

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/15/2017
SERFF Tr Num: MILL-131126109
SERFF Status: Assigned
State Tr Num: MILL-131126109
State Status: Received Review in Progress
Co Tr Num: LTC4 TQ COMP

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

State Filing Description:

Proposed 33.7% increase on 820 policyholders of Brighthouse Life form H-LTC4JQ7 (Series name is LTC4 TQ COMP).

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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: 33.7%

Deemer Date:
Submitted By: John Hebig

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

Filing Description:

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

H-LTC4JQ7, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1997. These forms were issued in Pennsylvania from November 1997 through February 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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 20.0% 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 53.8%. 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 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 85% 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
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The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future. If the current rate increase request is fully approved, the company will not implement another rate increase on these policies for three years from the time of this submission.

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

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

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

Company and Contact

Filing Contact Information

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

Filing Company Information

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

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

Filing Fees

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

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
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Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523665

State: Pennsylvania Filing Company: Brighthouse Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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	%	33.700%	\$864,859	820	\$2,566,346	33.700%	33.700%

SERFF Tracking #:

MILL-131126109

State Tracking #:

MILL-131126109

Company Tracking #:

LTC4 TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 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-LTC4JQ7, et al.	Revised	Previous State Filing Number: MILL-130642352 Percent Rate Change Request: 33.7	PA_LTC4_Comp_Q_P rem_Current_2017111 5.pdf, PA_LTC4_Comp_Q_P rem_33.7%_20171115. pdf,

Exhibit VI

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	251.68	230.71	209.73	18-39	25.17	23.07	20.97
40	251.68	230.71	209.73	40	25.17	23.07	20.97
41	262.17	241.19	220.22	41	26.22	24.12	22.02
42	272.66	251.68	230.71	42	27.27	25.17	23.07
43	283.14	262.17	241.19	43	28.31	26.22	24.12
44	293.63	272.66	251.68	44	29.36	27.27	25.17
45	304.12	283.14	262.17	45	30.41	28.31	26.22
46	314.60	293.63	262.17	46	31.46	29.36	26.22
47	314.60	293.63	272.66	47	31.46	29.36	27.27
48	325.09	304.12	283.14	48	32.51	30.41	28.31
49	335.58	314.60	293.63	49	33.56	31.46	29.36
50	346.06	325.09	304.12	50	34.61	32.51	30.41
51	367.04	346.06	325.09	51	36.70	34.61	32.51
52	388.01	367.04	335.58	52	38.80	36.70	33.56
53	408.98	388.01	356.55	53	40.90	38.80	35.65
54	429.96	398.50	367.04	54	43.00	39.85	36.70
55	440.44	408.98	377.52	55	44.04	40.90	37.75
56	471.90	440.44	408.98	56	47.19	44.04	40.90
57	513.85	482.39	440.44	57	51.39	48.24	44.04
58	545.31	513.85	471.90	58	54.53	51.39	47.19
59	587.26	545.31	503.36	59	58.73	54.53	50.34
60	618.72	576.77	534.82	60	61.87	57.68	53.48
61	671.15	629.20	576.77	61	67.12	62.92	57.68
62	713.10	671.15	618.72	62	71.31	67.12	61.87
63	765.53	713.10	660.66	63	76.55	71.31	66.07
64	817.97	765.53	702.61	64	81.80	76.55	70.26
65	870.40	807.48	744.56	65	87.04	80.75	74.46
66	954.29	891.37	817.97	66	95.43	89.14	81.80
67	1,048.67	975.27	891.37	67	104.87	97.53	89.14
68	1,143.05	1,059.16	975.27	68	114.31	105.92	97.53
69	1,247.92	1,153.54	1,059.16	69	124.79	115.35	105.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,363.28	1,258.41	1,153.54	70	136.33	125.84	115.35
71	1,520.58	1,405.22	1,289.87	71	152.06	140.52	128.99
72	1,677.88	1,562.52	1,436.68	72	167.79	156.25	143.67
73	1,866.64	1,740.80	1,604.47	73	186.66	174.08	160.45
74	2,065.89	1,929.56	1,782.75	74	206.59	192.96	178.27
75	2,286.11	2,139.29	1,981.99	75	228.61	213.93	198.20
76	2,548.28	2,380.49	2,202.21	76	254.83	238.05	220.22
77	2,831.42	2,642.66	2,453.90	77	283.14	264.27	245.39
78	3,146.02	2,936.29	2,726.55	78	314.60	293.63	272.66
79	3,502.57	3,271.86	3,030.67	79	350.26	327.19	303.07
80		3,628.41	3,355.76	80	389.06	362.84	335.58
81		4,026.91	3,733.28	81	432.05	402.69	373.33
82		4,467.35	4,131.77	82	479.24	446.74	413.18
83		4,960.23	4,593.19	83	531.68	496.02	459.32
84		5,495.05	5,086.07	84	589.35	549.51	508.61
				85	653.32	609.28	564.19
				86	735.12	685.83	635.50
				87	827.40	771.82	714.15
				88	931.22	868.30	804.33
				89	1,046.58	976.32	903.96
				90	1,177.66	1,097.96	1,017.21
				91	1,324.47	1,235.34	1,144.10
				92	1,490.17	1,390.54	1,287.77
				93	1,676.83	1,563.57	1,448.22
				94	1,886.56	1,759.67	1,628.59
				95	2,122.52	1,978.85	1,833.08
				96	2,386.78	2,226.33	2,061.69
				97	2,685.65	2,504.23	2,319.67
				98	3,021.23	2,817.79	2,609.10
				99	3,398.75	3,170.14	2,935.24

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	293.63	283.14	262.17	18-39	29.36	28.31	26.22
40	293.63	283.14	262.17	40	29.36	28.31	26.22
41	314.60	293.63	272.66	41	31.46	29.36	27.27
42	325.09	304.12	283.14	42	32.51	30.41	28.31
43	335.58	314.60	293.63	43	33.56	31.46	29.36
44	346.06	325.09	304.12	44	34.61	32.51	30.41
45	356.55	335.58	314.60	45	35.65	33.56	31.46
46	367.04	346.06	325.09	46	36.70	34.61	32.51
47	377.52	356.55	335.58	47	37.75	35.65	33.56
48	398.50	377.52	346.06	48	39.85	37.75	34.61
49	408.98	388.01	356.55	49	40.90	38.80	35.65
50	419.47	398.50	367.04	50	41.95	39.85	36.70
51	440.44	419.47	388.01	51	44.04	41.95	38.80
52	461.42	440.44	408.98	52	46.14	44.04	40.90
53	482.39	450.93	419.47	53	48.24	45.09	41.95
54	503.36	471.90	440.44	54	50.34	47.19	44.04
55	524.34	492.88	450.93	55	52.43	49.29	45.09
56	566.28	534.82	492.88	56	56.63	53.48	49.29
57	608.23	566.28	524.34	57	60.82	56.63	52.43
58	650.18	608.23	566.28	58	65.02	60.82	56.63
59	692.12	650.18	597.74	59	69.21	65.02	59.77
60	734.07	692.12	639.69	60	73.41	69.21	63.97
61	796.99	744.56	692.12	61	79.70	74.46	69.21
62	849.43	796.99	734.07	62	84.94	79.70	73.41
63	912.35	849.43	786.51	63	91.23	84.94	78.65
64	975.27	912.35	849.43	64	97.53	91.23	84.94
65	1,038.19	975.27	901.86	65	103.82	97.53	90.19
66	1,153.54	1,080.13	996.24	66	115.35	108.01	99.62
67	1,268.90	1,185.00	1,090.62	67	126.89	118.50	109.06
68	1,405.22	1,300.36	1,195.49	68	140.52	130.04	119.55
69	1,541.55	1,426.20	1,310.84	69	154.16	142.62	131.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,698.85	1,573.01	1,436.68	70	169.89	157.30	143.67
71	1,898.10	1,761.77	1,614.96	71	189.81	176.18	161.50
72	2,107.83	1,961.02	1,803.72	72	210.78	196.10	180.37
73	2,349.03	2,181.24	2,013.45	73	234.90	218.12	201.35
74	2,611.20	2,432.92	2,244.16	74	261.12	243.29	224.42
75	2,894.34	2,705.58	2,506.33	75	289.43	270.56	250.63
76	3,219.43	3,009.69	2,789.47	76	321.94	300.97	278.95
77	3,575.98	3,345.27	3,104.07	77	357.60	334.53	310.41
78	3,974.47	3,712.31	3,439.65	78	397.45	371.23	343.96
79	4,425.40	4,131.77	3,827.66	79	442.54	413.18	382.77
				80	490.78	458.27	424.71
				81	543.21	506.51	469.81
				82	599.84	559.99	519.09
				83	662.76	618.72	573.62
				84	733.02	683.74	634.45
				85	809.58	755.05	700.51
				86	911.30	849.43	788.60
				87	1,025.60	956.39	887.18
				88	1,153.54	1,075.94	998.34
				89	1,297.21	1,210.17	1,123.13
				90	1,459.75	1,361.18	1,262.60
				91	1,642.22	1,531.06	1,420.95
				92	1,846.71	1,722.97	1,598.18
				93	2,077.42	1,937.95	1,797.43
				94	2,337.49	2,180.19	2,022.89
				95	2,629.03	2,452.85	2,275.62
				96	2,958.31	2,759.06	2,559.81
				97	3,327.44	3,104.07	2,879.66
				98	3,743.77	3,492.08	3,239.35
				99	4,211.47	3,928.33	3,644.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
18-39	398.50	377.52	346.06	18-39	39.85	37.75	34.61
40	398.50	377.52	346.06	40	39.85	37.75	34.61
41	419.47	398.50	367.04	41	41.95	39.85	36.70
42	429.96	408.98	377.52	42	43.00	40.90	37.75
43	440.44	419.47	388.01	43	44.04	41.95	38.80
44	461.42	429.96	398.50	44	46.14	43.00	39.85
45	471.90	440.44	408.98	45	47.19	44.04	40.90
46	482.39	450.93	419.47	46	48.24	45.09	41.95
47	503.36	471.90	440.44	47	50.34	47.19	44.04
48	513.85	482.39	450.93	48	51.39	48.24	45.09
49	534.82	503.36	461.42	49	53.48	50.34	46.14
50	545.31	513.85	471.90	50	54.53	51.39	47.19
51	566.28	534.82	492.88	51	56.63	53.48	49.29
52	587.26	555.80	513.85	52	58.73	55.58	51.39
53	608.23	566.28	524.34	53	60.82	56.63	52.43
54	629.20	587.26	545.31	54	62.92	58.73	54.53
55	650.18	608.23	555.80	55	65.02	60.82	55.58
56	702.61	650.18	597.74	56	70.26	65.02	59.77
57	755.05	702.61	639.69	57	75.50	70.26	63.97
58	807.48	755.05	692.12	58	80.75	75.50	69.21
59	870.40	807.48	734.07	59	87.04	80.75	73.41
60	922.83	859.91	786.51	60	92.28	85.99	78.65
61	996.24	922.83	849.43	61	99.62	92.28	84.94
62	1,059.16	985.75	912.35	62	105.92	98.58	91.23
63	1,132.57	1,059.16	975.27	63	113.26	105.92	97.53
64	1,216.46	1,132.57	1,038.19	64	121.65	113.26	103.82
65	1,289.87	1,205.97	1,111.59	65	128.99	120.60	111.16
66	1,426.20	1,331.82	1,226.95	66	142.62	133.18	122.69
67	1,573.01	1,468.14	1,352.79	67	157.30	146.81	135.28
68	1,740.80	1,614.96	1,489.12	68	174.08	161.50	148.91
69	1,919.07	1,782.75	1,635.93	69	191.91	178.27	163.59

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,107.83	1,950.53	1,793.23	70	210.78	195.05	179.32
71	2,359.52	2,191.73	2,013.45	71	235.95	219.17	201.35
72	2,632.17	2,443.41	2,254.65	72	263.22	244.34	225.46
73	2,946.77	2,747.53	2,537.79	73	294.68	274.75	253.78
74	3,292.84	3,072.61	2,841.91	74	329.28	307.26	284.19
75	3,670.36	3,429.16	3,177.48	75	367.04	342.92	317.75
76	4,089.83	3,817.17	3,534.03	76	408.98	381.72	353.40
77	4,540.76	4,236.64	3,932.53	77	454.08	423.66	393.25
78	5,044.12	4,708.55	4,372.97	78	504.41	470.85	437.30
79	5,610.40	5,243.37	4,865.85	79	561.04	524.34	486.58
				80	622.91	582.01	540.07
				81	694.22	648.08	601.94
				82	772.87	721.49	670.10
				83	860.96	804.33	746.66
				84	959.54	895.57	831.60
				85	1,067.55	997.29	925.98
				86	1,201.78	1,122.08	1,042.38
				87	1,351.74	1,262.60	1,172.42
				88	1,520.58	1,420.95	1,319.23
				89	1,710.39	1,598.18	1,483.87
				90	1,924.32	1,797.43	1,669.49
				91	2,164.46	2,021.84	1,878.17
				92	2,435.02	2,274.57	2,112.03
				93	2,739.14	2,559.81	2,376.29
				94	3,082.05	2,879.66	2,673.07
				95	3,466.92	3,239.35	3,007.60
				96	3,900.02	3,644.14	3,383.02
				97	4,387.65	4,099.27	3,806.69
				98	4,936.11	4,612.07	4,281.73
				99	5,553.78	5,187.79	4,816.56

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	513.85	482.39	450.93	18-39	51.39	48.24	45.09
40	513.85	482.39	450.93	40	51.39	48.24	45.09
41	534.82	503.36	471.90	41	53.48	50.34	47.19
42	555.80	524.34	482.39	42	55.58	52.43	48.24
43	566.28	534.82	503.36	43	56.63	53.48	50.34
44	587.26	555.80	513.85	44	58.73	55.58	51.39
45	597.74	566.28	534.82	45	59.77	56.63	53.48
46	618.72	587.26	545.31	46	61.87	58.73	54.53
47	639.69	608.23	566.28	47	63.97	60.82	56.63
48	660.66	629.20	587.26	48	66.07	62.92	58.73
49	681.64	650.18	608.23	49	68.16	65.02	60.82
50	692.12	660.66	618.72	50	69.21	66.07	61.87
51	734.07	692.12	650.18	51	73.41	69.21	65.02
52	765.53	723.58	681.64	52	76.55	72.36	68.16
53	796.99	755.05	713.10	53	79.70	75.50	71.31
54	838.94	796.99	744.56	54	83.89	79.70	74.46
55	870.40	828.45	776.02	55	87.04	82.85	77.60
56	933.32	880.89	828.45	56	93.33	88.09	82.85
57	985.75	933.32	880.89	57	98.58	93.33	88.09
58	1,048.67	996.24	933.32	58	104.87	99.62	93.33
59	1,122.08	1,059.16	996.24	59	112.21	105.92	99.62
60	1,185.00	1,122.08	1,048.67	60	118.50	112.21	104.87
61	1,279.38	1,205.97	1,132.57	61	127.94	120.60	113.26
62	1,373.76	1,300.36	1,216.46	62	137.38	130.04	121.65
63	1,478.63	1,394.74	1,310.84	63	147.86	139.47	131.08
64	1,583.50	1,499.60	1,405.22	64	158.35	149.96	140.52
65	1,698.85	1,604.47	1,510.09	65	169.89	160.45	151.01
66	1,877.13	1,772.26	1,656.90	66	187.71	177.23	165.69
67	2,055.40	1,940.05	1,814.21	67	205.54	194.00	181.42
68	2,265.14	2,128.81	1,992.48	68	226.51	212.88	199.25
69	2,485.36	2,338.54	2,181.24	69	248.54	233.85	218.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,726.55	2,558.76	2,380.49	70	272.66	255.88	238.05
71	3,041.15	2,852.39	2,663.63	71	304.12	285.24	266.36
72	3,397.70	3,198.45	2,988.72	72	339.77	319.85	298.87
73	3,785.71	3,565.49	3,334.78	73	378.57	356.55	333.48
74	4,215.67	3,974.47	3,733.28	74	421.57	397.45	373.33
75	4,698.06	4,435.89	4,173.72	75	469.81	443.59	417.37
76	5,232.88	4,939.25	4,645.62	76	523.29	493.93	464.56
77	5,809.65	5,484.56	5,159.47	77	580.97	548.46	515.95
78	6,459.83	6,103.28	5,736.25	78	645.98	610.33	573.62
79	7,183.42	6,784.92	6,386.42	79	718.34	678.49	638.64
				80	798.04	754.00	708.90
				81	887.18	837.89	788.60
				82	986.80	932.27	876.69
				83	1,096.91	1,036.09	974.22
				84	1,219.61	1,151.44	1,083.28
				85	1,354.89	1,279.38	1,203.88
				86	1,524.77	1,439.83	1,354.89
				87	1,715.63	1,620.20	1,523.72
				88	1,929.56	1,822.59	1,714.58
				89	2,170.75	2,050.16	1,928.51
				90	2,442.36	2,306.03	2,169.71
				91	2,747.53	2,594.42	2,441.31
				92	3,090.44	2,918.46	2,746.48
				93	3,476.35	3,283.40	3,089.39
				94	3,911.55	3,693.43	3,475.30
				95	4,400.23	4,154.85	3,909.46
				96	4,949.74	4,673.94	4,398.14
				97	5,568.46	5,259.10	4,948.69
				98	6,264.78	5,915.57	5,566.36
				99	7,048.14	6,654.88	6,262.68

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	367.04	346.06	314.60	18-39	36.70	34.61	31.46
40	367.04	346.06	314.60	40	36.70	34.61	31.46
41	388.01	367.04	335.58	41	38.80	36.70	33.56
42	398.50	377.52	346.06	42	39.85	37.75	34.61
43	419.47	388.01	356.55	43	41.95	38.80	35.65
44	440.44	408.98	367.04	44	44.04	40.90	36.70
45	450.93	419.47	388.01	45	45.09	41.95	38.80
46	471.90	440.44	398.50	46	47.19	44.04	39.85
47	492.88	461.42	419.47	47	49.29	46.14	41.95
48	513.85	471.90	429.96	48	51.39	47.19	43.00
49	524.34	492.88	450.93	49	52.43	49.29	45.09
50	545.31	503.36	461.42	50	54.53	50.34	46.14
51	576.77	534.82	482.39	51	57.68	53.48	48.24
52	597.74	555.80	503.36	52	59.77	55.58	50.34
53	618.72	576.77	524.34	53	61.87	57.68	52.43
54	639.69	597.74	545.31	54	63.97	59.77	54.53
55	660.66	618.72	566.28	55	66.07	61.87	56.63
56	713.10	660.66	608.23	56	71.31	66.07	60.82
57	755.05	702.61	650.18	57	75.50	70.26	65.02
58	796.99	744.56	692.12	58	79.70	74.46	69.21
59	849.43	796.99	734.07	59	84.94	79.70	73.41
60	901.86	838.94	776.02	60	90.19	83.89	77.60
61	975.27	912.35	838.94	61	97.53	91.23	83.89
62	1,048.67	975.27	901.86	62	104.87	97.53	90.19
63	1,132.57	1,048.67	964.78	63	113.26	104.87	96.48
64	1,216.46	1,132.57	1,038.19	64	121.65	113.26	103.82
65	1,300.36	1,205.97	1,111.59	65	130.04	120.60	111.16
66	1,415.71	1,321.33	1,216.46	66	141.57	132.13	121.65
67	1,541.55	1,426.20	1,310.84	67	154.16	142.62	131.08
68	1,667.39	1,552.04	1,426.20	68	166.74	155.20	142.62
69	1,814.21	1,688.36	1,552.04	69	181.42	168.84	155.20

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	1,961.02	1,824.69	1,677.88	70	196.10	182.47	167.79
71	2,170.75	2,013.45	1,856.15	71	217.08	201.35	185.62
72	2,401.46	2,233.68	2,055.40	72	240.15	223.37	205.54
73	2,642.66	2,464.38	2,275.62	73	264.27	246.44	227.56
74	2,925.80	2,716.06	2,506.33	74	292.58	271.61	250.63
75	3,219.43	2,999.21	2,768.50	75	321.94	299.92	276.85
76	3,628.41	3,376.73	3,114.56	76	362.84	337.67	311.46
77	4,068.85	3,785.71	3,502.57	77	406.89	378.57	350.26
78	4,582.70	4,257.62	3,932.53	78	458.27	425.76	393.25
79	5,148.99	4,781.95	4,414.92	79	514.90	478.20	441.49
80		5,369.21	4,960.23	80		536.92	496.02
81		5,925.01	5,474.08	81		592.50	547.41
82		6,533.24	6,040.36	82		653.32	604.04
83		7,204.39	6,669.56	83		720.44	666.96
84		7,938.46	7,361.69	84		793.85	736.17

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	450.93	419.47	388.01	18-39	45.09	41.95	38.80
40	450.93	419.47	388.01	40	45.09	41.95	38.80
41	471.90	440.44	408.98	41	47.19	44.04	40.90
42	492.88	461.42	429.96	42	49.29	46.14	43.00
43	513.85	482.39	440.44	43	51.39	48.24	44.04
44	534.82	503.36	461.42	44	53.48	50.34	46.14
45	555.80	524.34	482.39	45	55.58	52.43	48.24
46	576.77	534.82	492.88	46	57.68	53.48	49.29
47	597.74	555.80	513.85	47	59.77	55.58	51.39
48	629.20	587.26	534.82	48	62.92	58.73	53.48
49	650.18	608.23	555.80	49	65.02	60.82	55.58
50	671.15	629.20	576.77	50	67.12	62.92	57.68
51	702.61	660.66	608.23	51	70.26	66.07	60.82
52	734.07	681.64	629.20	52	73.41	68.16	62.92
53	765.53	713.10	650.18	53	76.55	71.31	65.02
54	786.51	734.07	671.15	54	78.65	73.41	67.12
55	817.97	755.05	692.12	55	81.80	75.50	69.21
56	880.89	817.97	744.56	56	88.09	81.80	74.46
57	933.32	870.40	796.99	57	93.33	87.04	79.70
58	996.24	922.83	849.43	58	99.62	92.28	84.94
59	1,059.16	985.75	912.35	59	105.92	98.58	91.23
60	1,122.08	1,048.67	964.78	60	112.21	104.87	96.48
61	1,216.46	1,132.57	1,038.19	61	121.65	113.26	103.82
62	1,300.36	1,216.46	1,122.08	62	130.04	121.65	112.21
63	1,405.22	1,310.84	1,205.97	63	140.52	131.08	120.60
64	1,510.09	1,405.22	1,289.87	64	151.01	140.52	128.99
65	1,614.96	1,499.60	1,384.25	65	161.50	149.96	138.42
66	1,761.77	1,635.93	1,510.09	66	176.18	163.59	151.01
67	1,919.07	1,782.75	1,646.42	67	191.91	178.27	164.64
68	2,086.86	1,940.05	1,793.23	68	208.69	194.00	179.32
69	2,275.62	2,118.32	1,950.53	69	227.56	211.83	195.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,474.87	2,296.60	2,118.32	70	247.49	229.66	211.83
71	2,747.53	2,548.28	2,349.03	71	274.75	254.83	234.90
72	3,041.15	2,820.93	2,600.71	72	304.12	282.09	260.07
73	3,355.76	3,125.05	2,883.85	73	335.58	312.50	288.39
74	3,722.79	3,460.62	3,198.45	74	372.28	346.06	319.85
75	4,110.80	3,827.66	3,534.03	75	411.08	382.77	353.40
76	4,593.19	4,268.10	3,943.01	76	459.32	426.81	394.30
77	5,117.53	4,760.98	4,404.43	77	511.75	476.10	440.44
78	5,715.27	5,316.78	4,907.79	78	571.53	531.68	490.78
79	6,365.45	5,925.01	5,474.08	79	636.54	592.50	547.41

