

**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-131126102  
SERFF Status: Assigned  
State Tr Num: MILL-131126102  
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 36% increase on 48 policyholders of Brighthouse Life form H-LTC3J-2 (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: 36%

Deemer Date:  
Submitted By: John Hebig

Status of Filing in Domicile: Authorized  
Date Approved in Domicile: 02/23/2017  
Domicile Status Comments: A 25.0% rate increase was filed in Delaware on February 23, 2017.

Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 11/15/2017  
State Status Changed: 11/15/2017  
Created By: Tanisha Duwearatchi  
Corresponding Filing Tracking Number:  
State TOI: LTC03I Individual Long Term Care

### Filing Description:

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

H-LTC3J-2, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Pennsylvania from October 1993 through December 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

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

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

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

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

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

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

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

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

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

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

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

## Filing Fees

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

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

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523670

SERFF Tracking #:

MILL-131126102

State Tracking #:

MILL-131126102

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	%	36.000%	\$67,482	48	\$187,449	36.000%	36.000%

**SERFF Tracking #:**

MILL-131126102

**State Tracking #:**

MILL-131126102

**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-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-130641998 Percent Rate Change Request: 36	PA_LTC3_NQ_Prem_Current_20171115.pdf, PA_LTC3_NQ_Prem_36.0%_20171115.pdf,

**Exhibit VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	605.90	586.95	568.00	18-44	17.25	16.52	16.03
45-49	672.47	645.26	618.05	45-49	22.59	21.62	20.89
50-54	731.50	696.52	661.78	50-54	28.91	27.45	26.24
55	899.37	866.09	832.81	55	41.30	39.84	38.14
56	952.34	919.30	886.01	56	44.94	43.49	41.79
57	1,009.67	976.63	943.35	57	49.32	47.62	45.92
58	1,068.22	1,035.18	1,001.90	58	53.45	51.75	50.29
59	1,124.82	1,092.03	1,059.23	59	57.82	56.12	54.42
60	1,176.33	1,144.50	1,112.68	60	62.19	60.49	58.79
61	1,221.27	1,190.91	1,160.78	61	66.08	64.62	62.92
62	1,264.03	1,234.88	1,205.97	62	70.21	68.75	67.05
63	1,310.43	1,281.28	1,252.13	63	74.83	73.13	71.67
64	1,366.31	1,334.73	1,302.90	64	80.17	78.47	76.77
65	1,437.98	1,400.08	1,362.18	65	86.97	84.79	82.36
66	1,528.60	1,480.74	1,433.12	66	95.23	92.32	89.16
67	1,634.76	1,575.48	1,516.21	67	104.95	100.82	96.93
68	1,749.92	1,680.92	1,611.68	68	115.15	110.54	105.68
69	1,868.23	1,793.89	1,719.55	69	126.09	120.99	115.64
70	1,983.63	1,911.96	1,840.05	70	136.78	131.92	127.06
71	2,095.62	2,035.13	1,974.88	71	147.71	143.58	139.69
72	2,225.84	2,179.44	2,133.04	72	160.59	157.67	154.51
73	2,401.25	2,363.59	2,325.93	73	177.83	175.40	172.98
74	2,648.80	2,606.53	2,564.50	74	201.89	198.73	195.81

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**

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	2,995.73	2,927.70	2,859.68	75	234.93	229.58	224.24
76	3,459.02	3,338.52	3,217.78	76	278.66	268.69	258.73
77	4,015.11	3,821.73	3,628.35	77	331.86	315.58	299.31
78	4,630.00	4,353.05	4,076.09	78	392.11	368.30	344.49
79	5,269.91	4,907.69	4,545.70	79	457.22	425.64	394.05
80		5,461.60	5,022.11	80	525.00	485.89	446.77
81		5,994.61	5,492.69	81	593.51	547.84	502.16
82		6,507.22	5,956.47	82	662.26	610.76	559.50
83		7,004.53	6,415.15	83	731.26	674.65	618.29
84		7,491.63	6,870.42	84	800.25	739.27	678.30
				85	869.49	804.14	738.55
				86	956.47	884.55	812.40
				87	1,052.19	972.99	893.54
				88	1,157.38	1,070.41	982.95
				89	1,273.02	1,177.54	1,081.34
				90	1,400.32	1,295.37	1,189.45
				91	1,540.26	1,424.86	1,308.49
				92	1,694.28	1,567.47	1,439.44
				93	1,863.61	1,724.16	1,583.50
				94	2,049.95	1,896.65	1,741.90
				95	2,254.99	2,086.39	1,916.09
				96	2,480.45	2,295.08	2,107.77
				97	2,728.49	2,524.66	2,318.65
				98	3,001.31	2,777.08	2,550.41
				99	3,301.35	3,054.76	2,805.50

Fractional Premiums (expressed as a percent of annual premium)

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



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1209 Orange Street, Wilmington, DE 19801  
Current Annual Premiums**

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	643.80	624.85	605.90	18-44	18.22	17.73	17.25
45-49	708.91	681.45	654.24	45-49	23.81	22.84	22.11
50-54	766.24	740.00	714.01	50-54	30.37	29.15	28.18
55	999.22	949.18	899.37	55	45.92	43.49	41.30
56	1,068.22	1,013.80	959.62	56	50.53	47.86	45.43
57	1,141.10	1,083.28	1,025.46	57	55.63	52.72	49.80
58	1,214.71	1,154.22	1,093.73	58	60.74	57.82	54.66
59	1,285.65	1,223.22	1,160.78	59	66.08	62.92	59.76
60	1,351.25	1,287.60	1,223.95	60	71.43	68.02	64.62
61	1,409.31	1,345.17	1,280.79	61	76.28	72.88	69.48
62	1,464.22	1,399.35	1,334.24	62	81.39	77.98	74.34
63	1,521.55	1,454.74	1,388.17	63	86.97	83.33	79.44
64	1,586.42	1,516.45	1,446.72	64	93.29	89.16	85.27
65	1,664.89	1,589.33	1,513.53	65	100.82	96.21	91.59
66	1,760.85	1,676.79	1,592.73	66	109.57	104.22	99.12
67	1,874.06	1,780.53	1,686.75	67	120.01	113.70	107.62
68	2,002.82	1,900.54	1,798.51	68	131.67	124.63	117.83
69	2,145.43	2,037.80	1,930.18	69	144.55	137.26	129.73
70	2,299.94	2,192.07	2,084.45	70	158.64	151.35	143.82
71	2,469.03	2,366.75	2,264.71	71	174.43	167.39	160.34
72	2,669.70	2,574.22	2,478.50	72	193.14	186.58	179.78
73	2,923.82	2,828.83	2,734.08	73	217.19	210.39	203.59
74	3,252.27	3,146.11	3,039.94	74	248.04	240.27	232.25

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**3-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
75	3,676.70	3,540.40	3,404.36	75	288.37	277.68	266.99
76	4,209.47	4,020.46	3,831.45	76	338.91	323.60	308.05
77	4,829.46	4,569.75	4,310.29	77	398.67	377.05	355.43
78	5,505.57	5,165.21	4,825.09	78	465.96	436.81	407.66
79	6,207.67	5,783.98	5,360.53	79	538.36	501.43	464.51
				80	614.40	569.70	525.00
				81	692.14	640.15	588.16
				82	771.10	712.31	653.52
				83	851.03	785.92	720.81
				84	931.69	860.26	788.84
				85	1,012.59	935.09	857.59
				86	1,113.89	1,028.62	943.35
				87	1,225.40	1,131.38	1,037.61
				88	1,347.85	1,244.60	1,141.35
				89	1,482.68	1,368.98	1,255.53
				90	1,630.87	1,506.00	1,381.13
				91	1,793.89	1,656.63	1,519.36
				92	1,973.18	1,822.31	1,671.20
				93	2,170.45	2,004.52	1,838.35
				94	2,387.40	2,204.95	2,022.26
				95	2,626.21	2,425.54	2,224.38
				96	2,888.83	2,668.00	2,446.92
				97	3,177.69	2,934.75	2,691.56
				98	3,495.46	3,228.22	2,960.74
				99	3,845.05	3,551.09	3,256.89

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	719.35	690.93	662.75	18-44	20.41	19.68	18.71
45-49	781.55	754.34	726.88	45-49	26.24	25.51	24.54
50-54	888.20	861.96	835.97	50-54	34.98	34.01	33.04
55	1,115.84	1,074.05	1,032.51	55	51.26	49.32	47.37
56	1,192.61	1,147.42	1,101.99	56	56.36	54.18	52.23
57	1,278.36	1,229.78	1,180.94	57	62.19	60.01	57.58
58	1,368.25	1,316.51	1,265.00	58	68.51	66.08	63.41
59	1,457.66	1,403.72	1,349.55	59	75.07	72.15	69.48
60	1,541.96	1,486.32	1,430.69	60	81.39	78.47	75.56
61	1,618.24	1,561.88	1,505.52	61	87.70	84.79	81.63
62	1,691.85	1,635.00	1,578.40	62	94.26	91.10	87.95
63	1,769.84	1,712.50	1,655.41	63	101.31	97.91	94.75
64	1,859.24	1,800.93	1,742.63	64	109.32	105.92	102.52
65	1,967.59	1,907.10	1,846.61	65	119.04	115.40	111.75
66	2,100.48	2,036.10	1,971.97	66	130.70	126.57	122.44
67	2,258.40	2,189.89	2,121.62	67	144.31	139.94	135.32
68	2,440.60	2,368.69	2,297.02	68	160.10	155.24	150.38
69	2,646.38	2,573.01	2,499.64	69	178.08	172.98	168.12
70	2,874.98	2,803.07	2,731.16	70	198.48	193.38	188.52
71	3,128.13	3,060.59	2,993.30	71	221.32	216.70	212.09
72	3,416.50	3,351.40	3,286.29	72	247.80	243.43	239.06
73	3,753.95	3,682.53	3,611.10	73	279.38	274.53	269.42
74	4,154.08	4,061.03	3,967.98	74	317.28	310.48	303.68

Fractional Premiums (expressed as a percent of annual premium)

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

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,629.76	4,493.71	4,357.42	75	362.96	352.27	341.58
76	5,189.26	4,984.46	4,779.90	76	417.38	400.61	383.85
77	5,817.51	5,525.98	5,234.44	77	479.57	455.27	430.74
78	6,494.10	6,106.85	5,719.84	78	548.81	515.77	482.48
79	7,198.39	6,716.88	6,235.37	79	623.88	581.85	539.82
				80	703.81	653.52	603.23
				81	787.13	729.80	672.47
				82	873.62	810.46	747.05
				83	962.54	894.03	825.52
				84	1,052.67	979.55	906.42
				85	1,143.53	1,066.03	988.78
				86	1,257.96	1,172.68	1,087.65
				87	1,383.80	1,290.03	1,196.49
				88	1,522.28	1,419.03	1,316.26
				89	1,674.60	1,560.91	1,447.94
				90	1,841.99	1,717.12	1,592.73
				91	2,026.14	1,888.88	1,752.10
				92	2,228.76	2,077.89	1,927.26
				93	2,451.54	2,285.61	2,119.92
				94	2,696.66	2,514.21	2,332.01
				95	2,966.33	2,765.66	2,565.23
				96	3,262.96	3,042.13	2,821.78
				97	3,589.24	3,346.29	3,104.08
				98	3,948.06	3,680.83	3,414.56
				99	4,342.84	4,048.88	3,756.14

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	814.10	785.68	757.25	18-44	23.08	22.35	21.38
45-49	908.85	881.40	854.19	45-49	30.61	29.64	28.67
50-54	1,079.64	1,044.90	1,009.91	50-54	42.76	41.30	39.84
55	1,332.30	1,265.73	1,199.17	55	61.22	58.06	54.91
56	1,416.11	1,341.77	1,267.43	56	66.81	63.41	59.76
57	1,513.78	1,431.66	1,349.55	57	73.61	69.48	65.59
58	1,624.07	1,534.43	1,444.78	58	81.14	76.53	72.15
59	1,745.06	1,648.37	1,551.68	59	89.65	84.79	79.69
60	1,875.76	1,772.27	1,669.02	60	99.12	93.53	88.19
61	2,014.48	1,905.16	1,795.83	61	109.57	103.49	97.66
62	2,160.98	2,046.31	1,931.64	62	120.74	114.43	108.11
63	2,315.73	2,195.96	2,076.43	63	133.13	126.33	119.28
64	2,478.26	2,353.87	2,229.73	64	146.25	138.96	131.67
65	2,648.80	2,520.05	2,391.29	65	160.34	152.57	144.79
66	2,829.31	2,696.42	2,563.29	66	175.40	167.14	158.88
67	3,030.47	2,893.45	2,756.43	67	192.65	183.91	174.92
68	3,264.42	3,124.24	2,983.82	68	213.06	203.83	194.35
69	3,543.81	3,401.20	3,258.59	69	237.60	228.12	218.41
70	3,881.25	3,737.43	3,593.85	70	267.72	258.01	248.04
71	4,283.08	4,139.02	3,994.95	71	304.16	293.96	284.00
72	4,731.80	4,585.30	4,438.81	72	345.22	334.78	324.33
73	5,204.56	5,049.57	4,894.81	73	389.44	378.26	366.84
74	5,677.57	5,504.60	5,331.86	74	435.11	421.99	408.87

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 BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,127.74	5,923.43	5,719.12	75	480.54	464.51	448.47
76	6,540.02	6,288.82	6,037.61	76	524.51	504.11	483.70
77	6,934.07	6,624.32	6,314.57	77	569.21	543.46	517.71
78	7,337.84	6,963.23	6,588.36	78	617.56	585.73	553.91
79	7,779.27	7,338.57	6,898.12	79	672.71	634.32	595.94
				80	737.09	692.63	647.93
				81	813.13	762.60	711.82
				82	899.13	842.77	786.65
				83	992.42	930.96	869.49
				84	1,090.57	1,024.00	957.44
				85	1,191.15	1,119.72	1,048.30
				86	1,310.19	1,231.72	1,153.25
				87	1,441.14	1,354.89	1,268.65
				88	1,585.20	1,490.45	1,395.46
				89	1,743.84	1,639.62	1,534.91
				90	1,918.28	1,803.61	1,688.45
				91	2,110.20	1,983.87	1,857.30
				92	2,321.32	2,182.35	2,043.15
				93	2,553.57	2,400.52	2,247.46
				94	2,808.90	2,640.54	2,472.19
				95	3,089.75	2,904.62	2,719.50
				96	3,398.77	3,195.18	2,991.35
				97	3,738.65	3,514.65	3,290.42
				98	4,112.53	3,866.19	3,619.36
				99	4,523.84	4,252.71	3,981.35

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**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,046.84	1,009.43	972.01	18-44	65.35	62.92	60.74
45-49	1,105.39	1,068.71	1,031.78	45-49	71.67	69.24	66.81
50-54	1,161.75	1,125.55	1,089.36	50-54	78.23	75.80	73.37
55	1,216.17	1,180.22	1,144.50	55	84.79	82.36	79.93
56	1,251.64	1,211.07	1,170.74	56	87.95	85.27	82.36
57	1,298.04	1,250.91	1,204.02	57	92.08	88.67	85.27
58	1,352.95	1,298.29	1,243.62	58	96.69	92.80	88.67
59	1,414.17	1,351.49	1,288.57	59	101.79	97.18	92.56
60	1,479.52	1,409.07	1,338.61	60	107.14	102.04	96.93
61	1,548.03	1,470.78	1,393.52	61	112.97	107.14	101.55
62	1,623.59	1,540.01	1,456.44	62	119.28	112.97	106.89
63	1,711.05	1,621.16	1,531.51	63	126.57	120.01	113.21
64	1,815.75	1,719.06	1,622.61	64	135.32	128.03	120.99
65	1,942.33	1,838.35	1,734.37	65	145.77	137.99	130.22
66	2,094.65	1,981.93	1,869.20	66	158.64	149.90	141.39
67	2,268.84	2,147.13	2,025.41	67	172.98	163.74	154.51
68	2,459.31	2,329.82	2,200.33	68	189.01	179.05	169.09
69	2,660.95	2,526.12	2,391.29	69	205.77	195.33	184.88
70	2,868.18	2,731.65	2,595.11	70	223.26	212.82	202.13
71	3,081.00	2,946.17	2,811.58	71	241.49	231.04	220.35
72	3,319.08	3,184.98	3,050.88	72	261.89	251.45	241.00
73	3,607.46	3,466.55	3,325.89	73	286.92	275.74	264.56
74	3,971.39	3,810.07	3,648.76	74	318.25	305.38	292.50

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 VI**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	4,435.89	4,234.25	4,032.61	75	358.10	341.82	325.54
76	5,017.01	4,751.23	4,485.45	76	408.14	386.52	364.66
77	5,694.82	5,346.44	4,998.06	77	466.45	438.03	409.36
78	6,441.14	5,998.99	5,556.83	78	531.32	494.87	458.19
79	7,227.30	6,687.49	6,147.91	79	600.55	555.61	510.67
80		7,391.05	6,757.45	80		618.53	565.57
81		8,092.18	7,374.28	81		682.43	621.93
82		8,788.21	7,995.25	82		746.81	679.51
83		9,480.35	8,618.88	83		811.67	738.06
84		10,170.07	9,244.70	84		876.78	796.85

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-LTC3J-2, 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	1,136.73	1,091.78	1,046.84	18-44	70.94	68.27	65.35
45-49	1,208.64	1,157.14	1,105.39	45-49	78.47	75.07	71.67
50-54	1,278.12	1,220.06	1,161.75	50-54	86.00	82.11	78.23
55	1,359.26	1,287.60	1,216.17	55	94.99	89.89	84.79
56	1,431.66	1,354.65	1,277.64	56	100.82	95.23	89.89
57	1,524.22	1,440.89	1,357.56	57	108.11	102.28	96.21
58	1,627.96	1,537.58	1,446.97	58	116.37	109.81	103.49
59	1,733.40	1,635.49	1,537.58	59	124.63	117.58	110.54
60	1,831.79	1,726.11	1,620.43	60	132.65	125.12	117.34
61	1,916.82	1,803.61	1,690.15	61	139.69	131.43	123.17
62	1,995.29	1,874.55	1,754.05	62	146.49	137.51	128.76
63	2,076.92	1,949.37	1,822.07	63	153.54	144.07	134.83
64	2,171.67	2,038.05	1,904.43	64	161.80	151.84	141.88
65	2,289.25	2,150.53	2,011.81	65	172.00	161.56	151.11
66	2,437.44	2,294.59	2,151.99	66	184.39	173.70	162.77
67	2,614.06	2,469.03	2,323.99	67	199.46	188.28	177.11
68	2,815.95	2,670.67	2,525.63	68	216.22	205.04	193.87
69	3,038.48	2,895.88	2,753.51	69	234.93	223.99	212.82
70	3,278.03	3,141.49	3,004.72	70	255.33	244.64	233.95
71	3,535.79	3,407.51	3,279.48	71	277.20	267.24	257.28
72	3,833.88	3,710.71	3,587.54	72	302.46	292.99	283.27
73	4,199.51	4,070.51	3,941.50	73	333.80	323.60	313.64
74	4,659.88	4,507.32	4,354.51	74	373.40	361.26	348.87
75	5,242.46	5,040.82	4,839.18	75	423.21	406.93	390.65
76	5,963.27	5,683.16	5,403.05	76	485.16	462.32	439.48
77	6,795.11	6,414.90	6,034.45	77	556.82	525.49	494.15
78	7,699.58	7,208.11	6,716.64	78	635.30	594.72	553.91
79	8,638.32	8,035.33	7,432.59	79	717.65	667.61	617.32

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,256.26	1,196.49	1,136.73	18-44	78.47	74.83	70.94
45-49	1,341.29	1,274.96	1,208.64	45-49	86.97	82.60	78.47
50-54	1,452.31	1,365.10	1,278.12	50-54	97.66	91.83	86.00
55	1,573.78	1,466.40	1,359.26	55	109.81	102.28	94.99
56	1,676.79	1,562.61	1,448.18	56	118.07	110.05	102.04
57	1,808.95	1,686.99	1,564.79	57	128.27	119.77	111.02
58	1,957.63	1,827.90	1,698.17	58	139.94	130.70	121.23
59	2,110.20	1,973.91	1,837.62	59	151.84	142.12	132.16
60	2,254.51	2,113.60	1,972.70	60	163.26	153.05	142.85
61	2,381.81	2,238.96	2,095.87	61	173.70	163.26	152.81
62	2,499.64	2,356.79	2,214.18	62	183.42	172.98	162.53
63	2,619.89	2,478.26	2,336.87	63	193.87	183.42	172.73
64	2,754.00	2,614.06	2,474.13	64	205.29	194.84	184.39
65	2,913.61	2,774.89	2,636.17	65	218.89	208.44	198.00
66	3,108.21	2,969.73	2,831.01	66	235.17	224.72	214.28
67	3,339.01	3,199.80	3,060.35	67	254.60	243.91	233.23
68	3,604.30	3,464.61	3,325.16	68	276.71	266.02	255.33
69	3,903.12	3,764.15	3,625.19	69	301.73	291.05	280.36
70	4,234.01	4,097.47	3,960.94	70	329.67	318.98	308.54
71	4,599.15	4,466.26	4,333.13	71	360.53	350.32	339.88
72	5,012.88	4,878.78	4,744.91	72	395.75	385.31	374.86
73	5,492.69	5,345.96	5,199.46	73	436.81	425.39	413.73
74	6,056.08	5,878.24	5,700.17	74	485.40	471.07	456.98
75	6,721.01	6,485.84	6,250.43	75	542.73	523.54	504.59
76	7,497.46	7,175.07	6,852.69	76	609.79	583.31	557.07
77	8,366.22	7,935.00	7,503.77	77	685.34	649.87	614.40
78	9,301.06	8,750.55	8,200.29	78	767.21	721.54	676.11
79	10,275.26	9,606.93	8,938.35	79	853.70	798.07	742.43

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-LTC3J-2, 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	1,585.20	1,510.62	1,435.79	18-44	98.88	94.26	89.65
45-49	1,695.01	1,621.40	1,547.55	45-49	109.81	105.19	100.34
50-54	1,887.91	1,779.07	1,670.23	50-54	127.06	119.77	112.48
55	2,146.16	2,038.78	1,931.39	55	149.90	142.36	134.83
56	2,259.12	2,154.17	2,049.22	56	158.88	151.60	144.07
57	2,397.36	2,294.11	2,190.86	57	169.82	162.53	155.24
58	2,554.54	2,452.02	2,349.50	58	182.45	174.92	167.63
59	2,724.85	2,621.84	2,518.59	59	195.81	188.52	180.99
60	2,902.68	2,797.00	2,691.32	60	210.15	202.61	194.84
61	3,083.43	2,973.13	2,862.84	61	224.96	216.95	208.93
62	3,268.55	3,152.18	3,036.06	62	240.27	231.77	223.02
63	3,461.93	3,338.28	3,214.86	63	256.30	247.07	238.08
64	3,666.25	3,535.06	3,403.87	64	273.31	263.59	253.88
65	3,884.90	3,746.18	3,607.46	65	291.77	281.33	270.88
66	4,123.47	3,977.70	3,831.94	66	311.70	300.76	289.83
67	4,397.02	4,244.94	4,092.61	67	334.78	323.11	311.45
68	4,722.81	4,564.41	4,406.01	68	362.23	350.08	337.69
69	5,118.07	4,953.36	4,788.89	69	395.51	382.63	370.00
70	5,599.83	5,429.04	5,258.50	70	436.08	422.72	409.60
71	6,177.31	5,999.47	5,821.64	71	484.91	471.07	456.98
72	6,825.96	6,635.98	6,446.00	72	539.82	525.00	509.94
73	7,513.25	7,301.64	7,089.80	73	598.61	581.85	565.08
74	8,205.88	7,958.32	7,710.76	74	658.13	638.45	618.53
75	8,871.78	8,569.32	8,266.86	75	716.20	691.90	667.36
76	9,489.34	9,110.35	8,731.61	76	771.10	740.25	709.39
77	10,084.31	9,612.76	9,141.21	77	825.03	786.41	747.53
78	10,694.10	10,120.75	9,547.65	78	881.15	833.78	786.41
79	11,356.12	10,679.52	10,002.68	79	942.86	886.50	830.38

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	532.29	516.74	501.19	18-44	15.06	14.58	14.09
45-49	579.90	556.34	532.77	45-49	19.44	18.71	17.98
50-54	621.69	590.84	560.23	50-54	24.54	23.32	22.11
55	760.17	730.53	701.13	55	34.98	33.53	32.07
56	806.08	776.93	747.78	56	38.14	36.68	35.47
57	856.37	827.22	798.31	57	41.79	40.33	38.87
58	907.63	878.72	850.06	58	45.43	43.97	42.51
59	957.19	928.77	900.59	59	49.32	47.86	46.40
60	1,001.90	974.69	947.23	60	52.96	51.50	50.05
61	1,040.52	1,014.53	988.53	61	56.36	54.91	53.69
62	1,076.97	1,052.19	1,027.40	62	59.76	58.55	57.09
63	1,117.54	1,092.51	1,067.25	63	63.65	62.44	60.98
64	1,167.58	1,139.89	1,112.19	64	68.51	67.05	65.35
65	1,232.69	1,199.17	1,165.64	65	74.58	72.64	70.45
66	1,316.99	1,273.99	1,230.75	66	82.11	79.44	76.53
67	1,414.90	1,360.72	1,306.79	67	90.86	87.22	83.57
68	1,518.64	1,455.23	1,391.82	68	100.34	95.96	91.59
69	1,620.67	1,552.65	1,484.38	69	109.57	104.71	100.09
70	1,713.96	1,648.12	1,582.53	70	118.31	113.70	109.32
71	1,797.05	1,742.39	1,687.97	71	126.33	122.93	119.28
72	1,896.17	1,855.11	1,814.05	72	136.29	133.86	131.19
73	2,044.36	2,011.08	1,977.55	73	150.87	148.92	146.74
74	2,274.19	2,234.59	2,194.99	74	172.98	170.30	167.39

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	2,618.19	2,550.66	2,483.12	75	205.29	199.94	194.60
76	3,097.28	2,974.59	2,852.15	76	249.99	239.78	229.58
77	3,681.55	3,484.28	3,286.77	77	304.89	288.13	271.37
78	4,329.73	4,047.67	3,765.86	78	367.33	343.04	318.50
79	4,999.52	4,633.65	4,267.78	79	434.14	402.07	370.00
80		5,210.39	4,770.91	80	502.65	463.53	424.42
81		5,752.88	5,258.50	81	570.43	525.49	480.54
82		6,262.82	5,729.80	82	637.24	587.68	538.12
83		6,748.22	6,188.97	83	703.08	649.87	596.42
84		7,217.34	6,640.35	84	768.67	712.07	655.46
				85	833.78	774.26	714.74
				86	917.11	851.76	786.16
				87	1,008.94	937.03	864.88
				88	1,109.76	1,030.81	951.36
				89	1,220.79	1,133.81	1,046.60
				90	1,342.99	1,247.27	1,151.31
				91	1,477.33	1,371.90	1,266.46
				92	1,625.04	1,509.16	1,393.03
				93	1,787.57	1,660.03	1,532.24
				94	1,966.38	1,825.96	1,685.54
				95	2,162.92	2,008.65	1,854.14
				96	2,379.14	2,209.56	2,039.50
				97	2,616.98	2,430.64	2,243.58
				98	2,878.63	2,673.83	2,468.06
				99	3,166.52	2,941.31	2,714.89

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	565.57	550.02	534.47	18-44	16.03	15.55	15.06
45-49	611.24	588.41	565.33	45-49	20.65	19.92	18.95
50-54	651.33	627.76	604.44	50-54	25.75	24.78	23.81
55	844.47	800.98	757.25	55	38.63	36.68	34.74
56	904.23	857.10	809.97	56	42.76	40.57	38.38
57	967.64	917.84	867.79	57	47.13	44.70	42.27
58	1,031.78	980.03	928.04	58	51.75	49.07	46.40
59	1,093.97	1,040.52	987.08	59	56.36	53.69	50.78
60	1,150.82	1,096.40	1,041.98	60	60.74	57.82	55.15
61	1,201.11	1,145.96	1,090.81	61	65.11	62.19	59.04
62	1,248.48	1,192.36	1,136.49	62	69.48	66.32	63.17
63	1,298.29	1,240.71	1,182.89	63	74.10	70.94	67.54
64	1,356.35	1,295.37	1,234.39	64	79.69	76.04	72.64
65	1,427.53	1,361.45	1,295.13	65	86.49	82.36	78.47
66	1,515.96	1,442.35	1,368.50	66	94.50	89.89	85.27
67	1,619.46	1,537.34	1,455.23	67	103.74	98.39	93.05
68	1,734.85	1,644.97	1,554.83	68	114.18	108.11	102.04
69	1,858.51	1,763.04	1,667.32	69	125.36	118.80	112.24
70	1,987.03	1,889.85	1,792.67	70	137.02	130.46	123.66
71	2,122.10	2,027.84	1,933.58	71	149.65	143.09	136.53
72	2,285.12	2,194.50	2,103.64	72	164.96	158.64	152.33
73	2,503.53	2,411.69	2,319.86	73	185.61	178.81	172.25
74	2,803.80	2,701.04	2,598.27	74	213.79	206.02	198.24

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**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,213.40	3,084.64	2,956.13	75	251.93	241.97	231.77
76	3,748.12	3,575.39	3,402.66	76	301.98	287.89	274.04
77	4,382.93	4,151.41	3,920.12	77	362.23	343.04	323.60
78	5,081.88	4,782.81	4,483.75	78	430.25	404.74	379.48
79	5,809.00	5,438.76	5,068.51	79	503.86	471.79	439.48
				80	580.88	541.76	502.65
				81	658.86	613.19	567.27
				82	737.82	685.34	632.87
				83	817.26	758.22	699.43
				84	896.94	831.84	766.48
				85	976.87	905.45	833.78
				86	1,074.54	996.07	917.11
				87	1,181.92	1,095.67	1,008.94
				88	1,300.23	1,205.24	1,109.76
				89	1,430.20	1,325.74	1,220.79
				90	1,573.30	1,458.39	1,342.99
				91	1,730.72	1,604.15	1,477.33
				92	1,903.70	1,764.49	1,625.04
				93	2,094.17	1,940.87	1,787.57
				94	2,303.58	2,134.98	1,966.38
				95	2,533.89	2,348.53	2,162.92
				96	2,787.28	2,583.45	2,379.14
				97	3,065.94	2,841.70	2,616.98
				98	3,372.53	3,125.94	2,878.63
				99	3,709.74	3,438.61	3,166.52

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	634.32	608.09	582.09	18-44	17.98	17.25	16.52
45-49	679.27	654.73	629.95	45-49	22.84	22.11	21.14
50-54	758.71	735.87	713.04	50-54	29.88	29.15	28.18
55	949.66	912.49	875.57	55	43.49	41.79	40.09
56	1,016.47	976.14	935.82	56	48.10	46.16	44.22
57	1,091.54	1,048.30	1,005.05	57	53.20	51.02	49.07
58	1,170.26	1,124.58	1,078.67	58	58.79	56.36	54.18
59	1,248.73	1,200.87	1,153.01	59	64.38	61.95	59.28
60	1,322.34	1,273.02	1,223.70	60	69.97	67.30	64.62
61	1,389.39	1,339.10	1,288.81	61	75.31	72.64	69.97
62	1,454.01	1,402.99	1,351.98	62	80.90	77.98	75.31
63	1,523.49	1,471.75	1,419.76	63	86.97	84.06	81.14
64	1,604.64	1,551.43	1,498.23	64	94.26	91.35	88.19
65	1,703.76	1,648.37	1,592.98	65	103.01	99.85	96.45
66	1,826.44	1,767.65	1,709.10	66	113.70	110.05	106.41
67	1,971.24	1,909.04	1,846.61	67	126.09	122.20	118.07
68	2,135.71	2,070.12	2,004.76	68	140.42	135.80	131.43
69	2,316.70	2,249.65	2,182.35	69	155.97	151.60	146.98
70	2,512.03	2,445.22	2,378.41	70	173.46	168.85	164.23
71	2,722.66	2,658.28	2,593.90	71	192.41	187.79	183.42
72	2,965.60	2,901.47	2,837.09	72	214.76	210.15	205.77
73	3,261.99	3,190.57	3,118.90	73	242.21	237.36	232.25
74	3,633.21	3,541.38	3,449.79	74	277.20	270.40	263.59

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,099.66	3,969.93	3,840.20	75	321.41	311.21	301.01
76	4,674.46	4,485.45	4,296.69	76	376.32	360.77	345.46
77	5,335.51	5,071.92	4,808.32	77	440.46	418.35	396.24
78	6,052.68	5,706.73	5,360.77	78	512.12	482.48	452.85
79	6,795.35	6,367.29	5,939.22	79	589.38	551.97	514.55
				80	670.28	625.58	580.88
				81	753.12	701.86	650.84
				82	837.67	780.58	723.73
				83	923.18	860.99	798.80
				84	1,009.43	942.37	875.57
				85	1,095.91	1,024.49	953.06
				86	1,205.48	1,127.01	1,048.30
				87	1,325.98	1,239.74	1,153.25
				88	1,458.63	1,363.64	1,268.65
				89	1,604.39	1,499.93	1,395.46
				90	1,764.74	1,649.82	1,534.91
				91	1,941.11	1,814.78	1,688.45
				92	2,135.22	1,996.26	1,857.30
				93	2,348.77	2,195.96	2,043.15
				94	2,583.70	2,415.58	2,247.46
				95	2,842.19	2,657.06	2,472.19
				96	3,126.43	2,922.84	2,719.50
				97	3,439.10	3,215.10	2,991.35
				98	3,783.10	3,536.52	3,290.42
				99	4,161.37	3,890.24	3,619.36

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 VI**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	710.61	685.34	660.08	18-44	20.16	19.44	18.71
45-49	783.73	759.20	734.42	45-49	26.48	25.51	24.78
50-54	917.84	886.74	855.64	50-54	36.20	34.98	33.77
55	1,127.50	1,069.43	1,011.37	55	51.75	49.07	46.40
56	1,199.65	1,134.79	1,069.92	56	56.61	53.69	50.53
57	1,284.44	1,212.77	1,141.10	57	62.44	59.04	55.39
58	1,380.40	1,301.93	1,223.46	58	69.00	65.11	61.22
59	1,486.08	1,401.29	1,316.26	59	76.28	71.91	67.54
60	1,600.02	1,509.16	1,418.30	60	84.54	79.69	74.83
61	1,721.01	1,624.80	1,528.60	61	93.53	88.19	83.09
62	1,849.28	1,748.22	1,647.15	62	103.25	97.66	92.08
63	1,985.57	1,879.89	1,774.45	63	113.94	108.11	102.04
64	2,130.36	2,020.31	1,910.26	64	125.60	119.28	112.73
65	2,284.39	2,169.72	2,055.30	65	138.23	131.19	124.39
66	2,449.11	2,330.06	2,211.02	66	152.08	144.55	137.02
67	2,632.77	2,509.11	2,385.70	67	167.63	159.61	151.60
68	2,843.40	2,716.34	2,589.04	68	185.85	177.35	168.85
69	3,090.23	2,960.50	2,830.77	69	207.47	198.73	189.74
70	3,382.01	3,251.30	3,120.36	70	233.47	224.24	215.25
71	3,724.31	3,593.61	3,462.91	71	264.08	255.09	245.86
72	4,109.62	3,976.97	3,844.08	72	299.31	289.83	280.60
73	4,527.00	4,386.33	4,245.67	73	338.42	327.97	317.77
74	4,966.24	4,807.11	4,648.22	74	380.45	368.30	356.40

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,416.17	5,224.73	5,033.29	75	424.66	409.60	394.78
76	5,869.74	5,629.47	5,388.96	76	471.07	451.63	432.20
77	6,334.73	6,033.00	5,731.26	77	520.63	495.60	470.58
78	6,822.32	6,452.56	6,082.80	78	575.05	543.46	512.12
79	7,343.67	6,905.16	6,466.65	79	635.54	597.40	559.25
				80	703.81	659.10	614.40
				81	780.58	729.80	679.02
				82	864.88	808.51	752.15
				83	954.76	893.06	831.59
				84	1,048.30	981.73	915.17
				85	1,143.53	1,072.11	1,000.68
				86	1,257.96	1,179.24	1,100.77
				87	1,383.80	1,297.07	1,210.83
				88	1,522.28	1,426.80	1,331.81
				89	1,674.60	1,569.41	1,464.94
				90	1,841.99	1,726.35	1,611.44
				91	2,026.14	1,899.08	1,772.51
				92	2,228.76	2,089.06	1,949.86
				93	2,451.54	2,298.00	2,144.94
				94	2,696.66	2,527.82	2,359.46
				95	2,966.33	2,780.72	2,595.36
				96	3,262.96	3,058.89	2,854.82
				97	3,589.24	3,364.76	3,140.28
				98	3,948.06	3,701.23	3,454.40
				99	4,342.84	4,071.48	3,799.87

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	887.96	854.19	820.42	18-44	55.39	53.45	51.26
45-49	933.39	900.10	866.82	45-49	60.49	58.31	56.12
50-54	976.87	944.08	911.52	50-54	65.84	63.41	61.22
55	1,023.03	989.99	957.19	55	71.43	69.00	66.81
56	1,055.34	1,018.42	981.25	56	74.34	71.67	69.00
57	1,097.62	1,054.86	1,011.86	57	77.74	74.83	71.67
58	1,147.42	1,097.86	1,048.30	58	81.87	78.47	74.83
59	1,202.32	1,145.72	1,089.11	59	86.49	82.36	78.23
60	1,259.90	1,196.74	1,133.33	60	91.35	86.73	82.11
61	1,319.42	1,250.18	1,180.70	61	96.21	91.10	86.00
62	1,384.77	1,309.95	1,234.88	62	101.55	96.21	90.62
63	1,461.30	1,380.64	1,300.23	63	108.11	102.04	96.21
64	1,553.86	1,467.37	1,380.89	64	115.88	109.32	103.01
65	1,668.04	1,574.75	1,481.46	65	125.36	118.31	111.27
66	1,807.25	1,705.70	1,604.39	66	136.78	129.25	121.47
67	1,965.65	1,856.08	1,746.52	67	149.90	141.64	133.13
68	2,136.44	2,019.34	1,902.48	68	164.23	155.24	146.25
69	2,311.84	2,189.40	2,066.96	69	178.81	169.33	159.86
70	2,485.06	2,359.95	2,235.07	70	193.63	183.66	173.95
71	2,654.88	2,530.25	2,405.86	71	207.96	198.24	188.52
72	2,847.29	2,721.93	2,596.57	72	224.48	214.76	204.80
73	3,094.60	2,961.96	2,829.31	73	245.86	235.41	224.96
74	3,429.14	3,277.05	3,125.22	74	274.53	262.38	250.47

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	3,882.95	3,694.67	3,506.39	75	313.40	298.33	283.03
76	4,476.95	4,231.82	3,986.45	76	364.17	344.25	324.33
77	5,184.40	4,866.39	4,548.62	77	424.91	398.67	372.67
78	5,966.67	5,567.03	5,167.39	78	492.44	459.40	426.36
79	6,785.39	6,301.93	5,818.24	79	563.87	523.54	483.46
80		7,039.02	6,475.88	80		589.14	542.01
81		7,753.52	7,120.41	81		653.76	600.55
82		8,444.45	7,750.36	82		717.41	658.62
83		9,117.88	8,369.38	83		780.58	716.44
84		9,779.66	8,981.35	84		843.01	774.26

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-LTC3J-2, 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	964.24	923.91	883.58	18-44	60.25	57.58	55.15
45-49	1,020.36	974.69	928.77	45-49	66.08	63.17	60.25
50-54	1,074.54	1,023.52	972.26	50-54	72.40	68.75	65.35
55	1,143.29	1,080.12	1,016.96	55	79.93	75.31	70.94
56	1,207.43	1,139.40	1,071.38	56	85.03	80.17	75.31
57	1,289.30	1,215.69	1,141.83	57	91.59	86.24	80.90
58	1,381.13	1,300.72	1,220.54	58	98.63	93.05	87.22
59	1,473.93	1,386.96	1,299.99	59	106.17	99.85	93.53
60	1,559.94	1,465.92	1,371.90	60	112.97	106.17	99.36
61	1,633.55	1,532.73	1,431.90	61	119.04	111.75	104.47
62	1,701.57	1,593.95	1,486.57	62	124.87	116.86	109.08
63	1,773.24	1,659.54	1,545.84	63	130.95	122.69	114.18
64	1,858.27	1,738.98	1,619.94	64	138.48	129.49	120.74
65	1,966.14	1,842.23	1,718.33	65	147.71	138.23	129.00
66	2,103.64	1,976.10	1,848.55	66	159.37	149.65	139.94
67	2,266.66	2,136.68	2,006.71	67	172.98	163.01	153.05
68	2,448.13	2,317.67	2,186.97	68	188.28	178.08	168.12
69	2,641.76	2,512.27	2,382.78	69	204.31	194.35	184.39
70	2,840.00	2,713.91	2,587.83	70	221.08	211.36	201.64
71	3,043.59	2,922.60	2,801.62	71	238.57	229.10	219.62
72	3,282.89	3,163.84	3,044.56	72	258.98	249.50	240.27
73	3,595.31	3,468.98	3,342.41	73	285.70	275.74	265.78
74	4,018.03	3,869.84	3,721.64	74	321.66	309.99	298.09
75	4,588.95	4,398.24	4,207.53	75	370.49	355.18	339.63
76	5,330.89	5,073.62	4,816.34	76	433.65	412.76	391.87
77	6,208.16	5,865.85	5,523.30	77	508.97	480.78	452.60
78	7,170.70	6,732.19	6,293.43	78	591.81	555.61	519.41
79	8,168.46	7,630.10	7,091.98	79	678.78	634.08	589.38

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-LTC3J-2, 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	1,079.88	1,026.19	972.74	18-44	67.54	64.14	60.74
45-49	1,149.12	1,089.36	1,029.59	45-49	74.58	70.70	66.81
50-54	1,240.22	1,162.24	1,084.50	50-54	83.33	78.23	72.88
55	1,343.72	1,247.75	1,152.03	55	93.78	87.22	80.41
56	1,433.85	1,332.06	1,230.51	56	100.82	93.78	86.49
57	1,549.73	1,441.38	1,332.78	57	110.05	102.28	94.50
58	1,679.95	1,565.04	1,450.13	58	120.01	111.75	103.74
59	1,814.05	1,693.31	1,572.57	59	130.46	121.71	113.21
60	1,940.87	1,815.75	1,690.64	60	140.42	131.43	122.44
61	2,052.62	1,925.32	1,798.02	61	149.65	140.42	131.19
62	2,157.09	2,029.30	1,901.27	62	158.40	148.92	139.45
63	2,264.96	2,137.17	2,009.62	63	167.39	158.16	148.68
64	2,386.67	2,259.61	2,132.79	64	177.83	168.36	158.88
65	2,533.41	2,406.59	2,280.02	65	190.22	180.75	171.27
66	2,713.43	2,586.13	2,458.82	66	205.29	195.81	186.09
67	2,925.27	2,797.00	2,668.97	67	223.02	213.30	203.59
68	3,165.06	3,036.06	2,907.30	68	243.19	233.23	223.26
69	3,429.38	3,300.13	3,171.13	69	265.29	255.33	245.13
70	3,714.11	3,586.08	3,457.80	70	289.10	279.14	269.18
71	4,020.70	3,894.37	3,767.80	71	315.10	305.38	295.42
72	4,371.51	4,242.51	4,113.51	72	344.98	335.02	324.81
73	4,793.75	4,651.62	4,509.75	73	381.18	370.00	358.83
74	5,314.86	5,143.58	4,972.55	74	425.88	412.27	398.43
75	5,962.06	5,739.28	5,516.74	75	481.27	463.29	445.31
76	6,752.35	6,452.32	6,152.04	76	549.29	524.76	500.22
77	7,658.77	7,262.29	6,865.80	77	627.52	594.97	562.17
78	8,643.66	8,141.50	7,639.58	78	713.04	671.49	629.95
79	9,669.85	9,062.01	8,454.16	79	803.41	752.88	702.35

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,355.62	1,288.57	1,221.27	18-44	84.54	80.41	76.28
45-49	1,446.97	1,380.40	1,313.83	45-49	93.78	89.40	85.27
50-54	1,608.04	1,511.59	1,415.14	50-54	108.11	101.79	95.23
55	1,827.90	1,731.45	1,635.25	55	127.54	120.99	114.18
56	1,927.75	1,832.76	1,737.77	56	135.56	129.00	122.20
57	2,050.19	1,955.69	1,861.18	57	145.28	138.72	131.92
58	2,188.91	2,094.41	2,000.15	58	156.21	149.41	142.85
59	2,338.32	2,243.09	2,147.86	59	168.12	161.31	154.51
60	2,492.59	2,395.66	2,298.97	60	180.51	173.46	166.42
61	2,647.59	2,547.98	2,448.62	61	193.14	185.85	178.56
62	2,805.99	2,703.22	2,600.22	62	206.26	198.73	190.95
63	2,973.13	2,865.51	2,758.13	63	220.11	212.09	204.07
64	3,153.15	3,040.19	2,927.22	64	235.17	226.67	218.16
65	3,351.15	3,231.62	3,112.34	65	251.69	242.70	233.71
66	3,572.72	3,445.90	3,318.84	66	270.15	260.68	250.96
67	3,827.56	3,692.49	3,557.65	67	291.53	281.33	270.88
68	4,126.14	3,982.80	3,839.47	68	316.55	305.62	294.45
69	4,479.38	4,327.78	4,175.94	69	346.19	334.53	322.63
70	4,897.73	4,738.11	4,578.26	70	381.42	369.03	356.64
71	5,387.74	5,220.11	5,052.24	71	422.72	409.60	396.48
72	5,940.44	5,760.90	5,581.37	72	469.61	455.52	441.43
73	6,542.69	6,343.24	6,143.78	73	520.87	505.08	489.29
74	7,181.39	6,949.13	6,717.12	74	575.77	557.31	538.60
75	7,843.41	7,561.59	7,279.54	75	633.35	610.52	587.68
76	8,519.76	8,168.46	7,817.17	76	692.39	663.96	635.30
77	9,217.25	8,781.89	8,346.54	77	754.34	718.62	682.91
78	9,946.56	9,419.86	8,892.92	78	819.93	776.45	732.72
79	10,718.63	10,100.10	9,481.33	79	890.14	838.64	787.13

