

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-131126040
SERFF Status: Assigned
State Tr Num: MILL-131126040
State Status: Received Review in Progress
Co Tr Num: LTC3+ 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 71.7% increase on 757 policyholders of Brighthouse Life forms H-LTC3JP and H-LTC3JP27 (Series name is LTC3+ 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: 71.7%

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-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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, four prior increases have been approved and implemented on these forms and associated riders.

- 1.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.
- 2.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 3.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 4.On August 17, 2016, the company requested a rate increase of 83.0%. 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 significant rate relief. The company is requesting a premium rate increase of 71.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% 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

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

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

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.
Per Company:	Yes

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

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523138

SERFF Tracking #:

MILL-131126040

State Tracking #:

MILL-131126040

Company Tracking #:

LTC3+ 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	%	71.700%	\$1,504,775	757	\$2,098,710	71.700%	71.700%

SERFF Tracking #:

MILL-131126040

State Tracking #:

MILL-131126040

Company Tracking #:

LTC3+ 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-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-130642135 Percent Rate Change Request: 71.7	PA_LTC3+_Comp_NQ_Prem_Current_20171115.pdf, PA_LTC3+_Comp_NQ_Prem_71.7%_20171115.pdf,

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	216.73	206.24	195.75	18-44	15.73	14.86	13.11
45-49	258.67	244.69	230.71	45-49	18.35	17.48	15.73
50-54	305.86	288.39	269.16	50-54	20.97	20.10	18.35
55	405.49	379.27	351.31	55	27.09	26.22	24.47
56	431.70	405.49	375.77	56	29.71	27.96	26.22
57	459.67	431.70	400.24	57	31.46	29.71	27.96
58	489.38	457.92	426.46	58	33.21	31.46	29.71
59	520.84	487.63	454.43	59	35.83	33.21	30.59
60	552.30	519.09	484.14	60	37.58	34.96	32.33
61	590.75	555.80	517.35	61	40.20	37.58	34.96
62	630.95	592.50	552.30	62	42.82	40.20	37.58
63	672.90	632.70	590.75	63	45.44	42.82	40.20
64	718.34	674.65	630.95	64	48.94	46.32	42.82
65	765.53	720.09	672.90	65	51.56	48.94	45.44
66	840.69	791.75	739.31	66	56.80	54.18	49.81
67	922.83	868.65	812.72	67	62.05	59.42	55.06
68	1,011.97	952.55	891.37	68	68.16	64.67	60.30
69	1,111.59	1,045.18	978.76	69	74.28	70.79	65.54
70	1,218.21	1,146.55	1,073.14	70	81.27	76.90	71.66
71	1,356.28	1,275.89	1,193.74	71	90.89	85.64	80.40
72	1,506.59	1,419.21	1,328.32	72	101.37	95.25	89.14
73	1,676.13	1,576.51	1,476.88	73	112.73	106.62	99.62
74	1,863.14	1,753.03	1,641.17	74	124.97	117.98	110.11

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	2,071.13	1,948.79	1,824.69	75	138.95	131.08	122.35
76	2,331.55	2,193.48	2,053.65	76	156.43	147.69	138.08
77	2,623.43	2,467.88	2,310.58	77	176.53	166.04	155.55
78	2,952.02	2,777.24	2,600.71	78	198.37	186.14	174.78
79	3,320.80	3,125.05	2,925.80	79	222.84	209.73	196.63
80		3,514.80	3,291.09	80	249.93	235.08	220.22
81		3,955.25	3,703.57	81	281.39	264.79	248.19
82		4,449.87	4,166.73	82	316.35	298.00	278.77
83		5,005.67	4,687.57	83	356.55	335.58	313.73
84		5,633.13	5,273.08	84	400.24	377.52	353.05
				85	450.06	423.84	396.75
				86	506.86	477.15	446.56
				87	569.78	536.57	502.49
				88	641.44	603.86	565.41
				89	720.96	679.02	636.20
				90	811.85	763.78	715.72
				91	913.22	859.91	804.86
				92	1,026.83	967.40	905.35
				93	1,155.29	1,088.00	1,018.09
				94	1,299.48	1,223.45	1,145.68
				95	1,462.03	1,376.38	1,288.99
				96	1,644.67	1,548.54	1,449.79
				97	1,850.04	1,742.55	1,630.69
				98	2,081.62	1,960.15	1,835.18
				99	2,341.16	2,204.84	2,064.14

Fractional Premiums (expressed as a percent of annual premium)

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

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1209 Orange Street, Wilmington, DE 19801
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STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	258.67	246.44	232.46	18-44	18.35	17.48	15.73
45-49	307.61	293.63	276.15	45-49	21.85	20.97	19.23
50-54	365.29	346.06	326.84	50-54	25.34	23.60	21.85
55	484.14	454.43	422.97	55	32.33	30.59	28.84
56	517.35	485.89	452.68	56	34.96	33.21	31.46
57	550.55	517.35	482.39	57	37.58	34.96	33.21
58	585.51	552.30	515.60	58	39.33	37.58	34.96
59	623.96	587.26	548.81	59	41.95	40.20	37.58
60	664.16	625.71	585.51	60	44.57	41.95	39.33
61	709.60	667.66	625.71	61	48.06	45.44	41.95
62	756.79	713.10	665.91	62	50.69	48.06	45.44
63	807.48	760.29	711.35	63	54.18	51.56	48.06
64	861.66	810.97	758.54	64	57.68	54.18	51.56
65	917.59	863.41	807.48	65	61.17	57.68	54.18
66	1,010.22	949.05	887.88	66	68.16	63.79	60.30
67	1,109.85	1,043.43	977.01	67	74.28	70.79	66.42
68	1,219.96	1,146.55	1,073.14	68	82.15	77.78	72.53
69	1,340.55	1,260.16	1,179.76	69	90.01	85.64	79.52
70	1,471.64	1,384.25	1,295.11	70	98.75	93.51	87.39
71	1,644.67	1,548.54	1,448.92	71	110.98	104.87	97.88
72	1,838.67	1,730.31	1,620.20	72	123.22	117.10	109.24
73	2,053.65	1,933.06	1,810.71	73	138.08	130.21	121.47
74	2,294.85	2,160.27	2,025.69	74	153.81	145.07	136.33

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	2,564.01	2,413.70	2,263.39	75	171.28	161.67	151.18
76	2,885.60	2,716.06	2,546.53	76	193.13	182.64	170.41
77	3,247.39	3,055.14	2,864.63	77	217.60	205.37	192.26
78	3,652.88	3,437.90	3,222.92	78	243.82	230.71	215.85
79	4,109.05	3,867.86	3,624.92	79	274.40	259.55	242.94
				80	308.48	291.01	272.66
				81	347.81	327.71	306.74
				82	390.63	368.78	345.19
				83	439.57	414.23	388.88
				84	494.62	465.79	436.95
				85	555.80	523.46	491.13
				86	625.71	589.01	553.18
				87	703.49	663.29	622.21
				88	791.75	745.43	699.99
				89	890.50	838.94	787.38
				90	1,002.36	943.81	885.26
				91	1,127.32	1,061.78	996.24
				92	1,268.02	1,194.61	1,120.33
				93	1,426.20	1,343.18	1,260.16
				94	1,604.47	1,511.84	1,418.33
				95	1,805.47	1,700.60	1,594.86
				96	2,030.93	1,912.96	1,794.98
				97	2,284.36	2,151.53	2,018.70
				98	2,570.12	2,420.69	2,271.25
				99	2,891.72	2,723.06	2,555.27

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	332.08	312.85	293.63	18-44	22.72	21.85	20.10
45-49	396.75	372.28	349.56	45-49	27.96	26.22	24.47
50-54	470.16	442.19	414.23	50-54	32.33	30.59	28.84
55	615.22	578.52	540.07	55	41.07	39.33	36.70
56	657.17	616.97	576.77	56	44.57	41.95	39.33
57	699.12	657.17	613.47	57	47.19	45.44	41.95
58	746.31	700.86	653.67	58	50.69	48.06	44.57
59	795.24	746.31	697.37	59	53.31	51.56	48.06
60	845.93	793.50	741.06	60	56.80	54.18	50.69
61	901.86	847.68	793.50	61	61.17	58.55	54.18
62	961.28	903.61	847.68	62	65.54	62.05	57.68
63	1,024.20	964.78	905.35	63	69.91	65.54	61.17
64	1,092.37	1,029.45	968.28	64	74.28	69.91	65.54
65	1,162.28	1,097.61	1,032.94	65	78.65	74.28	69.04
66	1,284.63	1,212.97	1,139.56	66	87.39	82.15	76.90
67	1,419.21	1,338.81	1,256.66	67	96.13	90.89	84.77
68	1,567.77	1,476.88	1,386.00	68	105.74	99.62	93.51
69	1,733.81	1,630.69	1,527.57	69	116.23	110.11	103.12
70	1,913.83	1,798.48	1,683.12	70	127.59	120.60	113.61
71	2,148.03	2,020.44	1,891.11	71	143.32	135.45	127.59
72	2,411.95	2,268.63	2,125.31	72	161.67	152.06	143.32
73	2,705.58	2,546.53	2,385.73	73	180.90	171.28	160.80
74	3,035.91	2,859.38	2,681.11	74	203.62	192.26	180.02

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,406.44	3,208.94	3,009.69	75	228.09	214.98	201.87
76	3,832.90	3,610.93	3,388.96	76	256.93	242.07	227.21
77	4,311.80	4,063.61	3,813.68	77	289.26	272.66	256.05
78	4,851.86	4,572.22	4,292.57	78	325.09	306.74	287.51
79	5,458.35	5,145.49	4,830.89	79	365.29	344.31	323.34
				80	410.73	387.14	362.67
				81	462.29	436.07	408.11
				82	519.97	490.25	459.67
				83	584.64	551.43	516.47
				84	658.04	619.59	581.14
				85	739.31	696.49	653.67
				86	831.95	783.88	735.82
				87	935.94	881.76	827.58
				88	1,053.04	991.87	931.57
				89	1,185.00	1,115.96	1,047.80
				90	1,332.69	1,255.79	1,178.01
				91	1,499.60	1,412.21	1,325.70
				92	1,686.62	1,588.74	1,490.86
				93	1,897.23	1,787.11	1,677.88
				94	2,134.05	2,010.83	1,887.61
				95	2,401.46	2,262.51	2,122.69
				96	2,701.21	2,544.78	2,388.35
				97	3,038.53	2,862.88	2,687.23
				98	3,418.68	3,221.18	3,022.80
				99	3,846.01	3,623.17	3,400.32

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	429.96	408.98	388.01	18-44	28.84	27.96	26.22
45-49	510.35	485.89	459.67	45-49	34.96	33.21	31.46
50-54	602.99	573.27	543.56	50-54	41.07	39.33	37.58
55	791.75	755.05	718.34	55	54.18	51.56	48.94
56	845.93	807.48	767.28	56	57.68	55.06	52.43
57	903.61	861.66	817.97	57	62.05	58.55	55.93
58	966.53	919.34	870.40	58	65.54	62.92	59.42
59	1,031.20	980.51	928.08	59	69.91	67.29	63.79
60	1,101.11	1,045.18	989.25	60	73.41	70.79	67.29
61	1,174.51	1,115.09	1,057.41	61	78.65	76.03	71.66
62	1,251.42	1,190.24	1,129.07	62	83.89	80.40	76.90
63	1,331.82	1,268.90	1,204.23	63	89.14	85.64	81.27
64	1,419.21	1,352.79	1,286.37	64	95.25	91.76	86.52
65	1,511.84	1,441.93	1,372.01	65	101.37	97.00	91.76
66	1,667.39	1,590.49	1,511.84	66	111.86	107.49	101.37
67	1,838.67	1,753.03	1,665.64	67	123.22	117.98	111.86
68	2,027.44	1,931.31	1,835.18	68	135.45	130.21	123.22
69	2,235.42	2,128.81	2,022.19	69	149.44	143.32	136.33
70	2,462.64	2,345.53	2,226.68	70	164.29	157.30	149.44
71	2,754.52	2,625.18	2,492.35	71	184.39	176.53	167.79
72	3,081.35	2,936.29	2,789.47	72	206.24	197.50	187.01
73	3,446.64	3,284.10	3,121.55	73	230.71	220.22	209.73
74	3,853.88	3,673.85	3,493.83	74	257.80	246.44	234.20

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**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	4,310.05	4,109.05	3,908.06	75	288.39	275.28	261.29
76	4,850.12	4,624.65	4,399.19	76	325.09	310.23	294.50
77	5,456.60	5,203.17	4,949.74	77	365.29	348.68	331.21
78	6,139.98	5,855.09	5,568.46	78	410.73	391.50	372.28
79	6,909.01	6,587.42	6,265.83	79	462.29	440.44	418.60
				80	519.09	494.62	470.16
				81	584.64	556.67	529.58
				82	657.17	626.58	596.00
				83	739.31	704.36	670.28
				84	831.95	792.62	754.17
				85	935.07	891.37	847.68
				86	1,052.17	1,003.23	954.29
				87	1,184.13	1,128.20	1,073.14
				88	1,331.82	1,269.77	1,207.72
				89	1,497.86	1,427.94	1,358.03
				90	1,685.74	1,607.09	1,527.57
				91	1,896.35	1,807.21	1,718.95
				92	2,133.18	2,033.55	1,933.93
				93	2,399.72	2,287.86	2,175.12
				94	2,699.46	2,573.62	2,446.91
				95	3,036.78	2,895.21	2,752.77
				96	3,416.05	3,257.01	3,097.08
				97	3,843.39	3,664.24	3,484.22
				98	4,324.03	4,122.16	3,919.42
				99	4,864.10	4,636.89	4,409.67

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	428.21	401.99	375.77	18-44	28.84	27.09	25.34
45-49	506.86	475.40	443.94	45-49	34.08	32.33	30.59
50-54	597.74	561.04	522.59	50-54	40.20	38.45	35.83
55	755.05	711.35	665.91	55	50.69	48.06	44.57
56	796.99	751.55	704.36	56	54.18	51.56	48.06
57	842.43	793.50	742.81	57	56.80	54.18	50.69
58	889.62	837.19	783.01	58	60.30	57.68	53.31
59	938.56	884.38	826.70	59	63.79	60.30	56.80
60	989.25	931.57	872.15	60	67.29	63.79	59.42
61	1,046.93	985.75	924.58	61	71.66	67.29	62.92
62	1,108.10	1,043.43	977.01	62	75.15	71.66	66.42
63	1,172.77	1,104.60	1,034.69	63	79.52	75.15	69.91
64	1,240.93	1,169.27	1,094.12	64	83.89	79.52	74.28
65	1,312.59	1,235.69	1,157.04	65	88.26	83.02	77.78
66	1,422.70	1,338.81	1,254.91	66	96.13	90.01	84.77
67	1,541.55	1,450.67	1,358.03	67	103.99	97.88	91.76
68	1,669.14	1,571.26	1,471.64	68	112.73	105.74	98.75
69	1,807.21	1,702.35	1,593.98	69	121.47	114.48	106.62
70	1,957.52	1,842.17	1,726.82	70	131.08	123.22	115.35
71	2,148.03	2,022.19	1,894.60	71	144.19	135.45	126.71
72	2,356.02	2,216.20	2,076.37	72	158.17	148.56	138.95
73	2,584.98	2,431.18	2,277.37	73	173.03	163.42	152.93
74	2,834.91	2,667.13	2,497.59	74	190.51	179.15	167.79

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,109.32	2,924.05	2,737.04	75	207.99	195.75	183.52
76	3,499.07	3,291.09	3,081.35	76	234.20	220.22	207.11
77	3,937.77	3,703.57	3,465.87	77	263.04	248.19	232.46
78	4,430.65	4,166.73	3,901.07	78	296.25	278.77	261.29
79	4,984.70	4,687.57	4,388.70	79	332.95	313.73	294.50
80		5,273.08	4,937.51	80		352.18	330.33
81		5,933.75	5,556.22	81		396.75	372.28
82		6,674.81	6,251.84	82		445.69	418.60
83		7,508.50	7,034.85	83		501.62	470.16
84		8,447.07	7,915.74	84		564.54	528.71

<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

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	517.35	487.63	457.92	18-44	35.83	34.08	31.46
45-49	615.22	578.52	541.81	45-49	41.95	40.20	37.58
50-54	730.58	685.13	639.69	50-54	48.94	46.32	43.69
55	929.82	877.39	824.96	55	62.92	59.42	55.06
56	984.01	928.08	872.15	56	66.42	62.92	58.55
57	1,039.93	980.51	921.09	57	70.79	66.42	62.05
58	1,099.36	1,036.44	971.77	58	74.28	69.91	65.54
59	1,162.28	1,094.12	1,025.95	59	78.65	74.28	69.04
60	1,226.95	1,155.29	1,081.88	60	82.15	77.78	72.53
61	1,296.86	1,221.70	1,144.80	61	87.39	83.02	76.90
62	1,370.27	1,289.87	1,209.47	62	92.63	87.39	81.27
63	1,447.17	1,363.28	1,277.63	63	97.00	91.76	85.64
64	1,527.57	1,440.18	1,351.04	64	103.12	97.00	90.89
65	1,613.21	1,520.58	1,426.20	65	108.36	102.25	95.25
66	1,751.29	1,651.66	1,548.54	66	117.98	110.98	103.99
67	1,901.60	1,791.48	1,679.63	67	128.46	120.60	112.73
68	2,064.14	1,943.54	1,822.94	68	138.95	131.08	122.35
69	2,240.67	2,109.58	1,976.75	69	151.18	142.44	132.83
70	2,431.18	2,287.86	2,144.54	70	163.42	153.81	144.19
71	2,672.37	2,515.07	2,357.77	71	180.02	169.54	159.05
72	2,938.03	2,765.00	2,591.97	72	197.50	186.14	174.78
73	3,229.92	3,039.41	2,848.90	73	216.73	204.49	191.38
74	3,549.76	3,340.03	3,130.29	74	238.57	224.59	210.61
75	3,901.07	3,670.36	3,439.65	75	261.29	246.44	230.71
76	4,390.45	4,130.03	3,871.35	76	294.50	277.90	259.55
77	4,939.25	4,647.37	4,357.24	77	331.21	311.98	291.88
78	5,557.97	5,229.39	4,902.55	78	372.28	350.43	328.58
79	6,253.59	5,884.81	5,516.02	79	418.60	394.13	369.66

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	690.38	650.18	609.98	18-44	46.32	43.69	41.07
45-49	812.72	767.28	720.09	45-49	55.06	52.43	48.94
50-54	954.29	901.86	847.68	50-54	64.67	61.17	56.80
55	1,242.68	1,171.02	1,097.61	55	83.02	78.65	73.41
56	1,310.84	1,235.69	1,160.53	56	88.26	83.89	77.78
57	1,382.50	1,303.85	1,225.20	57	93.51	88.26	82.15
58	1,459.40	1,375.51	1,293.36	58	98.75	92.63	86.52
59	1,538.05	1,452.41	1,365.02	59	103.99	97.88	91.76
60	1,621.95	1,531.06	1,440.18	60	109.24	103.12	96.13
61	1,714.58	1,618.45	1,520.58	61	115.35	109.24	102.25
62	1,810.71	1,709.34	1,606.22	62	122.35	115.35	107.49
63	1,913.83	1,803.72	1,695.36	63	128.46	121.47	113.61
64	2,020.44	1,905.09	1,789.74	64	135.45	128.46	119.72
65	2,134.05	2,011.71	1,887.61	65	142.44	134.58	125.84
66	2,322.81	2,189.98	2,055.40	66	155.55	146.81	137.20
67	2,529.05	2,382.24	2,235.42	67	169.54	159.92	149.44
68	2,751.02	2,593.72	2,432.92	68	184.39	173.91	163.42
69	2,993.96	2,820.93	2,647.90	69	201.00	189.64	177.40
70	3,257.88	3,069.12	2,880.36	70	218.47	206.24	193.13
71	3,589.96	3,381.97	3,173.99	71	241.19	227.21	213.23
72	3,953.50	3,724.54	3,495.58	72	264.79	249.93	234.20
73	4,353.74	4,102.06	3,850.38	73	291.88	275.28	257.80
74	4,795.93	4,518.04	4,240.14	74	321.59	303.24	284.02
75	5,281.82	4,975.96	4,670.09	75	353.05	332.95	311.98
76	5,944.23	5,599.92	5,255.60	76	397.62	374.90	351.31
77	6,687.04	6,300.78	5,912.77	77	447.43	421.22	395.00
78	7,524.23	7,089.03	6,652.09	78	502.49	473.65	444.81
79	8,466.29	7,975.16	7,484.03	79	565.41	533.08	499.87

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**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	889.62	851.17	810.97	18-44	60.30	57.68	54.18
45-49	1,064.40	1,015.47	966.53	45-49	71.66	69.04	64.67
50-54	1,270.64	1,211.22	1,150.05	50-54	84.77	81.27	76.90
55	1,635.93	1,557.28	1,476.88	55	109.24	104.87	99.62
56	1,726.82	1,644.67	1,560.78	56	115.35	110.98	105.74
57	1,822.94	1,735.56	1,648.17	57	122.35	117.10	110.98
58	1,924.32	1,833.43	1,739.05	58	129.34	123.22	117.10
59	2,030.93	1,934.80	1,836.93	59	136.33	130.21	124.09
60	2,142.79	2,041.42	1,938.30	60	143.32	137.20	130.21
61	2,263.39	2,155.02	2,048.41	61	152.06	145.07	138.08
62	2,387.48	2,275.62	2,162.02	62	159.92	152.93	145.07
63	2,520.31	2,401.46	2,282.61	63	168.66	161.67	153.81
64	2,660.14	2,536.04	2,410.20	64	178.27	170.41	161.67
65	2,806.95	2,675.87	2,544.78	65	187.89	179.15	170.41
66	3,049.89	2,906.57	2,765.00	66	204.49	194.88	185.27
67	3,312.06	3,156.51	3,000.95	67	221.97	211.48	201.00
68	3,595.20	3,427.42	3,259.63	68	240.32	229.83	218.47
69	3,904.56	3,722.79	3,539.27	69	261.29	249.06	236.83
70	4,240.14	4,040.89	3,841.64	70	283.14	270.03	256.93
71	4,656.11	4,437.64	4,219.16	71	311.11	297.12	282.27
72	5,110.54	4,872.84	4,633.39	72	341.69	325.96	310.23
73	5,610.40	5,349.98	5,087.82	73	374.90	357.42	339.95
74	6,159.21	5,872.57	5,587.68	74	411.60	393.25	373.15
75	6,760.45	6,447.60	6,134.74	75	451.80	430.83	408.98
76	7,606.38	7,255.07	6,902.02	76	508.61	485.01	460.54
77	8,558.93	8,160.43	7,763.68	77	572.40	545.31	518.22
78	9,628.57	9,181.14	8,733.70	78	643.19	613.47	582.89
79	10,832.80	10,329.44	9,824.33	79	723.58	690.38	656.29

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	190.51	180.02	167.79	18-44	13.98	13.11	12.23
45-49	221.97	211.48	197.50	45-49	16.60	15.73	13.98
50-54	256.93	244.69	230.71	50-54	18.35	17.48	15.73
55	351.31	328.58	305.86	55	23.60	22.72	20.97
56	375.77	353.05	328.58	56	25.34	24.47	22.72
57	401.99	377.52	349.56	57	27.09	26.22	24.47
58	429.96	401.99	374.03	58	29.71	27.96	26.22
59	459.67	429.96	400.24	59	31.46	29.71	27.96
60	491.13	459.67	426.46	60	33.21	31.46	29.71
61	526.08	492.88	457.92	61	35.83	34.08	32.33
62	564.54	527.83	491.13	62	38.45	36.70	34.08
63	602.99	566.28	527.83	63	41.07	38.45	36.70
64	644.93	606.48	566.28	64	43.69	41.07	39.33
65	690.38	648.43	606.48	65	46.32	43.69	41.07
66	756.79	711.35	664.16	66	51.56	48.06	45.44
67	828.45	777.77	727.08	67	55.93	53.31	49.81
68	905.35	851.17	796.99	68	61.17	57.68	54.18
69	991.00	931.57	872.15	69	67.29	63.79	59.42
70	1,083.63	1,018.96	954.29	70	73.41	69.04	64.67
71	1,209.47	1,137.81	1,066.15	71	82.15	77.78	72.53
72	1,349.29	1,268.90	1,188.50	72	91.76	86.52	80.40
73	1,506.59	1,415.71	1,326.57	73	102.25	96.13	90.01
74	1,679.63	1,580.00	1,480.38	74	113.61	106.62	99.62

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	1,873.63	1,761.77	1,649.91	75	125.84	118.85	110.98
76	2,109.58	1,983.74	1,857.90	76	141.57	133.71	124.97
77	2,373.50	2,231.93	2,092.10	77	159.92	150.31	140.70
78	2,668.87	2,511.57	2,354.27	78	179.15	169.54	158.17
79	3,004.45	2,827.92	2,649.65	79	201.87	190.51	177.40
80		3,180.98	2,981.73	80	226.34	213.23	199.25
81		3,579.47	3,355.76	81	255.18	240.32	224.59
82		4,026.91	3,773.48	82	286.64	270.03	252.56
83		4,530.27	4,245.38	83	322.47	304.12	284.02
84		5,096.55	4,774.96	84	362.67	341.69	319.85
				85	407.23	383.64	359.17
				86	458.79	431.70	404.61
				87	515.60	485.89	455.30
				88	580.27	547.06	512.10
				89	652.80	615.22	575.90
				90	734.07	692.12	647.56
				91	825.83	777.77	728.83
				92	928.95	875.64	819.71
				93	1,045.18	984.88	921.96
				94	1,176.26	1,108.10	1,037.31
				95	1,323.08	1,246.17	1,166.65
				96	1,488.24	1,401.73	1,312.59
				97	1,674.38	1,577.38	1,476.88
				98	1,883.24	1,774.01	1,661.27
				99	2,118.32	1,995.98	1,868.39

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	220.22	206.24	192.26	18-44	15.73	14.86	13.98
45-49	260.42	244.69	228.96	45-49	18.35	17.48	16.60
50-54	304.12	286.64	269.16	50-54	20.97	20.10	18.35
55	419.47	391.50	363.54	55	27.96	27.09	25.34
56	449.18	419.47	389.76	56	30.59	29.71	27.09
57	478.89	449.18	417.72	57	32.33	31.46	28.84
58	512.10	480.64	447.43	58	34.96	33.21	31.46
59	547.06	513.85	478.89	59	37.58	35.83	33.21
60	583.76	548.81	512.10	60	39.33	37.58	34.96
61	625.71	587.26	548.81	61	42.82	40.20	37.58
62	669.40	629.20	587.26	62	45.44	43.69	40.20
63	714.85	672.90	627.46	63	48.94	46.32	42.82
64	765.53	720.09	672.90	64	51.56	49.81	46.32
65	817.97	769.03	718.34	65	55.06	52.43	48.94
66	900.11	847.68	791.75	66	61.17	57.68	54.18
67	991.00	931.57	872.15	67	67.29	63.79	59.42
68	1,090.62	1,025.95	959.54	68	73.41	69.91	64.67
69	1,198.98	1,129.07	1,055.66	69	80.40	76.03	71.66
70	1,317.83	1,240.93	1,162.28	70	88.26	83.02	77.78
71	1,473.39	1,387.74	1,300.36	71	98.75	93.51	87.39
72	1,648.17	1,552.04	1,454.16	72	110.98	104.87	97.88
73	1,842.17	1,735.56	1,625.44	73	124.09	117.10	109.24
74	2,058.90	1,940.05	1,817.70	74	138.95	131.08	122.35

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	2,301.84	2,167.26	2,032.68	75	154.68	145.94	136.33
76	2,591.97	2,439.91	2,287.86	76	174.78	164.29	153.81
77	2,915.31	2,745.78	2,574.49	77	195.75	185.27	173.03
78	3,280.60	3,088.34	2,896.09	78	220.22	207.99	194.88
79	3,693.08	3,476.35	3,257.88	79	247.31	233.33	218.47
				80	277.90	262.17	245.56
				81	312.85	295.38	276.15
				82	352.18	332.08	311.11
				83	395.87	373.15	349.56
				84	444.81	419.47	393.25
				85	499.87	471.03	441.32
				86	562.79	530.45	497.25
				87	632.70	596.87	559.29
				88	712.22	671.15	629.20
				89	801.36	755.05	706.98
				90	900.99	849.43	796.12
				91	1,013.72	955.17	894.87
				92	1,140.43	1,074.89	1,006.73
				93	1,282.88	1,208.60	1,132.57
				94	1,443.67	1,359.78	1,274.14
				95	1,623.70	1,530.19	1,433.19
				96	1,826.44	1,721.57	1,612.34
				97	2,054.53	1,936.55	1,814.21
				98	2,311.45	2,178.62	2,040.54
				99	2,600.71	2,450.40	2,295.72

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	272.66	255.18	235.95	18-44	18.35	17.48	16.60
45-49	319.85	300.62	281.39	45-49	22.72	20.97	20.10
50-54	372.28	353.05	333.83	50-54	26.22	24.47	22.72
55	526.08	498.12	468.41	55	35.83	34.08	31.46
56	564.54	533.08	501.62	56	38.45	36.70	34.08
57	602.99	569.78	534.82	57	41.07	39.33	36.70
58	644.93	608.23	569.78	58	43.69	41.95	39.33
59	690.38	650.18	608.23	59	47.19	44.57	41.95
60	737.57	693.87	648.43	60	49.81	47.19	44.57
61	790.00	742.81	695.62	61	53.31	50.69	48.06
62	844.18	795.24	746.31	62	57.68	54.18	50.69
63	901.86	851.17	798.74	63	61.17	57.68	54.18
64	964.78	912.35	856.42	64	65.54	62.05	57.68
65	1,031.20	975.27	917.59	65	69.91	65.54	61.17
66	1,141.31	1,078.39	1,015.47	66	77.78	72.53	68.16
67	1,263.65	1,191.99	1,120.33	67	85.64	80.40	75.15
68	1,396.48	1,317.83	1,237.44	68	94.38	89.14	83.02
69	1,545.05	1,457.66	1,368.52	69	103.99	98.75	91.76
70	1,709.34	1,609.71	1,510.09	70	114.48	108.36	101.37
71	1,919.07	1,807.21	1,695.36	71	128.46	122.35	114.48
72	2,153.28	2,029.18	1,903.34	72	144.19	136.33	127.59
73	2,417.19	2,275.62	2,135.80	73	162.54	152.93	143.32
74	2,712.57	2,555.27	2,397.97	74	181.77	172.16	160.80

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,042.90	2,866.37	2,689.85	75	203.62	192.26	180.02
76	3,425.67	3,226.42	3,027.17	76	229.83	216.73	202.74
77	3,853.88	3,630.16	3,406.44	77	257.80	243.82	228.09
78	4,338.01	4,084.58	3,832.90	78	290.13	273.53	256.93
79	4,881.58	4,596.69	4,311.80	79	325.96	307.61	288.39
				80	366.16	345.19	324.21
				81	412.48	388.88	365.29
				82	464.04	436.95	410.73
				83	521.72	492.00	461.42
				84	587.26	553.18	519.09
				85	659.79	622.21	583.76
				86	742.81	699.99	657.17
				87	835.44	788.25	739.31
				88	939.44	886.13	831.95
				89	1,057.41	997.11	935.94
				90	1,189.37	1,122.08	1,052.17
				91	1,337.93	1,261.90	1,184.13
				92	1,504.85	1,419.21	1,331.82
				93	1,693.61	1,596.61	1,497.86
				94	1,905.09	1,796.73	1,685.74
				95	2,142.79	2,021.32	1,896.35
				96	2,411.08	2,273.87	2,133.18
				97	2,711.70	2,557.89	2,399.72
				98	3,050.77	2,877.74	2,699.46
				99	3,432.66	3,236.91	3,036.78

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	347.81	328.58	309.36	18-44	23.60	22.72	21.85
45-49	417.72	395.00	372.28	45-49	28.84	27.96	26.22
50-54	498.12	471.90	445.69	50-54	33.21	32.33	30.59
55	681.64	650.18	618.72	55	46.32	44.57	41.95
56	728.83	695.62	662.41	56	49.81	48.06	45.44
57	779.51	742.81	707.85	57	53.31	51.56	48.06
58	831.95	793.50	755.05	58	56.80	55.06	51.56
59	889.62	847.68	807.48	59	61.17	58.55	55.06
60	949.05	905.35	861.66	60	64.67	62.05	58.55
61	1,017.21	970.02	922.83	61	69.04	66.42	62.92
62	1,088.87	1,038.19	987.50	62	74.28	70.79	67.29
63	1,165.78	1,111.59	1,055.66	63	78.65	76.03	71.66
64	1,249.67	1,190.24	1,129.07	64	83.89	80.40	76.90
65	1,337.06	1,272.39	1,207.72	65	89.14	85.64	81.27
66	1,473.39	1,403.48	1,331.82	66	98.75	94.38	90.01
67	1,623.70	1,546.79	1,468.14	67	108.36	103.99	98.75
68	1,789.74	1,704.09	1,618.45	68	119.72	115.35	109.24
69	1,973.25	1,878.87	1,782.75	69	131.96	126.71	120.60
70	2,172.50	2,069.38	1,964.52	70	145.07	138.95	131.96
71	2,432.92	2,319.32	2,202.21	71	162.54	155.55	147.69
72	2,723.06	2,597.22	2,467.88	72	182.64	174.78	166.04
73	3,049.89	2,908.32	2,765.00	73	204.49	194.88	185.27
74	3,413.43	3,256.13	3,097.08	74	228.96	218.47	207.11

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,820.67	3,645.89	3,469.36	75	256.05	243.82	231.58
76	4,299.56	4,102.06	3,902.81	76	288.39	274.40	261.29
77	4,837.88	4,615.91	4,390.45	77	324.21	309.36	293.63
78	5,444.36	5,192.68	4,939.25	78	364.41	347.81	330.33
79	6,126.00	5,842.86	5,556.22	79	409.86	391.50	371.41
				80	460.54	439.57	417.72
				81	518.22	494.62	470.16
				82	582.89	556.67	528.71
				83	656.29	625.71	594.25
				84	737.57	703.49	668.53
				85	829.33	790.87	751.55
				86	933.32	890.50	845.93
				87	1,050.42	1,001.48	951.67
				88	1,181.51	1,126.45	1,070.52
				89	1,329.19	1,267.15	1,204.23
				90	1,495.23	1,425.32	1,354.54
				91	1,681.37	1,603.60	1,524.07
				92	1,891.98	1,804.59	1,714.58
				93	2,127.93	2,030.06	1,928.69
				94	2,394.47	2,283.49	2,169.88
				95	2,693.34	2,568.38	2,440.79
				96	3,029.79	2,889.97	2,745.78
				97	3,409.06	3,250.89	3,089.22
				98	3,834.65	3,657.25	3,475.48
				99	4,314.42	4,114.30	3,909.81

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	361.79	342.57	323.34	18-44	25.34	23.60	21.85
45-49	428.21	403.74	381.02	45-49	30.59	28.84	26.22
50-54	503.36	475.40	445.69	50-54	34.96	33.21	30.59
55	665.91	625.71	585.51	55	44.57	41.95	39.33
56	704.36	662.41	620.47	56	48.06	44.57	41.95
57	746.31	700.86	655.42	57	50.69	47.19	44.57
58	788.25	741.06	693.87	58	53.31	50.69	47.19
59	833.70	784.76	732.32	59	56.80	53.31	49.81
60	880.89	828.45	774.27	60	59.42	55.93	52.43
61	933.32	877.39	819.71	61	62.92	59.42	55.93
62	989.25	929.82	868.65	62	67.29	62.92	59.42
63	1,046.93	984.01	919.34	63	70.79	66.42	62.92
64	1,108.10	1,041.68	971.77	64	75.15	70.79	66.42
65	1,172.77	1,101.11	1,027.70	65	78.65	74.28	69.91
66	1,272.39	1,195.49	1,116.84	66	85.64	81.27	76.03
67	1,379.01	1,296.86	1,211.22	67	92.63	87.39	82.15
68	1,496.11	1,406.97	1,314.34	68	100.50	95.25	89.14
69	1,621.95	1,525.82	1,426.20	69	109.24	103.12	96.13
70	1,758.28	1,653.41	1,546.79	70	117.98	110.98	103.99
71	1,931.31	1,815.95	1,698.85	71	130.21	122.35	114.48
72	2,120.07	1,992.48	1,864.89	72	142.44	133.71	125.84
73	2,326.31	2,186.48	2,046.66	73	155.55	146.81	138.08
74	2,553.52	2,399.72	2,245.91	74	171.28	161.67	151.18

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	2,801.71	2,633.92	2,464.38	75	187.01	176.53	165.17
76	3,153.01	2,964.25	2,773.74	76	210.61	199.25	186.14
77	3,546.26	3,334.78	3,121.55	77	236.83	223.72	209.73
78	3,988.46	3,750.76	3,513.06	78	266.54	251.68	235.08
79	4,484.83	4,219.16	3,951.75	79	300.62	282.27	264.79
80		4,745.25	4,446.38	80		317.22	297.12
81		5,339.50	5,003.92	81		357.42	334.70
82		6,008.90	5,629.63	82		401.99	376.65
83		6,760.45	6,333.99	83		451.80	422.97
84		7,606.38	7,127.49	84		508.61	476.27

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 VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	442.19	415.97	389.76	18-44	29.71	27.96	26.22
45-49	522.59	492.88	461.42	45-49	35.83	33.21	31.46
50-54	615.22	580.27	545.31	50-54	41.95	39.33	36.70
55	810.97	765.53	720.09	55	55.06	51.56	48.06
56	859.91	810.97	763.78	56	58.55	55.06	51.56
57	910.60	859.91	807.48	57	62.05	57.68	54.18
58	964.78	908.85	854.67	58	65.54	61.17	57.68
59	1,022.46	963.03	903.61	59	69.04	64.67	60.30
60	1,081.88	1,018.96	956.04	60	72.53	68.16	63.79
61	1,146.55	1,080.13	1,013.72	61	76.90	72.53	68.16
62	1,212.97	1,143.05	1,071.39	62	81.27	76.90	71.66
63	1,284.63	1,209.47	1,134.32	63	86.52	81.27	76.03
64	1,359.78	1,281.13	1,200.73	64	90.89	86.52	80.40
65	1,438.43	1,354.54	1,270.64	65	96.13	90.89	84.77
66	1,562.52	1,471.64	1,380.75	66	104.87	98.75	92.63
67	1,697.10	1,597.48	1,499.60	67	113.61	107.49	100.50
68	1,842.17	1,735.56	1,628.94	68	124.09	117.10	109.24
69	1,999.47	1,884.12	1,768.76	69	134.58	126.71	118.85
70	2,170.75	2,044.91	1,919.07	70	145.94	137.20	128.46
71	2,389.23	2,249.41	2,111.33	71	160.80	151.18	141.57
72	2,626.93	2,474.87	2,319.32	72	176.53	166.04	155.55
73	2,889.10	2,721.31	2,550.02	73	194.00	182.64	171.28
74	3,179.23	2,992.22	2,803.45	74	213.23	201.00	187.89
75	3,495.58	3,289.34	3,081.35	75	233.33	220.22	206.24
76	3,932.53	3,701.82	3,467.61	76	263.04	248.19	232.46
77	4,425.40	4,164.98	3,901.07	77	295.38	278.77	261.29
78	4,977.70	4,684.08	4,390.45	78	332.95	313.73	293.63
79	5,599.92	5,271.33	4,939.25	79	374.03	352.18	330.33

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	564.54	533.08	499.87	18-44	38.45	36.70	34.08
45-49	674.65	636.20	596.00	45-49	46.32	43.69	41.07
50-54	803.98	756.79	709.60	50-54	54.18	51.56	48.06
55	1,074.89	1,008.47	942.06	55	71.66	68.16	63.79
56	1,137.81	1,067.90	997.99	56	76.03	72.53	68.16
57	1,202.48	1,129.07	1,055.66	57	80.40	76.90	71.66
58	1,272.39	1,195.49	1,118.59	58	85.64	81.27	76.03
59	1,345.80	1,265.40	1,183.25	59	90.01	85.64	80.40
60	1,422.70	1,337.06	1,251.42	60	95.25	90.01	84.77
61	1,506.59	1,417.46	1,328.32	61	101.37	96.13	90.01
62	1,595.73	1,501.35	1,406.97	62	107.49	101.37	95.25
63	1,690.11	1,590.49	1,492.61	63	113.61	107.49	100.50
64	1,787.99	1,684.87	1,581.75	64	119.72	113.61	106.62
65	1,892.86	1,784.49	1,676.13	65	126.71	119.72	111.86
66	2,060.64	1,941.79	1,824.69	66	138.08	131.08	122.35
67	2,242.41	2,113.08	1,983.74	67	150.31	142.44	132.83
68	2,441.66	2,300.09	2,158.52	68	163.42	154.68	145.07
69	2,656.64	2,501.09	2,347.28	69	178.27	168.66	157.30
70	2,890.84	2,721.31	2,551.77	70	193.13	182.64	171.28
71	3,186.22	3,000.95	2,813.94	71	213.23	201.87	188.76
72	3,511.31	3,306.82	3,100.58	72	235.08	221.97	207.99
73	3,869.61	3,644.14	3,416.93	73	258.67	244.69	229.83
74	4,264.61	4,016.42	3,766.49	74	284.89	269.16	252.56
75	4,699.81	4,425.40	4,149.25	75	313.73	296.25	277.90
76	5,287.06	4,979.45	4,670.09	76	353.05	333.83	312.85
77	5,947.73	5,601.67	5,253.86	77	397.62	374.90	352.18
78	6,690.54	6,302.53	5,912.77	78	447.43	422.09	395.87
79	7,527.73	7,089.03	6,652.09	79	503.36	474.52	444.81

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	749.80	713.10	674.65	18-44	50.69	48.94	46.32
45-49	903.61	859.91	812.72	45-49	61.17	58.55	55.93
50-54	1,087.13	1,032.94	977.01	50-54	72.53	69.91	66.42
55	1,429.69	1,365.02	1,300.36	55	96.13	91.76	87.39
56	1,513.59	1,445.42	1,377.26	56	102.25	97.88	92.63
57	1,600.98	1,529.32	1,457.66	57	107.49	103.12	98.75
58	1,693.61	1,616.71	1,541.55	58	113.61	109.24	103.99
59	1,789.74	1,711.09	1,630.69	59	120.60	115.35	110.11
60	1,892.86	1,808.96	1,725.07	60	126.71	121.47	116.23
61	2,001.22	1,912.08	1,822.94	61	134.58	128.46	123.22
62	2,116.57	2,020.44	1,924.32	62	142.44	136.33	130.21
63	2,237.17	2,134.05	2,030.93	63	150.31	143.32	137.20
64	2,363.01	2,254.65	2,144.54	64	159.05	152.06	144.19
65	2,497.59	2,380.49	2,263.39	65	167.79	159.92	152.06
66	2,714.32	2,588.48	2,460.89	66	182.64	173.91	165.17
67	2,950.27	2,812.19	2,674.12	67	198.37	188.76	179.15
68	3,207.19	3,056.88	2,906.57	68	214.98	205.37	194.88
69	3,485.09	3,322.55	3,160.00	69	233.33	222.84	211.48
70	3,785.71	3,609.19	3,432.66	70	252.56	241.19	228.96
71	4,161.49	3,967.48	3,773.48	71	277.90	265.66	251.68
72	4,572.22	4,360.73	4,147.50	72	305.86	291.88	277.02
73	5,024.89	4,792.44	4,558.24	73	335.58	320.72	304.12
74	5,521.27	5,266.09	5,010.91	74	369.66	352.18	334.70
75	6,066.58	5,786.93	5,505.54	75	405.49	386.26	367.04
76	6,826.87	6,512.26	6,194.17	76	456.17	435.20	413.35
77	7,681.54	7,324.99	6,968.44	77	512.98	489.38	464.91
78	8,642.82	8,240.83	7,838.84	78	577.64	550.55	523.46
79	9,724.70	9,272.02	8,819.35	79	649.30	618.72	588.13

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	228.96	218.47	206.24	18-44	16.60	15.73	13.98
45-49	274.40	258.67	242.94	45-49	20.10	19.23	17.48
50-54	326.84	305.86	284.89	50-54	22.72	21.85	20.10
55	424.71	400.24	374.03	55	29.71	27.96	26.22
56	454.43	426.46	398.50	56	31.46	29.71	27.96
57	484.14	454.43	422.97	57	34.08	31.46	29.71
58	517.35	484.14	450.93	58	35.83	33.21	31.46
59	550.55	515.60	478.89	59	37.58	34.96	33.21
60	587.26	548.81	508.61	60	39.33	36.70	34.08
61	625.71	585.51	543.56	61	41.95	39.33	36.70
62	665.91	623.96	580.27	62	45.44	42.82	39.33
63	709.60	664.16	618.72	63	48.06	45.44	41.95
64	755.05	707.85	658.92	64	51.56	48.94	45.44
65	802.24	753.30	702.61	65	54.18	51.56	48.06
66	882.63	828.45	772.52	66	59.42	56.80	53.31
67	968.28	908.85	849.43	67	65.54	62.05	58.55
68	1,062.66	997.99	931.57	68	71.66	68.16	63.79
69	1,167.52	1,095.86	1,024.20	69	78.65	74.28	69.91
70	1,281.13	1,202.48	1,123.83	70	85.64	81.27	76.03
71	1,424.45	1,337.06	1,249.67	71	95.25	90.89	84.77
72	1,585.25	1,487.37	1,389.49	72	105.74	100.50	94.38
73	1,761.77	1,653.41	1,545.05	73	117.98	111.86	104.87
74	1,957.52	1,838.67	1,718.08	74	131.08	124.09	116.23