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	566.28	534.82	492.88	18-39	56.63	53.48	49.29
40	566.28	534.82	492.88	40	56.63	53.48	49.29
41	597.74	555.80	513.85	41	59.77	55.58	51.39
42	618.72	576.77	534.82	42	61.87	57.68	53.48
43	639.69	597.74	555.80	43	63.97	59.77	55.58
44	671.15	629.20	587.26	44	67.12	62.92	58.73
45	702.61	660.66	608.23	45	70.26	66.07	60.82
46	723.58	681.64	629.20	46	72.36	68.16	62.92
47	755.05	713.10	660.66	47	75.50	71.31	66.07
48	786.51	734.07	681.64	48	78.65	73.41	68.16
49	817.97	765.53	713.10	49	81.80	76.55	71.31
50	849.43	796.99	734.07	50	84.94	79.70	73.41
51	891.37	828.45	765.53	51	89.14	82.85	76.55
52	922.83	859.91	796.99	52	92.28	85.99	79.70
53	954.29	891.37	828.45	53	95.43	89.14	82.85
54	996.24	922.83	849.43	54	99.62	92.28	84.94
55	1,027.70	954.29	880.89	55	102.77	95.43	88.09
56	1,101.11	1,027.70	943.81	56	110.11	102.77	94.38
57	1,174.51	1,090.62	1,006.73	57	117.45	109.06	100.67
58	1,247.92	1,164.03	1,069.65	58	124.79	116.40	106.96
59	1,331.82	1,237.44	1,132.57	59	133.18	123.74	113.26
60	1,415.71	1,310.84	1,205.97	60	141.57	131.08	120.60
61	1,520.58	1,415.71	1,300.36	61	152.06	141.57	130.04
62	1,635.93	1,520.58	1,394.74	62	163.59	152.06	139.47
63	1,751.29	1,625.44	1,499.60	63	175.13	162.54	149.96
64	1,877.13	1,740.80	1,604.47	64	187.71	174.08	160.45
65	2,013.45	1,866.64	1,719.82	65	201.35	186.66	171.98
66	2,202.21	2,044.91	1,887.61	66	220.22	204.49	188.76
67	2,411.95	2,244.16	2,065.89	67	241.19	224.42	206.59
68	2,632.17	2,443.41	2,254.65	68	263.22	244.34	225.46
69	2,883.85	2,674.12	2,464.38	69	288.39	267.41	246.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,146.02	2,925.80	2,695.09	70	314.60	292.58	269.51
71	3,502.57	3,250.89	2,999.21	71	350.26	325.09	299.92
72	3,880.09	3,607.44	3,334.78	72	388.01	360.74	333.48
73	4,310.05	4,005.93	3,701.82	73	431.00	400.59	370.18
74	4,781.95	4,456.86	4,121.29	74	478.20	445.69	412.13
75	5,306.29	4,939.25	4,572.22	75	530.63	493.93	457.22
76	5,977.44	5,568.46	5,148.99	76	597.74	556.85	514.90
77	6,732.49	6,271.07	5,799.17	77	673.25	627.11	579.92
78	7,571.42	7,057.57	6,533.24	78	757.14	705.76	653.32
79	8,525.72	7,938.46	7,351.20	79	852.57	793.85	735.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	734.07	692.12	650.18	18-39	73.41	69.21	65.02
40	734.07	692.12	650.18	40	73.41	69.21	65.02
41	765.53	723.58	681.64	41	76.55	72.36	68.16
42	796.99	755.05	713.10	42	79.70	75.50	71.31
43	838.94	796.99	744.56	43	83.89	79.70	74.46
44	870.40	828.45	776.02	44	87.04	82.85	77.60
45	901.86	859.91	807.48	45	90.19	85.99	80.75
46	943.81	891.37	838.94	46	94.38	89.14	83.89
47	975.27	922.83	870.40	47	97.53	92.28	87.04
48	1,017.21	964.78	912.35	48	101.72	96.48	91.23
49	1,059.16	1,006.73	954.29	49	105.92	100.67	95.43
50	1,101.11	1,048.67	985.75	50	110.11	104.87	98.58
51	1,164.03	1,101.11	1,038.19	51	116.40	110.11	103.82
52	1,216.46	1,153.54	1,080.13	52	121.65	115.35	108.01
53	1,279.38	1,205.97	1,132.57	53	127.94	120.60	113.26
54	1,331.82	1,258.41	1,185.00	54	133.18	125.84	118.50
55	1,394.74	1,321.33	1,237.44	55	139.47	132.13	123.74
56	1,489.12	1,405.22	1,321.33	56	148.91	140.52	132.13
57	1,583.50	1,499.60	1,405.22	57	158.35	149.96	140.52
58	1,677.88	1,583.50	1,489.12	58	167.79	158.35	148.91
59	1,782.75	1,688.36	1,583.50	59	178.27	168.84	158.35
60	1,887.61	1,782.75	1,677.88	60	188.76	178.27	167.79
61	2,034.43	1,919.07	1,803.72	61	203.44	191.91	180.37
62	2,181.24	2,065.89	1,940.05	62	218.12	206.59	194.00
63	2,338.54	2,212.70	2,076.37	63	233.85	221.27	207.64
64	2,506.33	2,370.00	2,233.68	64	250.63	237.00	223.37
65	2,684.60	2,537.79	2,390.98	65	268.46	253.78	239.10
66	2,936.29	2,778.99	2,611.20	66	293.63	277.90	261.12
67	3,208.94	3,030.67	2,852.39	67	320.89	303.07	285.24
68	3,513.06	3,313.81	3,114.56	68	351.31	331.38	311.46
69	3,838.15	3,628.41	3,408.19	69	383.81	362.84	340.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,184.21	3,953.50	3,712.31	70	418.42	395.35	371.23
71	4,635.14	4,383.46	4,121.29	71	463.51	438.35	412.13
72	5,138.50	4,855.36	4,561.73	72	513.85	485.54	456.17
73	5,683.81	5,369.21	5,054.61	73	568.38	536.92	505.46
74	6,292.04	5,956.47	5,610.40	74	629.20	595.65	561.04
75	6,963.19	6,585.67	6,208.15	75	696.32	658.57	620.81
76	7,844.08	7,424.61	7,005.14	76	784.41	742.46	700.51
77	8,840.32	8,368.42	7,886.03	77	884.03	836.84	788.60
78	9,951.91	9,417.09	8,882.27	78	995.19	941.71	888.23
79	11,210.32	10,612.58	10,014.83	79	1,121.03	1,061.26	1,001.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	534.82	503.36	461.42	18-39	53.48	50.34	46.14
40	534.82	503.36	461.42	40	53.48	50.34	46.14
41	555.80	524.34	482.39	41	55.58	52.43	48.24
42	576.77	534.82	492.88	42	57.68	53.48	49.29
43	597.74	555.80	513.85	43	59.77	55.58	51.39
44	608.23	566.28	524.34	44	60.82	56.63	52.43
45	629.20	587.26	545.31	45	62.92	58.73	54.53
46	650.18	608.23	555.80	46	65.02	60.82	55.58
47	671.15	629.20	576.77	47	67.12	62.92	57.68
48	692.12	650.18	597.74	48	69.21	65.02	59.77
49	713.10	671.15	618.72	49	71.31	67.12	61.87
50	734.07	681.64	629.20	50	73.41	68.16	62.92
51	755.05	702.61	650.18	51	75.50	70.26	65.02
52	776.02	723.58	671.15	52	77.60	72.36	67.12
53	796.99	744.56	681.64	53	79.70	74.46	68.16
54	817.97	765.53	702.61	54	81.80	76.55	70.26
55	828.45	776.02	713.10	55	82.85	77.60	71.31
56	880.89	817.97	755.05	56	88.09	81.80	75.50
57	922.83	859.91	796.99	57	92.28	85.99	79.70
58	975.27	912.35	838.94	58	97.53	91.23	83.89
59	1,017.21	954.29	880.89	59	101.72	95.43	88.09
60	1,069.65	996.24	922.83	60	106.96	99.62	92.28
61	1,153.54	1,080.13	996.24	61	115.35	108.01	99.62
62	1,226.95	1,143.05	1,059.16	62	122.69	114.31	105.92
63	1,310.84	1,226.95	1,143.05	63	131.08	122.69	114.31
64	1,405.22	1,310.84	1,216.46	64	140.52	131.08	121.65
65	1,499.60	1,405.22	1,300.36	65	149.96	140.52	130.04
66	1,614.96	1,510.09	1,405.22	66	161.50	151.01	140.52
67	1,740.80	1,625.44	1,510.09	67	174.08	162.54	151.01
68	1,877.13	1,751.29	1,625.44	68	187.71	175.13	162.54
69	2,023.94	1,887.61	1,751.29	69	202.39	188.76	175.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,170.75	2,023.94	1,877.13	70	217.08	202.39	187.71
71	2,380.49	2,223.19	2,065.89	71	238.05	222.32	206.59
72	2,611.20	2,432.92	2,254.65	72	261.12	243.29	225.46
73	2,862.88	2,674.12	2,474.87	73	286.29	267.41	247.49
74	3,146.02	2,936.29	2,716.06	74	314.60	293.63	271.61
75	3,439.65	3,208.94	2,967.75	75	343.96	320.89	296.77
76	3,848.63	3,586.46	3,324.30	76	384.86	358.65	332.43
77	4,310.05	4,016.42	3,712.31	77	431.00	401.64	371.23
78	4,813.41	4,488.32	4,152.75	78	481.34	448.83	415.27
79	5,379.70	5,012.66	4,645.62	79	537.97	501.27	464.56
80		5,599.92	5,190.93	80		559.99	519.09
81		6,187.18	5,736.25	81		618.72	573.62
82		6,826.87	6,323.50	82		682.69	632.35
83		7,529.48	6,973.68	83		752.95	697.37
84		8,305.50	7,697.27	84		830.55	769.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	660.66	618.72	576.77	18-39	66.07	61.87	57.68
40	660.66	618.72	576.77	40	66.07	61.87	57.68
41	692.12	650.18	597.74	41	69.21	65.02	59.77
42	713.10	671.15	618.72	42	71.31	67.12	61.87
43	734.07	692.12	639.69	43	73.41	69.21	63.97
44	755.05	713.10	660.66	44	75.50	71.31	66.07
45	786.51	734.07	681.64	45	78.65	73.41	68.16
46	807.48	755.05	702.61	46	80.75	75.50	70.26
47	828.45	776.02	723.58	47	82.85	77.60	72.36
48	859.91	807.48	755.05	48	85.99	80.75	75.50
49	891.37	838.94	776.02	49	89.14	83.89	77.60
50	912.35	859.91	796.99	50	91.23	85.99	79.70
51	943.81	880.89	817.97	51	94.38	88.09	81.80
52	964.78	901.86	838.94	52	96.48	90.19	83.89
53	996.24	933.32	859.91	53	99.62	93.33	85.99
54	1,017.21	954.29	880.89	54	101.72	95.43	88.09
55	1,038.19	975.27	901.86	55	103.82	97.53	90.19
56	1,101.11	1,027.70	954.29	56	110.11	102.77	95.43
57	1,164.03	1,090.62	1,006.73	57	116.40	109.06	100.67
58	1,226.95	1,143.05	1,059.16	58	122.69	114.31	105.92
59	1,300.36	1,216.46	1,122.08	59	130.04	121.65	112.21
60	1,363.28	1,268.90	1,174.51	60	136.33	126.89	117.45
61	1,457.66	1,363.28	1,258.41	61	145.77	136.33	125.84
62	1,562.52	1,457.66	1,342.30	62	156.25	145.77	134.23
63	1,667.39	1,552.04	1,436.68	63	166.74	155.20	143.67
64	1,772.26	1,656.90	1,531.06	64	177.23	165.69	153.11
65	1,887.61	1,761.77	1,625.44	65	188.76	176.18	162.54
66	2,044.91	1,908.59	1,761.77	66	204.49	190.86	176.18
67	2,202.21	2,055.40	1,898.10	67	220.22	205.54	189.81
68	2,370.00	2,212.70	2,044.91	68	237.00	221.27	204.49
69	2,558.76	2,390.98	2,212.70	69	255.88	239.10	221.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,758.01	2,569.25	2,380.49	70	275.80	256.93	238.05
71	3,030.67	2,831.42	2,621.68	71	303.07	283.14	262.17
72	3,334.78	3,114.56	2,883.85	72	333.48	311.46	288.39
73	3,659.87	3,418.68	3,166.99	73	365.99	341.87	316.70
74	4,016.42	3,754.25	3,481.60	74	401.64	375.43	348.16
75	4,404.43	4,110.80	3,817.17	75	440.44	411.08	381.72
76	4,886.82	4,561.73	4,236.64	76	488.68	456.17	423.66
77	5,411.16	5,054.61	4,687.57	77	541.12	505.46	468.76
78	5,987.93	5,589.43	5,190.93	78	598.79	558.94	519.09
79	6,638.10	6,197.66	5,746.73	79	663.81	619.77	574.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	817.97	765.53	702.61	18-39	81.80	76.55	70.26
40	817.97	765.53	702.61	40	81.80	76.55	70.26
41	849.43	796.99	734.07	41	84.94	79.70	73.41
42	880.89	817.97	755.05	42	88.09	81.80	75.50
43	912.35	849.43	786.51	43	91.23	84.94	78.65
44	943.81	880.89	817.97	44	94.38	88.09	81.80
45	975.27	912.35	838.94	45	97.53	91.23	83.89
46	1,006.73	943.81	870.40	46	100.67	94.38	87.04
47	1,048.67	975.27	901.86	47	104.87	97.53	90.19
48	1,080.13	1,006.73	933.32	48	108.01	100.67	93.33
49	1,122.08	1,048.67	964.78	49	112.21	104.87	96.48
50	1,153.54	1,080.13	996.24	50	115.35	108.01	99.62
51	1,195.49	1,111.59	1,027.70	51	119.55	111.16	102.77
52	1,226.95	1,143.05	1,059.16	52	122.69	114.31	105.92
53	1,258.41	1,174.51	1,090.62	53	125.84	117.45	109.06
54	1,300.36	1,216.46	1,122.08	54	130.04	121.65	112.21
55	1,331.82	1,247.92	1,153.54	55	133.18	124.79	115.35
56	1,405.22	1,310.84	1,216.46	56	140.52	131.08	121.65
57	1,478.63	1,384.25	1,279.38	57	147.86	138.42	127.94
58	1,562.52	1,457.66	1,352.79	58	156.25	145.77	135.28
59	1,635.93	1,531.06	1,415.71	59	163.59	153.11	141.57
60	1,719.82	1,604.47	1,489.12	60	171.98	160.45	148.91
61	1,835.18	1,719.82	1,593.98	61	183.52	171.98	159.40
62	1,961.02	1,835.18	1,698.85	62	196.10	183.52	169.89
63	2,086.86	1,950.53	1,803.72	63	208.69	195.05	180.37
64	2,223.19	2,076.37	1,929.56	64	222.32	207.64	192.96
65	2,359.52	2,202.21	2,044.91	65	235.95	220.22	204.49
66	2,558.76	2,390.98	2,223.19	66	255.88	239.10	222.32
67	2,778.99	2,590.22	2,401.46	67	277.90	259.02	240.15
68	3,009.69	2,810.45	2,600.71	68	300.97	281.04	260.07
69	3,261.38	3,041.15	2,820.93	69	326.14	304.12	282.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

5-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
70	3,523.54	3,292.84	3,051.64	70	352.35	329.28	305.16
71	3,880.09	3,628.41	3,366.24	71	388.01	362.84	336.62
72	4,278.59	3,995.45	3,701.82	72	427.86	399.54	370.18
73	4,708.55	4,393.94	4,079.34	73	470.85	439.39	407.93
74	5,180.45	4,834.39	4,488.32	74	518.04	483.44	448.83
75	5,694.30	5,316.78	4,939.25	75	569.43	531.68	493.93
76	6,375.94	5,956.47	5,526.51	76	637.59	595.65	552.65
77	7,130.98	6,659.08	6,176.69	77	713.10	665.91	617.67
78	7,969.92	7,445.58	6,910.76	78	796.99	744.56	691.08
79	8,913.73	8,326.47	7,728.73	79	891.37	832.65	772.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,048.67	996.24	933.32	18-39	104.87	99.62	93.33
40	1,048.67	996.24	933.32	40	104.87	99.62	93.33
41	1,090.62	1,038.19	975.27	41	109.06	103.82	97.53
42	1,132.57	1,069.65	1,006.73	42	113.26	106.96	100.67
43	1,174.51	1,111.59	1,048.67	43	117.45	111.16	104.87
44	1,216.46	1,153.54	1,080.13	44	121.65	115.35	108.01
45	1,258.41	1,195.49	1,122.08	45	125.84	119.55	112.21
46	1,310.84	1,237.44	1,164.03	46	131.08	123.74	116.40
47	1,363.28	1,289.87	1,205.97	47	136.33	128.99	120.60
48	1,405.22	1,331.82	1,258.41	48	140.52	133.18	125.84
49	1,457.66	1,384.25	1,300.36	49	145.77	138.42	130.04
50	1,510.09	1,426.20	1,342.30	50	151.01	142.62	134.23
51	1,573.01	1,489.12	1,394.74	51	157.30	148.91	139.47
52	1,625.44	1,541.55	1,447.17	52	162.54	154.16	144.72
53	1,677.88	1,583.50	1,489.12	53	167.79	158.35	148.91
54	1,740.80	1,646.42	1,541.55	54	174.08	164.64	154.16
55	1,793.23	1,698.85	1,593.98	55	179.32	169.89	159.40
56	1,898.10	1,793.23	1,677.88	56	189.81	179.32	167.79
57	1,992.48	1,887.61	1,772.26	57	199.25	188.76	177.23
58	2,097.35	1,981.99	1,866.64	58	209.73	198.20	186.66
59	2,202.21	2,086.86	1,961.02	59	220.22	208.69	196.10
60	2,317.57	2,191.73	2,055.40	60	231.76	219.17	205.54
61	2,474.87	2,338.54	2,191.73	61	247.49	233.85	219.17
62	2,632.17	2,485.36	2,338.54	62	263.22	248.54	233.85
63	2,799.96	2,653.14	2,495.84	63	280.00	265.31	249.58
64	2,978.23	2,820.93	2,653.14	64	297.82	282.09	265.31
65	3,166.99	2,999.21	2,820.93	65	316.70	299.92	282.09
66	3,429.16	3,240.40	3,051.64	66	342.92	324.04	305.16
67	3,712.31	3,513.06	3,303.32	67	371.23	351.31	330.33
68	4,016.42	3,796.20	3,575.98	68	401.64	379.62	357.60
69	4,352.00	4,110.80	3,869.61	69	435.20	411.08	386.96

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,698.06	4,435.89	4,173.72	70	469.81	443.59	417.37
71	5,159.47	4,876.33	4,582.70	71	515.95	487.63	458.27
72	5,662.84	5,348.24	5,033.63	72	566.28	534.82	503.36
73	6,218.64	5,872.57	5,516.02	73	621.86	587.26	551.60
74	6,816.38	6,438.86	6,050.85	74	681.64	643.89	605.08
75	7,477.04	7,057.57	6,638.10	75	747.70	705.76	663.81
76	8,368.42	7,896.51	7,424.61	76	836.84	789.65	742.46
77	9,354.17	8,829.83	8,305.50	77	935.42	882.98	830.55
78	10,455.28	9,878.51	9,291.25	78	1,045.53	987.85	929.12
79	11,692.71	11,042.53	10,392.36	79	1,169.27	1,104.25	1,039.24