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	666.39	645.50	624.85	18-44	18.95	18.22	17.73
45-49	739.76	709.64	679.75	45-49	25.02	23.81	22.84
50-54	800.98	762.84	724.70	50-54	31.58	30.12	28.67
55	980.27	943.83	907.63	55	44.94	43.24	41.54
56	1,036.39	1,000.44	964.24	56	49.07	47.37	45.67
57	1,096.89	1,060.69	1,024.73	57	53.45	51.75	49.80
58	1,158.11	1,122.15	1,086.44	58	58.06	56.12	54.42
59	1,217.14	1,181.67	1,146.20	59	62.68	60.74	59.04
60	1,270.35	1,236.09	1,201.84	60	67.05	65.35	63.41
61	1,316.51	1,283.71	1,251.16	61	71.43	69.48	67.78
62	1,359.99	1,328.65	1,297.31	62	75.56	73.85	72.15
63	1,407.37	1,375.78	1,344.45	63	80.41	78.71	77.01
64	1,464.70	1,430.69	1,396.43	64	86.00	84.06	82.11
65	1,538.56	1,497.98	1,457.41	65	93.05	90.62	88.19
66	1,632.82	1,582.04	1,531.03	66	101.79	98.63	95.23
67	1,743.11	1,680.19	1,617.51	67	111.75	107.62	103.49
68	1,862.64	1,789.52	1,716.39	68	122.69	117.58	112.73
69	1,984.84	1,906.13	1,827.42	69	133.86	128.52	122.93
70	2,102.67	2,026.63	1,950.34	70	145.04	139.94	134.59
71	2,215.88	2,151.50	2,087.12	71	156.21	151.84	147.47
72	2,347.31	2,297.75	2,248.19	72	169.33	166.17	162.77
73	2,526.60	2,486.28	2,445.95	73	187.07	184.39	181.96
74	2,782.91	2,738.21	2,693.26	74	212.09	208.93	205.53

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**INCREASED BENEFITS**  
**FORM: H-LTC3J-2, et al.**  
**RIDER: H-COLR**  
**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	3,145.62	3,073.95	3,002.53	75	246.59	241.00	235.41
76	3,632.72	3,507.12	3,381.28	76	292.75	282.54	272.10
77	4,219.43	4,017.79	3,816.14	77	348.87	331.86	314.85
78	4,869.54	4,579.23	4,288.67	78	412.52	387.49	362.71
79	5,546.63	5,163.75	4,780.63	79	481.27	447.99	414.46
80		5,743.90	5,273.07	80	552.94	510.91	469.12
81		6,298.53	5,751.67	81	625.33	575.53	525.73
82		6,827.91	6,216.18	82	697.97	640.88	583.55
83		7,338.33	6,669.99	83	770.86	706.72	642.58
84		7,836.36	7,116.76	84	843.98	773.29	702.35
				85	917.35	839.85	762.35
				86	1,009.18	923.91	838.64
				87	1,110.01	1,016.23	922.45
				88	1,221.03	1,117.78	1,014.77
				89	1,343.23	1,229.53	1,116.32
				90	1,477.58	1,352.46	1,228.08
				91	1,625.29	1,487.78	1,351.00
				92	1,787.82	1,636.46	1,486.08
				93	1,966.62	1,800.21	1,634.76
				94	2,163.41	1,980.23	1,798.26
				95	2,379.87	2,178.22	1,978.04
				96	2,617.95	2,396.14	2,175.80
				97	2,879.84	2,635.69	2,393.47
				98	3,167.73	2,899.28	2,632.77
				99	3,484.53	3,189.11	2,896.12

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	708.18	687.29	666.39	18-44	20.16	19.44	18.95
45-49	779.60	749.72	719.60	45-49	26.24	25.27	24.29
50-54	839.12	810.46	781.79	50-54	33.04	32.07	30.85
55	1,089.11	1,034.69	980.27	55	50.05	47.37	44.94
56	1,162.48	1,103.45	1,044.17	56	54.91	52.23	49.32
57	1,239.49	1,176.57	1,113.65	57	60.25	57.33	54.18
58	1,316.99	1,251.16	1,185.56	58	66.08	62.68	59.28
59	1,391.33	1,323.55	1,256.01	59	71.67	68.02	64.62
60	1,459.11	1,390.60	1,321.85	60	77.01	73.37	69.72
61	1,519.12	1,449.88	1,380.89	61	82.36	78.71	74.83
62	1,575.24	1,505.52	1,435.79	62	87.70	83.82	79.93
63	1,633.55	1,562.36	1,491.18	63	93.29	89.40	85.52
64	1,700.36	1,625.77	1,550.95	64	100.09	95.72	91.35
65	1,781.50	1,700.36	1,619.46	65	107.87	103.01	97.91
66	1,881.35	1,790.97	1,700.60	66	117.10	111.51	105.68
67	1,999.42	1,898.35	1,797.53	67	128.03	121.47	114.67
68	2,133.04	2,022.98	1,912.69	68	140.18	132.65	125.36
69	2,280.02	2,164.62	2,049.22	69	153.54	145.77	137.75
70	2,437.93	2,323.75	2,209.32	70	168.12	160.34	152.57
71	2,609.21	2,503.04	2,397.12	71	184.15	176.86	169.57
72	2,812.79	2,716.34	2,619.65	72	203.34	196.78	190.22
73	3,073.47	2,978.96	2,884.70	73	228.12	221.56	214.76
74	3,414.56	3,307.42	3,200.28	74	260.43	252.42	244.64

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-LTC3J-2, et al.**  
**RIDER: H-COLR**  
**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	3,860.36	3,717.51	3,574.42	75	302.71	291.53	280.36
76	4,425.20	4,218.46	4,011.47	76	356.40	339.39	322.63
77	5,084.31	4,792.77	4,501.49	77	420.05	395.51	370.97
78	5,802.93	5,416.89	5,030.62	78	491.23	458.19	424.91
79	6,547.06	6,066.28	5,585.50	79	568.00	525.97	483.94
				80	647.93	597.64	547.35
				81	729.07	671.74	614.40
				82	811.19	747.78	684.61
				83	893.79	825.28	756.77
				84	976.87	903.75	830.62
				85	1,060.20	982.70	905.45
				86	1,166.13	1,081.10	996.07
				87	1,282.74	1,189.20	1,095.67
				88	1,411.01	1,308.25	1,205.24
				89	1,552.16	1,439.19	1,325.74
				90	1,707.40	1,583.01	1,458.39
				91	1,878.19	1,741.41	1,604.15
				92	2,065.99	1,915.60	1,764.49
				93	2,272.49	2,107.29	1,940.87
				94	2,499.64	2,317.92	2,134.98
				95	2,749.63	2,549.68	2,348.53
				96	3,024.64	2,804.77	2,583.45
				97	3,327.10	3,085.37	2,841.70
				98	3,659.93	3,393.91	3,125.94
				99	4,026.05	3,733.30	3,438.61

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 VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	791.26	760.17	728.83	18-44	22.35	21.62	20.65
45-49	859.77	829.65	799.77	45-49	28.91	27.94	26.97
50-54	972.50	943.83	915.41	50-54	38.38	37.41	36.20
55	1,216.17	1,170.74	1,125.55	55	55.88	53.69	51.75
56	1,297.80	1,248.48	1,199.17	56	61.46	59.04	56.61
57	1,388.66	1,335.70	1,282.74	57	67.54	65.11	62.44
58	1,483.41	1,427.53	1,371.41	58	74.34	71.43	68.75
59	1,577.18	1,518.88	1,460.33	59	81.14	78.23	75.07
60	1,665.13	1,605.12	1,545.12	60	87.95	84.79	81.63
61	1,744.33	1,683.59	1,622.61	61	94.50	91.35	87.95
62	1,820.37	1,759.15	1,697.93	62	101.31	97.91	94.50
63	1,900.54	1,838.83	1,777.37	63	108.84	105.19	101.79
64	1,993.10	1,930.42	1,867.74	64	117.34	113.70	110.05
65	2,105.34	2,040.48	1,975.85	65	127.30	123.41	119.53
66	2,243.58	2,175.31	2,107.04	66	139.69	135.32	130.95
67	2,408.05	2,335.89	2,263.74	67	154.03	149.17	144.55
68	2,597.79	2,522.23	2,446.68	68	170.55	165.44	160.34
69	2,811.33	2,734.08	2,656.82	69	189.25	183.91	178.56
70	3,047.47	2,971.19	2,895.15	70	210.39	205.04	199.70
71	3,307.91	3,235.51	3,163.11	71	233.95	229.10	223.99
72	3,604.54	3,533.60	3,462.66	72	261.41	256.55	251.69
73	3,952.44	3,874.45	3,796.22	73	294.20	288.62	283.03
74	4,366.41	4,266.32	4,166.47	74	333.56	326.03	318.74

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,861.28	4,718.19	4,575.34	75	381.18	370.00	358.83
76	5,445.56	5,234.93	5,024.30	76	438.03	420.78	403.53
77	6,103.21	5,807.06	5,510.91	77	503.38	478.35	453.57
78	6,810.90	6,420.98	6,031.05	78	575.77	542.25	508.97
79	7,546.29	7,063.56	6,580.83	79	654.00	611.97	569.94
				80	737.09	687.04	636.75
				81	823.82	766.48	709.39
				82	913.22	850.06	786.89
				83	1,004.81	936.30	868.03
				84	1,097.62	1,024.49	951.61
				85	1,191.15	1,113.89	1,036.39
				86	1,310.19	1,225.40	1,140.13
				87	1,441.14	1,347.85	1,254.07
				88	1,585.20	1,482.68	1,379.43
				89	1,743.84	1,630.87	1,517.42
				90	1,918.28	1,793.89	1,669.26
				91	2,110.20	1,973.18	1,836.16
				92	2,321.32	2,170.45	2,019.83
				93	2,553.57	2,387.40	2,221.71
				94	2,808.90	2,626.21	2,444.00
				95	3,089.75	2,888.83	2,688.40
				96	3,398.77	3,177.69	2,957.34
				97	3,738.65	3,495.46	3,253.00
				98	4,112.53	3,845.05	3,578.30
				99	4,523.84	4,229.63	3,936.16

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 VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	895.49	864.39	833.05	18-44	25.27	24.54	23.57
45-49	999.71	969.58	939.70	45-49	33.77	32.55	31.58
50-54	1,182.16	1,144.02	1,105.88	50-54	46.65	45.19	43.73
55	1,452.31	1,379.67	1,307.03	55	66.57	63.41	60.01
56	1,541.23	1,460.33	1,379.19	56	72.88	69.00	65.11
57	1,644.72	1,555.56	1,466.40	57	79.93	75.56	71.18
58	1,761.09	1,663.91	1,566.74	58	87.95	83.09	78.23
59	1,888.64	1,783.93	1,679.22	59	96.93	91.59	86.24
60	2,025.66	1,914.15	1,802.64	60	107.14	101.06	95.23
61	2,170.94	2,053.35	1,935.52	61	118.07	111.51	105.19
62	2,324.23	2,201.06	2,077.65	62	129.97	123.17	116.13
63	2,485.55	2,357.27	2,229.24	63	142.85	135.56	128.03
64	2,655.61	2,522.47	2,389.58	64	156.70	148.92	141.15
65	2,834.17	2,696.42	2,558.67	65	171.52	163.26	154.75
66	3,023.67	2,881.30	2,738.94	66	187.55	178.56	169.82
67	3,234.05	3,087.56	2,940.82	67	205.53	196.30	186.82
68	3,477.97	3,328.07	3,177.93	68	226.91	217.19	207.23
69	3,767.31	3,615.23	3,462.91	69	252.66	242.46	232.01
70	4,113.99	3,961.67	3,809.34	70	284.00	273.31	262.86
71	4,525.05	4,373.94	4,222.83	71	321.17	310.72	300.03
72	4,984.21	4,832.13	4,679.81	72	363.44	352.75	341.82
73	5,469.86	5,309.76	5,149.66	73	409.36	397.45	385.79
74	5,960.36	5,781.07	5,601.77	74	456.73	443.13	429.52

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-LTC3J-2, et al.**  
**RIDER: H-COLR**  
**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	6,434.10	6,219.58	6,005.06	75	504.59	487.59	470.82
76	6,877.22	6,608.77	6,340.56	76	551.48	529.86	508.24
77	7,308.20	6,971.73	6,635.25	77	600.07	572.13	544.19
78	7,753.03	7,340.03	6,927.27	78	652.79	617.56	582.58
79	8,237.70	7,746.72	7,255.73	79	712.55	669.79	627.04
				80	781.79	731.50	681.45
				81	862.93	805.60	748.02
				82	954.04	889.90	825.52
				83	1,052.91	981.97	911.28
				84	1,156.41	1,079.39	1,002.14
				85	1,262.82	1,179.24	1,095.91
				86	1,389.15	1,297.07	1,205.48
				87	1,528.11	1,426.80	1,325.98
				88	1,680.92	1,569.41	1,458.63
				89	1,849.04	1,726.35	1,604.39
				90	2,033.92	1,899.08	1,764.74
				91	2,237.26	2,089.06	1,941.11
				92	2,461.01	2,298.00	2,135.22
				93	2,707.11	2,527.82	2,348.77
				94	2,977.75	2,780.72	2,583.70
				95	3,275.60	3,058.89	2,842.19
				96	3,603.08	3,364.76	3,126.43
				97	3,963.37	3,701.23	3,439.10
				98	4,359.61	4,071.48	3,783.10
				99	4,795.69	4,478.65	4,161.37

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-LTC3J-2, 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	1,151.55	1,110.49	1,069.43	18-44	71.91	69.24	66.81
45-49	1,215.93	1,175.36	1,135.03	45-49	78.71	76.28	73.61
50-54	1,272.29	1,232.45	1,192.61	50-54	85.52	82.84	80.17
55	1,325.50	1,286.62	1,247.51	55	92.56	89.89	86.97
56	1,362.18	1,318.21	1,273.99	56	95.72	92.80	89.65
57	1,410.04	1,359.02	1,307.76	57	99.85	96.21	92.56
58	1,466.89	1,407.61	1,348.33	58	104.71	100.58	96.21
59	1,530.30	1,462.27	1,394.49	59	110.05	105.19	100.34
60	1,597.83	1,521.79	1,445.75	60	115.64	110.30	104.71
61	1,668.53	1,585.44	1,502.12	61	121.71	115.64	109.57
62	1,746.52	1,656.87	1,567.22	62	128.27	121.71	115.15
63	1,837.38	1,741.17	1,644.97	63	135.80	128.76	121.71
64	1,945.97	1,842.96	1,739.71	64	145.04	137.26	129.73
65	2,078.38	1,967.11	1,855.60	65	155.97	147.71	139.45
66	2,237.75	2,116.76	1,996.02	66	169.33	160.10	151.11
67	2,419.71	2,289.25	2,158.55	67	184.64	174.43	164.47
68	2,618.44	2,479.47	2,340.75	68	201.16	190.47	179.78
69	2,827.37	2,683.30	2,538.99	69	218.65	207.47	196.30
70	3,040.43	2,895.63	2,750.84	70	236.87	225.45	214.28
71	3,256.89	3,116.23	2,975.32	71	255.33	244.40	233.23
72	3,499.10	3,361.11	3,223.12	72	276.23	265.29	254.60
73	3,794.77	3,650.94	3,507.12	73	301.73	290.32	278.90
74	4,171.81	4,005.64	3,839.71	74	334.29	320.93	307.81

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**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	4,657.70	4,445.85	4,234.25	75	376.08	358.83	341.82
76	5,270.40	4,984.70	4,699.00	76	428.79	405.47	382.15
77	5,987.81	5,606.39	5,224.97	77	490.50	459.16	427.82
78	6,777.86	6,288.57	5,799.29	78	559.25	518.68	478.35
79	7,608.24	7,008.41	6,408.34	79	632.14	582.33	532.29
80		7,743.07	7,039.02	80		647.93	589.14
81		8,474.09	7,680.15	81		714.74	647.69
82		9,199.03	8,327.83	82		781.79	707.69
83		9,919.35	8,980.62	83		849.08	768.91
84		10,636.52	9,636.81	84		916.87	830.86

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 VI**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,250.18	1,200.87	1,151.55	18-44	77.98	75.07	71.91
45-49	1,329.38	1,272.78	1,215.93	45-49	86.24	82.60	78.71
50-54	1,399.35	1,335.94	1,272.29	50-54	94.26	89.89	85.52
55	1,481.46	1,403.48	1,325.50	55	103.49	97.91	92.56
56	1,557.75	1,473.93	1,390.36	56	109.57	103.74	97.91
57	1,655.41	1,564.79	1,474.42	57	117.34	111.02	104.71
58	1,764.49	1,666.59	1,568.68	58	126.09	119.04	112.00
59	1,875.52	1,769.59	1,663.67	59	134.83	127.30	119.77
60	1,978.28	1,864.10	1,750.16	60	143.34	135.08	126.82
61	2,066.71	1,944.27	1,822.07	61	150.62	141.64	132.89
62	2,147.61	2,017.40	1,887.18	62	157.67	148.20	138.48
63	2,231.43	2,093.92	1,956.66	63	164.96	154.75	144.79
64	2,328.61	2,185.03	2,041.45	64	173.46	162.77	152.08
65	2,449.59	2,301.15	2,152.72	65	183.91	172.73	161.56
66	2,602.40	2,450.56	2,298.72	66	197.03	185.37	173.95
67	2,785.34	2,632.04	2,478.74	67	212.33	200.67	189.01
68	2,994.27	2,841.70	2,688.89	68	230.07	218.16	206.50
69	3,225.55	3,075.41	2,925.52	69	249.50	237.84	226.18
70	3,474.57	3,329.77	3,185.22	70	270.64	259.22	248.04
71	3,743.02	3,605.03	3,466.79	71	293.47	282.54	271.85
72	4,053.01	3,917.69	3,782.62	72	319.96	309.27	298.82
73	4,431.52	4,289.40	4,147.03	73	352.27	341.09	329.92
74	4,906.23	4,740.54	4,575.10	74	393.08	379.96	366.60
75	5,504.60	5,292.75	5,081.15	75	444.34	427.34	410.33
76	6,243.14	5,958.66	5,674.41	76	507.75	484.67	461.35
77	7,097.09	6,719.07	6,341.05	77	581.36	550.51	519.41
78	8,030.96	7,546.53	7,061.86	78	662.50	622.42	582.58
79	9,009.05	8,413.11	7,817.17	79	748.51	698.95	649.39

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,381.86	1,316.02	1,250.18	18-44	86.24	82.11	77.98
45-49	1,475.39	1,402.51	1,329.38	45-49	95.72	90.86	86.24
50-54	1,590.30	1,494.83	1,399.35	50-54	106.89	100.58	94.26
55	1,715.42	1,598.32	1,481.46	55	119.77	111.51	103.49
56	1,824.74	1,700.36	1,575.97	56	128.52	119.77	111.02
57	1,964.68	1,832.27	1,699.63	57	139.45	129.97	120.50
58	2,122.10	1,981.68	1,841.02	58	151.60	141.64	131.43
59	2,283.42	2,135.95	1,988.49	59	164.23	153.54	143.09
60	2,434.77	2,282.69	2,130.61	60	176.38	165.20	154.27
61	2,567.66	2,413.39	2,259.12	61	187.07	175.89	164.72
62	2,689.62	2,535.59	2,381.81	62	197.51	186.09	174.92
63	2,813.76	2,661.19	2,508.87	63	208.20	196.78	185.61
64	2,952.24	2,801.86	2,651.72	64	220.11	208.93	197.51
65	3,117.68	2,969.25	2,820.57	65	234.20	223.02	211.85
66	3,320.06	3,172.59	3,025.12	66	251.20	240.03	228.85
67	3,560.33	3,413.10	3,265.88	67	271.37	260.19	249.02
68	3,836.31	3,689.33	3,542.11	68	294.69	283.27	271.85
69	4,146.30	3,999.81	3,853.31	69	320.68	309.27	297.85
70	4,488.12	4,343.33	4,198.54	70	349.59	338.18	327.00
71	4,863.71	4,720.86	4,578.26	71	381.42	370.24	359.07
72	5,288.86	5,143.34	4,997.82	72	417.62	406.20	394.78
73	5,783.25	5,623.64	5,464.03	73	460.13	447.50	434.87
74	6,366.07	6,174.88	5,983.44	74	510.18	494.87	479.57
75	7,057.00	6,810.17	6,563.10	75	569.70	549.78	529.86
76	7,867.46	7,537.06	7,206.65	76	639.91	612.94	585.98
77	8,777.52	8,343.14	7,908.52	77	718.87	683.16	647.44
78	9,759.25	9,209.72	8,659.94	78	804.87	759.44	714.01
79	10,784.71	10,118.57	9,452.42	79	895.97	840.58	785.19

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,743.84	1,661.49	1,579.37	18-44	108.84	103.74	98.63
45-49	1,864.59	1,783.44	1,702.30	45-49	120.99	115.64	110.30
50-54	2,067.44	1,948.16	1,828.87	50-54	139.21	131.19	122.93
55	2,339.30	2,222.20	2,105.34	55	163.26	155.24	146.98
56	2,458.58	2,344.40	2,229.97	56	172.98	164.96	156.94
57	2,604.10	2,492.11	2,379.87	57	184.64	176.62	168.60
58	2,769.55	2,658.52	2,547.50	58	197.76	189.74	181.72
59	2,948.60	2,837.09	2,725.33	59	212.09	204.07	196.05
60	3,134.93	3,020.75	2,906.57	60	226.91	218.65	210.39
61	3,323.46	3,204.66	3,085.86	61	242.46	233.71	225.21
62	3,516.60	3,391.24	3,265.88	62	258.49	249.26	240.03
63	3,717.27	3,584.38	3,451.49	63	275.25	265.29	255.58
64	3,929.60	3,788.69	3,648.03	64	292.99	282.54	272.10
65	4,156.75	4,008.31	3,859.87	65	312.18	301.01	289.83
66	4,404.79	4,249.55	4,094.31	66	333.07	321.41	309.51
67	4,689.04	4,527.48	4,365.92	67	356.88	344.74	332.35
68	5,027.21	4,859.34	4,691.71	68	385.55	372.67	359.80
69	5,436.82	5,262.87	5,088.92	69	420.05	406.69	393.08
70	5,935.82	5,754.83	5,573.84	70	462.32	448.23	434.14
71	6,533.22	6,343.72	6,154.23	71	512.85	498.03	483.21
72	7,203.98	7,000.64	6,797.30	72	569.70	553.67	537.63
73	7,913.62	7,687.19	7,460.77	73	630.44	612.46	594.48
74	8,628.84	8,365.73	8,102.38	74	692.14	671.01	649.87
75	9,315.40	8,997.87	8,680.10	75	752.15	726.40	700.89
76	9,951.66	9,559.55	9,167.69	76	808.76	776.69	744.86
77	10,565.34	10,083.82	9,602.31	77	864.39	824.79	785.19
78	11,196.50	10,616.84	10,037.18	78	922.45	874.59	826.73
79	11,884.76	11,205.49	10,525.98	79	986.83	930.23	873.87

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 VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	824.02	798.25	772.48	18-44	23.46	22.47	21.81
45-49	914.55	877.55	840.54	45-49	30.73	29.41	28.41
50-54	994.84	947.26	900.02	50-54	39.32	37.34	35.68
55	1,223.15	1,177.88	1,132.62	55	56.17	54.19	51.87
56	1,295.18	1,250.24	1,204.98	56	61.12	59.14	56.83
57	1,373.15	1,328.22	1,282.95	57	67.07	64.76	62.45
58	1,452.78	1,407.84	1,362.58	58	72.69	70.38	68.39
59	1,529.76	1,485.16	1,440.55	59	78.64	76.32	74.01
60	1,599.81	1,556.52	1,513.24	60	84.58	82.27	79.96
61	1,660.93	1,619.63	1,578.66	61	89.87	87.89	85.57
62	1,719.08	1,679.43	1,640.12	62	95.49	93.50	91.19
63	1,782.19	1,742.54	1,702.89	63	101.76	99.45	97.47
64	1,858.18	1,815.23	1,771.95	64	109.03	106.72	104.41
65	1,955.65	1,904.11	1,852.56	65	118.28	115.31	112.01
66	2,078.89	2,013.80	1,949.04	66	129.52	125.55	121.26
67	2,223.28	2,142.66	2,062.04	67	142.73	137.12	131.83
68	2,379.89	2,286.05	2,191.89	68	156.61	150.33	143.72
69	2,540.79	2,439.69	2,338.59	69	171.48	164.54	157.27
70	2,697.73	2,600.26	2,502.47	70	186.02	179.41	172.80
71	2,850.05	2,767.78	2,685.84	71	200.88	195.27	189.98
72	3,027.14	2,964.04	2,900.93	72	218.40	214.43	210.14
73	3,265.69	3,214.48	3,163.27	73	241.85	238.55	235.25
74	3,602.37	3,544.88	3,487.72	74	274.56	270.27	266.30

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,074.19	3,981.68	3,889.16	75	319.50	312.23	304.96
76	4,704.27	4,540.39	4,376.18	76	378.97	365.42	351.88
77	5,460.56	5,197.56	4,934.56	77	451.33	429.19	407.06
78	6,296.80	5,920.15	5,543.49	78	533.27	500.89	468.51
79	7,167.08	6,674.45	6,182.15	79	621.82	578.86	535.91
80		7,427.77	6,830.07	80	714.00	660.80	607.61
81		8,152.67	7,470.06	81	807.17	745.06	682.94
82		8,849.82	8,100.80	82	900.68	830.63	760.92
83		9,526.15	8,724.60	83	994.51	917.53	840.87
84		10,188.61	9,343.77	84	1,088.34	1,005.41	922.48
				85	1,182.51	1,093.63	1,004.42
				86	1,300.79	1,202.99	1,104.86
				87	1,430.97	1,323.26	1,215.22
				88	1,574.04	1,455.75	1,336.81
				89	1,731.31	1,601.46	1,470.62
				90	1,904.44	1,761.70	1,617.65
				91	2,094.75	1,937.81	1,779.55
				92	2,304.22	2,131.75	1,957.63
				93	2,534.51	2,344.86	2,153.56
				94	2,787.93	2,579.45	2,368.98
				95	3,066.79	2,837.49	2,605.88
				96	3,373.41	3,121.31	2,866.57
				97	3,710.75	3,433.54	3,153.36
				98	4,081.79	3,776.83	3,468.56
				99	4,489.83	4,154.48	3,815.48

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	875.57	849.79	824.02	18-44	24.78	24.12	23.46
45-49	964.11	926.78	889.77	45-49	32.38	31.06	30.07
50-54	1,042.09	1,006.40	971.05	50-54	41.30	39.65	38.33
55	1,358.94	1,290.88	1,223.15	55	62.45	59.14	56.17
56	1,452.78	1,378.77	1,305.09	56	68.72	65.09	61.79
57	1,551.90	1,473.26	1,394.63	57	75.66	71.70	67.73
58	1,652.01	1,569.74	1,487.47	58	82.60	78.64	74.34
59	1,748.49	1,663.57	1,578.66	59	89.87	85.57	81.28
60	1,837.70	1,751.13	1,664.57	60	97.14	92.51	87.89
61	1,916.66	1,829.44	1,741.88	61	103.75	99.12	94.50
62	1,991.33	1,903.12	1,814.57	62	110.68	106.06	101.10
63	2,069.31	1,978.45	1,887.92	63	118.28	113.33	108.04
64	2,157.53	2,062.37	1,967.54	64	126.87	121.26	115.97
65	2,264.25	2,161.49	2,058.41	65	137.12	130.84	124.56
66	2,394.75	2,280.44	2,166.12	66	149.01	141.74	134.80
67	2,548.72	2,421.52	2,293.98	67	163.22	154.63	146.37
68	2,723.84	2,584.74	2,445.97	68	179.08	169.50	160.25
69	2,917.78	2,771.41	2,625.04	69	196.59	186.68	176.43
70	3,127.92	2,981.22	2,834.85	70	215.75	205.84	195.60
71	3,357.88	3,218.78	3,080.01	71	237.23	227.65	218.07
72	3,630.79	3,500.94	3,370.76	72	262.67	253.75	244.50
73	3,976.39	3,847.20	3,718.35	73	295.38	286.13	276.88
74	4,423.09	4,278.71	4,134.32	74	337.34	326.77	315.86

Fractional Premiums (expressed as a percent of annual premium)

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



**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,000.31	4,814.95	4,629.93	75	392.19	377.65	363.11
76	5,724.88	5,467.82	5,210.77	76	460.91	440.10	418.95
77	6,568.06	6,214.86	5,861.99	77	542.19	512.78	483.38
78	7,487.57	7,024.68	6,562.12	78	633.71	594.06	554.41
79	8,442.44	7,866.21	7,290.32	79	732.17	681.95	631.73
				80	835.59	774.79	714.00
				81	941.32	870.61	799.90
				82	1,048.70	968.74	888.78
				83	1,157.40	1,068.85	980.30
				84	1,267.09	1,169.95	1,072.82
				85	1,377.12	1,271.72	1,166.32
				86	1,514.89	1,398.92	1,282.95
				87	1,666.55	1,538.68	1,411.15
				88	1,833.07	1,692.65	1,552.23
				89	2,016.44	1,861.82	1,707.52
				90	2,217.99	2,048.16	1,878.34
				91	2,439.69	2,253.01	2,066.33
				92	2,683.53	2,478.35	2,272.84
				93	2,951.81	2,726.15	2,500.15
				94	3,246.86	2,998.73	2,750.27
				95	3,571.65	3,298.73	3,025.16
				96	3,928.81	3,628.48	3,327.81
				97	4,321.66	3,991.26	3,660.53
				98	4,753.83	4,390.38	4,026.61
				99	5,229.27	4,829.49	4,429.37

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	978.32	939.66	901.34	18-44	27.75	26.76	25.44
45-49	1,062.90	1,025.90	988.56	45-49	35.68	34.69	33.37
50-54	1,207.95	1,172.27	1,136.91	50-54	47.58	46.26	44.93
55	1,517.54	1,460.71	1,404.21	55	69.71	67.07	64.43
56	1,621.94	1,560.49	1,498.70	56	76.65	73.68	71.04
57	1,738.58	1,672.50	1,606.08	57	84.58	81.61	78.31
58	1,860.82	1,790.45	1,720.40	58	93.17	89.87	86.23
59	1,982.41	1,909.06	1,835.38	59	102.09	98.13	94.50
60	2,097.06	2,021.40	1,945.74	60	110.68	106.72	102.76
61	2,200.81	2,124.16	2,047.50	61	119.28	115.31	111.02
62	2,300.92	2,223.61	2,146.62	62	128.20	123.90	119.61
63	2,406.98	2,329.00	2,251.36	63	137.78	133.15	128.86
64	2,528.57	2,449.27	2,369.97	64	148.68	144.06	139.43
65	2,675.93	2,593.66	2,511.39	65	161.90	156.94	151.98
66	2,856.66	2,769.10	2,681.87	66	177.76	172.14	166.52
67	3,071.42	2,978.24	2,885.40	67	196.26	190.31	184.03
68	3,319.22	3,221.42	3,123.95	68	217.74	211.13	204.52
69	3,599.07	3,499.29	3,399.51	69	242.18	235.25	228.64
70	3,909.98	3,812.18	3,714.38	70	269.94	263.00	256.39
71	4,254.26	4,162.41	4,070.88	71	301.00	294.72	288.44
72	4,646.45	4,557.90	4,469.35	72	337.01	331.06	325.12
73	5,105.37	5,008.24	4,911.10	73	379.96	373.35	366.42
74	5,649.55	5,523.00	5,396.46	74	431.51	422.25	413.00

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,296.47	6,111.45	5,926.09	75	493.62	479.08	464.55
76	7,057.39	6,778.86	6,500.66	76	567.63	544.83	522.04
77	7,911.81	7,515.33	7,118.84	77	652.21	619.17	585.80
78	8,831.98	8,305.32	7,778.99	78	746.38	701.44	656.18
79	9,789.82	9,134.96	8,480.10	79	848.47	791.31	734.15
				80	957.17	888.78	820.39
				81	1,070.50	992.53	914.55
				82	1,188.13	1,102.22	1,015.99
				83	1,309.05	1,215.88	1,122.71
				84	1,431.63	1,332.18	1,232.73
				85	1,555.20	1,449.80	1,344.74
				86	1,710.82	1,594.85	1,479.21
				87	1,881.97	1,754.44	1,627.23
				88	2,070.30	1,929.88	1,790.12
				89	2,277.46	2,122.83	1,969.20
				90	2,505.11	2,335.28	2,166.12
				91	2,755.55	2,568.88	2,382.86
				92	3,031.11	2,825.93	2,621.08
				93	3,334.09	3,108.42	2,883.09
				94	3,667.46	3,419.33	3,171.53
				95	4,034.21	3,761.30	3,488.72
				96	4,437.63	4,137.30	3,837.62
				97	4,881.36	4,550.96	4,221.55
				98	5,369.37	5,005.92	4,643.80
				99	5,906.27	5,506.48	5,108.35

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 VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,107.18	1,068.52	1,029.86	18-44	31.39	30.40	29.08
45-49	1,236.03	1,198.70	1,161.69	45-49	41.63	40.31	38.99
50-54	1,468.31	1,421.06	1,373.48	50-54	58.15	56.17	54.19
55	1,811.93	1,721.40	1,630.86	55	83.26	78.97	74.67
56	1,925.91	1,824.81	1,723.71	56	90.86	86.23	81.28
57	2,058.74	1,947.06	1,835.38	57	100.11	94.50	89.21
58	2,208.74	2,086.82	1,964.90	58	110.35	104.08	98.13
59	2,373.28	2,241.78	2,110.28	59	121.92	115.31	108.37
60	2,551.03	2,410.28	2,269.86	60	134.80	127.20	119.94
61	2,739.69	2,591.01	2,442.33	61	149.01	140.75	132.82
62	2,938.93	2,782.98	2,627.03	62	164.21	155.62	147.03
63	3,149.39	2,986.50	2,823.95	63	181.06	171.81	162.23
64	3,370.43	3,201.27	3,032.43	64	198.90	188.99	179.08
65	3,602.37	3,427.26	3,252.15	65	218.07	207.49	196.92
66	3,847.86	3,667.13	3,486.07	66	238.55	227.32	216.08
67	4,121.44	3,935.09	3,748.74	67	262.01	250.11	237.89
68	4,439.61	4,248.97	4,058.00	68	289.76	277.21	264.32
69	4,819.58	4,625.63	4,431.68	69	323.13	310.25	297.03
70	5,278.50	5,082.91	4,887.64	70	364.10	350.89	337.34
71	5,824.99	5,629.06	5,433.13	71	413.66	399.79	386.24
72	6,435.24	6,236.01	6,036.78	72	469.50	455.29	441.09
73	7,078.20	6,867.41	6,656.94	73	529.63	514.44	498.91
74	7,721.50	7,486.25	7,251.34	74	591.75	573.91	556.07

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 36% Rate Increase**

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	8,333.73	8,055.86	7,778.00	75	653.54	631.73	609.92
76	8,894.43	8,552.79	8,211.15	76	713.34	685.58	657.83
77	9,430.34	9,009.08	8,587.81	77	774.13	739.11	704.09
78	9,979.47	9,469.99	8,960.18	78	839.88	796.60	753.32
79	10,579.81	9,980.46	9,381.44	79	914.88	862.68	810.48
				80	1,002.44	941.98	881.18
				81	1,105.86	1,037.13	968.08
				82	1,222.82	1,146.17	1,069.84
				83	1,349.69	1,266.10	1,182.51
				84	1,483.18	1,392.65	1,302.11
				85	1,619.96	1,522.82	1,425.69
				86	1,781.86	1,675.14	1,568.42
				87	1,959.95	1,842.65	1,725.36
				88	2,155.87	2,027.02	1,897.83
				89	2,371.63	2,229.88	2,087.48
				90	2,608.86	2,452.91	2,296.29
				91	2,869.87	2,698.06	2,525.92
				92	3,156.99	2,968.00	2,778.68
				93	3,472.86	3,264.70	3,056.55
				94	3,820.11	3,591.14	3,362.17
				95	4,202.05	3,950.29	3,698.52
				96	4,622.33	4,345.45	4,068.24
				97	5,084.56	4,779.93	4,474.97
				98	5,593.05	5,258.02	4,922.33
				99	6,152.42	5,783.69	5,414.63

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,423.70	1,372.82	1,321.94	18-44	88.88	85.57	82.60
45-49	1,503.33	1,453.44	1,403.22	45-49	97.47	94.16	90.86
50-54	1,579.98	1,530.75	1,481.52	50-54	106.39	103.09	99.78
55	1,653.99	1,605.09	1,556.52	55	115.31	112.01	108.70
56	1,702.23	1,647.05	1,592.21	56	119.61	115.97	112.01
57	1,765.34	1,701.24	1,637.47	57	125.22	120.60	115.97
58	1,840.01	1,765.67	1,691.33	58	131.50	126.21	120.60
59	1,923.27	1,838.03	1,752.45	59	138.44	132.16	125.88
60	2,012.15	1,916.33	1,820.52	60	145.71	138.77	131.83
61	2,105.32	2,000.25	1,895.19	61	153.64	145.71	138.11
62	2,208.08	2,094.42	1,980.76	62	162.23	153.64	145.38
63	2,327.02	2,204.77	2,082.86	63	172.14	163.22	153.97
64	2,469.43	2,337.93	2,206.76	64	184.03	174.12	164.54
65	2,641.57	2,500.15	2,358.74	65	198.24	187.67	177.10
66	2,848.73	2,695.42	2,542.11	66	215.75	203.86	192.29
67	3,085.63	2,920.09	2,754.56	67	235.25	222.69	210.14
68	3,344.66	3,168.56	2,992.45	68	257.05	243.51	229.96
69	3,618.89	3,435.52	3,252.15	69	279.85	265.64	251.44
70	3,900.73	3,715.04	3,529.36	70	303.64	289.43	274.89
71	4,190.16	4,006.79	3,823.74	71	328.42	314.21	299.67
72	4,513.95	4,331.57	4,149.19	72	356.17	341.97	327.76
73	4,906.14	4,714.51	4,523.21	73	390.20	375.01	359.81
74	5,401.08	5,181.70	4,962.31	74	432.83	415.32	397.80

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 36% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	6,032.81	5,758.58	5,484.35	75	487.01	464.88	442.74
76	6,823.13	6,461.67	6,100.21	76	555.08	525.67	495.93
77	7,744.96	7,271.16	6,797.36	77	634.37	595.72	556.73
78	8,759.95	8,158.62	7,557.29	78	722.59	673.03	623.14
79	9,829.13	9,094.98	8,361.16	79	816.75	755.63	694.51
80		10,051.82	9,190.14	80		841.20	769.18
81		11,005.36	10,029.03	81		928.10	845.83
82		11,951.97	10,873.53	82		1,015.66	924.13
83		12,893.28	11,721.68	83		1,103.87	1,003.76
84		13,831.29	12,572.79	84		1,192.42	1,083.72

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 VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,545.95	1,484.83	1,423.70	18-44	96.48	92.84	88.88
45-49	1,643.75	1,573.71	1,503.33	45-49	106.72	102.09	97.47
50-54	1,738.25	1,659.28	1,579.98	50-54	116.96	111.68	106.39
55	1,848.60	1,751.13	1,653.99	55	129.19	122.25	115.31
56	1,947.06	1,842.32	1,737.58	56	137.12	129.52	122.25
57	2,072.94	1,959.62	1,846.29	57	147.03	139.10	130.84
58	2,214.02	2,091.12	1,967.88	58	158.26	149.34	140.75
59	2,357.42	2,224.27	2,091.12	59	169.50	159.91	150.33
60	2,491.23	2,347.51	2,203.78	60	180.40	170.16	159.58
61	2,606.87	2,452.91	2,298.61	61	189.98	178.75	167.51
62	2,713.59	2,549.38	2,385.50	62	199.23	187.01	175.11
63	2,824.61	2,651.15	2,478.02	63	208.81	195.93	183.37
64	2,953.46	2,771.74	2,590.02	64	220.05	206.50	192.95
65	3,113.38	2,924.72	2,736.06	65	233.92	219.72	205.51
66	3,314.92	3,120.65	2,926.70	66	250.78	236.24	221.37
67	3,555.13	3,357.88	3,160.63	67	271.26	256.06	240.86
68	3,829.69	3,632.11	3,434.86	68	294.06	278.86	263.66
69	4,132.34	3,938.39	3,744.78	69	319.50	304.63	289.43
70	4,458.12	4,272.43	4,086.41	70	347.25	332.71	318.18
71	4,808.67	4,634.22	4,460.10	71	376.99	363.44	349.90
72	5,214.08	5,046.56	4,879.05	72	411.35	398.46	385.25
73	5,711.33	5,535.89	5,360.44	73	453.97	440.10	426.55
74	6,337.44	6,129.95	5,922.13	74	507.83	491.31	474.46
75	7,129.75	6,855.51	6,581.28	75	575.56	553.42	531.29
76	8,110.05	7,729.10	7,348.14	76	659.81	628.76	597.70
77	9,241.35	8,724.27	8,206.86	77	757.28	714.66	672.04
78	10,471.43	9,803.03	9,134.63	78	864.00	808.82	753.32
79	11,748.11	10,928.05	10,108.32	79	976.01	907.95	839.55

Fractional Premiums (expressed as a percent of annual premium)

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



**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,708.51	1,627.23	1,545.95	18-44	106.72	101.76	96.48
45-49	1,824.15	1,733.95	1,643.75	45-49	118.28	112.34	106.72
50-54	1,975.14	1,856.53	1,738.25	50-54	132.82	124.89	116.96
55	2,140.35	1,994.31	1,848.60	55	149.34	139.10	129.19
56	2,280.44	2,125.15	1,969.53	56	160.58	149.67	138.77
57	2,460.17	2,294.31	2,128.12	57	174.45	162.89	150.99
58	2,662.38	2,485.95	2,309.51	58	190.31	177.76	164.87
59	2,869.87	2,684.52	2,499.16	59	206.50	193.29	179.74
60	3,066.13	2,874.50	2,682.87	60	222.03	208.15	194.28
61	3,239.26	3,044.99	2,850.38	61	236.24	222.03	207.82
62	3,399.51	3,205.23	3,011.29	62	249.45	235.25	221.04
63	3,563.06	3,370.43	3,178.14	63	263.66	249.45	234.92
64	3,745.44	3,555.13	3,364.82	64	279.19	264.98	250.78
65	3,962.51	3,773.85	3,585.19	65	297.69	283.49	269.28
66	4,227.16	4,038.84	3,850.18	66	319.83	305.62	291.41
67	4,541.05	4,351.73	4,162.08	67	346.26	331.72	317.19
68	4,901.85	4,711.86	4,522.21	68	376.33	361.79	347.25
69	5,308.24	5,119.25	4,930.26	69	410.36	395.82	381.28
70	5,758.25	5,572.56	5,386.88	70	448.36	433.82	419.61
71	6,254.84	6,074.11	5,893.05	71	490.32	476.44	462.23
72	6,817.52	6,635.14	6,453.08	72	538.23	524.02	509.81
73	7,470.06	7,270.50	7,071.27	73	594.06	578.53	562.67
74	8,236.26	7,994.41	7,752.23	74	660.14	640.65	621.49
75	9,140.58	8,820.75	8,500.59	75	738.12	712.02	686.25
76	10,196.54	9,758.10	9,319.65	76	829.31	793.30	757.61
77	11,378.06	10,791.59	10,205.13	77	932.06	883.83	835.59
78	12,649.45	11,900.75	11,152.39	78	1,043.41	981.29	919.51
79	13,974.36	13,065.42	12,156.16	79	1,161.03	1,085.37	1,009.71

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	2,155.87	2,054.44	1,952.68	18-44	134.47	128.20	121.92
45-49	2,305.22	2,205.10	2,104.66	45-49	149.34	143.06	136.46
50-54	2,567.56	2,419.53	2,271.51	50-54	172.80	162.89	152.98
55	2,918.77	2,772.73	2,626.70	55	203.86	193.62	183.37
56	3,072.41	2,929.68	2,786.94	56	216.08	206.17	195.93
57	3,260.41	3,119.99	2,979.57	57	230.95	221.04	211.13
58	3,474.18	3,334.75	3,195.32	58	248.13	237.89	227.98
59	3,705.79	3,565.70	3,425.28	59	266.30	256.39	246.15
60	3,947.64	3,803.92	3,660.19	60	285.80	275.56	264.98
61	4,193.46	4,043.46	3,893.46	61	305.95	295.05	284.15
62	4,445.23	4,286.97	4,129.04	62	326.77	315.20	303.31
63	4,708.23	4,540.06	4,372.21	63	348.57	336.02	323.79
64	4,986.10	4,807.68	4,629.26	64	371.70	358.49	345.27
65	5,283.46	5,094.80	4,906.14	65	396.81	382.61	368.40
66	5,607.92	5,409.67	5,211.43	66	423.91	409.04	394.17
67	5,979.95	5,773.12	5,565.95	67	455.29	439.43	423.58
68	6,423.02	6,207.60	5,992.17	68	492.63	476.11	459.26
69	6,960.58	6,736.57	6,512.89	69	537.89	520.38	503.20
70	7,615.77	7,383.50	7,151.55	70	593.07	574.90	557.06
71	8,401.14	8,159.28	7,917.43	71	659.48	640.65	621.49
72	9,283.31	9,024.93	8,766.56	72	734.15	714.00	693.51
73	10,218.02	9,930.24	9,642.13	73	814.11	791.31	768.52
74	11,159.99	10,823.31	10,486.63	74	895.06	868.30	841.20
75	12,065.63	11,654.27	11,242.92	75	974.03	940.99	907.61
76	12,905.51	12,390.08	11,874.98	76	1,048.70	1,006.74	964.77
77	13,714.66	13,073.35	12,432.04	77	1,122.05	1,069.51	1,016.65
78	14,543.97	13,764.22	12,984.80	78	1,198.37	1,133.94	1,069.51
79	15,444.32	14,524.15	13,603.65	79	1,282.29	1,205.64	1,129.31