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	2,176.00	2,043.17	1,908.59	75	145.07	137.20	128.46
76	2,446.91	2,298.34	2,149.78	76	163.42	154.68	145.07
77	2,752.77	2,586.73	2,418.94	77	184.39	173.91	162.54
78	3,095.34	2,908.32	2,721.31	78	207.11	195.75	182.64
79	3,479.85	3,271.86	3,063.88	79	233.33	219.35	205.37
80		3,679.10	3,446.64	80	262.17	246.44	230.71
81		4,140.51	3,878.35	81	295.38	277.90	259.55
82		4,659.61	4,364.23	82	332.08	311.98	291.88
83		5,243.37	4,911.29	83	373.15	350.43	328.58
84		5,900.54	5,526.51	84	419.47	394.13	369.66
				85	471.03	443.06	415.10
				86	530.45	498.99	467.53
				87	596.87	561.04	526.08
				88	671.15	630.95	591.63
				89	755.05	710.48	665.03
				90	849.43	798.74	748.05
				91	955.17	898.36	841.56
				92	1,074.89	1,011.10	947.30
				93	1,208.60	1,136.94	1,065.28
				94	1,359.78	1,279.38	1,198.98
				95	1,530.19	1,439.30	1,348.42
				96	1,721.57	1,619.33	1,517.08
				97	1,936.55	1,821.20	1,706.72
				98	2,178.62	2,049.28	1,919.95
				99	2,450.40	2,305.33	2,159.39

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	283.14	263.92	244.69	18-44	19.23	18.35	17.48
45-49	339.07	316.35	291.88	45-49	23.60	22.72	20.97
50-54	401.99	375.77	347.81	50-54	27.09	26.22	24.47
55	510.35	482.39	452.68	55	34.96	33.21	30.59
56	545.31	515.60	482.39	56	37.58	35.83	33.21
57	582.01	548.81	513.85	57	40.20	37.58	34.96
58	620.47	583.76	547.06	58	41.95	40.20	37.58
59	660.66	622.21	582.01	59	44.57	42.82	40.20
60	704.36	662.41	618.72	60	47.19	44.57	41.95
61	751.55	706.11	658.92	61	50.69	48.06	45.44
62	798.74	751.55	700.86	62	54.18	50.69	48.06
63	851.17	798.74	746.31	63	57.68	54.18	51.56
64	905.35	849.43	793.50	64	61.17	57.68	54.18
65	963.03	903.61	844.18	65	64.67	61.17	57.68
66	1,059.16	994.49	929.82	66	71.66	67.29	63.79
67	1,165.78	1,094.12	1,024.20	67	78.65	74.28	69.91
68	1,281.13	1,204.23	1,127.32	68	86.52	81.27	76.90
69	1,408.72	1,324.82	1,242.68	69	95.25	89.14	83.89
70	1,548.54	1,457.66	1,366.77	70	103.99	97.88	91.76
71	1,730.31	1,628.94	1,527.57	71	116.23	110.11	103.12
72	1,933.06	1,819.45	1,705.84	72	130.21	122.35	114.48
73	2,158.52	2,032.68	1,905.09	73	145.07	136.33	128.46
74	2,410.20	2,270.38	2,127.06	74	161.67	152.06	143.32

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 VI

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	2,691.60	2,534.29	2,375.25	75	180.02	169.54	159.05
76	3,028.92	2,852.39	2,672.37	76	202.74	191.38	179.15
77	3,408.19	3,208.94	3,006.20	77	228.09	214.98	201.87
78	3,834.65	3,609.19	3,381.97	78	256.93	242.07	227.21
79	4,315.29	4,060.12	3,804.94	79	288.39	272.66	255.18
				80	324.21	305.86	286.64
				81	365.29	344.31	322.47
				82	410.73	387.14	362.67
				83	461.42	435.20	408.11
				84	519.09	489.38	458.79
				85	583.76	549.68	515.60
				86	657.17	618.72	580.27
				87	739.31	696.49	652.80
				88	831.95	783.01	734.95
				89	935.94	880.89	826.70
				90	1,052.17	991.00	929.82
				91	1,184.13	1,115.09	1,046.05
				92	1,331.82	1,254.04	1,176.26
				93	1,497.86	1,410.47	1,323.08
				94	1,685.74	1,586.99	1,489.12
				95	1,896.35	1,785.37	1,674.38
				96	2,133.18	2,008.21	1,884.12
				97	2,399.72	2,259.89	2,119.19
				98	2,699.46	2,542.16	2,383.98
				99	3,036.78	2,859.38	2,681.98

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	367.04	346.06	323.34	18-44	24.47	23.60	21.85
45-49	438.70	412.48	386.26	45-49	29.71	28.84	26.22
50-54	524.34	491.13	457.92	50-54	34.96	33.21	31.46
55	651.93	615.22	576.77	55	44.57	41.95	39.33
56	695.62	657.17	615.22	56	48.06	45.44	41.95
57	742.81	700.86	655.42	57	50.69	48.06	44.57
58	791.75	746.31	699.12	58	54.18	50.69	48.06
59	844.18	795.24	744.56	59	56.80	54.18	50.69
60	900.11	847.68	793.50	60	60.30	56.80	53.31
61	959.54	903.61	845.93	61	64.67	61.17	57.68
62	1,020.71	961.28	900.11	62	69.04	65.54	61.17
63	1,085.38	1,022.46	957.79	63	73.41	69.91	64.67
64	1,155.29	1,088.87	1,020.71	64	78.65	74.28	69.04
65	1,228.70	1,157.04	1,085.38	65	83.02	78.65	73.41
66	1,356.28	1,277.63	1,198.98	66	91.76	87.39	81.27
67	1,497.86	1,410.47	1,323.08	67	101.37	95.25	89.14
68	1,651.66	1,557.28	1,461.15	68	110.98	104.87	98.75
69	1,822.94	1,718.08	1,613.21	69	122.35	115.35	108.36
70	2,011.71	1,896.35	1,779.25	70	134.58	126.71	118.85
71	2,259.89	2,130.56	1,997.72	71	151.18	142.44	133.71
72	2,536.04	2,390.98	2,244.16	72	170.41	159.92	150.31
73	2,847.15	2,684.60	2,518.56	73	191.38	180.02	168.66
74	3,196.71	3,013.19	2,827.92	74	214.10	201.87	189.64

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	3,588.21	3,381.97	3,173.99	75	240.32	226.34	212.36
76	4,037.39	3,806.69	3,572.48	76	270.91	255.18	239.45
77	4,542.51	4,282.08	4,019.92	77	304.12	286.64	269.16
78	5,110.54	4,818.66	4,523.28	78	342.57	322.47	302.37
79	5,750.23	5,419.90	5,091.31	79	385.39	362.67	339.95
				80	432.58	407.23	381.89
				81	486.76	458.79	429.96
				82	547.93	515.60	484.14
				83	616.10	580.27	544.44
				84	693.00	652.80	612.60
				85	778.64	734.07	688.63
				86	876.52	825.83	775.14
				87	985.75	929.82	872.15
				88	1,108.97	1,046.05	980.51
				89	1,247.92	1,176.26	1,103.73
				90	1,403.48	1,323.08	1,241.80
				91	1,579.13	1,488.24	1,396.48
				92	1,776.63	1,674.38	1,571.26
				93	1,998.60	1,884.12	1,767.02
				94	2,247.66	2,119.19	1,988.11
				95	2,529.05	2,383.98	2,236.30
				96	2,845.40	2,681.98	2,515.94
				97	3,200.20	3,017.56	2,830.55
				98	3,600.45	3,394.21	3,184.47
				99	4,050.50	3,818.92	3,582.09

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	470.16	447.43	422.97	18-44	31.46	30.59	28.84
45-49	557.54	531.33	505.11	45-49	37.58	36.70	34.08
50-54	658.92	630.95	601.24	50-54	44.57	42.82	40.20
55	852.92	810.97	769.03	55	57.68	55.06	52.43
56	908.85	865.16	819.71	56	62.05	59.42	55.93
57	968.28	921.09	873.89	57	65.54	62.92	59.42
58	1,031.20	980.51	929.82	58	69.91	66.42	63.79
59	1,097.61	1,045.18	991.00	59	74.28	70.79	68.16
60	1,167.52	1,111.59	1,053.92	60	78.65	75.15	71.66
61	1,244.43	1,185.00	1,125.58	61	83.89	80.40	76.90
62	1,324.82	1,261.90	1,198.98	62	89.14	85.64	81.27
63	1,410.47	1,345.80	1,279.38	63	95.25	90.89	86.52
64	1,501.35	1,433.19	1,365.02	64	101.37	97.00	91.76
65	1,597.48	1,525.82	1,454.16	65	107.49	102.25	97.00
66	1,761.77	1,683.12	1,602.72	66	118.85	112.73	107.49
67	1,943.54	1,854.40	1,765.27	67	131.08	124.97	117.98
68	2,142.79	2,043.17	1,943.54	68	144.19	137.20	130.21
69	2,363.01	2,252.90	2,141.04	69	158.17	151.18	144.19
70	2,605.95	2,481.86	2,357.77	70	173.91	166.04	158.17
71	2,915.31	2,777.24	2,637.41	71	194.88	186.14	177.40
72	3,259.63	3,105.82	2,950.27	72	217.60	207.99	198.37
73	3,645.89	3,474.61	3,299.83	73	243.82	232.46	221.10
74	4,077.59	3,885.34	3,691.33	74	272.66	259.55	247.31

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,559.98	4,345.00	4,128.28	75	304.12	290.13	276.15
76	5,131.51	4,888.57	4,645.62	76	342.57	326.84	311.11
77	5,771.20	5,500.29	5,225.89	77	385.39	367.91	349.56
78	6,493.04	6,187.18	5,879.56	78	433.45	413.35	393.25
79	7,304.01	6,961.45	6,615.38	79	487.63	464.91	442.19
				80	547.93	522.59	497.25
				81	616.97	588.13	559.29
				82	693.87	661.54	629.20
				83	780.39	744.56	707.85
				84	878.26	837.19	796.12
				85	987.50	941.18	894.87
				86	1,111.59	1,059.16	1,006.73
				87	1,250.54	1,191.99	1,132.57
				88	1,406.10	1,340.55	1,274.14
				89	1,582.62	1,508.34	1,434.06
				90	1,780.12	1,696.23	1,613.21
				91	2,002.09	1,908.59	1,814.21
				92	2,252.90	2,147.16	2,041.42
				93	2,534.29	2,415.45	2,296.60
				94	2,850.64	2,716.94	2,583.23
				95	3,207.19	3,056.88	2,906.57
				96	3,608.31	3,438.78	3,269.24
				97	4,059.24	3,868.73	3,678.22
				98	4,566.10	4,352.00	4,137.89
				99	5,136.75	4,896.43	4,655.24

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 VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	450.93	426.46	401.99	18-44	31.46	29.71	27.09
45-49	536.57	506.86	475.40	45-49	37.58	34.96	32.33
50-54	636.20	599.49	561.04	50-54	43.69	41.07	38.45
55	793.50	749.80	706.11	55	54.18	50.69	47.19
56	840.69	793.50	746.31	56	57.68	54.18	50.69
57	887.88	838.94	790.00	57	60.30	56.80	53.31
58	938.56	886.13	833.70	58	63.79	60.30	55.93
59	992.74	936.82	880.89	59	67.29	63.79	59.42
60	1,048.67	989.25	929.82	60	70.79	66.42	62.05
61	1,109.85	1,045.18	982.26	61	75.15	70.79	66.42
62	1,172.77	1,104.60	1,036.44	62	79.52	74.28	69.91
63	1,240.93	1,167.52	1,094.12	63	83.89	78.65	74.28
64	1,310.84	1,233.94	1,155.29	64	88.26	83.02	77.78
65	1,386.00	1,302.10	1,218.21	65	92.63	87.39	82.15
66	1,499.60	1,410.47	1,319.58	66	100.50	95.25	89.14
67	1,623.70	1,525.82	1,429.69	67	109.24	103.12	96.13
68	1,754.78	1,651.66	1,546.79	68	117.98	111.86	103.99
69	1,899.85	1,786.24	1,674.38	69	127.59	120.60	112.73
70	2,053.65	1,933.06	1,812.46	70	138.08	130.21	121.47
71	2,254.65	2,121.82	1,988.98	71	152.06	143.32	133.71
72	2,473.12	2,326.31	2,181.24	72	166.04	156.43	146.81
73	2,712.57	2,553.52	2,392.72	73	182.64	171.28	160.80
74	2,974.74	2,799.96	2,625.18	74	200.12	187.89	175.65

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 VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	3,263.12	3,070.87	2,878.61	75	218.47	205.37	192.26
76	3,672.11	3,455.38	3,240.40	76	246.44	231.58	216.73
77	4,131.77	3,888.83	3,645.89	77	277.02	260.42	243.82
78	4,649.12	4,374.72	4,102.06	78	311.11	292.75	274.40
79	5,229.39	4,921.78	4,614.16	79	350.43	329.46	308.48
80		5,537.00	5,190.93	80		369.66	346.06
81		6,230.87	5,839.36	81		415.97	389.76
82		7,008.64	6,569.94	82		468.41	438.70
83		7,884.28	7,389.65	83		526.96	493.75
84		8,870.03	8,312.49	84		592.50	554.92

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	561.04	527.83	492.88	18-44	38.45	36.70	34.08
45-49	662.41	623.96	582.01	45-49	45.44	43.69	40.20
50-54	779.51	734.07	686.88	50-54	53.31	50.69	47.19
55	994.49	936.82	877.39	55	66.42	62.92	58.55
56	1,050.42	989.25	926.33	56	70.79	66.42	62.05
57	1,106.35	1,043.43	977.01	57	74.28	70.79	65.54
58	1,167.52	1,099.36	1,029.45	58	78.65	74.28	69.04
59	1,230.44	1,158.78	1,087.13	59	83.02	78.65	73.41
60	1,296.86	1,221.70	1,144.80	60	87.39	82.15	76.90
61	1,370.27	1,289.87	1,209.47	61	92.63	87.39	81.27
62	1,445.42	1,363.28	1,277.63	62	97.88	91.76	85.64
63	1,525.82	1,438.43	1,349.29	63	103.12	97.00	90.89
64	1,609.71	1,518.83	1,426.20	64	109.24	102.25	96.13
65	1,698.85	1,602.72	1,504.85	65	114.48	107.49	100.50
66	1,845.67	1,740.80	1,634.18	66	124.97	117.10	109.24
67	2,002.97	1,889.36	1,774.01	67	135.45	126.71	118.85
68	2,174.25	2,050.16	1,924.32	68	146.81	138.08	128.46
69	2,361.26	2,226.68	2,088.61	69	159.05	149.44	139.82
70	2,562.26	2,415.45	2,266.88	70	172.16	161.67	151.18
71	2,817.44	2,654.89	2,490.60	71	189.64	178.27	166.91
72	3,097.08	2,917.06	2,737.04	72	207.99	195.75	182.64
73	3,402.95	3,205.45	3,006.20	73	228.09	214.98	201.00
74	3,740.27	3,521.80	3,303.32	74	250.81	235.95	221.10
75	4,110.80	3,869.61	3,628.41	75	274.40	258.67	242.07
76	4,624.65	4,353.74	4,082.84	76	309.36	291.01	272.66
77	5,203.17	4,899.05	4,593.19	77	347.81	327.71	306.74
78	5,853.35	5,510.78	5,166.47	78	391.50	368.78	345.19
79	6,585.67	6,199.41	5,813.15	79	440.44	414.23	388.01

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	748.05	706.11	664.16	18-44	50.69	48.06	44.57
45-49	879.14	830.20	781.26	45-49	60.30	56.80	52.43
50-54	1,029.45	973.52	915.84	50-54	69.91	65.54	61.17
55	1,323.08	1,247.92	1,171.02	55	89.14	83.89	78.65
56	1,396.48	1,317.83	1,235.69	56	94.38	89.14	83.02
57	1,473.39	1,389.49	1,303.85	57	99.62	93.51	87.39
58	1,555.53	1,466.40	1,375.51	58	104.87	98.75	92.63
59	1,641.17	1,546.79	1,450.67	59	110.11	103.99	97.88
60	1,730.31	1,630.69	1,529.32	60	115.35	109.24	102.25
61	1,824.69	1,719.82	1,613.21	61	122.35	115.35	108.36
62	1,924.32	1,812.46	1,700.60	62	128.46	121.47	113.61
63	2,029.18	1,912.08	1,793.23	63	135.45	128.46	119.72
64	2,139.29	2,015.20	1,891.11	64	143.32	134.58	126.71
65	2,254.65	2,123.56	1,992.48	65	150.31	141.57	132.83
66	2,455.64	2,312.33	2,170.75	66	164.29	154.68	145.07
67	2,672.37	2,518.56	2,363.01	67	179.15	168.66	158.17
68	2,910.07	2,742.28	2,572.75	68	194.88	183.52	172.16
69	3,166.99	2,985.22	2,801.71	69	212.36	200.12	187.01
70	3,446.64	3,249.14	3,049.89	70	230.71	217.60	203.62
71	3,796.20	3,577.73	3,357.50	71	254.30	240.32	224.59
72	4,178.96	3,937.77	3,696.57	72	279.65	263.92	247.31
73	4,601.93	4,334.52	4,067.11	73	307.61	290.13	271.78
74	5,066.84	4,771.47	4,477.84	74	339.07	319.85	299.75
75	5,577.20	5,252.11	4,927.02	75	372.28	351.31	329.46
76	6,274.56	5,909.28	5,543.99	76	419.47	395.87	371.41
77	7,059.32	6,648.59	6,237.86	77	471.90	444.81	417.72
78	7,940.21	7,478.79	7,017.38	78	530.45	500.74	469.28
79	8,932.95	8,413.86	7,894.77	79	596.87	562.79	527.83

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	964.78	921.09	875.64	18-44	64.67	62.05	58.55
45-49	1,148.30	1,094.12	1,038.19	45-49	76.90	74.28	69.91
50-54	1,363.28	1,296.86	1,228.70	50-54	90.89	87.39	83.02
55	1,733.81	1,649.91	1,566.02	55	116.23	110.98	105.74
56	1,829.94	1,740.80	1,653.41	56	123.22	117.10	111.86
57	1,929.56	1,836.93	1,742.55	57	130.21	124.09	117.98
58	2,034.43	1,936.55	1,838.67	58	137.20	131.08	124.09
59	2,146.29	2,043.17	1,940.05	59	144.19	138.08	131.08
60	2,261.64	2,153.28	2,044.91	60	152.06	145.07	137.20
61	2,387.48	2,273.87	2,160.27	61	160.80	153.81	145.07
62	2,518.56	2,399.72	2,279.12	62	169.54	161.67	153.81
63	2,656.64	2,532.55	2,406.71	63	179.15	170.41	161.67
64	2,803.45	2,672.37	2,541.29	64	188.76	180.02	171.28
65	2,957.26	2,819.18	2,681.11	65	198.37	189.64	180.02
66	3,212.44	3,062.13	2,911.82	66	215.85	206.24	195.75
67	3,486.84	3,324.30	3,161.75	67	234.20	223.72	212.36
68	3,785.71	3,609.19	3,432.66	68	254.30	242.94	230.71
69	4,110.80	3,918.54	3,728.04	69	276.15	263.04	249.93
70	4,462.11	4,254.12	4,046.13	70	298.87	284.89	270.91
71	4,899.05	4,670.09	4,442.88	71	328.58	312.85	298.00
72	5,377.95	5,128.01	4,876.33	72	360.04	343.44	325.96
73	5,902.29	5,627.88	5,353.48	73	395.00	376.65	358.30
74	6,479.06	6,178.44	5,876.07	74	433.45	413.35	392.38
75	7,111.76	6,781.42	6,449.34	75	474.52	452.68	429.96
76	8,001.38	7,630.85	7,256.82	76	533.95	509.48	484.14
77	9,002.86	8,583.39	8,162.18	77	601.24	573.27	544.44
78	10,128.44	9,656.54	9,182.89	78	675.52	644.93	612.60
79	11,395.59	10,864.26	10,329.44	79	760.29	725.33	689.50

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	372.12	354.11	336.11	18-44	27.01	25.51	22.51
45-49	444.14	420.13	396.13	45-49	31.51	30.01	27.01
50-54	525.17	495.16	462.15	50-54	36.01	34.51	31.51
55	696.22	651.21	603.19	55	46.51	45.01	42.01
56	741.24	696.22	645.21	56	51.02	48.02	45.01
57	789.25	741.24	687.22	57	54.02	51.02	48.02
58	840.27	786.25	732.23	58	57.02	54.02	51.02
59	894.28	837.27	780.25	59	61.52	57.02	52.52
60	948.30	891.28	831.26	60	64.52	60.02	55.52
61	1,014.32	954.30	888.28	61	69.02	64.52	60.02
62	1,083.34	1,017.32	948.30	62	73.52	69.02	64.52
63	1,155.37	1,086.35	1,014.32	63	78.02	73.52	69.02
64	1,233.39	1,158.37	1,083.34	64	84.03	79.53	73.52
65	1,314.42	1,236.39	1,155.37	65	88.53	84.03	78.02
66	1,443.46	1,359.43	1,269.40	66	97.53	93.03	85.53
67	1,584.50	1,491.47	1,395.44	67	106.53	102.03	94.53
68	1,737.55	1,635.52	1,530.49	68	117.04	111.04	103.53
69	1,908.61	1,794.57	1,680.53	69	127.54	121.54	112.54
70	2,091.67	1,968.63	1,842.59	70	139.54	132.04	123.04
71	2,328.74	2,190.70	2,049.65	71	156.05	147.05	138.04
72	2,586.82	2,436.78	2,280.73	72	174.06	163.55	153.05
73	2,877.92	2,706.86	2,535.81	73	193.56	183.06	171.05
74	3,199.02	3,009.96	2,817.90	74	214.57	202.56	189.06

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	3,556.13	3,346.06	3,133.00	75	238.58	225.07	210.07
76	4,003.27	3,766.20	3,526.12	76	268.59	253.58	237.08
77	4,504.43	4,237.35	3,967.26	77	303.10	285.09	267.08
78	5,068.61	4,768.52	4,465.42	78	340.61	319.60	300.10
79	5,701.81	5,365.71	5,023.60	79	382.62	360.11	337.61
80		6,034.92	5,650.80	80	429.14	403.63	378.12
81		6,791.16	6,359.02	81	483.15	454.64	426.14
82		7,640.43	7,154.28	82	543.17	511.66	478.65
83		8,594.73	8,048.56	83	612.19	576.18	538.67
84		9,672.08	9,053.88	84	687.22	648.21	606.19
				85	772.75	727.73	681.22
				86	870.28	819.26	766.74
				87	978.31	921.29	862.77
				88	1,101.35	1,036.83	970.81
				89	1,237.89	1,165.87	1,092.35
				90	1,393.94	1,311.42	1,228.89
				91	1,568.00	1,476.47	1,381.94
				92	1,763.06	1,661.03	1,554.49
				93	1,983.63	1,868.09	1,748.06
				94	2,231.21	2,100.67	1,967.13
				95	2,510.30	2,363.25	2,213.20
				96	2,823.90	2,658.85	2,489.29
				97	3,176.51	2,991.95	2,799.89
				98	3,574.14	3,365.57	3,151.00
				99	4,019.78	3,785.70	3,544.13

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	444.14	423.13	399.13	18-44	31.51	30.01	27.01
45-49	528.17	504.16	474.15	45-49	37.51	36.01	33.01
50-54	627.20	594.19	561.18	50-54	43.51	40.51	37.51
55	831.26	780.25	726.23	55	55.52	52.52	49.52
56	888.28	834.27	777.25	56	60.02	57.02	54.02
57	945.30	888.28	828.26	57	64.52	60.02	57.02
58	1,005.32	948.30	885.28	58	67.52	64.52	60.02
59	1,071.34	1,008.32	942.30	59	72.02	69.02	64.52
60	1,140.36	1,074.34	1,005.32	60	76.52	72.02	67.52
61	1,218.39	1,146.36	1,074.34	61	82.53	78.02	72.02
62	1,299.41	1,224.39	1,143.36	62	87.03	82.53	78.02
63	1,386.44	1,305.42	1,221.39	63	93.03	88.53	82.53
64	1,479.47	1,392.44	1,302.41	64	99.03	93.03	88.53
65	1,575.50	1,482.47	1,386.44	65	105.03	99.03	93.03
66	1,734.55	1,629.52	1,524.48	66	117.04	109.53	103.53
67	1,905.61	1,791.57	1,677.53	67	127.54	121.54	114.04
68	2,094.67	1,968.63	1,842.59	68	141.04	133.54	124.54
69	2,301.73	2,163.69	2,025.64	69	154.55	147.05	136.54
70	2,526.80	2,376.76	2,223.71	70	169.55	160.55	150.05
71	2,823.90	2,658.85	2,487.79	71	190.56	180.06	168.05
72	3,157.00	2,970.95	2,781.88	72	211.57	201.06	187.56
73	3,526.12	3,319.06	3,108.99	73	237.08	223.57	208.57
74	3,940.25	3,709.18	3,478.11	74	264.08	249.08	234.07

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	4,402.40	4,144.32	3,886.24	75	294.09	277.59	259.58
76	4,954.58	4,663.48	4,372.39	76	331.61	313.60	292.59
77	5,575.77	5,245.67	4,918.56	77	373.62	352.61	330.11
78	6,272.00	5,902.88	5,533.76	78	418.63	396.13	370.62
79	7,055.24	6,641.11	6,223.98	79	471.15	445.64	417.13
				80	529.67	499.66	468.15
				81	597.19	562.68	526.67
				82	670.71	633.20	592.69
				83	754.74	711.23	667.71
				84	849.27	799.75	750.24
				85	954.30	898.79	843.27
				86	1,074.34	1,011.32	949.80
				87	1,207.88	1,138.86	1,068.34
				88	1,359.43	1,279.91	1,201.88
				89	1,528.99	1,440.46	1,351.93
				90	1,721.05	1,620.52	1,519.98
				91	1,935.62	1,823.08	1,710.54
				92	2,177.19	2,051.15	1,923.61
				93	2,448.78	2,306.23	2,163.69
				94	2,754.88	2,595.83	2,435.27
				95	3,099.99	2,919.93	2,738.37
				96	3,487.11	3,284.54	3,081.98
				97	3,922.25	3,694.18	3,466.10
				98	4,412.90	4,156.32	3,899.74
				99	4,965.08	4,675.49	4,387.40

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	570.18	537.17	504.16	18-44	39.01	37.51	34.51
45-49	681.22	639.20	600.19	45-49	48.02	45.01	42.01
50-54	807.26	759.24	711.23	50-54	55.52	52.52	49.52
55	1,056.34	993.32	927.29	55	70.52	67.52	63.02
56	1,128.36	1,059.34	990.32	56	76.52	72.02	67.52
57	1,200.38	1,128.36	1,053.34	57	81.03	78.02	72.02
58	1,281.41	1,203.38	1,122.36	58	87.03	82.53	76.52
59	1,365.43	1,281.41	1,197.38	59	91.53	88.53	82.53
60	1,452.46	1,362.43	1,272.40	60	97.53	93.03	87.03
61	1,548.49	1,455.46	1,362.43	61	105.03	100.53	93.03
62	1,650.53	1,551.49	1,455.46	62	112.54	106.53	99.03
63	1,758.56	1,656.53	1,554.49	63	120.04	112.54	105.03
64	1,875.60	1,767.56	1,662.53	64	127.54	120.04	112.54
65	1,995.63	1,884.60	1,773.56	65	135.04	127.54	118.54
66	2,205.70	2,082.66	1,956.62	66	150.05	141.04	132.04
67	2,436.78	2,298.73	2,157.69	67	165.05	156.05	145.55
68	2,691.86	2,535.81	2,379.76	68	181.56	171.05	160.55
69	2,976.95	2,799.89	2,622.83	69	199.56	189.06	177.06
70	3,286.05	3,087.98	2,889.92	70	219.07	207.07	195.06
71	3,688.17	3,469.10	3,247.03	71	246.08	232.57	219.07
72	4,141.32	3,895.24	3,649.16	72	277.59	261.08	246.08
73	4,645.48	4,372.39	4,096.30	73	310.60	294.09	276.09
74	5,212.66	4,909.56	4,603.46	74	349.61	330.11	309.10

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	5,848.86	5,509.75	5,167.64	75	391.62	369.12	346.61
76	6,581.09	6,199.97	5,818.85	76	441.14	415.63	390.12
77	7,403.36	6,977.22	6,548.08	77	496.66	468.15	439.64
78	8,330.65	7,850.50	7,370.34	78	558.18	526.67	493.66
79	9,371.98	8,834.81	8,294.64	79	627.20	591.19	555.18
				80	705.22	664.71	622.70
				81	793.75	748.74	700.72
				82	892.78	841.77	789.25
				83	1,003.82	946.80	886.78
				84	1,129.86	1,063.84	997.82
				85	1,269.40	1,195.88	1,122.36
				86	1,428.45	1,345.93	1,263.40
				87	1,607.01	1,513.98	1,420.95
				88	1,808.08	1,703.04	1,599.51
				89	2,034.65	1,916.11	1,799.07
				90	2,288.23	2,156.19	2,022.64
				91	2,574.82	2,424.77	2,276.22
				92	2,895.92	2,727.87	2,559.81
				93	3,257.54	3,068.48	2,880.92
				94	3,664.17	3,452.60	3,241.03
				95	4,123.31	3,884.74	3,644.66
				96	4,637.98	4,369.39	4,100.80
				97	5,217.16	4,915.56	4,613.97
				98	5,869.87	5,530.76	5,190.15
				99	6,603.60	6,220.98	5,838.36

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
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STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	738.23	702.22	666.21	18-44	49.52	48.02	45.01
45-49	876.28	834.27	789.25	45-49	60.02	57.02	54.02
50-54	1,035.33	984.31	933.30	50-54	70.52	67.52	64.52
55	1,359.43	1,296.41	1,233.39	55	93.03	88.53	84.03
56	1,452.46	1,386.44	1,317.42	56	99.03	94.53	90.03
57	1,551.49	1,479.47	1,404.45	57	106.53	100.53	96.03
58	1,659.53	1,578.50	1,494.48	58	112.54	108.03	102.03
59	1,770.56	1,683.54	1,593.51	59	120.04	115.54	109.53
60	1,890.60	1,794.57	1,698.54	60	126.04	121.54	115.54
61	2,016.64	1,914.61	1,815.58	61	135.04	130.54	123.04
62	2,148.68	2,043.65	1,938.62	62	144.05	138.04	132.04
63	2,286.73	2,178.69	2,067.66	63	153.05	147.05	139.54
64	2,436.78	2,322.74	2,208.70	64	163.55	157.55	148.55
65	2,595.83	2,475.79	2,355.75	65	174.06	166.55	157.55
66	2,862.91	2,730.87	2,595.83	66	192.06	184.56	174.06
67	3,157.00	3,009.96	2,859.91	67	211.57	202.56	192.06
68	3,481.11	3,316.05	3,151.00	68	232.57	223.57	211.57
69	3,838.22	3,655.16	3,472.10	69	256.58	246.08	234.07
70	4,228.35	4,027.28	3,823.22	70	282.09	270.09	256.58
71	4,729.50	4,507.43	4,279.36	71	316.60	303.10	288.09
72	5,290.68	5,041.60	4,789.52	72	354.11	339.11	321.10
73	5,917.88	5,638.79	5,359.71	73	396.13	378.12	360.11
74	6,617.11	6,308.01	5,998.91	74	442.64	423.13	402.13

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	7,400.35	7,055.24	6,710.13	75	495.16	472.65	448.64
76	8,327.65	7,940.53	7,553.40	76	558.18	532.67	505.66
77	9,368.98	8,933.84	8,498.70	77	627.20	598.69	568.68
78	10,542.35	10,053.20	9,561.04	78	705.22	672.21	639.20
79	11,862.77	11,310.60	10,758.42	79	793.75	756.24	718.73
				80	891.28	849.27	807.26
				81	1,003.82	955.80	909.29
				82	1,128.36	1,075.84	1,023.33
				83	1,269.40	1,209.38	1,150.87
				84	1,428.45	1,360.93	1,294.91
				85	1,605.51	1,530.49	1,455.46
				86	1,806.57	1,722.55	1,638.52
				87	2,033.15	1,937.12	1,842.59
				88	2,286.73	2,180.19	2,073.66
				89	2,571.82	2,451.78	2,331.74
				90	2,894.42	2,759.38	2,622.83
				91	3,256.04	3,102.99	2,951.44
				92	3,662.67	3,491.61	3,320.56
				93	4,120.31	3,928.25	3,734.69
				94	4,634.97	4,418.91	4,201.34
				95	5,214.16	4,971.08	4,726.50
				96	5,865.37	5,592.28	5,317.69
				97	6,599.10	6,291.50	5,982.40
				98	7,424.36	7,077.75	6,729.64
				99	8,351.66	7,961.53	7,571.41

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	735.23	690.22	645.21	18-44	49.52	46.51	43.51
45-49	870.28	816.26	762.24	45-49	58.52	55.52	52.52
50-54	1,026.33	963.31	897.29	50-54	69.02	66.02	61.52
55	1,296.41	1,221.39	1,143.36	55	87.03	82.53	76.52
56	1,368.44	1,290.41	1,209.38	56	93.03	88.53	82.53
57	1,446.46	1,362.43	1,275.41	57	97.53	93.03	87.03
58	1,527.49	1,437.46	1,344.43	58	103.53	99.03	91.53
59	1,611.51	1,518.48	1,419.45	59	109.53	103.53	97.53
60	1,698.54	1,599.51	1,497.48	60	115.54	109.53	102.03
61	1,797.57	1,692.54	1,587.51	61	123.04	115.54	108.03
62	1,902.61	1,791.57	1,677.53	62	129.04	123.04	114.04
63	2,013.64	1,896.60	1,776.57	63	136.54	129.04	120.04
64	2,130.68	2,007.64	1,878.60	64	144.05	136.54	127.54
65	2,253.72	2,121.67	1,986.63	65	151.55	142.55	133.54
66	2,442.78	2,298.73	2,154.69	66	165.05	154.55	145.55
67	2,646.84	2,490.79	2,331.74	67	178.56	168.05	157.55
68	2,865.91	2,697.86	2,526.80	68	193.56	181.56	169.55
69	3,102.99	2,922.93	2,736.87	69	208.57	196.56	183.06
70	3,361.07	3,163.01	2,964.94	70	225.07	211.57	198.06
71	3,688.17	3,472.10	3,253.03	71	247.58	232.57	217.57
72	4,045.29	3,805.21	3,565.13	72	271.59	255.08	238.58
73	4,438.41	4,174.33	3,910.24	73	297.09	280.59	262.58
74	4,867.55	4,579.46	4,288.36	74	327.10	307.60	288.09

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	5,338.70	5,020.60	4,699.49	75	357.11	336.11	315.10
76	6,007.91	5,650.80	5,290.68	76	402.13	378.12	355.61
77	6,761.15	6,359.02	5,950.89	77	451.64	426.14	399.13
78	7,607.42	7,154.28	6,698.13	78	508.66	478.65	448.64
79	8,558.72	8,048.56	7,535.40	79	571.68	538.67	505.66
80		9,053.88	8,477.70	80		604.69	567.18
81		10,188.24	9,540.03	81		681.22	639.20
82		11,460.65	10,734.41	82		765.24	718.73
83		12,892.10	12,078.84	83		861.27	807.26
84		14,503.61	13,591.32	84		969.31	907.79

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	888.28	837.27	786.25	18-44	61.52	58.52	54.02
45-49	1,056.34	993.32	930.30	45-49	72.02	69.02	64.52
50-54	1,254.40	1,176.37	1,098.35	50-54	84.03	79.53	75.02
55	1,596.51	1,506.48	1,416.45	55	108.03	102.03	94.53
56	1,689.54	1,593.51	1,497.48	56	114.04	108.03	100.53
57	1,785.57	1,683.54	1,581.50	57	121.54	114.04	106.53
58	1,887.60	1,779.57	1,668.53	58	127.54	120.04	112.54
59	1,995.63	1,878.60	1,761.56	59	135.04	127.54	118.54
60	2,106.67	1,983.63	1,857.59	60	141.04	133.54	124.54
61	2,226.71	2,097.67	1,965.63	61	150.05	142.55	132.04
62	2,352.75	2,214.70	2,076.66	62	159.05	150.05	139.54
63	2,484.79	2,340.74	2,193.70	63	166.55	157.55	147.05
64	2,622.83	2,472.79	2,319.74	64	177.06	166.55	156.05
65	2,769.88	2,610.83	2,448.78	65	186.06	175.56	163.55
66	3,006.96	2,835.90	2,658.85	66	202.56	190.56	178.56
67	3,265.04	3,075.98	2,883.92	67	220.57	207.07	193.56
68	3,544.13	3,337.06	3,130.00	68	238.58	225.07	210.07
69	3,847.22	3,622.15	3,394.08	69	259.58	244.58	228.07
70	4,174.33	3,928.25	3,682.17	70	280.59	264.08	247.58
71	4,588.46	4,318.37	4,048.29	71	309.10	291.09	273.09
72	5,044.60	4,747.51	4,450.42	72	339.11	319.60	300.10
73	5,545.76	5,218.66	4,891.56	73	372.12	351.11	328.60
74	6,094.94	5,734.82	5,374.71	74	409.63	385.62	361.62
75	6,698.13	6,302.00	5,905.88	75	448.64	423.13	396.13
76	7,538.40	7,091.26	6,647.11	76	505.66	477.15	445.64
77	8,480.70	7,979.54	7,481.38	77	568.68	535.67	501.16
78	9,543.04	8,978.86	8,417.68	78	639.20	601.69	564.18
79	10,737.42	10,104.21	9,471.01	79	718.73	676.72	634.70

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,185.38	1,116.36	1,047.33	18-44	79.53	75.02	70.52
45-49	1,395.44	1,317.42	1,236.39	45-49	94.53	90.03	84.03
50-54	1,638.52	1,548.49	1,455.46	50-54	111.04	105.03	97.53
55	2,133.68	2,010.64	1,884.60	55	142.55	135.04	126.04
56	2,250.72	2,121.67	1,992.63	56	151.55	144.05	133.54
57	2,373.76	2,238.71	2,103.67	57	160.55	151.55	141.04
58	2,505.80	2,361.75	2,220.71	58	169.55	159.05	148.55
59	2,640.84	2,493.79	2,343.75	59	178.56	168.05	157.55
60	2,784.89	2,628.84	2,472.79	60	187.56	177.06	165.05
61	2,943.94	2,778.88	2,610.83	61	198.06	187.56	175.56
62	3,108.99	2,934.93	2,757.88	62	210.07	198.06	184.56
63	3,286.05	3,096.99	2,910.93	63	220.57	208.57	195.06
64	3,469.10	3,271.04	3,072.98	64	232.57	220.57	205.57
65	3,664.17	3,454.10	3,241.03	65	244.58	231.07	216.07
66	3,988.27	3,760.20	3,529.12	66	267.08	252.08	235.57
67	4,342.38	4,090.30	3,838.22	67	291.09	274.59	256.58
68	4,723.50	4,453.42	4,177.33	68	316.60	298.59	280.59
69	5,140.64	4,843.54	4,546.45	69	345.11	325.60	304.60
70	5,593.78	5,269.68	4,945.57	70	375.12	354.11	331.61
71	6,163.96	5,806.85	5,449.73	71	414.13	390.12	366.12
72	6,788.16	6,395.03	6,001.91	72	454.64	429.14	402.13
73	7,475.38	7,043.24	6,611.10	73	501.16	472.65	442.64
74	8,234.62	7,757.47	7,280.32	74	552.18	520.67	487.66
75	9,068.88	8,543.72	8,018.55	75	606.19	571.68	535.67
76	10,206.25	9,615.06	9,023.87	76	682.72	643.70	603.19
77	11,481.65	10,818.44	10,152.23	77	768.24	723.23	678.22
78	12,919.11	12,171.87	11,421.63	78	862.77	813.26	763.74
79	14,536.62	13,693.36	12,850.09	79	970.81	915.29	858.27

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,527.49	1,461.46	1,392.44	18-44	103.53	99.03	93.03
45-49	1,827.58	1,743.55	1,659.53	45-49	123.04	118.54	111.04
50-54	2,181.69	2,079.66	1,974.63	50-54	145.55	139.54	132.04
55	2,808.89	2,673.85	2,535.81	55	187.56	180.06	171.05
56	2,964.94	2,823.90	2,679.85	56	198.06	190.56	181.56
57	3,130.00	2,979.95	2,829.90	57	210.07	201.06	190.56
58	3,304.05	3,148.00	2,985.95	58	222.07	211.57	201.06
59	3,487.11	3,322.06	3,154.00	59	234.07	223.57	213.07
60	3,679.17	3,505.12	3,328.06	60	246.08	235.57	223.57
61	3,886.24	3,700.18	3,517.12	61	261.08	249.08	237.08
62	4,099.30	3,907.24	3,712.18	62	274.59	262.58	249.08
63	4,327.38	4,123.31	3,919.25	63	289.59	277.59	264.08
64	4,567.45	4,354.39	4,138.32	64	306.10	292.59	277.59
65	4,819.53	4,594.46	4,369.39	65	322.60	307.60	292.59
66	5,236.67	4,990.59	4,747.51	66	351.11	334.61	318.10
67	5,686.81	5,419.72	5,152.64	67	381.12	363.12	345.11
68	6,172.96	5,884.87	5,596.78	68	412.63	394.63	375.12
69	6,704.13	6,392.03	6,076.93	69	448.64	427.64	406.63
70	7,280.32	6,938.21	6,596.10	70	486.15	463.65	441.14
71	7,994.54	7,619.42	7,244.30	71	534.17	510.16	484.65
72	8,774.79	8,366.66	7,955.53	72	586.69	559.68	532.67
73	9,633.06	9,185.92	8,735.78	73	643.70	613.70	583.69
74	10,575.36	10,083.21	9,594.05	74	706.72	675.21	640.70
75	11,607.69	11,070.52	10,533.35	75	775.75	739.74	702.22
76	13,060.15	12,456.96	11,850.77	76	873.28	832.76	790.75
77	14,695.67	14,011.46	13,330.24	77	982.81	936.30	889.78
78	16,532.26	15,764.01	14,995.77	78	1,104.35	1,053.34	1,000.82
79	18,599.92	17,735.64	16,868.37	79	1,242.40	1,185.38	1,126.86

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	327.10	309.10	288.09	18-44	24.01	22.51	21.01
45-49	381.12	363.12	339.11	45-49	28.51	27.01	24.01
50-54	441.14	420.13	396.13	50-54	31.51	30.01	27.01
55	603.19	564.18	525.17	55	40.51	39.01	36.01
56	645.21	606.19	564.18	56	43.51	42.01	39.01
57	690.22	648.21	600.19	57	46.51	45.01	42.01
58	738.23	690.22	642.20	58	51.02	48.02	45.01
59	789.25	738.23	687.22	59	54.02	51.02	48.02
60	843.27	789.25	732.23	60	57.02	54.02	51.02
61	903.29	846.27	786.25	61	61.52	58.52	55.52
62	969.31	906.29	843.27	62	66.02	63.02	58.52
63	1,035.33	972.31	906.29	63	70.52	66.02	63.02
64	1,107.35	1,041.33	972.31	64	75.02	70.52	67.52
65	1,185.38	1,113.35	1,041.33	65	79.53	75.02	70.52
66	1,299.41	1,221.39	1,140.36	66	88.53	82.53	78.02
67	1,422.45	1,335.42	1,248.40	67	96.03	91.53	85.53
68	1,554.49	1,461.46	1,368.44	68	105.03	99.03	93.03
69	1,701.54	1,599.51	1,497.48	69	115.54	109.53	102.03
70	1,860.59	1,749.56	1,638.52	70	126.04	118.54	111.04
71	2,076.66	1,953.62	1,830.58	71	141.04	133.54	124.54
72	2,316.74	2,178.69	2,040.65	72	157.55	148.55	138.04
73	2,586.82	2,430.77	2,277.72	73	175.56	165.05	154.55
74	2,883.92	2,712.86	2,541.81	74	195.06	183.06	171.05

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	3,217.02	3,024.96	2,832.90	75	216.07	204.06	190.56
76	3,622.15	3,406.08	3,190.01	76	243.08	229.57	214.57
77	4,075.30	3,832.22	3,592.14	77	274.59	258.08	241.58
78	4,582.46	4,312.37	4,042.29	78	307.60	291.09	271.59
79	5,158.64	4,855.54	4,549.45	79	346.61	327.10	304.60
80		5,461.74	5,119.63	80	388.62	366.12	342.11
81		6,145.96	5,761.83	81	438.14	412.63	385.62
82		6,914.20	6,479.06	82	492.16	463.65	433.64
83		7,778.47	7,289.32	83	553.68	522.17	487.66
84		8,750.78	8,198.61	84	622.70	586.69	549.17
				85	699.22	658.71	616.70
				86	787.75	741.24	694.72
				87	885.28	834.27	781.75
				88	996.32	939.30	879.28
				89	1,120.86	1,056.34	988.81
				90	1,260.40	1,188.38	1,111.85
				91	1,417.95	1,335.42	1,251.40
				92	1,595.01	1,503.48	1,407.45
				93	1,794.57	1,691.04	1,583.00
				94	2,019.64	1,902.61	1,781.07
				95	2,271.72	2,139.68	2,003.14
				96	2,555.31	2,406.77	2,253.72
				97	2,874.91	2,708.36	2,535.81
				98	3,233.53	3,045.97	2,852.41
				99	3,637.16	3,427.09	3,208.02

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	378.12	354.11	330.11	18-44	27.01	25.51	24.01
45-49	447.14	420.13	393.13	45-49	31.51	30.01	28.51
50-54	522.17	492.16	462.15	50-54	36.01	34.51	31.51
55	720.23	672.21	624.20	55	48.02	46.51	43.51
56	771.25	720.23	669.21	56	52.52	51.02	46.51
57	822.26	771.25	717.23	57	55.52	54.02	49.52
58	879.28	825.26	768.24	58	60.02	57.02	54.02
59	939.30	882.28	822.26	59	64.52	61.52	57.02
60	1,002.32	942.30	879.28	60	67.52	64.52	60.02
61	1,074.34	1,008.32	942.30	61	73.52	69.02	64.52
62	1,149.37	1,080.34	1,008.32	62	78.02	75.02	69.02
63	1,227.39	1,155.37	1,077.34	63	84.03	79.53	73.52
64	1,314.42	1,236.39	1,155.37	64	88.53	85.53	79.53
65	1,404.45	1,320.42	1,233.39	65	94.53	90.03	84.03
66	1,545.49	1,455.46	1,359.43	66	105.03	99.03	93.03
67	1,701.54	1,599.51	1,497.48	67	115.54	109.53	102.03
68	1,872.60	1,761.56	1,647.52	68	126.04	120.04	111.04
69	2,058.65	1,938.62	1,812.58	69	138.04	130.54	123.04
70	2,262.72	2,130.68	1,995.63	70	151.55	142.55	133.54
71	2,529.80	2,382.76	2,232.71	71	169.55	160.55	150.05
72	2,829.90	2,664.85	2,496.79	72	190.56	180.06	168.05
73	3,163.01	2,979.95	2,790.89	73	213.07	201.06	187.56
74	3,535.12	3,331.06	3,120.99	74	238.58	225.07	210.07