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	220.22	209.73	188.76	18-39	22.02	20.97	18.88
40	220.22	209.73	188.76	40	22.02	20.97	18.88
41	230.71	220.22	199.25	41	23.07	22.02	19.92
42	241.19	230.71	209.73	42	24.12	23.07	20.97
43	251.68	230.71	209.73	43	25.17	23.07	20.97
44	251.68	241.19	220.22	44	25.17	24.12	22.02
45	262.17	251.68	230.71	45	26.22	25.17	23.07
46	272.66	251.68	230.71	46	27.27	25.17	23.07
47	283.14	262.17	241.19	47	28.31	26.22	24.12
48	293.63	272.66	251.68	48	29.36	27.27	25.17
49	304.12	283.14	262.17	49	30.41	28.31	26.22
50	304.12	283.14	262.17	50	30.41	28.31	26.22
51	325.09	304.12	283.14	51	32.51	30.41	28.31
52	346.06	325.09	293.63	52	34.61	32.51	29.36
53	367.04	346.06	314.60	53	36.70	34.61	31.46
54	388.01	367.04	335.58	54	38.80	36.70	33.56
55	398.50	377.52	346.06	55	39.85	37.75	34.61
56	429.96	398.50	367.04	56	43.00	39.85	36.70
57	461.42	429.96	398.50	57	46.14	43.00	39.85
58	482.39	450.93	419.47	58	48.24	45.09	41.95
59	513.85	482.39	440.44	59	51.39	48.24	44.04
60	545.31	503.36	461.42	60	54.53	50.34	46.14
61	587.26	545.31	503.36	61	58.73	54.53	50.34
62	629.20	587.26	545.31	62	62.92	58.73	54.53
63	681.64	639.69	587.26	63	68.16	63.97	58.73
64	723.58	681.64	629.20	64	72.36	68.16	62.92
65	776.02	723.58	671.15	65	77.60	72.36	67.12
66	849.43	796.99	734.07	66	84.94	79.70	73.41
67	933.32	870.40	807.48	67	93.33	87.04	80.75
68	1,017.21	954.29	880.89	68	101.72	95.43	88.09
69	1,111.59	1,038.19	964.78	69	111.16	103.82	96.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,205.97	1,132.57	1,048.67	70	120.60	113.26	104.87
71	1,342.30	1,258.41	1,174.51	71	134.23	125.84	117.45
72	1,499.60	1,405.22	1,300.36	72	149.96	140.52	130.04
73	1,656.90	1,552.04	1,447.17	73	165.69	155.20	144.72
74	1,845.67	1,730.31	1,604.47	74	184.57	173.03	160.45
75	2,044.91	1,908.59	1,772.26	75	204.49	190.86	177.23
76	2,286.11	2,139.29	1,981.99	76	228.61	213.93	198.20
77	2,558.76	2,390.98	2,212.70	77	255.88	239.10	221.27
78	2,852.39	2,663.63	2,474.87	78	285.24	266.36	247.49
79	3,187.97	2,978.23	2,768.50	79	318.80	297.82	276.85
80		3,324.30	3,083.10	80	355.50	332.43	308.31
81		3,754.25	3,481.60	81	401.64	375.43	348.16
82		4,226.16	3,922.04	82	453.03	422.62	392.20
83		4,771.47	4,425.40	83	510.70	477.15	442.54
84		5,369.21	4,981.20	84	575.72	536.92	498.12
				85	648.08	605.08	561.04
				86	729.88	681.64	631.30
				87	821.11	766.58	711.00
				88	922.83	862.01	799.09
				89	1,038.19	970.02	898.71
				90	1,168.22	1,090.62	1,011.97
				91	1,313.99	1,226.95	1,137.81
				92	1,478.63	1,380.05	1,280.43
				93	1,663.20	1,553.09	1,439.83
				94	1,870.83	1,747.09	1,620.20
				95	2,104.69	1,965.21	1,822.59
				96	2,367.91	2,210.60	2,050.16
				97	2,663.63	2,487.45	2,306.03
				98	2,997.11	2,797.86	2,594.42
				99	3,371.49	3,148.12	2,918.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	272.66	251.68	230.71	18-39	27.27	25.17	23.07
40	272.66	251.68	230.71	40	27.27	25.17	23.07
41	283.14	262.17	241.19	41	28.31	26.22	24.12
42	293.63	272.66	251.68	42	29.36	27.27	25.17
43	304.12	283.14	262.17	43	30.41	28.31	26.22
44	314.60	293.63	272.66	44	31.46	29.36	27.27
45	325.09	304.12	283.14	45	32.51	30.41	28.31
46	335.58	314.60	293.63	46	33.56	31.46	29.36
47	346.06	325.09	293.63	47	34.61	32.51	29.36
48	356.55	335.58	304.12	48	35.65	33.56	30.41
49	367.04	346.06	314.60	49	36.70	34.61	31.46
50	377.52	356.55	325.09	50	37.75	35.65	32.51
51	398.50	377.52	346.06	51	39.85	37.75	34.61
52	419.47	388.01	356.55	52	41.95	38.80	35.65
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	398.50	54	46.14	43.00	39.85
55	471.90	440.44	408.98	55	47.19	44.04	40.90
56	513.85	482.39	440.44	56	51.39	48.24	44.04
57	545.31	513.85	471.90	57	54.53	51.39	47.19
58	587.26	545.31	503.36	58	58.73	54.53	50.34
59	618.72	576.77	534.82	59	61.87	57.68	53.48
60	660.66	618.72	566.28	60	66.07	61.87	56.63
61	713.10	671.15	618.72	61	71.31	67.12	61.87
62	765.53	713.10	660.66	62	76.55	71.31	66.07
63	817.97	765.53	713.10	63	81.80	76.55	71.31
64	880.89	828.45	765.53	64	88.09	82.85	76.55
65	933.32	880.89	817.97	65	93.33	88.09	81.80
66	1,027.70	964.78	901.86	66	102.77	96.48	90.19
67	1,132.57	1,059.16	985.75	67	113.26	105.92	98.58
68	1,247.92	1,174.51	1,090.62	68	124.79	117.45	109.06
69	1,373.76	1,289.87	1,195.49	69	137.38	128.99	119.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,499.60	1,405.22	1,300.36	70	149.96	140.52	130.04
71	1,677.88	1,573.01	1,457.66	71	167.79	157.30	145.77
72	1,877.13	1,751.29	1,625.44	72	187.71	175.13	162.54
73	2,086.86	1,950.53	1,814.21	73	208.69	195.05	181.42
74	2,338.54	2,181.24	2,023.94	74	233.85	218.12	202.39
75	2,600.71	2,432.92	2,254.65	75	260.07	243.29	225.46
76	2,904.83	2,716.06	2,516.82	76	290.48	271.61	251.68
77	3,240.40	3,030.67	2,810.45	77	324.04	303.07	281.04
78	3,617.92	3,376.73	3,135.53	78	361.79	337.67	313.55
79	4,037.39	3,764.74	3,492.08	79	403.74	376.47	349.21
				80	449.88	419.47	389.06
				81	507.56	474.00	439.39
				82	571.53	533.77	494.97
				83	643.89	600.89	557.89
				84	725.68	677.44	628.16
				85	816.92	762.39	707.85
				86	919.69	857.82	796.99
				87	1,033.99	965.83	896.62
				88	1,164.03	1,086.43	1,008.82
				89	1,308.74	1,221.70	1,134.66
				90	1,472.34	1,374.81	1,276.24
				91	1,656.90	1,545.75	1,435.63
				92	1,863.49	1,739.75	1,614.96
				93	2,096.30	1,956.83	1,816.30
				94	2,358.47	2,201.17	2,043.87
				95	2,653.14	2,475.92	2,298.69
				96	2,984.53	2,785.28	2,586.03
				97	3,357.85	3,133.44	2,910.07
				98	3,777.32	3,525.64	3,272.91
				99	4,250.27	3,966.08	3,682.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	335.58	314.60	283.14	18-39	33.56	31.46	28.31
40	335.58	314.60	283.14	40	33.56	31.46	28.31
41	356.55	335.58	304.12	41	35.65	33.56	30.41
42	367.04	346.06	314.60	42	36.70	34.61	31.46
43	377.52	356.55	325.09	43	37.75	35.65	32.51
44	388.01	367.04	335.58	44	38.80	36.70	33.56
45	408.98	377.52	346.06	45	40.90	37.75	34.61
46	419.47	398.50	367.04	46	41.95	39.85	36.70
47	440.44	408.98	377.52	47	44.04	40.90	37.75
48	450.93	419.47	388.01	48	45.09	41.95	38.80
49	471.90	440.44	408.98	49	47.19	44.04	40.90
50	482.39	450.93	419.47	50	48.24	45.09	41.95
51	503.36	471.90	440.44	51	50.34	47.19	44.04
52	524.34	492.88	450.93	52	52.43	49.29	45.09
53	534.82	503.36	471.90	53	53.48	50.34	47.19
54	555.80	524.34	482.39	54	55.58	52.43	48.24
55	566.28	534.82	492.88	55	56.63	53.48	49.29
56	608.23	576.77	534.82	56	60.82	57.68	53.48
57	650.18	608.23	566.28	57	65.02	60.82	56.63
58	702.61	660.66	608.23	58	70.26	66.07	60.82
59	744.56	702.61	650.18	59	74.46	70.26	65.02
60	796.99	744.56	692.12	60	79.70	74.46	69.21
61	859.91	807.48	755.05	61	85.99	80.75	75.50
62	933.32	870.40	807.48	62	93.33	87.04	80.75
63	1,006.73	943.81	870.40	63	100.67	94.38	87.04
64	1,080.13	1,017.21	943.81	64	108.01	101.72	94.38
65	1,164.03	1,090.62	1,006.73	65	116.40	109.06	100.67
66	1,279.38	1,195.49	1,111.59	66	127.94	119.55	111.16
67	1,405.22	1,310.84	1,216.46	67	140.52	131.08	121.65
68	1,541.55	1,436.68	1,331.82	68	154.16	143.67	133.18
69	1,698.85	1,583.50	1,468.14	69	169.89	158.35	146.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,856.15	1,730.31	1,604.47	70	185.62	173.03	160.45
71	2,086.86	1,950.53	1,803.72	71	208.69	195.05	180.37
72	2,338.54	2,181.24	2,023.94	72	233.85	218.12	202.39
73	2,621.68	2,453.90	2,275.62	73	262.17	245.39	227.56
74	2,936.29	2,747.53	2,548.28	74	293.63	274.75	254.83
75	3,282.35	3,072.61	2,852.39	75	328.23	307.26	285.24
76	3,670.36	3,429.16	3,187.97	76	367.04	342.92	318.80
77	4,089.83	3,817.17	3,544.52	77	408.98	381.72	354.45
78	4,561.73	4,257.62	3,953.50	78	456.17	425.76	395.35
79	5,086.07	4,750.49	4,404.43	79	508.61	475.05	440.44
				80	566.28	528.53	509.66
				81	638.64	596.70	553.70
				82	718.34	671.15	622.91
				83	809.58	756.09	702.61
				84	911.30	851.52	790.70
				85	1,025.60	958.49	890.32
				86	1,154.59	1,079.09	687.93
				87	1,298.26	1,213.32	1,127.32
				88	1,460.80	1,375.86	1,267.85
				89	1,643.27	1,536.31	1,436.68
				90	1,848.81	1,728.21	1,604.47
				91	2,079.52	1,943.19	1,805.82
				92	2,339.59	2,186.48	2,031.28
				93	2,632.17	2,460.19	2,285.06
				94	2,961.45	2,767.45	2,570.30
				95	3,330.59	3,113.51	2,891.19
				96	3,746.91	3,502.57	3,252.99
				97	4,215.67	3,939.87	3,659.87
				98	4,742.10	4,431.70	4,117.09
				99	5,335.65	4,986.44	4,631.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	419.47	398.50	377.52	18-39	41.95	39.85	37.75
40	419.47	398.50	377.52	40	41.95	39.85	37.75
41	440.44	419.47	398.50	41	44.04	41.95	39.85
42	461.42	440.44	408.98	42	46.14	44.04	40.90
43	471.90	450.93	429.96	43	47.19	45.09	43.00
44	492.88	471.90	440.44	44	49.29	47.19	44.04
45	513.85	492.88	461.42	45	51.39	49.29	46.14
46	534.82	503.36	471.90	46	53.48	50.34	47.19
47	555.80	524.34	492.88	47	55.58	52.43	49.29
48	576.77	545.31	513.85	48	57.68	54.53	51.39
49	597.74	566.28	534.82	49	59.77	56.63	53.48
50	618.72	587.26	545.31	50	61.87	58.73	54.53
51	650.18	608.23	566.28	51	65.02	60.82	56.63
52	671.15	629.20	587.26	52	67.12	62.92	58.73
53	692.12	650.18	608.23	53	69.21	65.02	60.82
54	713.10	671.15	629.20	54	71.31	67.12	62.92
55	734.07	692.12	650.18	55	73.41	69.21	65.02
56	796.99	755.05	702.61	56	79.70	75.50	70.26
57	859.91	807.48	755.05	57	85.99	80.75	75.50
58	922.83	870.40	817.97	58	92.28	87.04	81.80
59	985.75	933.32	880.89	59	98.58	93.33	88.09
60	1,059.16	1,006.73	943.81	60	105.92	100.67	94.38
61	1,143.05	1,080.13	1,017.21	61	114.31	108.01	101.72
62	1,226.95	1,164.03	1,090.62	62	122.69	116.40	109.06
63	1,310.84	1,247.92	1,174.51	63	131.08	124.79	117.45
64	1,415.71	1,342.30	1,258.41	64	141.57	134.23	125.84
65	1,510.09	1,426.20	1,342.30	65	151.01	142.62	134.23
66	1,667.39	1,573.01	1,478.63	66	166.74	157.30	147.86
67	1,824.69	1,730.31	1,625.44	67	182.47	173.03	162.54
68	2,002.97	1,898.10	1,782.75	68	200.30	189.81	178.27
69	2,202.21	2,076.37	1,950.53	69	220.22	207.64	195.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,411.95	2,275.62	2,139.29	70	241.19	227.56	213.93
71	2,695.09	2,548.28	2,390.98	71	269.51	254.83	239.10
72	3,009.69	2,841.91	2,674.12	72	300.97	284.19	267.41
73	3,355.76	3,166.99	2,978.23	73	335.58	316.70	297.82
74	3,743.77	3,544.52	3,334.78	74	374.38	354.45	333.48
75	4,173.72	3,943.01	3,712.31	75	417.37	394.30	371.23
76	4,656.11	4,404.43	4,142.26	76	465.61	440.44	414.23
77	5,190.93	4,907.79	4,614.16	77	519.09	490.78	461.42
78	5,778.19	5,463.59	5,148.99	78	577.82	546.36	514.90
79	6,438.86	6,092.79	5,736.25	79	643.89	609.28	573.62
				80	717.29	678.49	638.64
				81	807.48	763.43	719.39
				82	909.20	858.86	808.53
				83	1,022.46	966.88	910.25
				84	1,150.40	1,087.47	1,023.51
				85	1,294.06	1,222.75	1,151.44
				86	1,456.61	1,375.86	1,296.16
				87	1,638.03	1,547.84	1,457.66
				88	1,843.57	1,741.85	1,640.13
				89	2,073.23	1,958.92	1,844.62
				90	2,332.25	2,204.31	2,075.33
				91	2,623.78	2,479.06	2,334.35
				92	2,952.02	2,789.47	2,626.93
				93	3,321.15	3,137.63	2,955.16
				94	3,735.38	3,529.84	3,324.30
				95	4,203.08	3,971.33	3,739.57
				96	4,728.47	4,467.35	4,207.28
				97	5,318.87	5,026.29	4,732.66
				98	5,983.73	5,654.45	5,324.12
				99	6,731.44	6,361.25	5,990.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	325.09	304.12	283.14	18-39	32.51	30.41	28.31
40	325.09	304.12	283.14	40	32.51	30.41	28.31
41	346.06	325.09	304.12	41	34.61	32.51	30.41
42	356.55	335.58	314.60	42	35.65	33.56	31.46
43	367.04	346.06	325.09	43	36.70	34.61	32.51
44	377.52	356.55	335.58	44	37.75	35.65	33.56
45	398.50	377.52	346.06	45	39.85	37.75	34.61
46	408.98	388.01	356.55	46	40.90	38.80	35.65
47	429.96	398.50	367.04	47	43.00	39.85	36.70
48	440.44	419.47	388.01	48	44.04	41.95	38.80
49	461.42	429.96	398.50	49	46.14	43.00	39.85
50	471.90	440.44	408.98	50	47.19	44.04	40.90
51	492.88	461.42	429.96	51	49.29	46.14	43.00
52	513.85	482.39	450.93	52	51.39	48.24	45.09
53	534.82	503.36	471.90	53	53.48	50.34	47.19
54	555.80	524.34	492.88	54	55.58	52.43	49.29
55	576.77	545.31	503.36	55	57.68	54.53	50.34
56	618.72	587.26	545.31	56	61.87	58.73	54.53
57	660.66	618.72	576.77	57	66.07	61.87	57.68
58	702.61	660.66	608.23	58	70.26	66.07	60.82
59	755.05	702.61	650.18	59	75.50	70.26	65.02
60	796.99	744.56	681.64	60	79.70	74.46	68.16
61	859.91	796.99	734.07	61	85.99	79.70	73.41
62	922.83	859.91	796.99	62	92.28	85.99	79.70
63	985.75	922.83	859.91	63	98.58	92.28	85.99
64	1,059.16	996.24	922.83	64	105.92	99.62	92.28
65	1,132.57	1,059.16	985.75	65	113.26	105.92	98.58
66	1,237.44	1,164.03	1,080.13	66	123.74	116.40	108.01
67	1,342.30	1,258.41	1,174.51	67	134.23	125.84	117.45
68	1,468.14	1,373.76	1,268.90	68	146.81	137.38	126.89
69	1,593.98	1,489.12	1,384.25	69	159.40	148.91	138.42

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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Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	1,730.31	1,614.96	1,499.60	70	173.03	161.50	149.96
71	1,919.07	1,793.23	1,667.39	71	191.91	179.32	166.74
72	2,118.32	1,981.99	1,835.18	72	211.83	198.20	183.52
73	2,338.54	2,191.73	2,034.43	73	233.85	219.17	203.44
74	2,579.74	2,411.95	2,244.16	74	257.97	241.19	224.42
75	2,841.91	2,663.63	2,474.87	75	284.19	266.36	247.49
76	3,198.45	2,999.21	2,789.47	76	319.85	299.92	278.95
77	3,596.95	3,376.73	3,146.02	77	359.70	337.67	314.60
78	4,047.88	3,796.20	3,544.52	78	404.79	379.62	354.45
79	4,551.24	4,268.10	3,984.96	79	455.12	426.81	398.50
80		4,802.93	4,488.32	80		480.29	448.83
81		5,379.70	5,033.63	81		537.97	503.36
82		6,019.39	5,631.38	82		601.94	563.14
83		6,742.97	6,302.53	83		674.30	630.25
84		7,539.96	7,047.09	84		754.00	704.71