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 VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	723.91	702.77	681.62	18-44	20.48	19.82	19.16
45-49	788.67	756.62	724.57	45-49	26.43	25.44	24.45
50-54	845.50	803.54	761.91	50-54	33.37	31.72	30.07
55	1,033.83	993.52	953.54	55	47.58	45.60	43.61
56	1,096.27	1,056.63	1,016.98	56	51.87	49.89	48.24
57	1,164.67	1,125.02	1,085.70	57	56.83	54.85	52.86
58	1,234.38	1,195.06	1,156.08	58	61.79	59.80	57.82
59	1,301.78	1,263.13	1,224.80	59	67.07	65.09	63.11
60	1,362.58	1,325.57	1,288.24	60	72.03	70.05	68.06
61	1,415.11	1,379.76	1,344.41	61	76.65	74.67	73.02
62	1,464.67	1,430.97	1,397.27	62	81.28	79.63	77.64
63	1,519.85	1,485.82	1,451.46	63	86.57	84.91	82.93
64	1,587.91	1,550.25	1,512.58	64	93.17	91.19	88.88
65	1,676.46	1,630.86	1,585.27	65	101.43	98.79	95.82
66	1,791.11	1,732.63	1,673.82	66	111.68	108.04	104.08
67	1,924.26	1,850.58	1,777.23	67	123.57	118.61	113.66
68	2,065.34	1,979.11	1,892.87	68	136.46	130.51	124.56
69	2,204.11	2,111.60	2,018.76	69	149.01	142.40	136.13
70	2,330.99	2,241.45	2,152.24	70	160.91	154.63	148.68
71	2,443.98	2,369.64	2,295.63	71	171.81	167.18	162.23
72	2,578.79	2,522.95	2,467.11	72	185.36	182.05	178.42
73	2,780.33	2,735.07	2,689.47	73	205.18	202.54	199.56
74	3,092.89	3,039.04	2,985.18	74	235.25	231.61	227.65

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,560.74	3,468.89	3,377.04	75	279.19	271.92	264.65
76	4,212.30	4,045.44	3,878.92	76	339.98	326.11	312.23
77	5,006.91	4,738.63	4,470.01	77	414.65	391.86	369.06
78	5,888.43	5,504.83	5,121.56	78	499.57	466.53	433.16
79	6,799.35	6,301.76	5,804.17	79	590.43	546.82	503.20
80		7,086.13	6,488.44	80	683.60	630.41	577.21
81		7,823.92	7,151.55	81	775.78	714.66	653.54
82		8,517.44	7,792.53	82	866.64	799.24	731.84
83		9,177.58	8,416.99	83	956.18	883.83	811.14
84		9,815.59	9,030.88	84	1,045.39	968.41	891.42
				85	1,133.94	1,052.99	972.04
				86	1,247.27	1,158.39	1,069.18
				87	1,372.16	1,274.36	1,176.23
				88	1,509.28	1,401.90	1,293.85
				89	1,660.27	1,541.99	1,423.37
				90	1,826.46	1,696.28	1,565.78
				91	2,009.18	1,865.78	1,722.39
				92	2,210.06	2,052.46	1,894.53
				93	2,431.10	2,257.64	2,083.85
				94	2,674.27	2,483.30	2,292.33
				95	2,941.57	2,731.76	2,521.63
				96	3,235.63	3,005.01	2,773.73
				97	3,559.09	3,305.67	3,051.26
				98	3,914.93	3,636.41	3,356.56
				99	4,306.46	4,000.18	3,692.24

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	769.18	748.03	726.88	18-44	21.81	21.15	20.48
45-49	831.29	800.23	768.85	45-49	28.08	27.09	25.77
50-54	885.81	853.76	822.04	50-54	35.02	33.70	32.38
55	1,148.48	1,089.34	1,029.86	55	52.53	49.89	47.25
56	1,229.76	1,165.66	1,101.56	56	58.15	55.18	52.20
57	1,315.99	1,248.26	1,180.20	57	64.10	60.79	57.49
58	1,403.22	1,332.84	1,262.14	58	70.38	66.74	63.11
59	1,487.80	1,415.11	1,342.42	59	76.65	73.02	69.05
60	1,565.11	1,491.10	1,417.09	60	82.60	78.64	75.00
61	1,633.51	1,558.51	1,483.51	61	88.55	84.58	80.29
62	1,697.94	1,621.61	1,545.62	62	94.50	90.20	85.90
63	1,765.67	1,687.36	1,608.73	63	100.77	96.48	91.85
64	1,844.64	1,761.70	1,678.77	64	108.37	103.42	98.79
65	1,941.44	1,851.57	1,761.37	65	117.62	112.01	106.72
66	2,061.71	1,961.60	1,861.16	66	128.53	122.25	115.97
67	2,202.46	2,090.78	1,979.11	67	141.08	133.81	126.54
68	2,359.40	2,237.15	2,114.57	68	155.29	147.03	138.77
69	2,527.58	2,397.73	2,267.55	69	170.49	161.57	152.65
70	2,702.36	2,570.20	2,438.04	70	186.35	177.43	168.17
71	2,886.06	2,757.87	2,629.67	71	203.53	194.61	185.69
72	3,107.76	2,984.52	2,860.95	72	224.34	215.75	207.16
73	3,404.79	3,279.90	3,155.01	73	252.43	243.18	234.26
74	3,813.17	3,673.41	3,533.65	74	290.75	280.18	269.61

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,370.23	4,195.12	4,020.33	75	342.63	329.08	315.20
76	5,097.44	4,862.53	4,627.61	76	410.69	391.53	372.69
77	5,960.78	5,645.91	5,331.37	77	492.63	466.53	440.10
78	6,911.35	6,504.63	6,097.90	78	585.14	550.45	516.09
79	7,900.25	7,396.71	6,893.18	79	685.25	641.64	597.70
				80	789.99	736.80	683.60
				81	896.05	833.93	771.49
				82	1,003.43	932.06	860.70
				83	1,111.47	1,031.19	951.23
				84	1,219.84	1,131.30	1,042.42
				85	1,328.55	1,231.41	1,133.94
				86	1,461.37	1,354.65	1,247.27
				87	1,607.41	1,490.11	1,372.16
				88	1,768.31	1,639.12	1,509.28
				89	1,945.08	1,803.00	1,660.27
				90	2,139.68	1,983.40	1,826.46
				91	2,353.78	2,181.65	2,009.18
				92	2,589.03	2,399.71	2,210.06
				93	2,848.07	2,639.58	2,431.10
				94	3,132.87	2,903.57	2,674.27
				95	3,446.09	3,194.00	2,941.57
				96	3,790.70	3,513.50	3,235.63
				97	4,169.67	3,864.71	3,559.09
				98	4,586.64	4,251.28	3,914.93
				99	5,045.24	4,676.51	4,306.46

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	862.68	827.00	791.64	18-44	24.45	23.46	22.47
45-49	923.80	890.43	856.73	45-49	31.06	30.07	28.74
50-54	1,031.85	1,000.79	969.73	50-54	40.64	39.65	38.33
55	1,291.54	1,240.99	1,190.77	55	59.14	56.83	54.52
56	1,382.40	1,327.56	1,272.71	56	65.42	62.78	60.13
57	1,484.50	1,425.69	1,366.87	57	72.36	69.38	66.74
58	1,591.55	1,529.43	1,466.99	58	79.96	76.65	73.68
59	1,698.27	1,633.18	1,568.09	59	87.56	84.25	80.62
60	1,798.38	1,731.31	1,664.24	60	95.16	91.52	87.89
61	1,889.57	1,821.18	1,752.78	61	102.42	98.79	95.16
62	1,977.46	1,908.07	1,838.69	62	110.02	106.06	102.42
63	2,071.95	2,001.58	1,930.87	63	118.28	114.32	110.35
64	2,182.31	2,109.95	2,037.59	64	128.20	124.23	119.94
65	2,317.11	2,241.78	2,166.45	65	140.09	135.80	131.17
66	2,483.96	2,404.01	2,324.38	66	154.63	149.67	144.72
67	2,680.88	2,596.30	2,511.39	67	171.48	166.19	160.58
68	2,904.57	2,815.36	2,726.48	68	190.97	184.69	178.75
69	3,150.71	3,059.52	2,968.00	69	212.12	206.17	199.89
70	3,416.36	3,325.50	3,234.64	70	235.91	229.63	223.35
71	3,702.82	3,615.26	3,527.70	71	261.68	255.40	249.45
72	4,033.22	3,945.99	3,858.44	72	292.08	285.80	279.85
73	4,436.31	4,339.17	4,241.70	73	329.41	322.80	315.86
74	4,941.16	4,816.27	4,691.71	74	376.99	367.74	358.49

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,575.54	5,399.10	5,222.67	75	437.12	423.25	409.37
76	6,357.27	6,100.21	5,843.49	76	511.79	490.65	469.83
77	7,256.29	6,897.81	6,539.32	77	599.02	568.95	538.89
78	8,231.64	7,761.15	7,290.65	78	696.49	656.18	615.87
79	9,241.68	8,659.51	8,077.34	79	801.56	750.67	699.79
				80	911.58	850.79	789.99
				81	1,024.25	954.53	885.15
				82	1,139.23	1,061.58	984.27
				83	1,255.53	1,170.95	1,086.36
				84	1,372.82	1,281.63	1,190.77
				85	1,490.44	1,393.31	1,296.17
				86	1,639.46	1,532.74	1,425.69
				87	1,803.33	1,686.04	1,568.42
				88	1,983.73	1,854.55	1,725.36
				89	2,181.98	2,039.90	1,897.83
				90	2,400.04	2,243.76	2,087.48
				91	2,639.91	2,468.10	2,296.29
				92	2,903.90	2,714.91	2,525.92
				93	3,194.33	2,986.50	2,778.68
				94	3,513.83	3,285.19	3,056.55
				95	3,865.37	3,613.61	3,362.17
				96	4,251.95	3,975.07	3,698.52
				97	4,677.17	4,372.54	4,068.24
				98	5,145.02	4,809.66	4,474.97
				99	5,659.46	5,290.73	4,922.33

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 VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	966.43	932.06	897.70	18-44	27.42	26.43	25.44
45-49	1,065.88	1,032.51	998.81	45-49	36.01	34.69	33.70
50-54	1,248.26	1,205.97	1,163.68	50-54	49.23	47.58	45.93
55	1,533.40	1,454.43	1,375.46	55	70.38	66.74	63.11
56	1,631.53	1,543.31	1,455.09	56	76.98	73.02	68.72
57	1,746.84	1,649.37	1,551.90	57	84.91	80.29	75.33
58	1,877.34	1,770.63	1,663.91	58	93.83	88.55	83.26
59	2,021.07	1,905.76	1,790.12	59	103.75	97.80	91.85
60	2,176.03	2,052.46	1,928.89	60	114.98	108.37	101.76
61	2,340.57	2,209.73	2,078.89	61	127.20	119.94	113.00
62	2,515.02	2,377.57	2,240.13	62	140.42	132.82	125.22
63	2,700.38	2,556.65	2,413.26	63	154.96	147.03	138.77
64	2,897.30	2,747.62	2,597.95	64	170.82	162.23	153.31
65	3,106.77	2,950.82	2,795.20	65	188.00	178.42	169.17
66	3,330.78	3,168.89	3,006.99	66	206.83	196.59	186.35
67	3,580.57	3,412.39	3,244.55	67	227.98	217.07	206.17
68	3,867.03	3,694.23	3,521.10	68	252.76	241.19	229.63
69	4,202.72	4,026.28	3,849.85	69	282.16	270.27	258.04
70	4,599.53	4,421.77	4,243.69	70	317.52	304.96	292.74
71	5,065.06	4,887.31	4,709.55	71	359.15	346.92	334.37
72	5,589.08	5,408.68	5,227.95	72	407.06	394.17	381.61
73	6,156.71	5,965.41	5,774.11	73	460.25	446.04	432.17
74	6,754.08	6,537.67	6,321.58	74	517.41	500.89	484.70

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	7,365.99	7,105.63	6,845.27	75	577.54	557.06	536.90
76	7,982.85	7,656.08	7,328.98	76	640.65	614.22	587.79
77	8,615.24	8,204.88	7,794.52	77	708.05	674.02	639.99
78	9,278.35	8,775.48	8,272.61	78	782.06	739.11	696.49
79	9,987.40	9,391.02	8,794.64	79	864.33	812.46	760.59
				80	957.17	896.38	835.59
				81	1,061.58	992.53	923.47
				82	1,176.23	1,099.58	1,022.93
				83	1,298.48	1,214.56	1,130.97
				84	1,425.69	1,335.16	1,244.62
				85	1,555.20	1,458.06	1,360.93
				86	1,710.82	1,603.77	1,497.05
				87	1,881.97	1,764.02	1,646.72
				88	2,070.30	1,940.45	1,811.26
				89	2,277.46	2,134.40	1,992.32
				90	2,505.11	2,347.84	2,191.56
				91	2,755.55	2,582.75	2,410.61
				92	3,031.11	2,841.13	2,651.81
				93	3,334.09	3,125.27	2,917.12
				94	3,667.46	3,437.83	3,208.87
				95	4,034.21	3,781.78	3,529.69
				96	4,437.63	4,160.09	3,882.56
				97	4,881.36	4,576.07	4,270.78
				98	5,369.37	5,033.68	4,697.99
				99	5,906.27	5,537.21	5,167.82

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,207.62	1,161.69	1,115.77	18-44	75.33	72.69	69.71
45-49	1,269.41	1,224.14	1,178.87	45-49	82.27	79.30	76.32
50-54	1,328.55	1,283.94	1,239.67	50-54	89.54	86.23	83.26
55	1,391.32	1,346.39	1,301.78	55	97.14	93.83	90.86
56	1,435.27	1,385.05	1,334.49	56	101.10	97.47	93.83
57	1,492.76	1,434.61	1,376.12	57	105.73	101.76	97.47
58	1,560.49	1,493.09	1,425.69	58	111.35	106.72	101.76
59	1,635.16	1,558.18	1,481.19	59	117.62	112.01	106.39
60	1,713.47	1,627.56	1,541.33	60	124.23	117.95	111.68
61	1,794.41	1,700.25	1,605.75	61	130.84	123.90	116.96
62	1,883.29	1,781.53	1,679.43	62	138.11	130.84	123.24
63	1,987.37	1,877.68	1,768.31	63	147.03	138.77	130.84
64	2,113.25	1,995.63	1,878.01	64	157.60	148.68	140.09
65	2,268.54	2,141.67	2,014.79	65	170.49	160.91	151.32
66	2,457.86	2,319.75	2,181.98	66	186.02	175.77	165.20
67	2,673.28	2,524.27	2,375.26	67	203.86	192.62	181.06
68	2,905.56	2,746.30	2,587.38	68	223.35	211.13	198.90
69	3,144.11	2,977.58	2,811.06	69	243.18	230.29	217.40
70	3,379.68	3,209.53	3,039.70	70	263.33	249.78	236.57
71	3,610.63	3,441.14	3,271.97	71	282.82	269.61	256.39
72	3,872.31	3,701.83	3,531.34	72	305.29	292.08	278.53
73	4,208.66	4,028.26	3,847.86	73	334.37	320.16	305.95
74	4,663.63	4,456.79	4,250.29	74	373.35	356.83	340.64

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	5,280.82	5,024.76	4,768.69	75	426.22	405.73	384.92
76	6,088.65	5,755.27	5,421.57	76	495.27	468.18	441.09
77	7,050.78	6,618.29	6,186.12	77	577.87	542.19	506.84
78	8,114.68	7,571.16	7,027.65	78	669.73	624.79	579.86
79	9,228.13	8,570.63	7,912.80	79	766.86	712.02	657.50
80		9,573.07	8,807.20	80		801.23	737.13
81		10,544.78	9,683.76	81		889.11	816.75
82		11,484.45	10,540.49	82		975.68	895.72
83		12,400.32	11,382.35	83		1,061.58	974.36
84		13,300.34	12,214.64	84		1,146.50	1,052.99

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,311.37	1,256.52	1,201.67	18-44	81.94	78.31	75.00
45-49	1,387.69	1,325.57	1,263.13	45-49	89.87	85.90	81.94
50-54	1,461.37	1,391.98	1,322.27	50-54	98.46	93.50	88.88
55	1,554.87	1,468.97	1,383.06	55	108.70	102.42	96.48
56	1,642.10	1,549.59	1,457.07	56	115.64	109.03	102.42
57	1,753.44	1,653.33	1,552.89	57	124.56	117.29	110.02
58	1,878.34	1,768.97	1,659.94	58	134.14	126.54	118.61
59	2,004.55	1,886.27	1,767.98	59	144.39	135.80	127.20
60	2,121.51	1,993.65	1,865.78	60	153.64	144.39	135.13
61	2,221.62	2,084.51	1,947.39	61	161.90	151.98	142.07
62	2,314.14	2,167.77	2,021.73	62	169.83	158.92	148.35
63	2,411.61	2,256.98	2,102.35	63	178.09	166.85	155.29
64	2,527.25	2,365.02	2,203.12	64	188.33	176.10	164.21
65	2,673.94	2,505.44	2,336.93	65	200.88	188.00	175.44
66	2,860.95	2,687.49	2,514.03	66	216.74	203.53	190.31
67	3,082.65	2,905.89	2,729.12	67	235.25	221.70	208.15
68	3,329.46	3,152.04	2,974.28	68	256.06	242.18	228.64
69	3,592.79	3,416.69	3,240.58	69	277.87	264.32	250.78
70	3,862.40	3,690.92	3,519.44	70	300.67	287.45	274.23
71	4,139.28	3,974.74	3,810.20	71	324.45	311.57	298.68
72	4,464.72	4,302.83	4,140.60	72	352.21	339.32	326.77
73	4,889.62	4,717.81	4,545.67	73	388.55	375.01	361.46
74	5,464.52	5,262.98	5,061.43	74	437.45	421.59	405.40
75	6,240.97	5,981.60	5,722.23	75	503.86	483.05	461.90
76	7,250.01	6,900.12	6,550.22	76	589.77	561.35	532.94
77	8,443.10	7,977.56	7,511.69	77	692.19	653.87	615.54
78	9,752.15	9,155.77	8,559.07	78	804.86	755.63	706.40
79	11,109.11	10,376.94	9,645.10	79	923.14	862.35	801.56

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,468.64	1,395.62	1,322.93	18-44	91.85	87.23	82.60
45-49	1,562.80	1,481.52	1,400.24	45-49	101.43	96.15	90.86
50-54	1,686.70	1,580.64	1,474.92	50-54	113.33	106.39	99.12
55	1,827.45	1,696.95	1,566.77	55	127.54	118.61	109.36
56	1,950.03	1,811.59	1,673.49	56	137.12	127.54	117.62
57	2,107.64	1,960.28	1,812.59	57	149.67	139.10	128.53
58	2,284.73	2,128.45	1,972.17	58	163.22	151.98	141.08
59	2,467.11	2,302.90	2,138.69	59	177.43	165.53	153.97
60	2,639.58	2,469.43	2,299.27	60	190.97	178.75	166.52
61	2,791.57	2,618.44	2,445.31	61	203.53	190.97	178.42
62	2,933.64	2,759.85	2,585.73	62	215.42	202.54	189.65
63	3,080.34	2,906.55	2,733.09	63	227.65	215.09	202.21
64	3,245.87	3,073.07	2,900.60	64	241.85	228.97	216.08
65	3,445.43	3,272.96	3,100.82	65	258.70	245.82	232.93
66	3,690.26	3,517.13	3,344.00	66	279.19	266.30	253.09
67	3,978.37	3,803.92	3,629.80	67	303.31	290.09	276.88
68	4,304.48	4,129.04	3,953.92	68	330.73	317.19	303.64
69	4,663.96	4,488.18	4,312.74	69	360.80	347.25	333.38
70	5,051.19	4,877.07	4,702.61	70	393.18	379.63	366.09
71	5,468.16	5,296.35	5,124.21	71	428.53	415.32	401.77
72	5,945.26	5,769.81	5,594.37	72	469.17	455.62	441.75
73	6,519.49	6,326.21	6,133.25	73	518.40	503.20	488.00
74	7,228.21	6,995.27	6,762.67	74	579.19	560.69	541.86
75	8,108.40	7,805.42	7,502.77	75	654.53	630.08	605.63
76	9,183.20	8,775.15	8,366.77	76	747.04	713.67	680.30
77	10,415.93	9,876.71	9,337.49	77	853.43	809.15	764.55
78	11,755.38	11,072.44	10,389.83	78	969.73	913.23	856.73
79	13,151.00	12,324.33	11,497.66	79	1,092.64	1,023.92	955.19

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,843.64	1,752.45	1,660.93	18-44	114.98	109.36	103.75
45-49	1,967.88	1,877.34	1,786.81	45-49	127.54	121.59	115.97
50-54	2,186.93	2,055.76	1,924.59	50-54	147.03	138.44	129.52
55	2,485.95	2,354.78	2,223.94	55	173.46	164.54	155.29
56	2,621.74	2,492.55	2,363.37	56	184.36	175.44	166.19
57	2,788.26	2,659.74	2,531.21	57	197.58	188.66	179.41
58	2,976.92	2,848.40	2,720.20	58	212.45	203.20	194.28
59	3,180.12	3,050.60	2,921.09	59	228.64	219.39	210.14
60	3,389.93	3,258.10	3,126.60	60	245.49	235.91	226.33
61	3,600.72	3,465.26	3,330.12	61	262.67	252.76	242.85
62	3,816.14	3,676.38	3,536.29	62	280.51	270.27	259.70
63	4,043.46	3,897.09	3,751.06	63	299.34	288.44	277.54
64	4,288.29	4,134.65	3,981.02	64	319.83	308.27	296.70
65	4,557.57	4,395.01	4,232.78	65	342.30	330.07	317.85
66	4,858.89	4,686.42	4,513.62	66	367.41	354.52	341.31
67	5,205.49	5,021.78	4,838.41	67	396.48	382.61	368.40
68	5,611.55	5,416.61	5,221.68	68	430.51	415.65	400.45
69	6,091.95	5,885.78	5,679.28	69	470.82	454.96	438.77
70	6,660.91	6,443.83	6,226.43	70	518.73	501.88	485.03
71	7,327.33	7,099.35	6,871.04	71	574.90	557.06	539.22
72	8,078.99	7,834.83	7,590.66	72	638.67	619.50	600.34
73	8,898.06	8,626.80	8,355.54	73	708.38	686.91	665.43
74	9,766.69	9,450.82	9,135.29	74	783.05	757.94	732.50
75	10,667.03	10,283.77	9,900.17	75	861.36	830.30	799.24
76	11,586.87	11,109.11	10,631.35	76	941.65	902.99	864.00
77	12,535.46	11,943.38	11,351.30	77	1,025.90	977.33	928.76
78	13,527.32	12,811.01	12,094.37	78	1,115.11	1,055.97	996.49
79	14,577.34	13,736.14	12,894.60	79	1,210.59	1,140.55	1,070.50

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	906.29	877.88	849.79	18-44	25.77	24.78	24.12
45-49	1,006.07	965.10	924.47	45-49	34.03	32.38	31.06
50-54	1,089.34	1,037.46	985.59	50-54	42.95	40.97	38.99
55	1,333.17	1,283.61	1,234.38	55	61.12	58.81	56.50
56	1,409.50	1,360.60	1,311.37	56	66.74	64.43	62.12
57	1,491.77	1,442.54	1,393.64	57	72.69	70.38	67.73
58	1,575.03	1,526.13	1,477.56	58	78.97	76.32	74.01
59	1,655.31	1,607.08	1,558.84	59	85.24	82.60	80.29
60	1,727.67	1,681.09	1,634.50	60	91.19	88.88	86.23
61	1,790.45	1,745.84	1,701.57	61	97.14	94.50	92.18
62	1,849.59	1,806.97	1,764.35	62	102.76	100.44	98.13
63	1,914.02	1,871.07	1,828.45	63	109.36	107.05	104.74
64	1,991.99	1,945.74	1,899.15	64	116.96	114.32	111.68
65	2,092.44	2,037.26	1,982.08	65	126.54	123.24	119.94
66	2,220.63	2,151.58	2,082.19	66	138.44	134.14	129.52
67	2,370.64	2,285.06	2,199.82	67	151.98	146.37	140.75
68	2,533.19	2,433.74	2,334.29	68	166.85	159.91	153.31
69	2,699.39	2,592.34	2,485.28	69	182.05	174.78	167.18
70	2,859.63	2,756.21	2,652.47	70	197.25	190.31	183.04
71	3,013.60	2,926.04	2,838.48	71	212.45	206.50	200.55
72	3,192.35	3,124.94	3,057.54	72	230.29	226.00	221.37
73	3,436.18	3,381.34	3,326.49	73	254.41	250.78	247.47
74	3,784.76	3,723.96	3,662.84	74	288.44	284.15	279.52

Fractional Premiums (expressed as a percent of annual premium)

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



**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,278.05	4,180.58	4,083.44	75	335.36	327.76	320.16
76	4,940.50	4,769.69	4,598.54	76	398.13	384.26	370.05
77	5,738.42	5,464.19	5,189.96	77	474.46	451.33	428.20
78	6,622.58	6,227.75	5,832.59	78	561.02	526.99	493.29
79	7,543.41	7,022.70	6,501.65	79	654.53	609.26	563.67
80		7,811.70	7,171.38	80	752.00	694.84	638.01
81		8,566.01	7,822.27	81	850.46	782.72	714.99
82		9,285.95	8,454.00	82	949.25	871.60	793.63
83		9,980.13	9,071.19	83	1,048.37	961.14	873.91
84		10,657.45	9,678.80	84	1,147.82	1,051.67	955.19
				85	1,247.60	1,142.20	1,036.80
				86	1,372.49	1,256.52	1,140.55
				87	1,509.61	1,382.07	1,254.54
				88	1,660.60	1,520.18	1,380.09
				89	1,826.79	1,672.17	1,518.20
				90	2,009.51	1,839.35	1,670.18
				91	2,210.39	2,023.38	1,837.37
				92	2,431.43	2,225.59	2,021.07
				93	2,674.61	2,448.28	2,223.28
				94	2,942.23	2,693.11	2,445.64
				95	3,236.62	2,962.39	2,690.13
				96	3,560.41	3,258.76	2,959.08
				97	3,916.59	3,584.53	3,255.12
				98	4,308.11	3,943.02	3,580.57
				99	4,738.96	4,337.19	3,938.72

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 VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	963.12	934.71	906.29	18-44	27.42	26.43	25.77
45-49	1,060.26	1,019.62	978.65	45-49	35.68	34.36	33.04
50-54	1,141.21	1,102.22	1,063.23	50-54	44.93	43.61	41.96
55	1,481.19	1,407.18	1,333.17	55	68.06	64.43	61.12
56	1,580.97	1,500.69	1,420.07	56	74.67	71.04	67.07
57	1,685.71	1,600.14	1,514.56	57	81.94	77.97	73.68
58	1,791.11	1,701.57	1,612.36	58	89.87	85.24	80.62
59	1,892.21	1,800.03	1,708.18	59	97.47	92.51	87.89
60	1,984.40	1,891.22	1,797.72	60	104.74	99.78	94.83
61	2,066.00	1,971.84	1,878.01	61	112.01	107.05	101.76
62	2,142.33	2,047.50	1,952.68	62	119.28	113.99	108.70
63	2,221.62	2,124.82	2,028.01	63	126.87	121.59	116.30
64	2,312.48	2,211.05	2,109.29	64	136.13	130.18	124.23
65	2,422.84	2,312.48	2,202.46	65	146.70	140.09	133.15
66	2,558.63	2,435.72	2,312.81	66	159.25	151.65	143.72
67	2,719.21	2,581.76	2,444.65	67	174.12	165.20	155.95
68	2,900.93	2,751.26	2,601.26	68	190.64	180.40	170.49
69	3,100.82	2,943.88	2,786.94	69	208.81	198.24	187.34
70	3,315.59	3,160.30	3,004.68	70	228.64	218.07	207.49
71	3,548.52	3,404.13	3,260.08	71	250.44	240.53	230.62
72	3,825.40	3,694.23	3,562.73	72	276.55	267.63	258.70
73	4,179.92	4,051.39	3,923.19	73	310.25	301.33	292.08
74	4,643.80	4,498.09	4,352.39	74	354.19	343.29	332.71

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,250.09	5,055.81	4,861.21	75	411.68	396.48	381.28
76	6,018.27	5,737.10	5,455.60	76	484.70	461.57	438.77
77	6,914.66	6,518.17	6,122.02	77	571.27	537.89	504.52
78	7,891.99	7,366.98	6,841.64	78	668.07	623.14	577.87
79	8,904.01	8,250.14	7,596.28	79	772.48	715.32	658.16
				80	881.18	812.79	744.40
				81	991.54	913.56	835.59
				82	1,103.21	1,016.98	931.07
				83	1,215.55	1,122.38	1,029.20
				84	1,328.55	1,229.10	1,129.64
				85	1,441.87	1,336.48	1,231.41
				86	1,585.93	1,470.29	1,354.65
				87	1,744.52	1,617.32	1,490.11
				88	1,918.98	1,779.22	1,639.12
				89	2,110.94	1,957.30	1,803.00
				90	2,322.07	2,152.90	1,983.40
				91	2,554.34	2,368.32	2,181.65
				92	2,809.74	2,605.22	2,399.71
				93	3,090.58	2,865.91	2,639.58
				94	3,399.51	3,152.37	2,903.57
				95	3,739.49	3,467.57	3,194.00
				96	4,113.51	3,814.49	3,513.50
				97	4,524.86	4,196.11	3,864.71
				98	4,977.51	4,615.72	4,251.28
				99	5,475.42	5,077.29	4,676.51

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,076.12	1,033.83	991.21	18-44	30.40	29.41	28.08
45-49	1,169.29	1,128.32	1,087.68	45-49	39.32	38.00	36.67
50-54	1,322.60	1,283.61	1,244.96	50-54	52.20	50.88	49.23
55	1,653.99	1,592.21	1,530.75	55	75.99	73.02	70.38
56	1,765.01	1,697.94	1,630.86	56	83.59	80.29	76.98
57	1,888.58	1,816.55	1,744.52	57	91.85	88.55	84.91
58	2,017.44	1,941.44	1,865.12	58	101.10	97.14	93.50
59	2,144.97	2,065.67	1,986.05	59	110.35	106.39	102.09
60	2,264.58	2,182.97	2,101.36	60	119.61	115.31	111.02
61	2,372.29	2,289.69	2,206.76	61	128.53	124.23	119.61
62	2,475.70	2,392.44	2,309.18	62	137.78	133.15	128.53
63	2,584.74	2,500.81	2,417.22	63	148.02	143.06	138.44
64	2,710.62	2,625.38	2,540.13	64	159.58	154.63	149.67
65	2,863.26	2,775.05	2,687.16	65	173.13	167.84	162.56
66	3,051.26	2,958.42	2,865.58	66	189.98	184.03	178.09
67	3,274.95	3,176.82	3,078.69	67	209.47	202.87	196.59
68	3,532.99	3,430.23	3,327.48	68	231.94	225.00	218.07
69	3,823.41	3,718.35	3,613.28	69	257.38	250.11	242.85
70	4,144.56	4,040.82	3,937.40	70	286.13	278.86	271.59
71	4,498.76	4,400.30	4,301.84	71	318.18	311.57	304.63
72	4,902.18	4,805.70	4,709.22	72	355.51	348.90	342.30
73	5,375.31	5,269.25	5,162.86	73	400.12	392.52	384.92
74	5,938.32	5,802.19	5,666.40	74	453.64	443.40	433.49

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,611.35	6,416.74	6,222.46	75	518.40	503.20	488.00
76	7,405.96	7,119.51	6,833.05	76	595.72	572.26	548.80
77	8,300.36	7,897.60	7,494.84	77	684.59	650.56	616.86
78	9,262.82	8,732.53	8,202.23	78	783.05	737.46	692.19
79	10,262.95	9,606.44	8,949.93	79	889.44	832.28	775.12
				80	1,002.44	934.38	865.98
				81	1,120.39	1,042.42	964.77
				82	1,241.98	1,156.08	1,070.17
				83	1,366.54	1,273.37	1,180.53
				84	1,492.76	1,393.31	1,294.19
				85	1,619.96	1,514.89	1,409.50
				86	1,781.86	1,666.55	1,550.58
				87	1,959.95	1,833.07	1,705.54
				88	2,155.87	2,016.44	1,876.02
				89	2,371.63	2,217.99	2,063.69
				90	2,608.86	2,439.69	2,270.19
				91	2,869.87	2,683.53	2,497.18
				92	3,156.99	2,951.81	2,746.96
				93	3,472.86	3,246.86	3,021.53
				94	3,820.11	3,571.65	3,323.85
				95	4,202.05	3,928.81	3,656.23
				96	4,622.33	4,321.66	4,021.99
				97	5,084.56	4,753.83	4,424.08
				98	5,593.05	5,229.27	4,866.49
				99	6,152.42	5,752.30	5,353.18

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 36% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,217.86	1,175.57	1,132.95	18-44	34.36	33.37	32.05
45-49	1,359.60	1,318.63	1,278.00	45-49	45.93	44.27	42.95
50-54	1,607.74	1,555.86	1,503.99	50-54	63.44	61.45	59.47
55	1,975.14	1,876.35	1,777.56	55	90.53	86.23	81.61
56	2,096.07	1,986.05	1,875.69	56	99.12	93.83	88.55
57	2,236.82	2,115.56	1,994.31	57	108.70	102.76	96.81
58	2,395.09	2,262.92	2,130.76	58	119.61	113.00	106.39
59	2,568.55	2,426.14	2,283.74	59	131.83	124.56	117.29
60	2,754.89	2,603.24	2,451.58	60	145.71	137.45	129.52
61	2,952.47	2,792.56	2,632.31	61	160.58	151.65	143.06
62	3,160.96	2,993.44	2,825.60	62	176.77	167.51	157.93
63	3,380.34	3,205.89	3,031.77	63	194.28	184.36	174.12
64	3,611.63	3,430.57	3,249.84	64	213.11	202.54	191.96
65	3,854.47	3,667.13	3,479.80	65	233.26	222.03	210.47
66	4,112.18	3,918.57	3,724.95	66	255.07	242.85	230.95
67	4,398.31	4,199.08	3,999.52	67	279.52	266.96	254.08
68	4,730.04	4,526.18	4,321.99	68	308.60	295.38	281.83
69	5,123.55	4,916.71	4,709.55	69	343.62	329.74	315.53
70	5,595.03	5,387.87	5,180.71	70	386.24	371.70	357.50
71	6,154.07	5,948.56	5,743.05	71	436.79	422.58	408.05
72	6,778.53	6,571.70	6,364.54	72	494.28	479.74	464.88
73	7,439.00	7,221.27	7,003.53	73	556.73	540.54	524.68
74	8,106.09	7,862.25	7,618.41	74	621.16	602.65	584.15

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	8,750.37	8,458.63	8,166.88	75	686.25	663.12	640.32
76	9,353.02	8,987.93	8,623.17	76	750.01	720.61	691.20
77	9,939.16	9,481.55	9,023.94	77	816.09	778.10	740.10
78	10,544.12	9,982.44	9,421.09	78	887.79	839.88	792.30
79	11,203.28	10,535.53	9,867.79	79	969.07	910.92	852.77
				80	1,063.23	994.84	926.78
				81	1,173.59	1,095.61	1,017.31
				82	1,297.49	1,210.26	1,122.71
				83	1,431.96	1,335.49	1,239.34
				84	1,572.71	1,467.98	1,362.91
				85	1,717.43	1,603.77	1,490.44
				86	1,889.24	1,764.02	1,639.46
				87	2,078.23	1,940.45	1,803.33
				88	2,286.05	2,134.40	1,983.73
				89	2,514.69	2,347.84	2,181.98
				90	2,766.13	2,582.75	2,400.04
				91	3,042.67	2,841.13	2,639.91
				92	3,346.97	3,125.27	2,903.90
				93	3,681.67	3,437.83	3,194.33
				94	4,049.74	3,781.78	3,513.83
				95	4,454.81	4,160.09	3,865.37
				96	4,900.19	4,576.07	4,251.95
				97	5,390.18	5,033.68	4,677.17
				98	5,929.07	5,537.21	5,145.02
				99	6,522.14	6,090.96	5,659.46

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 36% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,566.11	1,510.27	1,454.43	18-44	97.80	94.16	90.86
45-49	1,653.66	1,598.49	1,543.64	45-49	107.05	103.75	100.11
50-54	1,730.32	1,676.13	1,621.94	50-54	116.30	112.67	109.03
55	1,802.67	1,749.81	1,696.61	55	125.88	122.25	118.28
56	1,852.56	1,792.76	1,732.63	56	130.18	126.21	121.92
57	1,917.65	1,848.27	1,778.55	57	135.80	130.84	125.88
58	1,994.97	1,914.35	1,833.73	58	142.40	136.79	130.84
59	2,081.20	1,988.69	1,896.51	59	149.67	143.06	136.46
60	2,173.05	2,069.64	1,966.22	60	157.27	150.00	142.40
61	2,269.20	2,156.20	2,042.88	61	165.53	157.27	149.01
62	2,375.26	2,253.34	2,131.42	62	174.45	165.53	156.61
63	2,498.83	2,367.99	2,237.15	63	184.69	175.11	165.53
64	2,646.52	2,506.43	2,366.01	64	197.25	186.68	176.43
65	2,826.59	2,675.27	2,523.61	65	212.12	200.88	189.65
66	3,043.33	2,878.79	2,714.58	66	230.29	217.74	205.51
67	3,290.81	3,113.38	2,935.62	67	251.11	237.23	223.68
68	3,561.07	3,372.08	3,183.42	68	273.57	259.04	244.50
69	3,845.22	3,649.29	3,453.03	69	297.36	282.16	266.96
70	4,134.98	3,938.06	3,741.14	70	322.14	306.61	291.41
71	4,429.37	4,238.07	4,046.43	71	347.25	332.38	317.19
72	4,758.78	4,571.11	4,383.45	72	375.67	360.80	346.26
73	5,160.88	4,965.28	4,769.69	73	410.36	394.83	379.30
74	5,673.67	5,447.67	5,222.01	74	454.63	436.46	418.62

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 VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	6,334.47	6,046.36	5,758.58	75	511.46	488.00	464.88
76	7,167.74	6,779.19	6,390.64	76	583.16	551.44	519.72
77	8,143.42	7,624.69	7,105.96	77	667.08	624.46	581.84
78	9,217.89	8,552.46	7,887.03	78	760.59	705.41	650.56
79	10,347.20	9,531.44	8,715.35	79	859.71	791.97	723.91
80		10,530.58	9,573.07	80		881.18	801.23
81		11,524.76	10,445.00	81		972.04	880.85
82		12,510.68	11,325.85	82		1,063.23	962.46
83		13,490.32	12,213.65	83		1,154.76	1,045.72
84		14,465.67	13,106.06	84		1,246.94	1,129.98

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 VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,700.25	1,633.18	1,566.11	18-44	106.06	102.09	97.80
45-49	1,807.96	1,730.98	1,653.66	45-49	117.29	112.34	107.05
50-54	1,903.12	1,816.88	1,730.32	50-54	128.20	122.25	116.30
55	2,014.79	1,908.73	1,802.67	55	140.75	133.15	125.88
56	2,118.54	2,004.55	1,890.89	56	149.01	141.08	133.15
57	2,251.36	2,128.12	2,005.21	57	159.58	150.99	142.40
58	2,399.71	2,266.56	2,133.41	58	171.48	161.90	152.32
59	2,550.70	2,406.65	2,262.59	59	183.37	173.13	162.89
60	2,690.46	2,535.18	2,380.22	60	194.94	183.70	172.47
61	2,810.73	2,644.21	2,478.02	61	204.85	192.62	180.73
62	2,920.75	2,743.66	2,566.56	62	214.43	201.55	188.33
63	3,034.74	2,847.74	2,661.06	63	224.34	210.47	196.92
64	3,166.90	2,971.64	2,776.37	64	235.91	221.37	206.83
65	3,331.44	3,129.57	2,927.69	65	250.11	234.92	219.72
66	3,539.27	3,332.77	3,126.27	66	267.96	252.10	236.57
67	3,788.06	3,579.58	3,371.09	67	288.77	272.91	257.05
68	4,072.21	3,864.71	3,656.89	68	312.89	296.70	280.84
69	4,386.75	4,182.56	3,978.70	69	339.32	323.46	307.60
70	4,725.41	4,528.49	4,331.90	70	368.07	352.54	337.34
71	5,090.51	4,902.84	4,714.84	71	399.13	384.26	369.72
72	5,512.10	5,328.06	5,144.36	72	435.14	420.60	406.39
73	6,026.87	5,833.58	5,639.96	73	479.08	463.88	448.69
74	6,672.47	6,447.14	6,222.13	74	534.59	516.75	498.58
75	7,486.25	7,198.14	6,910.36	75	604.31	581.18	558.05
76	8,490.67	8,103.77	7,717.20	76	690.54	659.15	627.43
77	9,652.04	9,137.93	8,623.83	77	790.65	748.69	706.40
78	10,922.10	10,263.28	9,604.13	78	901.01	846.49	792.30
79	12,252.30	11,441.83	10,631.35	79	1,017.97	950.57	883.16

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,879.33	1,789.79	1,700.25	18-44	117.29	111.68	106.06
45-49	2,006.53	1,907.41	1,807.96	45-49	130.18	123.57	117.29
50-54	2,162.81	2,032.96	1,903.12	50-54	145.38	136.79	128.20
55	2,332.97	2,173.72	2,014.79	55	162.89	151.65	140.75
56	2,481.65	2,312.48	2,143.32	56	174.78	162.89	150.99
57	2,671.96	2,491.89	2,311.49	57	189.65	176.77	163.88
58	2,886.06	2,695.09	2,503.79	58	206.17	192.62	178.75
59	3,105.45	2,904.90	2,704.34	59	223.35	208.81	194.61
60	3,311.29	3,104.46	2,897.63	60	239.87	224.67	209.81
61	3,492.02	3,282.21	3,072.41	61	254.41	239.21	224.01
62	3,657.88	3,448.41	3,239.26	62	268.62	253.09	237.89
63	3,826.72	3,619.23	3,412.06	63	283.15	267.63	252.43
64	4,015.05	3,810.53	3,606.34	64	299.34	284.15	268.62
65	4,240.05	4,038.17	3,835.97	65	318.51	303.31	288.11
66	4,515.28	4,314.72	4,114.17	66	341.64	326.44	311.24
67	4,842.04	4,641.82	4,441.60	67	369.06	353.86	338.66
68	5,217.38	5,017.49	4,817.26	68	400.78	385.25	369.72
69	5,638.97	5,439.74	5,240.51	69	436.13	420.60	405.07
70	6,103.85	5,906.93	5,710.01	70	475.45	459.92	444.72
71	6,614.65	6,420.37	6,226.43	71	518.73	503.53	488.33
72	7,192.85	6,994.94	6,797.03	72	567.96	552.43	536.90
73	7,865.22	7,648.15	7,431.07	73	625.78	608.60	591.42
74	8,657.86	8,397.83	8,137.47	74	693.84	673.03	652.21
75	9,597.52	9,261.83	8,925.81	75	774.79	747.70	720.61
76	10,699.74	10,250.40	9,801.05	76	870.28	833.60	796.93
77	11,937.43	11,346.67	10,755.58	77	977.66	929.09	880.52
78	13,272.58	12,525.21	11,777.51	78	1,094.62	1,032.84	971.05
79	14,667.21	13,761.25	12,855.29	79	1,218.52	1,143.19	1,067.86

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	2,371.63	2,259.62	2,147.94	18-44	148.02	141.08	134.14
45-49	2,535.84	2,425.48	2,315.13	45-49	164.54	157.27	150.00
50-54	2,811.72	2,649.49	2,487.27	50-54	189.32	178.42	167.18
55	3,181.44	3,022.19	2,863.26	55	222.03	211.13	199.89
56	3,343.67	3,188.38	3,032.76	56	235.25	224.34	213.44
57	3,541.58	3,389.27	3,236.62	57	251.11	240.20	229.30
58	3,766.58	3,615.59	3,464.60	58	268.95	258.04	247.14
59	4,010.09	3,858.44	3,706.45	59	288.44	277.54	266.63
60	4,263.51	4,108.22	3,952.93	60	308.60	297.36	286.13
61	4,519.90	4,358.33	4,196.77	61	329.74	317.85	306.28
62	4,782.57	4,612.08	4,441.60	62	351.55	338.99	326.44
63	5,055.48	4,874.75	4,694.02	63	374.35	360.80	347.58
64	5,344.25	5,152.62	4,961.32	64	398.46	384.26	370.05
65	5,653.18	5,451.30	5,249.43	65	424.57	409.37	394.17
66	5,990.52	5,779.39	5,568.27	66	452.98	437.12	420.93
67	6,377.09	6,157.37	5,937.66	67	485.36	468.84	451.99
68	6,837.01	6,608.70	6,380.73	68	524.35	506.84	489.33
69	7,394.07	7,157.50	6,920.93	69	571.27	553.09	534.59
70	8,072.72	7,826.57	7,580.42	70	628.76	609.59	590.43
71	8,885.17	8,627.46	8,369.75	71	697.48	677.32	657.17
72	9,797.41	9,520.87	9,244.32	72	774.79	752.99	731.18
73	10,762.52	10,454.58	10,146.65	73	857.39	832.94	808.49
74	11,735.22	11,377.40	11,019.24	74	941.32	912.57	883.83
75	12,668.94	12,237.10	11,804.94	75	1,022.93	987.90	953.21
76	13,534.26	13,000.99	12,468.06	76	1,099.91	1,056.30	1,013.01
77	14,368.86	13,714.00	13,059.14	77	1,175.57	1,121.72	1,067.86
78	15,227.24	14,438.90	13,650.56	78	1,254.54	1,189.45	1,124.36
79	16,163.27	15,239.47	14,315.33	79	1,342.09	1,265.11	1,188.46

Fractional Premiums (expressed as a percent of annual premium)

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

SERFF Tracking #:

MILL-131126102

State Tracking #:

MILL-131126102

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

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	CovLtr_LTC3 NQ Comp_PA_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	AM_LTC3 NQ Comp_PA_20171115.pdf Supplement to AM_LTC3 NQ Comp_PA_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2017 Brighthouse Auth Letter_LTC3 NQ Comp_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

SERFF Tracking #:

MILL-131126102

State Tracking #:

MILL-131126102

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

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	See the Rate/Rule Schedule attachments.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Numerical Data
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Supplement Exhibits_LTC3 NQ Comp_20171115.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Sample Policyholder Notification Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	MICC RIL 20160429.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

MILL-131126102

**State Tracking #:**

MILL-131126102

**Company Tracking #:**

LTC3 NQ COMP

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**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-131126102

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

H-LTC3J-2, et al.  
H-5AI  
H-COLR  
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-LTC3J-2, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1993. These forms were issued in Pennsylvania from October 1993 through December 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

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

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

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

Offices in Principal Cities Worldwide

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



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

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

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

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

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

The following electronic items are included in this submission:

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

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

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



Honorable Jessica Altman  
11/15/2017

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

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

Mike Bergerson, FSA, MAAA  
Principal and Consulting Actuary

MAB/tad

Enclosures

# BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

## Actuarial Memorandum for the LTC3 Comprehensive Product

November 2017

### Product or Rider

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

### Form Number

H-LTC3J-2, et al.  
H-5AI  
H-COLR  
H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from October 1993 through December 1994.