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,952.26	3,721.18	3,490.11	75	265.58	250.58	234.07
76	4,450.42	4,189.33	3,928.25	76	300.10	282.09	264.08
77	5,005.59	4,714.50	4,420.41	77	336.11	318.10	297.09
78	5,632.79	5,302.69	4,972.58	78	378.12	357.11	334.61
79	6,341.02	5,968.90	5,593.78	79	424.64	400.63	375.12
				80	477.15	450.14	421.63
				81	537.17	507.16	474.15
				82	604.69	570.18	534.17
				83	679.72	640.70	600.19
				84	763.74	720.23	675.21
				85	858.27	808.76	757.74
				86	966.31	910.79	853.77
				87	1,086.35	1,024.83	960.31
				88	1,222.89	1,152.37	1,080.34
				89	1,375.94	1,296.41	1,213.89
				90	1,546.99	1,458.46	1,366.93
				91	1,740.55	1,640.02	1,536.49
				92	1,958.12	1,845.59	1,728.55
				93	2,202.70	2,075.16	1,944.62
				94	2,478.79	2,334.74	2,187.70
				95	2,787.89	2,627.34	2,460.78
				96	3,136.00	2,955.94	2,768.38
				97	3,527.62	3,325.06	3,114.99
				98	3,968.76	3,740.69	3,503.61
				99	4,465.42	4,207.34	3,941.75

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	468.15	438.14	405.13	18-44	31.51	30.01	28.51
45-49	549.17	516.16	483.15	45-49	39.01	36.01	34.51
50-54	639.20	606.19	573.18	50-54	45.01	42.01	39.01
55	903.29	855.27	804.26	55	61.52	58.52	54.02
56	969.31	915.29	861.27	56	66.02	63.02	58.52
57	1,035.33	978.31	918.29	57	70.52	67.52	63.02
58	1,107.35	1,044.33	978.31	58	75.02	72.02	67.52
59	1,185.38	1,116.36	1,044.33	59	81.03	76.52	72.02
60	1,266.40	1,191.38	1,113.35	60	85.53	81.03	76.52
61	1,356.43	1,275.41	1,194.38	61	91.53	87.03	82.53
62	1,449.46	1,365.43	1,281.41	62	99.03	93.03	87.03
63	1,548.49	1,461.46	1,371.44	63	105.03	99.03	93.03
64	1,656.53	1,566.50	1,470.47	64	112.54	106.53	99.03
65	1,770.56	1,674.53	1,575.50	65	120.04	112.54	105.03
66	1,959.62	1,851.59	1,743.55	66	133.54	124.54	117.04
67	2,169.69	2,046.65	1,923.61	67	147.05	138.04	129.04
68	2,397.76	2,262.72	2,124.68	68	162.05	153.05	142.55
69	2,652.84	2,502.80	2,349.75	69	178.56	169.55	157.55
70	2,934.93	2,763.88	2,592.82	70	196.56	186.06	174.06
71	3,295.05	3,102.99	2,910.93	71	220.57	210.07	196.56
72	3,697.18	3,484.11	3,268.04	72	247.58	234.07	219.07
73	4,150.32	3,907.24	3,667.17	73	279.09	262.58	246.08
74	4,657.48	4,387.40	4,117.31	74	312.10	295.59	276.09

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	5,224.66	4,921.57	4,618.47	75	349.61	330.11	309.10
76	5,881.87	5,539.76	5,197.65	76	394.63	372.12	348.11
77	6,617.11	6,232.98	5,848.86	77	442.64	418.63	391.62
78	7,448.37	7,013.23	6,581.09	78	498.16	469.65	441.14
79	8,381.67	7,892.51	7,403.36	79	559.68	528.17	495.16
				80	628.70	592.69	556.68
				81	708.23	667.71	627.20
				82	796.75	750.24	705.22
				83	895.78	844.77	792.25
				84	1,008.32	949.80	891.28
				85	1,132.86	1,068.34	1,002.32
				86	1,275.41	1,201.88	1,128.36
				87	1,434.46	1,353.43	1,269.40
				88	1,613.01	1,521.48	1,428.45
				89	1,815.58	1,712.04	1,607.01
				90	2,042.15	1,926.61	1,806.57
				91	2,297.23	2,166.69	2,033.15
				92	2,583.82	2,436.78	2,286.73
				93	2,907.93	2,741.37	2,571.82
				94	3,271.04	3,084.98	2,894.42
				95	3,679.17	3,470.60	3,256.04
				96	4,139.82	3,904.24	3,662.67
				97	4,655.98	4,391.90	4,120.31
				98	5,238.17	4,941.07	4,634.97
				99	5,893.87	5,557.77	5,214.16

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	597.19	564.18	531.17	18-44	40.51	39.01	37.51
45-49	717.23	678.22	639.20	45-49	49.52	48.02	45.01
50-54	855.27	810.26	765.24	50-54	57.02	55.52	52.52
55	1,170.37	1,116.36	1,062.34	55	79.53	76.52	72.02
56	1,251.40	1,194.38	1,137.36	56	85.53	82.53	78.02
57	1,338.43	1,275.41	1,215.39	57	91.53	88.53	82.53
58	1,428.45	1,362.43	1,296.41	58	97.53	94.53	88.53
59	1,527.49	1,455.46	1,386.44	59	105.03	100.53	94.53
60	1,629.52	1,554.49	1,479.47	60	111.04	106.53	100.53
61	1,746.56	1,665.53	1,584.50	61	118.54	114.04	108.03
62	1,869.59	1,782.57	1,695.54	62	127.54	121.54	115.54
63	2,001.64	1,908.61	1,812.58	63	135.04	130.54	123.04
64	2,145.68	2,043.65	1,938.62	64	144.05	138.04	132.04
65	2,295.73	2,184.69	2,073.66	65	153.05	147.05	139.54
66	2,529.80	2,409.77	2,286.73	66	169.55	162.05	154.55
67	2,787.89	2,655.84	2,520.80	67	186.06	178.56	169.55
68	3,072.98	2,925.93	2,778.88	68	205.57	198.06	187.56
69	3,388.08	3,226.03	3,060.97	69	226.57	217.57	207.07
70	3,730.19	3,553.13	3,373.07	70	249.08	238.58	226.57
71	4,177.33	3,982.27	3,781.20	71	279.09	267.08	253.58
72	4,675.49	4,459.42	4,237.35	72	313.60	300.10	285.09
73	5,236.67	4,993.59	4,747.51	73	351.11	334.61	318.10
74	5,860.86	5,590.78	5,317.69	74	393.13	375.12	355.61

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	6,560.09	6,259.99	5,956.89	75	439.64	418.63	397.63
76	7,382.35	7,043.24	6,701.13	76	495.16	471.15	448.64
77	8,306.64	7,925.52	7,538.40	77	556.68	531.17	504.16
78	9,347.97	8,915.84	8,480.70	78	625.70	597.19	567.18
79	10,518.35	10,032.19	9,540.03	79	703.72	672.21	637.70
				80	790.75	754.74	717.23
				81	889.78	849.27	807.26
				82	1,000.82	955.80	907.79
				83	1,126.86	1,074.34	1,020.32
				84	1,266.40	1,207.88	1,147.87
				85	1,423.95	1,357.93	1,290.41
				86	1,602.51	1,528.99	1,452.46
				87	1,803.57	1,719.55	1,634.02
				88	2,028.65	1,934.12	1,838.08
				89	2,282.23	2,175.69	2,067.66
				90	2,567.32	2,447.28	2,325.74
				91	2,886.92	2,753.38	2,616.83
				92	3,248.53	3,098.49	2,943.94
				93	3,653.66	3,485.61	3,311.55
				94	4,111.31	3,920.75	3,725.69
				95	4,624.47	4,409.90	4,190.83
				96	5,202.15	4,962.08	4,714.50
				97	5,853.36	5,581.78	5,304.19
				98	6,584.09	6,279.50	5,967.40
				99	7,407.86	7,064.25	6,713.14

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	621.20	588.19	555.18	18-44	43.51	40.51	37.51
45-49	735.23	693.22	654.21	45-49	52.52	49.52	45.01
50-54	864.27	816.26	765.24	50-54	60.02	57.02	52.52
55	1,143.36	1,074.34	1,005.32	55	76.52	72.02	67.52
56	1,209.38	1,137.36	1,065.34	56	82.53	76.52	72.02
57	1,281.41	1,203.38	1,125.36	57	87.03	81.03	76.52
58	1,353.43	1,272.40	1,191.38	58	91.53	87.03	81.03
59	1,431.46	1,347.43	1,257.40	59	97.53	91.53	85.53
60	1,512.48	1,422.45	1,329.42	60	102.03	96.03	90.03
61	1,602.51	1,506.48	1,407.45	61	108.03	102.03	96.03
62	1,698.54	1,596.51	1,491.47	62	115.54	108.03	102.03
63	1,797.57	1,689.54	1,578.50	63	121.54	114.04	108.03
64	1,902.61	1,788.57	1,668.53	64	129.04	121.54	114.04
65	2,013.64	1,890.60	1,764.56	65	135.04	127.54	120.04
66	2,184.69	2,052.65	1,917.61	66	147.05	139.54	130.54
67	2,367.75	2,226.71	2,079.66	67	159.05	150.05	141.04
68	2,568.82	2,415.77	2,256.72	68	172.55	163.55	153.05
69	2,784.89	2,619.83	2,448.78	69	187.56	177.06	165.05
70	3,018.96	2,838.90	2,655.84	70	202.56	190.56	178.56
71	3,316.05	3,117.99	2,916.93	71	223.57	210.07	196.56
72	3,640.16	3,421.09	3,202.02	72	244.58	229.57	216.07
73	3,994.27	3,754.19	3,514.12	73	267.08	252.08	237.08
74	4,384.39	4,120.31	3,856.23	74	294.09	277.59	259.58

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	4,810.53	4,522.44	4,231.35	75	321.10	303.10	283.59
76	5,413.72	5,089.62	4,762.52	76	361.62	342.11	319.60
77	6,088.94	5,725.82	5,359.71	77	406.63	384.12	360.11
78	6,848.18	6,440.05	6,031.92	78	457.65	432.14	403.63
79	7,700.45	7,244.30	6,785.16	79	516.16	484.65	454.64
80		8,147.59	7,634.43	80		544.67	510.16
81		9,167.92	8,591.73	81		613.70	574.68
82		10,317.28	9,666.07	82		690.22	646.71
83		11,607.69	10,875.46	83		775.75	726.23
84		13,060.15	12,237.89	84		873.28	817.76

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	759.24	714.23	669.21	18-44	51.02	48.02	45.01
45-49	897.29	846.27	792.25	45-49	61.52	57.02	54.02
50-54	1,056.34	996.32	936.30	50-54	72.02	67.52	63.02
55	1,392.44	1,314.42	1,236.39	55	94.53	88.53	82.53
56	1,476.47	1,392.44	1,311.42	56	100.53	94.53	88.53
57	1,563.50	1,476.47	1,386.44	57	106.53	99.03	93.03
58	1,656.53	1,560.50	1,467.47	58	112.54	105.03	99.03
59	1,755.56	1,653.53	1,551.49	59	118.54	111.04	103.53
60	1,857.59	1,749.56	1,641.52	60	124.54	117.04	109.53
61	1,968.63	1,854.59	1,740.55	61	132.04	124.54	117.04
62	2,082.66	1,962.62	1,839.59	62	139.54	132.04	123.04
63	2,205.70	2,076.66	1,947.62	63	148.55	139.54	130.54
64	2,334.74	2,199.70	2,061.66	64	156.05	148.55	138.04
65	2,469.79	2,325.74	2,181.69	65	165.05	156.05	145.55
66	2,682.85	2,526.80	2,370.75	66	180.06	169.55	159.05
67	2,913.93	2,742.87	2,574.82	67	195.06	184.56	172.55
68	3,163.01	2,979.95	2,796.89	68	213.07	201.06	187.56
69	3,433.09	3,235.03	3,036.97	69	231.07	217.57	204.06
70	3,727.19	3,511.12	3,295.05	70	250.58	235.57	220.57
71	4,102.31	3,862.23	3,625.15	71	276.09	259.58	243.08
72	4,510.43	4,249.35	3,982.27	72	303.10	285.09	267.08
73	4,960.58	4,672.49	4,378.39	73	333.11	313.60	294.09
74	5,458.74	5,137.63	4,813.53	74	366.12	345.11	322.60
75	6,001.91	5,647.80	5,290.68	75	400.63	378.12	354.11
76	6,752.15	6,356.02	5,953.89	76	451.64	426.14	399.13
77	7,598.42	7,151.27	6,698.13	77	507.16	478.65	448.64
78	8,546.72	8,042.56	7,538.40	78	571.68	538.67	504.16
79	9,615.06	9,050.88	8,480.70	79	642.20	604.69	567.18

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	969.31	915.29	858.27	18-44	66.02	63.02	58.52
45-49	1,158.37	1,092.35	1,023.33	45-49	79.53	75.02	70.52
50-54	1,380.44	1,299.41	1,218.39	50-54	93.03	88.53	82.53
55	1,845.59	1,731.55	1,617.51	55	123.04	117.04	109.53
56	1,953.62	1,833.58	1,713.55	56	130.54	124.54	117.04
57	2,064.66	1,938.62	1,812.58	57	138.04	132.04	123.04
58	2,184.69	2,052.65	1,920.61	58	147.05	139.54	130.54
59	2,310.74	2,172.69	2,031.65	59	154.55	147.05	138.04
60	2,442.78	2,295.73	2,148.68	60	163.55	154.55	145.55
61	2,586.82	2,433.77	2,280.73	61	174.06	165.05	154.55
62	2,739.87	2,577.82	2,415.77	62	184.56	174.06	163.55
63	2,901.92	2,730.87	2,562.82	63	195.06	184.56	172.55
64	3,069.98	2,892.92	2,715.86	64	205.57	195.06	183.06
65	3,250.03	3,063.97	2,877.92	65	217.57	205.57	192.06
66	3,538.13	3,334.06	3,133.00	66	237.08	225.07	210.07
67	3,850.22	3,628.15	3,406.08	67	258.08	244.58	228.07
68	4,192.33	3,949.26	3,706.18	68	280.59	265.58	249.08
69	4,561.45	4,294.37	4,030.28	69	306.10	289.59	270.09
70	4,963.58	4,672.49	4,381.39	70	331.61	313.60	294.09
71	5,470.74	5,152.64	4,831.54	71	366.12	346.61	324.10
72	6,028.92	5,677.81	5,323.69	72	403.63	381.12	357.11
73	6,644.11	6,256.99	5,866.87	73	444.14	420.13	394.63
74	7,322.33	6,896.19	6,467.06	74	489.16	462.15	433.64
75	8,069.57	7,598.42	7,124.27	75	538.67	508.66	477.15
76	9,077.89	8,549.72	8,018.55	76	606.19	573.18	537.17
77	10,212.25	9,618.06	9,020.87	77	682.72	643.70	604.69
78	11,487.65	10,821.44	10,152.23	78	768.24	724.73	679.72
79	12,925.11	12,171.87	11,421.63	79	864.27	814.76	763.74

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,287.41	1,224.39	1,158.37	18-44	87.03	84.03	79.53
45-49	1,551.49	1,476.47	1,395.44	45-49	105.03	100.53	96.03
50-54	1,866.59	1,773.56	1,677.53	50-54	124.54	120.04	114.04
55	2,454.78	2,343.75	2,232.71	55	165.05	157.55	150.05
56	2,598.83	2,481.79	2,364.75	56	175.56	168.05	159.05
57	2,748.87	2,625.84	2,502.80	57	184.56	177.06	169.55
58	2,907.93	2,775.88	2,646.84	58	195.06	187.56	178.56
59	3,072.98	2,937.93	2,799.89	59	207.07	198.06	189.06
60	3,250.03	3,105.99	2,961.94	60	217.57	208.57	199.56
61	3,436.09	3,283.04	3,130.00	61	231.07	220.57	211.57
62	3,634.16	3,469.10	3,304.05	62	244.58	234.07	223.57
63	3,841.22	3,664.17	3,487.11	63	258.08	246.08	235.57
64	4,057.29	3,871.23	3,682.17	64	273.09	261.08	247.58
65	4,288.36	4,087.30	3,886.24	65	288.09	274.59	261.08
66	4,660.48	4,444.41	4,225.34	66	313.60	298.59	283.59
67	5,065.61	4,828.54	4,591.46	67	340.61	324.10	307.60
68	5,506.75	5,248.67	4,990.59	68	369.12	352.61	334.61
69	5,983.90	5,704.81	5,425.73	69	400.63	382.62	363.12
70	6,500.07	6,196.97	5,893.87	70	433.64	414.13	393.13
71	7,145.27	6,812.17	6,479.06	71	477.15	456.15	432.14
72	7,850.50	7,487.38	7,121.27	72	525.17	501.16	475.65
73	8,627.74	8,228.62	7,826.49	73	576.18	550.68	522.17
74	9,480.02	9,041.88	8,603.74	74	634.70	604.69	574.68
75	10,416.31	9,936.16	9,453.01	75	696.22	663.21	630.20
76	11,721.73	11,181.56	10,635.38	76	783.25	747.24	709.73
77	13,189.20	12,577.00	11,964.81	77	880.78	840.27	798.25
78	14,839.72	14,149.50	13,459.28	78	991.82	945.30	898.79
79	16,697.31	15,920.06	15,142.82	79	1,114.85	1,062.34	1,009.82

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	393.13	375.12	354.11	18-44	28.51	27.01	24.01
45-49	471.15	444.14	417.13	45-49	34.51	33.01	30.01
50-54	561.18	525.17	489.16	50-54	39.01	37.51	34.51
55	729.23	687.22	642.20	55	51.02	48.02	45.01
56	780.25	732.23	684.22	56	54.02	51.02	48.02
57	831.26	780.25	726.23	57	58.52	54.02	51.02
58	888.28	831.26	774.25	58	61.52	57.02	54.02
59	945.30	885.28	822.26	59	64.52	60.02	57.02
60	1,008.32	942.30	873.28	60	67.52	63.02	58.52
61	1,074.34	1,005.32	933.30	61	72.02	67.52	63.02
62	1,143.36	1,071.34	996.32	62	78.02	73.52	67.52
63	1,218.39	1,140.36	1,062.34	63	82.53	78.02	72.02
64	1,296.41	1,215.39	1,131.36	64	88.53	84.03	78.02
65	1,377.44	1,293.41	1,206.38	65	93.03	88.53	82.53
66	1,515.48	1,422.45	1,326.42	66	102.03	97.53	91.53
67	1,662.53	1,560.50	1,458.46	67	112.54	106.53	100.53
68	1,824.58	1,713.55	1,599.51	68	123.04	117.04	109.53
69	2,004.64	1,881.60	1,758.56	69	135.04	127.54	120.04
70	2,199.70	2,064.66	1,929.61	70	147.05	139.54	130.54
71	2,445.78	2,295.73	2,145.68	71	163.55	156.05	145.55
72	2,721.87	2,553.81	2,385.76	72	181.56	172.55	162.05
73	3,024.96	2,838.90	2,652.84	73	202.56	192.06	180.06
74	3,361.07	3,157.00	2,949.94	74	225.07	213.07	199.56

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	3,736.19	3,508.12	3,277.04	75	249.08	235.57	220.57
76	4,201.34	3,946.26	3,691.17	76	280.59	265.58	249.08
77	4,726.50	4,441.41	4,153.32	77	316.60	298.59	279.09
78	5,314.69	4,993.59	4,672.49	78	355.61	336.11	313.60
79	5,974.90	5,617.79	5,260.67	79	400.63	376.62	352.61
80		6,317.01	5,917.88	80	450.14	423.13	396.13
81		7,109.26	6,659.12	81	507.16	477.15	445.64
82		8,000.55	7,493.38	82	570.18	535.67	501.16
83		9,002.86	8,432.68	83	640.70	601.69	564.18
84		10,131.22	9,489.02	84	720.23	676.72	634.70
				85	808.76	760.74	712.73
				86	910.79	856.77	802.76
				87	1,024.83	963.31	903.29
				88	1,152.37	1,083.34	1,015.82
				89	1,296.41	1,219.89	1,141.86
				90	1,458.46	1,371.44	1,284.41
				91	1,640.02	1,542.49	1,444.96
				92	1,845.59	1,736.05	1,626.52
				93	2,075.16	1,952.12	1,829.08
				94	2,334.74	2,196.70	2,058.65
				95	2,627.34	2,471.29	2,315.24
				96	2,955.94	2,780.38	2,604.83
				97	3,325.06	3,126.99	2,930.43
				98	3,740.69	3,518.62	3,296.55
				99	4,207.34	3,958.26	3,707.68

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	486.15	453.14	420.13	18-44	33.01	31.51	30.01
45-49	582.19	543.17	501.16	45-49	40.51	39.01	36.01
50-54	690.22	645.21	597.19	50-54	46.51	45.01	42.01
55	876.28	828.26	777.25	55	60.02	57.02	52.52
56	936.30	885.28	828.26	56	64.52	61.52	57.02
57	999.32	942.30	882.28	57	69.02	64.52	60.02
58	1,065.34	1,002.32	939.30	58	72.02	69.02	64.52
59	1,134.36	1,068.34	999.32	59	76.52	73.52	69.02
60	1,209.38	1,137.36	1,062.34	60	81.03	76.52	72.02
61	1,290.41	1,212.39	1,131.36	61	87.03	82.53	78.02
62	1,371.44	1,290.41	1,203.38	62	93.03	87.03	82.53
63	1,461.46	1,371.44	1,281.41	63	99.03	93.03	88.53
64	1,554.49	1,458.46	1,362.43	64	105.03	99.03	93.03
65	1,653.53	1,551.49	1,449.46	65	111.04	105.03	99.03
66	1,818.58	1,707.54	1,596.51	66	123.04	115.54	109.53
67	2,001.64	1,878.60	1,758.56	67	135.04	127.54	120.04
68	2,199.70	2,067.66	1,935.62	68	148.55	139.54	132.04
69	2,418.77	2,274.72	2,133.68	69	163.55	153.05	144.05
70	2,658.85	2,502.80	2,346.75	70	178.56	168.05	157.55
71	2,970.95	2,796.89	2,622.83	71	199.56	189.06	177.06
72	3,319.06	3,123.99	2,928.93	72	223.57	210.07	196.56
73	3,706.18	3,490.11	3,271.04	73	249.08	234.07	220.57
74	4,138.32	3,898.24	3,652.16	74	277.59	261.08	246.08

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,621.47	4,351.38	4,078.30	75	309.10	291.09	273.09
76	5,200.65	4,897.56	4,588.46	76	348.11	328.60	307.60
77	5,851.86	5,509.75	5,161.64	77	391.62	369.12	346.61
78	6,584.09	6,196.97	5,806.85	78	441.14	415.63	390.12
79	7,409.36	6,971.22	6,533.08	79	495.16	468.15	438.14
				80	556.68	525.17	492.16
				81	627.20	591.19	553.68
				82	705.22	664.71	622.70
				83	792.25	747.24	700.72
				84	891.28	840.27	787.75
				85	1,002.32	943.80	885.28
				86	1,128.36	1,062.34	996.32
				87	1,269.40	1,195.88	1,120.86
				88	1,428.45	1,344.43	1,261.90
				89	1,607.01	1,512.48	1,419.45
				90	1,806.57	1,701.54	1,596.51
				91	2,033.15	1,914.61	1,796.07
				92	2,286.73	2,153.18	2,019.64
				93	2,571.82	2,421.77	2,271.72
				94	2,894.42	2,724.87	2,556.81
				95	3,256.04	3,065.48	2,874.91
				96	3,662.67	3,448.10	3,235.03
				97	4,120.31	3,880.23	3,638.66
				98	4,634.97	4,364.89	4,093.30
				99	5,214.16	4,909.56	4,604.96

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	630.20	594.19	555.18	18-44	42.01	40.51	37.51
45-49	753.24	708.23	663.21	45-49	51.02	49.52	45.01
50-54	900.29	843.27	786.25	50-54	60.02	57.02	54.02
55	1,119.36	1,056.34	990.32	55	76.52	72.02	67.52
56	1,194.38	1,128.36	1,056.34	56	82.53	78.02	72.02
57	1,275.41	1,203.38	1,125.36	57	87.03	82.53	76.52
58	1,359.43	1,281.41	1,200.38	58	93.03	87.03	82.53
59	1,449.46	1,365.43	1,278.41	59	97.53	93.03	87.03
60	1,545.49	1,455.46	1,362.43	60	103.53	97.53	91.53
61	1,647.52	1,551.49	1,452.46	61	111.04	105.03	99.03
62	1,752.56	1,650.53	1,545.49	62	118.54	112.54	105.03
63	1,863.59	1,755.56	1,644.52	63	126.04	120.04	111.04
64	1,983.63	1,869.59	1,752.56	64	135.04	127.54	118.54
65	2,109.67	1,986.63	1,863.59	65	142.55	135.04	126.04
66	2,328.74	2,193.70	2,058.65	66	157.55	150.05	139.54
67	2,571.82	2,421.77	2,271.72	67	174.06	163.55	153.05
68	2,835.90	2,673.85	2,508.80	68	190.56	180.06	169.55
69	3,130.00	2,949.94	2,769.88	69	210.07	198.06	186.06
70	3,454.10	3,256.04	3,054.97	70	231.07	217.57	204.06
71	3,880.23	3,658.16	3,430.09	71	259.58	244.58	229.57
72	4,354.39	4,105.31	3,853.23	72	292.59	274.59	258.08
73	4,888.56	4,609.47	4,324.38	73	328.60	309.10	289.59
74	5,488.75	5,173.65	4,855.54	74	367.62	346.61	325.60

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	6,160.96	5,806.85	5,449.73	75	412.63	388.62	364.62
76	6,932.21	6,536.08	6,133.95	76	465.15	438.14	411.13
77	7,799.48	7,352.34	6,902.20	77	522.17	492.16	462.15
78	8,774.79	8,273.63	7,766.47	78	588.19	553.68	519.17
79	9,873.14	9,305.96	8,741.78	79	661.71	622.70	583.69
				80	742.74	699.22	655.71
				81	835.77	787.75	738.23
				82	940.80	885.28	831.26
				83	1,057.84	996.32	934.80
				84	1,189.88	1,120.86	1,051.83
				85	1,336.93	1,260.40	1,182.38
				86	1,504.98	1,417.95	1,330.92
				87	1,692.54	1,596.51	1,497.48
				88	1,904.11	1,796.07	1,683.54
				89	2,142.68	2,019.64	1,895.10
				90	2,409.77	2,271.72	2,132.18
				91	2,711.36	2,555.31	2,397.76
				92	3,050.47	2,874.91	2,697.86
				93	3,431.59	3,235.03	3,033.97
				94	3,859.23	3,638.66	3,413.59
				95	4,342.38	4,093.30	3,839.72
				96	4,885.55	4,604.96	4,319.87
				97	5,494.75	5,181.15	4,860.05
				98	6,181.97	5,827.85	5,467.74
				99	6,954.71	6,557.09	6,150.46

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	807.26	768.24	726.23	18-44	54.02	52.52	49.52
45-49	957.30	912.29	867.28	45-49	64.52	63.02	58.52
50-54	1,131.36	1,083.34	1,032.33	50-54	76.52	73.52	69.02
55	1,464.47	1,392.44	1,320.42	55	99.03	94.53	90.03
56	1,560.50	1,485.47	1,407.45	56	106.53	102.03	96.03
57	1,662.53	1,581.50	1,500.48	57	112.54	108.03	102.03
58	1,770.56	1,683.54	1,596.51	58	120.04	114.04	109.53
59	1,884.60	1,794.57	1,701.54	59	127.54	121.54	117.04
60	2,004.64	1,908.61	1,809.58	60	135.04	129.04	123.04
61	2,136.68	2,034.65	1,932.61	61	144.05	138.04	132.04
62	2,274.72	2,166.69	2,058.65	62	153.05	147.05	139.54
63	2,421.77	2,310.74	2,196.70	63	163.55	156.05	148.55
64	2,577.82	2,460.78	2,343.75	64	174.06	166.55	157.55
65	2,742.87	2,619.83	2,496.79	65	184.56	175.56	166.55
66	3,024.96	2,889.92	2,751.88	66	204.06	193.56	184.56
67	3,337.06	3,184.01	3,030.96	67	225.07	214.57	202.56
68	3,679.17	3,508.12	3,337.06	68	247.58	235.57	223.57
69	4,057.29	3,868.23	3,676.17	69	271.59	259.58	247.58
70	4,474.42	4,261.36	4,048.29	70	298.59	285.09	271.59
71	5,005.59	4,768.52	4,528.44	71	334.61	319.60	304.60
72	5,596.78	5,332.70	5,065.61	72	373.62	357.11	340.61
73	6,259.99	5,965.90	5,665.80	73	418.63	399.13	379.62
74	7,001.23	6,671.12	6,338.02	74	468.15	445.64	424.64

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	7,829.49	7,460.37	7,088.25	75	522.17	498.16	474.15
76	8,810.80	8,393.67	7,976.54	76	588.19	561.18	534.17
77	9,909.15	9,444.00	8,972.85	77	661.71	631.70	600.19
78	11,148.55	10,623.38	10,095.21	78	744.24	709.73	675.21
79	12,540.99	11,952.80	11,358.61	79	837.27	798.25	759.24
				80	940.80	897.29	853.77
				81	1,059.34	1,009.82	960.31
				82	1,191.38	1,135.86	1,080.34
				83	1,339.93	1,278.41	1,215.39
				84	1,507.98	1,437.46	1,366.93
				85	1,695.54	1,616.01	1,536.49
				86	1,908.61	1,818.58	1,728.55
				87	2,147.18	2,046.65	1,944.62
				88	2,414.27	2,301.73	2,187.70
				89	2,717.36	2,589.82	2,462.28
				90	3,056.47	2,912.43	2,769.88
				91	3,437.59	3,277.04	3,114.99
				92	3,868.23	3,686.67	3,505.12
				93	4,351.38	4,147.32	3,943.25
				94	4,894.56	4,664.98	4,435.41
				95	5,506.75	5,248.67	4,990.59
				96	6,195.47	5,904.38	5,613.29
				97	6,969.72	6,642.61	6,315.51
				98	7,839.99	7,472.38	7,104.76
				99	8,819.81	8,407.17	7,993.04

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	774.25	732.23	690.22	18-44	54.02	51.02	46.51
45-49	921.29	870.28	816.26	45-49	64.52	60.02	55.52
50-54	1,092.35	1,029.33	963.31	50-54	75.02	70.52	66.02
55	1,362.43	1,287.41	1,212.39	55	93.03	87.03	81.03
56	1,443.46	1,362.43	1,281.41	56	99.03	93.03	87.03
57	1,524.48	1,440.46	1,356.43	57	103.53	97.53	91.53
58	1,611.51	1,521.48	1,431.46	58	109.53	103.53	96.03
59	1,704.54	1,608.51	1,512.48	59	115.54	109.53	102.03
60	1,800.57	1,698.54	1,596.51	60	121.54	114.04	106.53
61	1,905.61	1,794.57	1,686.54	61	129.04	121.54	114.04
62	2,013.64	1,896.60	1,779.57	62	136.54	127.54	120.04
63	2,130.68	2,004.64	1,878.60	63	144.05	135.04	127.54
64	2,250.72	2,118.67	1,983.63	64	151.55	142.55	133.54
65	2,379.76	2,235.71	2,091.67	65	159.05	150.05	141.04
66	2,574.82	2,421.77	2,265.72	66	172.55	163.55	153.05
67	2,787.89	2,619.83	2,454.78	67	187.56	177.06	165.05
68	3,012.96	2,835.90	2,655.84	68	202.56	192.06	178.56
69	3,262.04	3,066.98	2,874.91	69	219.07	207.07	193.56
70	3,526.12	3,319.06	3,111.99	70	237.08	223.57	208.57
71	3,871.23	3,643.16	3,415.09	71	261.08	246.08	229.57
72	4,246.35	3,994.27	3,745.19	72	285.09	268.59	252.08
73	4,657.48	4,384.39	4,108.31	73	313.60	294.09	276.09
74	5,107.62	4,807.53	4,507.43	74	343.61	322.60	301.60

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	5,602.78	5,272.68	4,942.57	75	375.12	352.61	330.11
76	6,305.01	5,932.89	5,563.77	76	423.13	397.63	372.12
77	7,094.26	6,677.12	6,259.99	77	475.65	447.14	418.63
78	7,982.54	7,511.39	7,043.24	78	534.17	502.66	471.15
79	8,978.86	8,450.69	7,922.52	79	601.69	565.68	529.67
80		9,507.02	8,912.84	80		634.70	594.19
81		10,698.40	10,026.19	81		714.23	669.21
82		12,033.83	11,280.59	82		804.26	753.24
83		13,537.31	12,688.04	83		904.79	847.77
84		15,229.84	14,272.54	84		1,017.32	952.80

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	963.31	906.29	846.27	18-44	66.02	63.02	58.52
45-49	1,137.36	1,071.34	999.32	45-49	78.02	75.02	69.02
50-54	1,338.43	1,260.40	1,179.38	50-54	91.53	87.03	81.03
55	1,707.54	1,608.51	1,506.48	55	114.04	108.03	100.53
56	1,803.57	1,698.54	1,590.51	56	121.54	114.04	106.53
57	1,899.60	1,791.57	1,677.53	57	127.54	121.54	112.54
58	2,004.64	1,887.60	1,767.56	58	135.04	127.54	118.54
59	2,112.67	1,989.63	1,866.59	59	142.55	135.04	126.04
60	2,226.71	2,097.67	1,965.63	60	150.05	141.04	132.04
61	2,352.75	2,214.70	2,076.66	61	159.05	150.05	139.54
62	2,481.79	2,340.74	2,193.70	62	168.05	157.55	147.05
63	2,619.83	2,469.79	2,316.74	63	177.06	166.55	156.05
64	2,763.88	2,607.83	2,448.78	64	187.56	175.56	165.05
65	2,916.93	2,751.88	2,583.82	65	196.56	184.56	172.55
66	3,169.01	2,988.95	2,805.89	66	214.57	201.06	187.56
67	3,439.09	3,244.03	3,045.97	67	232.57	217.57	204.06
68	3,733.19	3,520.12	3,304.05	68	252.08	237.08	220.57
69	4,054.29	3,823.22	3,586.14	69	273.09	256.58	240.08
70	4,399.40	4,147.32	3,892.24	70	295.59	277.59	259.58
71	4,837.54	4,558.45	4,276.36	71	325.60	306.10	286.59
72	5,317.69	5,008.59	4,699.49	72	357.11	336.11	313.60
73	5,842.86	5,503.75	5,161.64	73	391.62	369.12	345.11
74	6,422.04	6,046.92	5,671.80	74	430.64	405.13	379.62
75	7,058.25	6,644.11	6,229.98	75	471.15	444.14	415.63
76	7,940.53	7,475.38	7,010.23	76	531.17	499.66	468.15
77	8,933.84	8,411.68	7,886.51	77	597.19	562.68	526.67
78	10,050.20	9,462.01	8,870.82	78	672.21	633.20	592.69
79	11,307.60	10,644.39	9,981.18	79	756.24	711.23	666.21

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,284.41	1,212.39	1,140.36	18-44	87.03	82.53	76.52
45-49	1,509.48	1,425.45	1,341.43	45-49	103.53	97.53	90.03
50-54	1,767.56	1,671.53	1,572.50	50-54	120.04	112.54	105.03
55	2,271.72	2,142.68	2,010.64	55	153.05	144.05	135.04
56	2,397.76	2,262.72	2,121.67	56	162.05	153.05	142.55
57	2,529.80	2,385.76	2,238.71	57	171.05	160.55	150.05
58	2,670.85	2,517.80	2,361.75	58	180.06	169.55	159.05
59	2,817.90	2,655.84	2,490.79	59	189.06	178.56	168.05
60	2,970.95	2,799.89	2,625.84	60	198.06	187.56	175.56
61	3,133.00	2,952.94	2,769.88	61	210.07	198.06	186.06
62	3,304.05	3,111.99	2,919.93	62	220.57	208.57	195.06
63	3,484.11	3,283.04	3,078.98	63	232.57	220.57	205.57
64	3,673.17	3,460.10	3,247.03	64	246.08	231.07	217.57
65	3,871.23	3,646.16	3,421.09	65	258.08	243.08	228.07
66	4,216.34	3,970.26	3,727.19	66	282.09	265.58	249.08
67	4,588.46	4,324.38	4,057.29	67	307.60	289.59	271.59
68	4,996.59	4,708.50	4,417.41	68	334.61	315.10	295.59
69	5,437.73	5,125.63	4,810.53	69	364.62	343.61	321.10
70	5,917.88	5,578.77	5,236.67	70	396.13	373.62	349.61
71	6,518.07	6,142.95	5,764.83	71	436.64	412.63	385.62
72	7,175.28	6,761.15	6,347.02	72	480.15	453.14	424.64
73	7,901.51	7,442.37	6,983.22	73	528.17	498.16	466.65
74	8,699.77	8,192.61	7,688.45	74	582.19	549.17	514.66
75	9,576.05	9,017.87	8,459.69	75	639.20	603.19	565.68
76	10,773.43	10,146.23	9,519.03	76	720.23	679.72	637.70
77	12,120.86	11,415.63	10,710.41	77	810.26	763.74	717.23
78	13,633.34	12,841.08	12,048.83	78	910.79	859.77	805.76
79	15,337.88	14,446.60	13,555.31	79	1,024.83	966.31	906.29

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,656.53	1,581.50	1,503.48	18-44	111.04	106.53	100.53
45-49	1,971.63	1,878.60	1,782.57	45-49	132.04	127.54	120.04
50-54	2,340.74	2,226.71	2,109.67	50-54	156.05	150.05	142.55
55	2,976.95	2,832.90	2,688.86	55	199.56	190.56	181.56
56	3,142.00	2,988.95	2,838.90	56	211.57	201.06	192.06
57	3,313.05	3,154.00	2,991.95	57	223.57	213.07	202.56
58	3,493.11	3,325.06	3,157.00	58	235.57	225.07	213.07
59	3,685.17	3,508.12	3,331.06	59	247.58	237.08	225.07
60	3,883.24	3,697.18	3,511.12	60	261.08	249.08	235.57
61	4,099.30	3,904.24	3,709.18	61	276.09	264.08	249.08
62	4,324.38	4,120.31	3,913.24	62	291.09	277.59	264.08
63	4,561.45	4,348.38	4,132.31	63	307.60	292.59	277.59
64	4,813.53	4,588.46	4,363.39	64	324.10	309.10	294.09
65	5,077.62	4,840.54	4,603.46	65	340.61	325.60	309.10
66	5,515.75	5,257.67	4,999.59	66	370.62	354.11	336.11
67	5,986.90	5,707.82	5,428.73	67	402.13	384.12	364.62
68	6,500.07	6,196.97	5,893.87	68	436.64	417.13	396.13
69	7,058.25	6,728.14	6,401.04	69	474.15	451.64	429.14
70	7,661.44	7,304.32	6,947.21	70	513.16	489.16	465.15
71	8,411.68	8,018.55	7,628.43	71	564.18	537.17	511.66
72	9,233.94	8,804.80	8,372.66	72	618.20	589.69	559.68
73	10,134.22	9,663.07	9,191.92	73	678.22	646.71	615.20
74	11,124.54	10,608.37	10,089.21	74	744.24	709.73	673.71
75	12,210.88	11,643.70	11,073.52	75	814.76	777.25	738.23
76	13,738.37	13,102.17	12,459.96	76	916.79	874.78	831.26
77	15,457.92	14,737.69	14,014.46	77	1,032.33	984.31	934.80
78	17,390.53	16,580.27	15,767.02	78	1,159.87	1,107.35	1,051.83
79	19,566.22	18,653.93	17,735.64	79	1,305.42	1,245.40	1,183.88

Fractional Premiums (expressed as a percent of annual premium)

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

SERFF Tracking #:

MILL-131126040

State Tracking #:

MILL-131126040

Company Tracking #:

LTC3+ 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_LTC3+ 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_LTC3+ NQ Comp_PA_20171115.pdf Supplement to AM_LTC3+ 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_LTC3+ 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-131126040

State Tracking #:

MILL-131126040

Company Tracking #:

LTC3+ 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_LTC3+ 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-131126040

State Tracking #:

MILL-131126040

Company Tracking #:

LTC3+ 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_LTC3+ 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-131126040

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

H-LTC3JP, et al.
H-LTC3JP27, et al.
H-5AI
H-COLI-4
H-IBOR

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-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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, four prior increases have been approved and implemented on these forms and associated riders.

1. 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.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. On August 17, 2016, the company requested a rate increase of 83.0%. 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 significant rate relief. The company is requesting a premium rate increase of 71.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% 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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

Product or Rider

**Long Term Care
Long Term Care
Annual 5% Compound Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Increased Benefits Option Rider**

Form Number

**H-LTC3JP, et al.
H-LTC3JP27, et al.
H-5AI
H-COLI-4
H-IBOR**

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from July 1994 through February 1998.

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 Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

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. Increased Benefit option pays 100% 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 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

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.

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 2.6% 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%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ 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 2.9% of in-force policyholders are assumed to lapse, and a 7.2% 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 LTC3+ 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.

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.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

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 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-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	48.8%
Semi-Annual	0.51*AP	20.0%
Quarterly	0.26*AP	6.5%
Monthly	0.09*AP	24.7%

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.

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.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

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

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

1. 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.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. 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 83.0%. 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 significant rate relief. The company is requesting a premium rate increase of 71.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% 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 71.7% 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:	\$2,772
After increase:	\$4,760

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

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	3.3%
48 - 52	8.0%
53 - 57	15.7%
58 - 62	25.9%
63 - 67	30.4%
68 - 72	13.9%
73 +	2.8%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.5%
60-day	15.8%
90-day	2.0%
100-day	40.7%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.1%
3-Year	29.5%
5-Year	31.5%
Unlimited	33.9%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12.1%
Compound	46.6%
CPI	41.3%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	12.0%
Standard	39.8%
Increased	48.2%

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	757	\$2,098,710
Nationwide	17,690	\$62,805,977

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

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
LTC3+ 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
LTC3+ Comprehensive Policy Form

In the year of rate increase implementation, an additional 2.9% of in-force policyholders are assumed to lapse, and a 7.2% 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
Assumption Justification
LTC3+ Comprehensive Policy Form

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
LTC3+ 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	\$9,823	\$17,946	55%	\$9,823	\$17,946	55%
2	19,025	25,809	74%	28,848	43,755	66%
3	25,962	34,665	75%	54,810	78,420	70%
4	35,676	44,907	79%	90,486	123,327	73%
5	49,192	57,078	86%	139,679	180,405	77%
6	60,333	67,636	89%	200,011	248,041	81%
7	76,170	78,967	96%	276,182	327,009	84%
8	86,843	91,430	95%	363,024	418,439	87%
9	106,442	106,269	100%	469,466	524,708	89%
10	125,631	122,966	102%	595,097	647,673	92%
11	145,182	141,675	102%	740,279	789,349	94%
12	162,959	159,251	102%	903,237	948,600	95%
13	189,800	179,344	106%	1,093,038	1,127,944	97%
14	212,073	200,577	106%	1,305,111	1,328,521	98%
15	247,704	222,638	111%	1,552,814	1,551,159	100%
16	267,867	245,365	109%	1,820,681	1,796,524	101%
17	280,404	253,303	111%	2,101,086	2,049,828	103%
18	249,921	229,624	109%	2,351,006	2,279,452	103%
19	207,699	186,691	111%	2,558,705	2,466,143	104%
20	153,147	136,566	112%	2,711,852	2,602,709	104%
21	69,793	72,112	97%	2,781,645	2,674,820	104%
22	23,429	25,076	93%	2,805,074	2,699,896	104%
23	1,872	2,604	72%	2,806,946	2,702,500	104%

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
LTC3+ 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, but 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
LTC3+ 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	1993	326	0	0.0%					
	1994	3,794,162	0	0.0%	37,434,185	1,494,362	4.0%		
	1995	33,639,697	1,494,362	4.4%					
	1996	90,658,581	4,757,133	5.2%					
	1997	134,193,280	26,896,816	20.0%	357,322,482	53,100,317	14.9%	3.72	1.55
	1998	132,470,621	21,446,368	16.2%					
	1999	127,254,358	30,831,824	24.2%					
	2000	119,336,870	40,079,812	33.6%	359,627,379	120,325,502	33.5%	2.25	1.31
	2001	113,036,151	49,413,866	43.7%					
	2002	106,943,787	54,848,993	51.3%					
	2003	100,781,005	59,985,859	59.5%	302,364,176	187,435,505	62.0%	1.85	1.23
	2004	94,639,385	72,600,653	76.7%					
	2005	87,516,635	76,839,395	87.8%					
	2006	81,343,968	78,167,927	96.1%	245,393,260	242,575,255	98.9%	1.59	1.17
	2007	76,532,657	87,567,933	114.4%					
	2008	71,829,377	105,208,586	146.5%					
	2009	67,223,142	109,074,453	162.3%	201,531,377	338,208,875	167.8%	1.70	1.19
2010	62,478,858	123,925,836	198.3%						
2011	56,321,798	123,983,041	220.1%						
2012	51,272,143	139,322,026	271.7%	154,616,856	407,013,754	263.2%	1.57	1.16	
2013	47,022,914	143,708,687	305.6%						
2014	42,533,891	138,921,635	326.6%						
2015	37,531,013	136,312,192	363.2%	113,079,781	400,382,141	354.1%	1.35	1.10	
2016	33,014,877	125,148,315	379.1%						
Projected Future Experience	2017	29,218,855	111,138,937	380.4%					
	2018	25,379,885	106,133,558	418.2%	76,480,458	317,469,530	415.1%	1.17	1.05
	2019	21,881,718	100,197,035	457.9%					
	2020	18,730,902	93,652,661	500.0%					
	2021	15,925,054	86,702,855	544.4%	48,108,816	259,910,207	540.3%	1.30	1.09
	2022	13,452,859	79,554,691	591.4%					
	2023	11,294,483	72,603,446	642.8%					
	2024	9,424,944	66,197,839	702.4%	28,537,358	199,161,253	697.9%	1.29	1.09
	2025	7,817,931	60,359,968	772.1%					
	2026	6,446,872	54,644,134	847.6%					
	2027	5,285,739	49,138,055	929.6%	16,042,138	147,646,300	920.4%	1.32	1.10
	2028	4,309,528	43,864,111	1017.8%					
	2029	3,494,605	38,840,937	1111.5%					
	2030	2,818,925	34,155,890	1211.7%	8,575,854	102,835,784	1199.1%	1.30	1.09
	2031	2,262,324	29,838,958	1319.0%					
	2032	1,806,651	25,960,431	1436.9%					
	2033	1,435,814	22,523,860	1568.7%	4,378,170	67,952,161	1552.1%	1.29	1.09
	2034	1,135,704	19,467,870	1714.2%					
	2035	894,101	16,730,894	1871.3%					
	2036	700,570	14,247,001	2033.6%	2,140,983	43,007,176	2008.8%	1.29	1.09
	2037	546,312	12,029,281	2201.9%					
	2038	423,957	10,075,932	2376.6%					
	2039	327,374	8,356,510	2552.6%	1,002,833	25,287,492	2521.6%	1.26	1.08
	2040	251,502	6,855,051	2725.6%					
	2041	192,194	5,553,918	2889.7%					
	2042	146,070	4,452,900	3048.5%	448,646	13,541,241	3018.2%	1.20	1.06
2043	110,382	3,534,423	3202.0%						
2044	82,915	2,768,980	3339.5%						
2045	61,894	2,144,366	3464.6%	190,710	6,551,014	3435.1%	1.14	1.04	
2046	45,900	1,637,668	3567.9%						
2047	33,805	1,235,837	3655.8%						
2048	24,718	923,038	3734.3%	76,462	2,840,998	3715.5%	1.08	1.03	
2049	17,939	682,122	3802.4%						
2050	12,920	498,753	3860.3%						
2051	9,234	360,498	3904.1%	28,703	1,116,420	3889.6%	1.05	1.02	
2052	6,549	257,169	3926.8%						
2053	4,610	180,899	3923.8%						
2054	3,222	126,147	3914.8%	10,070	393,847	3911.2%	1.01	1.00	
2055	2,237	86,802	3880.2%						
2056	1,543	59,056	3827.1%						
Past		1,771,369,496	1,750,535,711	98.8%					
Future		186,022,744	1,187,772,478	638.5%					
Lifetime		1,957,392,240	2,938,308,189	150.1%					

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 86.4%. 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. 39.8%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 26.3% = 4.2% + 4.6% + 1.4% + 16.1%).