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	398.50	377.52	346.06	18-39	39.85	37.75	34.61
40	398.50	377.52	346.06	40	39.85	37.75	34.61
41	419.47	398.50	367.04	41	41.95	39.85	36.70
42	429.96	408.98	377.52	42	43.00	40.90	37.75
43	450.93	419.47	388.01	43	45.09	41.95	38.80
44	471.90	440.44	408.98	44	47.19	44.04	40.90
45	482.39	450.93	419.47	45	48.24	45.09	41.95
46	503.36	471.90	429.96	46	50.34	47.19	43.00
47	524.34	492.88	450.93	47	52.43	49.29	45.09
48	545.31	503.36	461.42	48	54.53	50.34	46.14
49	566.28	524.34	482.39	49	56.63	52.43	48.24
50	576.77	534.82	492.88	50	57.68	53.48	49.29
51	608.23	566.28	524.34	51	60.82	56.63	52.43
52	629.20	587.26	545.31	52	62.92	58.73	54.53
53	660.66	618.72	566.28	53	66.07	61.87	56.63
54	692.12	639.69	587.26	54	69.21	63.97	58.73
55	713.10	660.66	608.23	55	71.31	66.07	60.82
56	765.53	713.10	660.66	56	76.55	71.31	66.07
57	817.97	765.53	702.61	57	81.80	76.55	70.26
58	870.40	817.97	755.05	58	87.04	81.80	75.50
59	933.32	870.40	807.48	59	93.33	87.04	80.75
60	985.75	922.83	859.91	60	98.58	92.28	85.99
61	1,059.16	996.24	922.83	61	105.92	99.62	92.28
62	1,143.05	1,069.65	996.24	62	114.31	106.96	99.62
63	1,226.95	1,143.05	1,059.16	63	122.69	114.31	105.92
64	1,310.84	1,226.95	1,143.05	64	131.08	122.69	114.31
65	1,405.22	1,310.84	1,216.46	65	140.52	131.08	121.65
66	1,541.55	1,436.68	1,331.82	66	154.16	143.67	133.18
67	1,677.88	1,573.01	1,457.66	67	167.79	157.30	145.77
68	1,824.69	1,709.34	1,593.98	68	182.47	170.93	159.40
69	1,992.48	1,866.64	1,740.80	69	199.25	186.66	174.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,170.75	2,034.43	1,898.10	70	217.08	203.44	189.81
71	2,401.46	2,254.65	2,107.83	71	240.15	225.46	210.78
72	2,663.63	2,495.84	2,328.06	72	266.36	249.58	232.81
73	2,936.29	2,758.01	2,569.25	73	293.63	275.80	256.93
74	3,250.89	3,051.64	2,841.91	74	325.09	305.16	284.19
75	3,586.46	3,366.24	3,135.53	75	358.65	336.62	313.55
76	4,016.42	3,764.74	3,513.06	76	401.64	376.47	351.31
77	4,477.84	4,205.18	3,922.04	77	447.78	420.52	392.20
78	5,002.17	4,698.06	4,383.46	78	500.22	469.81	438.35
79	5,589.43	5,243.37	4,897.31	79	558.94	524.34	489.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	492.88	461.42	429.96	18-39	49.29	46.14	43.00
40	492.88	461.42	429.96	40	49.29	46.14	43.00
41	513.85	482.39	450.93	41	51.39	48.24	45.09
42	534.82	503.36	471.90	42	53.48	50.34	47.19
43	555.80	524.34	492.88	43	55.58	52.43	49.29
44	587.26	555.80	513.85	44	58.73	55.58	51.39
45	608.23	576.77	534.82	45	60.82	57.68	53.48
46	629.20	597.74	555.80	46	62.92	59.77	55.58
47	660.66	618.72	576.77	47	66.07	61.87	57.68
48	681.64	639.69	597.74	48	68.16	63.97	59.77
49	713.10	671.15	618.72	49	71.31	67.12	61.87
50	734.07	692.12	639.69	50	73.41	69.21	63.97
51	765.53	723.58	671.15	51	76.55	72.36	67.12
52	796.99	744.56	692.12	52	79.70	74.46	69.21
53	828.45	776.02	713.10	53	82.85	77.60	71.31
54	849.43	796.99	744.56	54	84.94	79.70	74.46
55	880.89	828.45	765.53	55	88.09	82.85	76.55
56	943.81	891.37	828.45	56	94.38	89.14	82.85
57	1,017.21	954.29	880.89	57	101.72	95.43	88.09
58	1,090.62	1,017.21	943.81	58	109.06	101.72	94.38
59	1,164.03	1,090.62	1,017.21	59	116.40	109.06	101.72
60	1,237.44	1,164.03	1,080.13	60	123.74	116.40	108.01
61	1,331.82	1,247.92	1,164.03	61	133.18	124.79	116.40
62	1,436.68	1,352.79	1,258.41	62	143.67	135.28	125.84
63	1,541.55	1,447.17	1,352.79	63	154.16	144.72	135.28
64	1,667.39	1,562.52	1,447.17	64	166.74	156.25	144.72
65	1,782.75	1,667.39	1,552.04	65	178.27	166.74	155.20
66	1,950.53	1,824.69	1,698.85	66	195.05	182.47	169.89
67	2,128.81	1,992.48	1,856.15	67	212.88	199.25	185.62
68	2,328.06	2,181.24	2,023.94	68	232.81	218.12	202.39
69	2,537.79	2,380.49	2,212.70	69	253.78	238.05	221.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,768.50	2,590.22	2,411.95	70	276.85	259.02	241.19
71	3,083.10	2,883.85	2,684.60	71	308.31	288.39	268.46
72	3,418.68	3,198.45	2,978.23	72	341.87	319.85	297.82
73	3,796.20	3,555.00	3,313.81	73	379.62	355.50	331.38
74	4,205.18	3,943.01	3,680.84	74	420.52	394.30	368.08
75	4,666.60	4,372.97	4,079.34	75	466.66	437.30	407.93
76	5,253.86	4,928.77	4,593.19	76	525.39	492.88	459.32
77	5,904.03	5,537.00	5,169.96	77	590.40	553.70	517.00
78	6,648.59	6,239.61	5,820.14	78	664.86	623.96	582.01
79	7,477.04	7,015.63	6,554.21	79	747.70	701.56	655.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	650.18	618.72	576.77	18-39	65.02	61.87	57.68
40	650.18	618.72	576.77	40	65.02	61.87	57.68
41	681.64	650.18	608.23	41	68.16	65.02	60.82
42	713.10	671.15	629.20	42	71.31	67.12	62.92
43	744.56	702.61	660.66	43	74.46	70.26	66.07
44	776.02	734.07	692.12	44	77.60	73.41	69.21
45	807.48	765.53	713.10	45	80.75	76.55	71.31
46	838.94	796.99	744.56	46	83.89	79.70	74.46
47	870.40	828.45	776.02	47	87.04	82.85	77.60
48	912.35	870.40	817.97	48	91.23	87.04	81.80
49	954.29	901.86	849.43	49	95.43	90.19	84.94
50	985.75	933.32	880.89	50	98.58	93.33	88.09
51	1,027.70	975.27	922.83	51	102.77	97.53	92.28
52	1,069.65	1,017.21	954.29	52	106.96	101.72	95.43
53	1,111.59	1,048.67	985.75	53	111.16	104.87	98.58
54	1,153.54	1,090.62	1,027.70	54	115.35	109.06	102.77
55	1,195.49	1,132.57	1,059.16	55	119.55	113.26	105.92
56	1,279.38	1,216.46	1,143.05	56	127.94	121.65	114.31
57	1,373.76	1,300.36	1,216.46	57	137.38	130.04	121.65
58	1,468.14	1,384.25	1,300.36	58	146.81	138.42	130.04
59	1,573.01	1,489.12	1,394.74	59	157.30	148.91	139.47
60	1,677.88	1,583.50	1,489.12	60	167.79	158.35	148.91
61	1,803.72	1,709.34	1,604.47	61	180.37	170.93	160.45
62	1,929.56	1,824.69	1,719.82	62	192.96	182.47	171.98
63	2,065.89	1,961.02	1,845.67	63	206.59	196.10	184.57
64	2,212.70	2,097.35	1,981.99	64	221.27	209.73	198.20
65	2,370.00	2,244.16	2,118.32	65	237.00	224.42	211.83
66	2,590.22	2,453.90	2,317.57	66	259.02	245.39	231.76
67	2,831.42	2,684.60	2,537.79	67	283.14	268.46	253.78
68	3,093.59	2,936.29	2,768.50	68	309.36	293.63	276.85
69	3,387.22	3,208.94	3,030.67	69	338.72	320.89	303.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,691.33	3,502.57	3,303.32	70	369.13	350.26	330.33
71	4,089.83	3,880.09	3,659.87	71	408.98	388.01	365.99
72	4,519.78	4,289.08	4,047.88	72	451.98	428.91	404.79
73	5,002.17	4,740.01	4,477.84	73	500.22	474.00	447.78
74	5,537.00	5,253.86	4,960.23	74	553.70	525.39	496.02
75	6,113.77	5,799.17	5,484.56	75	611.38	579.92	548.46
76	6,879.30	6,533.24	6,176.69	76	687.93	653.32	617.67
77	7,728.73	7,340.72	6,952.71	77	772.87	734.07	695.27
78	8,683.02	8,253.06	7,812.62	78	868.30	825.31	781.26
79	9,763.15	9,280.76	8,798.37	79	976.32	928.08	879.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	482.39	450.93	419.47	18-39	48.24	45.09	41.95
40	482.39	450.93	419.47	40	48.24	45.09	41.95
41	503.36	471.90	440.44	41	50.34	47.19	44.04
42	513.85	482.39	450.93	42	51.39	48.24	45.09
43	534.82	503.36	461.42	43	53.48	50.34	46.14
44	545.31	513.85	471.90	44	54.53	51.39	47.19
45	555.80	524.34	492.88	45	55.58	52.43	49.29
46	576.77	545.31	503.36	46	57.68	54.53	50.34
47	597.74	555.80	513.85	47	59.77	55.58	51.39
48	608.23	576.77	534.82	48	60.82	57.68	53.48
49	629.20	587.26	545.31	49	62.92	58.73	54.53
50	639.69	597.74	555.80	50	63.97	59.77	55.58
51	660.66	618.72	576.77	51	66.07	61.87	57.68
52	681.64	639.69	597.74	52	68.16	63.97	59.77
53	702.61	660.66	608.23	53	70.26	66.07	60.82
54	723.58	681.64	629.20	54	72.36	68.16	62.92
55	734.07	692.12	639.69	55	73.41	69.21	63.97
56	776.02	734.07	681.64	56	77.60	73.41	68.16
57	828.45	776.02	713.10	57	82.85	77.60	71.31
58	870.40	817.97	755.05	58	87.04	81.80	75.50
59	922.83	859.91	796.99	59	92.28	85.99	79.70
60	964.78	901.86	828.45	60	96.48	90.19	82.85
61	1,038.19	964.78	891.37	61	103.82	96.48	89.14
62	1,101.11	1,027.70	954.29	62	110.11	102.77	95.43
63	1,174.51	1,101.11	1,017.21	63	117.45	110.11	101.72
64	1,258.41	1,174.51	1,080.13	64	125.84	117.45	108.01
65	1,331.82	1,247.92	1,153.54	65	133.18	124.79	115.35
66	1,436.68	1,342.30	1,247.92	66	143.67	134.23	124.79
67	1,552.04	1,457.66	1,352.79	67	155.20	145.77	135.28
68	1,677.88	1,573.01	1,457.66	68	167.79	157.30	145.77
69	1,803.72	1,688.36	1,573.01	69	180.37	168.84	157.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	1,940.05	1,814.21	1,688.36	70	194.00	181.42	168.84
71	2,139.29	2,002.97	1,856.15	71	213.93	200.30	185.62
72	2,338.54	2,191.73	2,034.43	72	233.85	219.17	203.44
73	2,569.25	2,401.46	2,233.68	73	256.93	240.15	223.37
74	2,820.93	2,642.66	2,453.90	74	282.09	264.27	245.39
75	3,093.59	2,894.34	2,684.60	75	309.36	289.43	268.46
76	3,481.60	3,250.89	3,020.18	76	348.16	325.09	302.02
77	3,911.55	3,659.87	3,397.70	77	391.16	365.99	339.77
78	4,393.94	4,110.80	3,817.17	78	439.39	411.08	381.72
79	4,939.25	4,614.16	4,289.08	79	493.93	461.42	428.91
80		5,180.45	4,813.41	80		518.04	481.34
81		5,778.19	5,369.21	81		577.82	536.92
82		6,428.37	5,977.44	82		642.84	597.74
83		7,162.44	6,648.59	83		716.24	664.86
84		7,969.92	7,403.64	84		796.99	740.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	597.74	555.80	513.85	18-39	59.77	55.58	51.39
40	597.74	555.80	513.85	40	59.77	55.58	51.39
41	618.72	576.77	534.82	41	61.87	57.68	53.48
42	639.69	597.74	545.31	42	63.97	59.77	54.53
43	650.18	608.23	566.28	43	65.02	60.82	56.63
44	671.15	629.20	576.77	44	67.12	62.92	57.68
45	692.12	650.18	597.74	45	69.21	65.02	59.77
46	713.10	671.15	618.72	46	71.31	67.12	61.87
47	734.07	681.64	629.20	47	73.41	68.16	62.92
48	744.56	702.61	650.18	48	74.46	70.26	65.02
49	765.53	723.58	671.15	49	76.55	72.36	67.12
50	786.51	734.07	681.64	50	78.65	73.41	68.16
51	817.97	765.53	713.10	51	81.80	76.55	71.31
52	838.94	786.51	734.07	52	83.89	78.65	73.41
53	859.91	807.48	755.05	53	85.99	80.75	75.50
54	891.37	838.94	776.02	54	89.14	83.89	77.60
55	912.35	859.91	796.99	55	91.23	85.99	79.70
56	975.27	912.35	849.43	56	97.53	91.23	84.94
57	1,027.70	964.78	891.37	57	102.77	96.48	89.14
58	1,090.62	1,017.21	943.81	58	109.06	101.72	94.38
59	1,153.54	1,080.13	996.24	59	115.35	108.01	99.62
60	1,216.46	1,132.57	1,048.67	60	121.65	113.26	104.87
61	1,300.36	1,216.46	1,122.08	61	130.04	121.65	112.21
62	1,384.25	1,289.87	1,195.49	62	138.42	128.99	119.55
63	1,478.63	1,373.76	1,268.90	63	147.86	137.38	126.89
64	1,573.01	1,468.14	1,352.79	64	157.30	146.81	135.28
65	1,667.39	1,552.04	1,436.68	65	166.74	155.20	143.67
66	1,814.21	1,688.36	1,562.52	66	181.42	168.84	156.25
67	1,961.02	1,824.69	1,688.36	67	196.10	182.47	168.84
68	2,118.32	1,971.51	1,824.69	68	211.83	197.15	182.47
69	2,296.60	2,139.29	1,981.99	69	229.66	213.93	198.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,474.87	2,307.08	2,139.29	70	247.49	230.71	213.93
71	2,716.06	2,537.79	2,359.52	71	271.61	253.78	235.95
72	2,988.72	2,789.47	2,590.22	72	298.87	278.95	259.02
73	3,271.86	3,062.13	2,841.91	73	327.19	306.21	284.19
74	3,586.46	3,355.76	3,114.56	74	358.65	335.58	311.46
75	3,932.53	3,680.84	3,418.68	75	393.25	368.08	341.87
76	4,383.46	4,100.31	3,806.69	76	438.35	410.03	380.67
77	4,876.33	4,561.73	4,236.64	77	487.63	456.17	423.66
78	5,421.64	5,065.09	4,708.55	78	542.16	506.51	470.85
79	6,040.36	5,641.86	5,232.88	79	604.04	564.19	523.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	744.56	692.12	639.69	18-39	74.46	69.21	63.97
40	744.56	692.12	639.69	40	74.46	69.21	63.97
41	776.02	723.58	660.66	41	77.60	72.36	66.07
42	796.99	744.56	681.64	42	79.70	74.46	68.16
43	817.97	765.53	702.61	43	81.80	76.55	70.26
44	838.94	786.51	723.58	44	83.89	78.65	72.36
45	870.40	807.48	744.56	45	87.04	80.75	74.46
46	891.37	828.45	765.53	46	89.14	82.85	76.55
47	922.83	859.91	796.99	47	92.28	85.99	79.70
48	943.81	880.89	817.97	48	94.38	88.09	81.80
49	975.27	912.35	838.94	49	97.53	91.23	83.89
50	996.24	933.32	859.91	50	99.62	93.33	85.99
51	1,027.70	964.78	891.37	51	102.77	96.48	89.14
52	1,059.16	985.75	912.35	52	105.92	98.58	91.23
53	1,090.62	1,017.21	943.81	53	109.06	101.72	94.38
54	1,122.08	1,048.67	975.27	54	112.21	104.87	97.53
55	1,143.05	1,069.65	996.24	55	114.31	106.96	99.62
56	1,216.46	1,143.05	1,059.16	56	121.65	114.31	105.92
57	1,289.87	1,205.97	1,122.08	57	128.99	120.60	112.21
58	1,363.28	1,279.38	1,195.49	58	136.33	127.94	119.55
59	1,436.68	1,352.79	1,258.41	59	143.67	135.28	125.84
60	1,520.58	1,426.20	1,331.82	60	152.06	142.62	133.18
61	1,625.44	1,531.06	1,426.20	61	162.54	153.11	142.62
62	1,740.80	1,635.93	1,520.58	62	174.08	163.59	152.06
63	1,856.15	1,740.80	1,614.96	63	185.62	174.08	161.50
64	1,992.48	1,866.64	1,730.31	64	199.25	186.66	173.03
65	2,118.32	1,981.99	1,835.18	65	211.83	198.20	183.52
66	2,296.60	2,149.78	1,992.48	66	229.66	214.98	199.25
67	2,485.36	2,328.06	2,160.27	67	248.54	232.81	216.03
68	2,684.60	2,506.33	2,328.06	68	268.46	250.63	232.81
69	2,904.83	2,716.06	2,527.30	69	290.48	271.61	252.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,135.53	2,936.29	2,726.55	70	313.55	293.63	272.66
71	3,460.62	3,240.40	3,009.69	71	346.06	324.04	300.97
72	3,806.69	3,565.49	3,313.81	72	380.67	356.55	331.38
73	4,194.69	3,922.04	3,649.38	73	419.47	392.20	364.94
74	4,624.65	4,331.02	4,026.91	74	462.47	433.10	402.69
75	5,086.07	4,760.98	4,425.40	75	508.61	476.10	442.54
76	5,715.27	5,348.24	4,970.71	76	571.53	534.82	497.07
77	6,417.88	5,998.41	5,578.94	77	641.79	599.84	557.89
78	7,204.39	6,742.97	6,271.07	78	720.44	674.30	627.11
79	8,095.76	7,571.42	7,036.60	79	809.58	757.14	703.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	964.78	912.35	859.91	18-39	96.48	91.23	85.99
40	964.78	912.35	859.91	40	96.48	91.23	85.99
41	1,006.73	954.29	891.37	41	100.67	95.43	89.14
42	1,038.19	985.75	933.32	42	103.82	98.58	93.33
43	1,080.13	1,027.70	964.78	43	108.01	102.77	96.48
44	1,111.59	1,059.16	996.24	44	111.16	105.92	99.62
45	1,153.54	1,090.62	1,027.70	45	115.35	109.06	102.77
46	1,195.49	1,132.57	1,069.65	46	119.55	113.26	106.96
47	1,237.44	1,174.51	1,111.59	47	123.74	117.45	111.16
48	1,289.87	1,216.46	1,143.05	48	128.99	121.65	114.31
49	1,331.82	1,258.41	1,185.00	49	133.18	125.84	118.50
50	1,373.76	1,300.36	1,226.95	50	137.38	130.04	122.69
51	1,415.71	1,342.30	1,268.90	51	141.57	134.23	126.89
52	1,457.66	1,384.25	1,300.36	52	145.77	138.42	130.04
53	1,499.60	1,415.71	1,331.82	53	149.96	141.57	133.18
54	1,531.06	1,457.66	1,373.76	54	153.11	145.77	137.38
55	1,573.01	1,489.12	1,405.22	55	157.30	148.91	140.52
56	1,667.39	1,583.50	1,489.12	56	166.74	158.35	148.91
57	1,761.77	1,667.39	1,573.01	57	176.18	166.74	157.30
58	1,866.64	1,761.77	1,656.90	58	186.66	176.18	165.69
59	1,971.51	1,866.64	1,751.29	59	197.15	186.66	175.13
60	2,076.37	1,961.02	1,845.67	60	207.64	196.10	184.57
61	2,212.70	2,097.35	1,971.51	61	221.27	209.73	197.15
62	2,359.52	2,233.68	2,097.35	62	235.95	223.37	209.73
63	2,506.33	2,370.00	2,223.19	63	250.63	237.00	222.32
64	2,663.63	2,516.82	2,370.00	64	266.36	251.68	237.00
65	2,831.42	2,674.12	2,516.82	65	283.14	267.41	251.68
66	3,072.61	2,904.83	2,726.55	66	307.26	290.48	272.66
67	3,324.30	3,146.02	2,957.26	67	332.43	314.60	295.73
68	3,596.95	3,397.70	3,198.45	68	359.70	339.77	319.85
69	3,890.58	3,680.84	3,460.62	69	389.06	368.08	346.06

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,205.18	3,974.47	3,743.77	70	420.52	397.45	374.38
71	4,624.65	4,372.97	4,110.80	71	462.47	437.30	411.08
72	5,075.58	4,802.93	4,519.78	72	507.56	480.29	451.98
73	5,568.46	5,264.34	4,960.23	73	556.85	526.43	496.02
74	6,113.77	5,778.19	5,442.62	74	611.38	577.82	544.26
75	6,701.03	6,333.99	5,966.95	75	670.10	633.40	596.70
76	7,529.48	7,120.49	6,701.03	76	752.95	712.05	670.10
77	8,441.82	7,980.41	7,518.99	77	844.18	798.04	751.90
78	9,469.52	8,955.67	8,441.82	78	946.95	895.57	844.18
79	10,633.55	10,056.78	9,480.01	79	1,063.36	1,005.68	948.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	272.66	251.68	230.71	18-39	27.27	25.17	23.07
40	272.66	251.68	230.71	40	27.27	25.17	23.07
41	283.14	262.17	241.19	41	28.31	26.22	24.12
42	293.63	272.66	251.68	42	29.36	27.27	25.17
43	304.12	283.14	262.17	43	30.41	28.31	26.22
44	314.60	293.63	272.66	44	31.46	29.36	27.27
45	325.09	304.12	283.14	45	32.51	30.41	28.31
46	335.58	314.60	293.63	46	33.56	31.46	29.36
47	346.06	325.09	293.63	47	34.61	32.51	29.36
48	356.55	335.58	304.12	48	35.65	33.56	30.41
49	367.04	346.06	314.60	49	36.70	34.61	31.46
50	377.52	356.55	325.09	50	37.75	35.65	32.51
51	398.50	377.52	346.06	51	39.85	37.75	34.61
52	419.47	388.01	356.55	52	41.95	38.80	35.65
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	398.50	54	46.14	43.00	39.85
55	471.90	440.44	408.98	55	47.19	44.04	40.90
56	503.36	471.90	440.44	56	50.34	47.19	44.04
57	545.31	513.85	471.90	57	54.53	51.39	47.19
58	576.77	545.31	503.36	58	57.68	54.53	50.34
59	618.72	576.77	534.82	59	61.87	57.68	53.48
60	650.18	608.23	566.28	60	65.02	60.82	56.63
61	702.61	660.66	608.23	61	70.26	66.07	60.82
62	755.05	702.61	650.18	62	75.50	70.26	65.02
63	807.48	755.05	702.61	63	80.75	75.50	70.26
64	870.40	807.48	744.56	64	87.04	80.75	74.46
65	922.83	859.91	796.99	65	92.28	85.99	79.70
66	1,017.21	943.81	870.40	66	101.72	94.38	87.04
67	1,101.11	1,027.70	954.29	67	110.11	102.77	95.43
68	1,205.97	1,122.08	1,027.70	68	120.60	112.21	102.77
69	1,310.84	1,216.46	1,122.08	69	131.08	121.65	112.21

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,426.20	1,321.33	1,216.46	70	142.62	132.13	121.65
71	1,593.98	1,478.63	1,363.28	71	159.40	147.86	136.33
72	1,761.77	1,635.93	1,510.09	72	176.18	163.59	151.01
73	1,961.02	1,824.69	1,688.36	73	196.10	182.47	168.84
74	2,181.24	2,034.43	1,877.13	74	218.12	203.44	187.71
75	2,411.95	2,254.65	2,086.86	75	241.19	225.46	208.69
76	2,684.60	2,506.33	2,328.06	76	268.46	250.63	232.81
77	2,988.72	2,789.47	2,579.74	77	298.87	278.95	257.97
78	3,313.81	3,093.59	2,862.88	78	331.38	309.36	286.29
79	3,680.84	3,439.65	3,187.97	79	368.08	343.96	318.80
80		3,817.17	3,534.03	80	408.98	381.72	353.40
81		4,236.64	3,922.04	81	454.08	423.66	392.20
82		4,698.06	4,352.00	82	504.41	469.81	435.20
83		5,211.91	4,823.90	83	558.94	521.19	482.39
84		5,788.68	5,358.72	84	620.81	578.87	535.87
				85	687.93	640.74	593.55
				86	773.92	721.49	668.01
				87	871.45	811.67	751.90
				88	980.51	912.35	845.23
				89	1,102.16	1,026.65	951.15
				90	1,240.58	1,155.64	1,069.65
				91	1,394.74	1,299.31	1,203.88
				92	1,569.86	1,461.85	1,353.84
				93	1,765.97	1,644.32	1,523.72
				94	1,986.19	1,849.86	1,713.53
				95	2,234.72	2,081.62	1,927.46
				96	2,513.67	2,341.69	2,168.66
				97	2,828.27	2,634.27	2,440.26
				98	3,181.68	2,963.55	2,744.38
				99	3,579.12	3,333.73	3,088.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	325.09	304.12	283.14	18-39	32.51	30.41	28.31
40	325.09	304.12	283.14	40	32.51	30.41	28.31
41	346.06	325.09	293.63	41	34.61	32.51	29.36
42	356.55	335.58	304.12	42	35.65	33.56	30.41
43	367.04	346.06	314.60	43	36.70	34.61	31.46
44	377.52	356.55	325.09	44	37.75	35.65	32.51
45	388.01	367.04	346.06	45	38.80	36.70	34.61
46	398.50	377.52	356.55	46	39.85	37.75	35.65
47	408.98	388.01	367.04	47	40.90	38.80	36.70
48	429.96	408.98	377.52	48	43.00	40.90	37.75
49	440.44	419.47	388.01	49	44.04	41.95	38.80
50	450.93	429.96	398.50	50	45.09	43.00	39.85
51	482.39	450.93	419.47	51	48.24	45.09	41.95
52	503.36	471.90	440.44	52	50.34	47.19	44.04
53	524.34	492.88	450.93	53	52.43	49.29	45.09
54	545.31	513.85	471.90	54	54.53	51.39	47.19
55	566.28	524.34	482.39	55	56.63	52.43	48.24
56	608.23	566.28	524.34	56	60.82	56.63	52.43
57	650.18	608.23	555.80	57	65.02	60.82	55.58
58	692.12	650.18	597.74	58	69.21	65.02	59.77
59	744.56	692.12	639.69	59	74.46	69.21	63.97
60	786.51	734.07	681.64	60	78.65	73.41	68.16
61	849.43	796.99	734.07	61	84.94	79.70	73.41
62	912.35	849.43	786.51	62	91.23	84.94	78.65
63	975.27	912.35	849.43	63	97.53	91.23	84.94
64	1,038.19	975.27	901.86	64	103.82	97.53	90.19
65	1,111.59	1,038.19	964.78	65	111.16	103.82	96.48
66	1,226.95	1,143.05	1,059.16	66	122.69	114.31	105.92
67	1,352.79	1,258.41	1,164.03	67	135.28	125.84	116.40
68	1,478.63	1,373.76	1,268.90	68	147.86	137.38	126.89
69	1,625.44	1,510.09	1,384.25	69	162.54	151.01	138.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,782.75	1,646.42	1,510.09	70	178.27	164.64	151.01
71	1,992.48	1,845.67	1,688.36	71	199.25	184.57	168.84
72	2,212.70	2,055.40	1,887.61	72	221.27	205.54	188.76
73	2,464.38	2,286.11	2,107.83	73	246.44	228.61	210.78
74	2,737.04	2,548.28	2,359.52	74	273.70	254.83	235.95
75	3,041.15	2,841.91	2,632.17	75	304.12	284.19	263.22
76	3,387.22	3,166.99	2,936.29	76	338.72	316.70	293.63
77	3,764.74	3,513.06	3,261.38	77	376.47	351.31	326.14
78	4,184.21	3,911.55	3,628.41	78	418.42	391.16	362.84
79	4,656.11	4,341.51	4,026.91	79	465.61	434.15	402.69
				80	517.00	482.39	447.78
				81	571.53	533.77	494.97
				82	632.35	590.40	547.41
				83	698.42	651.23	604.04
				84	771.82	720.44	668.01
				85	852.57	794.89	737.22
				86	959.54	894.52	829.50
				87	1,079.09	1,006.73	933.32
				88	1,214.36	1,132.57	1,049.72
				89	1,366.42	1,274.14	1,181.86
				90	1,537.36	1,432.49	1,328.67
				91	1,729.26	1,611.81	1,495.41
				92	1,945.29	1,813.16	1,682.07
				93	2,187.53	2,039.67	1,891.81
				94	2,461.24	2,294.50	2,128.81
				95	2,769.55	2,581.83	2,394.12
				96	3,115.61	2,904.83	2,694.04
				97	3,504.67	3,267.67	3,030.67
				98	3,943.01	3,675.60	3,409.24
				99	4,434.84	4,134.92	3,835.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	429.96	408.98	377.52	18-39	43.00	40.90	37.75
40	429.96	408.98	377.52	40	43.00	40.90	37.75
41	450.93	429.96	398.50	41	45.09	43.00	39.85
42	461.42	440.44	408.98	42	46.14	44.04	40.90
43	482.39	450.93	419.47	43	48.24	45.09	41.95
44	492.88	461.42	429.96	44	49.29	46.14	43.00
45	503.36	471.90	440.44	45	50.34	47.19	44.04
46	524.34	492.88	461.42	46	52.43	49.29	46.14
47	534.82	503.36	471.90	47	53.48	50.34	47.19
48	555.80	524.34	492.88	48	55.58	52.43	49.29
49	576.77	545.31	503.36	49	57.68	54.53	50.34
50	587.26	555.80	513.85	50	58.73	55.58	51.39
51	608.23	576.77	534.82	51	60.82	57.68	53.48
52	629.20	597.74	555.80	52	62.92	59.77	55.58
53	650.18	608.23	566.28	53	65.02	60.82	56.63
54	671.15	629.20	587.26	54	67.12	62.92	58.73
55	692.12	650.18	597.74	55	69.21	65.02	59.77
56	744.56	692.12	639.69	56	74.46	69.21	63.97
57	796.99	744.56	692.12	57	79.70	74.46	69.21
58	859.91	796.99	734.07	58	85.99	79.70	73.41
59	912.35	849.43	786.51	59	91.23	84.94	78.65
60	975.27	912.35	838.94	60	97.53	91.23	83.89
61	1,048.67	975.27	901.86	61	104.87	97.53	90.19
62	1,122.08	1,048.67	964.78	62	112.21	104.87	96.48
63	1,205.97	1,122.08	1,038.19	63	120.60	112.21	103.82
64	1,289.87	1,205.97	1,111.59	64	128.99	120.60	111.16
65	1,373.76	1,279.38	1,185.00	65	137.38	127.94	118.50
66	1,520.58	1,415.71	1,310.84	66	152.06	141.57	131.08
67	1,677.88	1,562.52	1,436.68	67	167.79	156.25	143.67
68	1,845.67	1,719.82	1,583.50	68	184.57	171.98	158.35
69	2,034.43	1,887.61	1,740.80	69	203.44	188.76	174.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,244.16	2,076.37	1,908.59	70	224.42	207.64	190.86
71	2,516.82	2,328.06	2,139.29	71	251.68	232.81	213.93
72	2,799.96	2,600.71	2,401.46	72	280.00	260.07	240.15
73	3,135.53	2,915.31	2,695.09	73	313.55	291.53	269.51
74	3,502.57	3,261.38	3,020.18	74	350.26	326.14	302.02
75	3,901.07	3,638.90	3,376.73	75	390.11	363.89	337.67
76	4,341.51	4,058.37	3,764.74	76	434.15	405.84	376.47
77	4,823.90	4,509.30	4,184.21	77	482.39	450.93	418.42
78	5,369.21	5,012.66	4,656.11	78	536.92	501.27	465.61
79	5,966.95	5,568.46	5,169.96	79	596.70	556.85	517.00
				80	662.76	618.72	574.67
				81	738.27	690.03	640.74
				82	822.16	767.63	713.10
				83	916.54	855.72	794.89
				84	1,020.36	953.24	885.08
				85	1,135.71	1,060.21	984.70
				86	1,278.33	1,193.39	1,108.45
				87	1,437.73	1,342.30	1,246.87
				88	1,618.10	1,510.09	1,402.08
				89	1,819.45	1,698.85	1,578.25
				90	2,047.01	1,910.68	1,775.40
				91	2,302.89	2,149.78	1,996.67
				92	2,590.22	2,418.24	2,246.26
				93	2,914.26	2,721.31	2,527.30
				94	3,279.20	3,061.08	2,842.95
				95	3,688.19	3,443.84	3,198.45
				96	4,149.60	3,873.80	3,598.00
				97	4,668.70	4,358.29	4,047.88
				98	5,251.76	4,902.55	4,553.34
				99	5,908.23	5,514.98	5,122.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	545.31	524.34	492.88	18-39	54.53	52.43	49.29
40	545.31	524.34	492.88	40	54.53	52.43	49.29
41	566.28	545.31	513.85	41	56.63	54.53	51.39
42	587.26	555.80	524.34	42	58.73	55.58	52.43
43	608.23	576.77	545.31	43	60.82	57.68	54.53
44	618.72	587.26	555.80	44	61.87	58.73	55.58
45	639.69	608.23	576.77	45	63.97	60.82	57.68
46	660.66	629.20	597.74	46	66.07	62.92	59.77
47	681.64	650.18	608.23	47	68.16	65.02	60.82
48	702.61	671.15	629.20	48	70.26	67.12	62.92
49	723.58	692.12	650.18	49	72.36	69.21	65.02
50	744.56	702.61	660.66	50	74.46	70.26	66.07
51	786.51	744.56	692.12	51	78.65	74.46	69.21
52	817.97	776.02	723.58	52	81.80	77.60	72.36
53	859.91	817.97	765.53	53	85.99	81.80	76.55
54	901.86	849.43	796.99	54	90.19	84.94	79.70
55	933.32	880.89	828.45	55	93.33	88.09	82.85
56	996.24	943.81	880.89	56	99.62	94.38	88.09
57	1,059.16	1,006.73	943.81	57	105.92	100.67	94.38
58	1,122.08	1,059.16	996.24	58	112.21	105.92	99.62
59	1,195.49	1,132.57	1,059.16	59	119.55	113.26	105.92
60	1,258.41	1,195.49	1,122.08	60	125.84	119.55	112.21
61	1,352.79	1,279.38	1,205.97	61	135.28	127.94	120.60
62	1,457.66	1,384.25	1,300.36	62	145.77	138.42	130.04
63	1,562.52	1,478.63	1,394.74	63	156.25	147.86	139.47
64	1,688.36	1,593.98	1,499.60	64	168.84	159.40	149.96
65	1,803.72	1,709.34	1,604.47	65	180.37	170.93	160.45
66	1,992.48	1,877.13	1,761.77	66	199.25	187.71	176.18
67	2,191.73	2,065.89	1,929.56	67	219.17	206.59	192.96
68	2,401.46	2,254.65	2,107.83	68	240.15	225.46	210.78
69	2,642.66	2,485.36	2,317.57	69	264.27	248.54	231.76