#### 1. Purpose of Filing

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

#### 2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living 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, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

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 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, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, 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.

#### 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.

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**5. Actuarial Assumptions**

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

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

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

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

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

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

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

**Voluntary Lapse Rates**

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

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

**Assumed Benefit Exhaustion Rates**

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

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

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

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**Mortality Selection Factors**

<b>Policy Duration</b>	<b>Factor</b>
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.

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**7. Underwriting Description**

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

**8. Premiums**

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

**9. Issue Age Range**

Elimination periods of 20, 60, 100, and in some states 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):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	43.1%
Semi-Annual	0.51*AP	19.6%
Quarterly	0.26*AP	9.4%
Monthly	0.09*AP	27.9%

**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.

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

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

$LR_j$  = loss ratio for year  $j$

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

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

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

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

$j$  = year of incurral

$v = 1 / 1.045 = 0.956938$

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

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

**15. Projected Earned Premiums and Incurred Claims**

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

**16. History of Previous Rate Revisions**

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

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.



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

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

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

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

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

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

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

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

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

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

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

Before increase:	\$3,905
After increase:	\$5,311

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**19. Proposed Effective Date**

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

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

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	4.5%
48 - 52	7.1%
53 - 57	18.8%
58 - 62	25.5%
63 - 67	30.2%
68 - 72	12.5%
73 +	1.4%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.4%
60-day	14.6%
90-day	0.7%
100-day	43.3%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	3.4%
3-Year	23.8%
5-Year	33.7%
Unlimited	39.1%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	9.4%
Compound	42.0%
CPI	48.6%

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By Home Care (HC) Daily Benefit:

<b>HC Benefit Option</b>	<b>Percent Distribution</b>
Reduced	24.6%
Standard	41.7%
Increased	33.7%

**21. Number of Policyholders**

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

	<b>Number of Insured</b>	<b>Annual Premium* based on 2016 In-force</b>
Pennsylvania	48	\$187,449
Nationwide	1,482	\$6,353,647

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

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

**Mortality**

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

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

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

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

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



**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**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**

<b>Calendar Year</b>	<b>Pre-Tax Rates</b>	<b>Post-Tax Rates</b>
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**

<b>Loss Ratio Demonstration with Interest</b>									
	<b>Calendar Year Values</b>			<b>3-Year Totals</b>			<b>Analysis</b>		
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1993	1,716,011	0	0.0%					
	1994	14,622,537	282,234	1.9%	34,305,423	2,603,271	7.6%		
	1995	17,966,874	2,321,037	12.9%					
	1996	16,346,096	626,110	3.8%					
	1997	15,157,018	5,193,613	34.3%	45,728,485	10,475,913	22.9%	3.02	1.45
	1998	14,225,371	4,656,190	32.7%					
	1999	13,357,313	2,505,033	18.8%					
	2000	12,578,001	8,635,268	68.7%	37,854,362	22,121,361	58.4%	2.55	1.37
	2001	11,919,048	10,981,060	92.1%					
	2002	11,240,266	12,074,452	107.4%					
	2003	10,569,950	8,619,928	81.6%	31,655,454	30,893,128	97.6%	1.67	1.19
	2004	9,845,237	10,198,748	103.6%					
	2005	8,999,313	10,101,526	112.2%					
	2006	8,310,448	8,440,238	101.6%	25,112,793	27,564,106	109.8%	1.12	1.04
	2007	7,803,033	9,022,342	115.6%					
	2008	7,184,126	12,980,881	180.7%					
2009	6,718,859	16,174,089	240.7%	20,084,821	44,152,042	219.8%	2.00	1.26	
2010	6,181,836	14,997,072	242.6%						
2011	5,465,356	15,216,159	278.4%						
2012	4,852,657	13,038,727	268.7%	14,773,645	45,831,990	310.2%	1.41	1.12	
2013	4,455,632	17,577,103	394.5%						
2014	4,034,807	12,399,666	307.3%						
2015	3,547,560	13,589,617	383.1%	10,623,259	38,850,125	365.7%	1.18	1.06	
2016	3,040,892	12,860,842	422.9%						
Projected Future Experience	2017	2,648,480	11,591,114	437.7%					
	2018	2,270,643	11,200,753	493.3%	6,851,893	33,478,759	488.6%	1.34	1.10
	2019	1,932,770	10,686,892	552.9%					
	2020	1,634,073	10,075,296	616.6%					
	2021	1,372,423	9,402,643	685.1%	4,151,637	28,175,835	678.7%	1.39	1.12
	2022	1,145,142	8,697,896	759.5%					
	2023	949,362	7,971,067	839.6%					
	2024	782,119	7,234,011	924.9%	2,371,901	21,708,951	915.3%	1.35	1.10
	2025	640,420	6,503,873	1015.6%					
	2026	521,313	5,794,389	1111.5%					
	2027	421,963	5,119,014	1213.1%	1,282,975	15,398,512	1200.2%	1.31	1.09
	2028	339,700	4,485,109	1320.3%					
	2029	272,053	3,901,290	1434.0%					
	2030	216,787	3,369,656	1554.4%	660,758	10,163,517	1538.2%	1.28	1.09
	2031	171,918	2,892,571	1682.5%					
	2032	135,709	2,468,010	1818.6%					
	2033	106,650	2,090,012	1959.7%	325,811	6,314,754	1938.2%	1.26	1.08
	2034	83,453	1,756,732	2105.1%					
	2035	65,027	1,462,951	2249.8%					
	2036	50,461	1,207,587	2393.1%	154,487	3,658,121	2367.9%	1.22	1.07
	2037	38,999	987,584	2532.3%					
	2038	30,020	801,227	2669.0%					
	2039	23,012	644,365	2800.1%	70,596	1,960,241	2776.7%	1.17	1.05
	2040	17,564	514,649	2930.1%					
	2041	13,343	408,496	3061.5%					
	2042	10,083	322,405	3197.4%	31,002	984,033	3174.1%	1.14	1.05
2043	7,576	253,133	3341.4%						
2044	5,655	197,413	3491.0%						
2045	4,192	152,351	3634.7%	12,930	466,063	3604.6%	1.14	1.04	
2046	3,083	116,298	3771.9%						
2047	2,249	87,462	3888.1%						
2048	1,627	64,880	3988.1%	5,042	199,452	3956.0%	1.10	1.03	
2049	1,165	47,111	4042.2%						
2050	826	33,526	4056.7%						
2051	580	23,211	4005.0%	1,807	72,363	4003.8%	1.01	1.00	
2052	401	15,626	3892.8%						
2053	274	10,304	3759.4%						
2054	184	6,642	3608.0%	579	21,142	3648.6%	0.91	0.97	
2055	121	4,197	3459.8%						
2056	78	2,578	3298.4%						
Past		220,138,242	222,491,936	101.1%					
Future		15,921,496	122,604,322	770.1%					
Lifetime		236,059,738	345,096,258	146.2%					

**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 81.7%. 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. 44.0%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 26.2% = 5.9% + 2.3% + 0.6% + 17.4%).

**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 81.7%*
Original Pricing Assumptions	33.0%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	81.7%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	87.6%	5.9%	201.2%
Mortality	84.0%	2.3%	55.4%
Lapse	82.3%	0.6%	18.2%
Interest	99.1%	17.4%	323.4%
Historical Experience & Projections with All Current Assumptions	125.7%	44.0%	509.0%

\* 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:**

<b>Duration</b>	<b>Rate</b>
1	15.00%
2	11.00%
3	9.00%
4	8.00%
5	7.00%
6	6.00%
7	5.00%
8+	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:** 8.0%

**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.

<b>Duration</b>	<b>Factor</b>
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:**

<b>Duration</b>	<b>Rate</b>
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	615,819	0	0.0%	1,512	1,716,011	0	0.0%	4.5%	2.7866
	1994	5,483,680	105,842	1.9%	4,162	14,622,537	282,234	1.9%	4.5%	2.6666
	1995	7,041,062	909,594	12.9%	3,939	17,966,874	2,321,037	12.9%	4.5%	2.5517
	1996	6,694,159	256,409	3.8%	3,751	16,346,096	626,110	3.8%	4.5%	2.4418
	1997	6,486,523	2,222,633	34.3%	3,631	15,157,018	5,193,613	34.3%	4.4%	2.3367
	1998	6,361,773	2,082,309	32.7%	3,539	14,225,371	4,656,190	32.7%	4.4%	2.2361
	1999	6,242,376	1,170,696	18.8%	3,443	13,357,313	2,505,033	18.8%	4.4%	2.1398
	2000	6,142,692	4,217,188	68.7%	3,358	12,578,001	8,635,268	68.7%	4.4%	2.0476
	2001	6,082,820	5,604,123	92.1%	3,266	11,919,048	10,981,060	92.1%	4.4%	1.9595
	2002	5,994,546	6,439,425	107.4%	3,178	11,240,266	12,074,452	107.4%	4.4%	1.8751
	2003	5,890,727	4,803,963	81.6%	3,082	10,569,950	8,619,928	81.6%	4.4%	1.7943
	2004	5,749,879	5,939,627	103.3%	2,984	9,872,938	10,198,748	103.3%	4.4%	1.7171
	2005	6,794,384	6,147,741	90.5%	2,852	11,164,044	10,101,526	90.5%	4.4%	1.6431
	2006	7,346,561	5,367,840	73.1%	2,754	11,551,522	8,440,238	73.1%	4.4%	1.5724
	2007	7,208,408	5,996,259	83.2%	2,650	10,846,215	9,022,342	83.2%	4.4%	1.5047
	2008	6,935,315	9,015,329	130.0%	2,532	9,985,935	12,980,881	130.0%	4.4%	1.4399
	2009	6,778,039	11,738,526	173.2%	2,442	9,339,214	16,174,089	173.2%	4.4%	1.3779
2010	6,518,353	11,374,086	174.5%	2,296	8,594,644	14,997,072	174.5%	4.3%	1.3185	
2011	6,272,919	12,059,557	192.2%	2,143	7,914,863	15,216,159	192.2%	4.3%	1.2618	
2012	6,241,123	10,798,857	173.0%	2,005	7,535,640	13,038,727	173.0%	4.3%	1.2074	
2013	6,159,885	15,212,696	247.0%	1,901	7,117,275	17,577,103	247.0%	4.2%	1.1554	
2014	5,918,170	11,214,635	189.5%	1,776	6,543,532	12,399,666	189.5%	4.1%	1.1057	
2015	6,049,281	12,813,189	211.8%	1,608	6,415,844	13,589,617	211.8%	4.0%	1.0606	
2016	6,049,700	12,611,093	208.5%	1,482	6,169,507	12,860,842	208.5%	4.0%	1.0198	
Projected Future Experience	2017	5,990,003	11,820,663	197.3%	1,347	5,873,681	11,591,114	197.3%	4.0%	0.9806
	2018	5,834,876	11,879,474	203.6%	1,216	5,501,507	11,200,753	203.6%	4.0%	0.9429
	2019	5,176,240	11,787,855	227.7%	1,091	4,692,789	10,686,892	227.7%	4.0%	0.9066
	2020	4,551,352	11,557,782	253.9%	973	3,967,562	10,075,296	253.9%	4.0%	0.8717
	2021	3,975,510	11,217,601	282.2%	863	3,332,290	9,402,643	282.2%	4.0%	0.8382
	2022	3,449,859	10,791,891	312.8%	761	2,780,468	8,697,896	312.8%	4.0%	0.8060
	2023	2,974,490	10,285,684	345.8%	667	2,305,132	7,971,067	345.8%	4.0%	0.7750
	2024	2,548,548	9,707,987	380.9%	582	1,899,078	7,234,011	380.9%	4.0%	0.7452
	2025	2,170,332	9,077,274	418.2%	505	1,555,044	6,503,873	418.2%	4.0%	0.7165
	2026	1,837,391	8,410,550	457.7%	435	1,265,858	5,794,389	457.7%	4.0%	0.6889
	2027	1,546,753	7,727,453	499.6%	374	1,024,639	5,119,014	499.6%	4.0%	0.6624
	2028	1,295,050	7,041,357	543.7%	319	824,903	4,485,109	543.7%	4.0%	0.6370
	2029	1,078,673	6,369,789	590.5%	271	660,653	3,901,290	590.5%	4.0%	0.6125
	2030	893,954	5,721,839	640.1%	229	526,460	3,369,656	640.1%	4.0%	0.5889
	2031	737,312	5,108,195	692.8%	193	417,511	2,892,571	692.8%	4.0%	0.5663
	2032	605,319	4,532,770	748.8%	162	329,585	2,468,010	748.8%	4.0%	0.5445
	2033	494,748	3,992,076	806.9%	135	259,020	2,090,012	806.9%	4.0%	0.5235
	2034	402,633	3,489,708	866.7%	112	202,687	1,756,732	866.7%	4.0%	0.5034
	2035	326,293	3,022,362	926.3%	92	157,940	1,462,951	926.3%	4.0%	0.4840
	2036	263,339	2,594,588	985.3%	76	122,564	1,207,587	985.3%	4.0%	0.4654
	2037	211,670	2,206,771	1042.6%	62	94,728	987,584	1042.6%	4.0%	0.4475
	2038	169,454	1,861,968	1098.8%	50	72,918	801,227	1098.8%	4.0%	0.4303
	2039	135,096	1,557,335	1152.8%	41	55,898	644,365	1152.8%	4.0%	0.4138
	2040	107,237	1,293,585	1206.3%	33	42,664	514,649	1206.3%	4.0%	0.3978
	2041	84,724	1,067,836	1260.4%	26	32,411	408,496	1260.4%	4.0%	0.3825
	2042	66,589	876,499	1316.3%	21	24,493	322,405	1316.3%	4.0%	0.3678
	2043	52,029	715,701	1375.6%	16	18,402	253,133	1375.6%	4.0%	0.3537
	2044	40,392	580,488	1437.1%	13	13,737	197,413	1437.1%	4.0%	0.3401
	2045	31,137	465,903	1496.3%	10	10,182	152,351	1496.3%	4.0%	0.3270
	2046	23,820	369,877	1552.8%	7	7,490	116,298	1552.8%	4.0%	0.3144
2047	18,074	289,291	1600.6%	6	5,464	87,462	1600.6%	4.0%	0.3023	
2048	13,594	223,183	1641.8%	4	3,952	64,880	1641.8%	4.0%	0.2907	
2049	10,128	168,540	1664.1%	3	2,831	47,111	1664.1%	4.0%	0.2795	
2050	7,469	124,738	1670.0%	2	2,008	33,526	1670.0%	4.0%	0.2688	
2051	5,448	89,814	1648.7%	2	1,408	23,211	1648.7%	4.0%	0.2584	
2052	3,924	62,881	1602.5%	1	975	15,626	1602.5%	4.0%	0.2485	
2053	2,787	43,124	1547.6%	1	666	10,304	1547.6%	4.0%	0.2389	
2054	1,946	28,909	1485.2%	1	447	6,642	1485.2%	4.0%	0.2297	
2055	1,334	18,996	1424.2%	0	295	4,197	1424.2%	4.0%	0.2209	
2056	894	12,135	1357.8%	0	190	2,578	1357.8%	4.0%	0.2124	
Past		147,058,194	158,101,617	107.5%	66,286	252,749,659	222,491,936	88.0%		
Future		47,140,420	168,194,474	356.8%	10,701	38,090,528	122,604,322	321.9%		
Lifetime		194,198,614	326,296,092	168.0%	76,987	290,840,187	345,096,258	118.7%		

**Exhibit IV**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with 36.0% 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	615,819	0	0.0%	1,512	1,716,011	0	0.0%	4.5%	2.7866
	1994	5,483,680	105,842	1.9%	4,162	14,622,537	282,234	1.9%	4.5%	2.6666
	1995	7,041,062	909,594	12.9%	3,939	17,966,874	2,321,037	12.9%	4.5%	2.5517
	1996	6,694,159	256,409	3.8%	3,751	16,346,096	626,110	3.8%	4.5%	2.4418
	1997	6,486,523	2,222,633	34.3%	3,631	15,157,018	5,193,613	34.3%	4.4%	2.3367
	1998	6,361,773	2,082,309	32.7%	3,539	14,225,371	4,656,190	32.7%	4.4%	2.2361
	1999	6,242,376	1,170,696	18.8%	3,443	13,357,313	2,505,033	18.8%	4.4%	2.1398
	2000	6,142,692	4,217,188	68.7%	3,358	12,578,001	8,635,268	68.7%	4.4%	2.0476
	2001	6,082,820	5,604,123	92.1%	3,266	11,919,048	10,981,060	92.1%	4.4%	1.9595
	2002	5,994,546	6,439,425	107.4%	3,178	11,240,266	12,074,452	107.4%	4.4%	1.8751
	2003	5,890,727	4,803,963	81.6%	3,082	10,569,950	8,619,928	81.6%	4.4%	1.7943
	2004	5,749,879	5,939,627	103.3%	2,984	9,872,938	10,198,748	103.3%	4.4%	1.7171
	2005	6,794,384	6,147,741	90.5%	2,852	11,164,044	10,101,526	90.5%	4.4%	1.6431
	2006	7,346,561	5,367,840	73.1%	2,754	11,551,522	8,440,238	73.1%	4.4%	1.5724
	2007	7,208,408	5,996,259	83.2%	2,650	10,846,215	9,022,342	83.2%	4.4%	1.5047
	2008	6,935,315	9,015,329	130.0%	2,532	9,985,935	12,980,881	130.0%	4.4%	1.4399
	2009	6,778,039	11,738,526	173.2%	2,442	9,339,214	16,174,089	173.2%	4.4%	1.3779
2010	6,518,353	11,374,086	174.5%	2,296	8,594,644	14,997,072	174.5%	4.3%	1.3185	
2011	6,272,919	12,059,557	192.2%	2,143	7,914,863	15,216,159	192.2%	4.3%	1.2618	
2012	6,241,123	10,798,857	173.0%	2,005	7,535,640	13,038,727	173.0%	4.3%	1.2074	
2013	6,159,885	15,212,696	247.0%	1,901	7,117,275	17,577,103	247.0%	4.2%	1.1554	
2014	5,918,170	11,214,635	189.5%	1,776	6,543,532	12,399,666	189.5%	4.1%	1.1057	
2015	6,049,281	12,813,189	211.8%	1,608	6,415,844	13,589,617	211.8%	4.0%	1.0606	
2016	6,049,700	12,611,093	208.5%	1,482	6,169,507	12,860,842	208.5%	4.0%	1.0198	
Projected Future Experience	2017	5,990,003	11,820,663	197.3%	1,347	5,873,681	11,591,114	197.3%	4.0%	0.9806
	2018	6,693,382	11,670,580	174.4%	1,204	6,310,963	11,003,793	174.4%	4.0%	0.9429
	2019	6,718,395	11,380,736	169.4%	1,080	6,090,910	10,317,797	169.4%	4.0%	0.9066
	2020	5,907,334	11,158,609	188.9%	964	5,149,616	9,727,324	188.9%	4.0%	0.8717
	2021	5,159,932	10,830,177	209.9%	855	4,325,078	9,077,902	209.9%	4.0%	0.8382
	2022	4,477,673	10,419,170	232.7%	754	3,608,852	8,397,495	232.7%	4.0%	0.8060
	2023	3,860,678	9,930,446	257.2%	661	2,991,899	7,695,769	257.2%	4.0%	0.7750
	2024	3,307,836	9,372,701	283.3%	576	2,464,870	6,984,169	283.3%	4.0%	0.7452
	2025	2,816,938	8,763,771	311.1%	500	2,018,338	6,279,248	311.1%	4.0%	0.7165
	2026	2,384,804	8,120,073	340.5%	431	1,642,994	5,594,267	340.5%	4.0%	0.6889
	2027	2,007,576	7,460,569	371.6%	370	1,329,909	4,942,218	371.6%	4.0%	0.6624
	2028	1,680,883	6,798,169	404.4%	316	1,070,666	4,330,206	404.4%	4.0%	0.6370
	2029	1,400,042	6,149,794	439.3%	268	857,481	3,766,551	439.3%	4.0%	0.6125
	2030	1,160,290	5,524,223	476.1%	227	683,308	3,253,277	476.1%	4.0%	0.5889
	2031	956,979	4,931,772	515.3%	191	541,900	2,792,670	515.3%	4.0%	0.5663
	2032	785,661	4,376,221	557.0%	160	427,778	2,382,772	557.0%	4.0%	0.5445
	2033	642,148	3,854,201	600.2%	133	336,190	2,017,828	600.2%	4.0%	0.5235
	2034	522,590	3,369,183	644.7%	111	263,074	1,696,060	644.7%	4.0%	0.5034
	2035	423,505	2,917,978	689.0%	91	204,994	1,412,424	689.0%	4.0%	0.4840
	2036	341,795	2,504,978	732.9%	75	159,080	1,165,880	732.9%	4.0%	0.4654
	2037	274,733	2,130,556	775.5%	61	122,950	953,475	775.5%	4.0%	0.4475
	2038	219,940	1,797,661	817.3%	50	94,643	773,555	817.3%	4.0%	0.4303
	2039	175,346	1,503,549	857.5%	40	72,551	622,110	857.5%	4.0%	0.4138
	2040	139,186	1,248,908	897.3%	32	55,375	496,875	897.3%	4.0%	0.3978
	2041	109,966	1,030,956	937.5%	26	42,067	394,388	937.5%	4.0%	0.3825
	2042	86,427	846,227	979.1%	20	31,791	311,270	979.1%	4.0%	0.3678
	2043	67,531	690,982	1023.2%	16	23,885	244,390	1023.2%	4.0%	0.3537
	2044	52,426	560,440	1069.0%	13	17,829	190,595	1069.0%	4.0%	0.3401
	2045	40,413	449,813	1113.0%	10	13,215	147,089	1113.0%	4.0%	0.3270
	2046	30,916	357,102	1155.1%	7	9,721	112,282	1155.1%	4.0%	0.3144
2047	23,458	279,300	1190.6%	6	7,092	84,441	1190.6%	4.0%	0.3023	
2048	17,644	215,474	1221.2%	4	5,129	62,639	1221.2%	4.0%	0.2907	
2049	13,146	162,719	1237.8%	3	3,675	45,484	1237.8%	4.0%	0.2795	
2050	9,695	120,430	1242.2%	2	2,606	32,368	1242.2%	4.0%	0.2688	
2051	7,071	86,712	1226.4%	2	1,827	22,409	1226.4%	4.0%	0.2584	
2052	5,093	60,710	1192.0%	1	1,266	15,086	1192.0%	4.0%	0.2485	
2053	3,617	41,635	1151.2%	1	864	9,948	1151.2%	4.0%	0.2389	
2054	2,526	27,911	1104.8%	1	580	6,412	1104.8%	4.0%	0.2297	
2055	1,731	18,340	1059.4%	0	382	4,052	1059.4%	4.0%	0.2209	
2056	1,160	11,716	1010.0%	0	246	2,489	1010.0%	4.0%	0.2124	
Past		147,058,194	158,101,617	107.5%	66,286	252,749,659	222,491,936	88.0%		
Future		58,520,471	162,995,153	278.5%	10,607	46,859,275	118,960,122	253.9%		
Lifetime		205,578,664	321,096,771	156.2%	76,893	299,608,934	341,452,058	114.0%		





**Exhibit VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	605.90	586.95	568.00	18-44	17.25	16.52	16.03
45-49	672.47	645.26	618.05	45-49	22.59	21.62	20.89
50-54	731.50	696.52	661.78	50-54	28.91	27.45	26.24
55	899.37	866.09	832.81	55	41.30	39.84	38.14
56	952.34	919.30	886.01	56	44.94	43.49	41.79
57	1,009.67	976.63	943.35	57	49.32	47.62	45.92
58	1,068.22	1,035.18	1,001.90	58	53.45	51.75	50.29
59	1,124.82	1,092.03	1,059.23	59	57.82	56.12	54.42
60	1,176.33	1,144.50	1,112.68	60	62.19	60.49	58.79
61	1,221.27	1,190.91	1,160.78	61	66.08	64.62	62.92
62	1,264.03	1,234.88	1,205.97	62	70.21	68.75	67.05
63	1,310.43	1,281.28	1,252.13	63	74.83	73.13	71.67
64	1,366.31	1,334.73	1,302.90	64	80.17	78.47	76.77
65	1,437.98	1,400.08	1,362.18	65	86.97	84.79	82.36
66	1,528.60	1,480.74	1,433.12	66	95.23	92.32	89.16
67	1,634.76	1,575.48	1,516.21	67	104.95	100.82	96.93
68	1,749.92	1,680.92	1,611.68	68	115.15	110.54	105.68
69	1,868.23	1,793.89	1,719.55	69	126.09	120.99	115.64
70	1,983.63	1,911.96	1,840.05	70	136.78	131.92	127.06
71	2,095.62	2,035.13	1,974.88	71	147.71	143.58	139.69
72	2,225.84	2,179.44	2,133.04	72	160.59	157.67	154.51
73	2,401.25	2,363.59	2,325.93	73	177.83	175.40	172.98
74	2,648.80	2,606.53	2,564.50	74	201.89	198.73	195.81

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**

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	2,995.73	2,927.70	2,859.68	75	234.93	229.58	224.24
76	3,459.02	3,338.52	3,217.78	76	278.66	268.69	258.73
77	4,015.11	3,821.73	3,628.35	77	331.86	315.58	299.31
78	4,630.00	4,353.05	4,076.09	78	392.11	368.30	344.49
79	5,269.91	4,907.69	4,545.70	79	457.22	425.64	394.05
80		5,461.60	5,022.11	80	525.00	485.89	446.77
81		5,994.61	5,492.69	81	593.51	547.84	502.16
82		6,507.22	5,956.47	82	662.26	610.76	559.50
83		7,004.53	6,415.15	83	731.26	674.65	618.29
84		7,491.63	6,870.42	84	800.25	739.27	678.30
				85	869.49	804.14	738.55
				86	956.47	884.55	812.40
				87	1,052.19	972.99	893.54
				88	1,157.38	1,070.41	982.95
				89	1,273.02	1,177.54	1,081.34
				90	1,400.32	1,295.37	1,189.45
				91	1,540.26	1,424.86	1,308.49
				92	1,694.28	1,567.47	1,439.44
				93	1,863.61	1,724.16	1,583.50
				94	2,049.95	1,896.65	1,741.90
				95	2,254.99	2,086.39	1,916.09
				96	2,480.45	2,295.08	2,107.77
				97	2,728.49	2,524.66	2,318.65
				98	3,001.31	2,777.08	2,550.41
				99	3,301.35	3,054.76	2,805.50

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 VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	643.80	624.85	605.90	18-44	18.22	17.73	17.25
45-49	708.91	681.45	654.24	45-49	23.81	22.84	22.11
50-54	766.24	740.00	714.01	50-54	30.37	29.15	28.18
55	999.22	949.18	899.37	55	45.92	43.49	41.30
56	1,068.22	1,013.80	959.62	56	50.53	47.86	45.43
57	1,141.10	1,083.28	1,025.46	57	55.63	52.72	49.80
58	1,214.71	1,154.22	1,093.73	58	60.74	57.82	54.66
59	1,285.65	1,223.22	1,160.78	59	66.08	62.92	59.76
60	1,351.25	1,287.60	1,223.95	60	71.43	68.02	64.62
61	1,409.31	1,345.17	1,280.79	61	76.28	72.88	69.48
62	1,464.22	1,399.35	1,334.24	62	81.39	77.98	74.34
63	1,521.55	1,454.74	1,388.17	63	86.97	83.33	79.44
64	1,586.42	1,516.45	1,446.72	64	93.29	89.16	85.27
65	1,664.89	1,589.33	1,513.53	65	100.82	96.21	91.59
66	1,760.85	1,676.79	1,592.73	66	109.57	104.22	99.12
67	1,874.06	1,780.53	1,686.75	67	120.01	113.70	107.62
68	2,002.82	1,900.54	1,798.51	68	131.67	124.63	117.83
69	2,145.43	2,037.80	1,930.18	69	144.55	137.26	129.73
70	2,299.94	2,192.07	2,084.45	70	158.64	151.35	143.82
71	2,469.03	2,366.75	2,264.71	71	174.43	167.39	160.34
72	2,669.70	2,574.22	2,478.50	72	193.14	186.58	179.78
73	2,923.82	2,828.83	2,734.08	73	217.19	210.39	203.59
74	3,252.27	3,146.11	3,039.94	74	248.04	240.27	232.25

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**3-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
75	3,676.70	3,540.40	3,404.36	75	288.37	277.68	266.99
76	4,209.47	4,020.46	3,831.45	76	338.91	323.60	308.05
77	4,829.46	4,569.75	4,310.29	77	398.67	377.05	355.43
78	5,505.57	5,165.21	4,825.09	78	465.96	436.81	407.66
79	6,207.67	5,783.98	5,360.53	79	538.36	501.43	464.51
				80	614.40	569.70	525.00
				81	692.14	640.15	588.16
				82	771.10	712.31	653.52
				83	851.03	785.92	720.81
				84	931.69	860.26	788.84
				85	1,012.59	935.09	857.59
				86	1,113.89	1,028.62	943.35
				87	1,225.40	1,131.38	1,037.61
				88	1,347.85	1,244.60	1,141.35
				89	1,482.68	1,368.98	1,255.53
				90	1,630.87	1,506.00	1,381.13
				91	1,793.89	1,656.63	1,519.36
				92	1,973.18	1,822.31	1,671.20
				93	2,170.45	2,004.52	1,838.35
				94	2,387.40	2,204.95	2,022.26
				95	2,626.21	2,425.54	2,224.38
				96	2,888.83	2,668.00	2,446.92
				97	3,177.69	2,934.75	2,691.56
				98	3,495.46	3,228.22	2,960.74
				99	3,845.05	3,551.09	3,256.89

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	719.35	690.93	662.75	18-44	20.41	19.68	18.71
45-49	781.55	754.34	726.88	45-49	26.24	25.51	24.54
50-54	888.20	861.96	835.97	50-54	34.98	34.01	33.04
55	1,115.84	1,074.05	1,032.51	55	51.26	49.32	47.37
56	1,192.61	1,147.42	1,101.99	56	56.36	54.18	52.23
57	1,278.36	1,229.78	1,180.94	57	62.19	60.01	57.58
58	1,368.25	1,316.51	1,265.00	58	68.51	66.08	63.41
59	1,457.66	1,403.72	1,349.55	59	75.07	72.15	69.48
60	1,541.96	1,486.32	1,430.69	60	81.39	78.47	75.56
61	1,618.24	1,561.88	1,505.52	61	87.70	84.79	81.63
62	1,691.85	1,635.00	1,578.40	62	94.26	91.10	87.95
63	1,769.84	1,712.50	1,655.41	63	101.31	97.91	94.75
64	1,859.24	1,800.93	1,742.63	64	109.32	105.92	102.52
65	1,967.59	1,907.10	1,846.61	65	119.04	115.40	111.75
66	2,100.48	2,036.10	1,971.97	66	130.70	126.57	122.44
67	2,258.40	2,189.89	2,121.62	67	144.31	139.94	135.32
68	2,440.60	2,368.69	2,297.02	68	160.10	155.24	150.38
69	2,646.38	2,573.01	2,499.64	69	178.08	172.98	168.12
70	2,874.98	2,803.07	2,731.16	70	198.48	193.38	188.52
71	3,128.13	3,060.59	2,993.30	71	221.32	216.70	212.09
72	3,416.50	3,351.40	3,286.29	72	247.80	243.43	239.06
73	3,753.95	3,682.53	3,611.10	73	279.38	274.53	269.42
74	4,154.08	4,061.03	3,967.98	74	317.28	310.48	303.68

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 VI**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,629.76	4,493.71	4,357.42	75	362.96	352.27	341.58
76	5,189.26	4,984.46	4,779.90	76	417.38	400.61	383.85
77	5,817.51	5,525.98	5,234.44	77	479.57	455.27	430.74
78	6,494.10	6,106.85	5,719.84	78	548.81	515.77	482.48
79	7,198.39	6,716.88	6,235.37	79	623.88	581.85	539.82
				80	703.81	653.52	603.23
				81	787.13	729.80	672.47
				82	873.62	810.46	747.05
				83	962.54	894.03	825.52
				84	1,052.67	979.55	906.42
				85	1,143.53	1,066.03	988.78
				86	1,257.96	1,172.68	1,087.65
				87	1,383.80	1,290.03	1,196.49
				88	1,522.28	1,419.03	1,316.26
				89	1,674.60	1,560.91	1,447.94
				90	1,841.99	1,717.12	1,592.73
				91	2,026.14	1,888.88	1,752.10
				92	2,228.76	2,077.89	1,927.26
				93	2,451.54	2,285.61	2,119.92
				94	2,696.66	2,514.21	2,332.01
				95	2,966.33	2,765.66	2,565.23
				96	3,262.96	3,042.13	2,821.78
				97	3,589.24	3,346.29	3,104.08
				98	3,948.06	3,680.83	3,414.56
				99	4,342.84	4,048.88	3,756.14

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	814.10	785.68	757.25	18-44	23.08	22.35	21.38
45-49	908.85	881.40	854.19	45-49	30.61	29.64	28.67
50-54	1,079.64	1,044.90	1,009.91	50-54	42.76	41.30	39.84
55	1,332.30	1,265.73	1,199.17	55	61.22	58.06	54.91
56	1,416.11	1,341.77	1,267.43	56	66.81	63.41	59.76
57	1,513.78	1,431.66	1,349.55	57	73.61	69.48	65.59
58	1,624.07	1,534.43	1,444.78	58	81.14	76.53	72.15
59	1,745.06	1,648.37	1,551.68	59	89.65	84.79	79.69
60	1,875.76	1,772.27	1,669.02	60	99.12	93.53	88.19
61	2,014.48	1,905.16	1,795.83	61	109.57	103.49	97.66
62	2,160.98	2,046.31	1,931.64	62	120.74	114.43	108.11
63	2,315.73	2,195.96	2,076.43	63	133.13	126.33	119.28
64	2,478.26	2,353.87	2,229.73	64	146.25	138.96	131.67
65	2,648.80	2,520.05	2,391.29	65	160.34	152.57	144.79
66	2,829.31	2,696.42	2,563.29	66	175.40	167.14	158.88
67	3,030.47	2,893.45	2,756.43	67	192.65	183.91	174.92
68	3,264.42	3,124.24	2,983.82	68	213.06	203.83	194.35
69	3,543.81	3,401.20	3,258.59	69	237.60	228.12	218.41
70	3,881.25	3,737.43	3,593.85	70	267.72	258.01	248.04
71	4,283.08	4,139.02	3,994.95	71	304.16	293.96	284.00
72	4,731.80	4,585.30	4,438.81	72	345.22	334.78	324.33
73	5,204.56	5,049.57	4,894.81	73	389.44	378.26	366.84
74	5,677.57	5,504.60	5,331.86	74	435.11	421.99	408.87

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 BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,127.74	5,923.43	5,719.12	75	480.54	464.51	448.47
76	6,540.02	6,288.82	6,037.61	76	524.51	504.11	483.70
77	6,934.07	6,624.32	6,314.57	77	569.21	543.46	517.71
78	7,337.84	6,963.23	6,588.36	78	617.56	585.73	553.91
79	7,779.27	7,338.57	6,898.12	79	672.71	634.32	595.94
				80	737.09	692.63	647.93
				81	813.13	762.60	711.82
				82	899.13	842.77	786.65
				83	992.42	930.96	869.49
				84	1,090.57	1,024.00	957.44
				85	1,191.15	1,119.72	1,048.30
				86	1,310.19	1,231.72	1,153.25
				87	1,441.14	1,354.89	1,268.65
				88	1,585.20	1,490.45	1,395.46
				89	1,743.84	1,639.62	1,534.91
				90	1,918.28	1,803.61	1,688.45
				91	2,110.20	1,983.87	1,857.30
				92	2,321.32	2,182.35	2,043.15
				93	2,553.57	2,400.52	2,247.46
				94	2,808.90	2,640.54	2,472.19
				95	3,089.75	2,904.62	2,719.50
				96	3,398.77	3,195.18	2,991.35
				97	3,738.65	3,514.65	3,290.42
				98	4,112.53	3,866.19	3,619.36
				99	4,523.84	4,252.71	3,981.35

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**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,046.84	1,009.43	972.01	18-44	65.35	62.92	60.74
45-49	1,105.39	1,068.71	1,031.78	45-49	71.67	69.24	66.81
50-54	1,161.75	1,125.55	1,089.36	50-54	78.23	75.80	73.37
55	1,216.17	1,180.22	1,144.50	55	84.79	82.36	79.93
56	1,251.64	1,211.07	1,170.74	56	87.95	85.27	82.36
57	1,298.04	1,250.91	1,204.02	57	92.08	88.67	85.27
58	1,352.95	1,298.29	1,243.62	58	96.69	92.80	88.67
59	1,414.17	1,351.49	1,288.57	59	101.79	97.18	92.56
60	1,479.52	1,409.07	1,338.61	60	107.14	102.04	96.93
61	1,548.03	1,470.78	1,393.52	61	112.97	107.14	101.55
62	1,623.59	1,540.01	1,456.44	62	119.28	112.97	106.89
63	1,711.05	1,621.16	1,531.51	63	126.57	120.01	113.21
64	1,815.75	1,719.06	1,622.61	64	135.32	128.03	120.99
65	1,942.33	1,838.35	1,734.37	65	145.77	137.99	130.22
66	2,094.65	1,981.93	1,869.20	66	158.64	149.90	141.39
67	2,268.84	2,147.13	2,025.41	67	172.98	163.74	154.51
68	2,459.31	2,329.82	2,200.33	68	189.01	179.05	169.09
69	2,660.95	2,526.12	2,391.29	69	205.77	195.33	184.88
70	2,868.18	2,731.65	2,595.11	70	223.26	212.82	202.13
71	3,081.00	2,946.17	2,811.58	71	241.49	231.04	220.35
72	3,319.08	3,184.98	3,050.88	72	261.89	251.45	241.00
73	3,607.46	3,466.55	3,325.89	73	286.92	275.74	264.56
74	3,971.39	3,810.07	3,648.76	74	318.25	305.38	292.50

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 VI**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	4,435.89	4,234.25	4,032.61	75	358.10	341.82	325.54
76	5,017.01	4,751.23	4,485.45	76	408.14	386.52	364.66
77	5,694.82	5,346.44	4,998.06	77	466.45	438.03	409.36
78	6,441.14	5,998.99	5,556.83	78	531.32	494.87	458.19
79	7,227.30	6,687.49	6,147.91	79	600.55	555.61	510.67
80		7,391.05	6,757.45	80		618.53	565.57
81		8,092.18	7,374.28	81		682.43	621.93
82		8,788.21	7,995.25	82		746.81	679.51
83		9,480.35	8,618.88	83		811.67	738.06
84		10,170.07	9,244.70	84		876.78	796.85

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-LTC3J-2, 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	1,136.73	1,091.78	1,046.84	18-44	70.94	68.27	65.35
45-49	1,208.64	1,157.14	1,105.39	45-49	78.47	75.07	71.67
50-54	1,278.12	1,220.06	1,161.75	50-54	86.00	82.11	78.23
55	1,359.26	1,287.60	1,216.17	55	94.99	89.89	84.79
56	1,431.66	1,354.65	1,277.64	56	100.82	95.23	89.89
57	1,524.22	1,440.89	1,357.56	57	108.11	102.28	96.21
58	1,627.96	1,537.58	1,446.97	58	116.37	109.81	103.49
59	1,733.40	1,635.49	1,537.58	59	124.63	117.58	110.54
60	1,831.79	1,726.11	1,620.43	60	132.65	125.12	117.34
61	1,916.82	1,803.61	1,690.15	61	139.69	131.43	123.17
62	1,995.29	1,874.55	1,754.05	62	146.49	137.51	128.76
63	2,076.92	1,949.37	1,822.07	63	153.54	144.07	134.83
64	2,171.67	2,038.05	1,904.43	64	161.80	151.84	141.88
65	2,289.25	2,150.53	2,011.81	65	172.00	161.56	151.11
66	2,437.44	2,294.59	2,151.99	66	184.39	173.70	162.77
67	2,614.06	2,469.03	2,323.99	67	199.46	188.28	177.11
68	2,815.95	2,670.67	2,525.63	68	216.22	205.04	193.87
69	3,038.48	2,895.88	2,753.51	69	234.93	223.99	212.82
70	3,278.03	3,141.49	3,004.72	70	255.33	244.64	233.95
71	3,535.79	3,407.51	3,279.48	71	277.20	267.24	257.28
72	3,833.88	3,710.71	3,587.54	72	302.46	292.99	283.27
73	4,199.51	4,070.51	3,941.50	73	333.80	323.60	313.64
74	4,659.88	4,507.32	4,354.51	74	373.40	361.26	348.87
75	5,242.46	5,040.82	4,839.18	75	423.21	406.93	390.65
76	5,963.27	5,683.16	5,403.05	76	485.16	462.32	439.48
77	6,795.11	6,414.90	6,034.45	77	556.82	525.49	494.15
78	7,699.58	7,208.11	6,716.64	78	635.30	594.72	553.91
79	8,638.32	8,035.33	7,432.59	79	717.65	667.61	617.32

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,256.26	1,196.49	1,136.73	18-44	78.47	74.83	70.94
45-49	1,341.29	1,274.96	1,208.64	45-49	86.97	82.60	78.47
50-54	1,452.31	1,365.10	1,278.12	50-54	97.66	91.83	86.00
55	1,573.78	1,466.40	1,359.26	55	109.81	102.28	94.99
56	1,676.79	1,562.61	1,448.18	56	118.07	110.05	102.04
57	1,808.95	1,686.99	1,564.79	57	128.27	119.77	111.02
58	1,957.63	1,827.90	1,698.17	58	139.94	130.70	121.23
59	2,110.20	1,973.91	1,837.62	59	151.84	142.12	132.16
60	2,254.51	2,113.60	1,972.70	60	163.26	153.05	142.85
61	2,381.81	2,238.96	2,095.87	61	173.70	163.26	152.81
62	2,499.64	2,356.79	2,214.18	62	183.42	172.98	162.53
63	2,619.89	2,478.26	2,336.87	63	193.87	183.42	172.73
64	2,754.00	2,614.06	2,474.13	64	205.29	194.84	184.39
65	2,913.61	2,774.89	2,636.17	65	218.89	208.44	198.00
66	3,108.21	2,969.73	2,831.01	66	235.17	224.72	214.28
67	3,339.01	3,199.80	3,060.35	67	254.60	243.91	233.23
68	3,604.30	3,464.61	3,325.16	68	276.71	266.02	255.33
69	3,903.12	3,764.15	3,625.19	69	301.73	291.05	280.36
70	4,234.01	4,097.47	3,960.94	70	329.67	318.98	308.54
71	4,599.15	4,466.26	4,333.13	71	360.53	350.32	339.88
72	5,012.88	4,878.78	4,744.91	72	395.75	385.31	374.86
73	5,492.69	5,345.96	5,199.46	73	436.81	425.39	413.73
74	6,056.08	5,878.24	5,700.17	74	485.40	471.07	456.98
75	6,721.01	6,485.84	6,250.43	75	542.73	523.54	504.59
76	7,497.46	7,175.07	6,852.69	76	609.79	583.31	557.07
77	8,366.22	7,935.00	7,503.77	77	685.34	649.87	614.40
78	9,301.06	8,750.55	8,200.29	78	767.21	721.54	676.11
79	10,275.26	9,606.93	8,938.35	79	853.70	798.07	742.43

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-LTC3J-2, 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	1,585.20	1,510.62	1,435.79	18-44	98.88	94.26	89.65
45-49	1,695.01	1,621.40	1,547.55	45-49	109.81	105.19	100.34
50-54	1,887.91	1,779.07	1,670.23	50-54	127.06	119.77	112.48
55	2,146.16	2,038.78	1,931.39	55	149.90	142.36	134.83
56	2,259.12	2,154.17	2,049.22	56	158.88	151.60	144.07
57	2,397.36	2,294.11	2,190.86	57	169.82	162.53	155.24
58	2,554.54	2,452.02	2,349.50	58	182.45	174.92	167.63
59	2,724.85	2,621.84	2,518.59	59	195.81	188.52	180.99
60	2,902.68	2,797.00	2,691.32	60	210.15	202.61	194.84
61	3,083.43	2,973.13	2,862.84	61	224.96	216.95	208.93
62	3,268.55	3,152.18	3,036.06	62	240.27	231.77	223.02
63	3,461.93	3,338.28	3,214.86	63	256.30	247.07	238.08
64	3,666.25	3,535.06	3,403.87	64	273.31	263.59	253.88
65	3,884.90	3,746.18	3,607.46	65	291.77	281.33	270.88
66	4,123.47	3,977.70	3,831.94	66	311.70	300.76	289.83
67	4,397.02	4,244.94	4,092.61	67	334.78	323.11	311.45
68	4,722.81	4,564.41	4,406.01	68	362.23	350.08	337.69
69	5,118.07	4,953.36	4,788.89	69	395.51	382.63	370.00
70	5,599.83	5,429.04	5,258.50	70	436.08	422.72	409.60
71	6,177.31	5,999.47	5,821.64	71	484.91	471.07	456.98
72	6,825.96	6,635.98	6,446.00	72	539.82	525.00	509.94
73	7,513.25	7,301.64	7,089.80	73	598.61	581.85	565.08
74	8,205.88	7,958.32	7,710.76	74	658.13	638.45	618.53
75	8,871.78	8,569.32	8,266.86	75	716.20	691.90	667.36
76	9,489.34	9,110.35	8,731.61	76	771.10	740.25	709.39
77	10,084.31	9,612.76	9,141.21	77	825.03	786.41	747.53
78	10,694.10	10,120.75	9,547.65	78	881.15	833.78	786.41
79	11,356.12	10,679.52	10,002.68	79	942.86	886.50	830.38