LTC3+ 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 86.4%*
Original Pricing Assumptions	46.6%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	86.4%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	90.6%	4.2%	91.9%
Mortality	91.0%	4.6%	73.5%
Lapse	87.8%	1.4%	28.1%
Interest	102.5%	16.1%	218.6%
Historical Experience & Projections with All Current Assumptions	126.2%	39.8%	344.0%

* 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: LTC3+ Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 7.5%

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

Policy Form: LTC3+ 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: LTC3+ 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
LTC3+ 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	1993	117	0	0.0%	1	326	0	0.0%	4.5%	2.7866
	1994	1,422,870	0	0.0%	3,349	3,794,162	0	0.0%	4.5%	2.6666
	1995	13,183,106	585,628	4.4%	14,880	33,639,697	1,494,362	4.4%	4.5%	2.5517
	1996	37,127,086	1,948,172	5.2%	35,113	90,658,581	4,757,133	5.2%	4.5%	2.4418
	1997	57,428,703	11,510,630	20.0%	35,609	134,193,280	26,896,816	20.0%	4.4%	2.3367
	1998	59,242,599	9,591,097	16.2%	36,385	132,470,621	21,446,368	16.2%	4.4%	2.2361
	1999	59,470,759	14,408,874	24.2%	35,393	127,254,358	30,831,824	24.2%	4.4%	2.1398
	2000	58,280,297	19,573,694	33.6%	34,595	119,336,870	40,079,812	33.6%	4.4%	2.0476
	2001	57,687,373	25,218,093	43.7%	33,833	113,036,151	49,413,866	43.7%	4.4%	1.9595
	2002	57,034,186	29,251,514	51.3%	33,085	106,943,787	54,848,993	51.3%	4.4%	1.8751
	2003	56,166,151	33,430,653	59.5%	32,350	100,781,005	59,985,859	59.5%	4.4%	1.7943
	2004	55,116,824	42,281,735	76.7%	31,337	94,639,385	72,600,653	76.7%	4.4%	1.7171
	2005	53,262,209	46,764,091	87.8%	30,242	87,516,636	76,839,395	87.8%	4.4%	1.6431
	2006	51,733,303	49,713,398	96.1%	29,267	81,343,968	78,167,927	96.1%	4.4%	1.5724
	2007	50,863,698	58,197,756	114.4%	28,342	76,532,656	87,567,933	114.4%	4.4%	1.5047
	2008	49,886,097	73,068,235	146.5%	27,388	71,829,377	105,208,586	146.5%	4.4%	1.4399
	2009	48,787,946	79,162,001	162.3%	26,371	67,223,142	109,074,453	162.3%	4.4%	1.3779
	2010	47,402,223	93,987,884	198.3%	25,302	62,501,249	123,925,836	198.3%	4.3%	1.3185
2011	46,562,163	98,262,677	211.0%	24,024	58,749,860	123,983,041	211.0%	4.3%	1.2618	
2012	47,489,407	115,388,459	243.0%	22,899	57,339,533	139,322,026	243.0%	4.3%	1.2074	
2013	46,768,992	124,377,524	265.9%	21,741	54,037,982	143,708,687	265.9%	4.2%	1.1554	
2014	44,942,652	125,644,957	279.6%	20,330	49,691,662	138,921,635	279.6%	4.1%	1.1057	
2015	46,219,048	128,524,135	278.1%	18,869	49,019,741	136,312,192	278.1%	4.0%	1.0606	
2016	47,335,772	122,718,019	259.3%	17,690	48,273,205	125,148,315	259.3%	4.0%	1.0198	
Projected Future Experience	2017	47,195,138	113,339,921	240.2%	16,308	46,278,640	111,138,937	240.2%	4.0%	0.9806
	2018	46,904,766	112,564,834	240.0%	14,935	44,224,911	106,133,558	240.0%	4.0%	0.9429
	2019	42,117,943	110,519,323	262.4%	13,590	38,184,209	100,197,035	262.4%	4.0%	0.9066
	2020	37,495,860	107,432,779	286.5%	12,289	32,686,365	93,652,661	286.5%	4.0%	0.8717
	2021	33,154,789	103,438,788	312.0%	11,047	27,790,493	86,702,855	312.0%	4.0%	0.8382
	2022	29,128,804	98,707,275	338.9%	9,874	23,476,821	79,554,691	338.9%	4.0%	0.8060
	2023	25,434,262	93,685,836	368.3%	8,776	19,710,718	72,603,446	368.3%	4.0%	0.7750
	2024	22,073,868	88,836,994	402.5%	7,757	16,448,579	66,197,839	402.5%	4.0%	0.7452
	2025	19,043,225	84,242,721	442.4%	6,818	13,644,484	60,359,968	442.4%	4.0%	0.7165
	2026	16,332,352	79,315,902	485.6%	5,960	11,252,059	54,644,134	485.6%	4.0%	0.6889
	2027	13,927,027	74,176,788	532.6%	5,183	9,225,892	49,138,055	532.6%	4.0%	0.6624
	2028	11,809,659	68,864,078	583.1%	4,483	7,522,357	43,864,111	583.1%	4.0%	0.6370
	2029	9,960,074	63,417,109	636.7%	3,858	6,100,224	38,840,937	636.7%	4.0%	0.6125
	2030	8,356,151	57,998,356	694.1%	3,303	4,921,032	34,155,890	694.1%	4.0%	0.5889
	2031	6,974,891	52,694,716	755.5%	2,814	3,949,608	29,838,958	755.5%	4.0%	0.5663
	2032	5,793,191	47,679,166	823.0%	2,386	3,154,286	25,960,431	823.0%	4.0%	0.5445
	2033	4,788,546	43,022,229	898.4%	2,013	2,506,996	22,523,860	898.4%	4.0%	0.5235
	2034	3,939,429	38,672,467	981.7%	1,689	1,983,124	19,467,870	981.7%	4.0%	0.5034
	2035	3,225,649	34,564,949	1071.6%	1,411	1,561,350	16,730,894	1071.6%	4.0%	0.4840
	2036	2,628,725	30,610,723	1164.5%	1,172	1,223,475	14,247,001	1164.5%	4.0%	0.4654
	2037	2,132,047	26,879,620	1260.7%	969	954,143	12,029,281	1260.7%	4.0%	0.4475
	2038	1,720,837	23,415,423	1360.7%	796	740,496	10,075,932	1360.7%	4.0%	0.4303
	2039	1,382,048	20,196,451	1461.3%	650	571,838	8,356,510	1461.3%	4.0%	0.4138
	2040	1,104,283	17,230,352	1560.3%	528	439,336	6,855,051	1560.3%	4.0%	0.3978
	2041	877,684	14,518,317	1654.2%	426	335,754	5,553,918	1654.2%	4.0%	0.3825
	2042	693,771	12,105,789	1744.9%	342	255,191	4,452,900	1744.9%	4.0%	0.3678
	2043	545,266	9,993,141	1832.7%	272	192,852	3,534,423	1832.7%	4.0%	0.3537
	2044	425,990	8,142,105	1911.3%	215	144,871	2,768,980	1911.3%	4.0%	0.3401
	2045	330,727	6,557,662	1982.8%	169	108,148	2,144,366	1982.8%	4.0%	0.3270
	2046	255,085	5,208,461	2041.8%	132	80,205	1,637,668	2041.8%	4.0%	0.3144
2047	195,390	4,087,692	2092.1%	102	59,072	1,235,837	2092.1%	4.0%	0.3023	
2048	148,587	3,175,191	2136.9%	78	43,195	923,038	2136.9%	4.0%	0.2907	
2049	112,153	2,440,314	2175.9%	59	31,349	682,122	2175.9%	4.0%	0.2795	
2050	84,008	1,855,676	2208.9%	44	22,579	498,753	2208.9%	4.0%	0.2688	
2051	62,443	1,394,933	2233.9%	33	16,137	360,498	2233.9%	4.0%	0.2584	
2052	46,059	1,034,908	2246.9%	25	11,445	257,169	2246.9%	4.0%	0.2485	
2053	33,721	757,098	2245.2%	18	8,057	180,899	2245.2%	4.0%	0.2389	
2054	24,513	549,069	2240.0%	13	5,632	126,147	2240.0%	4.0%	0.2297	
2055	17,698	392,927	2220.2%	9	3,910	86,802	2220.2%	4.0%	0.2209	
2056	12,697	278,024	2189.8%	7	2,697	59,056	2189.8%	4.0%	0.2124	
Past		1,093,413,580	1,303,609,227	119.2%	618,395	1,820,807,233	1,750,535,711	96.1%		
Future		400,489,352	1,663,998,107	415.5%	140,552	319,872,532	1,187,772,478	371.3%		
Lifetime		1,493,902,933	2,967,607,333	198.6%	758,947	2,140,679,765	2,938,308,189	137.3%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 71.7% Increase
LTC3+ 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	1993	117	0	0.0%	1	326	0	0.0%	4.5%	2.7866
	1994	1,422,870	0	0.0%	3,349	3,794,162	0	0.0%	4.5%	2.6666
	1995	13,183,106	585,628	4.4%	14,880	33,639,697	1,494,362	4.4%	4.5%	2.5517
	1996	37,127,086	1,948,172	5.2%	35,113	90,658,581	4,757,133	5.2%	4.5%	2.4418
	1997	57,428,703	11,510,630	20.0%	35,609	134,193,280	26,896,816	20.0%	4.4%	2.3367
	1998	59,242,599	9,591,097	16.2%	36,385	132,470,621	21,446,368	16.2%	4.4%	2.2361
	1999	59,470,759	14,408,874	24.2%	35,393	127,254,358	30,831,824	24.2%	4.4%	2.1398
	2000	58,280,297	19,573,694	33.6%	34,595	119,336,870	40,079,812	33.6%	4.4%	2.0476
	2001	57,687,373	25,218,093	43.7%	33,833	113,036,151	49,413,866	43.7%	4.4%	1.9595
	2002	57,034,186	29,251,514	51.3%	33,085	106,943,787	54,848,993	51.3%	4.4%	1.8751
	2003	56,166,151	33,430,653	59.5%	32,350	100,781,005	59,985,859	59.5%	4.4%	1.7943
	2004	55,116,824	42,281,735	76.7%	31,337	94,639,385	72,600,653	76.7%	4.4%	1.7171
	2005	53,262,209	46,764,091	87.8%	30,242	87,516,636	76,839,395	87.8%	4.4%	1.6431
	2006	51,733,303	49,713,398	96.1%	29,267	81,343,968	78,167,927	96.1%	4.4%	1.5724
	2007	50,863,698	58,197,756	114.4%	28,342	76,532,656	87,567,933	114.4%	4.4%	1.5047
	2008	49,886,097	73,068,235	146.5%	27,388	71,829,377	105,208,586	146.5%	4.4%	1.4399
	2009	48,787,946	79,162,001	162.3%	26,371	67,223,142	109,074,453	162.3%	4.4%	1.3779
2010	47,402,223	93,987,884	198.3%	25,302	62,501,249	123,925,836	198.3%	4.3%	1.3185	
2011	46,562,163	98,262,677	211.0%	24,024	58,749,860	123,983,041	211.0%	4.3%	1.2618	
2012	47,489,407	115,388,459	243.0%	22,899	57,339,533	139,322,026	243.0%	4.3%	1.2074	
2013	46,768,992	124,377,524	265.9%	21,741	54,037,982	143,708,687	265.9%	4.2%	1.1554	
2014	44,942,652	125,644,957	279.6%	20,330	49,691,662	138,921,635	279.6%	4.1%	1.1057	
2015	46,219,048	128,524,135	278.1%	18,869	49,019,741	136,312,192	278.1%	4.0%	1.0606	
2016	47,335,772	122,718,019	259.3%	17,690	48,273,205	125,148,315	259.3%	4.0%	1.0198	
Projected Future Experience	2017	47,195,138	113,339,921	240.2%	16,308	46,278,640	111,138,937	240.2%	4.0%	0.9806
	2018	56,838,859	109,115,480	192.0%	14,507	53,591,430	102,881,280	192.0%	4.0%	0.9429
	2019	65,206,086	102,217,817	156.8%	13,200	59,115,965	92,670,873	156.8%	4.0%	0.9066
	2020	58,050,277	99,363,114	171.2%	11,937	50,604,322	86,618,071	171.2%	4.0%	0.8717
	2021	51,329,526	95,669,126	186.4%	10,730	43,024,638	80,190,289	186.4%	4.0%	0.8382
	2022	45,096,583	91,293,014	202.4%	9,591	36,346,305	73,579,050	202.4%	4.0%	0.8060
	2023	39,376,773	86,648,754	220.1%	8,524	30,515,705	67,149,938	220.1%	4.0%	0.7750
	2024	34,174,284	82,164,126	240.4%	7,534	25,465,334	61,225,479	240.4%	4.0%	0.7452
	2025	29,482,308	77,914,945	264.3%	6,622	21,124,094	55,826,112	264.3%	4.0%	0.7165
	2026	25,285,393	73,358,198	290.1%	5,789	17,420,194	50,539,615	290.1%	4.0%	0.6889
	2027	21,561,521	68,605,101	318.2%	5,034	14,283,325	45,447,118	318.2%	4.0%	0.6624
	2028	18,283,458	63,691,448	348.4%	4,354	11,645,950	40,569,319	348.4%	4.0%	0.6370
	2029	15,419,970	58,653,620	380.4%	3,747	9,444,235	35,923,453	380.4%	4.0%	0.6125
	2030	12,936,813	53,641,889	414.6%	3,208	7,618,636	31,590,317	414.6%	4.0%	0.5889
	2031	10,798,374	48,736,625	451.3%	2,733	6,114,697	27,597,645	451.3%	4.0%	0.5663
	2032	8,968,892	44,097,812	491.7%	2,317	4,883,397	24,010,449	491.7%	4.0%	0.5445
	2033	7,413,523	39,790,674	536.7%	1,955	3,881,276	20,832,011	536.7%	4.0%	0.5235
	2034	6,098,938	35,767,638	586.5%	1,641	3,070,229	18,005,568	586.5%	4.0%	0.5034
	2035	4,993,880	31,968,651	640.2%	1,370	2,417,249	15,474,176	640.2%	4.0%	0.4840
	2036	4,069,734	28,311,440	695.7%	1,139	1,894,157	13,176,857	695.7%	4.0%	0.4654
	2037	3,300,789	24,860,595	753.2%	941	1,477,183	11,125,718	753.2%	4.0%	0.4475
	2038	2,664,162	21,656,606	812.9%	773	1,146,420	9,319,092	812.9%	4.0%	0.4303
	2039	2,139,656	18,679,422	873.0%	632	885,307	7,728,822	873.0%	4.0%	0.4138
	2040	1,709,626	15,936,118	932.1%	513	680,170	6,340,143	932.1%	4.0%	0.3978
	2041	1,358,812	13,427,794	988.2%	414	519,807	5,136,743	988.2%	4.0%	0.3825
	2042	1,074,081	11,196,480	1042.4%	332	395,082	4,118,427	1042.4%	4.0%	0.3678
	2043	844,169	9,242,520	1094.9%	264	298,570	3,268,940	1094.9%	4.0%	0.3537
	2044	659,508	7,530,522	1141.8%	209	224,287	2,560,992	1141.8%	4.0%	0.3401
	2045	512,024	6,065,092	1184.5%	164	167,433	1,983,295	1184.5%	4.0%	0.3270
	2046	394,918	4,817,235	1219.8%	128	124,172	1,514,657	1219.8%	4.0%	0.3144
2047	302,498	3,780,651	1249.8%	99	91,455	1,143,009	1249.8%	4.0%	0.3023	
2048	230,039	2,936,691	1276.6%	76	66,873	853,705	1276.6%	4.0%	0.2907	
2049	173,633	2,257,013	1299.9%	57	48,534	630,885	1299.9%	4.0%	0.2795	
2050	130,060	1,716,290	1319.6%	43	34,956	461,290	1319.6%	4.0%	0.2688	
2051	96,672	1,290,155	1334.6%	32	24,983	333,420	1334.6%	4.0%	0.2584	
2052	71,308	957,172	1342.3%	24	17,720	237,852	1342.3%	4.0%	0.2485	
2053	52,207	700,230	1341.3%	17	12,474	167,311	1341.3%	4.0%	0.2389	
2054	37,950	507,826	1338.2%	13	8,719	116,672	1338.2%	4.0%	0.2297	
2055	27,400	363,412	1326.3%	9	6,053	80,282	1326.3%	4.0%	0.2209	
2056	19,657	257,140	1308.2%	6	4,175	54,620	1308.2%	4.0%	0.2124	
Past		1,093,413,580	1,303,609,227	119.2%	618,395	1,820,807,233	1,750,535,711	96.1%		
Future		578,379,498	1,552,528,355	268.4%	136,989	454,974,152	1,111,622,433	244.3%		
Lifetime		1,671,793,078	2,856,137,582	170.8%	755,384	2,275,781,385	2,862,158,144	125.8%		

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

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ^[2]			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%	14,193	0.02%	
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	63.7%	11/4/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing	Not Filing	192.0%	35.9%	12/14/2016	6/7/2017	20.0%	264,439	0.12%	
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/3/2010	10.0%	100.0%	1/29/2015	25.0%	60.0%	11/19/2015	25.0%	Not Filing	Not Filing	71.9%	70.9%	1/24/2017	Disapproved	0.0%	59,864	1.10%	
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	12/20/2013	100.0%	Not Filing		Not Filing		Not Filing	130.0%	30.5%	12/7/2016			401,271	0.64%	
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				8,656,082	13.78%	
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	Not Filing	106.4%	TBD				679,948	1.08%	
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	148.2%	29.9%	9/5/2017	10/3/2017	10.0%	10,747,798	17.11%	
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%				140,805	0.22%	
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	Not Filing	183.2%	25.0%	12/21/2016	2/23/2017	25.0%	74,159	0.12%	
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.4%	7.8%	7/8/2016	9.8%	Not Filing	Not Filing	88.6%	88.6%	8/15/2017			5,419,239	8.63%	
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	7/16/2014	15.0%	73.9%	8/3/2015	13.0%	53.9%	9/22/2016	15.0%	123.3%	62.6%	8/28/2017	11/3/2017	15.0%	614,024	0.98%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	42.9%	Not Filing		Not Filing		Not Filing	132.2%	42.4%				481,353	0.77%	
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	75.6%	4/7/2014	17.0%	50.1%	8/18/2015	17.5%	54.6%	10/19/2016	150.5%	31.5%	9/18/2017			313,644	0.50%	
Illinois	39.0%	Disapproved	0.0%	39.0%	7/29/2010	10.0%	100.0%	10/31/2014	30.0%	53.8%	12/24/2015	20.0%	Not Filing	Not Filing	71.6%	71.2%				31,970	0.05%	
Indiana	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		Not Filing	228.0%	21.0%	11/10/2016	6/14/2017	21.0%	1,826,042	2.91%	
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	2/25/2015	18.0%	69.5%	5/9/2016	15.0%	Not Filing	Not Filing	64.2%	96.8%	3/3/2017	8/29/2017	10.0%	718,165	1.14%	
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	42.7%	Not Filing		Not Filing		Not Filing	96.2%	TBD				369,823	0.59%	
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing	Not Filing	126.8%	69.7%	1/12/2017	4/18/2017	19.2%	142,645	0.23%	
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	20.0%	53.4%	Disapproved	0.0%	Not Filing	Not Filing	108.5%	85.6%	2/16/2017	7/11/2017	25.0%	300,389	0.48%	
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	95.2%	1/20/2017	40.0%	Not Filing		Not Filing		Not Filing	89.7%	Not Filing				4,488,779	7.15%	
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	101.1%	15.0%	9/18/2017			2,692,801	4.29%	
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	24.0%	12/19/2014	24.0%	Not Filing		Not Filing		Not Filing	95.6%	Not Filing				447,288	0.71%	
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		Not Filing	228.0%	21.0%	11/11/2016	11/28/2016	21.0%	613,537	0.98%	
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing		Not Filing		Not Filing		Not Filing	75.8%	87.4%				1,928,143	3.07%		
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing		Not Filing		3/27/2015	25.0%	20.0%	6/29/2016	228.0%	21.0%	12/12/2016	1/18/2017	21.0%	590,678	0.94%	
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing	Not Filing	219.1%	25.0%	1/25/2017	4/17/2017	25.0%	64,162	0.10%	
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	25.0%	20.0%	Withdrawn	Withdrawn	Not Filing	Not Filing	125.9%	45.2%	3/2/2017	Disapproved	0.0%	22,799	0.04%	
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing		Not Filing		Not Filing	228.0%	21.0%	12/6/2016	5/9/2017	21.0%	2,550,822	4.06%	
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%	19,555	0.03%	
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	9/29/2014	25.0%	50.6%	9/9/2015	50.6%	Not Filing	Not Filing	168.3%	21.0%				170,369	0.27%	
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing		Not Filing		Not Filing	17.9%	19.1%				183,636	0.29%	
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	7/3/2014	52.1%	Not Filing		Not Filing		Not Filing	174.0%	49.3%	2/17/2017	6/15/2017	26.0%	8,121,398	12.93%	
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	Not Filing	174.7%	37.3%	2/1/2017	4/19/2017	15.0%	95,058	0.15%	
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	100.0%	10/16/2014	40.0%	Not Filing		Not Filing		Not Filing	207.0%	81.2%	3/2/2017	7/12/2017	81.2%	16,488	0.03%	
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/12/2010	34.1%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing	Not Filing	154.9%	15.0%	12/9/2016	3/20/2017	15.0%	1,592,760	2.54%	
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	3/17/2014	25.0%	60.0%	2/1/2016	10.0%	Not Filing	Not Filing	91.3%	79.7%	12/27/2016	2/9/2017	10.0%	82,201	0.13%	
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	Not Filing	168.7%	21.0%				126,277	0.20%	
Pennsylvania	0.0%	Not Filing	0.0%	39.0%	7/28/2010	14.9%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	83.0%	12/13/2016	74.8%	71.7%				2,088,710	3.34%	
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	7/8/2014	25.0%	Not Filing		Not Filing		Not Filing	228.0%	45.2%	1/26/2017	5/10/2017	45.2%	24,373	0.04%	
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing		Not Filing		Not Filing	172.9%	21.0%				517,848	0.82%	
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%		Not Filing		Not Filing	188.2%	37.7%	11/10/2016	2/3/2017	20.0%	741,708	1.18%	
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		Not Filing	204.5%	21.0%	11/16/2016	9/11/2017	12.0%	351,367	0.56%	
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	74.7%	4/28/2014	24.0%	70.5%	12/14/2016	38.0%	Not Filing	Not Filing	166.9%	23.5%				1,450,279	2.31%	
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	Not Filing	143.9%	78.4%	2/27/2017	5/1/2017	35.0%	71,030	0.11%	
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	1/20/2016	13.1%	Not Filing		Not Filing		Not Filing	95.5%	68.8%				1,342,306	2.14%	
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing		Not Filing		Not Filing	25.0%	148.9%	12/12/2016			266,664	0.42%	
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	8/14/2014	54.5%	Not Filing		Not Filing		Not Filing	164.7%	Not Filing				413,335	0.66%	
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing		Not Filing		Not Filing	228.0%	21.0%	12/8/2016	6/29/2017	21.0%	386,803	0.62%	
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		Not Filing	171.1%	21.0%	2/22/2017	Disapproved	0.0%	78,350	0.12%	
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing		Not Filing		Not Filing	228.0%	21.0%	2/28/2017	3/1/2017		-	0.00%	
Total																					62,805,977	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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	216.73	206.24	195.75	18-44	15.73	14.86	13.11
45-49	258.67	244.69	230.71	45-49	18.35	17.48	15.73
50-54	305.86	288.39	269.16	50-54	20.97	20.10	18.35
55	405.49	379.27	351.31	55	27.09	26.22	24.47
56	431.70	405.49	375.77	56	29.71	27.96	26.22
57	459.67	431.70	400.24	57	31.46	29.71	27.96
58	489.38	457.92	426.46	58	33.21	31.46	29.71
59	520.84	487.63	454.43	59	35.83	33.21	30.59
60	552.30	519.09	484.14	60	37.58	34.96	32.33
61	590.75	555.80	517.35	61	40.20	37.58	34.96
62	630.95	592.50	552.30	62	42.82	40.20	37.58
63	672.90	632.70	590.75	63	45.44	42.82	40.20
64	718.34	674.65	630.95	64	48.94	46.32	42.82
65	765.53	720.09	672.90	65	51.56	48.94	45.44
66	840.69	791.75	739.31	66	56.80	54.18	49.81
67	922.83	868.65	812.72	67	62.05	59.42	55.06
68	1,011.97	952.55	891.37	68	68.16	64.67	60.30
69	1,111.59	1,045.18	978.76	69	74.28	70.79	65.54
70	1,218.21	1,146.55	1,073.14	70	81.27	76.90	71.66
71	1,356.28	1,275.89	1,193.74	71	90.89	85.64	80.40
72	1,506.59	1,419.21	1,328.32	72	101.37	95.25	89.14
73	1,676.13	1,576.51	1,476.88	73	112.73	106.62	99.62
74	1,863.14	1,753.03	1,641.17	74	124.97	117.98	110.11

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	2,071.13	1,948.79	1,824.69	75	138.95	131.08	122.35
76	2,331.55	2,193.48	2,053.65	76	156.43	147.69	138.08
77	2,623.43	2,467.88	2,310.58	77	176.53	166.04	155.55
78	2,952.02	2,777.24	2,600.71	78	198.37	186.14	174.78
79	3,320.80	3,125.05	2,925.80	79	222.84	209.73	196.63
80		3,514.80	3,291.09	80	249.93	235.08	220.22
81		3,955.25	3,703.57	81	281.39	264.79	248.19
82		4,449.87	4,166.73	82	316.35	298.00	278.77
83		5,005.67	4,687.57	83	356.55	335.58	313.73
84		5,633.13	5,273.08	84	400.24	377.52	353.05
				85	450.06	423.84	396.75
				86	506.86	477.15	446.56
				87	569.78	536.57	502.49
				88	641.44	603.86	565.41
				89	720.96	679.02	636.20
				90	811.85	763.78	715.72
				91	913.22	859.91	804.86
				92	1,026.83	967.40	905.35
				93	1,155.29	1,088.00	1,018.09
				94	1,299.48	1,223.45	1,145.68
				95	1,462.03	1,376.38	1,288.99
				96	1,644.67	1,548.54	1,449.79
				97	1,850.04	1,742.55	1,630.69
				98	2,081.62	1,960.15	1,835.18
				99	2,341.16	2,204.84	2,064.14

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	258.67	246.44	232.46	18-44	18.35	17.48	15.73
45-49	307.61	293.63	276.15	45-49	21.85	20.97	19.23
50-54	365.29	346.06	326.84	50-54	25.34	23.60	21.85
55	484.14	454.43	422.97	55	32.33	30.59	28.84
56	517.35	485.89	452.68	56	34.96	33.21	31.46
57	550.55	517.35	482.39	57	37.58	34.96	33.21
58	585.51	552.30	515.60	58	39.33	37.58	34.96
59	623.96	587.26	548.81	59	41.95	40.20	37.58
60	664.16	625.71	585.51	60	44.57	41.95	39.33
61	709.60	667.66	625.71	61	48.06	45.44	41.95
62	756.79	713.10	665.91	62	50.69	48.06	45.44
63	807.48	760.29	711.35	63	54.18	51.56	48.06
64	861.66	810.97	758.54	64	57.68	54.18	51.56
65	917.59	863.41	807.48	65	61.17	57.68	54.18
66	1,010.22	949.05	887.88	66	68.16	63.79	60.30
67	1,109.85	1,043.43	977.01	67	74.28	70.79	66.42
68	1,219.96	1,146.55	1,073.14	68	82.15	77.78	72.53
69	1,340.55	1,260.16	1,179.76	69	90.01	85.64	79.52
70	1,471.64	1,384.25	1,295.11	70	98.75	93.51	87.39
71	1,644.67	1,548.54	1,448.92	71	110.98	104.87	97.88
72	1,838.67	1,730.31	1,620.20	72	123.22	117.10	109.24
73	2,053.65	1,933.06	1,810.71	73	138.08	130.21	121.47
74	2,294.85	2,160.27	2,025.69	74	153.81	145.07	136.33

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	2,564.01	2,413.70	2,263.39	75	171.28	161.67	151.18
76	2,885.60	2,716.06	2,546.53	76	193.13	182.64	170.41
77	3,247.39	3,055.14	2,864.63	77	217.60	205.37	192.26
78	3,652.88	3,437.90	3,222.92	78	243.82	230.71	215.85
79	4,109.05	3,867.86	3,624.92	79	274.40	259.55	242.94
				80	308.48	291.01	272.66
				81	347.81	327.71	306.74
				82	390.63	368.78	345.19
				83	439.57	414.23	388.88
				84	494.62	465.79	436.95
				85	555.80	523.46	491.13
				86	625.71	589.01	553.18
				87	703.49	663.29	622.21
				88	791.75	745.43	699.99
				89	890.50	838.94	787.38
				90	1,002.36	943.81	885.26
				91	1,127.32	1,061.78	996.24
				92	1,268.02	1,194.61	1,120.33
				93	1,426.20	1,343.18	1,260.16
				94	1,604.47	1,511.84	1,418.33
				95	1,805.47	1,700.60	1,594.86
				96	2,030.93	1,912.96	1,794.98
				97	2,284.36	2,151.53	2,018.70
				98	2,570.12	2,420.69	2,271.25
				99	2,891.72	2,723.06	2,555.27

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 VI

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	332.08	312.85	293.63	18-44	22.72	21.85	20.10
45-49	396.75	372.28	349.56	45-49	27.96	26.22	24.47
50-54	470.16	442.19	414.23	50-54	32.33	30.59	28.84
55	615.22	578.52	540.07	55	41.07	39.33	36.70
56	657.17	616.97	576.77	56	44.57	41.95	39.33
57	699.12	657.17	613.47	57	47.19	45.44	41.95
58	746.31	700.86	653.67	58	50.69	48.06	44.57
59	795.24	746.31	697.37	59	53.31	51.56	48.06
60	845.93	793.50	741.06	60	56.80	54.18	50.69
61	901.86	847.68	793.50	61	61.17	58.55	54.18
62	961.28	903.61	847.68	62	65.54	62.05	57.68
63	1,024.20	964.78	905.35	63	69.91	65.54	61.17
64	1,092.37	1,029.45	968.28	64	74.28	69.91	65.54
65	1,162.28	1,097.61	1,032.94	65	78.65	74.28	69.04
66	1,284.63	1,212.97	1,139.56	66	87.39	82.15	76.90
67	1,419.21	1,338.81	1,256.66	67	96.13	90.89	84.77
68	1,567.77	1,476.88	1,386.00	68	105.74	99.62	93.51
69	1,733.81	1,630.69	1,527.57	69	116.23	110.11	103.12
70	1,913.83	1,798.48	1,683.12	70	127.59	120.60	113.61
71	2,148.03	2,020.44	1,891.11	71	143.32	135.45	127.59
72	2,411.95	2,268.63	2,125.31	72	161.67	152.06	143.32
73	2,705.58	2,546.53	2,385.73	73	180.90	171.28	160.80
74	3,035.91	2,859.38	2,681.11	74	203.62	192.26	180.02

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,406.44	3,208.94	3,009.69	75	228.09	214.98	201.87
76	3,832.90	3,610.93	3,388.96	76	256.93	242.07	227.21
77	4,311.80	4,063.61	3,813.68	77	289.26	272.66	256.05
78	4,851.86	4,572.22	4,292.57	78	325.09	306.74	287.51
79	5,458.35	5,145.49	4,830.89	79	365.29	344.31	323.34
				80	410.73	387.14	362.67
				81	462.29	436.07	408.11
				82	519.97	490.25	459.67
				83	584.64	551.43	516.47
				84	658.04	619.59	581.14
				85	739.31	696.49	653.67
				86	831.95	783.88	735.82
				87	935.94	881.76	827.58
				88	1,053.04	991.87	931.57
				89	1,185.00	1,115.96	1,047.80
				90	1,332.69	1,255.79	1,178.01
				91	1,499.60	1,412.21	1,325.70
				92	1,686.62	1,588.74	1,490.86
				93	1,897.23	1,787.11	1,677.88
				94	2,134.05	2,010.83	1,887.61
				95	2,401.46	2,262.51	2,122.69
				96	2,701.21	2,544.78	2,388.35
				97	3,038.53	2,862.88	2,687.23
				98	3,418.68	3,221.18	3,022.80
				99	3,846.01	3,623.17	3,400.32

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 VI

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	429.96	408.98	388.01	18-44	28.84	27.96	26.22
45-49	510.35	485.89	459.67	45-49	34.96	33.21	31.46
50-54	602.99	573.27	543.56	50-54	41.07	39.33	37.58
55	791.75	755.05	718.34	55	54.18	51.56	48.94
56	845.93	807.48	767.28	56	57.68	55.06	52.43
57	903.61	861.66	817.97	57	62.05	58.55	55.93
58	966.53	919.34	870.40	58	65.54	62.92	59.42
59	1,031.20	980.51	928.08	59	69.91	67.29	63.79
60	1,101.11	1,045.18	989.25	60	73.41	70.79	67.29
61	1,174.51	1,115.09	1,057.41	61	78.65	76.03	71.66
62	1,251.42	1,190.24	1,129.07	62	83.89	80.40	76.90
63	1,331.82	1,268.90	1,204.23	63	89.14	85.64	81.27
64	1,419.21	1,352.79	1,286.37	64	95.25	91.76	86.52
65	1,511.84	1,441.93	1,372.01	65	101.37	97.00	91.76
66	1,667.39	1,590.49	1,511.84	66	111.86	107.49	101.37
67	1,838.67	1,753.03	1,665.64	67	123.22	117.98	111.86
68	2,027.44	1,931.31	1,835.18	68	135.45	130.21	123.22
69	2,235.42	2,128.81	2,022.19	69	149.44	143.32	136.33
70	2,462.64	2,345.53	2,226.68	70	164.29	157.30	149.44
71	2,754.52	2,625.18	2,492.35	71	184.39	176.53	167.79
72	3,081.35	2,936.29	2,789.47	72	206.24	197.50	187.01
73	3,446.64	3,284.10	3,121.55	73	230.71	220.22	209.73
74	3,853.88	3,673.85	3,493.83	74	257.80	246.44	234.20

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**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	4,310.05	4,109.05	3,908.06	75	288.39	275.28	261.29
76	4,850.12	4,624.65	4,399.19	76	325.09	310.23	294.50
77	5,456.60	5,203.17	4,949.74	77	365.29	348.68	331.21
78	6,139.98	5,855.09	5,568.46	78	410.73	391.50	372.28
79	6,909.01	6,587.42	6,265.83	79	462.29	440.44	418.60
				80	519.09	494.62	470.16
				81	584.64	556.67	529.58
				82	657.17	626.58	596.00
				83	739.31	704.36	670.28
				84	831.95	792.62	754.17
				85	935.07	891.37	847.68
				86	1,052.17	1,003.23	954.29
				87	1,184.13	1,128.20	1,073.14
				88	1,331.82	1,269.77	1,207.72
				89	1,497.86	1,427.94	1,358.03
				90	1,685.74	1,607.09	1,527.57
				91	1,896.35	1,807.21	1,718.95
				92	2,133.18	2,033.55	1,933.93
				93	2,399.72	2,287.86	2,175.12
				94	2,699.46	2,573.62	2,446.91
				95	3,036.78	2,895.21	2,752.77
				96	3,416.05	3,257.01	3,097.08
				97	3,843.39	3,664.24	3,484.22
				98	4,324.03	4,122.16	3,919.42
				99	4,864.10	4,636.89	4,409.67

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	428.21	401.99	375.77	18-44	28.84	27.09	25.34
45-49	506.86	475.40	443.94	45-49	34.08	32.33	30.59
50-54	597.74	561.04	522.59	50-54	40.20	38.45	35.83
55	755.05	711.35	665.91	55	50.69	48.06	44.57
56	796.99	751.55	704.36	56	54.18	51.56	48.06
57	842.43	793.50	742.81	57	56.80	54.18	50.69
58	889.62	837.19	783.01	58	60.30	57.68	53.31
59	938.56	884.38	826.70	59	63.79	60.30	56.80
60	989.25	931.57	872.15	60	67.29	63.79	59.42
61	1,046.93	985.75	924.58	61	71.66	67.29	62.92
62	1,108.10	1,043.43	977.01	62	75.15	71.66	66.42
63	1,172.77	1,104.60	1,034.69	63	79.52	75.15	69.91
64	1,240.93	1,169.27	1,094.12	64	83.89	79.52	74.28
65	1,312.59	1,235.69	1,157.04	65	88.26	83.02	77.78
66	1,422.70	1,338.81	1,254.91	66	96.13	90.01	84.77
67	1,541.55	1,450.67	1,358.03	67	103.99	97.88	91.76
68	1,669.14	1,571.26	1,471.64	68	112.73	105.74	98.75
69	1,807.21	1,702.35	1,593.98	69	121.47	114.48	106.62
70	1,957.52	1,842.17	1,726.82	70	131.08	123.22	115.35
71	2,148.03	2,022.19	1,894.60	71	144.19	135.45	126.71
72	2,356.02	2,216.20	2,076.37	72	158.17	148.56	138.95
73	2,584.98	2,431.18	2,277.37	73	173.03	163.42	152.93
74	2,834.91	2,667.13	2,497.59	74	190.51	179.15	167.79

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,109.32	2,924.05	2,737.04	75	207.99	195.75	183.52
76	3,499.07	3,291.09	3,081.35	76	234.20	220.22	207.11
77	3,937.77	3,703.57	3,465.87	77	263.04	248.19	232.46
78	4,430.65	4,166.73	3,901.07	78	296.25	278.77	261.29
79	4,984.70	4,687.57	4,388.70	79	332.95	313.73	294.50
80		5,273.08	4,937.51	80		352.18	330.33
81		5,933.75	5,556.22	81		396.75	372.28
82		6,674.81	6,251.84	82		445.69	418.60
83		7,508.50	7,034.85	83		501.62	470.16
84		8,447.07	7,915.74	84		564.54	528.71

<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

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	517.35	487.63	457.92	18-44	35.83	34.08	31.46
45-49	615.22	578.52	541.81	45-49	41.95	40.20	37.58
50-54	730.58	685.13	639.69	50-54	48.94	46.32	43.69
55	929.82	877.39	824.96	55	62.92	59.42	55.06
56	984.01	928.08	872.15	56	66.42	62.92	58.55
57	1,039.93	980.51	921.09	57	70.79	66.42	62.05
58	1,099.36	1,036.44	971.77	58	74.28	69.91	65.54
59	1,162.28	1,094.12	1,025.95	59	78.65	74.28	69.04
60	1,226.95	1,155.29	1,081.88	60	82.15	77.78	72.53
61	1,296.86	1,221.70	1,144.80	61	87.39	83.02	76.90
62	1,370.27	1,289.87	1,209.47	62	92.63	87.39	81.27
63	1,447.17	1,363.28	1,277.63	63	97.00	91.76	85.64
64	1,527.57	1,440.18	1,351.04	64	103.12	97.00	90.89
65	1,613.21	1,520.58	1,426.20	65	108.36	102.25	95.25
66	1,751.29	1,651.66	1,548.54	66	117.98	110.98	103.99
67	1,901.60	1,791.48	1,679.63	67	128.46	120.60	112.73
68	2,064.14	1,943.54	1,822.94	68	138.95	131.08	122.35
69	2,240.67	2,109.58	1,976.75	69	151.18	142.44	132.83
70	2,431.18	2,287.86	2,144.54	70	163.42	153.81	144.19
71	2,672.37	2,515.07	2,357.77	71	180.02	169.54	159.05
72	2,938.03	2,765.00	2,591.97	72	197.50	186.14	174.78
73	3,229.92	3,039.41	2,848.90	73	216.73	204.49	191.38
74	3,549.76	3,340.03	3,130.29	74	238.57	224.59	210.61
75	3,901.07	3,670.36	3,439.65	75	261.29	246.44	230.71
76	4,390.45	4,130.03	3,871.35	76	294.50	277.90	259.55
77	4,939.25	4,647.37	4,357.24	77	331.21	311.98	291.88
78	5,557.97	5,229.39	4,902.55	78	372.28	350.43	328.58
79	6,253.59	5,884.81	5,516.02	79	418.60	394.13	369.66

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-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	690.38	650.18	609.98	18-44	46.32	43.69	41.07
45-49	812.72	767.28	720.09	45-49	55.06	52.43	48.94
50-54	954.29	901.86	847.68	50-54	64.67	61.17	56.80
55	1,242.68	1,171.02	1,097.61	55	83.02	78.65	73.41
56	1,310.84	1,235.69	1,160.53	56	88.26	83.89	77.78
57	1,382.50	1,303.85	1,225.20	57	93.51	88.26	82.15
58	1,459.40	1,375.51	1,293.36	58	98.75	92.63	86.52
59	1,538.05	1,452.41	1,365.02	59	103.99	97.88	91.76
60	1,621.95	1,531.06	1,440.18	60	109.24	103.12	96.13
61	1,714.58	1,618.45	1,520.58	61	115.35	109.24	102.25
62	1,810.71	1,709.34	1,606.22	62	122.35	115.35	107.49
63	1,913.83	1,803.72	1,695.36	63	128.46	121.47	113.61
64	2,020.44	1,905.09	1,789.74	64	135.45	128.46	119.72
65	2,134.05	2,011.71	1,887.61	65	142.44	134.58	125.84
66	2,322.81	2,189.98	2,055.40	66	155.55	146.81	137.20
67	2,529.05	2,382.24	2,235.42	67	169.54	159.92	149.44
68	2,751.02	2,593.72	2,432.92	68	184.39	173.91	163.42
69	2,993.96	2,820.93	2,647.90	69	201.00	189.64	177.40
70	3,257.88	3,069.12	2,880.36	70	218.47	206.24	193.13
71	3,589.96	3,381.97	3,173.99	71	241.19	227.21	213.23
72	3,953.50	3,724.54	3,495.58	72	264.79	249.93	234.20
73	4,353.74	4,102.06	3,850.38	73	291.88	275.28	257.80
74	4,795.93	4,518.04	4,240.14	74	321.59	303.24	284.02
75	5,281.82	4,975.96	4,670.09	75	353.05	332.95	311.98
76	5,944.23	5,599.92	5,255.60	76	397.62	374.90	351.31
77	6,687.04	6,300.78	5,912.77	77	447.43	421.22	395.00
78	7,524.23	7,089.03	6,652.09	78	502.49	473.65	444.81
79	8,466.29	7,975.16	7,484.03	79	565.41	533.08	499.87

