly reduce your policy benefits. Please review the Nonforfeiture Rider in your policy for more detailed information prior to making this election.]

< if CNF >

3. **You may select a Contingent Nonforfeiture Benefit Endorsement.** This premium increase qualifies you to receive a Contingent Nonforfeiture benefit. This Endorsement allows you to reduce your policy benefit by converting your coverage to a paid-up status with a shortened benefit period and reduced benefit plan. A policy lapse at any time during the 120-day period following the due date of the premium increase will be deemed as the election of this Endorsement. Your election of this endorsement could significantly reduce the policy benefit. Please review the enclosed Contingent Nonforfeiture Benefit Endorsement for more detailed information prior to making this election.]

< if Optional Limited Benefit >

3. **You may select an Optional Limited Benefit.** As a result of this premium increase, we are offering an optional limited benefit. This option allows you to elect a limited paid-up long term care insurance benefit. This benefit provides a paid-up policy with total benefits equal to the total amount of premium paid, excluding waived premium, less any claims paid. Your election of this option could significantly reduce the policy benefit. Please review the enclosed Optional Limited Benefit Endorsement for more detailed information prior to making this election.]

Tell us what decision is right for you.

Please note that all options available to you may not be of equal value. Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your policy to retain the valuable protection it provides.

As you evaluate what is best for you, we also encourage you to review the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay. In the event of a future rate increase, similar options will be available to you and the option to reduce your benefits is available at any time. You have the right to a revised premium rate or a rate schedule.

We will be happy to review each of these options with you. If you would like to modify your benefits in order to reduce your premium, please contact your insurance agent or our Customer Service Team at the phone number shown above to review your options.

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

[enclosure[s]: [enclosure1], [enclosure2]...]

Important Information Regarding This Premium Increase

1. About this premium increase

This premium increase is based on our expectation of future claims. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of the state (commonwealth or district) in which your policy was issued for delivery. Additionally, state regulation requires insurance carriers to support rate increase requests with actuarial justification.

2. Guaranteed renewable

Your long term care policy is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible <or> likely] that your premium will increase again in the future.

3. Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

4. Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit option no longer applies, as provided in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits.

5. Payments by automatic/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

6. Time frame to reverse your decision

If you opt to reduce your benefits or cancel your policy, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction. Following this, you cannot reinstate your original benefits.

<For those states that require the rate increase history (currently AL and VA)>

7. Rate increase history

In accordance with the requirements of the state (commonwealth or district where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on all MetLife Insurance Company USA policies in your state.