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	532.29	516.74	501.19	18-44	15.06	14.58	14.09
45-49	579.90	556.34	532.77	45-49	19.44	18.71	17.98
50-54	621.69	590.84	560.23	50-54	24.54	23.32	22.11
55	760.17	730.53	701.13	55	34.98	33.53	32.07
56	806.08	776.93	747.78	56	38.14	36.68	35.47
57	856.37	827.22	798.31	57	41.79	40.33	38.87
58	907.63	878.72	850.06	58	45.43	43.97	42.51
59	957.19	928.77	900.59	59	49.32	47.86	46.40
60	1,001.90	974.69	947.23	60	52.96	51.50	50.05
61	1,040.52	1,014.53	988.53	61	56.36	54.91	53.69
62	1,076.97	1,052.19	1,027.40	62	59.76	58.55	57.09
63	1,117.54	1,092.51	1,067.25	63	63.65	62.44	60.98
64	1,167.58	1,139.89	1,112.19	64	68.51	67.05	65.35
65	1,232.69	1,199.17	1,165.64	65	74.58	72.64	70.45
66	1,316.99	1,273.99	1,230.75	66	82.11	79.44	76.53
67	1,414.90	1,360.72	1,306.79	67	90.86	87.22	83.57
68	1,518.64	1,455.23	1,391.82	68	100.34	95.96	91.59
69	1,620.67	1,552.65	1,484.38	69	109.57	104.71	100.09
70	1,713.96	1,648.12	1,582.53	70	118.31	113.70	109.32
71	1,797.05	1,742.39	1,687.97	71	126.33	122.93	119.28
72	1,896.17	1,855.11	1,814.05	72	136.29	133.86	131.19
73	2,044.36	2,011.08	1,977.55	73	150.87	148.92	146.74
74	2,274.19	2,234.59	2,194.99	74	172.98	170.30	167.39

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	2,618.19	2,550.66	2,483.12	75	205.29	199.94	194.60
76	3,097.28	2,974.59	2,852.15	76	249.99	239.78	229.58
77	3,681.55	3,484.28	3,286.77	77	304.89	288.13	271.37
78	4,329.73	4,047.67	3,765.86	78	367.33	343.04	318.50
79	4,999.52	4,633.65	4,267.78	79	434.14	402.07	370.00
80		5,210.39	4,770.91	80	502.65	463.53	424.42
81		5,752.88	5,258.50	81	570.43	525.49	480.54
82		6,262.82	5,729.80	82	637.24	587.68	538.12
83		6,748.22	6,188.97	83	703.08	649.87	596.42
84		7,217.34	6,640.35	84	768.67	712.07	655.46
				85	833.78	774.26	714.74
				86	917.11	851.76	786.16
				87	1,008.94	937.03	864.88
				88	1,109.76	1,030.81	951.36
				89	1,220.79	1,133.81	1,046.60
				90	1,342.99	1,247.27	1,151.31
				91	1,477.33	1,371.90	1,266.46
				92	1,625.04	1,509.16	1,393.03
				93	1,787.57	1,660.03	1,532.24
				94	1,966.38	1,825.96	1,685.54
				95	2,162.92	2,008.65	1,854.14
				96	2,379.14	2,209.56	2,039.50
				97	2,616.98	2,430.64	2,243.58
				98	2,878.63	2,673.83	2,468.06
				99	3,166.52	2,941.31	2,714.89

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	565.57	550.02	534.47	18-44	16.03	15.55	15.06
45-49	611.24	588.41	565.33	45-49	20.65	19.92	18.95
50-54	651.33	627.76	604.44	50-54	25.75	24.78	23.81
55	844.47	800.98	757.25	55	38.63	36.68	34.74
56	904.23	857.10	809.97	56	42.76	40.57	38.38
57	967.64	917.84	867.79	57	47.13	44.70	42.27
58	1,031.78	980.03	928.04	58	51.75	49.07	46.40
59	1,093.97	1,040.52	987.08	59	56.36	53.69	50.78
60	1,150.82	1,096.40	1,041.98	60	60.74	57.82	55.15
61	1,201.11	1,145.96	1,090.81	61	65.11	62.19	59.04
62	1,248.48	1,192.36	1,136.49	62	69.48	66.32	63.17
63	1,298.29	1,240.71	1,182.89	63	74.10	70.94	67.54
64	1,356.35	1,295.37	1,234.39	64	79.69	76.04	72.64
65	1,427.53	1,361.45	1,295.13	65	86.49	82.36	78.47
66	1,515.96	1,442.35	1,368.50	66	94.50	89.89	85.27
67	1,619.46	1,537.34	1,455.23	67	103.74	98.39	93.05
68	1,734.85	1,644.97	1,554.83	68	114.18	108.11	102.04
69	1,858.51	1,763.04	1,667.32	69	125.36	118.80	112.24
70	1,987.03	1,889.85	1,792.67	70	137.02	130.46	123.66
71	2,122.10	2,027.84	1,933.58	71	149.65	143.09	136.53
72	2,285.12	2,194.50	2,103.64	72	164.96	158.64	152.33
73	2,503.53	2,411.69	2,319.86	73	185.61	178.81	172.25
74	2,803.80	2,701.04	2,598.27	74	213.79	206.02	198.24

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**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,213.40	3,084.64	2,956.13	75	251.93	241.97	231.77
76	3,748.12	3,575.39	3,402.66	76	301.98	287.89	274.04
77	4,382.93	4,151.41	3,920.12	77	362.23	343.04	323.60
78	5,081.88	4,782.81	4,483.75	78	430.25	404.74	379.48
79	5,809.00	5,438.76	5,068.51	79	503.86	471.79	439.48
				80	580.88	541.76	502.65
				81	658.86	613.19	567.27
				82	737.82	685.34	632.87
				83	817.26	758.22	699.43
				84	896.94	831.84	766.48
				85	976.87	905.45	833.78
				86	1,074.54	996.07	917.11
				87	1,181.92	1,095.67	1,008.94
				88	1,300.23	1,205.24	1,109.76
				89	1,430.20	1,325.74	1,220.79
				90	1,573.30	1,458.39	1,342.99
				91	1,730.72	1,604.15	1,477.33
				92	1,903.70	1,764.49	1,625.04
				93	2,094.17	1,940.87	1,787.57
				94	2,303.58	2,134.98	1,966.38
				95	2,533.89	2,348.53	2,162.92
				96	2,787.28	2,583.45	2,379.14
				97	3,065.94	2,841.70	2,616.98
				98	3,372.53	3,125.94	2,878.63
				99	3,709.74	3,438.61	3,166.52

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	634.32	608.09	582.09	18-44	17.98	17.25	16.52
45-49	679.27	654.73	629.95	45-49	22.84	22.11	21.14
50-54	758.71	735.87	713.04	50-54	29.88	29.15	28.18
55	949.66	912.49	875.57	55	43.49	41.79	40.09
56	1,016.47	976.14	935.82	56	48.10	46.16	44.22
57	1,091.54	1,048.30	1,005.05	57	53.20	51.02	49.07
58	1,170.26	1,124.58	1,078.67	58	58.79	56.36	54.18
59	1,248.73	1,200.87	1,153.01	59	64.38	61.95	59.28
60	1,322.34	1,273.02	1,223.70	60	69.97	67.30	64.62
61	1,389.39	1,339.10	1,288.81	61	75.31	72.64	69.97
62	1,454.01	1,402.99	1,351.98	62	80.90	77.98	75.31
63	1,523.49	1,471.75	1,419.76	63	86.97	84.06	81.14
64	1,604.64	1,551.43	1,498.23	64	94.26	91.35	88.19
65	1,703.76	1,648.37	1,592.98	65	103.01	99.85	96.45
66	1,826.44	1,767.65	1,709.10	66	113.70	110.05	106.41
67	1,971.24	1,909.04	1,846.61	67	126.09	122.20	118.07
68	2,135.71	2,070.12	2,004.76	68	140.42	135.80	131.43
69	2,316.70	2,249.65	2,182.35	69	155.97	151.60	146.98
70	2,512.03	2,445.22	2,378.41	70	173.46	168.85	164.23
71	2,722.66	2,658.28	2,593.90	71	192.41	187.79	183.42
72	2,965.60	2,901.47	2,837.09	72	214.76	210.15	205.77
73	3,261.99	3,190.57	3,118.90	73	242.21	237.36	232.25
74	3,633.21	3,541.38	3,449.79	74	277.20	270.40	263.59

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,099.66	3,969.93	3,840.20	75	321.41	311.21	301.01
76	4,674.46	4,485.45	4,296.69	76	376.32	360.77	345.46
77	5,335.51	5,071.92	4,808.32	77	440.46	418.35	396.24
78	6,052.68	5,706.73	5,360.77	78	512.12	482.48	452.85
79	6,795.35	6,367.29	5,939.22	79	589.38	551.97	514.55
				80	670.28	625.58	580.88
				81	753.12	701.86	650.84
				82	837.67	780.58	723.73
				83	923.18	860.99	798.80
				84	1,009.43	942.37	875.57
				85	1,095.91	1,024.49	953.06
				86	1,205.48	1,127.01	1,048.30
				87	1,325.98	1,239.74	1,153.25
				88	1,458.63	1,363.64	1,268.65
				89	1,604.39	1,499.93	1,395.46
				90	1,764.74	1,649.82	1,534.91
				91	1,941.11	1,814.78	1,688.45
				92	2,135.22	1,996.26	1,857.30
				93	2,348.77	2,195.96	2,043.15
				94	2,583.70	2,415.58	2,247.46
				95	2,842.19	2,657.06	2,472.19
				96	3,126.43	2,922.84	2,719.50
				97	3,439.10	3,215.10	2,991.35
				98	3,783.10	3,536.52	3,290.42
				99	4,161.37	3,890.24	3,619.36

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 VI**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	710.61	685.34	660.08	18-44	20.16	19.44	18.71
45-49	783.73	759.20	734.42	45-49	26.48	25.51	24.78
50-54	917.84	886.74	855.64	50-54	36.20	34.98	33.77
55	1,127.50	1,069.43	1,011.37	55	51.75	49.07	46.40
56	1,199.65	1,134.79	1,069.92	56	56.61	53.69	50.53
57	1,284.44	1,212.77	1,141.10	57	62.44	59.04	55.39
58	1,380.40	1,301.93	1,223.46	58	69.00	65.11	61.22
59	1,486.08	1,401.29	1,316.26	59	76.28	71.91	67.54
60	1,600.02	1,509.16	1,418.30	60	84.54	79.69	74.83
61	1,721.01	1,624.80	1,528.60	61	93.53	88.19	83.09
62	1,849.28	1,748.22	1,647.15	62	103.25	97.66	92.08
63	1,985.57	1,879.89	1,774.45	63	113.94	108.11	102.04
64	2,130.36	2,020.31	1,910.26	64	125.60	119.28	112.73
65	2,284.39	2,169.72	2,055.30	65	138.23	131.19	124.39
66	2,449.11	2,330.06	2,211.02	66	152.08	144.55	137.02
67	2,632.77	2,509.11	2,385.70	67	167.63	159.61	151.60
68	2,843.40	2,716.34	2,589.04	68	185.85	177.35	168.85
69	3,090.23	2,960.50	2,830.77	69	207.47	198.73	189.74
70	3,382.01	3,251.30	3,120.36	70	233.47	224.24	215.25
71	3,724.31	3,593.61	3,462.91	71	264.08	255.09	245.86
72	4,109.62	3,976.97	3,844.08	72	299.31	289.83	280.60
73	4,527.00	4,386.33	4,245.67	73	338.42	327.97	317.77
74	4,966.24	4,807.11	4,648.22	74	380.45	368.30	356.40

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,416.17	5,224.73	5,033.29	75	424.66	409.60	394.78
76	5,869.74	5,629.47	5,388.96	76	471.07	451.63	432.20
77	6,334.73	6,033.00	5,731.26	77	520.63	495.60	470.58
78	6,822.32	6,452.56	6,082.80	78	575.05	543.46	512.12
79	7,343.67	6,905.16	6,466.65	79	635.54	597.40	559.25
				80	703.81	659.10	614.40
				81	780.58	729.80	679.02
				82	864.88	808.51	752.15
				83	954.76	893.06	831.59
				84	1,048.30	981.73	915.17
				85	1,143.53	1,072.11	1,000.68
				86	1,257.96	1,179.24	1,100.77
				87	1,383.80	1,297.07	1,210.83
				88	1,522.28	1,426.80	1,331.81
				89	1,674.60	1,569.41	1,464.94
				90	1,841.99	1,726.35	1,611.44
				91	2,026.14	1,899.08	1,772.51
				92	2,228.76	2,089.06	1,949.86
				93	2,451.54	2,298.00	2,144.94
				94	2,696.66	2,527.82	2,359.46
				95	2,966.33	2,780.72	2,595.36
				96	3,262.96	3,058.89	2,854.82
				97	3,589.24	3,364.76	3,140.28
				98	3,948.06	3,701.23	3,454.40
				99	4,342.84	4,071.48	3,799.87

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	887.96	854.19	820.42	18-44	55.39	53.45	51.26
45-49	933.39	900.10	866.82	45-49	60.49	58.31	56.12
50-54	976.87	944.08	911.52	50-54	65.84	63.41	61.22
55	1,023.03	989.99	957.19	55	71.43	69.00	66.81
56	1,055.34	1,018.42	981.25	56	74.34	71.67	69.00
57	1,097.62	1,054.86	1,011.86	57	77.74	74.83	71.67
58	1,147.42	1,097.86	1,048.30	58	81.87	78.47	74.83
59	1,202.32	1,145.72	1,089.11	59	86.49	82.36	78.23
60	1,259.90	1,196.74	1,133.33	60	91.35	86.73	82.11
61	1,319.42	1,250.18	1,180.70	61	96.21	91.10	86.00
62	1,384.77	1,309.95	1,234.88	62	101.55	96.21	90.62
63	1,461.30	1,380.64	1,300.23	63	108.11	102.04	96.21
64	1,553.86	1,467.37	1,380.89	64	115.88	109.32	103.01
65	1,668.04	1,574.75	1,481.46	65	125.36	118.31	111.27
66	1,807.25	1,705.70	1,604.39	66	136.78	129.25	121.47
67	1,965.65	1,856.08	1,746.52	67	149.90	141.64	133.13
68	2,136.44	2,019.34	1,902.48	68	164.23	155.24	146.25
69	2,311.84	2,189.40	2,066.96	69	178.81	169.33	159.86
70	2,485.06	2,359.95	2,235.07	70	193.63	183.66	173.95
71	2,654.88	2,530.25	2,405.86	71	207.96	198.24	188.52
72	2,847.29	2,721.93	2,596.57	72	224.48	214.76	204.80
73	3,094.60	2,961.96	2,829.31	73	245.86	235.41	224.96
74	3,429.14	3,277.05	3,125.22	74	274.53	262.38	250.47

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	3,882.95	3,694.67	3,506.39	75	313.40	298.33	283.03
76	4,476.95	4,231.82	3,986.45	76	364.17	344.25	324.33
77	5,184.40	4,866.39	4,548.62	77	424.91	398.67	372.67
78	5,966.67	5,567.03	5,167.39	78	492.44	459.40	426.36
79	6,785.39	6,301.93	5,818.24	79	563.87	523.54	483.46
80		7,039.02	6,475.88	80		589.14	542.01
81		7,753.52	7,120.41	81		653.76	600.55
82		8,444.45	7,750.36	82		717.41	658.62
83		9,117.88	8,369.38	83		780.58	716.44
84		9,779.66	8,981.35	84		843.01	774.26

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-LTC3J-2, 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	964.24	923.91	883.58	18-44	60.25	57.58	55.15
45-49	1,020.36	974.69	928.77	45-49	66.08	63.17	60.25
50-54	1,074.54	1,023.52	972.26	50-54	72.40	68.75	65.35
55	1,143.29	1,080.12	1,016.96	55	79.93	75.31	70.94
56	1,207.43	1,139.40	1,071.38	56	85.03	80.17	75.31
57	1,289.30	1,215.69	1,141.83	57	91.59	86.24	80.90
58	1,381.13	1,300.72	1,220.54	58	98.63	93.05	87.22
59	1,473.93	1,386.96	1,299.99	59	106.17	99.85	93.53
60	1,559.94	1,465.92	1,371.90	60	112.97	106.17	99.36
61	1,633.55	1,532.73	1,431.90	61	119.04	111.75	104.47
62	1,701.57	1,593.95	1,486.57	62	124.87	116.86	109.08
63	1,773.24	1,659.54	1,545.84	63	130.95	122.69	114.18
64	1,858.27	1,738.98	1,619.94	64	138.48	129.49	120.74
65	1,966.14	1,842.23	1,718.33	65	147.71	138.23	129.00
66	2,103.64	1,976.10	1,848.55	66	159.37	149.65	139.94
67	2,266.66	2,136.68	2,006.71	67	172.98	163.01	153.05
68	2,448.13	2,317.67	2,186.97	68	188.28	178.08	168.12
69	2,641.76	2,512.27	2,382.78	69	204.31	194.35	184.39
70	2,840.00	2,713.91	2,587.83	70	221.08	211.36	201.64
71	3,043.59	2,922.60	2,801.62	71	238.57	229.10	219.62
72	3,282.89	3,163.84	3,044.56	72	258.98	249.50	240.27
73	3,595.31	3,468.98	3,342.41	73	285.70	275.74	265.78
74	4,018.03	3,869.84	3,721.64	74	321.66	309.99	298.09
75	4,588.95	4,398.24	4,207.53	75	370.49	355.18	339.63
76	5,330.89	5,073.62	4,816.34	76	433.65	412.76	391.87
77	6,208.16	5,865.85	5,523.30	77	508.97	480.78	452.60
78	7,170.70	6,732.19	6,293.43	78	591.81	555.61	519.41
79	8,168.46	7,630.10	7,091.98	79	678.78	634.08	589.38

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-LTC3J-2, 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	1,079.88	1,026.19	972.74	18-44	67.54	64.14	60.74
45-49	1,149.12	1,089.36	1,029.59	45-49	74.58	70.70	66.81
50-54	1,240.22	1,162.24	1,084.50	50-54	83.33	78.23	72.88
55	1,343.72	1,247.75	1,152.03	55	93.78	87.22	80.41
56	1,433.85	1,332.06	1,230.51	56	100.82	93.78	86.49
57	1,549.73	1,441.38	1,332.78	57	110.05	102.28	94.50
58	1,679.95	1,565.04	1,450.13	58	120.01	111.75	103.74
59	1,814.05	1,693.31	1,572.57	59	130.46	121.71	113.21
60	1,940.87	1,815.75	1,690.64	60	140.42	131.43	122.44
61	2,052.62	1,925.32	1,798.02	61	149.65	140.42	131.19
62	2,157.09	2,029.30	1,901.27	62	158.40	148.92	139.45
63	2,264.96	2,137.17	2,009.62	63	167.39	158.16	148.68
64	2,386.67	2,259.61	2,132.79	64	177.83	168.36	158.88
65	2,533.41	2,406.59	2,280.02	65	190.22	180.75	171.27
66	2,713.43	2,586.13	2,458.82	66	205.29	195.81	186.09
67	2,925.27	2,797.00	2,668.97	67	223.02	213.30	203.59
68	3,165.06	3,036.06	2,907.30	68	243.19	233.23	223.26
69	3,429.38	3,300.13	3,171.13	69	265.29	255.33	245.13
70	3,714.11	3,586.08	3,457.80	70	289.10	279.14	269.18
71	4,020.70	3,894.37	3,767.80	71	315.10	305.38	295.42
72	4,371.51	4,242.51	4,113.51	72	344.98	335.02	324.81
73	4,793.75	4,651.62	4,509.75	73	381.18	370.00	358.83
74	5,314.86	5,143.58	4,972.55	74	425.88	412.27	398.43
75	5,962.06	5,739.28	5,516.74	75	481.27	463.29	445.31
76	6,752.35	6,452.32	6,152.04	76	549.29	524.76	500.22
77	7,658.77	7,262.29	6,865.80	77	627.52	594.97	562.17
78	8,643.66	8,141.50	7,639.58	78	713.04	671.49	629.95
79	9,669.85	9,062.01	8,454.16	79	803.41	752.88	702.35

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,355.62	1,288.57	1,221.27	18-44	84.54	80.41	76.28
45-49	1,446.97	1,380.40	1,313.83	45-49	93.78	89.40	85.27
50-54	1,608.04	1,511.59	1,415.14	50-54	108.11	101.79	95.23
55	1,827.90	1,731.45	1,635.25	55	127.54	120.99	114.18
56	1,927.75	1,832.76	1,737.77	56	135.56	129.00	122.20
57	2,050.19	1,955.69	1,861.18	57	145.28	138.72	131.92
58	2,188.91	2,094.41	2,000.15	58	156.21	149.41	142.85
59	2,338.32	2,243.09	2,147.86	59	168.12	161.31	154.51
60	2,492.59	2,395.66	2,298.97	60	180.51	173.46	166.42
61	2,647.59	2,547.98	2,448.62	61	193.14	185.85	178.56
62	2,805.99	2,703.22	2,600.22	62	206.26	198.73	190.95
63	2,973.13	2,865.51	2,758.13	63	220.11	212.09	204.07
64	3,153.15	3,040.19	2,927.22	64	235.17	226.67	218.16
65	3,351.15	3,231.62	3,112.34	65	251.69	242.70	233.71
66	3,572.72	3,445.90	3,318.84	66	270.15	260.68	250.96
67	3,827.56	3,692.49	3,557.65	67	291.53	281.33	270.88
68	4,126.14	3,982.80	3,839.47	68	316.55	305.62	294.45
69	4,479.38	4,327.78	4,175.94	69	346.19	334.53	322.63
70	4,897.73	4,738.11	4,578.26	70	381.42	369.03	356.64
71	5,387.74	5,220.11	5,052.24	71	422.72	409.60	396.48
72	5,940.44	5,760.90	5,581.37	72	469.61	455.52	441.43
73	6,542.69	6,343.24	6,143.78	73	520.87	505.08	489.29
74	7,181.39	6,949.13	6,717.12	74	575.77	557.31	538.60
75	7,843.41	7,561.59	7,279.54	75	633.35	610.52	587.68
76	8,519.76	8,168.46	7,817.17	76	692.39	663.96	635.30
77	9,217.25	8,781.89	8,346.54	77	754.34	718.62	682.91
78	9,946.56	9,419.86	8,892.92	78	819.93	776.45	732.72
79	10,718.63	10,100.10	9,481.33	79	890.14	838.64	787.13

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	666.39	645.50	624.85	18-44	18.95	18.22	17.73
45-49	739.76	709.64	679.75	45-49	25.02	23.81	22.84
50-54	800.98	762.84	724.70	50-54	31.58	30.12	28.67
55	980.27	943.83	907.63	55	44.94	43.24	41.54
56	1,036.39	1,000.44	964.24	56	49.07	47.37	45.67
57	1,096.89	1,060.69	1,024.73	57	53.45	51.75	49.80
58	1,158.11	1,122.15	1,086.44	58	58.06	56.12	54.42
59	1,217.14	1,181.67	1,146.20	59	62.68	60.74	59.04
60	1,270.35	1,236.09	1,201.84	60	67.05	65.35	63.41
61	1,316.51	1,283.71	1,251.16	61	71.43	69.48	67.78
62	1,359.99	1,328.65	1,297.31	62	75.56	73.85	72.15
63	1,407.37	1,375.78	1,344.45	63	80.41	78.71	77.01
64	1,464.70	1,430.69	1,396.43	64	86.00	84.06	82.11
65	1,538.56	1,497.98	1,457.41	65	93.05	90.62	88.19
66	1,632.82	1,582.04	1,531.03	66	101.79	98.63	95.23
67	1,743.11	1,680.19	1,617.51	67	111.75	107.62	103.49
68	1,862.64	1,789.52	1,716.39	68	122.69	117.58	112.73
69	1,984.84	1,906.13	1,827.42	69	133.86	128.52	122.93
70	2,102.67	2,026.63	1,950.34	70	145.04	139.94	134.59
71	2,215.88	2,151.50	2,087.12	71	156.21	151.84	147.47
72	2,347.31	2,297.75	2,248.19	72	169.33	166.17	162.77
73	2,526.60	2,486.28	2,445.95	73	187.07	184.39	181.96
74	2,782.91	2,738.21	2,693.26	74	212.09	208.93	205.53

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,145.62	3,073.95	3,002.53	75	246.59	241.00	235.41
76	3,632.72	3,507.12	3,381.28	76	292.75	282.54	272.10
77	4,219.43	4,017.79	3,816.14	77	348.87	331.86	314.85
78	4,869.54	4,579.23	4,288.67	78	412.52	387.49	362.71
79	5,546.63	5,163.75	4,780.63	79	481.27	447.99	414.46
80		5,743.90	5,273.07	80	552.94	510.91	469.12
81		6,298.53	5,751.67	81	625.33	575.53	525.73
82		6,827.91	6,216.18	82	697.97	640.88	583.55
83		7,338.33	6,669.99	83	770.86	706.72	642.58
84		7,836.36	7,116.76	84	843.98	773.29	702.35
				85	917.35	839.85	762.35
				86	1,009.18	923.91	838.64
				87	1,110.01	1,016.23	922.45
				88	1,221.03	1,117.78	1,014.77
				89	1,343.23	1,229.53	1,116.32
				90	1,477.58	1,352.46	1,228.08
				91	1,625.29	1,487.78	1,351.00
				92	1,787.82	1,636.46	1,486.08
				93	1,966.62	1,800.21	1,634.76
				94	2,163.41	1,980.23	1,798.26
				95	2,379.87	2,178.22	1,978.04
				96	2,617.95	2,396.14	2,175.80
				97	2,879.84	2,635.69	2,393.47
				98	3,167.73	2,899.28	2,632.77
				99	3,484.53	3,189.11	2,896.12

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	708.18	687.29	666.39	18-44	20.16	19.44	18.95
45-49	779.60	749.72	719.60	45-49	26.24	25.27	24.29
50-54	839.12	810.46	781.79	50-54	33.04	32.07	30.85
55	1,089.11	1,034.69	980.27	55	50.05	47.37	44.94
56	1,162.48	1,103.45	1,044.17	56	54.91	52.23	49.32
57	1,239.49	1,176.57	1,113.65	57	60.25	57.33	54.18
58	1,316.99	1,251.16	1,185.56	58	66.08	62.68	59.28
59	1,391.33	1,323.55	1,256.01	59	71.67	68.02	64.62
60	1,459.11	1,390.60	1,321.85	60	77.01	73.37	69.72
61	1,519.12	1,449.88	1,380.89	61	82.36	78.71	74.83
62	1,575.24	1,505.52	1,435.79	62	87.70	83.82	79.93
63	1,633.55	1,562.36	1,491.18	63	93.29	89.40	85.52
64	1,700.36	1,625.77	1,550.95	64	100.09	95.72	91.35
65	1,781.50	1,700.36	1,619.46	65	107.87	103.01	97.91
66	1,881.35	1,790.97	1,700.60	66	117.10	111.51	105.68
67	1,999.42	1,898.35	1,797.53	67	128.03	121.47	114.67
68	2,133.04	2,022.98	1,912.69	68	140.18	132.65	125.36
69	2,280.02	2,164.62	2,049.22	69	153.54	145.77	137.75
70	2,437.93	2,323.75	2,209.32	70	168.12	160.34	152.57
71	2,609.21	2,503.04	2,397.12	71	184.15	176.86	169.57
72	2,812.79	2,716.34	2,619.65	72	203.34	196.78	190.22
73	3,073.47	2,978.96	2,884.70	73	228.12	221.56	214.76
74	3,414.56	3,307.42	3,200.28	74	260.43	252.42	244.64

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-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,860.36	3,717.51	3,574.42	75	302.71	291.53	280.36
76	4,425.20	4,218.46	4,011.47	76	356.40	339.39	322.63
77	5,084.31	4,792.77	4,501.49	77	420.05	395.51	370.97
78	5,802.93	5,416.89	5,030.62	78	491.23	458.19	424.91
79	6,547.06	6,066.28	5,585.50	79	568.00	525.97	483.94
				80	647.93	597.64	547.35
				81	729.07	671.74	614.40
				82	811.19	747.78	684.61
				83	893.79	825.28	756.77
				84	976.87	903.75	830.62
				85	1,060.20	982.70	905.45
				86	1,166.13	1,081.10	996.07
				87	1,282.74	1,189.20	1,095.67
				88	1,411.01	1,308.25	1,205.24
				89	1,552.16	1,439.19	1,325.74
				90	1,707.40	1,583.01	1,458.39
				91	1,878.19	1,741.41	1,604.15
				92	2,065.99	1,915.60	1,764.49
				93	2,272.49	2,107.29	1,940.87
				94	2,499.64	2,317.92	2,134.98
				95	2,749.63	2,549.68	2,348.53
				96	3,024.64	2,804.77	2,583.45
				97	3,327.10	3,085.37	2,841.70
				98	3,659.93	3,393.91	3,125.94
				99	4,026.05	3,733.30	3,438.61

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 VI**

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

**INCREASED BENEFITS**  
**FORM: H-LTC3J-2, et al.**  
**RIDER: H-COLR**  
**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	791.26	760.17	728.83	18-44	22.35	21.62	20.65
45-49	859.77	829.65	799.77	45-49	28.91	27.94	26.97
50-54	972.50	943.83	915.41	50-54	38.38	37.41	36.20
55	1,216.17	1,170.74	1,125.55	55	55.88	53.69	51.75
56	1,297.80	1,248.48	1,199.17	56	61.46	59.04	56.61
57	1,388.66	1,335.70	1,282.74	57	67.54	65.11	62.44
58	1,483.41	1,427.53	1,371.41	58	74.34	71.43	68.75
59	1,577.18	1,518.88	1,460.33	59	81.14	78.23	75.07
60	1,665.13	1,605.12	1,545.12	60	87.95	84.79	81.63
61	1,744.33	1,683.59	1,622.61	61	94.50	91.35	87.95
62	1,820.37	1,759.15	1,697.93	62	101.31	97.91	94.50
63	1,900.54	1,838.83	1,777.37	63	108.84	105.19	101.79
64	1,993.10	1,930.42	1,867.74	64	117.34	113.70	110.05
65	2,105.34	2,040.48	1,975.85	65	127.30	123.41	119.53
66	2,243.58	2,175.31	2,107.04	66	139.69	135.32	130.95
67	2,408.05	2,335.89	2,263.74	67	154.03	149.17	144.55
68	2,597.79	2,522.23	2,446.68	68	170.55	165.44	160.34
69	2,811.33	2,734.08	2,656.82	69	189.25	183.91	178.56
70	3,047.47	2,971.19	2,895.15	70	210.39	205.04	199.70
71	3,307.91	3,235.51	3,163.11	71	233.95	229.10	223.99
72	3,604.54	3,533.60	3,462.66	72	261.41	256.55	251.69
73	3,952.44	3,874.45	3,796.22	73	294.20	288.62	283.03
74	4,366.41	4,266.32	4,166.47	74	333.56	326.03	318.74

Fractional Premiums (expressed as a percent of annual premium)

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



**Exhibit VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,861.28	4,718.19	4,575.34	75	381.18	370.00	358.83
76	5,445.56	5,234.93	5,024.30	76	438.03	420.78	403.53
77	6,103.21	5,807.06	5,510.91	77	503.38	478.35	453.57
78	6,810.90	6,420.98	6,031.05	78	575.77	542.25	508.97
79	7,546.29	7,063.56	6,580.83	79	654.00	611.97	569.94
				80	737.09	687.04	636.75
				81	823.82	766.48	709.39
				82	913.22	850.06	786.89
				83	1,004.81	936.30	868.03
				84	1,097.62	1,024.49	951.61
				85	1,191.15	1,113.89	1,036.39
				86	1,310.19	1,225.40	1,140.13
				87	1,441.14	1,347.85	1,254.07
				88	1,585.20	1,482.68	1,379.43
				89	1,743.84	1,630.87	1,517.42
				90	1,918.28	1,793.89	1,669.26
				91	2,110.20	1,973.18	1,836.16
				92	2,321.32	2,170.45	2,019.83
				93	2,553.57	2,387.40	2,221.71
				94	2,808.90	2,626.21	2,444.00
				95	3,089.75	2,888.83	2,688.40
				96	3,398.77	3,177.69	2,957.34
				97	3,738.65	3,495.46	3,253.00
				98	4,112.53	3,845.05	3,578.30
				99	4,523.84	4,229.63	3,936.16

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 VI**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	895.49	864.39	833.05	18-44	25.27	24.54	23.57
45-49	999.71	969.58	939.70	45-49	33.77	32.55	31.58
50-54	1,182.16	1,144.02	1,105.88	50-54	46.65	45.19	43.73
55	1,452.31	1,379.67	1,307.03	55	66.57	63.41	60.01
56	1,541.23	1,460.33	1,379.19	56	72.88	69.00	65.11
57	1,644.72	1,555.56	1,466.40	57	79.93	75.56	71.18
58	1,761.09	1,663.91	1,566.74	58	87.95	83.09	78.23
59	1,888.64	1,783.93	1,679.22	59	96.93	91.59	86.24
60	2,025.66	1,914.15	1,802.64	60	107.14	101.06	95.23
61	2,170.94	2,053.35	1,935.52	61	118.07	111.51	105.19
62	2,324.23	2,201.06	2,077.65	62	129.97	123.17	116.13
63	2,485.55	2,357.27	2,229.24	63	142.85	135.56	128.03
64	2,655.61	2,522.47	2,389.58	64	156.70	148.92	141.15
65	2,834.17	2,696.42	2,558.67	65	171.52	163.26	154.75
66	3,023.67	2,881.30	2,738.94	66	187.55	178.56	169.82
67	3,234.05	3,087.56	2,940.82	67	205.53	196.30	186.82
68	3,477.97	3,328.07	3,177.93	68	226.91	217.19	207.23
69	3,767.31	3,615.23	3,462.91	69	252.66	242.46	232.01
70	4,113.99	3,961.67	3,809.34	70	284.00	273.31	262.86
71	4,525.05	4,373.94	4,222.83	71	321.17	310.72	300.03
72	4,984.21	4,832.13	4,679.81	72	363.44	352.75	341.82
73	5,469.86	5,309.76	5,149.66	73	409.36	397.45	385.79
74	5,960.36	5,781.07	5,601.77	74	456.73	443.13	429.52

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-LTC3J-2, et al.**  
**RIDER: H-COLR**  
**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	6,434.10	6,219.58	6,005.06	75	504.59	487.59	470.82
76	6,877.22	6,608.77	6,340.56	76	551.48	529.86	508.24
77	7,308.20	6,971.73	6,635.25	77	600.07	572.13	544.19
78	7,753.03	7,340.03	6,927.27	78	652.79	617.56	582.58
79	8,237.70	7,746.72	7,255.73	79	712.55	669.79	627.04
				80	781.79	731.50	681.45
				81	862.93	805.60	748.02
				82	954.04	889.90	825.52
				83	1,052.91	981.97	911.28
				84	1,156.41	1,079.39	1,002.14
				85	1,262.82	1,179.24	1,095.91
				86	1,389.15	1,297.07	1,205.48
				87	1,528.11	1,426.80	1,325.98
				88	1,680.92	1,569.41	1,458.63
				89	1,849.04	1,726.35	1,604.39
				90	2,033.92	1,899.08	1,764.74
				91	2,237.26	2,089.06	1,941.11
				92	2,461.01	2,298.00	2,135.22
				93	2,707.11	2,527.82	2,348.77
				94	2,977.75	2,780.72	2,583.70
				95	3,275.60	3,058.89	2,842.19
				96	3,603.08	3,364.76	3,126.43
				97	3,963.37	3,701.23	3,439.10
				98	4,359.61	4,071.48	3,783.10
				99	4,795.69	4,478.65	4,161.37

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-LTC3J-2, 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	1,151.55	1,110.49	1,069.43	18-44	71.91	69.24	66.81
45-49	1,215.93	1,175.36	1,135.03	45-49	78.71	76.28	73.61
50-54	1,272.29	1,232.45	1,192.61	50-54	85.52	82.84	80.17
55	1,325.50	1,286.62	1,247.51	55	92.56	89.89	86.97
56	1,362.18	1,318.21	1,273.99	56	95.72	92.80	89.65
57	1,410.04	1,359.02	1,307.76	57	99.85	96.21	92.56
58	1,466.89	1,407.61	1,348.33	58	104.71	100.58	96.21
59	1,530.30	1,462.27	1,394.49	59	110.05	105.19	100.34
60	1,597.83	1,521.79	1,445.75	60	115.64	110.30	104.71
61	1,668.53	1,585.44	1,502.12	61	121.71	115.64	109.57
62	1,746.52	1,656.87	1,567.22	62	128.27	121.71	115.15
63	1,837.38	1,741.17	1,644.97	63	135.80	128.76	121.71
64	1,945.97	1,842.96	1,739.71	64	145.04	137.26	129.73
65	2,078.38	1,967.11	1,855.60	65	155.97	147.71	139.45
66	2,237.75	2,116.76	1,996.02	66	169.33	160.10	151.11
67	2,419.71	2,289.25	2,158.55	67	184.64	174.43	164.47
68	2,618.44	2,479.47	2,340.75	68	201.16	190.47	179.78
69	2,827.37	2,683.30	2,538.99	69	218.65	207.47	196.30
70	3,040.43	2,895.63	2,750.84	70	236.87	225.45	214.28
71	3,256.89	3,116.23	2,975.32	71	255.33	244.40	233.23
72	3,499.10	3,361.11	3,223.12	72	276.23	265.29	254.60
73	3,794.77	3,650.94	3,507.12	73	301.73	290.32	278.90
74	4,171.81	4,005.64	3,839.71	74	334.29	320.93	307.81

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**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	4,657.70	4,445.85	4,234.25	75	376.08	358.83	341.82
76	5,270.40	4,984.70	4,699.00	76	428.79	405.47	382.15
77	5,987.81	5,606.39	5,224.97	77	490.50	459.16	427.82
78	6,777.86	6,288.57	5,799.29	78	559.25	518.68	478.35
79	7,608.24	7,008.41	6,408.34	79	632.14	582.33	532.29
80		7,743.07	7,039.02	80		647.93	589.14
81		8,474.09	7,680.15	81		714.74	647.69
82		9,199.03	8,327.83	82		781.79	707.69
83		9,919.35	8,980.62	83		849.08	768.91
84		10,636.52	9,636.81	84		916.87	830.86

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 VI**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,250.18	1,200.87	1,151.55	18-44	77.98	75.07	71.91
45-49	1,329.38	1,272.78	1,215.93	45-49	86.24	82.60	78.71
50-54	1,399.35	1,335.94	1,272.29	50-54	94.26	89.89	85.52
55	1,481.46	1,403.48	1,325.50	55	103.49	97.91	92.56
56	1,557.75	1,473.93	1,390.36	56	109.57	103.74	97.91
57	1,655.41	1,564.79	1,474.42	57	117.34	111.02	104.71
58	1,764.49	1,666.59	1,568.68	58	126.09	119.04	112.00
59	1,875.52	1,769.59	1,663.67	59	134.83	127.30	119.77
60	1,978.28	1,864.10	1,750.16	60	143.34	135.08	126.82
61	2,066.71	1,944.27	1,822.07	61	150.62	141.64	132.89
62	2,147.61	2,017.40	1,887.18	62	157.67	148.20	138.48
63	2,231.43	2,093.92	1,956.66	63	164.96	154.75	144.79
64	2,328.61	2,185.03	2,041.45	64	173.46	162.77	152.08
65	2,449.59	2,301.15	2,152.72	65	183.91	172.73	161.56
66	2,602.40	2,450.56	2,298.72	66	197.03	185.37	173.95
67	2,785.34	2,632.04	2,478.74	67	212.33	200.67	189.01
68	2,994.27	2,841.70	2,688.89	68	230.07	218.16	206.50
69	3,225.55	3,075.41	2,925.52	69	249.50	237.84	226.18
70	3,474.57	3,329.77	3,185.22	70	270.64	259.22	248.04
71	3,743.02	3,605.03	3,466.79	71	293.47	282.54	271.85
72	4,053.01	3,917.69	3,782.62	72	319.96	309.27	298.82
73	4,431.52	4,289.40	4,147.03	73	352.27	341.09	329.92
74	4,906.23	4,740.54	4,575.10	74	393.08	379.96	366.60
75	5,504.60	5,292.75	5,081.15	75	444.34	427.34	410.33
76	6,243.14	5,958.66	5,674.41	76	507.75	484.67	461.35
77	7,097.09	6,719.07	6,341.05	77	581.36	550.51	519.41
78	8,030.96	7,546.53	7,061.86	78	662.50	622.42	582.58
79	9,009.05	8,413.11	7,817.17	79	748.51	698.95	649.39

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 INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,381.86	1,316.02	1,250.18	18-44	86.24	82.11	77.98
45-49	1,475.39	1,402.51	1,329.38	45-49	95.72	90.86	86.24
50-54	1,590.30	1,494.83	1,399.35	50-54	106.89	100.58	94.26
55	1,715.42	1,598.32	1,481.46	55	119.77	111.51	103.49
56	1,824.74	1,700.36	1,575.97	56	128.52	119.77	111.02
57	1,964.68	1,832.27	1,699.63	57	139.45	129.97	120.50
58	2,122.10	1,981.68	1,841.02	58	151.60	141.64	131.43
59	2,283.42	2,135.95	1,988.49	59	164.23	153.54	143.09
60	2,434.77	2,282.69	2,130.61	60	176.38	165.20	154.27
61	2,567.66	2,413.39	2,259.12	61	187.07	175.89	164.72
62	2,689.62	2,535.59	2,381.81	62	197.51	186.09	174.92
63	2,813.76	2,661.19	2,508.87	63	208.20	196.78	185.61
64	2,952.24	2,801.86	2,651.72	64	220.11	208.93	197.51
65	3,117.68	2,969.25	2,820.57	65	234.20	223.02	211.85
66	3,320.06	3,172.59	3,025.12	66	251.20	240.03	228.85
67	3,560.33	3,413.10	3,265.88	67	271.37	260.19	249.02
68	3,836.31	3,689.33	3,542.11	68	294.69	283.27	271.85
69	4,146.30	3,999.81	3,853.31	69	320.68	309.27	297.85
70	4,488.12	4,343.33	4,198.54	70	349.59	338.18	327.00
71	4,863.71	4,720.86	4,578.26	71	381.42	370.24	359.07
72	5,288.86	5,143.34	4,997.82	72	417.62	406.20	394.78
73	5,783.25	5,623.64	5,464.03	73	460.13	447.50	434.87
74	6,366.07	6,174.88	5,983.44	74	510.18	494.87	479.57
75	7,057.00	6,810.17	6,563.10	75	569.70	549.78	529.86
76	7,867.46	7,537.06	7,206.65	76	639.91	612.94	585.98
77	8,777.52	8,343.14	7,908.52	77	718.87	683.16	647.44
78	9,759.25	9,209.72	8,659.94	78	804.87	759.44	714.01
79	10,784.71	10,118.57	9,452.42	79	895.97	840.58	785.19

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VI**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,743.84	1,661.49	1,579.37	18-44	108.84	103.74	98.63
45-49	1,864.59	1,783.44	1,702.30	45-49	120.99	115.64	110.30
50-54	2,067.44	1,948.16	1,828.87	50-54	139.21	131.19	122.93
55	2,339.30	2,222.20	2,105.34	55	163.26	155.24	146.98
56	2,458.58	2,344.40	2,229.97	56	172.98	164.96	156.94
57	2,604.10	2,492.11	2,379.87	57	184.64	176.62	168.60
58	2,769.55	2,658.52	2,547.50	58	197.76	189.74	181.72
59	2,948.60	2,837.09	2,725.33	59	212.09	204.07	196.05
60	3,134.93	3,020.75	2,906.57	60	226.91	218.65	210.39
61	3,323.46	3,204.66	3,085.86	61	242.46	233.71	225.21
62	3,516.60	3,391.24	3,265.88	62	258.49	249.26	240.03
63	3,717.27	3,584.38	3,451.49	63	275.25	265.29	255.58
64	3,929.60	3,788.69	3,648.03	64	292.99	282.54	272.10
65	4,156.75	4,008.31	3,859.87	65	312.18	301.01	289.83
66	4,404.79	4,249.55	4,094.31	66	333.07	321.41	309.51
67	4,689.04	4,527.48	4,365.92	67	356.88	344.74	332.35
68	5,027.21	4,859.34	4,691.71	68	385.55	372.67	359.80
69	5,436.82	5,262.87	5,088.92	69	420.05	406.69	393.08
70	5,935.82	5,754.83	5,573.84	70	462.32	448.23	434.14
71	6,533.22	6,343.72	6,154.23	71	512.85	498.03	483.21
72	7,203.98	7,000.64	6,797.30	72	569.70	553.67	537.63
73	7,913.62	7,687.19	7,460.77	73	630.44	612.46	594.48
74	8,628.84	8,365.73	8,102.38	74	692.14	671.01	649.87
75	9,315.40	8,997.87	8,680.10	75	752.15	726.40	700.89
76	9,951.66	9,559.55	9,167.69	76	808.76	776.69	744.86
77	10,565.34	10,083.82	9,602.31	77	864.39	824.79	785.19
78	11,196.50	10,616.84	10,037.18	78	922.45	874.59	826.73
79	11,884.76	11,205.49	10,525.98	79	986.83	930.23	873.87