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**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	889.62	851.17	810.97	18-44	60.30	57.68	54.18
45-49	1,064.40	1,015.47	966.53	45-49	71.66	69.04	64.67
50-54	1,270.64	1,211.22	1,150.05	50-54	84.77	81.27	76.90
55	1,635.93	1,557.28	1,476.88	55	109.24	104.87	99.62
56	1,726.82	1,644.67	1,560.78	56	115.35	110.98	105.74
57	1,822.94	1,735.56	1,648.17	57	122.35	117.10	110.98
58	1,924.32	1,833.43	1,739.05	58	129.34	123.22	117.10
59	2,030.93	1,934.80	1,836.93	59	136.33	130.21	124.09
60	2,142.79	2,041.42	1,938.30	60	143.32	137.20	130.21
61	2,263.39	2,155.02	2,048.41	61	152.06	145.07	138.08
62	2,387.48	2,275.62	2,162.02	62	159.92	152.93	145.07
63	2,520.31	2,401.46	2,282.61	63	168.66	161.67	153.81
64	2,660.14	2,536.04	2,410.20	64	178.27	170.41	161.67
65	2,806.95	2,675.87	2,544.78	65	187.89	179.15	170.41
66	3,049.89	2,906.57	2,765.00	66	204.49	194.88	185.27
67	3,312.06	3,156.51	3,000.95	67	221.97	211.48	201.00
68	3,595.20	3,427.42	3,259.63	68	240.32	229.83	218.47
69	3,904.56	3,722.79	3,539.27	69	261.29	249.06	236.83
70	4,240.14	4,040.89	3,841.64	70	283.14	270.03	256.93
71	4,656.11	4,437.64	4,219.16	71	311.11	297.12	282.27
72	5,110.54	4,872.84	4,633.39	72	341.69	325.96	310.23
73	5,610.40	5,349.98	5,087.82	73	374.90	357.42	339.95
74	6,159.21	5,872.57	5,587.68	74	411.60	393.25	373.15
75	6,760.45	6,447.60	6,134.74	75	451.80	430.83	408.98
76	7,606.38	7,255.07	6,902.02	76	508.61	485.01	460.54
77	8,558.93	8,160.43	7,763.68	77	572.40	545.31	518.22
78	9,628.57	9,181.14	8,733.70	78	643.19	613.47	582.89
79	10,832.80	10,329.44	9,824.33	79	723.58	690.38	656.29

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	190.51	180.02	167.79	18-44	13.98	13.11	12.23
45-49	221.97	211.48	197.50	45-49	16.60	15.73	13.98
50-54	256.93	244.69	230.71	50-54	18.35	17.48	15.73
55	351.31	328.58	305.86	55	23.60	22.72	20.97
56	375.77	353.05	328.58	56	25.34	24.47	22.72
57	401.99	377.52	349.56	57	27.09	26.22	24.47
58	429.96	401.99	374.03	58	29.71	27.96	26.22
59	459.67	429.96	400.24	59	31.46	29.71	27.96
60	491.13	459.67	426.46	60	33.21	31.46	29.71
61	526.08	492.88	457.92	61	35.83	34.08	32.33
62	564.54	527.83	491.13	62	38.45	36.70	34.08
63	602.99	566.28	527.83	63	41.07	38.45	36.70
64	644.93	606.48	566.28	64	43.69	41.07	39.33
65	690.38	648.43	606.48	65	46.32	43.69	41.07
66	756.79	711.35	664.16	66	51.56	48.06	45.44
67	828.45	777.77	727.08	67	55.93	53.31	49.81
68	905.35	851.17	796.99	68	61.17	57.68	54.18
69	991.00	931.57	872.15	69	67.29	63.79	59.42
70	1,083.63	1,018.96	954.29	70	73.41	69.04	64.67
71	1,209.47	1,137.81	1,066.15	71	82.15	77.78	72.53
72	1,349.29	1,268.90	1,188.50	72	91.76	86.52	80.40
73	1,506.59	1,415.71	1,326.57	73	102.25	96.13	90.01
74	1,679.63	1,580.00	1,480.38	74	113.61	106.62	99.62

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	1,873.63	1,761.77	1,649.91	75	125.84	118.85	110.98
76	2,109.58	1,983.74	1,857.90	76	141.57	133.71	124.97
77	2,373.50	2,231.93	2,092.10	77	159.92	150.31	140.70
78	2,668.87	2,511.57	2,354.27	78	179.15	169.54	158.17
79	3,004.45	2,827.92	2,649.65	79	201.87	190.51	177.40
80		3,180.98	2,981.73	80	226.34	213.23	199.25
81		3,579.47	3,355.76	81	255.18	240.32	224.59
82		4,026.91	3,773.48	82	286.64	270.03	252.56
83		4,530.27	4,245.38	83	322.47	304.12	284.02
84		5,096.55	4,774.96	84	362.67	341.69	319.85
				85	407.23	383.64	359.17
				86	458.79	431.70	404.61
				87	515.60	485.89	455.30
				88	580.27	547.06	512.10
				89	652.80	615.22	575.90
				90	734.07	692.12	647.56
				91	825.83	777.77	728.83
				92	928.95	875.64	819.71
				93	1,045.18	984.88	921.96
				94	1,176.26	1,108.10	1,037.31
				95	1,323.08	1,246.17	1,166.65
				96	1,488.24	1,401.73	1,312.59
				97	1,674.38	1,577.38	1,476.88
				98	1,883.24	1,774.01	1,661.27
				99	2,118.32	1,995.98	1,868.39

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	220.22	206.24	192.26	18-44	15.73	14.86	13.98
45-49	260.42	244.69	228.96	45-49	18.35	17.48	16.60
50-54	304.12	286.64	269.16	50-54	20.97	20.10	18.35
55	419.47	391.50	363.54	55	27.96	27.09	25.34
56	449.18	419.47	389.76	56	30.59	29.71	27.09
57	478.89	449.18	417.72	57	32.33	31.46	28.84
58	512.10	480.64	447.43	58	34.96	33.21	31.46
59	547.06	513.85	478.89	59	37.58	35.83	33.21
60	583.76	548.81	512.10	60	39.33	37.58	34.96
61	625.71	587.26	548.81	61	42.82	40.20	37.58
62	669.40	629.20	587.26	62	45.44	43.69	40.20
63	714.85	672.90	627.46	63	48.94	46.32	42.82
64	765.53	720.09	672.90	64	51.56	49.81	46.32
65	817.97	769.03	718.34	65	55.06	52.43	48.94
66	900.11	847.68	791.75	66	61.17	57.68	54.18
67	991.00	931.57	872.15	67	67.29	63.79	59.42
68	1,090.62	1,025.95	959.54	68	73.41	69.91	64.67
69	1,198.98	1,129.07	1,055.66	69	80.40	76.03	71.66
70	1,317.83	1,240.93	1,162.28	70	88.26	83.02	77.78
71	1,473.39	1,387.74	1,300.36	71	98.75	93.51	87.39
72	1,648.17	1,552.04	1,454.16	72	110.98	104.87	97.88
73	1,842.17	1,735.56	1,625.44	73	124.09	117.10	109.24
74	2,058.90	1,940.05	1,817.70	74	138.95	131.08	122.35

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	2,301.84	2,167.26	2,032.68	75	154.68	145.94	136.33
76	2,591.97	2,439.91	2,287.86	76	174.78	164.29	153.81
77	2,915.31	2,745.78	2,574.49	77	195.75	185.27	173.03
78	3,280.60	3,088.34	2,896.09	78	220.22	207.99	194.88
79	3,693.08	3,476.35	3,257.88	79	247.31	233.33	218.47
				80	277.90	262.17	245.56
				81	312.85	295.38	276.15
				82	352.18	332.08	311.11
				83	395.87	373.15	349.56
				84	444.81	419.47	393.25
				85	499.87	471.03	441.32
				86	562.79	530.45	497.25
				87	632.70	596.87	559.29
				88	712.22	671.15	629.20
				89	801.36	755.05	706.98
				90	900.99	849.43	796.12
				91	1,013.72	955.17	894.87
				92	1,140.43	1,074.89	1,006.73
				93	1,282.88	1,208.60	1,132.57
				94	1,443.67	1,359.78	1,274.14
				95	1,623.70	1,530.19	1,433.19
				96	1,826.44	1,721.57	1,612.34
				97	2,054.53	1,936.55	1,814.21
				98	2,311.45	2,178.62	2,040.54
				99	2,600.71	2,450.40	2,295.72

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	272.66	255.18	235.95	18-44	18.35	17.48	16.60
45-49	319.85	300.62	281.39	45-49	22.72	20.97	20.10
50-54	372.28	353.05	333.83	50-54	26.22	24.47	22.72
55	526.08	498.12	468.41	55	35.83	34.08	31.46
56	564.54	533.08	501.62	56	38.45	36.70	34.08
57	602.99	569.78	534.82	57	41.07	39.33	36.70
58	644.93	608.23	569.78	58	43.69	41.95	39.33
59	690.38	650.18	608.23	59	47.19	44.57	41.95
60	737.57	693.87	648.43	60	49.81	47.19	44.57
61	790.00	742.81	695.62	61	53.31	50.69	48.06
62	844.18	795.24	746.31	62	57.68	54.18	50.69
63	901.86	851.17	798.74	63	61.17	57.68	54.18
64	964.78	912.35	856.42	64	65.54	62.05	57.68
65	1,031.20	975.27	917.59	65	69.91	65.54	61.17
66	1,141.31	1,078.39	1,015.47	66	77.78	72.53	68.16
67	1,263.65	1,191.99	1,120.33	67	85.64	80.40	75.15
68	1,396.48	1,317.83	1,237.44	68	94.38	89.14	83.02
69	1,545.05	1,457.66	1,368.52	69	103.99	98.75	91.76
70	1,709.34	1,609.71	1,510.09	70	114.48	108.36	101.37
71	1,919.07	1,807.21	1,695.36	71	128.46	122.35	114.48
72	2,153.28	2,029.18	1,903.34	72	144.19	136.33	127.59
73	2,417.19	2,275.62	2,135.80	73	162.54	152.93	143.32
74	2,712.57	2,555.27	2,397.97	74	181.77	172.16	160.80

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,042.90	2,866.37	2,689.85	75	203.62	192.26	180.02
76	3,425.67	3,226.42	3,027.17	76	229.83	216.73	202.74
77	3,853.88	3,630.16	3,406.44	77	257.80	243.82	228.09
78	4,338.01	4,084.58	3,832.90	78	290.13	273.53	256.93
79	4,881.58	4,596.69	4,311.80	79	325.96	307.61	288.39
				80	366.16	345.19	324.21
				81	412.48	388.88	365.29
				82	464.04	436.95	410.73
				83	521.72	492.00	461.42
				84	587.26	553.18	519.09
				85	659.79	622.21	583.76
				86	742.81	699.99	657.17
				87	835.44	788.25	739.31
				88	939.44	886.13	831.95
				89	1,057.41	997.11	935.94
				90	1,189.37	1,122.08	1,052.17
				91	1,337.93	1,261.90	1,184.13
				92	1,504.85	1,419.21	1,331.82
				93	1,693.61	1,596.61	1,497.86
				94	1,905.09	1,796.73	1,685.74
				95	2,142.79	2,021.32	1,896.35
				96	2,411.08	2,273.87	2,133.18
				97	2,711.70	2,557.89	2,399.72
				98	3,050.77	2,877.74	2,699.46
				99	3,432.66	3,236.91	3,036.78

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	347.81	328.58	309.36	18-44	23.60	22.72	21.85
45-49	417.72	395.00	372.28	45-49	28.84	27.96	26.22
50-54	498.12	471.90	445.69	50-54	33.21	32.33	30.59
55	681.64	650.18	618.72	55	46.32	44.57	41.95
56	728.83	695.62	662.41	56	49.81	48.06	45.44
57	779.51	742.81	707.85	57	53.31	51.56	48.06
58	831.95	793.50	755.05	58	56.80	55.06	51.56
59	889.62	847.68	807.48	59	61.17	58.55	55.06
60	949.05	905.35	861.66	60	64.67	62.05	58.55
61	1,017.21	970.02	922.83	61	69.04	66.42	62.92
62	1,088.87	1,038.19	987.50	62	74.28	70.79	67.29
63	1,165.78	1,111.59	1,055.66	63	78.65	76.03	71.66
64	1,249.67	1,190.24	1,129.07	64	83.89	80.40	76.90
65	1,337.06	1,272.39	1,207.72	65	89.14	85.64	81.27
66	1,473.39	1,403.48	1,331.82	66	98.75	94.38	90.01
67	1,623.70	1,546.79	1,468.14	67	108.36	103.99	98.75
68	1,789.74	1,704.09	1,618.45	68	119.72	115.35	109.24
69	1,973.25	1,878.87	1,782.75	69	131.96	126.71	120.60
70	2,172.50	2,069.38	1,964.52	70	145.07	138.95	131.96
71	2,432.92	2,319.32	2,202.21	71	162.54	155.55	147.69
72	2,723.06	2,597.22	2,467.88	72	182.64	174.78	166.04
73	3,049.89	2,908.32	2,765.00	73	204.49	194.88	185.27
74	3,413.43	3,256.13	3,097.08	74	228.96	218.47	207.11

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,820.67	3,645.89	3,469.36	75	256.05	243.82	231.58
76	4,299.56	4,102.06	3,902.81	76	288.39	274.40	261.29
77	4,837.88	4,615.91	4,390.45	77	324.21	309.36	293.63
78	5,444.36	5,192.68	4,939.25	78	364.41	347.81	330.33
79	6,126.00	5,842.86	5,556.22	79	409.86	391.50	371.41
				80	460.54	439.57	417.72
				81	518.22	494.62	470.16
				82	582.89	556.67	528.71
				83	656.29	625.71	594.25
				84	737.57	703.49	668.53
				85	829.33	790.87	751.55
				86	933.32	890.50	845.93
				87	1,050.42	1,001.48	951.67
				88	1,181.51	1,126.45	1,070.52
				89	1,329.19	1,267.15	1,204.23
				90	1,495.23	1,425.32	1,354.54
				91	1,681.37	1,603.60	1,524.07
				92	1,891.98	1,804.59	1,714.58
				93	2,127.93	2,030.06	1,928.69
				94	2,394.47	2,283.49	2,169.88
				95	2,693.34	2,568.38	2,440.79
				96	3,029.79	2,889.97	2,745.78
				97	3,409.06	3,250.89	3,089.22
				98	3,834.65	3,657.25	3,475.48
				99	4,314.42	4,114.30	3,909.81

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	361.79	342.57	323.34	18-44	25.34	23.60	21.85
45-49	428.21	403.74	381.02	45-49	30.59	28.84	26.22
50-54	503.36	475.40	445.69	50-54	34.96	33.21	30.59
55	665.91	625.71	585.51	55	44.57	41.95	39.33
56	704.36	662.41	620.47	56	48.06	44.57	41.95
57	746.31	700.86	655.42	57	50.69	47.19	44.57
58	788.25	741.06	693.87	58	53.31	50.69	47.19
59	833.70	784.76	732.32	59	56.80	53.31	49.81
60	880.89	828.45	774.27	60	59.42	55.93	52.43
61	933.32	877.39	819.71	61	62.92	59.42	55.93
62	989.25	929.82	868.65	62	67.29	62.92	59.42
63	1,046.93	984.01	919.34	63	70.79	66.42	62.92
64	1,108.10	1,041.68	971.77	64	75.15	70.79	66.42
65	1,172.77	1,101.11	1,027.70	65	78.65	74.28	69.91
66	1,272.39	1,195.49	1,116.84	66	85.64	81.27	76.03
67	1,379.01	1,296.86	1,211.22	67	92.63	87.39	82.15
68	1,496.11	1,406.97	1,314.34	68	100.50	95.25	89.14
69	1,621.95	1,525.82	1,426.20	69	109.24	103.12	96.13
70	1,758.28	1,653.41	1,546.79	70	117.98	110.98	103.99
71	1,931.31	1,815.95	1,698.85	71	130.21	122.35	114.48
72	2,120.07	1,992.48	1,864.89	72	142.44	133.71	125.84
73	2,326.31	2,186.48	2,046.66	73	155.55	146.81	138.08
74	2,553.52	2,399.72	2,245.91	74	171.28	161.67	151.18

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	2,801.71	2,633.92	2,464.38	75	187.01	176.53	165.17
76	3,153.01	2,964.25	2,773.74	76	210.61	199.25	186.14
77	3,546.26	3,334.78	3,121.55	77	236.83	223.72	209.73
78	3,988.46	3,750.76	3,513.06	78	266.54	251.68	235.08
79	4,484.83	4,219.16	3,951.75	79	300.62	282.27	264.79
80		4,745.25	4,446.38	80		317.22	297.12
81		5,339.50	5,003.92	81		357.42	334.70
82		6,008.90	5,629.63	82		401.99	376.65
83		6,760.45	6,333.99	83		451.80	422.97
84		7,606.38	7,127.49	84		508.61	476.27

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 VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	442.19	415.97	389.76	18-44	29.71	27.96	26.22
45-49	522.59	492.88	461.42	45-49	35.83	33.21	31.46
50-54	615.22	580.27	545.31	50-54	41.95	39.33	36.70
55	810.97	765.53	720.09	55	55.06	51.56	48.06
56	859.91	810.97	763.78	56	58.55	55.06	51.56
57	910.60	859.91	807.48	57	62.05	57.68	54.18
58	964.78	908.85	854.67	58	65.54	61.17	57.68
59	1,022.46	963.03	903.61	59	69.04	64.67	60.30
60	1,081.88	1,018.96	956.04	60	72.53	68.16	63.79
61	1,146.55	1,080.13	1,013.72	61	76.90	72.53	68.16
62	1,212.97	1,143.05	1,071.39	62	81.27	76.90	71.66
63	1,284.63	1,209.47	1,134.32	63	86.52	81.27	76.03
64	1,359.78	1,281.13	1,200.73	64	90.89	86.52	80.40
65	1,438.43	1,354.54	1,270.64	65	96.13	90.89	84.77
66	1,562.52	1,471.64	1,380.75	66	104.87	98.75	92.63
67	1,697.10	1,597.48	1,499.60	67	113.61	107.49	100.50
68	1,842.17	1,735.56	1,628.94	68	124.09	117.10	109.24
69	1,999.47	1,884.12	1,768.76	69	134.58	126.71	118.85
70	2,170.75	2,044.91	1,919.07	70	145.94	137.20	128.46
71	2,389.23	2,249.41	2,111.33	71	160.80	151.18	141.57
72	2,626.93	2,474.87	2,319.32	72	176.53	166.04	155.55
73	2,889.10	2,721.31	2,550.02	73	194.00	182.64	171.28
74	3,179.23	2,992.22	2,803.45	74	213.23	201.00	187.89
75	3,495.58	3,289.34	3,081.35	75	233.33	220.22	206.24
76	3,932.53	3,701.82	3,467.61	76	263.04	248.19	232.46
77	4,425.40	4,164.98	3,901.07	77	295.38	278.77	261.29
78	4,977.70	4,684.08	4,390.45	78	332.95	313.73	293.63
79	5,599.92	5,271.33	4,939.25	79	374.03	352.18	330.33

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	564.54	533.08	499.87	18-44	38.45	36.70	34.08
45-49	674.65	636.20	596.00	45-49	46.32	43.69	41.07
50-54	803.98	756.79	709.60	50-54	54.18	51.56	48.06
55	1,074.89	1,008.47	942.06	55	71.66	68.16	63.79
56	1,137.81	1,067.90	997.99	56	76.03	72.53	68.16
57	1,202.48	1,129.07	1,055.66	57	80.40	76.90	71.66
58	1,272.39	1,195.49	1,118.59	58	85.64	81.27	76.03
59	1,345.80	1,265.40	1,183.25	59	90.01	85.64	80.40
60	1,422.70	1,337.06	1,251.42	60	95.25	90.01	84.77
61	1,506.59	1,417.46	1,328.32	61	101.37	96.13	90.01
62	1,595.73	1,501.35	1,406.97	62	107.49	101.37	95.25
63	1,690.11	1,590.49	1,492.61	63	113.61	107.49	100.50
64	1,787.99	1,684.87	1,581.75	64	119.72	113.61	106.62
65	1,892.86	1,784.49	1,676.13	65	126.71	119.72	111.86
66	2,060.64	1,941.79	1,824.69	66	138.08	131.08	122.35
67	2,242.41	2,113.08	1,983.74	67	150.31	142.44	132.83
68	2,441.66	2,300.09	2,158.52	68	163.42	154.68	145.07
69	2,656.64	2,501.09	2,347.28	69	178.27	168.66	157.30
70	2,890.84	2,721.31	2,551.77	70	193.13	182.64	171.28
71	3,186.22	3,000.95	2,813.94	71	213.23	201.87	188.76
72	3,511.31	3,306.82	3,100.58	72	235.08	221.97	207.99
73	3,869.61	3,644.14	3,416.93	73	258.67	244.69	229.83
74	4,264.61	4,016.42	3,766.49	74	284.89	269.16	252.56
75	4,699.81	4,425.40	4,149.25	75	313.73	296.25	277.90
76	5,287.06	4,979.45	4,670.09	76	353.05	333.83	312.85
77	5,947.73	5,601.67	5,253.86	77	397.62	374.90	352.18
78	6,690.54	6,302.53	5,912.77	78	447.43	422.09	395.87
79	7,527.73	7,089.03	6,652.09	79	503.36	474.52	444.81

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	749.80	713.10	674.65	18-44	50.69	48.94	46.32
45-49	903.61	859.91	812.72	45-49	61.17	58.55	55.93
50-54	1,087.13	1,032.94	977.01	50-54	72.53	69.91	66.42
55	1,429.69	1,365.02	1,300.36	55	96.13	91.76	87.39
56	1,513.59	1,445.42	1,377.26	56	102.25	97.88	92.63
57	1,600.98	1,529.32	1,457.66	57	107.49	103.12	98.75
58	1,693.61	1,616.71	1,541.55	58	113.61	109.24	103.99
59	1,789.74	1,711.09	1,630.69	59	120.60	115.35	110.11
60	1,892.86	1,808.96	1,725.07	60	126.71	121.47	116.23
61	2,001.22	1,912.08	1,822.94	61	134.58	128.46	123.22
62	2,116.57	2,020.44	1,924.32	62	142.44	136.33	130.21
63	2,237.17	2,134.05	2,030.93	63	150.31	143.32	137.20
64	2,363.01	2,254.65	2,144.54	64	159.05	152.06	144.19
65	2,497.59	2,380.49	2,263.39	65	167.79	159.92	152.06
66	2,714.32	2,588.48	2,460.89	66	182.64	173.91	165.17
67	2,950.27	2,812.19	2,674.12	67	198.37	188.76	179.15
68	3,207.19	3,056.88	2,906.57	68	214.98	205.37	194.88
69	3,485.09	3,322.55	3,160.00	69	233.33	222.84	211.48
70	3,785.71	3,609.19	3,432.66	70	252.56	241.19	228.96
71	4,161.49	3,967.48	3,773.48	71	277.90	265.66	251.68
72	4,572.22	4,360.73	4,147.50	72	305.86	291.88	277.02
73	5,024.89	4,792.44	4,558.24	73	335.58	320.72	304.12
74	5,521.27	5,266.09	5,010.91	74	369.66	352.18	334.70
75	6,066.58	5,786.93	5,505.54	75	405.49	386.26	367.04
76	6,826.87	6,512.26	6,194.17	76	456.17	435.20	413.35
77	7,681.54	7,324.99	6,968.44	77	512.98	489.38	464.91
78	8,642.82	8,240.83	7,838.84	78	577.64	550.55	523.46
79	9,724.70	9,272.02	8,819.35	79	649.30	618.72	588.13

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	228.96	218.47	206.24	18-44	16.60	15.73	13.98
45-49	274.40	258.67	242.94	45-49	20.10	19.23	17.48
50-54	326.84	305.86	284.89	50-54	22.72	21.85	20.10
55	424.71	400.24	374.03	55	29.71	27.96	26.22
56	454.43	426.46	398.50	56	31.46	29.71	27.96
57	484.14	454.43	422.97	57	34.08	31.46	29.71
58	517.35	484.14	450.93	58	35.83	33.21	31.46
59	550.55	515.60	478.89	59	37.58	34.96	33.21
60	587.26	548.81	508.61	60	39.33	36.70	34.08
61	625.71	585.51	543.56	61	41.95	39.33	36.70
62	665.91	623.96	580.27	62	45.44	42.82	39.33
63	709.60	664.16	618.72	63	48.06	45.44	41.95
64	755.05	707.85	658.92	64	51.56	48.94	45.44
65	802.24	753.30	702.61	65	54.18	51.56	48.06
66	882.63	828.45	772.52	66	59.42	56.80	53.31
67	968.28	908.85	849.43	67	65.54	62.05	58.55
68	1,062.66	997.99	931.57	68	71.66	68.16	63.79
69	1,167.52	1,095.86	1,024.20	69	78.65	74.28	69.91
70	1,281.13	1,202.48	1,123.83	70	85.64	81.27	76.03
71	1,424.45	1,337.06	1,249.67	71	95.25	90.89	84.77
72	1,585.25	1,487.37	1,389.49	72	105.74	100.50	94.38
73	1,761.77	1,653.41	1,545.05	73	117.98	111.86	104.87
74	1,957.52	1,838.67	1,718.08	74	131.08	124.09	116.23

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	2,176.00	2,043.17	1,908.59	75	145.07	137.20	128.46
76	2,446.91	2,298.34	2,149.78	76	163.42	154.68	145.07
77	2,752.77	2,586.73	2,418.94	77	184.39	173.91	162.54
78	3,095.34	2,908.32	2,721.31	78	207.11	195.75	182.64
79	3,479.85	3,271.86	3,063.88	79	233.33	219.35	205.37
80		3,679.10	3,446.64	80	262.17	246.44	230.71
81		4,140.51	3,878.35	81	295.38	277.90	259.55
82		4,659.61	4,364.23	82	332.08	311.98	291.88
83		5,243.37	4,911.29	83	373.15	350.43	328.58
84		5,900.54	5,526.51	84	419.47	394.13	369.66
				85	471.03	443.06	415.10
				86	530.45	498.99	467.53
				87	596.87	561.04	526.08
				88	671.15	630.95	591.63
				89	755.05	710.48	665.03
				90	849.43	798.74	748.05
				91	955.17	898.36	841.56
				92	1,074.89	1,011.10	947.30
				93	1,208.60	1,136.94	1,065.28
				94	1,359.78	1,279.38	1,198.98
				95	1,530.19	1,439.30	1,348.42
				96	1,721.57	1,619.33	1,517.08
				97	1,936.55	1,821.20	1,706.72
				98	2,178.62	2,049.28	1,919.95
				99	2,450.40	2,305.33	2,159.39

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	283.14	263.92	244.69	18-44	19.23	18.35	17.48
45-49	339.07	316.35	291.88	45-49	23.60	22.72	20.97
50-54	401.99	375.77	347.81	50-54	27.09	26.22	24.47
55	510.35	482.39	452.68	55	34.96	33.21	30.59
56	545.31	515.60	482.39	56	37.58	35.83	33.21
57	582.01	548.81	513.85	57	40.20	37.58	34.96
58	620.47	583.76	547.06	58	41.95	40.20	37.58
59	660.66	622.21	582.01	59	44.57	42.82	40.20
60	704.36	662.41	618.72	60	47.19	44.57	41.95
61	751.55	706.11	658.92	61	50.69	48.06	45.44
62	798.74	751.55	700.86	62	54.18	50.69	48.06
63	851.17	798.74	746.31	63	57.68	54.18	51.56
64	905.35	849.43	793.50	64	61.17	57.68	54.18
65	963.03	903.61	844.18	65	64.67	61.17	57.68
66	1,059.16	994.49	929.82	66	71.66	67.29	63.79
67	1,165.78	1,094.12	1,024.20	67	78.65	74.28	69.91
68	1,281.13	1,204.23	1,127.32	68	86.52	81.27	76.90
69	1,408.72	1,324.82	1,242.68	69	95.25	89.14	83.89
70	1,548.54	1,457.66	1,366.77	70	103.99	97.88	91.76
71	1,730.31	1,628.94	1,527.57	71	116.23	110.11	103.12
72	1,933.06	1,819.45	1,705.84	72	130.21	122.35	114.48
73	2,158.52	2,032.68	1,905.09	73	145.07	136.33	128.46
74	2,410.20	2,270.38	2,127.06	74	161.67	152.06	143.32

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 VI

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	2,691.60	2,534.29	2,375.25	75	180.02	169.54	159.05
76	3,028.92	2,852.39	2,672.37	76	202.74	191.38	179.15
77	3,408.19	3,208.94	3,006.20	77	228.09	214.98	201.87
78	3,834.65	3,609.19	3,381.97	78	256.93	242.07	227.21
79	4,315.29	4,060.12	3,804.94	79	288.39	272.66	255.18
				80	324.21	305.86	286.64
				81	365.29	344.31	322.47
				82	410.73	387.14	362.67
				83	461.42	435.20	408.11
				84	519.09	489.38	458.79
				85	583.76	549.68	515.60
				86	657.17	618.72	580.27
				87	739.31	696.49	652.80
				88	831.95	783.01	734.95
				89	935.94	880.89	826.70
				90	1,052.17	991.00	929.82
				91	1,184.13	1,115.09	1,046.05
				92	1,331.82	1,254.04	1,176.26
				93	1,497.86	1,410.47	1,323.08
				94	1,685.74	1,586.99	1,489.12
				95	1,896.35	1,785.37	1,674.38
				96	2,133.18	2,008.21	1,884.12
				97	2,399.72	2,259.89	2,119.19
				98	2,699.46	2,542.16	2,383.98
				99	3,036.78	2,859.38	2,681.98

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	367.04	346.06	323.34	18-44	24.47	23.60	21.85
45-49	438.70	412.48	386.26	45-49	29.71	28.84	26.22
50-54	524.34	491.13	457.92	50-54	34.96	33.21	31.46
55	651.93	615.22	576.77	55	44.57	41.95	39.33
56	695.62	657.17	615.22	56	48.06	45.44	41.95
57	742.81	700.86	655.42	57	50.69	48.06	44.57
58	791.75	746.31	699.12	58	54.18	50.69	48.06
59	844.18	795.24	744.56	59	56.80	54.18	50.69
60	900.11	847.68	793.50	60	60.30	56.80	53.31
61	959.54	903.61	845.93	61	64.67	61.17	57.68
62	1,020.71	961.28	900.11	62	69.04	65.54	61.17
63	1,085.38	1,022.46	957.79	63	73.41	69.91	64.67
64	1,155.29	1,088.87	1,020.71	64	78.65	74.28	69.04
65	1,228.70	1,157.04	1,085.38	65	83.02	78.65	73.41
66	1,356.28	1,277.63	1,198.98	66	91.76	87.39	81.27
67	1,497.86	1,410.47	1,323.08	67	101.37	95.25	89.14
68	1,651.66	1,557.28	1,461.15	68	110.98	104.87	98.75
69	1,822.94	1,718.08	1,613.21	69	122.35	115.35	108.36
70	2,011.71	1,896.35	1,779.25	70	134.58	126.71	118.85
71	2,259.89	2,130.56	1,997.72	71	151.18	142.44	133.71
72	2,536.04	2,390.98	2,244.16	72	170.41	159.92	150.31
73	2,847.15	2,684.60	2,518.56	73	191.38	180.02	168.66
74	3,196.71	3,013.19	2,827.92	74	214.10	201.87	189.64

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	3,588.21	3,381.97	3,173.99	75	240.32	226.34	212.36
76	4,037.39	3,806.69	3,572.48	76	270.91	255.18	239.45
77	4,542.51	4,282.08	4,019.92	77	304.12	286.64	269.16
78	5,110.54	4,818.66	4,523.28	78	342.57	322.47	302.37
79	5,750.23	5,419.90	5,091.31	79	385.39	362.67	339.95
				80	432.58	407.23	381.89
				81	486.76	458.79	429.96
				82	547.93	515.60	484.14
				83	616.10	580.27	544.44
				84	693.00	652.80	612.60
				85	778.64	734.07	688.63
				86	876.52	825.83	775.14
				87	985.75	929.82	872.15
				88	1,108.97	1,046.05	980.51
				89	1,247.92	1,176.26	1,103.73
				90	1,403.48	1,323.08	1,241.80
				91	1,579.13	1,488.24	1,396.48
				92	1,776.63	1,674.38	1,571.26
				93	1,998.60	1,884.12	1,767.02
				94	2,247.66	2,119.19	1,988.11
				95	2,529.05	2,383.98	2,236.30
				96	2,845.40	2,681.98	2,515.94
				97	3,200.20	3,017.56	2,830.55
				98	3,600.45	3,394.21	3,184.47
				99	4,050.50	3,818.92	3,582.09

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	470.16	447.43	422.97	18-44	31.46	30.59	28.84
45-49	557.54	531.33	505.11	45-49	37.58	36.70	34.08
50-54	658.92	630.95	601.24	50-54	44.57	42.82	40.20
55	852.92	810.97	769.03	55	57.68	55.06	52.43
56	908.85	865.16	819.71	56	62.05	59.42	55.93
57	968.28	921.09	873.89	57	65.54	62.92	59.42
58	1,031.20	980.51	929.82	58	69.91	66.42	63.79
59	1,097.61	1,045.18	991.00	59	74.28	70.79	68.16
60	1,167.52	1,111.59	1,053.92	60	78.65	75.15	71.66
61	1,244.43	1,185.00	1,125.58	61	83.89	80.40	76.90
62	1,324.82	1,261.90	1,198.98	62	89.14	85.64	81.27
63	1,410.47	1,345.80	1,279.38	63	95.25	90.89	86.52
64	1,501.35	1,433.19	1,365.02	64	101.37	97.00	91.76
65	1,597.48	1,525.82	1,454.16	65	107.49	102.25	97.00
66	1,761.77	1,683.12	1,602.72	66	118.85	112.73	107.49
67	1,943.54	1,854.40	1,765.27	67	131.08	124.97	117.98
68	2,142.79	2,043.17	1,943.54	68	144.19	137.20	130.21
69	2,363.01	2,252.90	2,141.04	69	158.17	151.18	144.19
70	2,605.95	2,481.86	2,357.77	70	173.91	166.04	158.17
71	2,915.31	2,777.24	2,637.41	71	194.88	186.14	177.40
72	3,259.63	3,105.82	2,950.27	72	217.60	207.99	198.37
73	3,645.89	3,474.61	3,299.83	73	243.82	232.46	221.10
74	4,077.59	3,885.34	3,691.33	74	272.66	259.55	247.31

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,559.98	4,345.00	4,128.28	75	304.12	290.13	276.15
76	5,131.51	4,888.57	4,645.62	76	342.57	326.84	311.11
77	5,771.20	5,500.29	5,225.89	77	385.39	367.91	349.56
78	6,493.04	6,187.18	5,879.56	78	433.45	413.35	393.25
79	7,304.01	6,961.45	6,615.38	79	487.63	464.91	442.19
				80	547.93	522.59	497.25
				81	616.97	588.13	559.29
				82	693.87	661.54	629.20
				83	780.39	744.56	707.85
				84	878.26	837.19	796.12
				85	987.50	941.18	894.87
				86	1,111.59	1,059.16	1,006.73
				87	1,250.54	1,191.99	1,132.57
				88	1,406.10	1,340.55	1,274.14
				89	1,582.62	1,508.34	1,434.06
				90	1,780.12	1,696.23	1,613.21
				91	2,002.09	1,908.59	1,814.21
				92	2,252.90	2,147.16	2,041.42
				93	2,534.29	2,415.45	2,296.60
				94	2,850.64	2,716.94	2,583.23
				95	3,207.19	3,056.88	2,906.57
				96	3,608.31	3,438.78	3,269.24
				97	4,059.24	3,868.73	3,678.22
				98	4,566.10	4,352.00	4,137.89
				99	5,136.75	4,896.43	4,655.24

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 VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	450.93	426.46	401.99	18-44	31.46	29.71	27.09
45-49	536.57	506.86	475.40	45-49	37.58	34.96	32.33
50-54	636.20	599.49	561.04	50-54	43.69	41.07	38.45
55	793.50	749.80	706.11	55	54.18	50.69	47.19
56	840.69	793.50	746.31	56	57.68	54.18	50.69
57	887.88	838.94	790.00	57	60.30	56.80	53.31
58	938.56	886.13	833.70	58	63.79	60.30	55.93
59	992.74	936.82	880.89	59	67.29	63.79	59.42
60	1,048.67	989.25	929.82	60	70.79	66.42	62.05
61	1,109.85	1,045.18	982.26	61	75.15	70.79	66.42
62	1,172.77	1,104.60	1,036.44	62	79.52	74.28	69.91
63	1,240.93	1,167.52	1,094.12	63	83.89	78.65	74.28
64	1,310.84	1,233.94	1,155.29	64	88.26	83.02	77.78
65	1,386.00	1,302.10	1,218.21	65	92.63	87.39	82.15
66	1,499.60	1,410.47	1,319.58	66	100.50	95.25	89.14
67	1,623.70	1,525.82	1,429.69	67	109.24	103.12	96.13
68	1,754.78	1,651.66	1,546.79	68	117.98	111.86	103.99
69	1,899.85	1,786.24	1,674.38	69	127.59	120.60	112.73
70	2,053.65	1,933.06	1,812.46	70	138.08	130.21	121.47
71	2,254.65	2,121.82	1,988.98	71	152.06	143.32	133.71
72	2,473.12	2,326.31	2,181.24	72	166.04	156.43	146.81
73	2,712.57	2,553.52	2,392.72	73	182.64	171.28	160.80
74	2,974.74	2,799.96	2,625.18	74	200.12	187.89	175.65

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 VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	3,263.12	3,070.87	2,878.61	75	218.47	205.37	192.26
76	3,672.11	3,455.38	3,240.40	76	246.44	231.58	216.73
77	4,131.77	3,888.83	3,645.89	77	277.02	260.42	243.82
78	4,649.12	4,374.72	4,102.06	78	311.11	292.75	274.40
79	5,229.39	4,921.78	4,614.16	79	350.43	329.46	308.48
80		5,537.00	5,190.93	80		369.66	346.06
81		6,230.87	5,839.36	81		415.97	389.76
82		7,008.64	6,569.94	82		468.41	438.70
83		7,884.28	7,389.65	83		526.96	493.75
84		8,870.03	8,312.49	84		592.50	554.92

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	561.04	527.83	492.88	18-44	38.45	36.70	34.08
45-49	662.41	623.96	582.01	45-49	45.44	43.69	40.20
50-54	779.51	734.07	686.88	50-54	53.31	50.69	47.19
55	994.49	936.82	877.39	55	66.42	62.92	58.55
56	1,050.42	989.25	926.33	56	70.79	66.42	62.05
57	1,106.35	1,043.43	977.01	57	74.28	70.79	65.54
58	1,167.52	1,099.36	1,029.45	58	78.65	74.28	69.04
59	1,230.44	1,158.78	1,087.13	59	83.02	78.65	73.41
60	1,296.86	1,221.70	1,144.80	60	87.39	82.15	76.90
61	1,370.27	1,289.87	1,209.47	61	92.63	87.39	81.27
62	1,445.42	1,363.28	1,277.63	62	97.88	91.76	85.64
63	1,525.82	1,438.43	1,349.29	63	103.12	97.00	90.89
64	1,609.71	1,518.83	1,426.20	64	109.24	102.25	96.13
65	1,698.85	1,602.72	1,504.85	65	114.48	107.49	100.50
66	1,845.67	1,740.80	1,634.18	66	124.97	117.10	109.24
67	2,002.97	1,889.36	1,774.01	67	135.45	126.71	118.85
68	2,174.25	2,050.16	1,924.32	68	146.81	138.08	128.46
69	2,361.26	2,226.68	2,088.61	69	159.05	149.44	139.82
70	2,562.26	2,415.45	2,266.88	70	172.16	161.67	151.18
71	2,817.44	2,654.89	2,490.60	71	189.64	178.27	166.91
72	3,097.08	2,917.06	2,737.04	72	207.99	195.75	182.64
73	3,402.95	3,205.45	3,006.20	73	228.09	214.98	201.00
74	3,740.27	3,521.80	3,303.32	74	250.81	235.95	221.10
75	4,110.80	3,869.61	3,628.41	75	274.40	258.67	242.07
76	4,624.65	4,353.74	4,082.84	76	309.36	291.01	272.66
77	5,203.17	4,899.05	4,593.19	77	347.81	327.71	306.74
78	5,853.35	5,510.78	5,166.47	78	391.50	368.78	345.19
79	6,585.67	6,199.41	5,813.15	79	440.44	414.23	388.01

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	748.05	706.11	664.16	18-44	50.69	48.06	44.57
45-49	879.14	830.20	781.26	45-49	60.30	56.80	52.43
50-54	1,029.45	973.52	915.84	50-54	69.91	65.54	61.17
55	1,323.08	1,247.92	1,171.02	55	89.14	83.89	78.65
56	1,396.48	1,317.83	1,235.69	56	94.38	89.14	83.02
57	1,473.39	1,389.49	1,303.85	57	99.62	93.51	87.39
58	1,555.53	1,466.40	1,375.51	58	104.87	98.75	92.63
59	1,641.17	1,546.79	1,450.67	59	110.11	103.99	97.88
60	1,730.31	1,630.69	1,529.32	60	115.35	109.24	102.25
61	1,824.69	1,719.82	1,613.21	61	122.35	115.35	108.36
62	1,924.32	1,812.46	1,700.60	62	128.46	121.47	113.61
63	2,029.18	1,912.08	1,793.23	63	135.45	128.46	119.72
64	2,139.29	2,015.20	1,891.11	64	143.32	134.58	126.71
65	2,254.65	2,123.56	1,992.48	65	150.31	141.57	132.83
66	2,455.64	2,312.33	2,170.75	66	164.29	154.68	145.07
67	2,672.37	2,518.56	2,363.01	67	179.15	168.66	158.17
68	2,910.07	2,742.28	2,572.75	68	194.88	183.52	172.16
69	3,166.99	2,985.22	2,801.71	69	212.36	200.12	187.01
70	3,446.64	3,249.14	3,049.89	70	230.71	217.60	203.62
71	3,796.20	3,577.73	3,357.50	71	254.30	240.32	224.59
72	4,178.96	3,937.77	3,696.57	72	279.65	263.92	247.31
73	4,601.93	4,334.52	4,067.11	73	307.61	290.13	271.78
74	5,066.84	4,771.47	4,477.84	74	339.07	319.85	299.75
75	5,577.20	5,252.11	4,927.02	75	372.28	351.31	329.46
76	6,274.56	5,909.28	5,543.99	76	419.47	395.87	371.41
77	7,059.32	6,648.59	6,237.86	77	471.90	444.81	417.72
78	7,940.21	7,478.79	7,017.38	78	530.45	500.74	469.28
79	8,932.95	8,413.86	7,894.77	79	596.87	562.79	527.83

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	964.78	921.09	875.64	18-44	64.67	62.05	58.55
45-49	1,148.30	1,094.12	1,038.19	45-49	76.90	74.28	69.91
50-54	1,363.28	1,296.86	1,228.70	50-54	90.89	87.39	83.02
55	1,733.81	1,649.91	1,566.02	55	116.23	110.98	105.74
56	1,829.94	1,740.80	1,653.41	56	123.22	117.10	111.86
57	1,929.56	1,836.93	1,742.55	57	130.21	124.09	117.98
58	2,034.43	1,936.55	1,838.67	58	137.20	131.08	124.09
59	2,146.29	2,043.17	1,940.05	59	144.19	138.08	131.08
60	2,261.64	2,153.28	2,044.91	60	152.06	145.07	137.20
61	2,387.48	2,273.87	2,160.27	61	160.80	153.81	145.07
62	2,518.56	2,399.72	2,279.12	62	169.54	161.67	153.81
63	2,656.64	2,532.55	2,406.71	63	179.15	170.41	161.67
64	2,803.45	2,672.37	2,541.29	64	188.76	180.02	171.28
65	2,957.26	2,819.18	2,681.11	65	198.37	189.64	180.02
66	3,212.44	3,062.13	2,911.82	66	215.85	206.24	195.75
67	3,486.84	3,324.30	3,161.75	67	234.20	223.72	212.36
68	3,785.71	3,609.19	3,432.66	68	254.30	242.94	230.71
69	4,110.80	3,918.54	3,728.04	69	276.15	263.04	249.93
70	4,462.11	4,254.12	4,046.13	70	298.87	284.89	270.91
71	4,899.05	4,670.09	4,442.88	71	328.58	312.85	298.00
72	5,377.95	5,128.01	4,876.33	72	360.04	343.44	325.96
73	5,902.29	5,627.88	5,353.48	73	395.00	376.65	358.30
74	6,479.06	6,178.44	5,876.07	74	433.45	413.35	392.38
75	7,111.76	6,781.42	6,449.34	75	474.52	452.68	429.96
76	8,001.38	7,630.85	7,256.82	76	533.95	509.48	484.14
77	9,002.86	8,583.39	8,162.18	77	601.24	573.27	544.44
78	10,128.44	9,656.54	9,182.89	78	675.52	644.93	612.60
79	11,395.59	10,864.26	10,329.44	79	760.29	725.33	689.50

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	372.12	354.11	336.11	18-44	27.01	25.51	22.51
45-49	444.14	420.13	396.13	45-49	31.51	30.01	27.01
50-54	525.17	495.16	462.15	50-54	36.01	34.51	31.51
55	696.22	651.21	603.19	55	46.51	45.01	42.01
56	741.24	696.22	645.21	56	51.02	48.02	45.01
57	789.25	741.24	687.22	57	54.02	51.02	48.02
58	840.27	786.25	732.23	58	57.02	54.02	51.02
59	894.28	837.27	780.25	59	61.52	57.02	52.52
60	948.30	891.28	831.26	60	64.52	60.02	55.52
61	1,014.32	954.30	888.28	61	69.02	64.52	60.02
62	1,083.34	1,017.32	948.30	62	73.52	69.02	64.52
63	1,155.37	1,086.35	1,014.32	63	78.02	73.52	69.02
64	1,233.39	1,158.37	1,083.34	64	84.03	79.53	73.52
65	1,314.42	1,236.39	1,155.37	65	88.53	84.03	78.02
66	1,443.46	1,359.43	1,269.40	66	97.53	93.03	85.53
67	1,584.50	1,491.47	1,395.44	67	106.53	102.03	94.53
68	1,737.55	1,635.52	1,530.49	68	117.04	111.04	103.53
69	1,908.61	1,794.57	1,680.53	69	127.54	121.54	112.54
70	2,091.67	1,968.63	1,842.59	70	139.54	132.04	123.04
71	2,328.74	2,190.70	2,049.65	71	156.05	147.05	138.04
72	2,586.82	2,436.78	2,280.73	72	174.06	163.55	153.05
73	2,877.92	2,706.86	2,535.81	73	193.56	183.06	171.05
74	3,199.02	3,009.96	2,817.90	74	214.57	202.56	189.06