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,904.83	2,716.06	2,527.30	70	290.48	271.61	252.73
71	3,240.40	3,041.15	2,831.42	71	324.04	304.12	283.14
72	3,607.44	3,387.22	3,166.99	72	360.74	338.72	316.70
73	4,026.91	3,785.71	3,544.52	73	402.69	378.57	354.45
74	4,488.32	4,226.16	3,963.99	74	448.83	422.62	396.40
75	4,991.69	4,719.03	4,435.89	75	499.17	471.90	443.59
76	5,557.97	5,253.86	4,939.25	76	555.80	525.39	493.93
77	6,176.69	5,830.63	5,484.56	77	617.67	583.06	548.46
78	6,868.81	6,491.29	6,103.28	78	686.88	649.13	610.33
79	7,634.34	7,214.88	6,784.92	79	763.43	721.49	678.49
				80	848.38	801.19	754.00
				81	943.81	891.37	838.94
				82	1,048.67	991.00	932.27
				83	1,166.13	1,101.11	1,036.09
				84	1,296.16	1,224.85	1,152.49
				85	1,440.88	1,361.18	1,280.43
				86	1,621.25	1,532.11	1,440.88
				87	1,823.64	1,722.97	1,621.25
				88	2,052.25	1,939.00	1,823.64
				89	2,308.13	2,181.24	2,051.21
				90	2,596.52	2,453.90	2,308.13
				91	2,921.61	2,760.11	2,596.52
				92	3,286.54	3,105.12	2,920.56
				93	3,697.62	3,493.13	3,285.49
				94	4,160.09	3,929.38	3,696.57
				95	4,679.18	4,421.21	4,157.99
				96	5,264.34	4,972.81	4,678.13
				97	5,921.86	5,594.67	5,263.29
				98	6,662.22	6,294.14	5,920.81
				99	7,494.87	7,080.65	6,661.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	398.50	367.04	335.58	18-39	39.85	36.70	33.56
40	398.50	367.04	335.58	40	39.85	36.70	33.56
41	419.47	388.01	356.55	41	41.95	38.80	35.65
42	440.44	408.98	367.04	42	44.04	40.90	36.70
43	450.93	419.47	388.01	43	45.09	41.95	38.80
44	471.90	440.44	398.50	44	47.19	44.04	39.85
45	492.88	461.42	419.47	45	49.29	46.14	41.95
46	503.36	471.90	429.96	46	50.34	47.19	43.00
47	524.34	492.88	450.93	47	52.43	49.29	45.09
48	545.31	513.85	471.90	48	54.53	51.39	47.19
49	566.28	534.82	492.88	49	56.63	53.48	49.29
50	587.26	545.31	503.36	50	58.73	54.53	50.34
51	618.72	576.77	524.34	51	61.87	57.68	52.43
52	639.69	597.74	545.31	52	63.97	59.77	54.53
53	671.15	618.72	566.28	53	67.12	61.87	56.63
54	702.61	650.18	587.26	54	70.26	65.02	58.73
55	723.58	671.15	608.23	55	72.36	67.12	60.82
56	776.02	713.10	650.18	56	77.60	71.31	65.02
57	817.97	755.05	692.12	57	81.80	75.50	69.21
58	870.40	807.48	734.07	58	87.04	80.75	73.41
59	922.83	859.91	786.51	59	92.28	85.99	78.65
60	975.27	901.86	828.45	60	97.53	90.19	82.85
61	1,048.67	975.27	891.37	61	104.87	97.53	89.14
62	1,122.08	1,048.67	964.78	62	112.21	104.87	96.48
63	1,205.97	1,122.08	1,027.70	63	120.60	112.21	102.77
64	1,300.36	1,205.97	1,111.59	64	130.04	120.60	111.16
65	1,384.25	1,289.87	1,185.00	65	138.42	128.99	118.50
66	1,499.60	1,394.74	1,289.87	66	149.96	139.47	128.99
67	1,625.44	1,510.09	1,394.74	67	162.54	151.01	139.47
68	1,761.77	1,635.93	1,510.09	68	176.18	163.59	151.01
69	1,908.59	1,772.26	1,635.93	69	190.86	177.23	163.59

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,055.40	1,908.59	1,761.77	70	205.54	190.86	176.18
71	2,265.14	2,107.83	1,950.53	71	226.51	210.78	195.05
72	2,495.84	2,328.06	2,149.78	72	249.58	232.81	214.98
73	2,758.01	2,569.25	2,370.00	73	275.80	256.93	237.00
74	3,030.67	2,831.42	2,621.68	74	303.07	283.14	262.17
75	3,334.78	3,114.56	2,883.85	75	333.48	311.46	288.39
76	3,743.77	3,492.08	3,240.40	76	374.38	349.21	324.04
77	4,184.21	3,911.55	3,628.41	77	418.42	391.16	362.84
78	4,687.57	4,372.97	4,058.37	78	468.76	437.30	405.84
79	5,253.86	4,897.31	4,540.76	79	525.39	489.73	454.08
80		5,484.56	5,086.07	80		548.46	508.61
81		6,103.28	5,662.84	81		610.33	566.28
82		6,784.92	6,292.04	82		678.49	629.20
83		7,539.96	6,994.65	83		754.00	699.47
84		8,378.90	7,770.67	84		837.89	777.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	482.39	450.93	419.47	18-39	48.24	45.09	41.95
40	482.39	450.93	419.47	40	48.24	45.09	41.95
41	503.36	471.90	440.44	41	50.34	47.19	44.04
42	534.82	503.36	461.42	42	53.48	50.34	46.14
43	555.80	513.85	471.90	43	55.58	51.39	47.19
44	576.77	534.82	492.88	44	57.68	53.48	49.29
45	597.74	555.80	513.85	45	59.77	55.58	51.39
46	629.20	587.26	534.82	46	62.92	58.73	53.48
47	650.18	608.23	555.80	47	65.02	60.82	55.58
48	681.64	629.20	576.77	48	68.16	62.92	57.68
49	713.10	660.66	597.74	49	71.31	66.07	59.77
50	734.07	681.64	618.72	50	73.41	68.16	61.87
51	765.53	713.10	650.18	51	76.55	71.31	65.02
52	796.99	734.07	671.15	52	79.70	73.41	67.12
53	828.45	765.53	702.61	53	82.85	76.55	70.26
54	859.91	796.99	734.07	54	85.99	79.70	73.41
55	891.37	828.45	755.05	55	89.14	82.85	75.50
56	954.29	880.89	807.48	56	95.43	88.09	80.75
57	1,017.21	943.81	859.91	57	101.72	94.38	85.99
58	1,080.13	1,006.73	922.83	58	108.01	100.67	92.28
59	1,153.54	1,069.65	975.27	59	115.35	106.96	97.53
60	1,216.46	1,132.57	1,038.19	60	121.65	113.26	103.82
61	1,310.84	1,216.46	1,122.08	61	131.08	121.65	112.21
62	1,394.74	1,300.36	1,195.49	62	139.47	130.04	119.55
63	1,499.60	1,394.74	1,279.38	63	149.96	139.47	127.94
64	1,604.47	1,489.12	1,373.76	64	160.45	148.91	137.38
65	1,709.34	1,593.98	1,468.14	65	170.93	159.40	146.81
66	1,866.64	1,740.80	1,604.47	66	186.66	174.08	160.45
67	2,023.94	1,887.61	1,740.80	67	202.39	188.76	174.08
68	2,202.21	2,044.91	1,887.61	68	220.22	204.49	188.76
69	2,390.98	2,223.19	2,055.40	69	239.10	222.32	205.54

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,590.22	2,411.95	2,223.19	70	259.02	241.19	222.32
71	2,862.88	2,663.63	2,464.38	71	286.29	266.36	246.44
72	3,166.99	2,946.77	2,726.55	72	316.70	294.68	272.66
73	3,492.08	3,250.89	3,009.69	73	349.21	325.09	300.97
74	3,848.63	3,596.95	3,334.78	74	384.86	359.70	333.48
75	4,247.13	3,963.99	3,680.84	75	424.71	396.40	368.08
76	4,729.52	4,414.92	4,100.31	76	472.95	441.49	410.03
77	5,264.34	4,918.28	4,561.73	77	526.43	491.83	456.17
78	5,851.60	5,463.59	5,075.58	78	585.16	546.36	507.56
79	6,512.26	6,082.31	5,641.86	79	651.23	608.23	564.19

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	618.72	576.77	524.34	18-39	61.87	57.68	52.43
40	618.72	576.77	524.34	40	61.87	57.68	52.43
41	650.18	608.23	555.80	41	65.02	60.82	55.58
42	671.15	629.20	576.77	42	67.12	62.92	57.68
43	702.61	650.18	597.74	43	70.26	65.02	59.77
44	723.58	671.15	618.72	44	72.36	67.12	61.87
45	755.05	702.61	650.18	45	75.50	70.26	65.02
46	786.51	734.07	671.15	46	78.65	73.41	67.12
47	817.97	765.53	702.61	47	81.80	76.55	70.26
48	849.43	796.99	734.07	48	84.94	79.70	73.41
49	880.89	828.45	765.53	49	88.09	82.85	76.55
50	912.35	849.43	786.51	50	91.23	84.94	78.65
51	954.29	891.37	828.45	51	95.43	89.14	82.85
52	996.24	933.32	859.91	52	99.62	93.33	85.99
53	1,038.19	964.78	891.37	53	103.82	96.48	89.14
54	1,080.13	1,006.73	933.32	54	108.01	100.67	93.33
55	1,122.08	1,048.67	964.78	55	112.21	104.87	96.48
56	1,195.49	1,111.59	1,027.70	56	119.55	111.16	102.77
57	1,268.90	1,185.00	1,090.62	57	126.89	118.50	109.06
58	1,352.79	1,258.41	1,164.03	58	135.28	125.84	116.40
59	1,436.68	1,331.82	1,226.95	59	143.67	133.18	122.69
60	1,520.58	1,415.71	1,300.36	60	152.06	141.57	130.04
61	1,635.93	1,520.58	1,394.74	61	163.59	152.06	139.47
62	1,740.80	1,625.44	1,499.60	62	174.08	162.54	149.96
63	1,866.64	1,740.80	1,604.47	63	186.66	174.08	160.45
64	1,992.48	1,856.15	1,719.82	64	199.25	185.62	171.98
65	2,128.81	1,981.99	1,835.18	65	212.88	198.20	183.52
66	2,328.06	2,170.75	2,002.97	66	232.81	217.08	200.30
67	2,548.28	2,370.00	2,191.73	67	254.83	237.00	219.17
68	2,778.99	2,590.22	2,390.98	68	277.90	259.02	239.10
69	3,030.67	2,820.93	2,611.20	69	303.07	282.09	261.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,303.32	3,072.61	2,841.91	70	330.33	307.26	284.19
71	3,659.87	3,408.19	3,156.51	71	365.99	340.82	315.65
72	4,058.37	3,785.71	3,502.57	72	405.84	378.57	350.26
73	4,488.32	4,184.21	3,880.09	73	448.83	418.42	388.01
74	4,970.71	4,635.14	4,299.56	74	497.07	463.51	429.96
75	5,495.05	5,128.01	4,760.98	75	549.51	512.80	476.10
76	6,166.20	5,757.22	5,348.24	76	616.62	575.72	534.82
77	6,910.76	6,459.83	5,998.41	77	691.08	645.98	599.84
78	7,749.70	7,235.85	6,722.00	78	774.97	723.58	672.20
79	8,683.02	8,116.73	7,539.96	79	868.30	811.67	754.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	786.51	744.56	702.61	18-39	78.65	74.46	70.26
40	786.51	744.56	702.61	40	78.65	74.46	70.26
41	828.45	786.51	734.07	41	82.85	78.65	73.41
42	859.91	817.97	765.53	42	85.99	81.80	76.55
43	891.37	849.43	796.99	43	89.14	84.94	79.70
44	933.32	880.89	828.45	44	93.33	88.09	82.85
45	975.27	922.83	870.40	45	97.53	92.28	87.04
46	1,006.73	954.29	901.86	46	100.67	95.43	90.19
47	1,048.67	996.24	943.81	47	104.87	99.62	94.38
48	1,101.11	1,048.67	985.75	48	110.11	104.87	98.58
49	1,143.05	1,080.13	1,017.21	49	114.31	108.01	101.72
50	1,185.00	1,122.08	1,059.16	50	118.50	112.21	105.92
51	1,247.92	1,185.00	1,111.59	51	124.79	118.50	111.16
52	1,310.84	1,247.92	1,174.51	52	131.08	124.79	117.45
53	1,373.76	1,300.36	1,226.95	53	137.38	130.04	122.69
54	1,447.17	1,373.76	1,289.87	54	144.72	137.38	128.99
55	1,510.09	1,426.20	1,342.30	55	151.01	142.62	134.23
56	1,604.47	1,520.58	1,426.20	56	160.45	152.06	142.62
57	1,709.34	1,614.96	1,520.58	57	170.93	161.50	152.06
58	1,814.21	1,709.34	1,604.47	58	181.42	170.93	160.45
59	1,919.07	1,814.21	1,709.34	59	191.91	181.42	170.93
60	2,034.43	1,919.07	1,803.72	60	203.44	191.91	180.37
61	2,181.24	2,065.89	1,940.05	61	218.12	206.59	194.00
62	2,338.54	2,212.70	2,076.37	62	233.85	221.27	207.64
63	2,495.84	2,359.52	2,223.19	63	249.58	235.95	222.32
64	2,674.12	2,527.30	2,380.49	64	267.41	252.73	238.05
65	2,852.39	2,695.09	2,537.79	65	285.24	269.51	253.78
66	3,114.56	2,946.77	2,768.50	66	311.46	294.68	276.85
67	3,397.70	3,208.94	3,020.18	67	339.77	320.89	302.02
68	3,691.33	3,492.08	3,292.84	68	369.13	349.21	329.28
69	4,026.91	3,806.69	3,586.46	69	402.69	380.67	358.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,383.46	4,142.26	3,901.07	70	438.35	414.23	390.11
71	4,844.87	4,582.70	4,320.54	71	484.49	458.27	432.05
72	5,348.24	5,065.09	4,771.47	72	534.82	506.51	477.15
73	5,904.03	5,589.43	5,274.83	73	590.40	558.94	527.48
74	6,512.26	6,176.69	5,841.11	74	651.23	617.67	584.11
75	7,183.42	6,816.38	6,449.34	75	718.34	681.64	644.93
76	8,053.81	7,644.83	7,235.85	76	805.38	764.48	723.58
77	9,018.59	8,567.66	8,106.25	77	901.86	856.77	810.62
78	10,109.21	9,605.85	9,092.00	78	1,010.92	960.59	909.20
79	11,325.68	10,759.39	10,193.11	79	1,132.57	1,075.94	1,019.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	555.80	524.34	482.39	18-39	55.58	52.43	48.24
40	555.80	524.34	482.39	40	55.58	52.43	48.24
41	576.77	545.31	503.36	41	57.68	54.53	50.34
42	597.74	555.80	513.85	42	59.77	55.58	51.39
43	618.72	576.77	534.82	43	61.87	57.68	53.48
44	629.20	597.74	555.80	44	62.92	59.77	55.58
45	650.18	608.23	566.28	45	65.02	60.82	56.63
46	671.15	629.20	587.26	46	67.12	62.92	58.73
47	692.12	650.18	608.23	47	69.21	65.02	60.82
48	713.10	671.15	629.20	48	71.31	67.12	62.92
49	734.07	692.12	650.18	49	73.41	69.21	65.02
50	755.05	713.10	660.66	50	75.50	71.31	66.07
51	786.51	734.07	681.64	51	78.65	73.41	68.16
52	807.48	755.05	702.61	52	80.75	75.50	70.26
53	828.45	776.02	723.58	53	82.85	77.60	72.36
54	859.91	807.48	744.56	54	85.99	80.75	74.46
55	880.89	817.97	755.05	55	88.09	81.80	75.50
56	933.32	870.40	796.99	56	93.33	87.04	79.70
57	975.27	912.35	849.43	57	97.53	91.23	84.94
58	1,027.70	964.78	891.37	58	102.77	96.48	89.14
59	1,080.13	1,017.21	943.81	59	108.01	101.72	94.38
60	1,132.57	1,059.16	985.75	60	113.26	105.92	98.58
61	1,216.46	1,143.05	1,059.16	61	121.65	114.31	105.92
62	1,300.36	1,216.46	1,132.57	62	130.04	121.65	113.26
63	1,394.74	1,300.36	1,205.97	63	139.47	130.04	120.60
64	1,489.12	1,384.25	1,279.38	64	148.91	138.42	127.94
65	1,583.50	1,478.63	1,363.28	65	158.35	147.86	136.33
66	1,709.34	1,593.98	1,468.14	66	170.93	159.40	146.81
67	1,835.18	1,709.34	1,583.50	67	183.52	170.93	158.35
68	1,981.99	1,845.67	1,709.34	68	198.20	184.57	170.93
69	2,128.81	1,981.99	1,835.18	69	212.88	198.20	183.52

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,286.11	2,128.81	1,971.51	70	228.61	212.88	197.15
71	2,506.33	2,338.54	2,170.75	71	250.63	233.85	217.08
72	2,747.53	2,569.25	2,380.49	72	274.75	256.93	238.05
73	3,020.18	2,810.45	2,600.71	73	302.02	281.04	260.07
74	3,303.32	3,083.10	2,852.39	74	330.33	308.31	285.24
75	3,617.92	3,376.73	3,125.05	75	361.79	337.67	312.50
76	4,047.88	3,775.23	3,502.57	76	404.79	377.52	350.26
77	4,530.27	4,226.16	3,911.55	77	453.03	422.62	391.16
78	5,065.09	4,719.03	4,372.97	78	506.51	471.90	437.30
79	5,662.84	5,274.83	4,886.82	79	566.28	527.48	488.68
80		5,893.55	5,463.59	80		589.35	546.36
81		6,512.26	6,029.87	81		651.23	602.99
82		7,172.93	6,648.59	82		717.29	664.86
83		7,917.49	7,340.72	83		791.75	734.07
84		8,735.45	8,095.76	84		873.55	809.58