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 VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	824.02	798.25	772.48	18-44	23.46	22.47	21.81
45-49	914.55	877.55	840.54	45-49	30.73	29.41	28.41
50-54	994.84	947.26	900.02	50-54	39.32	37.34	35.68
55	1,223.15	1,177.88	1,132.62	55	56.17	54.19	51.87
56	1,295.18	1,250.24	1,204.98	56	61.12	59.14	56.83
57	1,373.15	1,328.22	1,282.95	57	67.07	64.76	62.45
58	1,452.78	1,407.84	1,362.58	58	72.69	70.38	68.39
59	1,529.76	1,485.16	1,440.55	59	78.64	76.32	74.01
60	1,599.81	1,556.52	1,513.24	60	84.58	82.27	79.96
61	1,660.93	1,619.63	1,578.66	61	89.87	87.89	85.57
62	1,719.08	1,679.43	1,640.12	62	95.49	93.50	91.19
63	1,782.19	1,742.54	1,702.89	63	101.76	99.45	97.47
64	1,858.18	1,815.23	1,771.95	64	109.03	106.72	104.41
65	1,955.65	1,904.11	1,852.56	65	118.28	115.31	112.01
66	2,078.89	2,013.80	1,949.04	66	129.52	125.55	121.26
67	2,223.28	2,142.66	2,062.04	67	142.73	137.12	131.83
68	2,379.89	2,286.05	2,191.89	68	156.61	150.33	143.72
69	2,540.79	2,439.69	2,338.59	69	171.48	164.54	157.27
70	2,697.73	2,600.26	2,502.47	70	186.02	179.41	172.80
71	2,850.05	2,767.78	2,685.84	71	200.88	195.27	189.98
72	3,027.14	2,964.04	2,900.93	72	218.40	214.43	210.14
73	3,265.69	3,214.48	3,163.27	73	241.85	238.55	235.25
74	3,602.37	3,544.88	3,487.72	74	274.56	270.27	266.30

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,074.19	3,981.68	3,889.16	75	319.50	312.23	304.96
76	4,704.27	4,540.39	4,376.18	76	378.97	365.42	351.88
77	5,460.56	5,197.56	4,934.56	77	451.33	429.19	407.06
78	6,296.80	5,920.15	5,543.49	78	533.27	500.89	468.51
79	7,167.08	6,674.45	6,182.15	79	621.82	578.86	535.91
80		7,427.77	6,830.07	80	714.00	660.80	607.61
81		8,152.67	7,470.06	81	807.17	745.06	682.94
82		8,849.82	8,100.80	82	900.68	830.63	760.92
83		9,526.15	8,724.60	83	994.51	917.53	840.87
84		10,188.61	9,343.77	84	1,088.34	1,005.41	922.48
				85	1,182.51	1,093.63	1,004.42
				86	1,300.79	1,202.99	1,104.86
				87	1,430.97	1,323.26	1,215.22
				88	1,574.04	1,455.75	1,336.81
				89	1,731.31	1,601.46	1,470.62
				90	1,904.44	1,761.70	1,617.65
				91	2,094.75	1,937.81	1,779.55
				92	2,304.22	2,131.75	1,957.63
				93	2,534.51	2,344.86	2,153.56
				94	2,787.93	2,579.45	2,368.98
				95	3,066.79	2,837.49	2,605.88
				96	3,373.41	3,121.31	2,866.57
				97	3,710.75	3,433.54	3,153.36
				98	4,081.79	3,776.83	3,468.56
				99	4,489.83	4,154.48	3,815.48

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	875.57	849.79	824.02	18-44	24.78	24.12	23.46
45-49	964.11	926.78	889.77	45-49	32.38	31.06	30.07
50-54	1,042.09	1,006.40	971.05	50-54	41.30	39.65	38.33
55	1,358.94	1,290.88	1,223.15	55	62.45	59.14	56.17
56	1,452.78	1,378.77	1,305.09	56	68.72	65.09	61.79
57	1,551.90	1,473.26	1,394.63	57	75.66	71.70	67.73
58	1,652.01	1,569.74	1,487.47	58	82.60	78.64	74.34
59	1,748.49	1,663.57	1,578.66	59	89.87	85.57	81.28
60	1,837.70	1,751.13	1,664.57	60	97.14	92.51	87.89
61	1,916.66	1,829.44	1,741.88	61	103.75	99.12	94.50
62	1,991.33	1,903.12	1,814.57	62	110.68	106.06	101.10
63	2,069.31	1,978.45	1,887.92	63	118.28	113.33	108.04
64	2,157.53	2,062.37	1,967.54	64	126.87	121.26	115.97
65	2,264.25	2,161.49	2,058.41	65	137.12	130.84	124.56
66	2,394.75	2,280.44	2,166.12	66	149.01	141.74	134.80
67	2,548.72	2,421.52	2,293.98	67	163.22	154.63	146.37
68	2,723.84	2,584.74	2,445.97	68	179.08	169.50	160.25
69	2,917.78	2,771.41	2,625.04	69	196.59	186.68	176.43
70	3,127.92	2,981.22	2,834.85	70	215.75	205.84	195.60
71	3,357.88	3,218.78	3,080.01	71	237.23	227.65	218.07
72	3,630.79	3,500.94	3,370.76	72	262.67	253.75	244.50
73	3,976.39	3,847.20	3,718.35	73	295.38	286.13	276.88
74	4,423.09	4,278.71	4,134.32	74	337.34	326.77	315.86

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,000.31	4,814.95	4,629.93	75	392.19	377.65	363.11
76	5,724.88	5,467.82	5,210.77	76	460.91	440.10	418.95
77	6,568.06	6,214.86	5,861.99	77	542.19	512.78	483.38
78	7,487.57	7,024.68	6,562.12	78	633.71	594.06	554.41
79	8,442.44	7,866.21	7,290.32	79	732.17	681.95	631.73
				80	835.59	774.79	714.00
				81	941.32	870.61	799.90
				82	1,048.70	968.74	888.78
				83	1,157.40	1,068.85	980.30
				84	1,267.09	1,169.95	1,072.82
				85	1,377.12	1,271.72	1,166.32
				86	1,514.89	1,398.92	1,282.95
				87	1,666.55	1,538.68	1,411.15
				88	1,833.07	1,692.65	1,552.23
				89	2,016.44	1,861.82	1,707.52
				90	2,217.99	2,048.16	1,878.34
				91	2,439.69	2,253.01	2,066.33
				92	2,683.53	2,478.35	2,272.84
				93	2,951.81	2,726.15	2,500.15
				94	3,246.86	2,998.73	2,750.27
				95	3,571.65	3,298.73	3,025.16
				96	3,928.81	3,628.48	3,327.81
				97	4,321.66	3,991.26	3,660.53
				98	4,753.83	4,390.38	4,026.61
				99	5,229.27	4,829.49	4,429.37

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	978.32	939.66	901.34	18-44	27.75	26.76	25.44
45-49	1,062.90	1,025.90	988.56	45-49	35.68	34.69	33.37
50-54	1,207.95	1,172.27	1,136.91	50-54	47.58	46.26	44.93
55	1,517.54	1,460.71	1,404.21	55	69.71	67.07	64.43
56	1,621.94	1,560.49	1,498.70	56	76.65	73.68	71.04
57	1,738.58	1,672.50	1,606.08	57	84.58	81.61	78.31
58	1,860.82	1,790.45	1,720.40	58	93.17	89.87	86.23
59	1,982.41	1,909.06	1,835.38	59	102.09	98.13	94.50
60	2,097.06	2,021.40	1,945.74	60	110.68	106.72	102.76
61	2,200.81	2,124.16	2,047.50	61	119.28	115.31	111.02
62	2,300.92	2,223.61	2,146.62	62	128.20	123.90	119.61
63	2,406.98	2,329.00	2,251.36	63	137.78	133.15	128.86
64	2,528.57	2,449.27	2,369.97	64	148.68	144.06	139.43
65	2,675.93	2,593.66	2,511.39	65	161.90	156.94	151.98
66	2,856.66	2,769.10	2,681.87	66	177.76	172.14	166.52
67	3,071.42	2,978.24	2,885.40	67	196.26	190.31	184.03
68	3,319.22	3,221.42	3,123.95	68	217.74	211.13	204.52
69	3,599.07	3,499.29	3,399.51	69	242.18	235.25	228.64
70	3,909.98	3,812.18	3,714.38	70	269.94	263.00	256.39
71	4,254.26	4,162.41	4,070.88	71	301.00	294.72	288.44
72	4,646.45	4,557.90	4,469.35	72	337.01	331.06	325.12
73	5,105.37	5,008.24	4,911.10	73	379.96	373.35	366.42
74	5,649.55	5,523.00	5,396.46	74	431.51	422.25	413.00

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,296.47	6,111.45	5,926.09	75	493.62	479.08	464.55
76	7,057.39	6,778.86	6,500.66	76	567.63	544.83	522.04
77	7,911.81	7,515.33	7,118.84	77	652.21	619.17	585.80
78	8,831.98	8,305.32	7,778.99	78	746.38	701.44	656.18
79	9,789.82	9,134.96	8,480.10	79	848.47	791.31	734.15
				80	957.17	888.78	820.39
				81	1,070.50	992.53	914.55
				82	1,188.13	1,102.22	1,015.99
				83	1,309.05	1,215.88	1,122.71
				84	1,431.63	1,332.18	1,232.73
				85	1,555.20	1,449.80	1,344.74
				86	1,710.82	1,594.85	1,479.21
				87	1,881.97	1,754.44	1,627.23
				88	2,070.30	1,929.88	1,790.12
				89	2,277.46	2,122.83	1,969.20
				90	2,505.11	2,335.28	2,166.12
				91	2,755.55	2,568.88	2,382.86
				92	3,031.11	2,825.93	2,621.08
				93	3,334.09	3,108.42	2,883.09
				94	3,667.46	3,419.33	3,171.53
				95	4,034.21	3,761.30	3,488.72
				96	4,437.63	4,137.30	3,837.62
				97	4,881.36	4,550.96	4,221.55
				98	5,369.37	5,005.92	4,643.80
				99	5,906.27	5,506.48	5,108.35

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 VII**

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

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,107.18	1,068.52	1,029.86	18-44	31.39	30.40	29.08
45-49	1,236.03	1,198.70	1,161.69	45-49	41.63	40.31	38.99
50-54	1,468.31	1,421.06	1,373.48	50-54	58.15	56.17	54.19
55	1,811.93	1,721.40	1,630.86	55	83.26	78.97	74.67
56	1,925.91	1,824.81	1,723.71	56	90.86	86.23	81.28
57	2,058.74	1,947.06	1,835.38	57	100.11	94.50	89.21
58	2,208.74	2,086.82	1,964.90	58	110.35	104.08	98.13
59	2,373.28	2,241.78	2,110.28	59	121.92	115.31	108.37
60	2,551.03	2,410.28	2,269.86	60	134.80	127.20	119.94
61	2,739.69	2,591.01	2,442.33	61	149.01	140.75	132.82
62	2,938.93	2,782.98	2,627.03	62	164.21	155.62	147.03
63	3,149.39	2,986.50	2,823.95	63	181.06	171.81	162.23
64	3,370.43	3,201.27	3,032.43	64	198.90	188.99	179.08
65	3,602.37	3,427.26	3,252.15	65	218.07	207.49	196.92
66	3,847.86	3,667.13	3,486.07	66	238.55	227.32	216.08
67	4,121.44	3,935.09	3,748.74	67	262.01	250.11	237.89
68	4,439.61	4,248.97	4,058.00	68	289.76	277.21	264.32
69	4,819.58	4,625.63	4,431.68	69	323.13	310.25	297.03
70	5,278.50	5,082.91	4,887.64	70	364.10	350.89	337.34
71	5,824.99	5,629.06	5,433.13	71	413.66	399.79	386.24
72	6,435.24	6,236.01	6,036.78	72	469.50	455.29	441.09
73	7,078.20	6,867.41	6,656.94	73	529.63	514.44	498.91
74	7,721.50	7,486.25	7,251.34	74	591.75	573.91	556.07

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 36% Rate Increase**

**STANDARD BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	8,333.73	8,055.86	7,778.00	75	653.54	631.73	609.92
76	8,894.43	8,552.79	8,211.15	76	713.34	685.58	657.83
77	9,430.34	9,009.08	8,587.81	77	774.13	739.11	704.09
78	9,979.47	9,469.99	8,960.18	78	839.88	796.60	753.32
79	10,579.81	9,980.46	9,381.44	79	914.88	862.68	810.48
				80	1,002.44	941.98	881.18
				81	1,105.86	1,037.13	968.08
				82	1,222.82	1,146.17	1,069.84
				83	1,349.69	1,266.10	1,182.51
				84	1,483.18	1,392.65	1,302.11
				85	1,619.96	1,522.82	1,425.69
				86	1,781.86	1,675.14	1,568.42
				87	1,959.95	1,842.65	1,725.36
				88	2,155.87	2,027.02	1,897.83
				89	2,371.63	2,229.88	2,087.48
				90	2,608.86	2,452.91	2,296.29
				91	2,869.87	2,698.06	2,525.92
				92	3,156.99	2,968.00	2,778.68
				93	3,472.86	3,264.70	3,056.55
				94	3,820.11	3,591.14	3,362.17
				95	4,202.05	3,950.29	3,698.52
				96	4,622.33	4,345.45	4,068.24
				97	5,084.56	4,779.93	4,474.97
				98	5,593.05	5,258.02	4,922.33
				99	6,152.42	5,783.69	5,414.63

Fractional Premiums (expressed as a percent of annual premium)

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



**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,423.70	1,372.82	1,321.94	18-44	88.88	85.57	82.60
45-49	1,503.33	1,453.44	1,403.22	45-49	97.47	94.16	90.86
50-54	1,579.98	1,530.75	1,481.52	50-54	106.39	103.09	99.78
55	1,653.99	1,605.09	1,556.52	55	115.31	112.01	108.70
56	1,702.23	1,647.05	1,592.21	56	119.61	115.97	112.01
57	1,765.34	1,701.24	1,637.47	57	125.22	120.60	115.97
58	1,840.01	1,765.67	1,691.33	58	131.50	126.21	120.60
59	1,923.27	1,838.03	1,752.45	59	138.44	132.16	125.88
60	2,012.15	1,916.33	1,820.52	60	145.71	138.77	131.83
61	2,105.32	2,000.25	1,895.19	61	153.64	145.71	138.11
62	2,208.08	2,094.42	1,980.76	62	162.23	153.64	145.38
63	2,327.02	2,204.77	2,082.86	63	172.14	163.22	153.97
64	2,469.43	2,337.93	2,206.76	64	184.03	174.12	164.54
65	2,641.57	2,500.15	2,358.74	65	198.24	187.67	177.10
66	2,848.73	2,695.42	2,542.11	66	215.75	203.86	192.29
67	3,085.63	2,920.09	2,754.56	67	235.25	222.69	210.14
68	3,344.66	3,168.56	2,992.45	68	257.05	243.51	229.96
69	3,618.89	3,435.52	3,252.15	69	279.85	265.64	251.44
70	3,900.73	3,715.04	3,529.36	70	303.64	289.43	274.89
71	4,190.16	4,006.79	3,823.74	71	328.42	314.21	299.67
72	4,513.95	4,331.57	4,149.19	72	356.17	341.97	327.76
73	4,906.14	4,714.51	4,523.21	73	390.20	375.01	359.81
74	5,401.08	5,181.70	4,962.31	74	432.83	415.32	397.80

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 36% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	6,032.81	5,758.58	5,484.35	75	487.01	464.88	442.74
76	6,823.13	6,461.67	6,100.21	76	555.08	525.67	495.93
77	7,744.96	7,271.16	6,797.36	77	634.37	595.72	556.73
78	8,759.95	8,158.62	7,557.29	78	722.59	673.03	623.14
79	9,829.13	9,094.98	8,361.16	79	816.75	755.63	694.51
80		10,051.82	9,190.14	80		841.20	769.18
81		11,005.36	10,029.03	81		928.10	845.83
82		11,951.97	10,873.53	82		1,015.66	924.13
83		12,893.28	11,721.68	83		1,103.87	1,003.76
84		13,831.29	12,572.79	84		1,192.42	1,083.72

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 VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,545.95	1,484.83	1,423.70	18-44	96.48	92.84	88.88
45-49	1,643.75	1,573.71	1,503.33	45-49	106.72	102.09	97.47
50-54	1,738.25	1,659.28	1,579.98	50-54	116.96	111.68	106.39
55	1,848.60	1,751.13	1,653.99	55	129.19	122.25	115.31
56	1,947.06	1,842.32	1,737.58	56	137.12	129.52	122.25
57	2,072.94	1,959.62	1,846.29	57	147.03	139.10	130.84
58	2,214.02	2,091.12	1,967.88	58	158.26	149.34	140.75
59	2,357.42	2,224.27	2,091.12	59	169.50	159.91	150.33
60	2,491.23	2,347.51	2,203.78	60	180.40	170.16	159.58
61	2,606.87	2,452.91	2,298.61	61	189.98	178.75	167.51
62	2,713.59	2,549.38	2,385.50	62	199.23	187.01	175.11
63	2,824.61	2,651.15	2,478.02	63	208.81	195.93	183.37
64	2,953.46	2,771.74	2,590.02	64	220.05	206.50	192.95
65	3,113.38	2,924.72	2,736.06	65	233.92	219.72	205.51
66	3,314.92	3,120.65	2,926.70	66	250.78	236.24	221.37
67	3,555.13	3,357.88	3,160.63	67	271.26	256.06	240.86
68	3,829.69	3,632.11	3,434.86	68	294.06	278.86	263.66
69	4,132.34	3,938.39	3,744.78	69	319.50	304.63	289.43
70	4,458.12	4,272.43	4,086.41	70	347.25	332.71	318.18
71	4,808.67	4,634.22	4,460.10	71	376.99	363.44	349.90
72	5,214.08	5,046.56	4,879.05	72	411.35	398.46	385.25
73	5,711.33	5,535.89	5,360.44	73	453.97	440.10	426.55
74	6,337.44	6,129.95	5,922.13	74	507.83	491.31	474.46
75	7,129.75	6,855.51	6,581.28	75	575.56	553.42	531.29
76	8,110.05	7,729.10	7,348.14	76	659.81	628.76	597.70
77	9,241.35	8,724.27	8,206.86	77	757.28	714.66	672.04
78	10,471.43	9,803.03	9,134.63	78	864.00	808.82	753.32
79	11,748.11	10,928.05	10,108.32	79	976.01	907.95	839.55

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,708.51	1,627.23	1,545.95	18-44	106.72	101.76	96.48
45-49	1,824.15	1,733.95	1,643.75	45-49	118.28	112.34	106.72
50-54	1,975.14	1,856.53	1,738.25	50-54	132.82	124.89	116.96
55	2,140.35	1,994.31	1,848.60	55	149.34	139.10	129.19
56	2,280.44	2,125.15	1,969.53	56	160.58	149.67	138.77
57	2,460.17	2,294.31	2,128.12	57	174.45	162.89	150.99
58	2,662.38	2,485.95	2,309.51	58	190.31	177.76	164.87
59	2,869.87	2,684.52	2,499.16	59	206.50	193.29	179.74
60	3,066.13	2,874.50	2,682.87	60	222.03	208.15	194.28
61	3,239.26	3,044.99	2,850.38	61	236.24	222.03	207.82
62	3,399.51	3,205.23	3,011.29	62	249.45	235.25	221.04
63	3,563.06	3,370.43	3,178.14	63	263.66	249.45	234.92
64	3,745.44	3,555.13	3,364.82	64	279.19	264.98	250.78
65	3,962.51	3,773.85	3,585.19	65	297.69	283.49	269.28
66	4,227.16	4,038.84	3,850.18	66	319.83	305.62	291.41
67	4,541.05	4,351.73	4,162.08	67	346.26	331.72	317.19
68	4,901.85	4,711.86	4,522.21	68	376.33	361.79	347.25
69	5,308.24	5,119.25	4,930.26	69	410.36	395.82	381.28
70	5,758.25	5,572.56	5,386.88	70	448.36	433.82	419.61
71	6,254.84	6,074.11	5,893.05	71	490.32	476.44	462.23
72	6,817.52	6,635.14	6,453.08	72	538.23	524.02	509.81
73	7,470.06	7,270.50	7,071.27	73	594.06	578.53	562.67
74	8,236.26	7,994.41	7,752.23	74	660.14	640.65	621.49
75	9,140.58	8,820.75	8,500.59	75	738.12	712.02	686.25
76	10,196.54	9,758.10	9,319.65	76	829.31	793.30	757.61
77	11,378.06	10,791.59	10,205.13	77	932.06	883.83	835.59
78	12,649.45	11,900.75	11,152.39	78	1,043.41	981.29	919.51
79	13,974.36	13,065.42	12,156.16	79	1,161.03	1,085.37	1,009.71

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**STANDARD INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	2,155.87	2,054.44	1,952.68	18-44	134.47	128.20	121.92
45-49	2,305.22	2,205.10	2,104.66	45-49	149.34	143.06	136.46
50-54	2,567.56	2,419.53	2,271.51	50-54	172.80	162.89	152.98
55	2,918.77	2,772.73	2,626.70	55	203.86	193.62	183.37
56	3,072.41	2,929.68	2,786.94	56	216.08	206.17	195.93
57	3,260.41	3,119.99	2,979.57	57	230.95	221.04	211.13
58	3,474.18	3,334.75	3,195.32	58	248.13	237.89	227.98
59	3,705.79	3,565.70	3,425.28	59	266.30	256.39	246.15
60	3,947.64	3,803.92	3,660.19	60	285.80	275.56	264.98
61	4,193.46	4,043.46	3,893.46	61	305.95	295.05	284.15
62	4,445.23	4,286.97	4,129.04	62	326.77	315.20	303.31
63	4,708.23	4,540.06	4,372.21	63	348.57	336.02	323.79
64	4,986.10	4,807.68	4,629.26	64	371.70	358.49	345.27
65	5,283.46	5,094.80	4,906.14	65	396.81	382.61	368.40
66	5,607.92	5,409.67	5,211.43	66	423.91	409.04	394.17
67	5,979.95	5,773.12	5,565.95	67	455.29	439.43	423.58
68	6,423.02	6,207.60	5,992.17	68	492.63	476.11	459.26
69	6,960.58	6,736.57	6,512.89	69	537.89	520.38	503.20
70	7,615.77	7,383.50	7,151.55	70	593.07	574.90	557.06
71	8,401.14	8,159.28	7,917.43	71	659.48	640.65	621.49
72	9,283.31	9,024.93	8,766.56	72	734.15	714.00	693.51
73	10,218.02	9,930.24	9,642.13	73	814.11	791.31	768.52
74	11,159.99	10,823.31	10,486.63	74	895.06	868.30	841.20
75	12,065.63	11,654.27	11,242.92	75	974.03	940.99	907.61
76	12,905.51	12,390.08	11,874.98	76	1,048.70	1,006.74	964.77
77	13,714.66	13,073.35	12,432.04	77	1,122.05	1,069.51	1,016.65
78	14,543.97	13,764.22	12,984.80	78	1,198.37	1,133.94	1,069.51
79	15,444.32	14,524.15	13,603.65	79	1,282.29	1,205.64	1,129.31

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 VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	723.91	702.77	681.62	18-44	20.48	19.82	19.16
45-49	788.67	756.62	724.57	45-49	26.43	25.44	24.45
50-54	845.50	803.54	761.91	50-54	33.37	31.72	30.07
55	1,033.83	993.52	953.54	55	47.58	45.60	43.61
56	1,096.27	1,056.63	1,016.98	56	51.87	49.89	48.24
57	1,164.67	1,125.02	1,085.70	57	56.83	54.85	52.86
58	1,234.38	1,195.06	1,156.08	58	61.79	59.80	57.82
59	1,301.78	1,263.13	1,224.80	59	67.07	65.09	63.11
60	1,362.58	1,325.57	1,288.24	60	72.03	70.05	68.06
61	1,415.11	1,379.76	1,344.41	61	76.65	74.67	73.02
62	1,464.67	1,430.97	1,397.27	62	81.28	79.63	77.64
63	1,519.85	1,485.82	1,451.46	63	86.57	84.91	82.93
64	1,587.91	1,550.25	1,512.58	64	93.17	91.19	88.88
65	1,676.46	1,630.86	1,585.27	65	101.43	98.79	95.82
66	1,791.11	1,732.63	1,673.82	66	111.68	108.04	104.08
67	1,924.26	1,850.58	1,777.23	67	123.57	118.61	113.66
68	2,065.34	1,979.11	1,892.87	68	136.46	130.51	124.56
69	2,204.11	2,111.60	2,018.76	69	149.01	142.40	136.13
70	2,330.99	2,241.45	2,152.24	70	160.91	154.63	148.68
71	2,443.98	2,369.64	2,295.63	71	171.81	167.18	162.23
72	2,578.79	2,522.95	2,467.11	72	185.36	182.05	178.42
73	2,780.33	2,735.07	2,689.47	73	205.18	202.54	199.56
74	3,092.89	3,039.04	2,985.18	74	235.25	231.61	227.65

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	3,560.74	3,468.89	3,377.04	75	279.19	271.92	264.65
76	4,212.30	4,045.44	3,878.92	76	339.98	326.11	312.23
77	5,006.91	4,738.63	4,470.01	77	414.65	391.86	369.06
78	5,888.43	5,504.83	5,121.56	78	499.57	466.53	433.16
79	6,799.35	6,301.76	5,804.17	79	590.43	546.82	503.20
80		7,086.13	6,488.44	80	683.60	630.41	577.21
81		7,823.92	7,151.55	81	775.78	714.66	653.54
82		8,517.44	7,792.53	82	866.64	799.24	731.84
83		9,177.58	8,416.99	83	956.18	883.83	811.14
84		9,815.59	9,030.88	84	1,045.39	968.41	891.42
				85	1,133.94	1,052.99	972.04
				86	1,247.27	1,158.39	1,069.18
				87	1,372.16	1,274.36	1,176.23
				88	1,509.28	1,401.90	1,293.85
				89	1,660.27	1,541.99	1,423.37
				90	1,826.46	1,696.28	1,565.78
				91	2,009.18	1,865.78	1,722.39
				92	2,210.06	2,052.46	1,894.53
				93	2,431.10	2,257.64	2,083.85
				94	2,674.27	2,483.30	2,292.33
				95	2,941.57	2,731.76	2,521.63
				96	3,235.63	3,005.01	2,773.73
				97	3,559.09	3,305.67	3,051.26
				98	3,914.93	3,636.41	3,356.56
				99	4,306.46	4,000.18	3,692.24

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	769.18	748.03	726.88	18-44	21.81	21.15	20.48
45-49	831.29	800.23	768.85	45-49	28.08	27.09	25.77
50-54	885.81	853.76	822.04	50-54	35.02	33.70	32.38
55	1,148.48	1,089.34	1,029.86	55	52.53	49.89	47.25
56	1,229.76	1,165.66	1,101.56	56	58.15	55.18	52.20
57	1,315.99	1,248.26	1,180.20	57	64.10	60.79	57.49
58	1,403.22	1,332.84	1,262.14	58	70.38	66.74	63.11
59	1,487.80	1,415.11	1,342.42	59	76.65	73.02	69.05
60	1,565.11	1,491.10	1,417.09	60	82.60	78.64	75.00
61	1,633.51	1,558.51	1,483.51	61	88.55	84.58	80.29
62	1,697.94	1,621.61	1,545.62	62	94.50	90.20	85.90
63	1,765.67	1,687.36	1,608.73	63	100.77	96.48	91.85
64	1,844.64	1,761.70	1,678.77	64	108.37	103.42	98.79
65	1,941.44	1,851.57	1,761.37	65	117.62	112.01	106.72
66	2,061.71	1,961.60	1,861.16	66	128.53	122.25	115.97
67	2,202.46	2,090.78	1,979.11	67	141.08	133.81	126.54
68	2,359.40	2,237.15	2,114.57	68	155.29	147.03	138.77
69	2,527.58	2,397.73	2,267.55	69	170.49	161.57	152.65
70	2,702.36	2,570.20	2,438.04	70	186.35	177.43	168.17
71	2,886.06	2,757.87	2,629.67	71	203.53	194.61	185.69
72	3,107.76	2,984.52	2,860.95	72	224.34	215.75	207.16
73	3,404.79	3,279.90	3,155.01	73	252.43	243.18	234.26
74	3,813.17	3,673.41	3,533.65	74	290.75	280.18	269.61

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,370.23	4,195.12	4,020.33	75	342.63	329.08	315.20
76	5,097.44	4,862.53	4,627.61	76	410.69	391.53	372.69
77	5,960.78	5,645.91	5,331.37	77	492.63	466.53	440.10
78	6,911.35	6,504.63	6,097.90	78	585.14	550.45	516.09
79	7,900.25	7,396.71	6,893.18	79	685.25	641.64	597.70
				80	789.99	736.80	683.60
				81	896.05	833.93	771.49
				82	1,003.43	932.06	860.70
				83	1,111.47	1,031.19	951.23
				84	1,219.84	1,131.30	1,042.42
				85	1,328.55	1,231.41	1,133.94
				86	1,461.37	1,354.65	1,247.27
				87	1,607.41	1,490.11	1,372.16
				88	1,768.31	1,639.12	1,509.28
				89	1,945.08	1,803.00	1,660.27
				90	2,139.68	1,983.40	1,826.46
				91	2,353.78	2,181.65	2,009.18
				92	2,589.03	2,399.71	2,210.06
				93	2,848.07	2,639.58	2,431.10
				94	3,132.87	2,903.57	2,674.27
				95	3,446.09	3,194.00	2,941.57
				96	3,790.70	3,513.50	3,235.63
				97	4,169.67	3,864.71	3,559.09
				98	4,586.64	4,251.28	3,914.93
				99	5,045.24	4,676.51	4,306.46

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	862.68	827.00	791.64	18-44	24.45	23.46	22.47
45-49	923.80	890.43	856.73	45-49	31.06	30.07	28.74
50-54	1,031.85	1,000.79	969.73	50-54	40.64	39.65	38.33
55	1,291.54	1,240.99	1,190.77	55	59.14	56.83	54.52
56	1,382.40	1,327.56	1,272.71	56	65.42	62.78	60.13
57	1,484.50	1,425.69	1,366.87	57	72.36	69.38	66.74
58	1,591.55	1,529.43	1,466.99	58	79.96	76.65	73.68
59	1,698.27	1,633.18	1,568.09	59	87.56	84.25	80.62
60	1,798.38	1,731.31	1,664.24	60	95.16	91.52	87.89
61	1,889.57	1,821.18	1,752.78	61	102.42	98.79	95.16
62	1,977.46	1,908.07	1,838.69	62	110.02	106.06	102.42
63	2,071.95	2,001.58	1,930.87	63	118.28	114.32	110.35
64	2,182.31	2,109.95	2,037.59	64	128.20	124.23	119.94
65	2,317.11	2,241.78	2,166.45	65	140.09	135.80	131.17
66	2,483.96	2,404.01	2,324.38	66	154.63	149.67	144.72
67	2,680.88	2,596.30	2,511.39	67	171.48	166.19	160.58
68	2,904.57	2,815.36	2,726.48	68	190.97	184.69	178.75
69	3,150.71	3,059.52	2,968.00	69	212.12	206.17	199.89
70	3,416.36	3,325.50	3,234.64	70	235.91	229.63	223.35
71	3,702.82	3,615.26	3,527.70	71	261.68	255.40	249.45
72	4,033.22	3,945.99	3,858.44	72	292.08	285.80	279.85
73	4,436.31	4,339.17	4,241.70	73	329.41	322.80	315.86
74	4,941.16	4,816.27	4,691.71	74	376.99	367.74	358.49

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,575.54	5,399.10	5,222.67	75	437.12	423.25	409.37
76	6,357.27	6,100.21	5,843.49	76	511.79	490.65	469.83
77	7,256.29	6,897.81	6,539.32	77	599.02	568.95	538.89
78	8,231.64	7,761.15	7,290.65	78	696.49	656.18	615.87
79	9,241.68	8,659.51	8,077.34	79	801.56	750.67	699.79
				80	911.58	850.79	789.99
				81	1,024.25	954.53	885.15
				82	1,139.23	1,061.58	984.27
				83	1,255.53	1,170.95	1,086.36
				84	1,372.82	1,281.63	1,190.77
				85	1,490.44	1,393.31	1,296.17
				86	1,639.46	1,532.74	1,425.69
				87	1,803.33	1,686.04	1,568.42
				88	1,983.73	1,854.55	1,725.36
				89	2,181.98	2,039.90	1,897.83
				90	2,400.04	2,243.76	2,087.48
				91	2,639.91	2,468.10	2,296.29
				92	2,903.90	2,714.91	2,525.92
				93	3,194.33	2,986.50	2,778.68
				94	3,513.83	3,285.19	3,056.55
				95	3,865.37	3,613.61	3,362.17
				96	4,251.95	3,975.07	3,698.52
				97	4,677.17	4,372.54	4,068.24
				98	5,145.02	4,809.66	4,474.97
				99	5,659.46	5,290.73	4,922.33

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 VII**

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

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	966.43	932.06	897.70	18-44	27.42	26.43	25.44
45-49	1,065.88	1,032.51	998.81	45-49	36.01	34.69	33.70
50-54	1,248.26	1,205.97	1,163.68	50-54	49.23	47.58	45.93
55	1,533.40	1,454.43	1,375.46	55	70.38	66.74	63.11
56	1,631.53	1,543.31	1,455.09	56	76.98	73.02	68.72
57	1,746.84	1,649.37	1,551.90	57	84.91	80.29	75.33
58	1,877.34	1,770.63	1,663.91	58	93.83	88.55	83.26
59	2,021.07	1,905.76	1,790.12	59	103.75	97.80	91.85
60	2,176.03	2,052.46	1,928.89	60	114.98	108.37	101.76
61	2,340.57	2,209.73	2,078.89	61	127.20	119.94	113.00
62	2,515.02	2,377.57	2,240.13	62	140.42	132.82	125.22
63	2,700.38	2,556.65	2,413.26	63	154.96	147.03	138.77
64	2,897.30	2,747.62	2,597.95	64	170.82	162.23	153.31
65	3,106.77	2,950.82	2,795.20	65	188.00	178.42	169.17
66	3,330.78	3,168.89	3,006.99	66	206.83	196.59	186.35
67	3,580.57	3,412.39	3,244.55	67	227.98	217.07	206.17
68	3,867.03	3,694.23	3,521.10	68	252.76	241.19	229.63
69	4,202.72	4,026.28	3,849.85	69	282.16	270.27	258.04
70	4,599.53	4,421.77	4,243.69	70	317.52	304.96	292.74
71	5,065.06	4,887.31	4,709.55	71	359.15	346.92	334.37
72	5,589.08	5,408.68	5,227.95	72	407.06	394.17	381.61
73	6,156.71	5,965.41	5,774.11	73	460.25	446.04	432.17
74	6,754.08	6,537.67	6,321.58	74	517.41	500.89	484.70

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 36% Rate Increase**

**REDUCED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	7,365.99	7,105.63	6,845.27	75	577.54	557.06	536.90
76	7,982.85	7,656.08	7,328.98	76	640.65	614.22	587.79
77	8,615.24	8,204.88	7,794.52	77	708.05	674.02	639.99
78	9,278.35	8,775.48	8,272.61	78	782.06	739.11	696.49
79	9,987.40	9,391.02	8,794.64	79	864.33	812.46	760.59
				80	957.17	896.38	835.59
				81	1,061.58	992.53	923.47
				82	1,176.23	1,099.58	1,022.93
				83	1,298.48	1,214.56	1,130.97
				84	1,425.69	1,335.16	1,244.62
				85	1,555.20	1,458.06	1,360.93
				86	1,710.82	1,603.77	1,497.05
				87	1,881.97	1,764.02	1,646.72
				88	2,070.30	1,940.45	1,811.26
				89	2,277.46	2,134.40	1,992.32
				90	2,505.11	2,347.84	2,191.56
				91	2,755.55	2,582.75	2,410.61
				92	3,031.11	2,841.13	2,651.81
				93	3,334.09	3,125.27	2,917.12
				94	3,667.46	3,437.83	3,208.87
				95	4,034.21	3,781.78	3,529.69
				96	4,437.63	4,160.09	3,882.56
				97	4,881.36	4,576.07	4,270.78
				98	5,369.37	5,033.68	4,697.99
				99	5,906.27	5,537.21	5,167.82

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,207.62	1,161.69	1,115.77	18-44	75.33	72.69	69.71
45-49	1,269.41	1,224.14	1,178.87	45-49	82.27	79.30	76.32
50-54	1,328.55	1,283.94	1,239.67	50-54	89.54	86.23	83.26
55	1,391.32	1,346.39	1,301.78	55	97.14	93.83	90.86
56	1,435.27	1,385.05	1,334.49	56	101.10	97.47	93.83
57	1,492.76	1,434.61	1,376.12	57	105.73	101.76	97.47
58	1,560.49	1,493.09	1,425.69	58	111.35	106.72	101.76
59	1,635.16	1,558.18	1,481.19	59	117.62	112.01	106.39
60	1,713.47	1,627.56	1,541.33	60	124.23	117.95	111.68
61	1,794.41	1,700.25	1,605.75	61	130.84	123.90	116.96
62	1,883.29	1,781.53	1,679.43	62	138.11	130.84	123.24
63	1,987.37	1,877.68	1,768.31	63	147.03	138.77	130.84
64	2,113.25	1,995.63	1,878.01	64	157.60	148.68	140.09
65	2,268.54	2,141.67	2,014.79	65	170.49	160.91	151.32
66	2,457.86	2,319.75	2,181.98	66	186.02	175.77	165.20
67	2,673.28	2,524.27	2,375.26	67	203.86	192.62	181.06
68	2,905.56	2,746.30	2,587.38	68	223.35	211.13	198.90
69	3,144.11	2,977.58	2,811.06	69	243.18	230.29	217.40
70	3,379.68	3,209.53	3,039.70	70	263.33	249.78	236.57
71	3,610.63	3,441.14	3,271.97	71	282.82	269.61	256.39
72	3,872.31	3,701.83	3,531.34	72	305.29	292.08	278.53
73	4,208.66	4,028.26	3,847.86	73	334.37	320.16	305.95
74	4,663.63	4,456.79	4,250.29	74	373.35	356.83	340.64

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	5,280.82	5,024.76	4,768.69	75	426.22	405.73	384.92
76	6,088.65	5,755.27	5,421.57	76	495.27	468.18	441.09
77	7,050.78	6,618.29	6,186.12	77	577.87	542.19	506.84
78	8,114.68	7,571.16	7,027.65	78	669.73	624.79	579.86
79	9,228.13	8,570.63	7,912.80	79	766.86	712.02	657.50
80		9,573.07	8,807.20	80		801.23	737.13
81		10,544.78	9,683.76	81		889.11	816.75
82		11,484.45	10,540.49	82		975.68	895.72
83		12,400.32	11,382.35	83		1,061.58	974.36
84		13,300.34	12,214.64	84		1,146.50	1,052.99

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,311.37	1,256.52	1,201.67	18-44	81.94	78.31	75.00
45-49	1,387.69	1,325.57	1,263.13	45-49	89.87	85.90	81.94
50-54	1,461.37	1,391.98	1,322.27	50-54	98.46	93.50	88.88
55	1,554.87	1,468.97	1,383.06	55	108.70	102.42	96.48
56	1,642.10	1,549.59	1,457.07	56	115.64	109.03	102.42
57	1,753.44	1,653.33	1,552.89	57	124.56	117.29	110.02
58	1,878.34	1,768.97	1,659.94	58	134.14	126.54	118.61
59	2,004.55	1,886.27	1,767.98	59	144.39	135.80	127.20
60	2,121.51	1,993.65	1,865.78	60	153.64	144.39	135.13
61	2,221.62	2,084.51	1,947.39	61	161.90	151.98	142.07
62	2,314.14	2,167.77	2,021.73	62	169.83	158.92	148.35
63	2,411.61	2,256.98	2,102.35	63	178.09	166.85	155.29
64	2,527.25	2,365.02	2,203.12	64	188.33	176.10	164.21
65	2,673.94	2,505.44	2,336.93	65	200.88	188.00	175.44
66	2,860.95	2,687.49	2,514.03	66	216.74	203.53	190.31
67	3,082.65	2,905.89	2,729.12	67	235.25	221.70	208.15
68	3,329.46	3,152.04	2,974.28	68	256.06	242.18	228.64
69	3,592.79	3,416.69	3,240.58	69	277.87	264.32	250.78
70	3,862.40	3,690.92	3,519.44	70	300.67	287.45	274.23
71	4,139.28	3,974.74	3,810.20	71	324.45	311.57	298.68
72	4,464.72	4,302.83	4,140.60	72	352.21	339.32	326.77
73	4,889.62	4,717.81	4,545.67	73	388.55	375.01	361.46
74	5,464.52	5,262.98	5,061.43	74	437.45	421.59	405.40
75	6,240.97	5,981.60	5,722.23	75	503.86	483.05	461.90
76	7,250.01	6,900.12	6,550.22	76	589.77	561.35	532.94
77	8,443.10	7,977.56	7,511.69	77	692.19	653.87	615.54
78	9,752.15	9,155.77	8,559.07	78	804.86	755.63	706.40
79	11,109.11	10,376.94	9,645.10	79	923.14	862.35	801.56

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 36% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,468.64	1,395.62	1,322.93	18-44	91.85	87.23	82.60
45-49	1,562.80	1,481.52	1,400.24	45-49	101.43	96.15	90.86
50-54	1,686.70	1,580.64	1,474.92	50-54	113.33	106.39	99.12
55	1,827.45	1,696.95	1,566.77	55	127.54	118.61	109.36
56	1,950.03	1,811.59	1,673.49	56	137.12	127.54	117.62
57	2,107.64	1,960.28	1,812.59	57	149.67	139.10	128.53
58	2,284.73	2,128.45	1,972.17	58	163.22	151.98	141.08
59	2,467.11	2,302.90	2,138.69	59	177.43	165.53	153.97
60	2,639.58	2,469.43	2,299.27	60	190.97	178.75	166.52
61	2,791.57	2,618.44	2,445.31	61	203.53	190.97	178.42
62	2,933.64	2,759.85	2,585.73	62	215.42	202.54	189.65
63	3,080.34	2,906.55	2,733.09	63	227.65	215.09	202.21
64	3,245.87	3,073.07	2,900.60	64	241.85	228.97	216.08
65	3,445.43	3,272.96	3,100.82	65	258.70	245.82	232.93
66	3,690.26	3,517.13	3,344.00	66	279.19	266.30	253.09
67	3,978.37	3,803.92	3,629.80	67	303.31	290.09	276.88
68	4,304.48	4,129.04	3,953.92	68	330.73	317.19	303.64
69	4,663.96	4,488.18	4,312.74	69	360.80	347.25	333.38
70	5,051.19	4,877.07	4,702.61	70	393.18	379.63	366.09
71	5,468.16	5,296.35	5,124.21	71	428.53	415.32	401.77
72	5,945.26	5,769.81	5,594.37	72	469.17	455.62	441.75
73	6,519.49	6,326.21	6,133.25	73	518.40	503.20	488.00
74	7,228.21	6,995.27	6,762.67	74	579.19	560.69	541.86
75	8,108.40	7,805.42	7,502.77	75	654.53	630.08	605.63
76	9,183.20	8,775.15	8,366.77	76	747.04	713.67	680.30
77	10,415.93	9,876.71	9,337.49	77	853.43	809.15	764.55
78	11,755.38	11,072.44	10,389.83	78	969.73	913.23	856.73
79	13,151.00	12,324.33	11,497.66	79	1,092.64	1,023.92	955.19

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**REDUCED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,843.64	1,752.45	1,660.93	18-44	114.98	109.36	103.75
45-49	1,967.88	1,877.34	1,786.81	45-49	127.54	121.59	115.97
50-54	2,186.93	2,055.76	1,924.59	50-54	147.03	138.44	129.52
55	2,485.95	2,354.78	2,223.94	55	173.46	164.54	155.29
56	2,621.74	2,492.55	2,363.37	56	184.36	175.44	166.19
57	2,788.26	2,659.74	2,531.21	57	197.58	188.66	179.41
58	2,976.92	2,848.40	2,720.20	58	212.45	203.20	194.28
59	3,180.12	3,050.60	2,921.09	59	228.64	219.39	210.14
60	3,389.93	3,258.10	3,126.60	60	245.49	235.91	226.33
61	3,600.72	3,465.26	3,330.12	61	262.67	252.76	242.85
62	3,816.14	3,676.38	3,536.29	62	280.51	270.27	259.70
63	4,043.46	3,897.09	3,751.06	63	299.34	288.44	277.54
64	4,288.29	4,134.65	3,981.02	64	319.83	308.27	296.70
65	4,557.57	4,395.01	4,232.78	65	342.30	330.07	317.85
66	4,858.89	4,686.42	4,513.62	66	367.41	354.52	341.31
67	5,205.49	5,021.78	4,838.41	67	396.48	382.61	368.40
68	5,611.55	5,416.61	5,221.68	68	430.51	415.65	400.45
69	6,091.95	5,885.78	5,679.28	69	470.82	454.96	438.77
70	6,660.91	6,443.83	6,226.43	70	518.73	501.88	485.03
71	7,327.33	7,099.35	6,871.04	71	574.90	557.06	539.22
72	8,078.99	7,834.83	7,590.66	72	638.67	619.50	600.34
73	8,898.06	8,626.80	8,355.54	73	708.38	686.91	665.43
74	9,766.69	9,450.82	9,135.29	74	783.05	757.94	732.50
75	10,667.03	10,283.77	9,900.17	75	861.36	830.30	799.24
76	11,586.87	11,109.11	10,631.35	76	941.65	902.99	864.00
77	12,535.46	11,943.38	11,351.30	77	1,025.90	977.33	928.76
78	13,527.32	12,811.01	12,094.37	78	1,115.11	1,055.97	996.49
79	14,577.34	13,736.14	12,894.60	79	1,210.59	1,140.55	1,070.50