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	3,556.13	3,346.06	3,133.00	75	238.58	225.07	210.07
76	4,003.27	3,766.20	3,526.12	76	268.59	253.58	237.08
77	4,504.43	4,237.35	3,967.26	77	303.10	285.09	267.08
78	5,068.61	4,768.52	4,465.42	78	340.61	319.60	300.10
79	5,701.81	5,365.71	5,023.60	79	382.62	360.11	337.61
80		6,034.92	5,650.80	80	429.14	403.63	378.12
81		6,791.16	6,359.02	81	483.15	454.64	426.14
82		7,640.43	7,154.28	82	543.17	511.66	478.65
83		8,594.73	8,048.56	83	612.19	576.18	538.67
84		9,672.08	9,053.88	84	687.22	648.21	606.19
				85	772.75	727.73	681.22
				86	870.28	819.26	766.74
				87	978.31	921.29	862.77
				88	1,101.35	1,036.83	970.81
				89	1,237.89	1,165.87	1,092.35
				90	1,393.94	1,311.42	1,228.89
				91	1,568.00	1,476.47	1,381.94
				92	1,763.06	1,661.03	1,554.49
				93	1,983.63	1,868.09	1,748.06
				94	2,231.21	2,100.67	1,967.13
				95	2,510.30	2,363.25	2,213.20
				96	2,823.90	2,658.85	2,489.29
				97	3,176.51	2,991.95	2,799.89
				98	3,574.14	3,365.57	3,151.00
				99	4,019.78	3,785.70	3,544.13

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	444.14	423.13	399.13	18-44	31.51	30.01	27.01
45-49	528.17	504.16	474.15	45-49	37.51	36.01	33.01
50-54	627.20	594.19	561.18	50-54	43.51	40.51	37.51
55	831.26	780.25	726.23	55	55.52	52.52	49.52
56	888.28	834.27	777.25	56	60.02	57.02	54.02
57	945.30	888.28	828.26	57	64.52	60.02	57.02
58	1,005.32	948.30	885.28	58	67.52	64.52	60.02
59	1,071.34	1,008.32	942.30	59	72.02	69.02	64.52
60	1,140.36	1,074.34	1,005.32	60	76.52	72.02	67.52
61	1,218.39	1,146.36	1,074.34	61	82.53	78.02	72.02
62	1,299.41	1,224.39	1,143.36	62	87.03	82.53	78.02
63	1,386.44	1,305.42	1,221.39	63	93.03	88.53	82.53
64	1,479.47	1,392.44	1,302.41	64	99.03	93.03	88.53
65	1,575.50	1,482.47	1,386.44	65	105.03	99.03	93.03
66	1,734.55	1,629.52	1,524.48	66	117.04	109.53	103.53
67	1,905.61	1,791.57	1,677.53	67	127.54	121.54	114.04
68	2,094.67	1,968.63	1,842.59	68	141.04	133.54	124.54
69	2,301.73	2,163.69	2,025.64	69	154.55	147.05	136.54
70	2,526.80	2,376.76	2,223.71	70	169.55	160.55	150.05
71	2,823.90	2,658.85	2,487.79	71	190.56	180.06	168.05
72	3,157.00	2,970.95	2,781.88	72	211.57	201.06	187.56
73	3,526.12	3,319.06	3,108.99	73	237.08	223.57	208.57
74	3,940.25	3,709.18	3,478.11	74	264.08	249.08	234.07

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	4,402.40	4,144.32	3,886.24	75	294.09	277.59	259.58
76	4,954.58	4,663.48	4,372.39	76	331.61	313.60	292.59
77	5,575.77	5,245.67	4,918.56	77	373.62	352.61	330.11
78	6,272.00	5,902.88	5,533.76	78	418.63	396.13	370.62
79	7,055.24	6,641.11	6,223.98	79	471.15	445.64	417.13
				80	529.67	499.66	468.15
				81	597.19	562.68	526.67
				82	670.71	633.20	592.69
				83	754.74	711.23	667.71
				84	849.27	799.75	750.24
				85	954.30	898.79	843.27
				86	1,074.34	1,011.32	949.80
				87	1,207.88	1,138.86	1,068.34
				88	1,359.43	1,279.91	1,201.88
				89	1,528.99	1,440.46	1,351.93
				90	1,721.05	1,620.52	1,519.98
				91	1,935.62	1,823.08	1,710.54
				92	2,177.19	2,051.15	1,923.61
				93	2,448.78	2,306.23	2,163.69
				94	2,754.88	2,595.83	2,435.27
				95	3,099.99	2,919.93	2,738.37
				96	3,487.11	3,284.54	3,081.98
				97	3,922.25	3,694.18	3,466.10
				98	4,412.90	4,156.32	3,899.74
				99	4,965.08	4,675.49	4,387.40

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	570.18	537.17	504.16	18-44	39.01	37.51	34.51
45-49	681.22	639.20	600.19	45-49	48.02	45.01	42.01
50-54	807.26	759.24	711.23	50-54	55.52	52.52	49.52
55	1,056.34	993.32	927.29	55	70.52	67.52	63.02
56	1,128.36	1,059.34	990.32	56	76.52	72.02	67.52
57	1,200.38	1,128.36	1,053.34	57	81.03	78.02	72.02
58	1,281.41	1,203.38	1,122.36	58	87.03	82.53	76.52
59	1,365.43	1,281.41	1,197.38	59	91.53	88.53	82.53
60	1,452.46	1,362.43	1,272.40	60	97.53	93.03	87.03
61	1,548.49	1,455.46	1,362.43	61	105.03	100.53	93.03
62	1,650.53	1,551.49	1,455.46	62	112.54	106.53	99.03
63	1,758.56	1,656.53	1,554.49	63	120.04	112.54	105.03
64	1,875.60	1,767.56	1,662.53	64	127.54	120.04	112.54
65	1,995.63	1,884.60	1,773.56	65	135.04	127.54	118.54
66	2,205.70	2,082.66	1,956.62	66	150.05	141.04	132.04
67	2,436.78	2,298.73	2,157.69	67	165.05	156.05	145.55
68	2,691.86	2,535.81	2,379.76	68	181.56	171.05	160.55
69	2,976.95	2,799.89	2,622.83	69	199.56	189.06	177.06
70	3,286.05	3,087.98	2,889.92	70	219.07	207.07	195.06
71	3,688.17	3,469.10	3,247.03	71	246.08	232.57	219.07
72	4,141.32	3,895.24	3,649.16	72	277.59	261.08	246.08
73	4,645.48	4,372.39	4,096.30	73	310.60	294.09	276.09
74	5,212.66	4,909.56	4,603.46	74	349.61	330.11	309.10

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	5,848.86	5,509.75	5,167.64	75	391.62	369.12	346.61
76	6,581.09	6,199.97	5,818.85	76	441.14	415.63	390.12
77	7,403.36	6,977.22	6,548.08	77	496.66	468.15	439.64
78	8,330.65	7,850.50	7,370.34	78	558.18	526.67	493.66
79	9,371.98	8,834.81	8,294.64	79	627.20	591.19	555.18
				80	705.22	664.71	622.70
				81	793.75	748.74	700.72
				82	892.78	841.77	789.25
				83	1,003.82	946.80	886.78
				84	1,129.86	1,063.84	997.82
				85	1,269.40	1,195.88	1,122.36
				86	1,428.45	1,345.93	1,263.40
				87	1,607.01	1,513.98	1,420.95
				88	1,808.08	1,703.04	1,599.51
				89	2,034.65	1,916.11	1,799.07
				90	2,288.23	2,156.19	2,022.64
				91	2,574.82	2,424.77	2,276.22
				92	2,895.92	2,727.87	2,559.81
				93	3,257.54	3,068.48	2,880.92
				94	3,664.17	3,452.60	3,241.03
				95	4,123.31	3,884.74	3,644.66
				96	4,637.98	4,369.39	4,100.80
				97	5,217.16	4,915.56	4,613.97
				98	5,869.87	5,530.76	5,190.15
				99	6,603.60	6,220.98	5,838.36

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 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	738.23	702.22	666.21	18-44	49.52	48.02	45.01
45-49	876.28	834.27	789.25	45-49	60.02	57.02	54.02
50-54	1,035.33	984.31	933.30	50-54	70.52	67.52	64.52
55	1,359.43	1,296.41	1,233.39	55	93.03	88.53	84.03
56	1,452.46	1,386.44	1,317.42	56	99.03	94.53	90.03
57	1,551.49	1,479.47	1,404.45	57	106.53	100.53	96.03
58	1,659.53	1,578.50	1,494.48	58	112.54	108.03	102.03
59	1,770.56	1,683.54	1,593.51	59	120.04	115.54	109.53
60	1,890.60	1,794.57	1,698.54	60	126.04	121.54	115.54
61	2,016.64	1,914.61	1,815.58	61	135.04	130.54	123.04
62	2,148.68	2,043.65	1,938.62	62	144.05	138.04	132.04
63	2,286.73	2,178.69	2,067.66	63	153.05	147.05	139.54
64	2,436.78	2,322.74	2,208.70	64	163.55	157.55	148.55
65	2,595.83	2,475.79	2,355.75	65	174.06	166.55	157.55
66	2,862.91	2,730.87	2,595.83	66	192.06	184.56	174.06
67	3,157.00	3,009.96	2,859.91	67	211.57	202.56	192.06
68	3,481.11	3,316.05	3,151.00	68	232.57	223.57	211.57
69	3,838.22	3,655.16	3,472.10	69	256.58	246.08	234.07
70	4,228.35	4,027.28	3,823.22	70	282.09	270.09	256.58
71	4,729.50	4,507.43	4,279.36	71	316.60	303.10	288.09
72	5,290.68	5,041.60	4,789.52	72	354.11	339.11	321.10
73	5,917.88	5,638.79	5,359.71	73	396.13	378.12	360.11
74	6,617.11	6,308.01	5,998.91	74	442.64	423.13	402.13

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	7,400.35	7,055.24	6,710.13	75	495.16	472.65	448.64
76	8,327.65	7,940.53	7,553.40	76	558.18	532.67	505.66
77	9,368.98	8,933.84	8,498.70	77	627.20	598.69	568.68
78	10,542.35	10,053.20	9,561.04	78	705.22	672.21	639.20
79	11,862.77	11,310.60	10,758.42	79	793.75	756.24	718.73
				80	891.28	849.27	807.26
				81	1,003.82	955.80	909.29
				82	1,128.36	1,075.84	1,023.33
				83	1,269.40	1,209.38	1,150.87
				84	1,428.45	1,360.93	1,294.91
				85	1,605.51	1,530.49	1,455.46
				86	1,806.57	1,722.55	1,638.52
				87	2,033.15	1,937.12	1,842.59
				88	2,286.73	2,180.19	2,073.66
				89	2,571.82	2,451.78	2,331.74
				90	2,894.42	2,759.38	2,622.83
				91	3,256.04	3,102.99	2,951.44
				92	3,662.67	3,491.61	3,320.56
				93	4,120.31	3,928.25	3,734.69
				94	4,634.97	4,418.91	4,201.34
				95	5,214.16	4,971.08	4,726.50
				96	5,865.37	5,592.28	5,317.69
				97	6,599.10	6,291.50	5,982.40
				98	7,424.36	7,077.75	6,729.64
				99	8,351.66	7,961.53	7,571.41

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	735.23	690.22	645.21	18-44	49.52	46.51	43.51
45-49	870.28	816.26	762.24	45-49	58.52	55.52	52.52
50-54	1,026.33	963.31	897.29	50-54	69.02	66.02	61.52
55	1,296.41	1,221.39	1,143.36	55	87.03	82.53	76.52
56	1,368.44	1,290.41	1,209.38	56	93.03	88.53	82.53
57	1,446.46	1,362.43	1,275.41	57	97.53	93.03	87.03
58	1,527.49	1,437.46	1,344.43	58	103.53	99.03	91.53
59	1,611.51	1,518.48	1,419.45	59	109.53	103.53	97.53
60	1,698.54	1,599.51	1,497.48	60	115.54	109.53	102.03
61	1,797.57	1,692.54	1,587.51	61	123.04	115.54	108.03
62	1,902.61	1,791.57	1,677.53	62	129.04	123.04	114.04
63	2,013.64	1,896.60	1,776.57	63	136.54	129.04	120.04
64	2,130.68	2,007.64	1,878.60	64	144.05	136.54	127.54
65	2,253.72	2,121.67	1,986.63	65	151.55	142.55	133.54
66	2,442.78	2,298.73	2,154.69	66	165.05	154.55	145.55
67	2,646.84	2,490.79	2,331.74	67	178.56	168.05	157.55
68	2,865.91	2,697.86	2,526.80	68	193.56	181.56	169.55
69	3,102.99	2,922.93	2,736.87	69	208.57	196.56	183.06
70	3,361.07	3,163.01	2,964.94	70	225.07	211.57	198.06
71	3,688.17	3,472.10	3,253.03	71	247.58	232.57	217.57
72	4,045.29	3,805.21	3,565.13	72	271.59	255.08	238.58
73	4,438.41	4,174.33	3,910.24	73	297.09	280.59	262.58
74	4,867.55	4,579.46	4,288.36	74	327.10	307.60	288.09

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	5,338.70	5,020.60	4,699.49	75	357.11	336.11	315.10
76	6,007.91	5,650.80	5,290.68	76	402.13	378.12	355.61
77	6,761.15	6,359.02	5,950.89	77	451.64	426.14	399.13
78	7,607.42	7,154.28	6,698.13	78	508.66	478.65	448.64
79	8,558.72	8,048.56	7,535.40	79	571.68	538.67	505.66
80		9,053.88	8,477.70	80		604.69	567.18
81		10,188.24	9,540.03	81		681.22	639.20
82		11,460.65	10,734.41	82		765.24	718.73
83		12,892.10	12,078.84	83		861.27	807.26
84		14,503.61	13,591.32	84		969.31	907.79

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	888.28	837.27	786.25	18-44	61.52	58.52	54.02
45-49	1,056.34	993.32	930.30	45-49	72.02	69.02	64.52
50-54	1,254.40	1,176.37	1,098.35	50-54	84.03	79.53	75.02
55	1,596.51	1,506.48	1,416.45	55	108.03	102.03	94.53
56	1,689.54	1,593.51	1,497.48	56	114.04	108.03	100.53
57	1,785.57	1,683.54	1,581.50	57	121.54	114.04	106.53
58	1,887.60	1,779.57	1,668.53	58	127.54	120.04	112.54
59	1,995.63	1,878.60	1,761.56	59	135.04	127.54	118.54
60	2,106.67	1,983.63	1,857.59	60	141.04	133.54	124.54
61	2,226.71	2,097.67	1,965.63	61	150.05	142.55	132.04
62	2,352.75	2,214.70	2,076.66	62	159.05	150.05	139.54
63	2,484.79	2,340.74	2,193.70	63	166.55	157.55	147.05
64	2,622.83	2,472.79	2,319.74	64	177.06	166.55	156.05
65	2,769.88	2,610.83	2,448.78	65	186.06	175.56	163.55
66	3,006.96	2,835.90	2,658.85	66	202.56	190.56	178.56
67	3,265.04	3,075.98	2,883.92	67	220.57	207.07	193.56
68	3,544.13	3,337.06	3,130.00	68	238.58	225.07	210.07
69	3,847.22	3,622.15	3,394.08	69	259.58	244.58	228.07
70	4,174.33	3,928.25	3,682.17	70	280.59	264.08	247.58
71	4,588.46	4,318.37	4,048.29	71	309.10	291.09	273.09
72	5,044.60	4,747.51	4,450.42	72	339.11	319.60	300.10
73	5,545.76	5,218.66	4,891.56	73	372.12	351.11	328.60
74	6,094.94	5,734.82	5,374.71	74	409.63	385.62	361.62
75	6,698.13	6,302.00	5,905.88	75	448.64	423.13	396.13
76	7,538.40	7,091.26	6,647.11	76	505.66	477.15	445.64
77	8,480.70	7,979.54	7,481.38	77	568.68	535.67	501.16
78	9,543.04	8,978.86	8,417.68	78	639.20	601.69	564.18
79	10,737.42	10,104.21	9,471.01	79	718.73	676.72	634.70

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,185.38	1,116.36	1,047.33	18-44	79.53	75.02	70.52
45-49	1,395.44	1,317.42	1,236.39	45-49	94.53	90.03	84.03
50-54	1,638.52	1,548.49	1,455.46	50-54	111.04	105.03	97.53
55	2,133.68	2,010.64	1,884.60	55	142.55	135.04	126.04
56	2,250.72	2,121.67	1,992.63	56	151.55	144.05	133.54
57	2,373.76	2,238.71	2,103.67	57	160.55	151.55	141.04
58	2,505.80	2,361.75	2,220.71	58	169.55	159.05	148.55
59	2,640.84	2,493.79	2,343.75	59	178.56	168.05	157.55
60	2,784.89	2,628.84	2,472.79	60	187.56	177.06	165.05
61	2,943.94	2,778.88	2,610.83	61	198.06	187.56	175.56
62	3,108.99	2,934.93	2,757.88	62	210.07	198.06	184.56
63	3,286.05	3,096.99	2,910.93	63	220.57	208.57	195.06
64	3,469.10	3,271.04	3,072.98	64	232.57	220.57	205.57
65	3,664.17	3,454.10	3,241.03	65	244.58	231.07	216.07
66	3,988.27	3,760.20	3,529.12	66	267.08	252.08	235.57
67	4,342.38	4,090.30	3,838.22	67	291.09	274.59	256.58
68	4,723.50	4,453.42	4,177.33	68	316.60	298.59	280.59
69	5,140.64	4,843.54	4,546.45	69	345.11	325.60	304.60
70	5,593.78	5,269.68	4,945.57	70	375.12	354.11	331.61
71	6,163.96	5,806.85	5,449.73	71	414.13	390.12	366.12
72	6,788.16	6,395.03	6,001.91	72	454.64	429.14	402.13
73	7,475.38	7,043.24	6,611.10	73	501.16	472.65	442.64
74	8,234.62	7,757.47	7,280.32	74	552.18	520.67	487.66
75	9,068.88	8,543.72	8,018.55	75	606.19	571.68	535.67
76	10,206.25	9,615.06	9,023.87	76	682.72	643.70	603.19
77	11,481.65	10,818.44	10,152.23	77	768.24	723.23	678.22
78	12,919.11	12,171.87	11,421.63	78	862.77	813.26	763.74
79	14,536.62	13,693.36	12,850.09	79	970.81	915.29	858.27

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 71.7% Rate Increase**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,527.49	1,461.46	1,392.44	18-44	103.53	99.03	93.03
45-49	1,827.58	1,743.55	1,659.53	45-49	123.04	118.54	111.04
50-54	2,181.69	2,079.66	1,974.63	50-54	145.55	139.54	132.04
55	2,808.89	2,673.85	2,535.81	55	187.56	180.06	171.05
56	2,964.94	2,823.90	2,679.85	56	198.06	190.56	181.56
57	3,130.00	2,979.95	2,829.90	57	210.07	201.06	190.56
58	3,304.05	3,148.00	2,985.95	58	222.07	211.57	201.06
59	3,487.11	3,322.06	3,154.00	59	234.07	223.57	213.07
60	3,679.17	3,505.12	3,328.06	60	246.08	235.57	223.57
61	3,886.24	3,700.18	3,517.12	61	261.08	249.08	237.08
62	4,099.30	3,907.24	3,712.18	62	274.59	262.58	249.08
63	4,327.38	4,123.31	3,919.25	63	289.59	277.59	264.08
64	4,567.45	4,354.39	4,138.32	64	306.10	292.59	277.59
65	4,819.53	4,594.46	4,369.39	65	322.60	307.60	292.59
66	5,236.67	4,990.59	4,747.51	66	351.11	334.61	318.10
67	5,686.81	5,419.72	5,152.64	67	381.12	363.12	345.11
68	6,172.96	5,884.87	5,596.78	68	412.63	394.63	375.12
69	6,704.13	6,392.03	6,076.93	69	448.64	427.64	406.63
70	7,280.32	6,938.21	6,596.10	70	486.15	463.65	441.14
71	7,994.54	7,619.42	7,244.30	71	534.17	510.16	484.65
72	8,774.79	8,366.66	7,955.53	72	586.69	559.68	532.67
73	9,633.06	9,185.92	8,735.78	73	643.70	613.70	583.69
74	10,575.36	10,083.21	9,594.05	74	706.72	675.21	640.70
75	11,607.69	11,070.52	10,533.35	75	775.75	739.74	702.22
76	13,060.15	12,456.96	11,850.77	76	873.28	832.76	790.75
77	14,695.67	14,011.46	13,330.24	77	982.81	936.30	889.78
78	16,532.26	15,764.01	14,995.77	78	1,104.35	1,053.34	1,000.82
79	18,599.92	17,735.64	16,868.37	79	1,242.40	1,185.38	1,126.86

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
18-44	327.10	309.10	288.09	18-44	24.01	22.51	21.01
45-49	381.12	363.12	339.11	45-49	28.51	27.01	24.01
50-54	441.14	420.13	396.13	50-54	31.51	30.01	27.01
55	603.19	564.18	525.17	55	40.51	39.01	36.01
56	645.21	606.19	564.18	56	43.51	42.01	39.01
57	690.22	648.21	600.19	57	46.51	45.01	42.01
58	738.23	690.22	642.20	58	51.02	48.02	45.01
59	789.25	738.23	687.22	59	54.02	51.02	48.02
60	843.27	789.25	732.23	60	57.02	54.02	51.02
61	903.29	846.27	786.25	61	61.52	58.52	55.52
62	969.31	906.29	843.27	62	66.02	63.02	58.52
63	1,035.33	972.31	906.29	63	70.52	66.02	63.02
64	1,107.35	1,041.33	972.31	64	75.02	70.52	67.52
65	1,185.38	1,113.35	1,041.33	65	79.53	75.02	70.52
66	1,299.41	1,221.39	1,140.36	66	88.53	82.53	78.02
67	1,422.45	1,335.42	1,248.40	67	96.03	91.53	85.53
68	1,554.49	1,461.46	1,368.44	68	105.03	99.03	93.03
69	1,701.54	1,599.51	1,497.48	69	115.54	109.53	102.03
70	1,860.59	1,749.56	1,638.52	70	126.04	118.54	111.04
71	2,076.66	1,953.62	1,830.58	71	141.04	133.54	124.54
72	2,316.74	2,178.69	2,040.65	72	157.55	148.55	138.04
73	2,586.82	2,430.77	2,277.72	73	175.56	165.05	154.55
74	2,883.92	2,712.86	2,541.81	74	195.06	183.06	171.05

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

2-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		20 Days	60 Days	100 Days
75	3,217.02	3,024.96	2,832.90	75	216.07	204.06	190.56
76	3,622.15	3,406.08	3,190.01	76	243.08	229.57	214.57
77	4,075.30	3,832.22	3,592.14	77	274.59	258.08	241.58
78	4,582.46	4,312.37	4,042.29	78	307.60	291.09	271.59
79	5,158.64	4,855.54	4,549.45	79	346.61	327.10	304.60
80		5,461.74	5,119.63	80	388.62	366.12	342.11
81		6,145.96	5,761.83	81	438.14	412.63	385.62
82		6,914.20	6,479.06	82	492.16	463.65	433.64
83		7,778.47	7,289.32	83	553.68	522.17	487.66
84		8,750.78	8,198.61	84	622.70	586.69	549.17
				85	699.22	658.71	616.70
				86	787.75	741.24	694.72
				87	885.28	834.27	781.75
				88	996.32	939.30	879.28
				89	1,120.86	1,056.34	988.81
				90	1,260.40	1,188.38	1,111.85
				91	1,417.95	1,335.42	1,251.40
				92	1,595.01	1,503.48	1,407.45
				93	1,794.57	1,691.04	1,583.00
				94	2,019.64	1,902.61	1,781.07
				95	2,271.72	2,139.68	2,003.14
				96	2,555.31	2,406.77	2,253.72
				97	2,874.91	2,708.36	2,535.81
				98	3,233.53	3,045.97	2,852.41
				99	3,637.16	3,427.09	3,208.02

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	378.12	354.11	330.11	18-44	27.01	25.51	24.01
45-49	447.14	420.13	393.13	45-49	31.51	30.01	28.51
50-54	522.17	492.16	462.15	50-54	36.01	34.51	31.51
55	720.23	672.21	624.20	55	48.02	46.51	43.51
56	771.25	720.23	669.21	56	52.52	51.02	46.51
57	822.26	771.25	717.23	57	55.52	54.02	49.52
58	879.28	825.26	768.24	58	60.02	57.02	54.02
59	939.30	882.28	822.26	59	64.52	61.52	57.02
60	1,002.32	942.30	879.28	60	67.52	64.52	60.02
61	1,074.34	1,008.32	942.30	61	73.52	69.02	64.52
62	1,149.37	1,080.34	1,008.32	62	78.02	75.02	69.02
63	1,227.39	1,155.37	1,077.34	63	84.03	79.53	73.52
64	1,314.42	1,236.39	1,155.37	64	88.53	85.53	79.53
65	1,404.45	1,320.42	1,233.39	65	94.53	90.03	84.03
66	1,545.49	1,455.46	1,359.43	66	105.03	99.03	93.03
67	1,701.54	1,599.51	1,497.48	67	115.54	109.53	102.03
68	1,872.60	1,761.56	1,647.52	68	126.04	120.04	111.04
69	2,058.65	1,938.62	1,812.58	69	138.04	130.54	123.04
70	2,262.72	2,130.68	1,995.63	70	151.55	142.55	133.54
71	2,529.80	2,382.76	2,232.71	71	169.55	160.55	150.05
72	2,829.90	2,664.85	2,496.79	72	190.56	180.06	168.05
73	3,163.01	2,979.95	2,790.89	73	213.07	201.06	187.56
74	3,535.12	3,331.06	3,120.99	74	238.58	225.07	210.07

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	3,952.26	3,721.18	3,490.11	75	265.58	250.58	234.07
76	4,450.42	4,189.33	3,928.25	76	300.10	282.09	264.08
77	5,005.59	4,714.50	4,420.41	77	336.11	318.10	297.09
78	5,632.79	5,302.69	4,972.58	78	378.12	357.11	334.61
79	6,341.02	5,968.90	5,593.78	79	424.64	400.63	375.12
				80	477.15	450.14	421.63
				81	537.17	507.16	474.15
				82	604.69	570.18	534.17
				83	679.72	640.70	600.19
				84	763.74	720.23	675.21
				85	858.27	808.76	757.74
				86	966.31	910.79	853.77
				87	1,086.35	1,024.83	960.31
				88	1,222.89	1,152.37	1,080.34
				89	1,375.94	1,296.41	1,213.89
				90	1,546.99	1,458.46	1,366.93
				91	1,740.55	1,640.02	1,536.49
				92	1,958.12	1,845.59	1,728.55
				93	2,202.70	2,075.16	1,944.62
				94	2,478.79	2,334.74	2,187.70
				95	2,787.89	2,627.34	2,460.78
				96	3,136.00	2,955.94	2,768.38
				97	3,527.62	3,325.06	3,114.99
				98	3,968.76	3,740.69	3,503.61
				99	4,465.42	4,207.34	3,941.75

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	468.15	438.14	405.13	18-44	31.51	30.01	28.51
45-49	549.17	516.16	483.15	45-49	39.01	36.01	34.51
50-54	639.20	606.19	573.18	50-54	45.01	42.01	39.01
55	903.29	855.27	804.26	55	61.52	58.52	54.02
56	969.31	915.29	861.27	56	66.02	63.02	58.52
57	1,035.33	978.31	918.29	57	70.52	67.52	63.02
58	1,107.35	1,044.33	978.31	58	75.02	72.02	67.52
59	1,185.38	1,116.36	1,044.33	59	81.03	76.52	72.02
60	1,266.40	1,191.38	1,113.35	60	85.53	81.03	76.52
61	1,356.43	1,275.41	1,194.38	61	91.53	87.03	82.53
62	1,449.46	1,365.43	1,281.41	62	99.03	93.03	87.03
63	1,548.49	1,461.46	1,371.44	63	105.03	99.03	93.03
64	1,656.53	1,566.50	1,470.47	64	112.54	106.53	99.03
65	1,770.56	1,674.53	1,575.50	65	120.04	112.54	105.03
66	1,959.62	1,851.59	1,743.55	66	133.54	124.54	117.04
67	2,169.69	2,046.65	1,923.61	67	147.05	138.04	129.04
68	2,397.76	2,262.72	2,124.68	68	162.05	153.05	142.55
69	2,652.84	2,502.80	2,349.75	69	178.56	169.55	157.55
70	2,934.93	2,763.88	2,592.82	70	196.56	186.06	174.06
71	3,295.05	3,102.99	2,910.93	71	220.57	210.07	196.56
72	3,697.18	3,484.11	3,268.04	72	247.58	234.07	219.07
73	4,150.32	3,907.24	3,667.17	73	279.09	262.58	246.08
74	4,657.48	4,387.40	4,117.31	74	312.10	295.59	276.09

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	5,224.66	4,921.57	4,618.47	75	349.61	330.11	309.10
76	5,881.87	5,539.76	5,197.65	76	394.63	372.12	348.11
77	6,617.11	6,232.98	5,848.86	77	442.64	418.63	391.62
78	7,448.37	7,013.23	6,581.09	78	498.16	469.65	441.14
79	8,381.67	7,892.51	7,403.36	79	559.68	528.17	495.16
				80	628.70	592.69	556.68
				81	708.23	667.71	627.20
				82	796.75	750.24	705.22
				83	895.78	844.77	792.25
				84	1,008.32	949.80	891.28
				85	1,132.86	1,068.34	1,002.32
				86	1,275.41	1,201.88	1,128.36
				87	1,434.46	1,353.43	1,269.40
				88	1,613.01	1,521.48	1,428.45
				89	1,815.58	1,712.04	1,607.01
				90	2,042.15	1,926.61	1,806.57
				91	2,297.23	2,166.69	2,033.15
				92	2,583.82	2,436.78	2,286.73
				93	2,907.93	2,741.37	2,571.82
				94	3,271.04	3,084.98	2,894.42
				95	3,679.17	3,470.60	3,256.04
				96	4,139.82	3,904.24	3,662.67
				97	4,655.98	4,391.90	4,120.31
				98	5,238.17	4,941.07	4,634.97
				99	5,893.87	5,557.77	5,214.16

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
18-44	597.19	564.18	531.17	18-44	40.51	39.01	37.51
45-49	717.23	678.22	639.20	45-49	49.52	48.02	45.01
50-54	855.27	810.26	765.24	50-54	57.02	55.52	52.52
55	1,170.37	1,116.36	1,062.34	55	79.53	76.52	72.02
56	1,251.40	1,194.38	1,137.36	56	85.53	82.53	78.02
57	1,338.43	1,275.41	1,215.39	57	91.53	88.53	82.53
58	1,428.45	1,362.43	1,296.41	58	97.53	94.53	88.53
59	1,527.49	1,455.46	1,386.44	59	105.03	100.53	94.53
60	1,629.52	1,554.49	1,479.47	60	111.04	106.53	100.53
61	1,746.56	1,665.53	1,584.50	61	118.54	114.04	108.03
62	1,869.59	1,782.57	1,695.54	62	127.54	121.54	115.54
63	2,001.64	1,908.61	1,812.58	63	135.04	130.54	123.04
64	2,145.68	2,043.65	1,938.62	64	144.05	138.04	132.04
65	2,295.73	2,184.69	2,073.66	65	153.05	147.05	139.54
66	2,529.80	2,409.77	2,286.73	66	169.55	162.05	154.55
67	2,787.89	2,655.84	2,520.80	67	186.06	178.56	169.55
68	3,072.98	2,925.93	2,778.88	68	205.57	198.06	187.56
69	3,388.08	3,226.03	3,060.97	69	226.57	217.57	207.07
70	3,730.19	3,553.13	3,373.07	70	249.08	238.58	226.57
71	4,177.33	3,982.27	3,781.20	71	279.09	267.08	253.58
72	4,675.49	4,459.42	4,237.35	72	313.60	300.10	285.09
73	5,236.67	4,993.59	4,747.51	73	351.11	334.61	318.10
74	5,860.86	5,590.78	5,317.69	74	393.13	375.12	355.61

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 71.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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		20 Days	60 Days	100 Days
75	6,560.09	6,259.99	5,956.89	75	439.64	418.63	397.63
76	7,382.35	7,043.24	6,701.13	76	495.16	471.15	448.64
77	8,306.64	7,925.52	7,538.40	77	556.68	531.17	504.16
78	9,347.97	8,915.84	8,480.70	78	625.70	597.19	567.18
79	10,518.35	10,032.19	9,540.03	79	703.72	672.21	637.70
				80	790.75	754.74	717.23
				81	889.78	849.27	807.26
				82	1,000.82	955.80	907.79
				83	1,126.86	1,074.34	1,020.32
				84	1,266.40	1,207.88	1,147.87
				85	1,423.95	1,357.93	1,290.41
				86	1,602.51	1,528.99	1,452.46
				87	1,803.57	1,719.55	1,634.02
				88	2,028.65	1,934.12	1,838.08
				89	2,282.23	2,175.69	2,067.66
				90	2,567.32	2,447.28	2,325.74
				91	2,886.92	2,753.38	2,616.83
				92	3,248.53	3,098.49	2,943.94
				93	3,653.66	3,485.61	3,311.55
				94	4,111.31	3,920.75	3,725.69
				95	4,624.47	4,409.90	4,190.83
				96	5,202.15	4,962.08	4,714.50
				97	5,853.36	5,581.78	5,304.19
				98	6,584.09	6,279.50	5,967.40
				99	7,407.86	7,064.25	6,713.14

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	621.20	588.19	555.18	18-44	43.51	40.51	37.51
45-49	735.23	693.22	654.21	45-49	52.52	49.52	45.01
50-54	864.27	816.26	765.24	50-54	60.02	57.02	52.52
55	1,143.36	1,074.34	1,005.32	55	76.52	72.02	67.52
56	1,209.38	1,137.36	1,065.34	56	82.53	76.52	72.02
57	1,281.41	1,203.38	1,125.36	57	87.03	81.03	76.52
58	1,353.43	1,272.40	1,191.38	58	91.53	87.03	81.03
59	1,431.46	1,347.43	1,257.40	59	97.53	91.53	85.53
60	1,512.48	1,422.45	1,329.42	60	102.03	96.03	90.03
61	1,602.51	1,506.48	1,407.45	61	108.03	102.03	96.03
62	1,698.54	1,596.51	1,491.47	62	115.54	108.03	102.03
63	1,797.57	1,689.54	1,578.50	63	121.54	114.04	108.03
64	1,902.61	1,788.57	1,668.53	64	129.04	121.54	114.04
65	2,013.64	1,890.60	1,764.56	65	135.04	127.54	120.04
66	2,184.69	2,052.65	1,917.61	66	147.05	139.54	130.54
67	2,367.75	2,226.71	2,079.66	67	159.05	150.05	141.04
68	2,568.82	2,415.77	2,256.72	68	172.55	163.55	153.05
69	2,784.89	2,619.83	2,448.78	69	187.56	177.06	165.05
70	3,018.96	2,838.90	2,655.84	70	202.56	190.56	178.56
71	3,316.05	3,117.99	2,916.93	71	223.57	210.07	196.56
72	3,640.16	3,421.09	3,202.02	72	244.58	229.57	216.07
73	3,994.27	3,754.19	3,514.12	73	267.08	252.08	237.08
74	4,384.39	4,120.31	3,856.23	74	294.09	277.59	259.58

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	4,810.53	4,522.44	4,231.35	75	321.10	303.10	283.59
76	5,413.72	5,089.62	4,762.52	76	361.62	342.11	319.60
77	6,088.94	5,725.82	5,359.71	77	406.63	384.12	360.11
78	6,848.18	6,440.05	6,031.92	78	457.65	432.14	403.63
79	7,700.45	7,244.30	6,785.16	79	516.16	484.65	454.64
80		8,147.59	7,634.43	80		544.67	510.16
81		9,167.92	8,591.73	81		613.70	574.68
82		10,317.28	9,666.07	82		690.22	646.71
83		11,607.69	10,875.46	83		775.75	726.23
84		13,060.15	12,237.89	84		873.28	817.76

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	759.24	714.23	669.21	18-44	51.02	48.02	45.01
45-49	897.29	846.27	792.25	45-49	61.52	57.02	54.02
50-54	1,056.34	996.32	936.30	50-54	72.02	67.52	63.02
55	1,392.44	1,314.42	1,236.39	55	94.53	88.53	82.53
56	1,476.47	1,392.44	1,311.42	56	100.53	94.53	88.53
57	1,563.50	1,476.47	1,386.44	57	106.53	99.03	93.03
58	1,656.53	1,560.50	1,467.47	58	112.54	105.03	99.03
59	1,755.56	1,653.53	1,551.49	59	118.54	111.04	103.53
60	1,857.59	1,749.56	1,641.52	60	124.54	117.04	109.53
61	1,968.63	1,854.59	1,740.55	61	132.04	124.54	117.04
62	2,082.66	1,962.62	1,839.59	62	139.54	132.04	123.04
63	2,205.70	2,076.66	1,947.62	63	148.55	139.54	130.54
64	2,334.74	2,199.70	2,061.66	64	156.05	148.55	138.04
65	2,469.79	2,325.74	2,181.69	65	165.05	156.05	145.55
66	2,682.85	2,526.80	2,370.75	66	180.06	169.55	159.05
67	2,913.93	2,742.87	2,574.82	67	195.06	184.56	172.55
68	3,163.01	2,979.95	2,796.89	68	213.07	201.06	187.56
69	3,433.09	3,235.03	3,036.97	69	231.07	217.57	204.06
70	3,727.19	3,511.12	3,295.05	70	250.58	235.57	220.57
71	4,102.31	3,862.23	3,625.15	71	276.09	259.58	243.08
72	4,510.43	4,249.35	3,982.27	72	303.10	285.09	267.08
73	4,960.58	4,672.49	4,378.39	73	333.11	313.60	294.09
74	5,458.74	5,137.63	4,813.53	74	366.12	345.11	322.60
75	6,001.91	5,647.80	5,290.68	75	400.63	378.12	354.11
76	6,752.15	6,356.02	5,953.89	76	451.64	426.14	399.13
77	7,598.42	7,151.27	6,698.13	77	507.16	478.65	448.64
78	8,546.72	8,042.56	7,538.40	78	571.68	538.67	504.16
79	9,615.06	9,050.88	8,480.70	79	642.20	604.69	567.18

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	969.31	915.29	858.27	18-44	66.02	63.02	58.52
45-49	1,158.37	1,092.35	1,023.33	45-49	79.53	75.02	70.52
50-54	1,380.44	1,299.41	1,218.39	50-54	93.03	88.53	82.53
55	1,845.59	1,731.55	1,617.51	55	123.04	117.04	109.53
56	1,953.62	1,833.58	1,713.55	56	130.54	124.54	117.04
57	2,064.66	1,938.62	1,812.58	57	138.04	132.04	123.04
58	2,184.69	2,052.65	1,920.61	58	147.05	139.54	130.54
59	2,310.74	2,172.69	2,031.65	59	154.55	147.05	138.04
60	2,442.78	2,295.73	2,148.68	60	163.55	154.55	145.55
61	2,586.82	2,433.77	2,280.73	61	174.06	165.05	154.55
62	2,739.87	2,577.82	2,415.77	62	184.56	174.06	163.55
63	2,901.92	2,730.87	2,562.82	63	195.06	184.56	172.55
64	3,069.98	2,892.92	2,715.86	64	205.57	195.06	183.06
65	3,250.03	3,063.97	2,877.92	65	217.57	205.57	192.06
66	3,538.13	3,334.06	3,133.00	66	237.08	225.07	210.07
67	3,850.22	3,628.15	3,406.08	67	258.08	244.58	228.07
68	4,192.33	3,949.26	3,706.18	68	280.59	265.58	249.08
69	4,561.45	4,294.37	4,030.28	69	306.10	289.59	270.09
70	4,963.58	4,672.49	4,381.39	70	331.61	313.60	294.09
71	5,470.74	5,152.64	4,831.54	71	366.12	346.61	324.10
72	6,028.92	5,677.81	5,323.69	72	403.63	381.12	357.11
73	6,644.11	6,256.99	5,866.87	73	444.14	420.13	394.63
74	7,322.33	6,896.19	6,467.06	74	489.16	462.15	433.64
75	8,069.57	7,598.42	7,124.27	75	538.67	508.66	477.15
76	9,077.89	8,549.72	8,018.55	76	606.19	573.18	537.17
77	10,212.25	9,618.06	9,020.87	77	682.72	643.70	604.69
78	11,487.65	10,821.44	10,152.23	78	768.24	724.73	679.72
79	12,925.11	12,171.87	11,421.63	79	864.27	814.76	763.74

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 71.7% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,287.41	1,224.39	1,158.37	18-44	87.03	84.03	79.53
45-49	1,551.49	1,476.47	1,395.44	45-49	105.03	100.53	96.03
50-54	1,866.59	1,773.56	1,677.53	50-54	124.54	120.04	114.04
55	2,454.78	2,343.75	2,232.71	55	165.05	157.55	150.05
56	2,598.83	2,481.79	2,364.75	56	175.56	168.05	159.05
57	2,748.87	2,625.84	2,502.80	57	184.56	177.06	169.55
58	2,907.93	2,775.88	2,646.84	58	195.06	187.56	178.56
59	3,072.98	2,937.93	2,799.89	59	207.07	198.06	189.06
60	3,250.03	3,105.99	2,961.94	60	217.57	208.57	199.56
61	3,436.09	3,283.04	3,130.00	61	231.07	220.57	211.57
62	3,634.16	3,469.10	3,304.05	62	244.58	234.07	223.57
63	3,841.22	3,664.17	3,487.11	63	258.08	246.08	235.57
64	4,057.29	3,871.23	3,682.17	64	273.09	261.08	247.58
65	4,288.36	4,087.30	3,886.24	65	288.09	274.59	261.08
66	4,660.48	4,444.41	4,225.34	66	313.60	298.59	283.59
67	5,065.61	4,828.54	4,591.46	67	340.61	324.10	307.60
68	5,506.75	5,248.67	4,990.59	68	369.12	352.61	334.61
69	5,983.90	5,704.81	5,425.73	69	400.63	382.62	363.12
70	6,500.07	6,196.97	5,893.87	70	433.64	414.13	393.13
71	7,145.27	6,812.17	6,479.06	71	477.15	456.15	432.14
72	7,850.50	7,487.38	7,121.27	72	525.17	501.16	475.65
73	8,627.74	8,228.62	7,826.49	73	576.18	550.68	522.17
74	9,480.02	9,041.88	8,603.74	74	634.70	604.69	574.68
75	10,416.31	9,936.16	9,453.01	75	696.22	663.21	630.20
76	11,721.73	11,181.56	10,635.38	76	783.25	747.24	709.73
77	13,189.20	12,577.00	11,964.81	77	880.78	840.27	798.25
78	14,839.72	14,149.50	13,459.28	78	991.82	945.30	898.79
79	16,697.31	15,920.06	15,142.82	79	1,114.85	1,062.34	1,009.82

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	393.13	375.12	354.11	18-44	28.51	27.01	24.01
45-49	471.15	444.14	417.13	45-49	34.51	33.01	30.01
50-54	561.18	525.17	489.16	50-54	39.01	37.51	34.51
55	729.23	687.22	642.20	55	51.02	48.02	45.01
56	780.25	732.23	684.22	56	54.02	51.02	48.02
57	831.26	780.25	726.23	57	58.52	54.02	51.02
58	888.28	831.26	774.25	58	61.52	57.02	54.02
59	945.30	885.28	822.26	59	64.52	60.02	57.02
60	1,008.32	942.30	873.28	60	67.52	63.02	58.52
61	1,074.34	1,005.32	933.30	61	72.02	67.52	63.02
62	1,143.36	1,071.34	996.32	62	78.02	73.52	67.52
63	1,218.39	1,140.36	1,062.34	63	82.53	78.02	72.02
64	1,296.41	1,215.39	1,131.36	64	88.53	84.03	78.02
65	1,377.44	1,293.41	1,206.38	65	93.03	88.53	82.53
66	1,515.48	1,422.45	1,326.42	66	102.03	97.53	91.53
67	1,662.53	1,560.50	1,458.46	67	112.54	106.53	100.53
68	1,824.58	1,713.55	1,599.51	68	123.04	117.04	109.53
69	2,004.64	1,881.60	1,758.56	69	135.04	127.54	120.04
70	2,199.70	2,064.66	1,929.61	70	147.05	139.54	130.54
71	2,445.78	2,295.73	2,145.68	71	163.55	156.05	145.55
72	2,721.87	2,553.81	2,385.76	72	181.56	172.55	162.05
73	3,024.96	2,838.90	2,652.84	73	202.56	192.06	180.06
74	3,361.07	3,157.00	2,949.94	74	225.07	213.07	199.56

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	3,736.19	3,508.12	3,277.04	75	249.08	235.57	220.57
76	4,201.34	3,946.26	3,691.17	76	280.59	265.58	249.08
77	4,726.50	4,441.41	4,153.32	77	316.60	298.59	279.09
78	5,314.69	4,993.59	4,672.49	78	355.61	336.11	313.60
79	5,974.90	5,617.79	5,260.67	79	400.63	376.62	352.61
80		6,317.01	5,917.88	80	450.14	423.13	396.13
81		7,109.26	6,659.12	81	507.16	477.15	445.64
82		8,000.55	7,493.38	82	570.18	535.67	501.16
83		9,002.86	8,432.68	83	640.70	601.69	564.18
84		10,131.22	9,489.02	84	720.23	676.72	634.70
				85	808.76	760.74	712.73
				86	910.79	856.77	802.76
				87	1,024.83	963.31	903.29
				88	1,152.37	1,083.34	1,015.82
				89	1,296.41	1,219.89	1,141.86
				90	1,458.46	1,371.44	1,284.41
				91	1,640.02	1,542.49	1,444.96
				92	1,845.59	1,736.05	1,626.52
				93	2,075.16	1,952.12	1,829.08
				94	2,334.74	2,196.70	2,058.65
				95	2,627.34	2,471.29	2,315.24
				96	2,955.94	2,780.38	2,604.83
				97	3,325.06	3,126.99	2,930.43
				98	3,740.69	3,518.62	3,296.55
				99	4,207.34	3,958.26	3,707.68