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	692.12	650.18	597.74	18-39	69.21	65.02	59.77
40	692.12	650.18	597.74	40	69.21	65.02	59.77
41	723.58	671.15	618.72	41	72.36	67.12	61.87
42	744.56	692.12	639.69	42	74.46	69.21	63.97
43	765.53	713.10	660.66	43	76.55	71.31	66.07
44	796.99	744.56	681.64	44	79.70	74.46	68.16
45	817.97	765.53	713.10	45	81.80	76.55	71.31
46	849.43	796.99	734.07	46	84.94	79.70	73.41
47	870.40	817.97	755.05	47	87.04	81.80	75.50
48	901.86	849.43	786.51	48	90.19	84.94	78.65
49	933.32	870.40	807.48	49	93.33	87.04	80.75
50	954.29	891.37	828.45	50	95.43	89.14	82.85
51	985.75	922.83	859.91	51	98.58	92.28	85.99
52	1,017.21	954.29	880.89	52	101.72	95.43	88.09
53	1,048.67	975.27	901.86	53	104.87	97.53	90.19
54	1,080.13	1,006.73	933.32	54	108.01	100.67	93.33
55	1,101.11	1,027.70	954.29	55	110.11	102.77	95.43
56	1,164.03	1,090.62	1,017.21	56	116.40	109.06	101.72
57	1,237.44	1,153.54	1,069.65	57	123.74	115.35	106.96
58	1,300.36	1,216.46	1,122.08	58	130.04	121.65	112.21
59	1,373.76	1,279.38	1,185.00	59	137.38	127.94	118.50
60	1,447.17	1,352.79	1,247.92	60	144.72	135.28	124.79
61	1,541.55	1,436.68	1,331.82	61	154.16	143.67	133.18
62	1,646.42	1,531.06	1,415.71	62	164.64	153.11	141.57
63	1,751.29	1,635.93	1,510.09	63	175.13	163.59	151.01
64	1,866.64	1,740.80	1,614.96	64	186.66	174.08	161.50
65	1,981.99	1,845.67	1,709.34	65	198.20	184.57	170.93
66	2,139.29	1,992.48	1,845.67	66	213.93	199.25	184.57
67	2,307.08	2,149.78	1,992.48	67	230.71	214.98	199.25
68	2,495.84	2,328.06	2,160.27	68	249.58	232.81	216.03
69	2,684.60	2,506.33	2,328.06	69	268.46	250.63	232.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,894.34	2,705.58	2,506.33	70	289.43	270.56	250.63
71	3,187.97	2,978.23	2,758.01	71	318.80	297.82	275.80
72	3,502.57	3,271.86	3,030.67	72	350.26	327.19	303.07
73	3,848.63	3,596.95	3,334.78	73	384.86	359.70	333.48
74	4,226.16	3,943.01	3,659.87	74	422.62	394.30	365.99
75	4,645.62	4,331.02	4,016.42	75	464.56	433.10	401.64
76	5,148.99	4,802.93	4,456.86	76	514.90	480.29	445.69
77	5,704.79	5,316.78	4,928.77	77	570.48	531.68	492.88
78	6,313.02	5,893.55	5,463.59	78	631.30	589.35	546.36
79	6,984.17	6,522.75	6,050.85	79	698.42	652.28	605.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	849.43	796.99	734.07	18-39	84.94	79.70	73.41
40	849.43	796.99	734.07	40	84.94	79.70	73.41
41	880.89	828.45	765.53	41	88.09	82.85	76.55
42	912.35	859.91	796.99	42	91.23	85.99	79.70
43	943.81	880.89	817.97	43	94.38	88.09	81.80
44	975.27	912.35	849.43	44	97.53	91.23	84.94
45	1,017.21	954.29	880.89	45	101.72	95.43	88.09
46	1,048.67	985.75	912.35	46	104.87	98.58	91.23
47	1,080.13	1,017.21	943.81	47	108.01	101.72	94.38
48	1,122.08	1,048.67	975.27	48	112.21	104.87	97.53
49	1,164.03	1,090.62	1,006.73	49	116.40	109.06	100.67
50	1,195.49	1,122.08	1,038.19	50	119.55	112.21	103.82
51	1,237.44	1,164.03	1,080.13	51	123.74	116.40	108.01
52	1,279.38	1,195.49	1,111.59	52	127.94	119.55	111.16
53	1,331.82	1,247.92	1,153.54	53	133.18	124.79	115.35
54	1,373.76	1,289.87	1,195.49	54	137.38	128.99	119.55
55	1,415.71	1,321.33	1,226.95	55	141.57	132.13	122.69
56	1,499.60	1,405.22	1,300.36	56	149.96	140.52	130.04
57	1,573.01	1,468.14	1,363.28	57	157.30	146.81	136.33
58	1,656.90	1,552.04	1,436.68	58	165.69	155.20	143.67
59	1,740.80	1,625.44	1,510.09	59	174.08	162.54	151.01
60	1,824.69	1,709.34	1,583.50	60	182.47	170.93	158.35
61	1,950.53	1,824.69	1,688.36	61	195.05	182.47	168.84
62	2,065.89	1,929.56	1,793.23	62	206.59	192.96	179.32
63	2,202.21	2,055.40	1,908.59	63	220.22	205.54	190.86
64	2,338.54	2,191.73	2,034.43	64	233.85	219.17	203.44
65	2,485.36	2,328.06	2,160.27	65	248.54	232.81	216.03
66	2,695.09	2,516.82	2,338.54	66	269.51	251.68	233.85
67	2,925.80	2,737.04	2,537.79	67	292.58	273.70	253.78
68	3,166.99	2,957.26	2,747.53	68	316.70	295.73	274.75
69	3,429.16	3,198.45	2,967.75	69	342.92	319.85	296.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,712.31	3,460.62	3,208.94	70	371.23	346.06	320.89
71	4,089.83	3,817.17	3,544.52	71	408.98	381.72	354.45
72	4,498.81	4,205.18	3,901.07	72	449.88	420.52	390.11
73	4,960.23	4,624.65	4,289.08	73	496.02	462.47	428.91
74	5,453.10	5,096.55	4,729.52	74	545.31	509.66	472.95
75	5,998.41	5,599.92	5,201.42	75	599.84	559.99	520.14
76	6,711.51	6,271.07	5,820.14	76	671.15	627.11	582.01
77	7,508.50	7,015.63	6,512.26	77	750.85	701.56	651.23
78	8,389.39	7,833.59	7,277.80	78	838.94	783.36	727.78
79	9,385.63	8,766.91	8,137.71	79	938.56	876.69	813.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,090.62	1,027.70	964.78	18-39	109.06	102.77	96.48
40	1,090.62	1,027.70	964.78	40	109.06	102.77	96.48
41	1,132.57	1,069.65	1,006.73	41	113.26	106.96	100.67
42	1,174.51	1,111.59	1,048.67	42	117.45	111.16	104.87
43	1,226.95	1,153.54	1,080.13	43	122.69	115.35	108.01
44	1,268.90	1,195.49	1,122.08	44	126.89	119.55	112.21
45	1,310.84	1,237.44	1,164.03	45	131.08	123.74	116.40
46	1,363.28	1,289.87	1,205.97	46	136.33	128.99	120.60
47	1,415.71	1,342.30	1,258.41	47	141.57	134.23	125.84
48	1,468.14	1,384.25	1,300.36	48	146.81	138.42	130.04
49	1,520.58	1,436.68	1,352.79	49	152.06	143.67	135.28
50	1,573.01	1,489.12	1,394.74	50	157.30	148.91	139.47
51	1,635.93	1,552.04	1,457.66	51	163.59	155.20	145.77
52	1,709.34	1,614.96	1,510.09	52	170.93	161.50	151.01
53	1,772.26	1,677.88	1,573.01	53	177.23	167.79	157.30
54	1,845.67	1,740.80	1,635.93	54	184.57	174.08	163.59
55	1,908.59	1,803.72	1,698.85	55	190.86	180.37	169.89
56	2,013.45	1,908.59	1,793.23	56	201.35	190.86	179.32
57	2,118.32	2,002.97	1,887.61	57	211.83	200.30	188.76
58	2,233.68	2,107.83	1,981.99	58	223.37	210.78	198.20
59	2,349.03	2,212.70	2,076.37	59	234.90	221.27	207.64
60	2,464.38	2,328.06	2,181.24	60	246.44	232.81	218.12
61	2,621.68	2,474.87	2,328.06	61	262.17	247.49	232.81
62	2,789.47	2,632.17	2,474.87	62	278.95	263.22	247.49
63	2,957.26	2,799.96	2,632.17	63	295.73	280.00	263.22
64	3,146.02	2,978.23	2,799.96	64	314.60	297.82	280.00
65	3,334.78	3,156.51	2,967.75	65	333.48	315.65	296.77
66	3,607.44	3,418.68	3,219.43	66	360.74	341.87	321.94
67	3,911.55	3,701.82	3,481.60	67	391.16	370.18	348.16
68	4,226.16	3,995.45	3,764.74	68	422.62	399.54	376.47
69	4,572.22	4,320.54	4,068.85	69	457.22	432.05	406.89

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,939.25	4,666.60	4,393.94	70	493.93	466.66	439.39
71	5,421.64	5,128.01	4,823.90	71	542.16	512.80	482.39
72	5,956.47	5,631.38	5,295.80	72	595.65	563.14	529.58
73	6,533.24	6,176.69	5,809.65	73	653.32	617.67	580.97
74	7,172.93	6,774.43	6,375.94	74	717.29	677.44	637.59
75	7,865.05	7,435.10	6,994.65	75	786.51	743.51	699.47
76	8,798.37	8,315.98	7,823.11	76	879.84	831.60	782.31
77	9,847.05	9,301.74	8,745.94	77	984.70	930.17	874.59
78	11,011.07	10,402.84	9,784.13	78	1,101.11	1,040.28	978.41
79	12,311.43	11,629.79	10,937.67	79	1,231.14	1,162.98	1,093.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	336.50	308.46	280.42	18-39	33.65	30.85	28.04
40	336.50	308.46	280.42	40	33.65	30.85	28.04
41	350.52	322.48	294.44	41	35.05	32.25	29.44
42	364.54	336.50	308.46	42	36.45	33.65	30.85
43	378.56	350.52	322.48	43	37.86	35.05	32.25
44	392.58	364.54	336.50	44	39.26	36.45	33.65
45	406.60	378.56	350.52	45	40.66	37.86	35.05
46	420.62	392.58	350.52	46	42.06	39.26	35.05
47	420.62	392.58	364.54	47	42.06	39.26	36.45
48	434.64	406.60	378.56	48	43.46	40.66	37.86
49	448.66	420.62	392.58	49	44.87	42.06	39.26
50	462.69	434.64	406.60	50	46.27	43.46	40.66
51	490.73	462.69	434.64	51	49.07	46.27	43.46
52	518.77	490.73	448.66	52	51.88	49.07	44.87
53	546.81	518.77	476.71	53	54.68	51.88	47.67
54	574.85	532.79	490.73	54	57.49	53.28	49.07
55	588.87	546.81	504.75	55	58.89	54.68	50.47
56	630.93	588.87	546.81	56	63.09	58.89	54.68
57	687.02	644.96	588.87	57	68.70	64.50	58.89
58	729.08	687.02	630.93	58	72.91	68.70	63.09
59	785.16	729.08	673.00	59	78.52	72.91	67.30
60	827.23	771.14	715.06	60	82.72	77.11	71.51
61	897.33	841.25	771.14	61	89.73	84.12	77.11
62	953.41	897.33	827.23	62	95.34	89.73	82.72
63	1,023.52	953.41	883.31	63	102.35	95.34	88.33
64	1,093.62	1,023.52	939.39	64	109.36	102.35	93.94
65	1,163.72	1,079.60	995.47	65	116.37	107.96	99.55
66	1,275.89	1,191.77	1,093.62	66	127.59	119.18	109.36
67	1,402.08	1,303.93	1,191.77	67	140.21	130.39	119.18
68	1,528.26	1,416.10	1,303.93	68	152.83	141.61	130.39
69	1,668.47	1,542.28	1,416.10	69	166.85	154.23	141.61

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

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
70	1,822.70	1,682.49	1,542.28	70	182.27	168.25	154.23
71	2,033.01	1,878.78	1,724.55	71	203.30	187.88	172.46
72	2,243.32	2,089.09	1,920.85	72	224.33	208.91	192.08
73	2,495.70	2,327.45	2,145.18	73	249.57	232.74	214.52
74	2,762.09	2,579.82	2,383.53	74	276.21	257.98	238.35
75	3,056.53	2,860.24	2,649.93	75	305.65	286.02	264.99
76	3,407.05	3,182.71	2,944.36	76	340.70	318.27	294.44
77	3,785.61	3,533.23	3,280.86	77	378.56	353.32	328.09
78	4,206.23	3,925.81	3,645.40	78	420.62	392.58	364.54
79	4,682.94	4,374.48	4,052.00	79	468.29	437.45	405.20
80		4,851.19	4,486.65	80	520.17	485.12	448.66
81		5,383.97	4,991.39	81	577.66	538.40	499.14
82		5,972.85	5,524.18	82	640.75	597.28	552.42
83		6,631.82	6,141.10	83	710.85	663.18	614.11
84		7,346.88	6,800.07	84	787.97	734.69	680.01
				85	873.49	814.61	754.32
				86	982.86	916.96	849.66
				87	1,106.24	1,031.93	954.81
				88	1,245.04	1,160.92	1,075.39
				89	1,399.27	1,305.33	1,208.59
				90	1,574.53	1,467.97	1,360.01
				91	1,770.82	1,651.65	1,529.67
				92	1,992.35	1,859.15	1,721.75
				93	2,241.92	2,090.50	1,936.27
				94	2,522.34	2,352.68	2,177.43
				95	2,837.80	2,645.72	2,450.83
				96	3,191.13	2,976.61	2,756.48
				97	3,590.72	3,348.16	3,101.39
				98	4,039.38	3,767.38	3,488.37
				99	4,544.13	4,238.48	3,924.41

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	392.58	378.56	350.52	18-39	39.26	37.86	35.05
40	392.58	378.56	350.52	40	39.26	37.86	35.05
41	420.62	392.58	364.54	41	42.06	39.26	36.45
42	434.64	406.60	378.56	42	43.46	40.66	37.86
43	448.66	420.62	392.58	43	44.87	42.06	39.26
44	462.69	434.64	406.60	44	46.27	43.46	40.66
45	476.71	448.66	420.62	45	47.67	44.87	42.06
46	490.73	462.69	434.64	46	49.07	46.27	43.46
47	504.75	476.71	448.66	47	50.47	47.67	44.87
48	532.79	504.75	462.69	48	53.28	50.47	46.27
49	546.81	518.77	476.71	49	54.68	51.88	47.67
50	560.83	532.79	490.73	50	56.08	53.28	49.07
51	588.87	560.83	518.77	51	58.89	56.08	51.88
52	616.91	588.87	546.81	52	61.69	58.89	54.68
53	644.96	602.89	560.83	53	64.50	60.29	56.08
54	673.00	630.93	588.87	54	67.30	63.09	58.89
55	701.04	658.98	602.89	55	70.10	65.90	60.29
56	757.12	715.06	658.98	56	75.71	71.51	65.90
57	813.20	757.12	701.04	57	81.32	75.71	70.10
58	869.29	813.20	757.12	58	86.93	81.32	75.71
59	925.37	869.29	799.18	59	92.54	86.93	79.92
60	981.45	925.37	855.27	60	98.15	92.54	85.53
61	1,065.58	995.47	925.37	61	106.56	99.55	92.54
62	1,135.68	1,065.58	981.45	62	113.57	106.56	98.15
63	1,219.81	1,135.68	1,051.56	63	121.98	113.57	105.16
64	1,303.93	1,219.81	1,135.68	64	130.39	121.98	113.57
65	1,388.06	1,303.93	1,205.79	65	138.81	130.39	120.58
66	1,542.28	1,444.14	1,331.97	66	154.23	144.41	133.20
67	1,696.51	1,584.35	1,458.16	67	169.65	158.43	145.82
68	1,878.78	1,738.58	1,598.37	68	187.88	173.86	159.84
69	2,061.05	1,906.82	1,752.60	69	206.11	190.68	175.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,271.36	2,103.12	1,920.85	70	227.14	210.31	192.08
71	2,537.76	2,355.49	2,159.20	71	253.78	235.55	215.92
72	2,818.17	2,621.88	2,411.57	72	281.82	262.19	241.16
73	3,140.65	2,916.32	2,691.99	73	314.07	291.63	269.20
74	3,491.17	3,252.82	3,000.44	74	349.12	325.28	300.04
75	3,869.73	3,617.36	3,350.96	75	386.97	361.74	335.10
76	4,304.38	4,023.96	3,729.52	76	430.44	402.40	372.95
77	4,781.08	4,472.62	4,150.15	77	478.11	447.26	415.01
78	5,313.87	4,963.35	4,598.81	78	531.39	496.34	459.88
79	5,916.76	5,524.18	5,117.58	79	591.68	552.42	511.76
				80	656.17	612.71	567.84
				81	726.28	677.20	628.13
				82	801.99	748.71	694.03
				83	886.11	827.23	766.94
				84	980.05	914.15	848.26
				85	1,082.40	1,009.50	936.59
				86	1,218.40	1,135.68	1,054.36
				87	1,371.23	1,278.69	1,186.16
				88	1,542.28	1,438.53	1,334.78
				89	1,734.37	1,618.00	1,501.62
				90	1,951.69	1,819.90	1,688.10
				91	2,195.65	2,047.03	1,899.81
				92	2,469.06	2,303.61	2,136.77
				93	2,777.51	2,591.04	2,403.16
				94	3,125.23	2,914.92	2,704.61
				95	3,515.01	3,279.46	3,042.51
				96	3,955.26	3,688.86	3,422.47
				97	4,448.79	4,150.15	3,850.10
				98	5,005.41	4,668.92	4,331.02
				99	5,630.74	5,252.18	4,872.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	532.79	504.75	462.69	18-39	53.28	50.47	46.27
40	532.79	504.75	462.69	40	53.28	50.47	46.27
41	560.83	532.79	490.73	41	56.08	53.28	49.07
42	574.85	546.81	504.75	42	57.49	54.68	50.47
43	588.87	560.83	518.77	43	58.89	56.08	51.88
44	616.91	574.85	532.79	44	61.69	57.49	53.28
45	630.93	588.87	546.81	45	63.09	58.89	54.68
46	644.96	602.89	560.83	46	64.50	60.29	56.08
47	673.00	630.93	588.87	47	67.30	63.09	58.89
48	687.02	644.96	602.89	48	68.70	64.50	60.29
49	715.06	673.00	616.91	49	71.51	67.30	61.69
50	729.08	687.02	630.93	50	72.91	68.70	63.09
51	757.12	715.06	658.98	51	75.71	71.51	65.90
52	785.16	743.10	687.02	52	78.52	74.31	68.70
53	813.20	757.12	701.04	53	81.32	75.71	70.10
54	841.25	785.16	729.08	54	84.12	78.52	72.91
55	869.29	813.20	743.10	55	86.93	81.32	74.31
56	939.39	869.29	799.18	56	93.94	86.93	79.92
57	1,009.50	939.39	855.27	57	100.95	93.94	85.53
58	1,079.60	1,009.50	925.37	58	107.96	100.95	92.54
59	1,163.72	1,079.60	981.45	59	116.37	107.96	98.15
60	1,233.83	1,149.70	1,051.56	60	123.38	114.97	105.16
61	1,331.97	1,233.83	1,135.68	61	133.20	123.38	113.57
62	1,416.10	1,317.95	1,219.81	62	141.61	131.80	121.98
63	1,514.24	1,416.10	1,303.93	63	151.42	141.61	130.39
64	1,626.41	1,514.24	1,388.06	64	162.64	151.42	138.81
65	1,724.55	1,612.39	1,486.20	65	172.46	161.24	148.62
66	1,906.82	1,780.64	1,640.43	66	190.68	178.06	164.04
67	2,103.12	1,962.91	1,808.68	67	210.31	196.29	180.87
68	2,327.45	2,159.20	1,990.95	68	232.74	215.92	199.09
69	2,565.80	2,383.53	2,187.24	69	256.58	238.35	218.72