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	906.29	877.88	849.79	18-44	25.77	24.78	24.12
45-49	1,006.07	965.10	924.47	45-49	34.03	32.38	31.06
50-54	1,089.34	1,037.46	985.59	50-54	42.95	40.97	38.99
55	1,333.17	1,283.61	1,234.38	55	61.12	58.81	56.50
56	1,409.50	1,360.60	1,311.37	56	66.74	64.43	62.12
57	1,491.77	1,442.54	1,393.64	57	72.69	70.38	67.73
58	1,575.03	1,526.13	1,477.56	58	78.97	76.32	74.01
59	1,655.31	1,607.08	1,558.84	59	85.24	82.60	80.29
60	1,727.67	1,681.09	1,634.50	60	91.19	88.88	86.23
61	1,790.45	1,745.84	1,701.57	61	97.14	94.50	92.18
62	1,849.59	1,806.97	1,764.35	62	102.76	100.44	98.13
63	1,914.02	1,871.07	1,828.45	63	109.36	107.05	104.74
64	1,991.99	1,945.74	1,899.15	64	116.96	114.32	111.68
65	2,092.44	2,037.26	1,982.08	65	126.54	123.24	119.94
66	2,220.63	2,151.58	2,082.19	66	138.44	134.14	129.52
67	2,370.64	2,285.06	2,199.82	67	151.98	146.37	140.75
68	2,533.19	2,433.74	2,334.29	68	166.85	159.91	153.31
69	2,699.39	2,592.34	2,485.28	69	182.05	174.78	167.18
70	2,859.63	2,756.21	2,652.47	70	197.25	190.31	183.04
71	3,013.60	2,926.04	2,838.48	71	212.45	206.50	200.55
72	3,192.35	3,124.94	3,057.54	72	230.29	226.00	221.37
73	3,436.18	3,381.34	3,326.49	73	254.41	250.78	247.47
74	3,784.76	3,723.96	3,662.84	74	288.44	284.15	279.52

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	4,278.05	4,180.58	4,083.44	75	335.36	327.76	320.16
76	4,940.50	4,769.69	4,598.54	76	398.13	384.26	370.05
77	5,738.42	5,464.19	5,189.96	77	474.46	451.33	428.20
78	6,622.58	6,227.75	5,832.59	78	561.02	526.99	493.29
79	7,543.41	7,022.70	6,501.65	79	654.53	609.26	563.67
80		7,811.70	7,171.38	80	752.00	694.84	638.01
81		8,566.01	7,822.27	81	850.46	782.72	714.99
82		9,285.95	8,454.00	82	949.25	871.60	793.63
83		9,980.13	9,071.19	83	1,048.37	961.14	873.91
84		10,657.45	9,678.80	84	1,147.82	1,051.67	955.19
				85	1,247.60	1,142.20	1,036.80
				86	1,372.49	1,256.52	1,140.55
				87	1,509.61	1,382.07	1,254.54
				88	1,660.60	1,520.18	1,380.09
				89	1,826.79	1,672.17	1,518.20
				90	2,009.51	1,839.35	1,670.18
				91	2,210.39	2,023.38	1,837.37
				92	2,431.43	2,225.59	2,021.07
				93	2,674.61	2,448.28	2,223.28
				94	2,942.23	2,693.11	2,445.64
				95	3,236.62	2,962.39	2,690.13
				96	3,560.41	3,258.76	2,959.08
				97	3,916.59	3,584.53	3,255.12
				98	4,308.11	3,943.02	3,580.57
				99	4,738.96	4,337.19	3,938.72

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 VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	963.12	934.71	906.29	18-44	27.42	26.43	25.77
45-49	1,060.26	1,019.62	978.65	45-49	35.68	34.36	33.04
50-54	1,141.21	1,102.22	1,063.23	50-54	44.93	43.61	41.96
55	1,481.19	1,407.18	1,333.17	55	68.06	64.43	61.12
56	1,580.97	1,500.69	1,420.07	56	74.67	71.04	67.07
57	1,685.71	1,600.14	1,514.56	57	81.94	77.97	73.68
58	1,791.11	1,701.57	1,612.36	58	89.87	85.24	80.62
59	1,892.21	1,800.03	1,708.18	59	97.47	92.51	87.89
60	1,984.40	1,891.22	1,797.72	60	104.74	99.78	94.83
61	2,066.00	1,971.84	1,878.01	61	112.01	107.05	101.76
62	2,142.33	2,047.50	1,952.68	62	119.28	113.99	108.70
63	2,221.62	2,124.82	2,028.01	63	126.87	121.59	116.30
64	2,312.48	2,211.05	2,109.29	64	136.13	130.18	124.23
65	2,422.84	2,312.48	2,202.46	65	146.70	140.09	133.15
66	2,558.63	2,435.72	2,312.81	66	159.25	151.65	143.72
67	2,719.21	2,581.76	2,444.65	67	174.12	165.20	155.95
68	2,900.93	2,751.26	2,601.26	68	190.64	180.40	170.49
69	3,100.82	2,943.88	2,786.94	69	208.81	198.24	187.34
70	3,315.59	3,160.30	3,004.68	70	228.64	218.07	207.49
71	3,548.52	3,404.13	3,260.08	71	250.44	240.53	230.62
72	3,825.40	3,694.23	3,562.73	72	276.55	267.63	258.70
73	4,179.92	4,051.39	3,923.19	73	310.25	301.33	292.08
74	4,643.80	4,498.09	4,352.39	74	354.19	343.29	332.71

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	5,250.09	5,055.81	4,861.21	75	411.68	396.48	381.28
76	6,018.27	5,737.10	5,455.60	76	484.70	461.57	438.77
77	6,914.66	6,518.17	6,122.02	77	571.27	537.89	504.52
78	7,891.99	7,366.98	6,841.64	78	668.07	623.14	577.87
79	8,904.01	8,250.14	7,596.28	79	772.48	715.32	658.16
				80	881.18	812.79	744.40
				81	991.54	913.56	835.59
				82	1,103.21	1,016.98	931.07
				83	1,215.55	1,122.38	1,029.20
				84	1,328.55	1,229.10	1,129.64
				85	1,441.87	1,336.48	1,231.41
				86	1,585.93	1,470.29	1,354.65
				87	1,744.52	1,617.32	1,490.11
				88	1,918.98	1,779.22	1,639.12
				89	2,110.94	1,957.30	1,803.00
				90	2,322.07	2,152.90	1,983.40
				91	2,554.34	2,368.32	2,181.65
				92	2,809.74	2,605.22	2,399.71
				93	3,090.58	2,865.91	2,639.58
				94	3,399.51	3,152.37	2,903.57
				95	3,739.49	3,467.57	3,194.00
				96	4,113.51	3,814.49	3,513.50
				97	4,524.86	4,196.11	3,864.71
				98	4,977.51	4,615.72	4,251.28
				99	5,475.42	5,077.29	4,676.51

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,076.12	1,033.83	991.21	18-44	30.40	29.41	28.08
45-49	1,169.29	1,128.32	1,087.68	45-49	39.32	38.00	36.67
50-54	1,322.60	1,283.61	1,244.96	50-54	52.20	50.88	49.23
55	1,653.99	1,592.21	1,530.75	55	75.99	73.02	70.38
56	1,765.01	1,697.94	1,630.86	56	83.59	80.29	76.98
57	1,888.58	1,816.55	1,744.52	57	91.85	88.55	84.91
58	2,017.44	1,941.44	1,865.12	58	101.10	97.14	93.50
59	2,144.97	2,065.67	1,986.05	59	110.35	106.39	102.09
60	2,264.58	2,182.97	2,101.36	60	119.61	115.31	111.02
61	2,372.29	2,289.69	2,206.76	61	128.53	124.23	119.61
62	2,475.70	2,392.44	2,309.18	62	137.78	133.15	128.53
63	2,584.74	2,500.81	2,417.22	63	148.02	143.06	138.44
64	2,710.62	2,625.38	2,540.13	64	159.58	154.63	149.67
65	2,863.26	2,775.05	2,687.16	65	173.13	167.84	162.56
66	3,051.26	2,958.42	2,865.58	66	189.98	184.03	178.09
67	3,274.95	3,176.82	3,078.69	67	209.47	202.87	196.59
68	3,532.99	3,430.23	3,327.48	68	231.94	225.00	218.07
69	3,823.41	3,718.35	3,613.28	69	257.38	250.11	242.85
70	4,144.56	4,040.82	3,937.40	70	286.13	278.86	271.59
71	4,498.76	4,400.30	4,301.84	71	318.18	311.57	304.63
72	4,902.18	4,805.70	4,709.22	72	355.51	348.90	342.30
73	5,375.31	5,269.25	5,162.86	73	400.12	392.52	384.92
74	5,938.32	5,802.19	5,666.40	74	453.64	443.40	433.49

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	6,611.35	6,416.74	6,222.46	75	518.40	503.20	488.00
76	7,405.96	7,119.51	6,833.05	76	595.72	572.26	548.80
77	8,300.36	7,897.60	7,494.84	77	684.59	650.56	616.86
78	9,262.82	8,732.53	8,202.23	78	783.05	737.46	692.19
79	10,262.95	9,606.44	8,949.93	79	889.44	832.28	775.12
				80	1,002.44	934.38	865.98
				81	1,120.39	1,042.42	964.77
				82	1,241.98	1,156.08	1,070.17
				83	1,366.54	1,273.37	1,180.53
				84	1,492.76	1,393.31	1,294.19
				85	1,619.96	1,514.89	1,409.50
				86	1,781.86	1,666.55	1,550.58
				87	1,959.95	1,833.07	1,705.54
				88	2,155.87	2,016.44	1,876.02
				89	2,371.63	2,217.99	2,063.69
				90	2,608.86	2,439.69	2,270.19
				91	2,869.87	2,683.53	2,497.18
				92	3,156.99	2,951.81	2,746.96
				93	3,472.86	3,246.86	3,021.53
				94	3,820.11	3,571.65	3,323.85
				95	4,202.05	3,928.81	3,656.23
				96	4,622.33	4,321.66	4,021.99
				97	5,084.56	4,753.83	4,424.08
				98	5,593.05	5,229.27	4,866.49
				99	6,152.42	5,752.30	5,353.18

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 36% Rate Increase**

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	1,217.86	1,175.57	1,132.95	18-44	34.36	33.37	32.05
45-49	1,359.60	1,318.63	1,278.00	45-49	45.93	44.27	42.95
50-54	1,607.74	1,555.86	1,503.99	50-54	63.44	61.45	59.47
55	1,975.14	1,876.35	1,777.56	55	90.53	86.23	81.61
56	2,096.07	1,986.05	1,875.69	56	99.12	93.83	88.55
57	2,236.82	2,115.56	1,994.31	57	108.70	102.76	96.81
58	2,395.09	2,262.92	2,130.76	58	119.61	113.00	106.39
59	2,568.55	2,426.14	2,283.74	59	131.83	124.56	117.29
60	2,754.89	2,603.24	2,451.58	60	145.71	137.45	129.52
61	2,952.47	2,792.56	2,632.31	61	160.58	151.65	143.06
62	3,160.96	2,993.44	2,825.60	62	176.77	167.51	157.93
63	3,380.34	3,205.89	3,031.77	63	194.28	184.36	174.12
64	3,611.63	3,430.57	3,249.84	64	213.11	202.54	191.96
65	3,854.47	3,667.13	3,479.80	65	233.26	222.03	210.47
66	4,112.18	3,918.57	3,724.95	66	255.07	242.85	230.95
67	4,398.31	4,199.08	3,999.52	67	279.52	266.96	254.08
68	4,730.04	4,526.18	4,321.99	68	308.60	295.38	281.83
69	5,123.55	4,916.71	4,709.55	69	343.62	329.74	315.53
70	5,595.03	5,387.87	5,180.71	70	386.24	371.70	357.50
71	6,154.07	5,948.56	5,743.05	71	436.79	422.58	408.05
72	6,778.53	6,571.70	6,364.54	72	494.28	479.74	464.88
73	7,439.00	7,221.27	7,003.53	73	556.73	540.54	524.68
74	8,106.09	7,862.25	7,618.41	74	621.16	602.65	584.15

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED BENEFITS**

**FORM: H-LTC3J-2, et al.**

**RIDER: H-COLR**

**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	8,750.37	8,458.63	8,166.88	75	686.25	663.12	640.32
76	9,353.02	8,987.93	8,623.17	76	750.01	720.61	691.20
77	9,939.16	9,481.55	9,023.94	77	816.09	778.10	740.10
78	10,544.12	9,982.44	9,421.09	78	887.79	839.88	792.30
79	11,203.28	10,535.53	9,867.79	79	969.07	910.92	852.77
				80	1,063.23	994.84	926.78
				81	1,173.59	1,095.61	1,017.31
				82	1,297.49	1,210.26	1,122.71
				83	1,431.96	1,335.49	1,239.34
				84	1,572.71	1,467.98	1,362.91
				85	1,717.43	1,603.77	1,490.44
				86	1,889.24	1,764.02	1,639.46
				87	2,078.23	1,940.45	1,803.33
				88	2,286.05	2,134.40	1,983.73
				89	2,514.69	2,347.84	2,181.98
				90	2,766.13	2,582.75	2,400.04
				91	3,042.67	2,841.13	2,639.91
				92	3,346.97	3,125.27	2,903.90
				93	3,681.67	3,437.83	3,194.33
				94	4,049.74	3,781.78	3,513.83
				95	4,454.81	4,160.09	3,865.37
				96	4,900.19	4,576.07	4,251.95
				97	5,390.18	5,033.68	4,677.17
				98	5,929.07	5,537.21	5,145.02
				99	6,522.14	6,090.96	5,659.46

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 36% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,566.11	1,510.27	1,454.43	18-44	97.80	94.16	90.86
45-49	1,653.66	1,598.49	1,543.64	45-49	107.05	103.75	100.11
50-54	1,730.32	1,676.13	1,621.94	50-54	116.30	112.67	109.03
55	1,802.67	1,749.81	1,696.61	55	125.88	122.25	118.28
56	1,852.56	1,792.76	1,732.63	56	130.18	126.21	121.92
57	1,917.65	1,848.27	1,778.55	57	135.80	130.84	125.88
58	1,994.97	1,914.35	1,833.73	58	142.40	136.79	130.84
59	2,081.20	1,988.69	1,896.51	59	149.67	143.06	136.46
60	2,173.05	2,069.64	1,966.22	60	157.27	150.00	142.40
61	2,269.20	2,156.20	2,042.88	61	165.53	157.27	149.01
62	2,375.26	2,253.34	2,131.42	62	174.45	165.53	156.61
63	2,498.83	2,367.99	2,237.15	63	184.69	175.11	165.53
64	2,646.52	2,506.43	2,366.01	64	197.25	186.68	176.43
65	2,826.59	2,675.27	2,523.61	65	212.12	200.88	189.65
66	3,043.33	2,878.79	2,714.58	66	230.29	217.74	205.51
67	3,290.81	3,113.38	2,935.62	67	251.11	237.23	223.68
68	3,561.07	3,372.08	3,183.42	68	273.57	259.04	244.50
69	3,845.22	3,649.29	3,453.03	69	297.36	282.16	266.96
70	4,134.98	3,938.06	3,741.14	70	322.14	306.61	291.41
71	4,429.37	4,238.07	4,046.43	71	347.25	332.38	317.19
72	4,758.78	4,571.11	4,383.45	72	375.67	360.80	346.26
73	5,160.88	4,965.28	4,769.69	73	410.36	394.83	379.30
74	5,673.67	5,447.67	5,222.01	74	454.63	436.46	418.62

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 VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	6,334.47	6,046.36	5,758.58	75	511.46	488.00	464.88
76	7,167.74	6,779.19	6,390.64	76	583.16	551.44	519.72
77	8,143.42	7,624.69	7,105.96	77	667.08	624.46	581.84
78	9,217.89	8,552.46	7,887.03	78	760.59	705.41	650.56
79	10,347.20	9,531.44	8,715.35	79	859.71	791.97	723.91
80		10,530.58	9,573.07	80		881.18	801.23
81		11,524.76	10,445.00	81		972.04	880.85
82		12,510.68	11,325.85	82		1,063.23	962.46
83		13,490.32	12,213.65	83		1,154.76	1,045.72
84		14,465.67	13,106.06	84		1,246.94	1,129.98

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 VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,700.25	1,633.18	1,566.11	18-44	106.06	102.09	97.80
45-49	1,807.96	1,730.98	1,653.66	45-49	117.29	112.34	107.05
50-54	1,903.12	1,816.88	1,730.32	50-54	128.20	122.25	116.30
55	2,014.79	1,908.73	1,802.67	55	140.75	133.15	125.88
56	2,118.54	2,004.55	1,890.89	56	149.01	141.08	133.15
57	2,251.36	2,128.12	2,005.21	57	159.58	150.99	142.40
58	2,399.71	2,266.56	2,133.41	58	171.48	161.90	152.32
59	2,550.70	2,406.65	2,262.59	59	183.37	173.13	162.89
60	2,690.46	2,535.18	2,380.22	60	194.94	183.70	172.47
61	2,810.73	2,644.21	2,478.02	61	204.85	192.62	180.73
62	2,920.75	2,743.66	2,566.56	62	214.43	201.55	188.33
63	3,034.74	2,847.74	2,661.06	63	224.34	210.47	196.92
64	3,166.90	2,971.64	2,776.37	64	235.91	221.37	206.83
65	3,331.44	3,129.57	2,927.69	65	250.11	234.92	219.72
66	3,539.27	3,332.77	3,126.27	66	267.96	252.10	236.57
67	3,788.06	3,579.58	3,371.09	67	288.77	272.91	257.05
68	4,072.21	3,864.71	3,656.89	68	312.89	296.70	280.84
69	4,386.75	4,182.56	3,978.70	69	339.32	323.46	307.60
70	4,725.41	4,528.49	4,331.90	70	368.07	352.54	337.34
71	5,090.51	4,902.84	4,714.84	71	399.13	384.26	369.72
72	5,512.10	5,328.06	5,144.36	72	435.14	420.60	406.39
73	6,026.87	5,833.58	5,639.96	73	479.08	463.88	448.69
74	6,672.47	6,447.14	6,222.13	74	534.59	516.75	498.58
75	7,486.25	7,198.14	6,910.36	75	604.31	581.18	558.05
76	8,490.67	8,103.77	7,717.20	76	690.54	659.15	627.43
77	9,652.04	9,137.93	8,623.83	77	790.65	748.69	706.40
78	10,922.10	10,263.28	9,604.13	78	901.01	846.49	792.30
79	12,252.30	11,441.83	10,631.35	79	1,017.97	950.57	883.16

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	1,879.33	1,789.79	1,700.25	18-44	117.29	111.68	106.06
45-49	2,006.53	1,907.41	1,807.96	45-49	130.18	123.57	117.29
50-54	2,162.81	2,032.96	1,903.12	50-54	145.38	136.79	128.20
55	2,332.97	2,173.72	2,014.79	55	162.89	151.65	140.75
56	2,481.65	2,312.48	2,143.32	56	174.78	162.89	150.99
57	2,671.96	2,491.89	2,311.49	57	189.65	176.77	163.88
58	2,886.06	2,695.09	2,503.79	58	206.17	192.62	178.75
59	3,105.45	2,904.90	2,704.34	59	223.35	208.81	194.61
60	3,311.29	3,104.46	2,897.63	60	239.87	224.67	209.81
61	3,492.02	3,282.21	3,072.41	61	254.41	239.21	224.01
62	3,657.88	3,448.41	3,239.26	62	268.62	253.09	237.89
63	3,826.72	3,619.23	3,412.06	63	283.15	267.63	252.43
64	4,015.05	3,810.53	3,606.34	64	299.34	284.15	268.62
65	4,240.05	4,038.17	3,835.97	65	318.51	303.31	288.11
66	4,515.28	4,314.72	4,114.17	66	341.64	326.44	311.24
67	4,842.04	4,641.82	4,441.60	67	369.06	353.86	338.66
68	5,217.38	5,017.49	4,817.26	68	400.78	385.25	369.72
69	5,638.97	5,439.74	5,240.51	69	436.13	420.60	405.07
70	6,103.85	5,906.93	5,710.01	70	475.45	459.92	444.72
71	6,614.65	6,420.37	6,226.43	71	518.73	503.53	488.33
72	7,192.85	6,994.94	6,797.03	72	567.96	552.43	536.90
73	7,865.22	7,648.15	7,431.07	73	625.78	608.60	591.42
74	8,657.86	8,397.83	8,137.47	74	693.84	673.03	652.21
75	9,597.52	9,261.83	8,925.81	75	774.79	747.70	720.61
76	10,699.74	10,250.40	9,801.05	76	870.28	833.60	796.93
77	11,937.43	11,346.67	10,755.58	77	977.66	929.09	880.52
78	13,272.58	12,525.21	11,777.51	78	1,094.62	1,032.84	971.05
79	14,667.21	13,761.25	12,855.29	79	1,218.52	1,143.19	1,067.86

Fractional Premiums (expressed as a percent of annual premium)

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

**Exhibit VII**

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

**INCREASED INFLATION BENEFITS**

**FORM: H-LTC3J-2, 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	2,371.63	2,259.62	2,147.94	18-44	148.02	141.08	134.14
45-49	2,535.84	2,425.48	2,315.13	45-49	164.54	157.27	150.00
50-54	2,811.72	2,649.49	2,487.27	50-54	189.32	178.42	167.18
55	3,181.44	3,022.19	2,863.26	55	222.03	211.13	199.89
56	3,343.67	3,188.38	3,032.76	56	235.25	224.34	213.44
57	3,541.58	3,389.27	3,236.62	57	251.11	240.20	229.30
58	3,766.58	3,615.59	3,464.60	58	268.95	258.04	247.14
59	4,010.09	3,858.44	3,706.45	59	288.44	277.54	266.63
60	4,263.51	4,108.22	3,952.93	60	308.60	297.36	286.13
61	4,519.90	4,358.33	4,196.77	61	329.74	317.85	306.28
62	4,782.57	4,612.08	4,441.60	62	351.55	338.99	326.44
63	5,055.48	4,874.75	4,694.02	63	374.35	360.80	347.58
64	5,344.25	5,152.62	4,961.32	64	398.46	384.26	370.05
65	5,653.18	5,451.30	5,249.43	65	424.57	409.37	394.17
66	5,990.52	5,779.39	5,568.27	66	452.98	437.12	420.93
67	6,377.09	6,157.37	5,937.66	67	485.36	468.84	451.99
68	6,837.01	6,608.70	6,380.73	68	524.35	506.84	489.33
69	7,394.07	7,157.50	6,920.93	69	571.27	553.09	534.59
70	8,072.72	7,826.57	7,580.42	70	628.76	609.59	590.43
71	8,885.17	8,627.46	8,369.75	71	697.48	677.32	657.17
72	9,797.41	9,520.87	9,244.32	72	774.79	752.99	731.18
73	10,762.52	10,454.58	10,146.65	73	857.39	832.94	808.49
74	11,735.22	11,377.40	11,019.24	74	941.32	912.57	883.83
75	12,668.94	12,237.10	11,804.94	75	1,022.93	987.90	953.21
76	13,534.26	13,000.99	12,468.06	76	1,099.91	1,056.30	1,013.01
77	14,368.86	13,714.00	13,059.14	77	1,175.57	1,121.72	1,067.86
78	15,227.24	14,438.90	13,650.56	78	1,254.54	1,189.45	1,124.36
79	16,163.27	15,239.47	14,315.33	79	1,342.09	1,265.11	1,188.46

Fractional Premiums (expressed as a percent of annual premium)

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

# 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  
Annual 5% Compound Benefit Inflation Rider  
Cost of Living (CPI) Benefit Inflation Rider  
Increased Benefits Option Rider

### Form Number

H-LTC3J-2, et al.  
H-5AI  
H-COLR  
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 56.5%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 36.0% at this time. This level is comprised of the remainder of the 2016 request.

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

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

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

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



**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Supplement to the Actuarial Memorandum for the LTC3 Comprehensive Product**

**November 2017**

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

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

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

**Table 1: Commission Scales by Duration**

Duration	Commission Percentage
1	40% - 70%
2+	10% - 17%

(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	615,819	0	0.0%	1,512	1,716,011	0	0.0%	4.5%	2.7866
	1994	5,483,680	105,842	1.9%	4,162	14,622,537	282,234	1.9%	4.5%	2.6666
	1995	7,041,062	909,594	12.9%	3,939	17,966,874	2,321,037	12.9%	4.5%	2.5517
	1996	6,694,159	256,409	3.8%	3,751	16,346,096	626,110	3.8%	4.5%	2.4418
	1997	6,486,523	2,222,633	34.3%	3,631	15,157,018	5,193,613	34.3%	4.4%	2.3367
	1998	6,361,773	2,082,309	32.7%	3,539	14,225,371	4,656,190	32.7%	4.4%	2.2361
	1999	6,242,376	1,170,696	18.8%	3,443	13,357,313	2,505,033	18.8%	4.4%	2.1398
	2000	6,142,692	4,217,188	68.7%	3,358	12,578,001	8,635,268	68.7%	4.4%	2.0476
	2001	6,082,820	5,604,123	92.1%	3,266	11,919,048	10,981,060	92.1%	4.4%	1.9595
	2002	5,994,546	6,439,425	107.4%	3,178	11,240,266	12,074,452	107.4%	4.4%	1.8751
	2003	5,890,727	4,803,963	81.6%	3,082	10,569,950	8,619,928	81.6%	4.4%	1.7943
	2004	5,749,879	5,939,627	103.3%	2,984	9,872,938	10,198,748	103.3%	4.4%	1.7171
	2005	6,794,384	6,147,741	90.5%	2,852	11,164,044	10,101,526	90.5%	4.4%	1.6431
	2006	7,346,561	5,367,840	73.1%	2,754	11,551,522	8,440,238	73.1%	4.4%	1.5724
	2007	7,208,408	5,996,259	83.2%	2,650	10,846,215	9,022,342	83.2%	4.4%	1.5047
	2008	6,935,315	9,015,329	130.0%	2,532	9,985,935	12,980,881	130.0%	4.4%	1.4399
	2009	6,778,039	11,738,526	173.2%	2,442	9,339,214	16,174,089	173.2%	4.4%	1.3779
2010	6,518,353	11,374,086	174.5%	2,296	8,594,644	14,997,072	174.5%	4.3%	1.3185	
2011	6,272,919	12,059,557	192.2%	2,143	7,914,863	15,216,159	192.2%	4.3%	1.2618	
2012	6,241,123	10,798,857	173.0%	2,005	7,535,640	13,038,727	173.0%	4.3%	1.2074	
2013	6,159,885	15,212,696	247.0%	1,901	7,117,275	17,577,103	247.0%	4.2%	1.1554	
2014	5,918,170	11,214,635	189.5%	1,776	6,543,532	12,399,666	189.5%	4.1%	1.1057	
2015	6,049,281	12,813,189	211.8%	1,608	6,415,844	13,589,617	211.8%	4.0%	1.0606	
2016	6,049,700	12,611,093	208.5%	1,482	6,169,507	12,860,842	208.5%	4.0%	1.0198	
Projected Future Experience	2017	5,990,003	11,820,663	197.3%	1,347	5,873,681	11,591,114	197.3%	4.0%	0.9806
	2018	5,834,876	11,879,474	203.6%	1,216	5,501,507	11,200,753	203.6%	4.0%	0.9429
	2019	5,176,240	11,787,855	227.7%	1,091	4,692,789	10,686,892	227.7%	4.0%	0.9066
	2020	4,551,352	11,557,782	253.9%	973	3,967,562	10,075,296	253.9%	4.0%	0.8717
	2021	3,975,510	11,217,601	282.2%	863	3,332,290	9,402,643	282.2%	4.0%	0.8382
	2022	3,449,859	10,791,891	312.8%	761	2,780,468	8,697,896	312.8%	4.0%	0.8060
	2023	2,974,490	10,285,684	345.8%	667	2,305,132	7,971,067	345.8%	4.0%	0.7750
	2024	2,548,548	9,707,987	380.9%	582	1,899,078	7,234,011	380.9%	4.0%	0.7452
	2025	2,170,332	9,077,274	418.2%	505	1,555,044	6,503,873	418.2%	4.0%	0.7165
	2026	1,837,391	8,410,550	457.7%	435	1,265,858	5,794,389	457.7%	4.0%	0.6889
	2027	1,546,753	7,727,453	499.6%	374	1,024,639	5,119,014	499.6%	4.0%	0.6624
	2028	1,295,050	7,041,357	543.7%	319	824,903	4,485,109	543.7%	4.0%	0.6370
	2029	1,078,673	6,369,789	590.5%	271	660,653	3,901,290	590.5%	4.0%	0.6125
	2030	893,954	5,721,839	640.1%	229	526,460	3,369,656	640.1%	4.0%	0.5889
	2031	737,312	5,108,195	692.8%	193	417,511	2,892,571	692.8%	4.0%	0.5663
	2032	605,319	4,532,770	748.8%	162	329,585	2,468,010	748.8%	4.0%	0.5445
	2033	494,748	3,992,076	806.9%	135	259,020	2,090,012	806.9%	4.0%	0.5235
	2034	402,633	3,489,708	866.7%	112	202,687	1,756,732	866.7%	4.0%	0.5034
	2035	326,293	3,022,362	926.3%	92	157,940	1,462,951	926.3%	4.0%	0.4840
	2036	263,339	2,594,588	985.3%	76	122,564	1,207,587	985.3%	4.0%	0.4654
2037	211,670	2,206,771	1042.6%	62	94,728	987,584	1042.6%	4.0%	0.4475	
2038	169,454	1,861,968	1098.8%	50	72,918	801,227	1098.8%	4.0%	0.4303	
2039	135,096	1,557,335	1152.8%	41	55,898	644,365	1152.8%	4.0%	0.4138	
2040	107,237	1,293,585	1206.3%	33	42,664	514,649	1206.3%	4.0%	0.3978	
2041	84,724	1,067,836	1260.4%	26	32,411	408,496	1260.4%	4.0%	0.3825	
2042	66,589	876,499	1316.3%	21	24,493	322,405	1316.3%	4.0%	0.3678	
2043	52,029	715,701	1375.6%	16	18,402	253,133	1375.6%	4.0%	0.3537	
2044	40,392	580,488	1437.1%	13	13,737	197,413	1437.1%	4.0%	0.3401	
2045	31,137	465,903	1496.3%	10	10,182	152,351	1496.3%	4.0%	0.3270	
2046	23,820	369,877	1552.8%	7	7,490	116,298	1552.8%	4.0%	0.3144	
2047	18,074	289,291	1600.6%	6	5,464	87,462	1600.6%	4.0%	0.3023	
2048	13,594	223,183	1641.8%	4	3,952	64,880	1641.8%	4.0%	0.2907	
2049	10,128	168,540	1664.1%	3	2,831	47,111	1664.1%	4.0%	0.2795	
2050	7,469	124,738	1670.0%	2	2,008	33,526	1670.0%	4.0%	0.2688	
2051	5,448	89,814	1648.7%	2	1,408	23,211	1648.7%	4.0%	0.2584	
2052	3,924	62,881	1602.5%	1	975	15,626	1602.5%	4.0%	0.2485	
2053	2,787	43,124	1547.6%	1	666	10,304	1547.6%	4.0%	0.2389	
2054	1,946	28,909	1485.2%	1	447	6,642	1485.2%	4.0%	0.2297	
2055	1,334	18,996	1424.2%	0	295	4,197	1424.2%	4.0%	0.2209	
2056	894	12,135	1357.8%	0	190	2,578	1357.8%	4.0%	0.2124	
Past		147,058,194	158,101,617	107.5%	66,286	252,749,659	222,491,936	88.0%		
Future		47,140,420	168,194,474	356.8%	10,701	38,090,528	122,604,322	321.9%		
Lifetime		194,198,614	326,296,092	168.0%	76,987	290,840,187	345,096,258	118.7%		

**Attachment 1**  
**Brighthouse Life Insurance Company**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with 36.0% 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	615,819	0	0.0%	1,512	1,716,011	0	0.0%	4.5%	2.7866
	1994	5,483,680	105,842	1.9%	4,162	14,622,537	282,234	1.9%	4.5%	2.6666
	1995	7,041,062	909,594	12.9%	3,939	17,966,874	2,321,037	12.9%	4.5%	2.5517
	1996	6,694,159	256,409	3.8%	3,751	16,346,096	626,110	3.8%	4.5%	2.4418
	1997	6,486,523	2,222,633	34.3%	3,631	15,157,018	5,193,613	34.3%	4.4%	2.3367
	1998	6,361,773	2,082,309	32.7%	3,539	14,225,371	4,656,190	32.7%	4.4%	2.2361
	1999	6,242,376	1,170,696	18.8%	3,443	13,357,313	2,505,033	18.8%	4.4%	2.1398
	2000	6,142,692	4,217,188	68.7%	3,358	12,578,001	8,635,268	68.7%	4.4%	2.0476
	2001	6,082,820	5,604,123	92.1%	3,266	11,919,048	10,981,060	92.1%	4.4%	1.9595
	2002	5,994,546	6,439,425	107.4%	3,178	11,240,266	12,074,452	107.4%	4.4%	1.8751
	2003	5,890,727	4,803,963	81.6%	3,082	10,569,950	8,619,928	81.6%	4.4%	1.7943
	2004	5,749,879	5,939,627	103.3%	2,984	9,872,938	10,198,748	103.3%	4.4%	1.7171
	2005	6,794,384	6,147,741	90.5%	2,852	11,164,044	10,101,526	90.5%	4.4%	1.6431
	2006	7,346,561	5,367,840	73.1%	2,754	11,551,522	8,440,238	73.1%	4.4%	1.5724
	2007	7,208,408	5,996,259	83.2%	2,650	10,846,215	9,022,342	83.2%	4.4%	1.5047
	2008	6,935,315	9,015,329	130.0%	2,532	9,985,935	12,980,881	130.0%	4.4%	1.4399
	2009	6,778,039	11,738,526	173.2%	2,442	9,339,214	16,174,089	173.2%	4.4%	1.3779
2010	6,518,353	11,374,086	174.5%	2,296	8,594,644	14,997,072	174.5%	4.3%	1.3185	
2011	6,272,919	12,059,557	192.2%	2,143	7,914,863	15,216,159	192.2%	4.3%	1.2618	
2012	6,241,123	10,798,857	173.0%	2,005	7,535,640	13,038,727	173.0%	4.3%	1.2074	
2013	6,159,885	15,212,696	247.0%	1,901	7,117,275	17,577,103	247.0%	4.2%	1.1554	
2014	5,918,170	11,214,635	189.5%	1,776	6,543,532	12,399,666	189.5%	4.1%	1.1057	
2015	6,049,281	12,813,189	211.8%	1,608	6,415,844	13,589,617	211.8%	4.0%	1.0606	
2016	6,049,700	12,611,093	208.5%	1,482	6,169,507	12,860,842	208.5%	4.0%	1.0198	
Projected Future Experience	2017	5,990,003	11,820,663	197.3%	1,347	5,873,681	11,591,114	197.3%	4.0%	0.9806
	2018	6,693,382	11,670,580	174.4%	1,204	6,310,963	11,003,793	174.4%	4.0%	0.9429
	2019	6,718,395	11,380,736	169.4%	1,080	6,090,910	10,317,797	169.4%	4.0%	0.9066
	2020	5,907,334	11,158,609	188.9%	964	5,149,616	9,727,324	188.9%	4.0%	0.8717
	2021	5,159,932	10,830,177	209.9%	855	4,325,078	9,077,902	209.9%	4.0%	0.8382
	2022	4,477,673	10,419,170	232.7%	754	3,608,852	8,397,495	232.7%	4.0%	0.8060
	2023	3,860,678	9,930,446	257.2%	661	2,991,899	7,695,769	257.2%	4.0%	0.7750
	2024	3,307,836	9,372,701	283.3%	576	2,464,870	6,984,169	283.3%	4.0%	0.7452
	2025	2,816,938	8,763,771	311.1%	500	2,018,338	6,279,248	311.1%	4.0%	0.7165
	2026	2,384,804	8,120,073	340.5%	431	1,642,994	5,594,267	340.5%	4.0%	0.6889
	2027	2,007,576	7,460,569	371.6%	370	1,329,909	4,942,218	371.6%	4.0%	0.6624
	2028	1,680,883	6,798,169	404.4%	316	1,070,666	4,330,206	404.4%	4.0%	0.6370
	2029	1,400,042	6,149,794	439.3%	268	857,481	3,766,551	439.3%	4.0%	0.6125
	2030	1,160,290	5,524,223	476.1%	227	683,308	3,253,277	476.1%	4.0%	0.5889
	2031	956,979	4,931,772	515.3%	191	541,900	2,792,670	515.3%	4.0%	0.5663
	2032	785,661	4,376,221	557.0%	160	427,778	2,382,772	557.0%	4.0%	0.5445
	2033	642,148	3,854,201	600.2%	133	336,190	2,017,828	600.2%	4.0%	0.5235
	2034	522,590	3,369,183	644.7%	111	263,074	1,696,060	644.7%	4.0%	0.5034
	2035	423,505	2,917,978	689.0%	91	204,994	1,412,424	689.0%	4.0%	0.4840
	2036	341,795	2,504,978	732.9%	75	159,080	1,165,880	732.9%	4.0%	0.4654
2037	274,733	2,130,556	775.5%	61	122,950	953,475	775.5%	4.0%	0.4475	
2038	219,940	1,797,661	817.3%	50	94,643	773,555	817.3%	4.0%	0.4303	
2039	175,346	1,503,549	857.5%	40	72,551	622,110	857.5%	4.0%	0.4138	
2040	139,186	1,248,908	897.3%	32	55,375	496,875	897.3%	4.0%	0.3978	
2041	109,966	1,030,956	937.5%	26	42,067	394,388	937.5%	4.0%	0.3825	
2042	86,427	846,227	979.1%	20	31,791	311,270	979.1%	4.0%	0.3678	
2043	67,531	690,982	1023.2%	16	23,885	244,390	1023.2%	4.0%	0.3537	
2044	52,426	560,440	1069.0%	13	17,829	190,595	1069.0%	4.0%	0.3401	
2045	40,413	449,813	1113.0%	10	13,215	147,089	1113.0%	4.0%	0.3270	
2046	30,916	357,102	1155.1%	7	9,721	112,282	1155.1%	4.0%	0.3144	
2047	23,458	279,300	1190.6%	6	7,092	84,441	1190.6%	4.0%	0.3023	
2048	17,644	215,474	1221.2%	4	5,129	62,639	1221.2%	4.0%	0.2907	
2049	13,146	162,719	1237.8%	3	3,675	45,484	1237.8%	4.0%	0.2795	
2050	9,695	120,430	1242.2%	2	2,606	32,368	1242.2%	4.0%	0.2688	
2051	7,071	86,712	1226.4%	2	1,827	22,409	1226.4%	4.0%	0.2584	
2052	5,093	60,710	1192.0%	1	1,266	15,086	1192.0%	4.0%	0.2485	
2053	3,617	41,635	1151.2%	1	864	9,948	1151.2%	4.0%	0.2389	
2054	2,526	27,911	1104.8%	1	580	6,412	1104.8%	4.0%	0.2297	
2055	1,731	18,340	1059.4%	0	382	4,052	1059.4%	4.0%	0.2209	
2056	1,160	11,716	1010.0%	0	246	2,489	1010.0%	4.0%	0.2124	
Past		147,058,194	158,101,617	107.5%	66,286	252,749,659	222,491,936	88.0%		
Future		58,520,471	162,995,153	278.5%	10,607	46,859,275	118,960,122	253.9%		
Lifetime		205,578,664	321,096,771	156.2%	76,893	299,608,934	341,452,058	114.0%		

**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	1,454,825	0	0.0%	0.0%	4,053,945	0	0.0%	0.0%	4.5%	2.7866
	1994	6,426,010	17,554	0.3%	0.2%	17,135,313	46,808	0.3%	0.2%	4.5%	2.6666
	1995	6,897,544	89,540	1.3%	0.7%	17,600,653	228,482	1.3%	0.7%	4.5%	2.5517
	1996	6,611,959	202,759	3.1%	1.4%	16,145,377	495,107	3.1%	1.4%	4.5%	2.4418
	1997	6,415,137	446,985	7.0%	2.7%	14,990,210	1,044,467	7.0%	2.6%	4.4%	2.3367
	1998	6,327,243	763,381	12.1%	4.5%	14,148,161	1,706,975	12.1%	4.2%	4.4%	2.2361
	1999	6,197,651	1,030,835	16.6%	6.3%	13,261,612	2,205,760	16.6%	5.9%	4.4%	2.1398
	2000	6,104,190	1,106,572	18.1%	7.9%	12,499,163	2,265,858	18.1%	7.3%	4.4%	2.0476
	2001	6,042,049	2,376,487	39.3%	11.5%	11,839,160	4,656,633	39.3%	10.4%	4.4%	1.9595
	2002	5,956,621	3,208,706	53.9%	15.8%	11,169,153	6,016,588	53.9%	14.1%	4.4%	1.8751
	2003	5,850,256	4,089,516	69.9%	20.7%	10,497,331	7,337,969	69.9%	18.1%	4.4%	1.7943
	2004	5,804,389	3,987,549	68.7%	24.7%	9,966,536	6,846,896	68.7%	21.4%	4.4%	1.7171
	2005	7,058,910	3,598,675	51.0%	27.1%	11,598,695	5,913,084	51.0%	23.5%	4.4%	1.6431
	2006	7,315,814	3,668,760	50.1%	29.1%	11,503,178	5,768,654	50.1%	25.2%	4.4%	1.5724
	2007	7,172,377	2,355,441	32.8%	29.4%	10,792,001	3,544,141	32.8%	25.7%	4.4%	1.5047
	2008	6,894,325	11,071,633	160.6%	38.6%	9,926,915	15,941,686	160.6%	32.5%	4.4%	1.4399
	2009	6,776,046	11,297,497	166.7%	46.8%	9,336,468	15,566,412	166.7%	38.5%	4.4%	1.3779
2010	6,431,990	10,919,970	169.8%	53.9%	8,480,771	14,398,306	169.8%	43.7%	4.3%	1.3185	
2011	6,260,012	9,555,386	152.6%	59.1%	7,898,577	12,056,519	152.6%	47.6%	4.3%	1.2618	
2012	6,293,034	10,296,908	163.6%	64.4%	7,598,318	12,432,665	163.6%	51.4%	4.3%	1.2074	
2013	6,133,745	11,351,651	185.1%	70.1%	7,087,072	13,115,961	185.1%	55.4%	4.2%	1.1554	
2014	6,010,508	13,268,686	220.8%	76.7%	6,645,627	14,670,764	220.8%	59.9%	4.1%	1.1057	
2015	6,108,300	13,954,907	228.5%	83.2%	6,478,439	14,800,519	228.5%	64.3%	4.0%	1.0606	
2016	6,091,371	14,240,797	233.8%	89.4%	6,212,004	14,522,820	233.8%	68.4%	4.0%	1.0198	
Projected Future Experience	2017	6,028,448	18,479,285	306.5%	97.9%	5,911,380	18,120,430	306.5%	73.7%	4.0%	0.9806
	2018	5,668,972	17,153,155	302.6%	105.1%	5,345,081	16,173,127	302.6%	78.3%	4.0%	0.9429
	2019	5,012,351	16,316,667	325.5%	111.8%	4,544,207	14,792,722	325.5%	82.4%	4.0%	0.9066
	2020	4,399,141	13,737,478	312.3%	117.0%	3,834,875	11,975,408	312.3%	85.6%	4.0%	0.8717
	2021	3,835,207	12,976,789	338.4%	121.9%	3,214,688	10,877,203	338.4%	88.5%	4.0%	0.8382
	2022	3,321,499	12,154,276	365.9%	126.5%	2,677,015	9,795,932	365.9%	91.1%	4.0%	0.8060
	2023	2,857,992	11,692,537	409.1%	131.0%	2,214,850	9,061,332	409.1%	93.6%	4.0%	0.7750
	2024	2,443,688	11,183,404	457.6%	135.3%	1,820,940	8,333,433	457.6%	95.9%	4.0%	0.7452
	2025	2,076,713	10,622,383	511.5%	139.6%	1,487,967	7,610,945	511.5%	98.1%	4.0%	0.7165
	2026	1,754,497	10,015,549	570.9%	143.6%	1,208,748	6,900,142	570.9%	100.0%	4.0%	0.6889
	2027	1,473,958	9,371,547	635.8%	147.5%	976,417	6,208,136	635.8%	101.8%	4.0%	0.6624
	2028	1,231,640	8,701,943	706.5%	151.2%	784,514	5,542,846	706.5%	103.5%	4.0%	0.6370
	2029	1,023,858	8,019,934	783.3%	154.6%	627,080	4,911,952	783.3%	104.9%	4.0%	0.6125
	2030	846,936	7,342,938	867.0%	157.7%	498,770	4,324,340	867.0%	106.2%	4.0%	0.5889
	2031	697,287	6,680,566	958.1%	160.7%	394,846	3,782,944	958.1%	107.4%	4.0%	0.5663
	2032	571,487	6,041,327	1057.1%	163.3%	311,164	3,289,392	1057.1%	108.4%	4.0%	0.5445
	2033	466,344	5,430,870	1164.6%	165.8%	244,150	2,843,278	1164.6%	109.3%	4.0%	0.5235
	2034	378,938	4,852,015	1280.4%	167.9%	190,759	2,442,523	1280.4%	110.0%	4.0%	0.5034
	2035	306,647	4,306,077	1404.2%	169.9%	148,430	2,084,323	1404.2%	110.7%	4.0%	0.4840
	2036	247,145	3,795,019	1535.5%	171.7%	115,028	1,766,297	1535.5%	111.2%	4.0%	0.4654
	2037	198,396	3,320,492	1673.7%	173.2%	88,787	1,486,001	1673.7%	111.7%	4.0%	0.4475
	2038	158,626	2,883,732	1817.9%	174.5%	68,258	1,240,904	1817.9%	112.1%	4.0%	0.4303
	2039	126,305	2,486,101	1968.3%	175.7%	52,260	1,028,652	1968.3%	112.4%	4.0%	0.4138
	2040	100,133	2,127,970	2125.2%	176.7%	39,838	846,607	2125.2%	112.7%	4.0%	0.3978
	2041	79,008	1,809,152	2289.8%	177.6%	30,224	692,083	2289.8%	112.9%	4.0%	0.3825
	2042	62,010	1,528,747	2465.3%	178.3%	22,809	562,322	2465.3%	113.1%	4.0%	0.3678
	2043	48,382	1,284,090	2654.0%	178.9%	17,112	454,163	2654.0%	113.3%	4.0%	0.3537
	2044	37,505	1,072,349	2859.2%	179.4%	12,755	364,686	2859.2%	113.4%	4.0%	0.3401
	2045	28,869	891,215	3087.1%	179.9%	9,440	291,429	3087.1%	113.5%	4.0%	0.3270
2046	22,053	736,170	3338.2%	180.2%	6,934	231,470	3338.2%	113.6%	4.0%	0.3144	
2047	16,709	603,918	3614.3%	180.5%	5,052	182,583	3614.3%	113.6%	4.0%	0.3023	
2048	12,549	491,579	3917.2%	180.8%	3,648	142,904	3917.2%	113.7%	4.0%	0.2907	
2049	9,336	396,625	4248.2%	181.0%	2,610	110,866	4248.2%	113.7%	4.0%	0.2795	
2050	6,875	316,781	4607.8%	181.1%	1,848	85,142	4607.8%	113.7%	4.0%	0.2688	
2051	5,006	250,220	4998.7%	181.3%	1,294	64,665	4998.7%	113.8%	4.0%	0.2584	
2052	3,599	195,250	5425.6%	181.4%	894	48,519	5425.6%	113.8%	4.0%	0.2485	
2053	2,550	150,521	5903.7%	181.4%	609	35,965	5903.7%	113.8%	4.0%	0.2389	
2054	1,776	114,745	6460.8%	181.5%	408	26,362	6460.8%	113.8%	4.0%	0.2297	
2055	1,213	86,597	7138.3%	181.5%	268	19,130	7138.3%	113.8%	4.0%	0.2209	
2056	810	64,784	7999.7%	181.6%	172	13,761	7999.7%	113.8%	4.0%	0.2124	
	Past	148,634,307	132,900,195	89.4%		256,864,678	175,583,076	68.4%			
	Future	45,564,459	219,684,798	482.1%		36,916,128	158,764,917	430.1%			
	Lifetime	194,198,766	352,584,992	181.6%		293,780,806	334,347,994	113.8%			