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	486.15	453.14	420.13	18-44	33.01	31.51	30.01
45-49	582.19	543.17	501.16	45-49	40.51	39.01	36.01
50-54	690.22	645.21	597.19	50-54	46.51	45.01	42.01
55	876.28	828.26	777.25	55	60.02	57.02	52.52
56	936.30	885.28	828.26	56	64.52	61.52	57.02
57	999.32	942.30	882.28	57	69.02	64.52	60.02
58	1,065.34	1,002.32	939.30	58	72.02	69.02	64.52
59	1,134.36	1,068.34	999.32	59	76.52	73.52	69.02
60	1,209.38	1,137.36	1,062.34	60	81.03	76.52	72.02
61	1,290.41	1,212.39	1,131.36	61	87.03	82.53	78.02
62	1,371.44	1,290.41	1,203.38	62	93.03	87.03	82.53
63	1,461.46	1,371.44	1,281.41	63	99.03	93.03	88.53
64	1,554.49	1,458.46	1,362.43	64	105.03	99.03	93.03
65	1,653.53	1,551.49	1,449.46	65	111.04	105.03	99.03
66	1,818.58	1,707.54	1,596.51	66	123.04	115.54	109.53
67	2,001.64	1,878.60	1,758.56	67	135.04	127.54	120.04
68	2,199.70	2,067.66	1,935.62	68	148.55	139.54	132.04
69	2,418.77	2,274.72	2,133.68	69	163.55	153.05	144.05
70	2,658.85	2,502.80	2,346.75	70	178.56	168.05	157.55
71	2,970.95	2,796.89	2,622.83	71	199.56	189.06	177.06
72	3,319.06	3,123.99	2,928.93	72	223.57	210.07	196.56
73	3,706.18	3,490.11	3,271.04	73	249.08	234.07	220.57
74	4,138.32	3,898.24	3,652.16	74	277.59	261.08	246.08

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,621.47	4,351.38	4,078.30	75	309.10	291.09	273.09
76	5,200.65	4,897.56	4,588.46	76	348.11	328.60	307.60
77	5,851.86	5,509.75	5,161.64	77	391.62	369.12	346.61
78	6,584.09	6,196.97	5,806.85	78	441.14	415.63	390.12
79	7,409.36	6,971.22	6,533.08	79	495.16	468.15	438.14
				80	556.68	525.17	492.16
				81	627.20	591.19	553.68
				82	705.22	664.71	622.70
				83	792.25	747.24	700.72
				84	891.28	840.27	787.75
				85	1,002.32	943.80	885.28
				86	1,128.36	1,062.34	996.32
				87	1,269.40	1,195.88	1,120.86
				88	1,428.45	1,344.43	1,261.90
				89	1,607.01	1,512.48	1,419.45
				90	1,806.57	1,701.54	1,596.51
				91	2,033.15	1,914.61	1,796.07
				92	2,286.73	2,153.18	2,019.64
				93	2,571.82	2,421.77	2,271.72
				94	2,894.42	2,724.87	2,556.81
				95	3,256.04	3,065.48	2,874.91
				96	3,662.67	3,448.10	3,235.03
				97	4,120.31	3,880.23	3,638.66
				98	4,634.97	4,364.89	4,093.30
				99	5,214.16	4,909.56	4,604.96

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	630.20	594.19	555.18	18-44	42.01	40.51	37.51
45-49	753.24	708.23	663.21	45-49	51.02	49.52	45.01
50-54	900.29	843.27	786.25	50-54	60.02	57.02	54.02
55	1,119.36	1,056.34	990.32	55	76.52	72.02	67.52
56	1,194.38	1,128.36	1,056.34	56	82.53	78.02	72.02
57	1,275.41	1,203.38	1,125.36	57	87.03	82.53	76.52
58	1,359.43	1,281.41	1,200.38	58	93.03	87.03	82.53
59	1,449.46	1,365.43	1,278.41	59	97.53	93.03	87.03
60	1,545.49	1,455.46	1,362.43	60	103.53	97.53	91.53
61	1,647.52	1,551.49	1,452.46	61	111.04	105.03	99.03
62	1,752.56	1,650.53	1,545.49	62	118.54	112.54	105.03
63	1,863.59	1,755.56	1,644.52	63	126.04	120.04	111.04
64	1,983.63	1,869.59	1,752.56	64	135.04	127.54	118.54
65	2,109.67	1,986.63	1,863.59	65	142.55	135.04	126.04
66	2,328.74	2,193.70	2,058.65	66	157.55	150.05	139.54
67	2,571.82	2,421.77	2,271.72	67	174.06	163.55	153.05
68	2,835.90	2,673.85	2,508.80	68	190.56	180.06	169.55
69	3,130.00	2,949.94	2,769.88	69	210.07	198.06	186.06
70	3,454.10	3,256.04	3,054.97	70	231.07	217.57	204.06
71	3,880.23	3,658.16	3,430.09	71	259.58	244.58	229.57
72	4,354.39	4,105.31	3,853.23	72	292.59	274.59	258.08
73	4,888.56	4,609.47	4,324.38	73	328.60	309.10	289.59
74	5,488.75	5,173.65	4,855.54	74	367.62	346.61	325.60

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	6,160.96	5,806.85	5,449.73	75	412.63	388.62	364.62
76	6,932.21	6,536.08	6,133.95	76	465.15	438.14	411.13
77	7,799.48	7,352.34	6,902.20	77	522.17	492.16	462.15
78	8,774.79	8,273.63	7,766.47	78	588.19	553.68	519.17
79	9,873.14	9,305.96	8,741.78	79	661.71	622.70	583.69
				80	742.74	699.22	655.71
				81	835.77	787.75	738.23
				82	940.80	885.28	831.26
				83	1,057.84	996.32	934.80
				84	1,189.88	1,120.86	1,051.83
				85	1,336.93	1,260.40	1,182.38
				86	1,504.98	1,417.95	1,330.92
				87	1,692.54	1,596.51	1,497.48
				88	1,904.11	1,796.07	1,683.54
				89	2,142.68	2,019.64	1,895.10
				90	2,409.77	2,271.72	2,132.18
				91	2,711.36	2,555.31	2,397.76
				92	3,050.47	2,874.91	2,697.86
				93	3,431.59	3,235.03	3,033.97
				94	3,859.23	3,638.66	3,413.59
				95	4,342.38	4,093.30	3,839.72
				96	4,885.55	4,604.96	4,319.87
				97	5,494.75	5,181.15	4,860.05
				98	6,181.97	5,827.85	5,467.74
				99	6,954.71	6,557.09	6,150.46

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	807.26	768.24	726.23	18-44	54.02	52.52	49.52
45-49	957.30	912.29	867.28	45-49	64.52	63.02	58.52
50-54	1,131.36	1,083.34	1,032.33	50-54	76.52	73.52	69.02
55	1,464.47	1,392.44	1,320.42	55	99.03	94.53	90.03
56	1,560.50	1,485.47	1,407.45	56	106.53	102.03	96.03
57	1,662.53	1,581.50	1,500.48	57	112.54	108.03	102.03
58	1,770.56	1,683.54	1,596.51	58	120.04	114.04	109.53
59	1,884.60	1,794.57	1,701.54	59	127.54	121.54	117.04
60	2,004.64	1,908.61	1,809.58	60	135.04	129.04	123.04
61	2,136.68	2,034.65	1,932.61	61	144.05	138.04	132.04
62	2,274.72	2,166.69	2,058.65	62	153.05	147.05	139.54
63	2,421.77	2,310.74	2,196.70	63	163.55	156.05	148.55
64	2,577.82	2,460.78	2,343.75	64	174.06	166.55	157.55
65	2,742.87	2,619.83	2,496.79	65	184.56	175.56	166.55
66	3,024.96	2,889.92	2,751.88	66	204.06	193.56	184.56
67	3,337.06	3,184.01	3,030.96	67	225.07	214.57	202.56
68	3,679.17	3,508.12	3,337.06	68	247.58	235.57	223.57
69	4,057.29	3,868.23	3,676.17	69	271.59	259.58	247.58
70	4,474.42	4,261.36	4,048.29	70	298.59	285.09	271.59
71	5,005.59	4,768.52	4,528.44	71	334.61	319.60	304.60
72	5,596.78	5,332.70	5,065.61	72	373.62	357.11	340.61
73	6,259.99	5,965.90	5,665.80	73	418.63	399.13	379.62
74	7,001.23	6,671.12	6,338.02	74	468.15	445.64	424.64

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 71.7% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	7,829.49	7,460.37	7,088.25	75	522.17	498.16	474.15
76	8,810.80	8,393.67	7,976.54	76	588.19	561.18	534.17
77	9,909.15	9,444.00	8,972.85	77	661.71	631.70	600.19
78	11,148.55	10,623.38	10,095.21	78	744.24	709.73	675.21
79	12,540.99	11,952.80	11,358.61	79	837.27	798.25	759.24
				80	940.80	897.29	853.77
				81	1,059.34	1,009.82	960.31
				82	1,191.38	1,135.86	1,080.34
				83	1,339.93	1,278.41	1,215.39
				84	1,507.98	1,437.46	1,366.93
				85	1,695.54	1,616.01	1,536.49
				86	1,908.61	1,818.58	1,728.55
				87	2,147.18	2,046.65	1,944.62
				88	2,414.27	2,301.73	2,187.70
				89	2,717.36	2,589.82	2,462.28
				90	3,056.47	2,912.43	2,769.88
				91	3,437.59	3,277.04	3,114.99
				92	3,868.23	3,686.67	3,505.12
				93	4,351.38	4,147.32	3,943.25
				94	4,894.56	4,664.98	4,435.41
				95	5,506.75	5,248.67	4,990.59
				96	6,195.47	5,904.38	5,613.29
				97	6,969.72	6,642.61	6,315.51
				98	7,839.99	7,472.38	7,104.76
				99	8,819.81	8,407.17	7,993.04

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	774.25	732.23	690.22	18-44	54.02	51.02	46.51
45-49	921.29	870.28	816.26	45-49	64.52	60.02	55.52
50-54	1,092.35	1,029.33	963.31	50-54	75.02	70.52	66.02
55	1,362.43	1,287.41	1,212.39	55	93.03	87.03	81.03
56	1,443.46	1,362.43	1,281.41	56	99.03	93.03	87.03
57	1,524.48	1,440.46	1,356.43	57	103.53	97.53	91.53
58	1,611.51	1,521.48	1,431.46	58	109.53	103.53	96.03
59	1,704.54	1,608.51	1,512.48	59	115.54	109.53	102.03
60	1,800.57	1,698.54	1,596.51	60	121.54	114.04	106.53
61	1,905.61	1,794.57	1,686.54	61	129.04	121.54	114.04
62	2,013.64	1,896.60	1,779.57	62	136.54	127.54	120.04
63	2,130.68	2,004.64	1,878.60	63	144.05	135.04	127.54
64	2,250.72	2,118.67	1,983.63	64	151.55	142.55	133.54
65	2,379.76	2,235.71	2,091.67	65	159.05	150.05	141.04
66	2,574.82	2,421.77	2,265.72	66	172.55	163.55	153.05
67	2,787.89	2,619.83	2,454.78	67	187.56	177.06	165.05
68	3,012.96	2,835.90	2,655.84	68	202.56	192.06	178.56
69	3,262.04	3,066.98	2,874.91	69	219.07	207.07	193.56
70	3,526.12	3,319.06	3,111.99	70	237.08	223.57	208.57
71	3,871.23	3,643.16	3,415.09	71	261.08	246.08	229.57
72	4,246.35	3,994.27	3,745.19	72	285.09	268.59	252.08
73	4,657.48	4,384.39	4,108.31	73	313.60	294.09	276.09
74	5,107.62	4,807.53	4,507.43	74	343.61	322.60	301.60

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	5,602.78	5,272.68	4,942.57	75	375.12	352.61	330.11
76	6,305.01	5,932.89	5,563.77	76	423.13	397.63	372.12
77	7,094.26	6,677.12	6,259.99	77	475.65	447.14	418.63
78	7,982.54	7,511.39	7,043.24	78	534.17	502.66	471.15
79	8,978.86	8,450.69	7,922.52	79	601.69	565.68	529.67
80		9,507.02	8,912.84	80		634.70	594.19
81		10,698.40	10,026.19	81		714.23	669.21
82		12,033.83	11,280.59	82		804.26	753.24
83		13,537.31	12,688.04	83		904.79	847.77
84		15,229.84	14,272.54	84		1,017.32	952.80

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	963.31	906.29	846.27	18-44	66.02	63.02	58.52
45-49	1,137.36	1,071.34	999.32	45-49	78.02	75.02	69.02
50-54	1,338.43	1,260.40	1,179.38	50-54	91.53	87.03	81.03
55	1,707.54	1,608.51	1,506.48	55	114.04	108.03	100.53
56	1,803.57	1,698.54	1,590.51	56	121.54	114.04	106.53
57	1,899.60	1,791.57	1,677.53	57	127.54	121.54	112.54
58	2,004.64	1,887.60	1,767.56	58	135.04	127.54	118.54
59	2,112.67	1,989.63	1,866.59	59	142.55	135.04	126.04
60	2,226.71	2,097.67	1,965.63	60	150.05	141.04	132.04
61	2,352.75	2,214.70	2,076.66	61	159.05	150.05	139.54
62	2,481.79	2,340.74	2,193.70	62	168.05	157.55	147.05
63	2,619.83	2,469.79	2,316.74	63	177.06	166.55	156.05
64	2,763.88	2,607.83	2,448.78	64	187.56	175.56	165.05
65	2,916.93	2,751.88	2,583.82	65	196.56	184.56	172.55
66	3,169.01	2,988.95	2,805.89	66	214.57	201.06	187.56
67	3,439.09	3,244.03	3,045.97	67	232.57	217.57	204.06
68	3,733.19	3,520.12	3,304.05	68	252.08	237.08	220.57
69	4,054.29	3,823.22	3,586.14	69	273.09	256.58	240.08
70	4,399.40	4,147.32	3,892.24	70	295.59	277.59	259.58
71	4,837.54	4,558.45	4,276.36	71	325.60	306.10	286.59
72	5,317.69	5,008.59	4,699.49	72	357.11	336.11	313.60
73	5,842.86	5,503.75	5,161.64	73	391.62	369.12	345.11
74	6,422.04	6,046.92	5,671.80	74	430.64	405.13	379.62
75	7,058.25	6,644.11	6,229.98	75	471.15	444.14	415.63
76	7,940.53	7,475.38	7,010.23	76	531.17	499.66	468.15
77	8,933.84	8,411.68	7,886.51	77	597.19	562.68	526.67
78	10,050.20	9,462.01	8,870.82	78	672.21	633.20	592.69
79	11,307.60	10,644.39	9,981.18	79	756.24	711.23	666.21

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,284.41	1,212.39	1,140.36	18-44	87.03	82.53	76.52
45-49	1,509.48	1,425.45	1,341.43	45-49	103.53	97.53	90.03
50-54	1,767.56	1,671.53	1,572.50	50-54	120.04	112.54	105.03
55	2,271.72	2,142.68	2,010.64	55	153.05	144.05	135.04
56	2,397.76	2,262.72	2,121.67	56	162.05	153.05	142.55
57	2,529.80	2,385.76	2,238.71	57	171.05	160.55	150.05
58	2,670.85	2,517.80	2,361.75	58	180.06	169.55	159.05
59	2,817.90	2,655.84	2,490.79	59	189.06	178.56	168.05
60	2,970.95	2,799.89	2,625.84	60	198.06	187.56	175.56
61	3,133.00	2,952.94	2,769.88	61	210.07	198.06	186.06
62	3,304.05	3,111.99	2,919.93	62	220.57	208.57	195.06
63	3,484.11	3,283.04	3,078.98	63	232.57	220.57	205.57
64	3,673.17	3,460.10	3,247.03	64	246.08	231.07	217.57
65	3,871.23	3,646.16	3,421.09	65	258.08	243.08	228.07
66	4,216.34	3,970.26	3,727.19	66	282.09	265.58	249.08
67	4,588.46	4,324.38	4,057.29	67	307.60	289.59	271.59
68	4,996.59	4,708.50	4,417.41	68	334.61	315.10	295.59
69	5,437.73	5,125.63	4,810.53	69	364.62	343.61	321.10
70	5,917.88	5,578.77	5,236.67	70	396.13	373.62	349.61
71	6,518.07	6,142.95	5,764.83	71	436.64	412.63	385.62
72	7,175.28	6,761.15	6,347.02	72	480.15	453.14	424.64
73	7,901.51	7,442.37	6,983.22	73	528.17	498.16	466.65
74	8,699.77	8,192.61	7,688.45	74	582.19	549.17	514.66
75	9,576.05	9,017.87	8,459.69	75	639.20	603.19	565.68
76	10,773.43	10,146.23	9,519.03	76	720.23	679.72	637.70
77	12,120.86	11,415.63	10,710.41	77	810.26	763.74	717.23
78	13,633.34	12,841.08	12,048.83	78	910.79	859.77	805.76
79	15,337.88	14,446.60	13,555.31	79	1,024.83	966.31	906.29

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 71.7% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,656.53	1,581.50	1,503.48	18-44	111.04	106.53	100.53
45-49	1,971.63	1,878.60	1,782.57	45-49	132.04	127.54	120.04
50-54	2,340.74	2,226.71	2,109.67	50-54	156.05	150.05	142.55
55	2,976.95	2,832.90	2,688.86	55	199.56	190.56	181.56
56	3,142.00	2,988.95	2,838.90	56	211.57	201.06	192.06
57	3,313.05	3,154.00	2,991.95	57	223.57	213.07	202.56
58	3,493.11	3,325.06	3,157.00	58	235.57	225.07	213.07
59	3,685.17	3,508.12	3,331.06	59	247.58	237.08	225.07
60	3,883.24	3,697.18	3,511.12	60	261.08	249.08	235.57
61	4,099.30	3,904.24	3,709.18	61	276.09	264.08	249.08
62	4,324.38	4,120.31	3,913.24	62	291.09	277.59	264.08
63	4,561.45	4,348.38	4,132.31	63	307.60	292.59	277.59
64	4,813.53	4,588.46	4,363.39	64	324.10	309.10	294.09
65	5,077.62	4,840.54	4,603.46	65	340.61	325.60	309.10
66	5,515.75	5,257.67	4,999.59	66	370.62	354.11	336.11
67	5,986.90	5,707.82	5,428.73	67	402.13	384.12	364.62
68	6,500.07	6,196.97	5,893.87	68	436.64	417.13	396.13
69	7,058.25	6,728.14	6,401.04	69	474.15	451.64	429.14
70	7,661.44	7,304.32	6,947.21	70	513.16	489.16	465.15
71	8,411.68	8,018.55	7,628.43	71	564.18	537.17	511.66
72	9,233.94	8,804.80	8,372.66	72	618.20	589.69	559.68
73	10,134.22	9,663.07	9,191.92	73	678.22	646.71	615.20
74	11,124.54	10,608.37	10,089.21	74	744.24	709.73	673.71
75	12,210.88	11,643.70	11,073.52	75	814.76	777.25	738.23
76	13,738.37	13,102.17	12,459.96	76	916.79	874.78	831.26
77	15,457.92	14,737.69	14,014.46	77	1,032.33	984.31	934.80
78	17,390.53	16,580.27	15,767.02	78	1,159.87	1,107.35	1,051.83
79	19,566.22	18,653.93	17,735.64	79	1,305.42	1,245.40	1,183.88

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product

November 2017

Product

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

Form Number

H-LTC3JP, et al.
H-LTC3JP27, et al.
H-5AI
H-COLI-4
H-IBOR

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 83.0%. 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 significant rate relief. The company is requesting a premium rate increase of 71.7% at this time.

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 LTC3+ Comprehensive Product

November 2017

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

1. 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.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. 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	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

(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
LTC3+ 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	1993	117	0	0.0%	1	326	0	0.0%	4.5%	2.7866	
	1994	1,422,870	0	0.0%	3,349	3,794,162	0	0.0%	4.5%	2.6666	
	1995	13,183,106	585,628	4.4%	14,880	33,639,697	1,494,362	4.4%	4.5%	2.5517	
	1996	37,127,086	1,948,172	5.2%	35,113	90,658,581	4,757,133	5.2%	4.5%	2.4418	
	1997	57,428,703	11,510,630	20.0%	35,609	134,193,280	26,896,816	20.0%	4.4%	2.3367	
	1998	59,242,599	9,591,097	16.2%	36,385	132,470,621	21,446,368	16.2%	4.4%	2.2361	
	1999	59,470,759	14,408,874	24.2%	35,393	127,254,358	30,831,824	24.2%	4.4%	2.1398	
	2000	58,280,297	19,573,694	33.6%	34,595	119,336,870	40,079,812	33.6%	4.4%	2.0476	
	2001	57,687,373	25,218,093	43.7%	33,833	113,036,151	49,413,866	43.7%	4.4%	1.9595	
	2002	57,034,186	29,251,514	51.3%	33,085	106,943,787	54,848,993	51.3%	4.4%	1.8751	
	2003	56,166,151	33,430,653	59.5%	32,350	100,781,005	59,985,859	59.5%	4.4%	1.7943	
	2004	55,116,824	42,281,735	76.7%	31,337	94,639,385	72,600,653	76.7%	4.4%	1.7171	
	2005	53,262,209	46,764,091	87.8%	30,242	87,516,636	76,839,395	87.8%	4.4%	1.6431	
	2006	51,733,303	49,713,398	96.1%	29,267	81,343,968	78,167,927	96.1%	4.4%	1.5724	
	2007	50,863,698	58,197,756	114.4%	28,342	76,532,656	87,567,933	114.4%	4.4%	1.5047	
	2008	49,886,097	73,068,235	146.5%	27,388	71,829,377	105,208,586	146.5%	4.4%	1.4399	
	2009	48,787,946	79,162,001	162.3%	26,371	67,223,142	109,074,453	162.3%	4.4%	1.3779	
2010	47,402,223	93,987,884	198.3%	25,302	62,501,249	123,925,836	198.3%	4.3%	1.3185		
2011	46,562,163	98,262,677	211.0%	24,024	58,749,860	123,983,041	211.0%	4.3%	1.2618		
2012	47,489,407	115,388,459	243.0%	22,899	57,339,533	139,322,026	243.0%	4.3%	1.2074		
2013	46,768,992	124,377,524	265.9%	21,741	54,037,982	143,708,687	265.9%	4.2%	1.1554		
2014	44,942,652	125,644,957	279.6%	20,330	49,691,662	138,921,635	279.6%	4.1%	1.1057		
2015	46,219,048	128,524,135	278.1%	18,869	49,019,741	136,312,192	278.1%	4.0%	1.0606		
2016	47,335,772	122,718,019	259.3%	17,690	48,273,205	125,148,315	259.3%	4.0%	1.0198		
Projected Future Experience	2017	47,195,138	113,339,921	240.2%	16,308	46,278,640	111,138,937	240.2%	4.0%	0.9806	
	2018	46,904,766	112,564,834	240.0%	14,935	44,224,911	106,133,558	240.0%	4.0%	0.9429	
	2019	42,117,943	110,519,323	262.4%	13,590	38,184,209	100,197,035	262.4%	4.0%	0.9066	
	2020	37,495,860	107,432,779	286.5%	12,289	32,686,365	93,652,661	286.5%	4.0%	0.8717	
	2021	33,154,789	103,438,788	312.0%	11,047	27,790,493	86,702,855	312.0%	4.0%	0.8382	
	2022	29,128,804	98,707,275	338.9%	9,874	23,476,821	79,554,691	338.9%	4.0%	0.8060	
	2023	25,434,262	93,685,836	368.3%	8,776	19,710,718	72,603,446	368.3%	4.0%	0.7750	
	2024	22,073,868	88,836,994	402.5%	7,757	16,448,579	66,197,839	402.5%	4.0%	0.7452	
	2025	19,043,225	84,242,721	442.4%	6,818	13,644,484	60,359,968	442.4%	4.0%	0.7165	
	2026	16,332,352	79,315,902	485.6%	5,960	11,252,059	54,644,134	485.6%	4.0%	0.6889	
	2027	13,927,027	74,176,788	532.6%	5,183	9,225,892	49,138,055	532.6%	4.0%	0.6624	
	2028	11,809,659	68,864,078	583.1%	4,483	7,522,357	43,864,111	583.1%	4.0%	0.6370	
	2029	9,960,074	63,417,109	636.7%	3,858	6,100,224	38,840,937	636.7%	4.0%	0.6125	
	2030	8,356,151	57,998,356	694.1%	3,303	4,921,032	34,155,890	694.1%	4.0%	0.5889	
	2031	6,974,891	52,694,716	755.5%	2,814	3,949,608	29,838,958	755.5%	4.0%	0.5663	
	2032	5,793,191	47,679,166	823.0%	2,386	3,154,286	25,960,431	823.0%	4.0%	0.5445	
	2033	4,788,546	43,022,229	898.4%	2,013	2,506,996	22,523,860	898.4%	4.0%	0.5235	
	2034	3,939,429	38,672,467	981.7%	1,689	1,983,124	19,467,870	981.7%	4.0%	0.5034	
	2035	3,225,649	34,564,949	1071.6%	1,411	1,561,350	16,730,894	1071.6%	4.0%	0.4840	
	2036	2,628,725	30,610,723	1164.5%	1,172	1,223,475	14,247,001	1164.5%	4.0%	0.4654	
	2037	2,132,047	26,879,620	1260.7%	969	954,143	12,029,281	1260.7%	4.0%	0.4475	
	2038	1,720,837	23,415,423	1360.7%	796	740,496	10,075,932	1360.7%	4.0%	0.4303	
2039	1,382,048	20,196,451	1461.3%	650	571,838	8,356,510	1461.3%	4.0%	0.4138		
2040	1,104,283	17,230,352	1560.3%	528	439,336	6,855,051	1560.3%	4.0%	0.3978		
2041	877,684	14,518,317	1654.2%	426	335,754	5,553,918	1654.2%	4.0%	0.3825		
2042	693,771	12,105,789	1744.9%	342	255,191	4,452,900	1744.9%	4.0%	0.3678		
2043	545,266	9,993,141	1832.7%	272	192,852	3,534,423	1832.7%	4.0%	0.3537		
2044	425,990	8,142,105	1911.3%	215	144,871	2,768,980	1911.3%	4.0%	0.3401		
2045	330,727	6,557,662	1982.8%	169	108,148	2,144,366	1982.8%	4.0%	0.3270		
2046	255,085	5,208,461	2041.8%	132	80,205	1,637,668	2041.8%	4.0%	0.3144		
2047	195,390	4,087,692	2092.1%	102	59,072	1,235,837	2092.1%	4.0%	0.3023		
2048	148,587	3,175,191	2136.9%	78	43,195	923,038	2136.9%	4.0%	0.2907		
2049	112,153	2,440,314	2175.9%	59	31,349	682,122	2175.9%	4.0%	0.2795		
2050	84,008	1,855,676	2208.9%	44	22,579	498,753	2208.9%	4.0%	0.2688		
2051	62,443	1,394,933	2233.9%	33	16,137	360,498	2233.9%	4.0%	0.2584		
2052	46,059	1,034,908	2246.9%	25	11,445	257,169	2246.9%	4.0%	0.2485		
2053	33,721	757,098	2245.2%	18	8,057	180,899	2245.2%	4.0%	0.2389		
2054	24,513	549,069	2240.0%	13	5,632	126,147	2240.0%	4.0%	0.2297		
2055	17,698	392,927	2220.2%	9	3,910	86,802	2220.2%	4.0%	0.2209		
2056	12,697	278,024	2189.8%	7	2,697	59,056	2189.8%	4.0%	0.2124		
Past		1,093,413,580	1,303,609,227	119.2%	618,395	1,820,807,233	1,750,535,711	96.1%			
Future		400,489,352	1,663,998,107	415.5%	140,552	319,872,532	1,187,772,478	371.3%			
Lifetime		1,493,902,933	2,967,607,333	198.6%	758,947	2,140,679,765	2,938,308,189	137.3%			

**Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 71.7% Increase
LTC3+ 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	1993	117	0	0.0%	1	326	0	0.0%	4.5%	2.7866	
	1994	1,422,870	0	0.0%	3,349	3,794,162	0	0.0%	4.5%	2.6666	
	1995	13,183,106	585,628	4.4%	14,880	33,639,697	1,494,362	4.4%	4.5%	2.5517	
	1996	37,127,086	1,948,172	5.2%	35,113	90,658,581	4,757,133	5.2%	4.5%	2.4418	
	1997	57,428,703	11,510,630	20.0%	35,609	134,193,280	26,896,816	20.0%	4.4%	2.3367	
	1998	59,242,599	9,591,097	16.2%	36,385	132,470,621	21,446,368	16.2%	4.4%	2.2361	
	1999	59,470,759	14,408,874	24.2%	35,393	127,254,358	30,831,824	24.2%	4.4%	2.1398	
	2000	58,280,297	19,573,694	33.6%	34,595	119,336,870	40,079,812	33.6%	4.4%	2.0476	
	2001	57,687,373	25,218,093	43.7%	33,833	113,036,151	49,413,866	43.7%	4.4%	1.9595	
	2002	57,034,186	29,251,514	51.3%	33,085	106,943,787	54,848,993	51.3%	4.4%	1.8751	
	2003	56,166,151	33,430,653	59.5%	32,350	100,781,005	59,985,859	59.5%	4.4%	1.7943	
	2004	55,116,824	42,281,735	76.7%	31,337	94,639,385	72,600,653	76.7%	4.4%	1.7171	
	2005	53,262,209	46,764,091	87.8%	30,242	87,516,636	76,839,395	87.8%	4.4%	1.6431	
	2006	51,733,303	49,713,398	96.1%	29,267	81,343,968	78,167,927	96.1%	4.4%	1.5724	
	2007	50,863,698	58,197,756	114.4%	28,342	76,532,656	87,567,933	114.4%	4.4%	1.5047	
	2008	49,886,097	73,068,235	146.5%	27,388	71,829,377	105,208,586	146.5%	4.4%	1.4399	
	2009	48,787,946	79,162,001	162.3%	26,371	67,223,142	109,074,453	162.3%	4.4%	1.3779	
2010	47,402,223	93,987,884	198.3%	25,302	62,501,249	123,925,836	198.3%	4.3%	1.3185		
2011	46,562,163	98,262,677	211.0%	24,024	58,749,860	123,983,041	211.0%	4.3%	1.2618		
2012	47,489,407	115,388,459	243.0%	22,899	57,339,533	139,322,026	243.0%	4.3%	1.2074		
2013	46,768,992	124,377,524	265.9%	21,741	54,037,982	143,708,687	265.9%	4.2%	1.1554		
2014	44,942,652	125,644,957	279.6%	20,330	49,691,662	138,921,635	279.6%	4.1%	1.1057		
2015	46,219,048	128,524,135	278.1%	18,869	49,019,741	136,312,192	278.1%	4.0%	1.0606		
2016	47,335,772	122,718,019	259.3%	17,690	48,273,205	125,148,315	259.3%	4.0%	1.0198		
Projected Future Experience	2017	47,195,138	113,339,921	240.2%	16,308	46,278,640	111,138,937	240.2%	4.0%	0.9806	
	2018	56,838,859	109,115,480	192.0%	14,507	53,591,430	102,881,280	192.0%	4.0%	0.9429	
	2019	65,206,086	102,217,817	156.8%	13,200	59,115,965	92,670,873	156.8%	4.0%	0.9066	
	2020	58,050,277	99,363,114	171.2%	11,937	50,604,322	86,618,071	171.2%	4.0%	0.8717	
	2021	51,329,526	95,669,126	186.4%	10,730	43,024,638	80,190,289	186.4%	4.0%	0.8382	
	2022	45,096,583	91,293,014	202.4%	9,591	36,346,305	73,579,050	202.4%	4.0%	0.8060	
	2023	39,376,773	86,648,754	220.1%	8,524	30,515,705	67,149,938	220.1%	4.0%	0.7750	
	2024	34,174,284	82,164,126	240.4%	7,534	25,465,334	61,225,479	240.4%	4.0%	0.7452	
	2025	29,482,308	77,914,945	264.3%	6,622	21,124,094	55,826,112	264.3%	4.0%	0.7165	
	2026	25,285,393	73,358,198	290.1%	5,789	17,420,194	50,539,615	290.1%	4.0%	0.6889	
	2027	21,561,521	68,605,101	318.2%	5,034	14,283,325	45,447,118	318.2%	4.0%	0.6624	
	2028	18,283,458	63,691,448	348.4%	4,354	11,645,950	40,569,319	348.4%	4.0%	0.6370	
	2029	15,419,970	58,653,620	380.4%	3,747	9,444,235	35,923,453	380.4%	4.0%	0.6125	
	2030	12,936,813	53,641,889	414.6%	3,208	7,618,636	31,590,317	414.6%	4.0%	0.5889	
	2031	10,798,374	48,736,625	451.3%	2,733	6,114,697	27,597,645	451.3%	4.0%	0.5663	
	2032	8,968,892	44,097,812	491.7%	2,317	4,883,397	24,010,449	491.7%	4.0%	0.5445	
	2033	7,413,523	39,790,674	536.7%	1,955	3,881,276	20,832,011	536.7%	4.0%	0.5235	
	2034	6,098,938	35,767,638	586.5%	1,641	3,070,229	18,005,568	586.5%	4.0%	0.5034	
	2035	4,993,880	31,968,651	640.2%	1,370	2,417,249	15,474,176	640.2%	4.0%	0.4840	
	2036	4,069,734	28,311,440	695.7%	1,139	1,894,157	13,176,857	695.7%	4.0%	0.4654	
	2037	3,300,789	24,860,595	753.2%	941	1,477,183	11,125,718	753.2%	4.0%	0.4475	
	2038	2,664,162	21,656,606	812.9%	773	1,146,420	9,319,092	812.9%	4.0%	0.4303	
	2039	2,139,656	18,679,422	873.0%	632	885,307	7,728,822	873.0%	4.0%	0.4138	
	2040	1,709,626	15,936,118	932.1%	513	680,170	6,340,143	932.1%	4.0%	0.3978	
	2041	1,358,812	13,427,794	988.2%	414	519,807	5,136,743	988.2%	4.0%	0.3825	
	2042	1,074,081	11,196,480	1042.4%	332	395,082	4,118,427	1042.4%	4.0%	0.3678	
	2043	844,169	9,242,520	1094.9%	264	298,570	3,268,940	1094.9%	4.0%	0.3537	
2044	659,508	7,530,522	1141.8%	209	224,287	2,560,992	1141.8%	4.0%	0.3401		
2045	512,024	6,065,092	1184.5%	164	167,433	1,983,295	1184.5%	4.0%	0.3270		
2046	394,918	4,817,235	1219.8%	128	124,172	1,514,657	1219.8%	4.0%	0.3144		
2047	302,498	3,780,651	1249.8%	99	91,455	1,143,009	1249.8%	4.0%	0.3023		
2048	230,039	2,936,691	1276.6%	76	66,873	853,705	1276.6%	4.0%	0.2907		
2049	173,633	2,257,013	1299.9%	57	48,534	630,885	1299.9%	4.0%	0.2795		
2050	130,060	1,716,290	1319.6%	43	34,956	461,290	1319.6%	4.0%	0.2688		
2051	96,672	1,290,155	1334.6%	32	24,983	333,420	1334.6%	4.0%	0.2584		
2052	71,308	957,172	1342.3%	24	17,720	237,852	1342.3%	4.0%	0.2485		
2053	52,207	700,230	1341.3%	17	12,474	167,311	1341.3%	4.0%	0.2389		
2054	37,950	507,826	1338.2%	13	8,719	116,672	1338.2%	4.0%	0.2297		
2055	27,400	363,412	1326.3%	9	6,053	80,282	1326.3%	4.0%	0.2209		
2056	19,657	257,140	1308.2%	6	4,175	54,620	1308.2%	4.0%	0.2124		
Past		1,093,413,580	1,303,609,227	119.2%	618,395	1,820,807,233	1,750,535,711	96.1%			
Future		578,379,498	1,552,528,355	268.4%	136,989	454,974,152	1,111,622,433	244.3%			
Lifetime		1,671,793,078	2,856,137,582	170.8%	755,384	2,275,781,385	2,862,158,144	125.8%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ 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	1993	323	0	0.0%	0.0%	901	0	0.0%	0.0%	4.5%	2.7866
	1994	3,401,897	0	0.0%	0.0%	9,071,348	0	0.0%	0.0%	4.5%	2.6666
	1995	18,558,945	106,301	0.6%	0.5%	47,357,376	271,252	0.6%	0.5%	4.5%	2.5517
	1996	48,064,112	529,856	1.1%	0.9%	117,365,100	1,293,826	1.1%	0.9%	4.5%	2.4418
	1997	57,570,372	1,521,575	2.6%	1.7%	134,524,317	3,555,455	2.6%	1.7%	4.4%	2.3367
	1998	59,539,488	2,836,739	4.8%	2.7%	133,134,486	6,343,149	4.8%	2.6%	4.4%	2.2361
	1999	58,811,995	4,787,551	8.1%	4.0%	125,844,746	10,244,308	8.1%	3.8%	4.4%	2.1398
	2000	57,919,059	6,566,426	11.3%	5.4%	118,597,188	13,445,653	11.3%	5.1%	4.4%	2.0476
	2001	57,368,921	10,158,913	17.7%	7.3%	112,412,157	19,905,994	17.7%	6.9%	4.4%	1.9595
	2002	56,651,054	15,474,841	27.3%	10.0%	106,225,382	29,016,599	27.3%	9.3%	4.4%	1.8751
	2003	55,762,626	18,024,209	32.3%	12.7%	100,056,944	32,341,506	32.3%	11.6%	4.4%	1.7943
	2004	54,469,595	20,934,196	38.4%	15.3%	93,528,049	35,945,458	38.4%	13.9%	4.4%	1.7171
	2005	52,605,072	22,771,163	43.3%	17.9%	86,436,875	37,415,938	43.3%	16.0%	4.4%	1.6431
	2006	51,469,787	20,534,410	39.9%	19.7%	80,929,624	32,287,720	39.9%	17.5%	4.4%	1.5724
	2007	50,668,459	15,011,653	29.6%	20.4%	76,238,888	22,587,459	29.6%	18.2%	4.4%	1.5047
	2008	49,550,696	65,442,252	132.1%	27.9%	71,346,443	94,228,180	132.1%	24.0%	4.4%	1.4399
	2009	48,701,402	86,710,105	178.0%	37.3%	67,103,897	119,474,710	178.0%	31.0%	4.4%	1.3779
2010	47,035,073	95,784,592	203.6%	46.8%	62,017,150	126,294,849	203.6%	37.9%	4.3%	1.3185	
2011	46,757,376	77,728,272	166.2%	53.1%	58,996,171	98,073,734	166.2%	42.6%	4.3%	1.2618	
2012	47,902,667	87,538,811	182.7%	59.9%	57,838,510	105,695,877	182.7%	47.5%	4.3%	1.2074	
2013	46,358,979	99,575,577	214.8%	67.3%	53,564,243	115,051,940	214.8%	52.8%	4.2%	1.1554	
2014	45,992,184	113,193,870	246.1%	75.4%	50,852,095	125,154,864	246.1%	58.3%	4.1%	1.1057	
2015	46,928,497	125,906,959	268.3%	83.9%	49,772,179	133,536,425	268.3%	64.1%	4.0%	1.0606	
2016	47,689,262	136,155,292	285.5%	92.6%	48,633,696	138,851,698	285.5%	69.9%	4.0%	1.0198	
Projected Future Experience	2017	47,884,966	186,471,274	389.4%	104.8%	46,955,072	182,850,128	389.4%	77.7%	4.0%	0.9806
	2018	45,345,772	167,800,935	370.0%	114.8%	42,754,988	158,213,802	370.0%	84.1%	4.0%	0.9429
	2019	40,561,104	155,672,223	383.8%	123.6%	36,772,776	141,132,742	383.8%	89.7%	4.0%	0.9066
	2020	36,012,390	128,286,185	356.2%	130.2%	31,393,177	111,831,256	356.2%	93.8%	4.0%	0.8717
	2021	31,759,084	120,643,086	379.9%	136.2%	26,620,606	101,123,574	379.9%	97.5%	4.0%	0.8382
	2022	27,830,046	112,468,837	404.1%	141.8%	22,430,067	90,646,041	404.1%	100.9%	4.0%	0.8060
	2023	24,236,085	107,566,757	443.8%	147.1%	18,782,170	83,360,703	443.8%	104.0%	4.0%	0.7750
	2024	20,977,681	102,506,072	488.6%	152.3%	15,631,744	76,383,499	488.6%	106.8%	4.0%	0.7452
	2025	18,048,482	97,469,788	540.0%	157.3%	12,931,750	69,837,171	540.0%	109.5%	4.0%	0.7165
	2026	15,436,938	92,485,939	599.1%	162.1%	10,635,170	63,717,538	599.1%	111.9%	4.0%	0.6889
	2027	13,127,457	87,433,797	666.0%	166.7%	8,696,220	57,920,097	666.0%	114.2%	4.0%	0.6624
	2028	11,101,280	82,250,368	740.9%	171.2%	7,071,143	52,390,730	740.9%	116.2%	4.0%	0.6370
	2029	9,337,262	76,913,799	823.7%	175.4%	5,718,773	47,107,225	823.7%	118.1%	4.0%	0.6125
	2030	7,812,607	71,490,353	915.1%	179.3%	4,600,933	42,101,480	915.1%	119.8%	4.0%	0.5889
	2031	6,503,874	66,038,097	1015.4%	183.0%	3,682,889	37,394,792	1015.4%	121.4%	4.0%	0.5663
	2032	5,387,813	60,653,731	1125.8%	186.5%	2,933,565	33,024,843	1125.8%	122.7%	4.0%	0.5445
	2033	4,441,940	55,448,713	1248.3%	189.7%	2,325,533	29,029,621	1248.3%	123.9%	4.0%	0.5235
	2034	3,644,882	50,489,271	1385.2%	192.6%	1,834,848	25,416,495	1385.2%	125.0%	4.0%	0.5034
	2035	2,976,786	45,790,228	1538.2%	195.3%	1,440,890	22,164,403	1538.2%	125.9%	4.0%	0.4840
	2036	2,419,656	41,333,128	1708.2%	197.8%	1,126,169	19,237,479	1708.2%	126.8%	4.0%	0.4654
2037	1,957,400	37,091,084	1894.9%	200.0%	875,984	16,599,159	1894.9%	127.5%	4.0%	0.4475	
2038	1,575,740	33,068,495	2098.6%	202.0%	678,060	14,229,762	2098.6%	128.1%	4.0%	0.4303	
2039	1,262,168	29,276,169	2319.5%	203.8%	522,236	12,113,346	2319.5%	128.6%	4.0%	0.4138	
2040	1,005,796	25,720,755	2557.3%	205.4%	400,153	10,232,935	2557.3%	129.1%	4.0%	0.3978	
2041	797,250	22,406,117	2810.4%	206.8%	304,985	8,571,361	2810.4%	129.4%	4.0%	0.3825	
2042	628,463	19,346,726	3078.4%	208.0%	231,169	7,116,351	3078.4%	129.8%	4.0%	0.3678	
2043	492,560	16,555,249	3361.1%	209.1%	174,211	5,855,342	3361.1%	130.0%	4.0%	0.3537	
2044	383,727	14,034,941	3657.5%	210.0%	130,499	4,773,026	3657.5%	130.2%	4.0%	0.3401	
2045	297,061	11,793,017	3969.9%	210.7%	97,139	3,856,335	3969.9%	130.4%	4.0%	0.3270	
2046	228,449	9,815,267	4296.5%	211.3%	71,830	3,086,161	4296.5%	130.5%	4.0%	0.3144	
2047	174,466	8,090,491	4637.3%	211.8%	52,747	2,446,009	4637.3%	130.7%	4.0%	0.3023	
2048	132,275	6,607,249	4995.1%	212.3%	38,453	1,920,748	4995.1%	130.7%	4.0%	0.2907	
2049	99,542	5,348,688	5373.3%	212.6%	27,824	1,495,078	5373.3%	130.8%	4.0%	0.2795	
2050	74,343	4,293,872	5775.8%	212.9%	19,981	1,154,070	5775.8%	130.9%	4.0%	0.2688	
2051	55,104	3,419,167	6204.9%	213.1%	14,241	883,629	6204.9%	130.9%	4.0%	0.2584	
2052	40,542	2,701,033	6662.4%	213.3%	10,074	671,191	6662.4%	130.9%	4.0%	0.2485	
2053	29,615	2,116,863	7147.9%	213.4%	7,076	505,797	7147.9%	131.0%	4.0%	0.2389	
2054	21,489	1,646,574	7662.5%	213.5%	4,937	378,295	7662.5%	131.0%	4.0%	0.2297	
2055	15,495	1,271,945	8209.0%	213.6%	3,423	280,986	8209.0%	131.0%	4.0%	0.2209	
2056	11,108	976,201	8788.1%	213.7%	2,360	207,359	8788.1%	131.0%	4.0%	0.2124	
	Past	1,109,777,842	1,027,293,563	92.6%		1,861,847,768	1,301,016,693	69.9%			
	Future	384,128,697	2,164,792,484	563.6%		308,005,864	1,541,260,557	500.4%			
	Lifetime	1,493,906,539	3,192,086,047	213.7%		2,169,853,632	2,842,277,149	131.0%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 71.7% Increase
LTC3+ Comprehensive Policy Form