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,818.17	2,607.86	2,397.55	70	281.82	260.79	239.76
71	3,154.67	2,930.34	2,691.99	71	315.47	293.03	269.20
72	3,519.21	3,266.84	3,014.47	72	351.92	326.68	301.45
73	3,939.84	3,673.44	3,393.03	73	393.98	367.34	339.30
74	4,402.52	4,108.08	3,799.63	74	440.25	410.81	379.96
75	4,907.27	4,584.79	4,248.29	75	490.73	458.48	424.83
76	5,468.10	5,103.56	4,725.00	76	546.81	510.36	472.50
77	6,070.99	5,664.39	5,257.79	77	607.10	566.44	525.78
78	6,743.99	6,295.32	5,846.66	78	674.40	629.53	584.67
79	7,501.11	7,010.38	6,505.64	79	750.11	701.04	650.56
				80	832.83	778.15	722.07
				81	928.17	866.48	804.79
				82	1,033.33	964.63	895.93
				83	1,151.11	1,075.39	998.28
				84	1,282.90	1,197.37	1,111.85
				85	1,427.31	1,333.38	1,238.03
				86	1,606.78	1,500.22	1,393.66
				87	1,807.28	1,688.10	1,567.52
				88	2,033.01	1,899.81	1,763.81
				89	2,286.79	2,136.77	1,983.94
				90	2,572.81	2,403.16	2,232.11
				91	2,893.89	2,703.20	2,511.12
				92	3,255.62	3,041.10	2,823.78
				93	3,662.22	3,422.47	3,177.11
				94	4,120.70	3,850.10	3,573.89
				95	4,635.27	4,331.02	4,021.16
				96	5,214.32	4,872.22	4,523.10
				97	5,866.29	5,480.72	5,089.54
				98	6,599.58	6,166.33	5,724.68
				99	7,425.40	6,936.07	6,439.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	687.02	644.96	602.89	18-39	68.70	64.50	60.29
40	687.02	644.96	602.89	40	68.70	64.50	60.29
41	715.06	673.00	630.93	41	71.51	67.30	63.09
42	743.10	701.04	644.96	42	74.31	70.10	64.50
43	757.12	715.06	673.00	43	75.71	71.51	67.30
44	785.16	743.10	687.02	44	78.52	74.31	68.70
45	799.18	757.12	715.06	45	79.92	75.71	71.51
46	827.23	785.16	729.08	46	82.72	78.52	72.91
47	855.27	813.20	757.12	47	85.53	81.32	75.71
48	883.31	841.25	785.16	48	88.33	84.12	78.52
49	911.35	869.29	813.20	49	91.13	86.93	81.32
50	925.37	883.31	827.23	50	92.54	88.33	82.72
51	981.45	925.37	869.29	51	98.15	92.54	86.93
52	1,023.52	967.43	911.35	52	102.35	96.74	91.13
53	1,065.58	1,009.50	953.41	53	106.56	100.95	95.34
54	1,121.66	1,065.58	995.47	54	112.17	106.56	99.55
55	1,163.72	1,107.64	1,037.54	55	116.37	110.76	103.75
56	1,247.85	1,177.74	1,107.64	56	124.78	117.77	110.76
57	1,317.95	1,247.85	1,177.74	57	131.80	124.78	117.77
58	1,402.08	1,331.97	1,247.85	58	140.21	133.20	124.78
59	1,500.22	1,416.10	1,331.97	59	150.02	141.61	133.20
60	1,584.35	1,500.22	1,402.08	60	158.43	150.02	140.21
61	1,710.53	1,612.39	1,514.24	61	171.05	161.24	151.42
62	1,836.72	1,738.58	1,626.41	62	183.67	173.86	162.64
63	1,976.93	1,864.76	1,752.60	63	197.69	186.48	175.26
64	2,117.14	2,004.97	1,878.78	64	211.71	200.50	187.88
65	2,271.36	2,145.18	2,018.99	65	227.14	214.52	201.90
66	2,509.72	2,369.51	2,215.28	66	250.97	236.95	221.53
67	2,748.07	2,593.84	2,425.59	67	274.81	259.38	242.56
68	3,028.49	2,846.22	2,663.95	68	302.85	284.62	266.39
69	3,322.92	3,126.63	2,916.32	69	332.29	312.66	291.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	3,645.40	3,421.07	3,182.71	70	364.54	342.11	318.27
71	4,066.02	3,813.65	3,561.28	71	406.60	381.36	356.13
72	4,542.73	4,276.33	3,995.92	72	454.27	427.63	399.59
73	5,061.50	4,767.06	4,458.60	73	506.15	476.71	445.86
74	5,636.35	5,313.87	4,991.39	74	563.63	531.39	499.14
75	6,281.30	5,930.78	5,580.27	75	628.13	593.08	558.03
76	6,996.36	6,603.78	6,211.20	76	699.64	660.38	621.12
77	7,767.51	7,332.86	6,898.22	77	776.75	733.29	689.82
78	8,636.79	8,160.09	7,669.36	78	863.68	816.01	766.94
79	9,604.23	9,071.44	8,538.65	79	960.42	907.14	853.86
				80	1,066.98	1,008.09	947.80
				81	1,186.16	1,120.26	1,054.36
				82	1,319.35	1,246.45	1,172.14
				83	1,466.57	1,385.25	1,302.53
				84	1,630.62	1,539.48	1,448.35
				85	1,811.48	1,710.53	1,609.58
				86	2,038.62	1,925.05	1,811.48
				87	2,293.80	2,166.21	2,037.22
				88	2,579.82	2,436.81	2,292.40
				89	2,902.30	2,741.06	2,578.42
				90	3,265.44	3,083.17	2,900.90
				91	3,673.44	3,468.74	3,264.03
				92	4,131.92	3,901.98	3,672.04
				93	4,647.88	4,389.90	4,130.52
				94	5,229.75	4,938.11	4,646.48
				95	5,883.11	5,555.03	5,226.94
				96	6,617.80	6,249.06	5,880.31
				97	7,445.03	7,031.42	6,616.40
				98	8,376.01	7,909.12	7,442.22
				99	9,423.36	8,897.58	8,373.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	490.73	462.69	420.62	18-39	49.07	46.27	42.06
40	490.73	462.69	420.62	40	49.07	46.27	42.06
41	518.77	490.73	448.66	41	51.88	49.07	44.87
42	532.79	504.75	462.69	42	53.28	50.47	46.27
43	560.83	518.77	476.71	43	56.08	51.88	47.67
44	588.87	546.81	490.73	44	58.89	54.68	49.07
45	602.89	560.83	518.77	45	60.29	56.08	51.88
46	630.93	588.87	532.79	46	63.09	58.89	53.28
47	658.98	616.91	560.83	47	65.90	61.69	56.08
48	687.02	630.93	574.85	48	68.70	63.09	57.49
49	701.04	658.98	602.89	49	70.10	65.90	60.29
50	729.08	673.00	616.91	50	72.91	67.30	61.69
51	771.14	715.06	644.96	51	77.11	71.51	64.50
52	799.18	743.10	673.00	52	79.92	74.31	67.30
53	827.23	771.14	701.04	53	82.72	77.11	70.10
54	855.27	799.18	729.08	54	85.53	79.92	72.91
55	883.31	827.23	757.12	55	88.33	82.72	75.71
56	953.41	883.31	813.20	56	95.34	88.33	81.32
57	1,009.50	939.39	869.29	57	100.95	93.94	86.93
58	1,065.58	995.47	925.37	58	106.56	99.55	92.54
59	1,135.68	1,065.58	981.45	59	113.57	106.56	98.15
60	1,205.79	1,121.66	1,037.54	60	120.58	112.17	103.75
61	1,303.93	1,219.81	1,121.66	61	130.39	121.98	112.17
62	1,402.08	1,303.93	1,205.79	62	140.21	130.39	120.58
63	1,514.24	1,402.08	1,289.91	63	151.42	140.21	128.99
64	1,626.41	1,514.24	1,388.06	64	162.64	151.42	138.81
65	1,738.58	1,612.39	1,486.20	65	173.86	161.24	148.62
66	1,892.80	1,766.62	1,626.41	66	189.28	176.66	162.64
67	2,061.05	1,906.82	1,752.60	67	206.11	190.68	175.26
68	2,229.30	2,075.07	1,906.82	68	222.93	207.51	190.68
69	2,425.59	2,257.34	2,075.07	69	242.56	225.73	207.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,621.88	2,439.61	2,243.32	70	262.19	243.96	224.33
71	2,902.30	2,691.99	2,481.68	71	290.23	269.20	248.17
72	3,210.76	2,986.42	2,748.07	72	321.08	298.64	274.81
73	3,533.23	3,294.88	3,042.51	73	353.32	329.49	304.25
74	3,911.79	3,631.38	3,350.96	74	391.18	363.14	335.10
75	4,304.38	4,009.94	3,701.48	75	430.44	400.99	370.15
76	4,851.19	4,514.69	4,164.17	76	485.12	451.47	416.42
77	5,440.06	5,061.50	4,682.94	77	544.01	506.15	468.29
78	6,127.08	5,692.43	5,257.79	78	612.71	569.24	525.78
79	6,884.20	6,393.47	5,902.74	79	688.42	639.35	590.27
80		7,178.63	6,631.82	80		717.86	663.18
81		7,921.73	7,318.84	81		792.17	731.88
82		8,734.94	8,075.96	82		873.49	807.60
83		9,632.27	8,917.21	83		963.23	891.72
84		10,613.72	9,842.58	84		1,061.37	984.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	602.89	560.83	518.77	18-39	60.29	56.08	51.88
40	602.89	560.83	518.77	40	60.29	56.08	51.88
41	630.93	588.87	546.81	41	63.09	58.89	54.68
42	658.98	616.91	574.85	42	65.90	61.69	57.49
43	687.02	644.96	588.87	43	68.70	64.50	58.89
44	715.06	673.00	616.91	44	71.51	67.30	61.69
45	743.10	701.04	644.96	45	74.31	70.10	64.50
46	771.14	715.06	658.98	46	77.11	71.51	65.90
47	799.18	743.10	687.02	47	79.92	74.31	68.70
48	841.25	785.16	715.06	48	84.12	78.52	71.51
49	869.29	813.20	743.10	49	86.93	81.32	74.31
50	897.33	841.25	771.14	50	89.73	84.12	77.11
51	939.39	883.31	813.20	51	93.94	88.33	81.32
52	981.45	911.35	841.25	52	98.15	91.13	84.12
53	1,023.52	953.41	869.29	53	102.35	95.34	86.93
54	1,051.56	981.45	897.33	54	105.16	98.15	89.73
55	1,093.62	1,009.50	925.37	55	109.36	100.95	92.54
56	1,177.74	1,093.62	995.47	56	117.77	109.36	99.55
57	1,247.85	1,163.72	1,065.58	57	124.78	116.37	106.56
58	1,331.97	1,233.83	1,135.68	58	133.20	123.38	113.57
59	1,416.10	1,317.95	1,219.81	59	141.61	131.80	121.98
60	1,500.22	1,402.08	1,289.91	60	150.02	140.21	128.99
61	1,626.41	1,514.24	1,388.06	61	162.64	151.42	138.81
62	1,738.58	1,626.41	1,500.22	62	173.86	162.64	150.02
63	1,878.78	1,752.60	1,612.39	63	187.88	175.26	161.24
64	2,018.99	1,878.78	1,724.55	64	201.90	187.88	172.46
65	2,159.20	2,004.97	1,850.74	65	215.92	200.50	185.07
66	2,355.49	2,187.24	2,018.99	66	235.55	218.72	201.90
67	2,565.80	2,383.53	2,201.26	67	256.58	238.35	220.13
68	2,790.13	2,593.84	2,397.55	68	279.01	259.38	239.76
69	3,042.51	2,832.20	2,607.86	69	304.25	283.22	260.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,308.90	3,070.55	2,832.20	70	330.89	307.05	283.22
71	3,673.44	3,407.05	3,140.65	71	367.34	340.70	314.07
72	4,066.02	3,771.59	3,477.15	72	406.60	377.16	347.72
73	4,486.65	4,178.19	3,855.71	73	448.66	417.82	385.57
74	4,977.37	4,626.85	4,276.33	74	497.74	462.69	427.63
75	5,496.14	5,117.58	4,725.00	75	549.61	511.76	472.50
76	6,141.10	5,706.45	5,271.81	76	614.11	570.65	527.18
77	6,842.13	6,365.43	5,888.72	77	684.21	636.54	588.87
78	7,641.32	7,108.53	6,561.72	78	764.13	710.85	656.17
79	8,510.61	7,921.73	7,318.84	79	851.06	792.17	731.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	757.12	715.06	658.98	18-39	75.71	71.51	65.90
40	757.12	715.06	658.98	40	75.71	71.51	65.90
41	799.18	743.10	687.02	41	79.92	74.31	68.70
42	827.23	771.14	715.06	42	82.72	77.11	71.51
43	855.27	799.18	743.10	43	85.53	79.92	74.31
44	897.33	841.25	785.16	44	89.73	84.12	78.52
45	939.39	883.31	813.20	45	93.94	88.33	81.32
46	967.43	911.35	841.25	46	96.74	91.13	84.12
47	1,009.50	953.41	883.31	47	100.95	95.34	88.33
48	1,051.56	981.45	911.35	48	105.16	98.15	91.13
49	1,093.62	1,023.52	953.41	49	109.36	102.35	95.34
50	1,135.68	1,065.58	981.45	50	113.57	106.56	98.15
51	1,191.77	1,107.64	1,023.52	51	119.18	110.76	102.35
52	1,233.83	1,149.70	1,065.58	52	123.38	114.97	106.56
53	1,275.89	1,191.77	1,107.64	53	127.59	119.18	110.76
54	1,331.97	1,233.83	1,135.68	54	133.20	123.38	113.57
55	1,374.04	1,275.89	1,177.74	55	137.40	127.59	117.77
56	1,472.18	1,374.04	1,261.87	56	147.22	137.40	126.19
57	1,570.33	1,458.16	1,345.99	57	157.03	145.82	134.60
58	1,668.47	1,556.31	1,430.12	58	166.85	155.63	143.01
59	1,780.64	1,654.45	1,514.24	59	178.06	165.45	151.42
60	1,892.80	1,752.60	1,612.39	60	189.28	175.26	161.24
61	2,033.01	1,892.80	1,738.58	61	203.30	189.28	173.86
62	2,187.24	2,033.01	1,864.76	62	218.72	203.30	186.48
63	2,341.47	2,173.22	2,004.97	63	234.15	217.32	200.50
64	2,509.72	2,327.45	2,145.18	64	250.97	232.74	214.52
65	2,691.99	2,495.70	2,299.41	65	269.20	249.57	229.94
66	2,944.36	2,734.05	2,523.74	66	294.44	273.40	252.37
67	3,224.78	3,000.44	2,762.09	67	322.48	300.04	276.21
68	3,519.21	3,266.84	3,014.47	68	351.92	326.68	301.45
69	3,855.71	3,575.30	3,294.88	69	385.57	357.53	329.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,206.23	3,911.79	3,603.34	70	420.62	391.18	360.33
71	4,682.94	4,346.44	4,009.94	71	468.29	434.64	400.99
72	5,187.68	4,823.14	4,458.60	72	518.77	482.31	445.86
73	5,762.54	5,355.93	4,949.33	73	576.25	535.59	494.93
74	6,393.47	5,958.83	5,510.16	74	639.35	595.88	551.02
75	7,094.51	6,603.78	6,113.05	75	709.45	660.38	611.31
76	7,991.84	7,445.03	6,884.20	76	799.18	744.50	688.42
77	9,001.33	8,384.42	7,753.48	77	900.13	838.44	775.35
78	10,122.99	9,435.98	8,734.94	78	1,012.30	943.60	873.49
79	11,398.88	10,613.72	9,828.56	79	1,139.89	1,061.37	982.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	981.45	925.37	869.29	18-39	98.15	92.54	86.93
40	981.45	925.37	869.29	40	98.15	92.54	86.93
41	1,023.52	967.43	911.35	41	102.35	96.74	91.13
42	1,065.58	1,009.50	953.41	42	106.56	100.95	95.34
43	1,121.66	1,065.58	995.47	43	112.17	106.56	99.55
44	1,163.72	1,107.64	1,037.54	44	116.37	110.76	103.75
45	1,205.79	1,149.70	1,079.60	45	120.58	114.97	107.96
46	1,261.87	1,191.77	1,121.66	46	126.19	119.18	112.17
47	1,303.93	1,233.83	1,163.72	47	130.39	123.38	116.37
48	1,360.01	1,289.91	1,219.81	48	136.00	128.99	121.98
49	1,416.10	1,345.99	1,275.89	49	141.61	134.60	127.59
50	1,472.18	1,402.08	1,317.95	50	147.22	140.21	131.80
51	1,556.31	1,472.18	1,388.06	51	155.63	147.22	138.81
52	1,626.41	1,542.28	1,444.14	52	162.64	154.23	144.41
53	1,710.53	1,612.39	1,514.24	53	171.05	161.24	151.42
54	1,780.64	1,682.49	1,584.35	54	178.06	168.25	158.43
55	1,864.76	1,766.62	1,654.45	55	186.48	176.66	165.45
56	1,990.95	1,878.78	1,766.62	56	199.09	187.88	176.66
57	2,117.14	2,004.97	1,878.78	57	211.71	200.50	187.88
58	2,243.32	2,117.14	1,990.95	58	224.33	211.71	199.09
59	2,383.53	2,257.34	2,117.14	59	238.35	225.73	211.71
60	2,523.74	2,383.53	2,243.32	60	252.37	238.35	224.33
61	2,720.03	2,565.80	2,411.57	61	272.00	256.58	241.16
62	2,916.32	2,762.09	2,593.84	62	291.63	276.21	259.38
63	3,126.63	2,958.38	2,776.11	63	312.66	295.84	277.61
64	3,350.96	3,168.69	2,986.42	64	335.10	316.87	298.64
65	3,589.32	3,393.03	3,196.74	65	358.93	339.30	319.67
66	3,925.81	3,715.50	3,491.17	66	392.58	371.55	349.12
67	4,290.35	4,052.00	3,813.65	67	429.04	405.20	381.36
68	4,696.96	4,430.56	4,164.17	68	469.70	443.06	416.42
69	5,131.60	4,851.19	4,556.75	69	513.16	485.12	455.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	5,594.29	5,285.83	4,963.35	70	559.43	528.58	496.34
71	6,197.18	5,860.68	5,510.16	71	619.72	586.07	551.02
72	6,870.18	6,491.62	6,099.03	72	687.02	649.16	609.90
73	7,599.26	7,178.63	6,758.01	73	759.93	717.86	675.80
74	8,412.46	7,963.80	7,501.11	74	841.25	796.38	750.11
75	9,309.79	8,805.04	8,300.29	75	930.98	880.50	830.03
76	10,487.53	9,926.70	9,365.87	76	1,048.75	992.67	936.59
77	11,819.51	11,188.57	10,543.62	77	1,181.95	1,118.86	1,054.36
78	13,305.71	12,590.65	11,875.59	78	1,330.57	1,259.06	1,187.56
79	14,988.20	14,189.02	13,389.83	79	1,498.82	1,418.90	1,338.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	715.06	673.00	616.91	18-39	71.51	67.30	61.69
40	715.06	673.00	616.91	40	71.51	67.30	61.69
41	743.10	701.04	644.96	41	74.31	70.10	64.50
42	771.14	715.06	658.98	42	77.11	71.51	65.90
43	799.18	743.10	687.02	43	79.92	74.31	68.70
44	813.20	757.12	701.04	44	81.32	75.71	70.10
45	841.25	785.16	729.08	45	84.12	78.52	72.91
46	869.29	813.20	743.10	46	86.93	81.32	74.31
47	897.33	841.25	771.14	47	89.73	84.12	77.11
48	925.37	869.29	799.18	48	92.54	86.93	79.92
49	953.41	897.33	827.23	49	95.34	89.73	82.72
50	981.45	911.35	841.25	50	98.15	91.13	84.12
51	1,009.50	939.39	869.29	51	100.95	93.94	86.93
52	1,037.54	967.43	897.33	52	103.75	96.74	89.73
53	1,065.58	995.47	911.35	53	106.56	99.55	91.13
54	1,093.62	1,023.52	939.39	54	109.36	102.35	93.94
55	1,107.64	1,037.54	953.41	55	110.76	103.75	95.34
56	1,177.74	1,093.62	1,009.50	56	117.77	109.36	100.95
57	1,233.83	1,149.70	1,065.58	57	123.38	114.97	106.56
58	1,303.93	1,219.81	1,121.66	58	130.39	121.98	112.17
59	1,360.01	1,275.89	1,177.74	59	136.00	127.59	117.77
60	1,430.12	1,331.97	1,233.83	60	143.01	133.20	123.38
61	1,542.28	1,444.14	1,331.97	61	154.23	144.41	133.20
62	1,640.43	1,528.26	1,416.10	62	164.04	152.83	141.61
63	1,752.60	1,640.43	1,528.26	63	175.26	164.04	152.83
64	1,878.78	1,752.60	1,626.41	64	187.88	175.26	162.64
65	2,004.97	1,878.78	1,738.58	65	200.50	187.88	173.86
66	2,159.20	2,018.99	1,878.78	66	215.92	201.90	187.88
67	2,327.45	2,173.22	2,018.99	67	232.74	217.32	201.90
68	2,509.72	2,341.47	2,173.22	68	250.97	234.15	217.32
69	2,706.01	2,523.74	2,341.47	69	270.60	252.37	234.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,902.30	2,706.01	2,509.72	70	290.23	270.60	250.97
71	3,182.71	2,972.40	2,762.09	71	318.27	297.24	276.21
72	3,491.17	3,252.82	3,014.47	72	349.12	325.28	301.45
73	3,827.67	3,575.30	3,308.90	73	382.77	357.53	330.89
74	4,206.23	3,925.81	3,631.38	74	420.62	392.58	363.14
75	4,598.81	4,290.35	3,967.88	75	459.88	429.04	396.79
76	5,145.62	4,795.10	4,444.58	76	514.56	479.51	444.46
77	5,762.54	5,369.95	4,963.35	77	576.25	537.00	496.34
78	6,435.53	6,000.89	5,552.22	78	643.55	600.09	555.22
79	7,192.65	6,701.93	6,211.20	79	719.27	670.19	621.12
80		7,487.09	6,940.28	80		748.71	694.03
81		8,272.25	7,669.36	81		827.23	766.94
82		9,127.52	8,454.52	82		912.75	845.45
83		10,066.91	9,323.81	83		1,006.69	932.38
84		11,104.45	10,291.24	84		1,110.44	1,029.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	883.31	827.23	771.14	18-39	88.33	82.72	77.11
40	883.31	827.23	771.14	40	88.33	82.72	77.11
41	925.37	869.29	799.18	41	92.54	86.93	79.92
42	953.41	897.33	827.23	42	95.34	89.73	82.72
43	981.45	925.37	855.27	43	98.15	92.54	85.53
44	1,009.50	953.41	883.31	44	100.95	95.34	88.33
45	1,051.56	981.45	911.35	45	105.16	98.15	91.13
46	1,079.60	1,009.50	939.39	46	107.96	100.95	93.94
47	1,107.64	1,037.54	967.43	47	110.76	103.75	96.74
48	1,149.70	1,079.60	1,009.50	48	114.97	107.96	100.95
49	1,191.77	1,121.66	1,037.54	49	119.18	112.17	103.75
50	1,219.81	1,149.70	1,065.58	50	121.98	114.97	106.56
51	1,261.87	1,177.74	1,093.62	51	126.19	117.77	109.36
52	1,289.91	1,205.79	1,121.66	52	128.99	120.58	112.17
53	1,331.97	1,247.85	1,149.70	53	133.20	124.78	114.97
54	1,360.01	1,275.89	1,177.74	54	136.00	127.59	117.77
55	1,388.06	1,303.93	1,205.79	55	138.81	130.39	120.58
56	1,472.18	1,374.04	1,275.89	56	147.22	137.40	127.59
57	1,556.31	1,458.16	1,345.99	57	155.63	145.82	134.60
58	1,640.43	1,528.26	1,416.10	58	164.04	152.83	141.61
59	1,738.58	1,626.41	1,500.22	59	173.86	162.64	150.02
60	1,822.70	1,696.51	1,570.33	60	182.27	169.65	157.03
61	1,948.89	1,822.70	1,682.49	61	194.89	182.27	168.25
62	2,089.09	1,948.89	1,794.66	62	208.91	194.89	179.47
63	2,229.30	2,075.07	1,920.85	63	222.93	207.51	192.08
64	2,369.51	2,215.28	2,047.03	64	236.95	221.53	204.70
65	2,523.74	2,355.49	2,173.22	65	252.37	235.55	217.32
66	2,734.05	2,551.78	2,355.49	66	273.40	255.18	235.55
67	2,944.36	2,748.07	2,537.76	67	294.44	274.81	253.78
68	3,168.69	2,958.38	2,734.05	68	316.87	295.84	273.40
69	3,421.07	3,196.74	2,958.38	69	342.11	319.67	295.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,687.46	3,435.09	3,182.71	70	368.75	343.51	318.27
71	4,052.00	3,785.61	3,505.19	71	405.20	378.56	350.52
72	4,458.60	4,164.17	3,855.71	72	445.86	416.42	385.57
73	4,893.25	4,570.77	4,234.27	73	489.32	457.08	423.43
74	5,369.95	5,019.43	4,654.89	74	537.00	501.94	465.49
75	5,888.72	5,496.14	5,103.56	75	588.87	549.61	510.36
76	6,533.68	6,099.03	5,664.39	76	653.37	609.90	566.44
77	7,234.72	6,758.01	6,267.28	77	723.47	675.80	626.73
78	8,005.86	7,473.07	6,940.28	78	800.59	747.31	694.03
79	8,875.15	8,286.27	7,683.38	79	887.51	828.63	768.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,093.62	1,023.52	939.39	18-39	109.36	102.35	93.94
40	1,093.62	1,023.52	939.39	40	109.36	102.35	93.94
41	1,135.68	1,065.58	981.45	41	113.57	106.56	98.15
42	1,177.74	1,093.62	1,009.50	42	117.77	109.36	100.95
43	1,219.81	1,135.68	1,051.56	43	121.98	113.57	105.16
44	1,261.87	1,177.74	1,093.62	44	126.19	117.77	109.36
45	1,303.93	1,219.81	1,121.66	45	130.39	121.98	112.17
46	1,345.99	1,261.87	1,163.72	46	134.60	126.19	116.37
47	1,402.08	1,303.93	1,205.79	47	140.21	130.39	120.58
48	1,444.14	1,345.99	1,247.85	48	144.41	134.60	124.78
49	1,500.22	1,402.08	1,289.91	49	150.02	140.21	128.99
50	1,542.28	1,444.14	1,331.97	50	154.23	144.41	133.20
51	1,598.37	1,486.20	1,374.04	51	159.84	148.62	137.40
52	1,640.43	1,528.26	1,416.10	52	164.04	152.83	141.61
53	1,682.49	1,570.33	1,458.16	53	168.25	157.03	145.82
54	1,738.58	1,626.41	1,500.22	54	173.86	162.64	150.02
55	1,780.64	1,668.47	1,542.28	55	178.06	166.85	154.23
56	1,878.78	1,752.60	1,626.41	56	187.88	175.26	162.64
57	1,976.93	1,850.74	1,710.53	57	197.69	185.07	171.05
58	2,089.09	1,948.89	1,808.68	58	208.91	194.89	180.87
59	2,187.24	2,047.03	1,892.80	59	218.72	204.70	189.28
60	2,299.41	2,145.18	1,990.95	60	229.94	214.52	199.09
61	2,453.63	2,299.41	2,131.16	61	245.36	229.94	213.12
62	2,621.88	2,453.63	2,271.36	62	262.19	245.36	227.14
63	2,790.13	2,607.86	2,411.57	63	279.01	260.79	241.16
64	2,972.40	2,776.11	2,579.82	64	297.24	277.61	257.98
65	3,154.67	2,944.36	2,734.05	65	315.47	294.44	273.40
66	3,421.07	3,196.74	2,972.40	66	342.11	319.67	297.24
67	3,715.50	3,463.13	3,210.76	67	371.55	346.31	321.08
68	4,023.96	3,757.57	3,477.15	68	402.40	375.76	347.72
69	4,360.46	4,066.02	3,771.59	69	436.05	406.60	377.16