**Attachment 2**  
**Brighthouse Life Insurance Company**  
**Nationwide Written Premium and Paid Claim Experience Projections with 36.0% 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	1,454,825	0	0.0%	0.0%	4,053,945	0	0.0%	0.0%	4.5%	2.7866
	1994	6,426,010	17,554	0.3%	0.2%	17,135,313	46,808	0.3%	0.2%	4.5%	2.6666
	1995	6,897,544	89,540	1.3%	0.7%	17,600,653	228,482	1.3%	0.7%	4.5%	2.5517
	1996	6,611,959	202,759	3.1%	1.4%	16,145,377	495,107	3.1%	1.4%	4.5%	2.4418
	1997	6,415,137	446,985	7.0%	2.7%	14,990,210	1,044,467	7.0%	2.6%	4.4%	2.3367
	1998	6,327,243	763,381	12.1%	4.5%	14,148,161	1,706,975	12.1%	4.2%	4.4%	2.2361
	1999	6,197,651	1,030,835	16.6%	6.3%	13,261,612	2,205,760	16.6%	5.9%	4.4%	2.1398
	2000	6,104,190	1,106,572	18.1%	7.9%	12,499,163	2,265,858	18.1%	7.3%	4.4%	2.0476
	2001	6,042,049	2,376,487	39.3%	11.5%	11,839,160	4,656,633	39.3%	10.4%	4.4%	1.9595
	2002	5,956,621	3,208,706	53.9%	15.8%	11,169,153	6,016,588	53.9%	14.1%	4.4%	1.8751
	2003	5,850,256	4,089,516	69.9%	20.7%	10,497,331	7,337,969	69.9%	18.1%	4.4%	1.7943
	2004	5,804,389	3,987,549	68.7%	24.7%	9,966,536	6,846,896	68.7%	21.4%	4.4%	1.7171
	2005	7,058,910	3,598,675	51.0%	27.1%	11,598,695	5,913,084	51.0%	23.5%	4.4%	1.6431
	2006	7,315,814	3,668,760	50.1%	29.1%	11,503,178	5,768,654	50.1%	25.2%	4.4%	1.5724
	2007	7,172,377	2,355,441	32.8%	29.4%	10,792,001	3,544,141	32.8%	25.7%	4.4%	1.5047
	2008	6,894,325	11,071,633	160.6%	38.6%	9,926,915	15,941,686	160.6%	32.5%	4.4%	1.4399
	2009	6,776,046	11,297,497	166.7%	46.8%	9,336,468	15,566,412	166.7%	38.5%	4.4%	1.3779
2010	6,431,990	10,919,970	169.8%	53.9%	8,480,771	14,398,306	169.8%	43.7%	4.3%	1.3185	
2011	6,260,012	9,555,386	152.6%	59.1%	7,898,577	12,056,519	152.6%	47.6%	4.3%	1.2618	
2012	6,293,034	10,296,908	163.6%	64.4%	7,598,318	12,432,665	163.6%	51.4%	4.3%	1.2074	
2013	6,133,745	11,351,651	185.1%	70.1%	7,087,072	13,115,961	185.1%	55.4%	4.2%	1.1554	
2014	6,010,508	13,268,686	220.8%	76.7%	6,645,627	14,670,764	220.8%	59.9%	4.1%	1.1057	
2015	6,108,300	13,954,907	228.5%	83.2%	6,478,439	14,800,519	228.5%	64.3%	4.0%	1.0606	
2016	6,091,371	14,240,797	233.8%	89.4%	6,212,004	14,522,820	233.8%	68.4%	4.0%	1.0198	
Projected Future Experience	2017	6,029,212	18,479,285	306.5%	97.9%	5,912,129	18,120,430	306.5%	73.7%	4.0%	0.9806
	2018	6,955,095	17,105,383	245.9%	104.2%	6,557,723	16,128,084	245.9%	77.9%	4.0%	0.9429
	2019	6,506,353	16,141,668	248.1%	109.8%	5,898,672	14,634,067	248.1%	81.6%	4.0%	0.9066
	2020	5,710,322	13,465,808	235.8%	114.0%	4,977,874	11,738,585	235.8%	84.3%	4.0%	0.8717
	2021	4,978,269	12,639,142	253.9%	117.8%	4,172,807	10,594,186	253.9%	86.8%	4.0%	0.8382
	2022	4,311,423	11,785,879	273.4%	121.5%	3,474,860	9,499,016	273.4%	89.0%	4.0%	0.8060
	2023	3,709,752	11,315,800	305.0%	125.2%	2,874,936	8,769,373	305.0%	91.2%	4.0%	0.7750
	2024	3,171,954	10,812,747	340.9%	128.8%	2,363,616	8,057,234	340.9%	93.2%	4.0%	0.7452
	2025	2,695,600	10,265,832	380.8%	132.3%	1,931,399	7,355,476	380.8%	95.1%	4.0%	0.7165
	2026	2,277,346	9,676,586	424.9%	135.7%	1,568,962	6,666,616	424.9%	96.8%	4.0%	0.6889
	2027	1,913,197	9,052,651	473.2%	139.0%	1,267,388	5,996,885	473.2%	98.4%	4.0%	0.6624
	2028	1,598,660	8,404,717	525.7%	142.1%	1,018,293	5,353,523	525.7%	99.9%	4.0%	0.6370
	2029	1,328,955	7,745,234	582.8%	145.0%	813,942	4,743,707	582.8%	101.2%	4.0%	0.6125
	2030	1,099,307	7,090,991	645.0%	147.8%	647,395	4,175,965	645.0%	102.4%	4.0%	0.5889
	2031	905,061	6,451,086	712.8%	150.3%	512,501	3,652,998	712.8%	103.4%	4.0%	0.5663
	2032	741,774	5,833,640	786.4%	152.6%	403,882	3,176,310	786.4%	104.3%	4.0%	0.5445
	2033	605,299	5,244,060	866.4%	154.8%	316,898	2,745,475	866.4%	105.1%	4.0%	0.5235
	2034	491,847	4,685,038	952.5%	156.7%	247,598	2,358,466	952.5%	105.8%	4.0%	0.5034
	2035	398,015	4,157,825	1044.6%	158.4%	192,656	2,012,563	1044.6%	106.4%	4.0%	0.4840
	2036	320,783	3,664,325	1142.3%	160.0%	149,301	1,705,469	1142.3%	106.9%	4.0%	0.4654
	2037	257,509	3,206,116	1245.1%	161.3%	115,241	1,434,815	1245.1%	107.4%	4.0%	0.4475
	2038	205,888	2,784,379	1352.4%	162.5%	88,596	1,198,151	1352.4%	107.7%	4.0%	0.4303
	2039	163,937	2,400,432	1464.2%	163.6%	67,831	993,206	1464.2%	108.0%	4.0%	0.4138
	2040	129,967	2,054,632	1580.9%	164.5%	51,707	817,430	1580.9%	108.3%	4.0%	0.3978
	2041	102,547	1,746,792	1703.4%	165.2%	39,229	668,228	1703.4%	108.5%	4.0%	0.3825
	2042	80,485	1,476,046	1833.9%	165.9%	29,605	542,937	1833.9%	108.6%	4.0%	0.3678
	2043	62,797	1,239,803	1974.3%	166.4%	22,211	438,500	1974.3%	108.8%	4.0%	0.3537
	2044	48,680	1,035,329	2126.8%	166.9%	16,555	352,096	2126.8%	108.9%	4.0%	0.3401
	2045	37,471	860,440	2296.3%	167.3%	12,253	281,365	2296.3%	109.0%	4.0%	0.3270
2046	28,623	710,745	2483.1%	167.6%	9,000	223,476	2483.1%	109.1%	4.0%	0.3144	
2047	21,687	583,061	2688.5%	167.9%	6,557	176,278	2688.5%	109.1%	4.0%	0.3023	
2048	16,288	474,601	2913.8%	168.1%	4,735	137,968	2913.8%	109.2%	4.0%	0.2907	
2049	12,118	382,927	3160.0%	168.3%	3,387	107,037	3160.0%	109.2%	4.0%	0.2795	
2050	8,923	305,840	3427.5%	168.4%	2,398	82,201	3427.5%	109.2%	4.0%	0.2688	
2051	6,497	241,578	3718.3%	168.5%	1,679	62,432	3718.3%	109.2%	4.0%	0.2584	
2052	4,671	188,507	4035.8%	168.6%	1,161	46,843	4035.8%	109.2%	4.0%	0.2485	
2053	3,309	145,323	4391.4%	168.7%	791	34,723	4391.4%	109.3%	4.0%	0.2389	
2054	2,305	110,782	4805.8%	168.7%	530	25,452	4805.8%	109.3%	4.0%	0.2297	
2055	1,575	83,606	5309.8%	168.8%	348	18,469	5309.8%	109.3%	4.0%	0.2209	
2056	1,051	62,547	5950.6%	168.8%	223	13,286	5950.6%	109.3%	4.0%	0.2124	
	Past	148,634,307	132,900,195	89.4%		256,864,678	175,583,076	68.4%			
	Future	56,944,555	214,111,183	376.0%		45,776,868	155,139,320	338.9%			
	Lifetime	205,578,862	347,011,378	168.8%		302,641,546	330,722,396	109.3%			

**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	4,157	0	0.0%	26	11,584	0	0.0%	4.5%	2.7866
	1994	146,305	0	0.0%	133	390,130	0	0.0%	4.5%	2.6666
	1995	199,490	0	0.0%	114	509,044	0	0.0%	4.5%	2.5517
	1996	177,072	0	0.0%	108	432,382	0	0.0%	4.5%	2.4418
	1997	172,710	183,182	106.1%	107	403,570	428,039	106.1%	4.4%	2.3367
	1998	171,941	0	0.0%	104	384,473	0	0.0%	4.4%	2.2361
	1999	168,641	0	0.0%	104	360,854	0	0.0%	4.4%	2.1398
	2000	169,235	0	0.0%	103	346,532	0	0.0%	4.4%	2.0476
	2001	165,607	969	0.6%	101	324,501	1,900	0.6%	4.4%	1.9595
	2002	161,120	27,832	17.3%	98	302,113	52,187	17.3%	4.4%	1.8751
	2003	161,257	0	0.0%	97	289,350	0	0.0%	4.4%	1.7943
	2004	156,259	175,198	112.1%	91	268,308	300,828	112.1%	4.4%	1.7171
	2005	181,547	121,250	66.8%	84	298,304	199,229	66.8%	4.4%	1.6431
	2006	194,455	83,402	42.9%	82	305,755	131,139	42.9%	4.4%	1.5724
	2007	190,714	3,629	1.9%	79	286,960	5,461	1.9%	4.4%	1.5047
	2008	182,793	263,017	143.9%	77	263,198	378,710	143.9%	4.4%	1.4399
	2009	181,550	297,149	163.7%	76	250,152	409,431	163.7%	4.4%	1.3779
2010	175,857	447,299	254.4%	72	231,872	589,777	254.4%	4.3%	1.3185	
2011	171,551	4,579	2.7%	67	216,454	5,778	2.7%	4.3%	1.2618	
2012	171,822	0	0.0%	65	207,461	0	0.0%	4.3%	1.2074	
2013	169,438	173,076	102.1%	64	195,772	199,976	102.1%	4.2%	1.1554	
2014	172,053	289,770	168.4%	61	190,233	320,389	168.4%	4.1%	1.1057	
2015	166,551	259,601	155.9%	52	176,644	275,331	155.9%	4.0%	1.0606	
2016	161,983	282,902	174.6%	48	165,191	288,505	174.6%	4.0%	1.0198	
Projected Future Experience	2017	164,066	295,072	179.8%	45	160,880	289,341	179.8%	4.0%	0.9806
	2018	163,421	306,437	187.5%	41	154,084	288,929	187.5%	4.0%	0.9429
	2019	148,318	314,490	212.0%	38	134,466	285,117	212.0%	4.0%	0.9066
	2020	133,494	319,677	239.5%	35	116,371	278,673	239.5%	4.0%	0.8717
	2021	119,410	322,122	269.8%	31	100,090	270,004	269.8%	4.0%	0.8382
	2022	106,165	321,772	303.1%	29	85,565	259,337	303.1%	4.0%	0.8060
	2023	93,828	318,801	339.8%	26	72,714	247,060	339.8%	4.0%	0.7750
	2024	82,443	312,378	378.9%	23	61,433	232,772	378.9%	4.0%	0.7452
	2025	72,025	303,316	421.1%	21	51,606	217,326	421.1%	4.0%	0.7165
	2026	62,565	291,236	465.5%	18	43,104	200,645	465.5%	4.0%	0.6889
	2027	54,038	276,698	512.0%	16	35,797	183,297	512.0%	4.0%	0.6624
	2028	46,405	260,104	560.5%	14	29,558	165,678	560.5%	4.0%	0.6370
	2029	39,618	241,974	610.8%	12	24,265	148,201	610.8%	4.0%	0.6125
	2030	33,620	222,902	663.0%	11	19,799	131,269	663.0%	4.0%	0.5889
	2031	28,354	203,275	716.9%	9	16,056	115,107	716.9%	4.0%	0.5663
	2032	23,763	183,116	770.6%	8	12,938	99,703	770.6%	4.0%	0.5445
	2033	19,791	162,739	822.3%	7	10,361	85,200	822.3%	4.0%	0.5235
	2034	16,382	141,822	865.7%	6	8,247	71,394	865.7%	4.0%	0.5034
	2035	13,477	121,429	901.0%	5	6,523	58,777	901.0%	4.0%	0.4840
	2036	11,021	101,892	924.5%	4	5,129	47,423	924.5%	4.0%	0.4654
	2037	8,958	83,986	937.5%	3	4,009	37,586	937.5%	4.0%	0.4475
	2038	7,236	68,442	945.8%	3	3,114	29,451	945.8%	4.0%	0.4303
	2039	5,806	55,037	947.9%	2	2,403	22,772	947.9%	4.0%	0.4138
	2040	4,627	43,858	947.8%	2	1,841	17,449	947.8%	4.0%	0.3978
	2041	3,660	34,573	944.6%	1	1,400	13,226	944.6%	4.0%	0.3825
	2042	2,872	27,042	941.7%	1	1,056	9,947	941.7%	4.0%	0.3678
	2043	2,233	20,654	924.8%	1	790	7,305	924.8%	4.0%	0.3537
2044	1,721	15,660	909.9%	1	585	5,326	909.9%	4.0%	0.3401	
2045	1,314	11,677	888.8%	1	430	3,818	888.8%	4.0%	0.3270	
2046	994	8,641	869.6%	0	312	2,717	869.6%	4.0%	0.3144	
2047	744	6,397	859.6%	0	225	1,934	859.6%	4.0%	0.3023	
2048	552	4,721	855.1%	0	161	1,373	855.1%	4.0%	0.2907	
2049	406	3,402	838.3%	0	113	951	838.3%	4.0%	0.2795	
2050	296	2,431	822.5%	0	79	653	822.5%	4.0%	0.2688	
2051	213	1,677	787.2%	0	55	433	787.2%	4.0%	0.2584	
2052	152	1,132	745.3%	0	38	281	745.3%	4.0%	0.2485	
2053	107	758	708.0%	0	26	181	708.0%	4.0%	0.2389	
2054	75	499	669.9%	0	17	115	669.9%	4.0%	0.2297	
2055	51	320	625.5%	0	11	71	625.5%	4.0%	0.2209	
2056	34	198	574.7%	0	7	42	574.7%	4.0%	0.2124	
	Past	3,974,108	2,612,854	65.7%	2,013	6,810,838	3,586,678	52.7%		
	Future	1,474,255	5,412,359	367.1%	414	1,165,660	3,830,886	328.6%		
	Lifetime	5,448,363	8,025,213	147.3%	2,427	7,976,498	7,417,564	93.0%		

**Attachment 3**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with 36.0% 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	4,157	0	0.0%	26	11,584	0	0.0%	4.5%	2.7866
	1994	146,305	0	0.0%	133	390,130	0	0.0%	4.5%	2.6666
	1995	199,490	0	0.0%	114	509,044	0	0.0%	4.5%	2.5517
	1996	177,072	0	0.0%	108	432,382	0	0.0%	4.5%	2.4418
	1997	172,710	183,182	106.1%	107	403,570	428,039	106.1%	4.4%	2.3367
	1998	171,941	0	0.0%	104	384,473	0	0.0%	4.4%	2.2361
	1999	168,641	0	0.0%	104	360,854	0	0.0%	4.4%	2.1398
	2000	169,235	0	0.0%	103	346,532	0	0.0%	4.4%	2.0476
	2001	165,607	969	0.6%	101	324,501	1,900	0.6%	4.4%	1.9595
	2002	161,120	27,832	17.3%	98	302,113	52,187	17.3%	4.4%	1.8751
	2003	161,257	0	0.0%	97	289,350	0	0.0%	4.4%	1.7943
	2004	156,259	175,198	112.1%	91	268,308	300,828	112.1%	4.4%	1.7171
	2005	181,547	121,250	66.8%	84	298,304	199,229	66.8%	4.4%	1.6431
	2006	194,455	83,402	42.9%	82	305,755	131,139	42.9%	4.4%	1.5724
	2007	190,714	3,629	1.9%	79	286,960	5,461	1.9%	4.4%	1.5047
	2008	182,793	263,017	143.9%	77	263,198	378,710	143.9%	4.4%	1.4399
	2009	181,550	297,149	163.7%	76	250,152	409,431	163.7%	4.4%	1.3779
2010	175,857	447,299	254.4%	72	231,872	589,777	254.4%	4.3%	1.3185	
2011	171,551	4,579	2.7%	67	216,454	5,778	2.7%	4.3%	1.2618	
2012	171,822	0	0.0%	65	207,461	0	0.0%	4.3%	1.2074	
2013	169,438	173,076	102.1%	64	195,772	199,976	102.1%	4.2%	1.1554	
2014	172,053	289,770	168.4%	61	190,233	320,389	168.4%	4.1%	1.1057	
2015	166,551	259,601	155.9%	52	176,644	275,331	155.9%	4.0%	1.0606	
2016	161,983	282,902	174.6%	48	165,191	288,505	174.6%	4.0%	1.0198	
Projected Future Experience	2017	164,066	295,072	179.8%	45	160,880	289,341	179.8%	4.0%	0.9806
	2018	183,636	301,505	164.2%	41	173,144	284,279	164.2%	4.0%	0.9429
	2019	192,507	303,628	157.7%	37	174,527	275,270	157.7%	4.0%	0.9066
	2020	173,266	308,636	178.1%	34	151,041	269,048	178.1%	4.0%	0.8717
	2021	154,986	310,996	200.7%	31	129,910	260,679	200.7%	4.0%	0.8382
	2022	137,794	310,659	225.5%	28	111,058	250,380	225.5%	4.0%	0.8060
	2023	121,782	307,790	252.7%	25	94,377	238,528	252.7%	4.0%	0.7750
	2024	107,006	301,590	281.8%	23	79,736	224,733	281.8%	4.0%	0.7452
	2025	93,483	292,841	313.3%	20	66,981	209,821	313.3%	4.0%	0.7165
	2026	81,205	281,178	346.3%	18	55,946	193,716	346.3%	4.0%	0.6889
	2027	70,137	267,142	380.9%	16	46,462	176,967	380.9%	4.0%	0.6624
	2028	60,230	251,121	416.9%	14	38,365	159,956	416.9%	4.0%	0.6370
	2029	51,421	233,617	454.3%	12	31,494	143,083	454.3%	4.0%	0.6125
	2030	43,636	215,203	493.2%	11	25,698	126,736	493.2%	4.0%	0.5889
	2031	36,801	196,255	533.3%	9	20,839	111,131	533.3%	4.0%	0.5663
	2032	30,842	176,792	573.2%	8	16,793	96,260	573.2%	4.0%	0.5445
	2033	25,687	157,118	611.7%	7	13,448	82,258	611.7%	4.0%	0.5235
	2034	21,262	136,923	644.0%	6	10,704	68,928	644.0%	4.0%	0.5034
	2035	17,492	117,235	670.2%	5	8,467	56,747	670.2%	4.0%	0.4840
	2036	14,304	98,373	687.7%	4	6,658	45,785	687.7%	4.0%	0.4654
2037	11,627	81,085	697.4%	3	5,203	36,288	697.4%	4.0%	0.4475	
2038	9,392	66,078	703.6%	3	4,041	28,434	703.6%	4.0%	0.4303	
2039	7,536	53,136	705.1%	2	3,118	21,986	705.1%	4.0%	0.4138	
2040	6,006	42,344	705.0%	2	2,389	16,846	705.0%	4.0%	0.3978	
2041	4,751	33,379	702.6%	1	1,817	12,769	702.6%	4.0%	0.3825	
2042	3,727	26,108	700.5%	1	1,371	9,603	700.5%	4.0%	0.3678	
2043	2,899	19,941	687.9%	1	1,025	7,053	687.9%	4.0%	0.3537	
2044	2,234	15,119	676.9%	1	760	5,142	676.9%	4.0%	0.3401	
2045	1,705	11,274	661.1%	1	558	3,687	661.1%	4.0%	0.3270	
2046	1,290	8,342	646.9%	0	405	2,623	646.9%	4.0%	0.3144	
2047	966	6,176	639.4%	0	292	1,867	639.4%	4.0%	0.3023	
2048	717	4,558	636.0%	0	208	1,325	636.0%	4.0%	0.2907	
2049	527	3,285	623.5%	0	147	918	623.5%	4.0%	0.2795	
2050	384	2,347	611.8%	0	103	631	611.8%	4.0%	0.2688	
2051	276	1,619	585.5%	0	71	418	585.5%	4.0%	0.2584	
2052	197	1,093	554.4%	0	49	272	554.4%	4.0%	0.2485	
2053	139	732	526.7%	0	33	175	526.7%	4.0%	0.2389	
2054	97	482	498.3%	0	22	111	498.3%	4.0%	0.2297	
2055	66	309	465.3%	0	15	68	465.3%	4.0%	0.2209	
2056	45	191	427.5%	0	9	41	427.5%	4.0%	0.2124	
	Past	3,974,108	2,612,854	65.7%	2,013	6,810,838	3,586,678	52.7%		
	Future	1,836,126	5,241,273	285.5%	410	1,438,167	3,713,900	258.2%		
	Lifetime	5,810,234	7,854,127	135.2%	2,423	8,249,005	7,300,577	88.5%		

**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	19,194	0	0.0%	0.0%	53,485	0	0.0%	0.0%	4.5%	2.7866
	1994	181,668	0	0.0%	0.0%	484,428	0	0.0%	0.0%	4.5%	2.6666
	1995	192,516	0	0.0%	0.0%	491,249	0	0.0%	0.0%	4.5%	2.5517
	1996	174,855	0	0.0%	0.0%	426,969	0	0.0%	0.0%	4.5%	2.4418
	1997	171,042	44,738	26.2%	6.1%	399,672	104,540	26.2%	5.6%	4.4%	2.3367
	1998	171,844	47,059	27.4%	10.1%	384,255	105,227	27.4%	9.4%	4.4%	2.2361
	1999	168,992	47,059	27.8%	12.9%	361,605	100,696	27.8%	11.9%	4.4%	2.1398
	2000	169,148	47,188	27.9%	14.9%	346,354	96,624	27.9%	13.8%	4.4%	2.0476
	2001	165,349	16,443	9.9%	14.3%	323,995	32,219	9.9%	13.4%	4.4%	1.9595
	2002	161,644	0	0.0%	12.8%	303,097	0	0.0%	12.3%	4.4%	1.8751
	2003	160,869	27,553	17.1%	13.2%	288,653	49,439	17.1%	12.6%	4.4%	1.7943
	2004	159,758	25,302	15.8%	13.5%	274,315	43,445	15.8%	12.9%	4.4%	1.7171
	2005	189,150	24,943	13.2%	13.4%	310,798	40,985	13.2%	12.9%	4.4%	1.6431
	2006	194,344	5,033	2.6%	12.5%	305,581	7,914	2.6%	12.2%	4.4%	1.5724
	2007	190,626	139,942	73.4%	17.2%	286,828	210,566	73.4%	15.7%	4.4%	1.5047
	2008	183,010	27,561	15.1%	17.1%	263,510	39,684	15.1%	15.7%	4.4%	1.4399
	2009	182,629	82,112	45.0%	18.9%	251,639	113,139	45.0%	17.0%	4.4%	1.3779
2010	172,447	225,464	130.7%	25.3%	227,377	297,281	130.7%	21.5%	4.3%	1.3185	
2011	175,170	139,061	79.4%	28.2%	221,021	175,460	79.4%	23.6%	4.3%	1.2618	
2012	173,403	240,070	138.4%	33.9%	209,370	289,864	138.4%	27.5%	4.3%	1.2074	
2013	170,786	78,430	45.9%	34.5%	197,331	90,619	45.9%	28.0%	4.2%	1.1554	
2014	174,842	174,899	100.0%	37.6%	193,317	193,381	100.0%	30.1%	4.1%	1.1057	
2015	169,143	368,727	218.0%	45.5%	179,393	391,070	218.0%	35.1%	4.0%	1.0606	
2016	165,015	173,135	104.9%	47.9%	168,283	176,564	104.9%	36.8%	4.0%	1.0198	
Projected Future Experience	2017	166,863	452,117	271.0%	56.8%	163,623	443,338	271.0%	42.2%	4.0%	0.9806
	2018	157,495	410,968	260.9%	64.1%	148,497	387,488	260.9%	46.7%	4.0%	0.9429
	2019	142,326	408,862	287.3%	71.2%	129,033	370,675	287.3%	50.9%	4.0%	0.9066
	2020	127,773	361,188	282.7%	77.0%	111,384	314,859	282.7%	54.3%	4.0%	0.8717
	2021	114,004	342,740	300.6%	82.4%	95,559	287,287	300.6%	57.4%	4.0%	0.8382
	2022	101,110	330,451	326.8%	87.5%	81,491	266,332	326.8%	60.3%	4.0%	0.8060
	2023	89,151	332,676	373.2%	92.7%	69,089	257,813	373.2%	63.0%	4.0%	0.7750
	2024	78,158	331,827	424.6%	97.8%	58,240	247,265	424.6%	65.7%	4.0%	0.7452
	2025	68,136	327,902	481.2%	103.0%	48,820	234,942	481.2%	68.3%	4.0%	0.7165
	2026	59,068	320,995	543.4%	108.0%	40,694	221,147	543.4%	70.8%	4.0%	0.6889
	2027	50,918	311,283	611.3%	113.0%	33,730	206,208	611.3%	73.1%	4.0%	0.6624
	2028	43,642	298,954	685.0%	117.7%	27,798	190,424	685.0%	75.2%	4.0%	0.6370
	2029	37,187	284,279	764.5%	122.3%	22,776	174,112	764.5%	77.2%	4.0%	0.6125
	2030	31,494	267,791	850.3%	126.6%	18,547	157,705	850.3%	79.0%	4.0%	0.5889
	2031	26,505	249,917	942.9%	130.7%	15,009	141,518	942.9%	80.6%	4.0%	0.5663
	2032	22,165	231,019	1042.3%	134.4%	12,068	125,786	1042.3%	82.0%	4.0%	0.5445
	2033	18,420	211,371	1147.5%	137.9%	9,644	110,661	1147.5%	83.3%	4.0%	0.5235
	2034	15,214	191,136	1256.3%	141.1%	7,659	96,219	1256.3%	84.4%	4.0%	0.5034
	2035	12,489	170,531	1365.4%	143.9%	6,045	82,544	1365.4%	85.4%	4.0%	0.4840
	2036	10,192	149,924	1471.0%	146.4%	4,744	69,778	1471.0%	86.2%	4.0%	0.4654
2037	8,268	129,805	1569.9%	148.6%	3,700	58,091	1569.9%	86.9%	4.0%	0.4475	
2038	6,666	110,739	1661.3%	150.4%	2,868	47,652	1661.3%	87.4%	4.0%	0.4303	
2039	5,339	93,207	1745.7%	152.0%	2,209	38,565	1745.7%	87.9%	4.0%	0.4138	
2040	4,247	77,484	1824.5%	153.3%	1,690	30,827	1824.5%	88.3%	4.0%	0.3978	
2041	3,353	63,702	1899.9%	154.4%	1,283	24,369	1899.9%	88.5%	4.0%	0.3825	
2042	2,626	51,860	1975.0%	155.3%	966	19,076	1975.0%	88.8%	4.0%	0.3678	
2043	2,039	41,768	2048.8%	156.0%	721	14,773	2048.8%	88.9%	4.0%	0.3537	
2044	1,569	33,266	2120.5%	156.6%	534	11,313	2120.5%	89.1%	4.0%	0.3401	
2045	1,196	26,221	2191.5%	157.0%	391	8,574	2191.5%	89.2%	4.0%	0.3270	
2046	904	20,479	2264.5%	157.3%	284	6,439	2264.5%	89.3%	4.0%	0.3144	
2047	678	15,898	2346.5%	157.6%	205	4,806	2346.5%	89.3%	4.0%	0.3023	
2048	503	12,302	2444.7%	157.8%	146	3,576	2444.7%	89.4%	4.0%	0.2907	
2049	370	9,502	2564.6%	158.0%	104	2,656	2564.6%	89.4%	4.0%	0.2795	
2050	270	7,314	2705.3%	158.1%	73	1,966	2705.3%	89.4%	4.0%	0.2688	
2051	195	5,607	2869.6%	158.2%	50	1,449	2869.6%	89.4%	4.0%	0.2584	
2052	140	4,271	3055.0%	158.3%	35	1,061	3055.0%	89.4%	4.0%	0.2485	
2053	99	3,233	3269.8%	158.4%	24	773	3269.8%	89.5%	4.0%	0.2389	
2054	69	2,435	3528.2%	158.4%	16	559	3528.2%	89.5%	4.0%	0.2297	
2055	47	1,825	3847.9%	158.4%	10	403	3847.9%	89.5%	4.0%	0.2209	
2056	32	1,360	4257.2%	158.4%	7	289	4257.2%	89.5%	4.0%	0.2124	
	Past	4,037,447	1,934,718	47.9%		6,952,524	2,558,716	36.8%			
	Future	1,410,921	6,698,208	474.7%		1,119,765	4,663,317	416.5%			
	Lifetime	5,448,368	8,632,926	158.4%		8,072,289	7,222,033	89.5%			



**Attachment 4**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with 36.0% 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	19,194	0	0.0%	0.0%	53,485	0	0.0%	0.0%	4.5%	2.7866
	1994	181,668	0	0.0%	0.0%	484,428	0	0.0%	0.0%	4.5%	2.6666
	1995	192,516	0	0.0%	0.0%	491,249	0	0.0%	0.0%	4.5%	2.5517
	1996	174,855	0	0.0%	0.0%	426,969	0	0.0%	0.0%	4.5%	2.4418
	1997	171,042	44,738	26.2%	6.1%	399,672	104,540	26.2%	5.6%	4.4%	2.3367
	1998	171,844	47,059	27.4%	10.1%	384,255	105,227	27.4%	9.4%	4.4%	2.2361
	1999	168,992	47,059	27.8%	12.9%	361,605	100,696	27.8%	11.9%	4.4%	2.1398
	2000	169,148	47,188	27.9%	14.9%	346,354	96,624	27.9%	13.8%	4.4%	2.0476
	2001	165,349	16,443	9.9%	14.3%	323,995	32,219	9.9%	13.4%	4.4%	1.9595
	2002	161,644	0	0.0%	12.8%	303,097	0	0.0%	12.3%	4.4%	1.8751
	2003	160,869	27,553	17.1%	13.2%	288,653	49,439	17.1%	12.6%	4.4%	1.7943
	2004	159,758	25,302	15.8%	13.5%	274,315	43,445	15.8%	12.9%	4.4%	1.7171
	2005	189,150	24,943	13.2%	13.4%	310,798	40,985	13.2%	12.9%	4.4%	1.6431
	2006	194,344	5,033	2.6%	12.5%	305,581	7,914	2.6%	12.2%	4.4%	1.5724
	2007	190,626	139,942	73.4%	17.2%	286,828	210,566	73.4%	15.7%	4.4%	1.5047
	2008	183,010	27,561	15.1%	17.1%	263,510	39,684	15.1%	15.7%	4.4%	1.4399
	2009	182,629	82,112	45.0%	18.9%	251,639	113,139	45.0%	17.0%	4.4%	1.3779
2010	172,447	225,464	130.7%	25.3%	227,377	297,281	130.7%	21.5%	4.3%	1.3185	
2011	175,170	139,061	79.4%	28.2%	221,021	175,460	79.4%	23.6%	4.3%	1.2618	
2012	173,403	240,070	138.4%	33.9%	209,370	289,864	138.4%	27.5%	4.3%	1.2074	
2013	170,786	78,430	45.9%	34.5%	197,331	90,619	45.9%	28.0%	4.2%	1.1554	
2014	174,842	174,899	100.0%	37.6%	193,317	193,381	100.0%	30.1%	4.1%	1.1057	
2015	169,143	368,727	218.0%	45.5%	179,393	391,070	218.0%	35.1%	4.0%	1.0606	
2016	165,015	173,135	104.9%	47.9%	168,283	176,564	104.9%	36.8%	4.0%	1.0198	
Projected Future Experience	2017	166,888	452,117	270.9%	56.8%	163,647	443,338	270.9%	42.2%	4.0%	0.9806
	2018	195,463	409,651	209.6%	63.6%	184,296	386,246	209.6%	46.4%	4.0%	0.9429
	2019	184,755	404,128	218.7%	69.8%	167,499	366,383	218.7%	50.3%	4.0%	0.9066
	2020	165,863	353,868	213.3%	74.8%	144,588	308,478	213.3%	53.4%	4.0%	0.8717
	2021	147,990	333,469	225.3%	79.4%	124,046	279,515	225.3%	56.1%	4.0%	0.8382
	2022	131,251	320,068	243.9%	83.7%	105,784	257,964	243.9%	58.7%	4.0%	0.8060
	2023	115,726	321,755	278.0%	88.0%	89,684	249,349	278.0%	61.1%	4.0%	0.7750
	2024	101,456	320,707	316.1%	92.4%	75,601	238,979	316.1%	63.6%	4.0%	0.7452
	2025	88,447	316,801	358.2%	96.9%	63,372	226,988	358.2%	65.9%	4.0%	0.7165
	2026	76,674	310,060	404.4%	101.2%	52,824	213,614	404.4%	68.1%	4.0%	0.6889
	2027	66,094	300,637	454.9%	105.5%	43,784	199,155	454.9%	70.1%	4.0%	0.6624
	2028	56,650	288,702	509.6%	109.6%	36,084	183,894	509.6%	72.1%	4.0%	0.6370
	2029	48,270	274,512	568.7%	113.6%	29,564	168,130	568.7%	73.9%	4.0%	0.6125
	2030	40,880	258,579	632.5%	117.4%	24,075	152,280	632.5%	75.5%	4.0%	0.5889
	2031	34,404	241,314	701.4%	120.9%	19,482	136,647	701.4%	77.0%	4.0%	0.5663
	2032	28,770	223,063	775.3%	124.2%	15,665	121,453	775.3%	78.3%	4.0%	0.5445
	2033	23,910	204,088	853.6%	127.3%	12,518	106,848	853.6%	79.4%	4.0%	0.5235
	2034	19,747	184,548	934.6%	130.1%	9,941	92,902	934.6%	80.5%	4.0%	0.5034
	2035	16,211	164,652	1015.7%	132.5%	7,847	79,698	1015.7%	81.3%	4.0%	0.4840
	2036	13,229	144,755	1094.2%	134.8%	6,157	67,373	1094.2%	82.1%	4.0%	0.4654
	2037	10,732	125,329	1167.8%	136.7%	4,803	56,088	1167.8%	82.7%	4.0%	0.4475
	2038	8,652	106,920	1235.8%	138.3%	3,723	46,009	1235.8%	83.2%	4.0%	0.4303
	2039	6,930	89,992	1298.6%	139.7%	2,867	37,235	1298.6%	83.7%	4.0%	0.4138
	2040	5,512	74,812	1357.2%	140.9%	2,193	29,764	1357.2%	84.0%	4.0%	0.3978
	2041	4,352	61,505	1413.3%	141.8%	1,665	23,528	1413.3%	84.3%	4.0%	0.3825
	2042	3,408	50,071	1469.2%	142.6%	1,254	18,418	1469.2%	84.5%	4.0%	0.3678
	2043	2,646	40,327	1524.1%	143.2%	936	14,263	1524.1%	84.6%	4.0%	0.3537
	2044	2,036	32,118	1577.3%	143.7%	692	10,923	1577.3%	84.7%	4.0%	0.3401
	2045	1,553	25,315	1630.2%	144.1%	508	8,278	1630.2%	84.8%	4.0%	0.3270
2046	1,174	19,772	1684.4%	144.4%	369	6,217	1684.4%	84.9%	4.0%	0.3144	
2047	879	15,349	1745.4%	144.7%	266	4,640	1745.4%	85.0%	4.0%	0.3023	
2048	653	11,877	1818.5%	144.9%	190	3,453	1818.5%	85.0%	4.0%	0.2907	
2049	481	9,174	1907.6%	145.0%	134	2,564	1907.6%	85.0%	4.0%	0.2795	
2050	351	7,061	2012.3%	145.1%	94	1,898	2012.3%	85.1%	4.0%	0.2688	
2051	254	5,414	2134.5%	145.2%	66	1,399	2134.5%	85.1%	4.0%	0.2584	
2052	181	4,123	2272.5%	145.3%	45	1,025	2272.5%	85.1%	4.0%	0.2485	
2053	128	3,121	2432.2%	145.3%	31	746	2432.2%	85.1%	4.0%	0.2389	
2054	90	2,351	2624.4%	145.4%	21	540	2624.4%	85.1%	4.0%	0.2297	
2055	62	1,762	2862.3%	145.4%	14	389	2862.3%	85.1%	4.0%	0.2209	
2056	41	1,313	3166.7%	145.4%	9	279	3166.7%	85.1%	4.0%	0.2124	
	Past	4,037,447	1,934,718	47.9%	0.0%	6,952,524	2,558,716	36.8%			
	Future	1,772,793	6,515,180	367.5%	0.0%	1,396,334	4,546,890	325.6%			
	Lifetime	5,810,240	8,449,897	145.4%	0.0%	8,348,859	7,105,606	85.1%			

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

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	56,006		0	
2005	161,971		0	
2006	69,810		0	
2007	0		0	
2008	147,153		0	
2009	593,803		61,253	
2010	2,016,323		344,547	
2011	2,598,627		0	
2012	1,908,188		0	
2013	4,500,341		0	
2014	5,864,902		94,270	
2015	8,730,950		57,273	
2016	11,827,629	54,823,329	278,397	1,630,857

*(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	7,618,373	466,313	6.1%
2	6,928,211	549,638	7.9%
3	6,634,857	556,769	8.4%
4	6,460,864	2,594,899	40.2%
5	6,329,203	1,404,617	22.2%
6	6,219,499	2,699,735	43.4%
7	6,126,255	4,156,976	67.9%
8	6,056,101	5,201,874	85.9%
9	5,976,875	5,918,401	99.0%
10	5,843,106	5,768,143	98.7%
11	5,820,337	7,198,350	123.7%
12	6,993,283	4,750,898	67.9%
13	7,304,171	4,772,033	65.3%
14	7,173,496	7,561,963	105.4%
15	6,925,164	10,764,122	155.4%
16	6,751,397	9,795,693	145.1%
17	6,437,191	11,804,660	183.4%
18	6,298,113	11,086,862	176.0%
19	6,260,509	14,279,866	228.1%
20	6,125,112	11,890,186	194.1%
21	5,903,157	12,634,449	214.0%
22	6,032,838	14,757,915	244.6%
23	6,104,060	10,560,927	173.0%
24	5,950,457	11,295,310	189.8%
25	5,663,045	11,880,152	209.8%
26	5,052,962	11,755,409	232.6%
27	4,436,796	11,497,820	259.1%
28	3,870,090	11,134,519	287.7%
29	3,353,772	10,688,778	318.7%
30	2,887,754	10,164,127	352.0%
31	2,470,999	9,572,991	387.4%
32	2,101,633	8,934,240	425.1%
33	1,777,081	8,261,625	464.9%
34	1,494,273	7,575,474	507.0%
35	1,249,751	6,889,702	551.3%
36	1,039,865	6,220,770	598.2%
37	860,943	5,578,475	647.9%
38	709,427	4,972,430	700.9%
39	581,924	4,405,523	757.1%
40	475,248	3,872,524	814.8%
41	386,487	3,378,996	874.3%
42	313,012	2,921,057	933.2%
43	252,493	2,502,367	991.1%
44	202,879	2,125,503	1047.7%
45	162,383	1,790,388	1102.6%
46	129,457	1,495,945	1155.6%
47	102,779	1,242,765	1209.2%
48	81,233	1,026,492	1263.6%
49	63,884	843,782	1320.8%
50	49,962	690,279	1381.6%
51	38,836	560,486	1443.2%
52	29,987	450,402	1502.0%
53	22,988	358,281	1558.6%
54	17,486	280,682	1605.2%
55	13,190	216,867	1644.2%
56	9,860	164,217	1665.5%
57	7,298	121,692	1667.4%
58	5,345	87,778	1642.3%
59	3,867	61,608	1593.0%
60	2,760	42,324	1533.3%
<b>Total</b>	<b>194,194,379</b>	<b>326,237,069</b>	<b>168.0%</b>

**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	215,016	0	0.0%
2	186,425	0	0.0%
3	174,230	183,182	105.1%
4	170,893	0	0.0%
5	171,183	0	0.0%
6	168,999	0	0.0%
7	168,042	214	0.1%
8	162,743	28,587	17.6%
9	162,111	0	0.0%
10	160,886	130,825	81.3%
11	153,757	165,623	107.7%
12	190,382	0	0.0%
13	194,396	83,402	42.9%
14	186,200	3,629	1.9%
15	181,326	558,243	307.9%
16	179,270	1,923	1.1%
17	173,377	447,299	258.0%
18	174,878	4,579	2.6%
19	170,476	2,796	1.6%
20	170,324	171,690	100.8%
21	171,926	298,264	173.5%
22	170,048	302,828	178.1%
23	167,184	317,229	189.7%
24	163,875	289,625	176.7%
25	158,301	307,842	194.5%
26	143,964	315,472	219.1%
27	129,361	320,353	247.6%
28	115,527	322,094	278.8%
29	102,551	321,642	313.6%
30	90,494	317,764	351.1%
31	79,389	310,770	391.5%
32	69,243	301,075	434.8%
33	60,046	288,379	480.3%
34	51,768	273,416	528.2%
35	44,370	256,149	577.3%
36	37,801	237,516	628.3%
37	32,007	217,924	680.9%
38	26,930	197,761	734.4%
39	22,515	177,140	786.8%
40	18,705	156,277	835.5%
41	15,444	135,416	876.8%
42	12,674	115,163	908.7%
43	10,338	96,282	931.3%
44	8,382	79,131	944.0%
45	6,754	64,419	953.8%
46	5,406	51,772	957.8%
47	4,296	41,107	956.9%
48	3,388	32,388	955.9%
49	2,650	25,222	951.8%
50	2,054	19,255	937.4%
51	1,577	14,596	925.3%
52	1,200	10,875	906.3%
53	904	8,045	889.8%
54	675	5,960	882.9%
55	499	4,394	879.8%
56	366	3,169	865.0%
57	267	2,264	849.6%
58	192	1,559	810.8%
59	137	1,053	765.8%
60	97	706	725.0%
<b>Total</b>	<b>5,448,220</b>	<b>8,024,289</b>	<b>147.3%</b>

# 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-131126102

Dear Commissioner Altman:

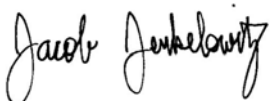
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”) 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](mailto: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]  
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[mailing\_address6]  
[mailing\_address7]

# Long Term Care Insurance

[Masthead subtitle]

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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.