	Loss Ratio Demonstration									Interest Rate Factors	
	Calendar Year	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	1993	323	0	0.0%	0.0%	901	0	0.0%	0.0%	4.5%	2.7866
	1994	3,401,897	0	0.0%	0.0%	9,071,348	0	0.0%	0.0%	4.5%	2.6666
	1995	18,558,945	106,301	0.6%	0.5%	47,357,376	271,252	0.6%	0.5%	4.5%	2.5517
	1996	48,064,112	529,856	1.1%	0.9%	117,365,100	1,293,826	1.1%	0.9%	4.5%	2.4418
	1997	57,570,372	1,521,575	2.6%	1.7%	134,524,317	3,555,455	2.6%	1.7%	4.4%	2.3367
	1998	59,539,488	2,836,739	4.8%	2.7%	133,134,486	6,343,149	4.8%	2.6%	4.4%	2.2361
	1999	58,811,995	4,787,551	8.1%	4.0%	125,844,746	10,244,308	8.1%	3.8%	4.4%	2.1398
	2000	57,919,059	6,566,426	11.3%	5.4%	118,597,188	13,445,653	11.3%	5.1%	4.4%	2.0476
	2001	57,368,921	10,158,913	17.7%	7.3%	112,412,157	19,905,994	17.7%	6.9%	4.4%	1.9595
	2002	56,651,054	15,474,841	27.3%	10.0%	106,225,382	29,016,599	27.3%	9.3%	4.4%	1.8751
	2003	55,762,626	18,024,209	32.3%	12.7%	100,056,944	32,341,506	32.3%	11.6%	4.4%	1.7943
	2004	54,469,595	20,934,196	38.4%	15.3%	93,528,049	35,945,458	38.4%	13.9%	4.4%	1.7171
	2005	52,605,072	22,771,163	43.3%	17.9%	86,436,875	37,415,938	43.3%	16.0%	4.4%	1.6431
	2006	51,469,787	20,534,410	39.9%	19.7%	80,929,624	32,287,720	39.9%	17.5%	4.4%	1.5724
	2007	50,668,459	15,011,653	29.6%	20.4%	76,238,888	22,587,459	29.6%	18.2%	4.4%	1.5047
	2008	49,550,696	65,442,252	132.1%	27.9%	71,346,443	94,228,180	132.1%	24.0%	4.4%	1.4399
	2009	48,701,402	86,710,105	178.0%	37.3%	67,103,897	119,474,710	178.0%	31.0%	4.4%	1.3779
2010	47,035,073	95,784,592	203.6%	46.8%	62,017,150	126,294,849	203.6%	37.9%	4.3%	1.3185	
2011	46,757,376	77,728,272	166.2%	53.1%	58,996,171	98,073,734	166.2%	42.6%	4.3%	1.2618	
2012	47,902,667	87,538,811	182.7%	59.9%	57,838,510	105,695,877	182.7%	47.5%	4.3%	1.2074	
2013	46,358,979	99,575,577	214.8%	67.3%	53,564,243	115,051,940	214.8%	52.8%	4.2%	1.1554	
2014	45,992,184	113,193,870	246.1%	75.4%	50,852,095	125,154,864	246.1%	58.3%	4.1%	1.1057	
2015	46,928,497	125,906,959	268.3%	83.9%	49,772,179	133,536,425	268.3%	64.1%	4.0%	1.0606	
2016	47,689,262	136,155,292	285.5%	92.6%	48,633,696	138,851,698	285.5%	69.9%	4.0%	1.0198	
Projected Future Experience	2017	47,899,863	186,471,274	389.3%	104.8%	46,969,680	182,850,128	389.3%	77.7%	4.0%	0.9806
	2018	63,669,996	166,998,513	262.3%	113.1%	60,032,277	157,457,226	262.3%	83.4%	4.0%	0.9429
	2019	62,812,771	152,347,852	242.5%	119.4%	56,946,181	138,118,861	242.5%	87.8%	4.0%	0.9066
	2020	55,767,800	122,848,239	220.3%	123.6%	48,614,612	107,090,821	220.3%	90.9%	4.0%	0.8717
	2021	49,180,496	113,836,056	231.5%	127.4%	41,223,312	95,417,891	231.5%	93.7%	4.0%	0.8382
	2022	43,095,539	105,072,644	243.8%	130.9%	34,733,532	84,684,961	243.8%	96.1%	4.0%	0.8060
	2023	37,529,643	100,061,188	266.6%	134.4%	29,084,240	77,544,134	266.6%	98.4%	4.0%	0.7750
	2024	32,483,527	95,138,864	292.9%	137.8%	24,205,448	70,893,745	292.9%	100.5%	4.0%	0.7452
	2025	27,947,330	90,368,365	323.4%	141.2%	20,024,281	64,748,996	323.4%	102.5%	4.0%	0.7165
	2026	23,903,138	85,687,006	358.5%	144.5%	16,467,899	59,033,461	358.5%	104.4%	4.0%	0.6889
	2027	20,326,788	80,967,942	398.3%	147.8%	13,465,383	53,636,822	398.3%	106.2%	4.0%	0.6624
	2028	17,189,207	76,142,943	443.0%	151.0%	10,948,949	48,500,505	443.0%	107.8%	4.0%	0.6370
	2029	14,457,636	71,185,667	492.4%	154.1%	8,854,836	43,598,928	492.4%	109.3%	4.0%	0.6125
	2030	12,096,755	66,156,114	546.9%	157.0%	7,123,916	38,960,086	546.9%	110.7%	4.0%	0.5889
	2031	10,070,255	61,104,572	606.8%	159.8%	5,702,392	34,601,130	606.8%	111.9%	4.0%	0.5663
	2032	8,342,125	56,118,459	672.7%	162.4%	4,542,134	30,555,471	672.7%	113.0%	4.0%	0.5445
	2033	6,877,537	51,299,931	745.9%	164.8%	3,600,666	26,857,568	745.9%	114.0%	4.0%	0.5235
	2034	5,643,390	46,709,580	827.7%	167.1%	2,840,904	23,513,784	827.7%	114.9%	4.0%	0.5034
	2035	4,608,939	42,360,706	919.1%	169.2%	2,230,921	20,504,369	919.1%	115.7%	4.0%	0.4840
	2036	3,746,311	38,236,399	1020.6%	171.1%	1,743,628	17,796,183	1020.6%	116.3%	4.0%	0.4654
2037	3,030,589	34,311,479	1132.2%	172.9%	1,356,262	15,355,218	1132.2%	116.9%	4.0%	0.4475	
2038	2,439,662	30,589,712	1253.9%	174.5%	1,049,815	13,163,113	1253.9%	117.5%	4.0%	0.4303	
2039	1,954,159	27,081,202	1385.8%	175.9%	808,555	11,205,153	1385.8%	117.9%	4.0%	0.4138	
2040	1,557,223	23,792,026	1527.8%	177.2%	619,537	9,465,596	1527.8%	118.3%	4.0%	0.3978	
2041	1,234,337	20,725,677	1679.1%	178.3%	472,190	7,928,516	1679.1%	118.6%	4.0%	0.3825	
2042	973,009	17,895,555	1839.2%	179.2%	357,904	6,582,563	1839.2%	118.9%	4.0%	0.3678	
2043	762,597	15,313,029	2008.0%	180.1%	269,719	5,415,987	2008.0%	119.1%	4.0%	0.3537	
2044	594,097	12,981,109	2185.0%	180.8%	202,042	4,414,637	2185.0%	119.3%	4.0%	0.3401	
2045	459,916	10,907,312	2371.6%	181.4%	150,393	3,566,708	2371.6%	119.4%	4.0%	0.3270	
2046	353,690	9,078,007	2566.7%	181.9%	111,209	2,854,349	2566.7%	119.5%	4.0%	0.3144	
2047	270,111	7,482,785	2770.3%	182.3%	81,663	2,262,280	2770.3%	119.6%	4.0%	0.3023	
2048	204,790	6,110,954	2984.0%	182.7%	59,533	1,776,474	2984.0%	119.7%	4.0%	0.2907	
2049	154,111	4,946,929	3210.0%	182.9%	43,078	1,382,777	3210.0%	119.8%	4.0%	0.2795	
2050	115,099	3,971,344	3450.4%	183.2%	30,935	1,067,384	3450.4%	119.8%	4.0%	0.2688	
2051	85,312	3,162,341	3706.8%	183.3%	22,048	817,257	3706.8%	119.8%	4.0%	0.2584	
2052	62,766	2,498,148	3980.1%	183.5%	15,597	620,776	3980.1%	119.9%	4.0%	0.2485	
2053	45,850	1,957,858	4270.1%	183.6%	10,955	467,804	4270.1%	119.9%	4.0%	0.2389	
2054	33,269	1,522,894	4577.6%	183.7%	7,643	349,880	4577.6%	119.9%	4.0%	0.2297	
2055	23,989	1,176,405	4904.0%	183.8%	5,299	259,880	4904.0%	119.9%	4.0%	0.2209	
2056	17,198	902,875	5250.0%	183.8%	3,653	191,783	5250.0%	119.9%	4.0%	0.2124	
	Past	1,109,777,842	1,027,293,563	92.6%		1,861,847,768	1,301,016,593	69.9%			
	Future	562,020,819	2,045,519,952	364.0%		445,033,223	1,465,513,203	329.3%			
	Lifetime	1,671,798,661	3,072,813,515	183.8%		2,306,880,990	2,766,529,796	119.9%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ 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	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	32,188	0	0.0%	101	85,831	0	0.0%	4.5%	2.6666
	1995	453,861	0	0.0%	547	1,158,130	0	0.0%	4.5%	2.5517
	1996	1,411,702	0	0.0%	1,508	3,447,157	0	0.0%	4.5%	2.4418
	1997	2,289,276	61,387	2.7%	1,456	5,349,336	143,443	2.7%	4.4%	2.3367
	1998	2,227,794	296,142	13.3%	1,421	4,981,503	662,195	13.3%	4.4%	2.2361
	1999	2,195,095	188,946	8.6%	1,395	4,697,022	404,304	8.6%	4.4%	2.1398
	2000	2,135,556	89,415	4.2%	1,349	4,372,842	183,090	4.2%	4.4%	2.0476
	2001	2,099,491	672,853	32.0%	1,319	4,113,871	1,318,429	32.0%	4.4%	1.9595
	2002	2,052,476	904,542	44.1%	1,284	3,848,562	1,696,091	44.1%	4.4%	1.8751
	2003	2,000,270	311,252	15.6%	1,250	3,589,158	558,492	15.6%	4.4%	1.7943
	2004	1,950,301	1,836,266	94.2%	1,224	3,348,802	3,152,995	94.2%	4.4%	1.7171
	2005	1,922,679	1,290,630	67.1%	1,200	3,159,209	2,120,671	67.1%	4.4%	1.6431
	2006	1,884,756	2,025,334	107.5%	1,173	2,963,537	3,184,577	107.5%	4.4%	1.5724
	2007	1,859,479	1,240,221	66.7%	1,142	2,797,886	1,866,113	66.7%	4.4%	1.5047
	2008	1,818,741	1,729,296	95.1%	1,111	2,618,746	2,489,957	95.1%	4.4%	1.4399
	2009	1,792,551	1,586,505	88.5%	1,087	2,469,891	2,185,988	88.5%	4.4%	1.3779
	2010	1,760,207	1,836,754	104.3%	1,051	2,320,885	2,421,815	104.3%	4.3%	1.3185
	2011	1,772,107	2,734,415	154.3%	1,009	2,235,958	3,450,151	154.3%	4.3%	1.2618
	2012	1,814,440	2,566,839	141.5%	965	2,190,787	3,099,246	141.5%	4.3%	1.2074
2013	1,777,133	3,201,323	180.1%	919	2,053,341	3,698,883	180.1%	4.2%	1.1554	
2014	1,699,027	4,018,991	236.5%	868	1,878,561	4,443,670	236.5%	4.1%	1.1057	
2015	1,789,099	6,479,639	362.2%	810	1,897,511	6,872,280	362.2%	4.0%	1.0606	
2016	1,830,060	4,841,858	264.6%	757	1,866,302	4,937,746	264.6%	4.0%	1.0198	
Projected Future Experience	2017	1,815,128	4,456,163	245.5%	699	1,779,880	4,369,627	245.5%	4.0%	0.9806
	2018	1,817,787	4,457,885	245.2%	642	1,713,930	4,203,189	245.2%	4.0%	0.9429
	2019	1,640,331	4,412,268	269.0%	586	1,487,127	4,000,171	269.0%	4.0%	0.9066
	2020	1,468,086	4,321,350	294.4%	532	1,279,779	3,767,062	294.4%	4.0%	0.8717
	2021	1,305,512	4,192,062	321.1%	480	1,094,286	3,513,805	321.1%	4.0%	0.8382
	2022	1,153,962	4,028,322	349.1%	430	930,054	3,246,690	349.1%	4.0%	0.8060
	2023	1,014,115	3,847,615	379.4%	384	785,906	2,981,775	379.4%	4.0%	0.7750
	2024	886,098	3,677,963	415.1%	341	660,286	2,740,674	415.1%	4.0%	0.7452
	2025	769,818	3,519,197	457.1%	301	551,575	2,521,507	457.1%	4.0%	0.7165
	2026	665,023	3,342,267	502.6%	265	458,163	2,302,632	502.6%	4.0%	0.6889
	2027	571,308	3,147,901	551.0%	231	378,460	2,085,312	551.0%	4.0%	0.6624
	2028	488,140	2,943,331	603.0%	201	310,929	1,874,803	603.0%	4.0%	0.6370
	2029	414,879	2,732,487	658.6%	174	254,100	1,673,560	658.6%	4.0%	0.6125
	2030	350,803	2,514,794	716.9%	150	206,592	1,480,991	716.9%	4.0%	0.5889
	2031	295,145	2,301,954	779.9%	128	167,129	1,303,506	779.9%	4.0%	0.5663
	2032	247,128	2,097,293	848.7%	109	134,556	1,141,937	848.7%	4.0%	0.5445
	2033	205,959	1,905,249	925.1%	93	107,828	997,474	925.1%	4.0%	0.5235
	2034	170,860	1,726,992	1010.8%	78	86,012	869,374	1010.8%	4.0%	0.5034
	2035	141,101	1,554,521	1101.7%	66	68,299	752,454	1101.7%	4.0%	0.4840
	2036	115,997	1,384,591	1193.6%	55	53,988	644,424	1193.6%	4.0%	0.4654
2037	94,926	1,222,893	1288.3%	46	42,482	547,274	1288.3%	4.0%	0.4475	
2038	77,328	1,072,093	1386.4%	38	33,275	461,334	1386.4%	4.0%	0.4303	
2039	62,707	931,114	1484.9%	31	25,946	385,259	1484.9%	4.0%	0.4138	
2040	50,621	801,523	1583.4%	25	20,139	318,884	1583.4%	4.0%	0.3978	
2041	40,683	680,079	1671.6%	21	15,563	260,161	1671.6%	4.0%	0.3825	
2042	32,554	571,955	1756.9%	17	11,974	210,384	1756.9%	4.0%	0.3678	
2043	25,938	477,865	1842.3%	13	9,174	169,014	1842.3%	4.0%	0.3537	
2044	20,579	396,327	1925.9%	11	6,999	134,784	1925.9%	4.0%	0.3401	
2045	16,257	325,454	2001.9%	9	5,316	106,424	2001.9%	4.0%	0.3270	
2046	12,787	264,096	2065.4%	7	4,020	83,038	2065.4%	4.0%	0.3144	
2047	10,010	213,639	2134.3%	5	3,026	64,590	2134.3%	4.0%	0.3023	
2048	7,795	171,283	2197.3%	4	2,266	49,792	2197.3%	4.0%	0.2907	
2049	6,035	137,235	2273.9%	3	1,687	38,360	2273.9%	4.0%	0.2795	
2050	4,642	109,077	2349.8%	3	1,248	29,317	2349.8%	4.0%	0.2688	
2051	3,544	86,589	2443.0%	2	916	22,377	2443.0%	4.0%	0.2584	
2052	2,684	68,458	2550.4%	1	667	17,011	2550.4%	4.0%	0.2485	
2053	2,015	52,832	2622.0%	1	481	12,624	2622.0%	4.0%	0.2389	
2054	1,498	40,421	2698.1%	1	344	9,287	2698.1%	4.0%	0.2297	
2055	1,102	30,422	2759.7%	1	244	6,721	2759.7%	4.0%	0.2209	
2056	802	22,353	2787.8%	0	170	4,748	2787.8%	4.0%	0.2124	
Past		40,568,289	37,912,609	93.5%	24,946	67,444,828	48,890,135	72.5%		
Future		16,011,688	70,239,914	438.7%	6,185	12,694,815	49,402,349	389.2%		
Lifetime		56,579,978	108,152,523	191.1%	31,131	80,139,643	98,292,484	122.7%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 71.7% Increase
LTC3+ 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	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	32,188	0	0.0%	101	85,831	0	0.0%	4.5%	2.6666
	1995	453,861	0	0.0%	547	1,158,130	0	0.0%	4.5%	2.5517
	1996	1,411,702	0	0.0%	1,508	3,447,157	0	0.0%	4.5%	2.4418
	1997	2,289,276	61,387	2.7%	1,456	5,349,336	143,443	2.7%	4.4%	2.3367
	1998	2,227,794	296,142	13.3%	1,421	4,981,503	662,195	13.3%	4.4%	2.2361
	1999	2,195,095	188,946	8.6%	1,395	4,697,022	404,304	8.6%	4.4%	2.1398
	2000	2,135,556	89,415	4.2%	1,349	4,372,842	183,090	4.2%	4.4%	2.0476
	2001	2,099,491	672,853	32.0%	1,319	4,113,871	1,318,429	32.0%	4.4%	1.9595
	2002	2,052,476	904,542	44.1%	1,284	3,848,562	1,696,091	44.1%	4.4%	1.8751
	2003	2,000,270	311,252	15.6%	1,250	3,589,158	558,492	15.6%	4.4%	1.7943
	2004	1,950,301	1,836,266	94.2%	1,224	3,348,802	3,152,995	94.2%	4.4%	1.7171
	2005	1,922,679	1,290,630	67.1%	1,200	3,159,209	2,120,671	67.1%	4.4%	1.6431
	2006	1,884,756	2,025,334	107.5%	1,173	2,963,537	3,184,577	107.5%	4.4%	1.5724
	2007	1,859,479	1,240,221	66.7%	1,142	2,797,886	1,866,113	66.7%	4.4%	1.5047
	2008	1,818,741	1,729,296	95.1%	1,111	2,618,746	2,489,957	95.1%	4.4%	1.4399
	2009	1,792,551	1,586,505	88.5%	1,087	2,469,891	2,185,988	88.5%	4.4%	1.3779
	2010	1,760,207	1,836,754	104.3%	1,051	2,320,885	2,421,815	104.3%	4.3%	1.3185
	2011	1,772,107	2,734,415	154.3%	1,009	2,235,958	3,450,151	154.3%	4.3%	1.2618
	2012	1,814,440	2,566,839	141.5%	965	2,190,787	3,099,246	141.5%	4.3%	1.2074
	2013	1,777,133	3,201,323	180.1%	919	2,053,341	3,698,883	180.1%	4.2%	1.1554
2014	1,699,027	4,018,991	236.5%	868	1,878,561	4,443,670	236.5%	4.1%	1.1057	
2015	1,789,099	6,479,639	362.2%	810	1,897,511	6,872,280	362.2%	4.0%	1.0606	
2016	1,830,060	4,841,858	264.6%	757	1,866,302	4,937,746	264.6%	4.0%	1.0198	
Projected Future Experience	2017	1,815,128	4,456,163	245.5%	699	1,779,880	4,369,627	245.5%	4.0%	0.9806
	2018	2,170,589	4,333,135	199.6%	624	2,046,575	4,085,565	199.6%	4.0%	0.9429
	2019	2,539,525	4,080,847	160.7%	569	2,302,338	3,699,704	160.7%	4.0%	0.9066
	2020	2,272,859	3,996,758	175.8%	516	1,981,326	3,484,104	175.8%	4.0%	0.8717
	2021	2,021,166	3,877,181	191.8%	466	1,694,151	3,249,870	191.8%	4.0%	0.8382
	2022	1,786,539	3,725,740	208.5%	418	1,439,889	3,002,819	208.5%	4.0%	0.8060
	2023	1,570,031	3,558,607	226.7%	373	1,216,723	2,757,803	226.7%	4.0%	0.7750
	2024	1,371,838	3,401,698	248.0%	331	1,022,240	2,534,812	248.0%	4.0%	0.7452
	2025	1,191,815	3,254,857	273.1%	293	853,937	2,332,107	273.1%	4.0%	0.7165
	2026	1,029,575	3,091,218	300.2%	257	709,318	2,129,673	300.2%	4.0%	0.6889
	2027	884,486	2,911,451	329.2%	225	585,924	1,928,677	329.2%	4.0%	0.6624
	2028	755,727	2,722,246	360.2%	195	481,373	1,733,980	360.2%	4.0%	0.6370
	2029	642,306	2,527,240	393.5%	169	393,392	1,547,853	393.5%	4.0%	0.6125
	2030	543,105	2,325,899	428.3%	146	319,841	1,369,748	428.3%	4.0%	0.5889
	2031	456,937	2,129,046	465.9%	125	258,746	1,205,595	465.9%	4.0%	0.5663
	2032	382,598	1,939,757	507.0%	106	208,317	1,056,162	507.0%	4.0%	0.5445
	2033	318,861	1,762,139	552.6%	90	166,936	922,550	552.6%	4.0%	0.5235
	2034	264,522	1,597,271	603.8%	76	133,161	804,072	603.8%	4.0%	0.5034
	2035	218,449	1,437,755	658.2%	64	105,738	695,934	658.2%	4.0%	0.4840
	2036	179,584	1,280,590	713.1%	53	83,583	596,019	713.1%	4.0%	0.4654
	2037	146,962	1,131,037	769.6%	44	65,769	506,166	769.6%	4.0%	0.4475
	2038	119,718	991,565	828.3%	37	51,516	426,682	828.3%	4.0%	0.4303
	2039	97,081	861,175	887.1%	30	40,168	356,321	887.1%	4.0%	0.4138
	2040	78,370	741,318	945.9%	25	31,179	294,931	945.9%	4.0%	0.3978
	2041	62,985	628,996	998.6%	20	24,095	240,620	998.6%	4.0%	0.3825
	2042	50,399	528,994	1049.6%	16	18,538	194,581	1049.6%	4.0%	0.3678
2043	40,157	441,971	1100.6%	13	14,203	156,319	1100.6%	4.0%	0.3537	
2044	31,860	366,558	1150.5%	10	10,835	124,660	1150.5%	4.0%	0.3401	
2045	25,169	301,008	1195.9%	8	8,230	98,430	1195.9%	4.0%	0.3270	
2046	19,796	244,259	1233.9%	7	6,224	76,801	1233.9%	4.0%	0.3144	
2047	15,497	197,592	1275.0%	5	4,685	59,738	1275.0%	4.0%	0.3023	
2048	12,068	158,417	1312.7%	4	3,508	46,052	1312.7%	4.0%	0.2907	
2049	9,344	126,927	1358.4%	3	2,612	35,479	1358.4%	4.0%	0.2795	
2050	7,187	100,884	1403.8%	2	1,932	27,115	1403.8%	4.0%	0.2688	
2051	5,487	80,085	1459.5%	2	1,418	20,697	1459.5%	4.0%	0.2584	
2052	4,156	63,316	1523.6%	1	1,033	15,734	1523.6%	4.0%	0.2485	
2053	3,119	48,864	1566.4%	1	745	11,675	1566.4%	4.0%	0.2389	
2054	2,319	37,384	1611.8%	1	533	8,589	1611.8%	4.0%	0.2297	
2055	1,707	28,137	1648.7%	1	377	6,216	1648.7%	4.0%	0.2209	
2056	1,241	20,674	1665.5%	0	264	4,391	1665.5%	4.0%	0.2124	
	Past	40,568,289	37,912,609	93.5%	24,946	67,444,828	48,890,135	72.5%		
	Future	23,150,266	65,508,756	283.0%	6,028	18,071,253	46,217,872	255.8%		
	Lifetime	63,718,555	103,421,365	162.3%	30,974	85,516,080	95,108,007	111.2%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ 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	1993	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0%	0.0000
	1994	104,778	0	0.0%	0.0%	279,397	0	0.0%	0.0%	4.5%	2.6666	
	1995	664,663	0	0.0%	0.0%	1,696,038	0	0.0%	0.0%	4.5%	2.5517	
	1996	1,958,561	0	0.0%	0.0%	4,782,502	0	0.0%	0.0%	4.5%	2.4418	
	1997	2,260,665	13,332	0.6%	0.3%	5,282,482	31,152	0.6%	0.3%	4.4%	2.3367	
	1998	2,211,877	57,819	2.6%	1.0%	4,945,913	129,288	2.6%	0.9%	4.4%	2.2361	
	1999	2,177,658	145,418	6.7%	2.3%	4,659,709	311,163	6.7%	2.2%	4.4%	2.1398	
	2000	2,104,092	183,682	8.7%	3.5%	4,308,416	376,114	8.7%	3.3%	4.4%	2.0476	
	2001	2,083,916	261,130	12.5%	4.9%	4,083,351	511,673	12.5%	4.5%	4.4%	1.9595	
	2002	2,039,272	341,384	16.7%	6.4%	3,823,802	640,123	16.7%	5.9%	4.4%	1.8751	
	2003	1,978,174	384,450	19.4%	7.9%	3,549,510	689,832	19.4%	7.2%	4.4%	1.7943	
	2004	1,939,366	414,334	21.4%	9.2%	3,330,026	711,440	21.4%	8.3%	4.4%	1.7171	
	2005	1,911,823	481,579	25.2%	10.7%	3,141,370	791,296	25.2%	9.6%	4.4%	1.6431	
	2006	1,881,682	488,523	26.0%	11.9%	2,958,704	768,139	26.0%	10.6%	4.4%	1.5724	
	2007	1,851,541	506,146	27.3%	13.0%	2,785,943	761,579	27.3%	11.5%	4.4%	1.5047	
	2008	1,816,101	1,739,301	95.8%	18.6%	2,614,944	2,504,363	95.8%	15.7%	4.4%	1.4399	
	2009	1,798,575	2,259,637	125.6%	25.3%	2,478,191	3,113,473	125.6%	20.7%	4.4%	1.3779	
2010	1,756,055	2,481,834	141.3%	32.0%	2,315,410	3,272,373	141.3%	25.6%	4.3%	1.3185		
2011	1,820,215	1,845,701	101.4%	35.9%	2,296,659	2,328,816	101.4%	28.6%	4.3%	1.2618		
2012	1,814,055	1,842,691	101.6%	39.3%	2,190,322	2,224,897	101.6%	31.2%	4.3%	1.2074		
2013	1,753,451	2,471,605	141.0%	44.3%	2,025,978	2,855,750	141.0%	34.7%	4.2%	1.1554		
2014	1,751,933	3,060,185	174.7%	50.4%	1,937,056	3,383,550	174.7%	38.8%	4.1%	1.1057		
2015	1,829,131	3,813,599	208.5%	57.7%	1,939,969	4,044,688	208.5%	43.7%	4.0%	1.0606		
2016	1,836,523	4,884,299	266.0%	66.9%	1,872,894	4,981,027	266.0%	49.7%	4.0%	1.0198		
Projected Future Experience	2017	1,849,363	6,486,664	350.8%	79.1%	1,813,449	6,360,698	350.8%	57.4%	4.0%	0.9806	
	2018	1,743,519	6,121,389	351.1%	89.6%	1,643,905	5,771,650	351.1%	64.0%	4.0%	0.9429	
	2019	1,566,649	5,823,613	371.7%	99.1%	1,420,327	5,279,699	371.7%	69.9%	4.0%	0.9066	
	2020	1,397,877	4,925,636	352.4%	106.5%	1,218,575	4,293,838	352.4%	74.5%	4.0%	0.8717	
	2021	1,239,474	4,708,000	379.8%	113.4%	1,038,933	3,946,266	379.8%	78.6%	4.0%	0.8382	
	2022	1,092,548	4,448,422	407.2%	119.8%	880,556	3,585,276	407.2%	82.3%	4.0%	0.8060	
	2023	957,485	4,298,851	449.0%	126.0%	742,019	3,331,468	449.0%	85.8%	4.0%	0.7750	
	2024	834,296	4,134,714	495.6%	131.9%	621,685	3,081,026	495.6%	89.1%	4.0%	0.7452	
	2025	722,819	3,967,878	548.9%	137.6%	517,900	2,842,987	548.9%	92.1%	4.0%	0.7165	
	2026	622,728	3,799,704	610.2%	143.1%	429,024	2,617,779	610.2%	94.9%	4.0%	0.6889	
	2027	533,551	3,623,771	679.2%	148.4%	353,448	2,400,550	679.2%	97.5%	4.0%	0.6624	
	2028	454,692	3,437,093	755.9%	153.5%	289,624	2,189,313	755.9%	99.8%	4.0%	0.6370	
	2029	385,465	3,240,383	840.6%	158.4%	236,085	1,984,630	840.6%	102.0%	4.0%	0.6125	
	2030	325,116	3,035,819	933.8%	162.9%	191,465	1,787,828	933.8%	104.0%	4.0%	0.5889	
	2031	272,870	2,825,259	1035.4%	167.2%	154,516	1,599,834	1035.4%	105.8%	4.0%	0.5663	
	2032	227,935	2,614,004	1146.8%	171.3%	124,106	1,423,277	1146.8%	107.4%	4.0%	0.5445	
	2033	189,514	2,406,960	1270.1%	175.0%	99,218	1,260,140	1270.1%	108.8%	4.0%	0.5235	
	2034	156,844	2,208,052	1407.8%	178.4%	78,956	1,111,542	1407.8%	110.0%	4.0%	0.5034	
	2035	129,214	2,017,376	1561.3%	181.6%	62,545	976,495	1561.3%	111.2%	4.0%	0.4840	
	2036	105,962	1,833,053	1729.9%	184.6%	49,317	853,149	1729.9%	112.1%	4.0%	0.4654	
	2037	86,494	1,654,367	1912.7%	187.2%	38,708	740,369	1912.7%	113.0%	4.0%	0.4475	
	2038	70,280	1,482,746	2109.8%	189.6%	30,242	638,043	2109.8%	113.7%	4.0%	0.4303	
	2039	56,844	1,319,479	2321.2%	191.8%	23,520	545,949	2321.2%	114.4%	4.0%	0.4138	
	2040	45,771	1,165,335	2546.0%	193.7%	18,210	463,626	2546.0%	114.9%	4.0%	0.3978	
	2041	36,692	1,020,455	2781.1%	195.4%	14,036	390,371	2781.1%	115.4%	4.0%	0.3825	
	2042	29,288	885,372	3023.0%	196.8%	10,773	325,668	3023.0%	115.8%	4.0%	0.3678	
	2043	23,279	761,806	3272.5%	198.1%	8,233	269,439	3272.5%	116.1%	4.0%	0.3537	
	2044	18,425	650,728	3531.7%	199.2%	6,266	221,300	3531.7%	116.3%	4.0%	0.3401	
	2045	14,521	551,769	3799.8%	200.1%	4,748	180,429	3799.8%	116.6%	4.0%	0.3270	
	2046	11,393	464,246	4074.8%	200.9%	3,582	145,970	4074.8%	116.7%	4.0%	0.3144	
2047	8,894	387,837	4360.6%	201.5%	2,689	117,255	4360.6%	116.9%	4.0%	0.3023		
2048	6,904	322,027	4664.0%	202.1%	2,007	93,614	4664.0%	117.0%	4.0%	0.2907		
2049	5,326	265,998	4993.9%	202.5%	1,489	74,352	4993.9%	117.1%	4.0%	0.2795		
2050	4,080	218,695	5360.4%	202.9%	1,097	58,779	5360.4%	117.1%	4.0%	0.2688		
2051	3,100	179,069	5776.3%	203.2%	801	46,278	5776.3%	117.2%	4.0%	0.2584		
2052	2,335	146,084	6255.9%	203.5%	580	36,301	6255.9%	117.2%	4.0%	0.2485		
2053	1,742	118,552	6803.8%	203.7%	416	28,326	6803.8%	117.3%	4.0%	0.2389		
2054	1,287	95,553	7423.5%	203.8%	296	21,953	7423.5%	117.3%	4.0%	0.2297		
2055	940	76,472	8132.6%	204.0%	208	16,894	8132.6%	117.3%	4.0%	0.2209		
2056	678	60,708	8948.2%	204.1%	144	12,895	8948.2%	117.3%	4.0%	0.2124		
	Past	41,344,107	27,676,649	66.9%		69,298,588	34,430,734	49.7%				
	Future	15,236,198	87,783,940	576.2%		12,133,701	61,125,260	503.8%				
	Lifetime	56,580,306	115,460,589	204.1%		81,432,290	95,555,994	117.3%				

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 71.7% Increase
LTC3+ 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	1993	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0%	0.0000
	1994	104,778	0	0.0%	0.0%	279,397	0	0.0%	0.0%	4.5%	2.6666	
	1995	664,663	0	0.0%	0.0%	1,696,038	0	0.0%	0.0%	4.5%	2.5517	
	1996	1,958,561	0	0.0%	0.0%	4,782,502	0	0.0%	0.0%	4.5%	2.4418	
	1997	2,260,665	13,332	0.6%	0.3%	5,282,482	31,152	0.6%	0.3%	4.4%	2.3367	
	1998	2,211,877	57,819	2.6%	1.0%	4,945,913	129,288	2.6%	0.9%	4.4%	2.2361	
	1999	2,177,658	145,418	6.7%	2.3%	4,659,709	311,163	6.7%	2.2%	4.4%	2.1398	
	2000	2,104,092	183,682	8.7%	3.5%	4,308,416	376,114	8.7%	3.3%	4.4%	2.0476	
	2001	2,083,916	261,130	12.5%	4.9%	4,083,351	511,673	12.5%	4.5%	4.4%	1.9595	
	2002	2,039,272	341,384	16.7%	6.4%	3,823,802	640,123	16.7%	5.9%	4.4%	1.8751	
	2003	1,978,174	384,450	19.4%	7.9%	3,549,510	689,832	19.4%	7.2%	4.4%	1.7943	
	2004	1,939,366	414,334	21.4%	9.2%	3,330,026	711,440	21.4%	8.3%	4.4%	1.7171	
	2005	1,911,823	481,579	25.2%	10.7%	3,141,370	791,296	25.2%	9.6%	4.4%	1.6431	
	2006	1,881,682	488,523	26.0%	11.9%	2,958,704	768,139	26.0%	10.6%	4.4%	1.5724	
	2007	1,851,541	506,146	27.3%	13.0%	2,785,943	761,579	27.3%	11.5%	4.4%	1.5047	
	2008	1,816,101	1,739,301	95.8%	18.6%	2,614,944	2,504,363	95.8%	15.7%	4.4%	1.4399	
	2009	1,798,575	2,259,637	125.6%	25.3%	2,478,191	3,113,473	125.6%	20.7%	4.4%	1.3779	
2010	1,756,055	2,481,834	141.3%	32.0%	2,315,410	3,272,373	141.3%	25.6%	4.3%	1.3185		
2011	1,820,215	1,845,701	101.4%	35.9%	2,296,659	2,328,816	101.4%	28.6%	4.3%	1.2618		
2012	1,814,055	1,842,691	101.6%	39.3%	2,190,322	2,224,897	101.6%	31.2%	4.3%	1.2074		
2013	1,753,451	2,471,605	141.0%	44.3%	2,025,978	2,855,750	141.0%	34.7%	4.2%	1.1554		
2014	1,751,933	3,060,185	174.7%	50.4%	1,937,056	3,383,550	174.7%	38.8%	4.1%	1.1057		
2015	1,829,131	3,813,599	208.5%	57.7%	1,939,969	4,044,688	208.5%	43.7%	4.0%	1.0606		
2016	1,836,523	4,884,299	266.0%	66.9%	1,872,894	4,981,027	266.0%	49.7%	4.0%	1.0198		
Projected Future Experience	2017	1,850,171	6,486,664	350.6%	79.1%	1,814,242	6,360,698	350.6%	57.4%	4.0%	0.9806	
	2018	2,493,969	6,090,734	244.2%	88.1%	2,351,479	5,742,746	244.2%	63.3%	4.0%	0.9429	
	2019	2,426,383	5,691,868	234.6%	95.5%	2,199,763	5,160,258	234.6%	68.3%	4.0%	0.9066	
	2020	2,164,947	4,706,694	217.4%	100.7%	1,887,255	4,102,979	217.4%	71.9%	4.0%	0.8717	
	2021	1,919,579	4,433,095	230.9%	105.5%	1,609,000	3,715,840	230.9%	75.2%	4.0%	0.8382	
	2022	1,691,994	4,149,405	245.2%	109.9%	1,363,690	3,344,278	245.2%	78.1%	4.0%	0.8060	
	2023	1,482,793	3,994,729	269.4%	114.2%	1,149,116	3,095,784	269.4%	80.8%	4.0%	0.7750	
	2024	1,291,991	3,834,811	296.8%	118.4%	962,741	2,857,550	296.8%	83.3%	4.0%	0.7452	
	2025	1,119,332	3,676,883	328.5%	122.4%	802,002	2,634,489	328.5%	85.6%	4.0%	0.7165	
	2026	964,314	3,519,031	364.9%	126.4%	664,358	2,424,412	364.9%	87.8%	4.0%	0.6889	
	2027	826,204	3,354,818	406.1%	130.3%	547,315	2,222,383	406.1%	89.9%	4.0%	0.6624	
	2028	704,076	3,181,168	451.8%	134.0%	448,473	2,026,298	451.8%	91.8%	4.0%	0.6370	
	2029	596,869	2,998,545	502.4%	137.6%	365,563	1,836,512	502.4%	93.6%	4.0%	0.6125	
	2030	503,415	2,808,912	558.0%	141.1%	296,467	1,654,200	558.0%	95.2%	4.0%	0.5889	
	2031	422,509	2,613,884	618.7%	144.4%	239,250	1,480,140	618.7%	96.6%	4.0%	0.5663	
	2032	352,926	2,418,301	685.2%	147.4%	192,162	1,316,721	685.2%	97.9%	4.0%	0.5445	
	2033	293,433	2,226,667	758.8%	150.3%	153,624	1,165,749	758.8%	99.1%	4.0%	0.5235	
	2034	242,846	2,042,592	841.1%	153.0%	122,250	1,028,248	841.1%	100.2%	4.0%	0.5034	
	2035	200,063	1,866,151	932.8%	155.5%	96,839	903,296	932.8%	101.1%	4.0%	0.4840	
	2036	164,061	1,695,611	1033.5%	157.7%	76,358	789,180	1033.5%	101.9%	4.0%	0.4654	
	2037	133,918	1,530,299	1142.7%	159.8%	59,931	684,846	1142.7%	102.6%	4.0%	0.4475	
	2038	108,812	1,371,528	1260.5%	161.7%	46,823	590,185	1260.5%	103.3%	4.0%	0.4303	
	2039	88,010	1,220,493	1386.8%	163.4%	36,415	504,993	1386.8%	103.8%	4.0%	0.4138	
	2040	70,865	1,077,902	1521.1%	164.9%	28,193	428,841	1521.1%	104.2%	4.0%	0.3978	
	2041	56,809	943,884	1661.5%	166.3%	21,732	361,079	1661.5%	104.6%	4.0%	0.3825	
	2042	45,344	818,931	1806.0%	167.4%	16,679	301,229	1806.0%	105.0%	4.0%	0.3678	
	2043	36,041	704,625	1955.0%	168.5%	12,747	249,215	1955.0%	105.2%	4.0%	0.3537	
	2044	28,527	601,862	2109.8%	169.3%	9,701	204,682	2109.8%	105.5%	4.0%	0.3401	
2045	22,482	510,328	2269.9%	170.1%	7,352	166,878	2269.9%	105.6%	4.0%	0.3270		
2046	17,639	429,375	2434.3%	170.7%	5,546	135,006	2434.3%	105.8%	4.0%	0.3144		
2047	13,770	358,706	2605.0%	171.2%	4,163	108,448	2605.0%	105.9%	4.0%	0.3023		
2048	10,690	297,838	2786.3%	171.7%	3,107	86,582	2786.3%	106.0%	4.0%	0.2907		
2049	8,246	246,018	2983.3%	172.0%	2,305	68,768	2983.3%	106.1%	4.0%	0.2795		
2050	6,316	202,268	3202.3%	172.3%	1,698	54,364	3202.3%	106.1%	4.0%	0.2688		
2051	4,800	165,619	3450.7%	172.6%	1,240	42,802	3450.7%	106.2%	4.0%	0.2584		
2052	3,615	135,112	3737.2%	172.8%	898	33,574	3737.2%	106.2%	4.0%	0.2485		
2053	2,698	109,647	4064.6%	172.9%	645	26,199	4064.6%	106.3%	4.0%	0.2389		
2054	1,993	88,375	4434.8%	173.1%	458	20,304	4434.8%	106.3%	4.0%	0.2297		
2055	1,456	70,728	4858.4%	173.2%	322	15,625	4858.4%	106.3%	4.0%	0.2209		
2056	1,050	56,148	5345.6%	173.3%	223	11,927	5345.6%	106.3%	4.0%	0.2124		
	Past	41,344,107	27,676,649	66.9%	0.0%	69,298,588	34,430,734	49.7%				
	Future	22,374,955	82,730,248	369.7%	0.0%	17,602,124	57,957,308	329.3%				
	Lifetime	63,719,063	110,406,897	173.3%	0.0%	86,900,712	92,388,042	106.3%				

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2016
LTC3+ Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1993	0		0	
1994	0		0	
1995	0		0	
1996	43,210		0	
1997	0		0	
1998	43,680		0	
1999	288,794		0	
2000	148,635		0	
2001	279,257		0	
2002	439,756		0	
2003	535,927		0	
2004	484,075		0	
2005	1,897,874		0	
2006	1,213,589		231,262	
2007	2,393,460		206,914	
2008	3,392,119		32,671	
2009	5,683,587		99,074	
2010	10,091,131		100,342	
2011	14,392,784		414,175	
2012	27,564,166		222,668	
2013	41,524,781		910,641	
2014	61,412,159		1,733,497	
2015	91,123,938		4,322,016	
2016	113,973,474	739,266,240	4,418,292	32,143,318

(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
LTC3+ Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	64,789,566	4,948,885	7.6%
2	61,919,643	9,059,101	14.6%
3	60,206,961	14,165,354	23.5%
4	58,891,549	12,682,609	21.5%
5	58,053,915	18,640,048	32.1%
6	57,434,417	30,642,131	53.4%
7	56,699,635	29,535,727	52.1%
8	55,632,971	34,896,317	62.7%
9	54,345,612	43,296,475	79.7%
10	52,823,486	51,267,401	97.1%
11	51,593,187	54,963,566	106.5%
12	50,631,326	57,817,298	114.2%
13	49,555,188	71,399,707	144.1%
14	48,707,710	83,045,056	170.5%
15	47,527,833	100,115,688	210.6%
16	47,122,875	102,414,016	217.3%
17	47,348,707	117,903,000	249.0%
18	46,343,560	124,309,958	268.2%
19	46,153,690	132,691,075	287.5%
20	46,706,675	132,608,871	283.9%
21	47,151,999	111,766,259	237.0%
22	47,083,265	112,277,901	238.5%
23	44,685,792	112,203,600	251.1%
24	40,718,246	110,382,601	271.1%
25	36,242,625	107,015,471	295.3%
26	31,970,604	102,749,335	321.4%
27	28,023,999	97,790,315	349.0%
28	24,412,005	92,406,915	378.5%
29	21,134,407	87,991,376	416.3%
30	18,185,305	83,337,121	458.3%
31	15,553,830	78,290,842	503.4%
32	13,224,968	73,080,364	552.6%
33	11,180,487	67,598,964	604.6%
34	9,399,591	62,077,015	660.4%
35	7,859,756	56,519,338	719.1%
36	6,537,705	51,195,977	783.1%
37	5,410,233	46,251,689	854.9%
38	4,454,848	41,617,974	934.2%
39	3,650,130	37,317,887	1022.4%
40	2,976,080	33,188,179	1115.2%
41	2,414,501	29,199,010	1209.3%
42	1,949,107	25,521,658	1309.4%
43	1,565,434	22,069,644	1409.8%
44	1,250,758	18,886,987	1510.0%
45	994,011	15,967,973	1606.4%
46	785,635	13,343,163	1698.4%
47	617,407	11,044,695	1788.9%
48	482,329	9,028,022	1871.8%
49	374,477	7,287,928	1946.2%
50	288,858	5,803,226	2009.0%
51	221,293	4,564,168	2062.5%
52	168,312	3,553,783	2111.4%
53	127,051	2,740,124	2156.7%
54	95,156	2,085,881	2192.1%
55	70,696	1,572,782	2224.7%
56	52,095	1,171,988	2249.7%
57	38,073	859,662	2257.9%
58	27,599	624,515	2262.8%
59	19,846	446,934	2252.0%
60	14,157	315,977	2232.0%
Total	1,493,901,178	2,967,549,528	198.6%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,358,260	38,354	1.6%
2	2,279,778	18,965	0.8%
3	2,242,115	160,486	7.2%
4	2,181,375	53,000	2.4%
5	2,126,633	334,459	15.7%
6	2,094,109	614,738	29.4%
7	2,043,711	329,468	16.1%
8	1,992,951	1,810,290	90.8%
9	1,948,513	1,038,550	53.3%
10	1,920,495	2,003,609	104.3%
11	1,904,243	1,395,798	73.3%
12	1,859,411	1,740,327	93.6%
13	1,818,543	1,645,761	90.5%
14	1,786,671	973,692	54.5%
15	1,746,561	1,877,191	107.5%
16	1,793,132	2,794,958	155.9%
17	1,822,658	3,598,102	197.4%
18	1,767,458	3,900,382	220.7%
19	1,781,922	4,131,921	231.9%
20	1,781,701	5,917,007	332.1%
21	1,818,488	4,520,304	248.6%
22	1,833,267	4,535,684	247.4%
23	1,739,179	4,424,503	254.4%
24	1,590,313	4,394,757	276.3%
25	1,424,084	4,300,240	302.0%
26	1,265,096	4,168,001	329.5%
27	1,117,251	3,999,919	358.0%
28	980,956	3,810,830	388.5%
29	856,280	3,659,655	427.4%
30	743,112	3,496,667	470.5%
31	641,194	3,314,519	516.9%
32	550,133	3,117,073	566.6%
33	469,400	2,908,979	619.7%
34	398,359	2,692,295	675.8%
35	336,301	2,470,729	734.7%
36	282,472	2,256,420	798.8%
37	236,100	2,053,156	869.6%
38	196,404	1,862,751	948.4%
39	162,626	1,683,933	1035.5%
40	134,039	1,507,357	1124.6%
41	109,970	1,337,570	1216.3%
42	89,810	1,178,561	1312.3%
43	73,009	1,029,581	1410.2%
44	59,078	890,368	1507.1%
45	47,587	760,662	1598.5%
46	38,158	644,555	1689.2%
47	30,460	541,747	1778.6%
48	24,207	451,324	1864.4%
49	19,154	372,382	1944.2%
50	15,088	303,752	2013.2%
51	11,830	245,844	2078.1%
52	9,230	197,062	2135.0%
53	7,161	157,965	2205.8%
54	5,522	125,360	2270.1%
55	4,229	99,573	2354.8%
56	3,213	78,587	2446.2%
57	2,420	61,103	2525.2%
58	1,805	47,096	2608.5%
59	1,333	35,788	2683.8%
60	974	26,701	2740.9%
Total	56,579,530	108,140,409	191.1%

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-131126040

Dear Commissioner Altman:

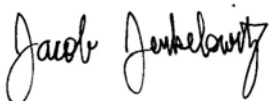
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”)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

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

[Policy] number
[policy_number]

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.