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,710.98	4,402.52	4,080.04	70	471.10	440.25	408.00
71	5,187.68	4,851.19	4,500.67	71	518.77	485.12	450.07
72	5,720.47	5,341.91	4,949.33	72	572.05	534.19	494.93
73	6,295.32	5,874.70	5,454.08	73	629.53	587.47	545.41
74	6,926.26	6,463.57	6,000.89	74	692.63	646.36	600.09
75	7,613.28	7,108.53	6,603.78	75	761.33	710.85	660.38
76	8,524.63	7,963.80	7,388.94	76	852.46	796.38	738.89
77	9,534.12	8,903.19	8,258.23	77	953.41	890.32	825.82
78	10,655.78	9,954.75	9,239.69	78	1,065.58	995.47	923.97
79	11,917.65	11,132.49	10,333.31	79	1,191.77	1,113.25	1,033.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,402.08	1,331.97	1,247.85	18-39	140.21	133.20	124.78
40	1,402.08	1,331.97	1,247.85	40	140.21	133.20	124.78
41	1,458.16	1,388.06	1,303.93	41	145.82	138.81	130.39
42	1,514.24	1,430.12	1,345.99	42	151.42	143.01	134.60
43	1,570.33	1,486.20	1,402.08	43	157.03	148.62	140.21
44	1,626.41	1,542.28	1,444.14	44	162.64	154.23	144.41
45	1,682.49	1,598.37	1,500.22	45	168.25	159.84	150.02
46	1,752.60	1,654.45	1,556.31	46	175.26	165.45	155.63
47	1,822.70	1,724.55	1,612.39	47	182.27	172.46	161.24
48	1,878.78	1,780.64	1,682.49	48	187.88	178.06	168.25
49	1,948.89	1,850.74	1,738.58	49	194.89	185.07	173.86
50	2,018.99	1,906.82	1,794.66	50	201.90	190.68	179.47
51	2,103.12	1,990.95	1,864.76	51	210.31	199.09	186.48
52	2,173.22	2,061.05	1,934.87	52	217.32	206.11	193.49
53	2,243.32	2,117.14	1,990.95	53	224.33	211.71	199.09
54	2,327.45	2,201.26	2,061.05	54	232.74	220.13	206.11
55	2,397.55	2,271.36	2,131.16	55	239.76	227.14	213.12
56	2,537.76	2,397.55	2,243.32	56	253.78	239.76	224.33
57	2,663.95	2,523.74	2,369.51	57	266.39	252.37	236.95
58	2,804.15	2,649.93	2,495.70	58	280.42	264.99	249.57
59	2,944.36	2,790.13	2,621.88	59	294.44	279.01	262.19
60	3,098.59	2,930.34	2,748.07	60	309.86	293.03	274.81
61	3,308.90	3,126.63	2,930.34	61	330.89	312.66	293.03
62	3,519.21	3,322.92	3,126.63	62	351.92	332.29	312.66
63	3,743.54	3,547.25	3,336.94	63	374.35	354.73	333.69
64	3,981.90	3,771.59	3,547.25	64	398.19	377.16	354.73
65	4,234.27	4,009.94	3,771.59	65	423.43	400.99	377.16
66	4,584.79	4,332.42	4,080.04	66	458.48	433.24	408.00
67	4,963.35	4,696.96	4,416.54	67	496.34	469.70	441.65
68	5,369.95	5,075.52	4,781.08	68	537.00	507.55	478.11
69	5,818.62	5,496.14	5,173.66	69	581.86	549.61	517.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	6,281.30	5,930.78	5,580.27	70	628.13	593.08	558.03
71	6,898.22	6,519.66	6,127.08	71	689.82	651.97	612.71
72	7,571.21	7,150.59	6,729.97	72	757.12	715.06	673.00
73	8,314.32	7,851.63	7,374.92	73	831.43	785.16	737.49
74	9,113.50	8,608.75	8,089.98	74	911.35	860.88	809.00
75	9,996.81	9,435.98	8,875.15	75	999.68	943.60	887.51
76	11,188.57	10,557.64	9,926.70	76	1,118.86	1,055.76	992.67
77	12,506.52	11,805.49	11,104.45	77	1,250.65	1,180.55	1,110.44
78	13,978.71	13,207.56	12,422.40	78	1,397.87	1,320.76	1,242.24
79	15,633.16	14,763.87	13,894.58	79	1,563.32	1,476.39	1,389.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	294.44	280.42	252.37	18-39	29.44	28.04	25.24
40	294.44	280.42	252.37	40	29.44	28.04	25.24
41	308.46	294.44	266.39	41	30.85	29.44	26.64
42	322.48	308.46	280.42	42	32.25	30.85	28.04
43	336.50	308.46	280.42	43	33.65	30.85	28.04
44	336.50	322.48	294.44	44	33.65	32.25	29.44
45	350.52	336.50	308.46	45	35.05	33.65	30.85
46	364.54	336.50	308.46	46	36.45	33.65	30.85
47	378.56	350.52	322.48	47	37.86	35.05	32.25
48	392.58	364.54	336.50	48	39.26	36.45	33.65
49	406.60	378.56	350.52	49	40.66	37.86	35.05
50	406.60	378.56	350.52	50	40.66	37.86	35.05
51	434.64	406.60	378.56	51	43.46	40.66	37.86
52	462.69	434.64	392.58	52	46.27	43.46	39.26
53	490.73	462.69	420.62	53	49.07	46.27	42.06
54	518.77	490.73	448.66	54	51.88	49.07	44.87
55	532.79	504.75	462.69	55	53.28	50.47	46.27
56	574.85	532.79	490.73	56	57.49	53.28	49.07
57	616.91	574.85	532.79	57	61.69	57.49	53.28
58	644.96	602.89	560.83	58	64.50	60.29	56.08
59	687.02	644.96	588.87	59	68.70	64.50	58.89
60	729.08	673.00	616.91	60	72.91	67.30	61.69
61	785.16	729.08	673.00	61	78.52	72.91	67.30
62	841.25	785.16	729.08	62	84.12	78.52	72.91
63	911.35	855.27	785.16	63	91.13	85.53	78.52
64	967.43	911.35	841.25	64	96.74	91.13	84.12
65	1,037.54	967.43	897.33	65	103.75	96.74	89.73
66	1,135.68	1,065.58	981.45	66	113.57	106.56	98.15
67	1,247.85	1,163.72	1,079.60	67	124.78	116.37	107.96
68	1,360.01	1,275.89	1,177.74	68	136.00	127.59	117.77
69	1,486.20	1,388.06	1,289.91	69	148.62	138.81	128.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	1,612.39	1,514.24	1,402.08	70	161.24	151.42	140.21
71	1,794.66	1,682.49	1,570.33	71	179.47	168.25	157.03
72	2,004.97	1,878.78	1,738.58	72	200.50	187.88	173.86
73	2,215.28	2,075.07	1,934.87	73	221.53	207.51	193.49
74	2,467.66	2,313.43	2,145.18	74	246.77	231.34	214.52
75	2,734.05	2,551.78	2,369.51	75	273.40	255.18	236.95
76	3,056.53	2,860.24	2,649.93	76	305.65	286.02	264.99
77	3,421.07	3,196.74	2,958.38	77	342.11	319.67	295.84
78	3,813.65	3,561.28	3,308.90	78	381.36	356.13	330.89
79	4,262.31	3,981.90	3,701.48	79	426.23	398.19	370.15
80		4,444.58	4,122.11	80	475.30	444.46	412.21
81		5,019.43	4,654.89	81	537.00	501.94	465.49
82		5,650.37	5,243.77	82	605.70	565.04	524.38
83		6,379.45	5,916.76	83	682.81	637.94	591.68
84		7,178.63	6,659.86	84	769.74	717.86	665.99
				85	866.48	809.00	750.11
				86	975.85	911.35	844.05
				87	1,097.83	1,024.92	950.61
				88	1,233.83	1,152.51	1,068.38
				89	1,388.06	1,296.92	1,201.58
				90	1,561.91	1,458.16	1,353.00
				91	1,756.80	1,640.43	1,521.25
				92	1,976.93	1,845.13	1,711.94
				93	2,223.69	2,076.48	1,925.05
				94	2,501.30	2,335.86	2,166.21
				95	2,813.97	2,627.49	2,436.81
				96	3,165.89	2,955.58	2,741.06
				97	3,561.28	3,325.73	3,083.17
				98	4,007.14	3,740.74	3,468.74
				99	4,507.68	4,209.03	3,901.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	364.54	336.50	308.46	18-39	36.45	33.65	30.85
40	364.54	336.50	308.46	40	36.45	33.65	30.85
41	378.56	350.52	322.48	41	37.86	35.05	32.25
42	392.58	364.54	336.50	42	39.26	36.45	33.65
43	406.60	378.56	350.52	43	40.66	37.86	35.05
44	420.62	392.58	364.54	44	42.06	39.26	36.45
45	434.64	406.60	378.56	45	43.46	40.66	37.86
46	448.66	420.62	392.58	46	44.87	42.06	39.26
47	462.69	434.64	392.58	47	46.27	43.46	39.26
48	476.71	448.66	406.60	48	47.67	44.87	40.66
49	490.73	462.69	420.62	49	49.07	46.27	42.06
50	504.75	476.71	434.64	50	50.47	47.67	43.46
51	532.79	504.75	462.69	51	53.28	50.47	46.27
52	560.83	518.77	476.71	52	56.08	51.88	47.67
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	532.79	54	61.69	57.49	53.28
55	630.93	588.87	546.81	55	63.09	58.89	54.68
56	687.02	644.96	588.87	56	68.70	64.50	58.89
57	729.08	687.02	630.93	57	72.91	68.70	63.09
58	785.16	729.08	673.00	58	78.52	72.91	67.30
59	827.23	771.14	715.06	59	82.72	77.11	71.51
60	883.31	827.23	757.12	60	88.33	82.72	75.71
61	953.41	897.33	827.23	61	95.34	89.73	82.72
62	1,023.52	953.41	883.31	62	102.35	95.34	88.33
63	1,093.62	1,023.52	953.41	63	109.36	102.35	95.34
64	1,177.74	1,107.64	1,023.52	64	117.77	110.76	102.35
65	1,247.85	1,177.74	1,093.62	65	124.78	117.77	109.36
66	1,374.04	1,289.91	1,205.79	66	137.40	128.99	120.58
67	1,514.24	1,416.10	1,317.95	67	151.42	141.61	131.80
68	1,668.47	1,570.33	1,458.16	68	166.85	157.03	145.82
69	1,836.72	1,724.55	1,598.37	69	183.67	172.46	159.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,004.97	1,878.78	1,738.58	70	200.50	187.88	173.86
71	2,243.32	2,103.12	1,948.89	71	224.33	210.31	194.89
72	2,509.72	2,341.47	2,173.22	72	250.97	234.15	217.32
73	2,790.13	2,607.86	2,425.59	73	279.01	260.79	242.56
74	3,126.63	2,916.32	2,706.01	74	312.66	291.63	270.60
75	3,477.15	3,252.82	3,014.47	75	347.72	325.28	301.45
76	3,883.75	3,631.38	3,364.98	76	388.38	363.14	336.50
77	4,332.42	4,052.00	3,757.57	77	433.24	405.20	375.76
78	4,837.16	4,514.69	4,192.21	78	483.72	451.47	419.22
79	5,398.00	5,033.46	4,668.92	79	539.80	503.35	466.89
				80	601.49	560.83	520.17
				81	678.61	633.74	587.47
				82	764.13	713.66	661.78
				83	860.88	803.39	745.90
				84	970.24	905.74	839.84
				85	1,092.22	1,019.31	946.40
				86	1,229.62	1,146.90	1,065.58
				87	1,382.45	1,291.31	1,198.78
				88	1,556.31	1,452.55	1,348.80
				89	1,749.79	1,633.42	1,517.05
				90	1,968.52	1,838.12	1,706.33
				91	2,215.28	2,066.66	1,919.44
				92	2,491.49	2,326.05	2,159.20
				93	2,802.75	2,616.28	2,428.40
				94	3,153.27	2,942.96	2,732.65
				95	3,547.25	3,310.30	3,073.35
				96	3,990.31	3,723.92	3,457.52
				97	4,489.45	4,189.41	3,890.76
				98	5,050.28	4,713.78	4,375.88
				99	5,682.62	5,302.65	4,924.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	448.66	420.62	378.56	18-39	44.87	42.06	37.86
40	448.66	420.62	378.56	40	44.87	42.06	37.86
41	476.71	448.66	406.60	41	47.67	44.87	40.66
42	490.73	462.69	420.62	42	49.07	46.27	42.06
43	504.75	476.71	434.64	43	50.47	47.67	43.46
44	518.77	490.73	448.66	44	51.88	49.07	44.87
45	546.81	504.75	462.69	45	54.68	50.47	46.27
46	560.83	532.79	490.73	46	56.08	53.28	49.07
47	588.87	546.81	504.75	47	58.89	54.68	50.47
48	602.89	560.83	518.77	48	60.29	56.08	51.88
49	630.93	588.87	546.81	49	63.09	58.89	54.68
50	644.96	602.89	560.83	50	64.50	60.29	56.08
51	673.00	630.93	588.87	51	67.30	63.09	58.89
52	701.04	658.98	602.89	52	70.10	65.90	60.29
53	715.06	673.00	630.93	53	71.51	67.30	63.09
54	743.10	701.04	644.96	54	74.31	70.10	64.50
55	757.12	715.06	658.98	55	75.71	71.51	65.90
56	813.20	771.14	715.06	56	81.32	77.11	71.51
57	869.29	813.20	757.12	57	86.93	81.32	75.71
58	939.39	883.31	813.20	58	93.94	88.33	81.32
59	995.47	939.39	869.29	59	99.55	93.94	86.93
60	1,065.58	995.47	925.37	60	106.56	99.55	92.54
61	1,149.70	1,079.60	1,009.50	61	114.97	107.96	100.95
62	1,247.85	1,163.72	1,079.60	62	124.78	116.37	107.96
63	1,345.99	1,261.87	1,163.72	63	134.60	126.19	116.37
64	1,444.14	1,360.01	1,261.87	64	144.41	136.00	126.19
65	1,556.31	1,458.16	1,345.99	65	155.63	145.82	134.60
66	1,710.53	1,598.37	1,486.20	66	171.05	159.84	148.62
67	1,878.78	1,752.60	1,626.41	67	187.88	175.26	162.64
68	2,061.05	1,920.85	1,780.64	68	206.11	192.08	178.06
69	2,271.36	2,117.14	1,962.91	69	227.14	211.71	196.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,481.68	2,313.43	2,145.18	70	248.17	231.34	214.52
71	2,790.13	2,607.86	2,411.57	71	279.01	260.79	241.16
72	3,126.63	2,916.32	2,706.01	72	312.66	291.63	270.60
73	3,505.19	3,280.86	3,042.51	73	350.52	328.09	304.25
74	3,925.81	3,673.44	3,407.05	74	392.58	367.34	340.70
75	4,388.50	4,108.08	3,813.65	75	438.85	410.81	381.36
76	4,907.27	4,584.79	4,262.31	76	490.73	458.48	426.23
77	5,468.10	5,103.56	4,739.02	77	546.81	510.36	473.90
78	6,099.03	5,692.43	5,285.83	78	609.90	569.24	528.58
79	6,800.07	6,351.41	5,888.72	79	680.01	635.14	588.87
				80	757.12	706.65	681.41
				81	853.86	797.78	740.30
				82	960.42	897.33	832.83
				83	1,082.40	1,010.90	939.39
				84	1,218.40	1,138.49	1,057.17
				85	1,371.23	1,281.50	1,190.36
				86	1,543.69	1,442.74	1,319.76
				87	1,735.77	1,622.20	1,507.23
				88	1,953.09	1,839.52	1,695.11
				89	2,197.05	2,054.04	1,920.85
				90	2,471.86	2,310.62	2,145.18
				91	2,780.32	2,598.05	2,414.38
				92	3,128.03	2,923.33	2,715.82
				93	3,519.21	3,289.27	3,055.13
				94	3,959.46	3,700.08	3,436.49
				95	4,453.00	4,162.77	3,865.53
				96	5,009.62	4,682.94	4,349.24
				97	5,636.35	5,267.60	4,893.25
				98	6,340.19	5,925.18	5,504.55
				99	7,133.77	6,666.88	6,192.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	560.83	532.79	504.75	18-39	56.08	53.28	50.47
40	560.83	532.79	504.75	40	56.08	53.28	50.47
41	588.87	560.83	532.79	41	58.89	56.08	53.28
42	616.91	588.87	546.81	42	61.69	58.89	54.68
43	630.93	602.89	574.85	43	63.09	60.29	57.49
44	658.98	630.93	588.87	44	65.90	63.09	58.89
45	687.02	658.98	616.91	45	68.70	65.90	61.69
46	715.06	673.00	630.93	46	71.51	67.30	63.09
47	743.10	701.04	658.98	47	74.31	70.10	65.90
48	771.14	729.08	687.02	48	77.11	72.91	68.70
49	799.18	757.12	715.06	49	79.92	75.71	71.51
50	827.23	785.16	729.08	50	82.72	78.52	72.91
51	869.29	813.20	757.12	51	86.93	81.32	75.71
52	897.33	841.25	785.16	52	89.73	84.12	78.52
53	925.37	869.29	813.20	53	92.54	86.93	81.32
54	953.41	897.33	841.25	54	95.34	89.73	84.12
55	981.45	925.37	869.29	55	98.15	92.54	86.93
56	1,065.58	1,009.50	939.39	56	106.56	100.95	93.94
57	1,149.70	1,079.60	1,009.50	57	114.97	107.96	100.95
58	1,233.83	1,163.72	1,093.62	58	123.38	116.37	109.36
59	1,317.95	1,247.85	1,177.74	59	131.80	124.78	117.77
60	1,416.10	1,345.99	1,261.87	60	141.61	134.60	126.19
61	1,528.26	1,444.14	1,360.01	61	152.83	144.41	136.00
62	1,640.43	1,556.31	1,458.16	62	164.04	155.63	145.82
63	1,752.60	1,668.47	1,570.33	63	175.26	166.85	157.03
64	1,892.80	1,794.66	1,682.49	64	189.28	179.47	168.25
65	2,018.99	1,906.82	1,794.66	65	201.90	190.68	179.47
66	2,229.30	2,103.12	1,976.93	66	222.93	210.31	197.69
67	2,439.61	2,313.43	2,173.22	67	243.96	231.34	217.32
68	2,677.97	2,537.76	2,383.53	68	267.80	253.78	238.35
69	2,944.36	2,776.11	2,607.86	69	294.44	277.61	260.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	3,224.78	3,042.51	2,860.24	70	322.48	304.25	286.02
71	3,603.34	3,407.05	3,196.74	71	360.33	340.70	319.67
72	4,023.96	3,799.63	3,575.30	72	402.40	379.96	357.53
73	4,486.65	4,234.27	3,981.90	73	448.66	423.43	398.19
74	5,005.41	4,739.02	4,458.60	74	500.54	473.90	445.86
75	5,580.27	5,271.81	4,963.35	75	558.03	527.18	496.34
76	6,225.22	5,888.72	5,538.20	76	622.52	588.87	553.82
77	6,940.28	6,561.72	6,169.14	77	694.03	656.17	616.91
78	7,725.44	7,304.82	6,884.20	78	772.54	730.48	688.42
79	8,608.75	8,146.07	7,669.36	79	860.88	814.61	766.94
				80	959.02	907.14	853.86
				81	1,079.60	1,020.71	961.82
				82	1,215.60	1,148.30	1,081.00
				83	1,367.02	1,292.71	1,217.00
				84	1,538.08	1,453.95	1,368.43
				85	1,730.16	1,634.82	1,539.48
				86	1,947.48	1,839.52	1,732.97
				87	2,190.04	2,069.47	1,948.89
				88	2,464.85	2,328.85	2,192.85
				89	2,771.91	2,619.08	2,466.25
				90	3,118.22	2,947.17	2,774.71
				91	3,508.00	3,314.51	3,121.02
				92	3,946.85	3,729.52	3,512.20
				93	4,440.38	4,195.01	3,951.05
				94	4,994.20	4,719.39	4,444.58
				95	5,619.52	5,309.66	4,999.81
				96	6,321.96	5,972.85	5,625.13
				97	7,111.33	6,720.15	6,327.57
				98	8,000.25	7,560.00	7,118.34
				99	8,999.93	8,505.00	8,008.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	434.64	406.60	378.56	18-39	43.46	40.66	37.86
40	434.64	406.60	378.56	40	43.46	40.66	37.86
41	462.69	434.64	406.60	41	46.27	43.46	40.66
42	476.71	448.66	420.62	42	47.67	44.87	42.06
43	490.73	462.69	434.64	43	49.07	46.27	43.46
44	504.75	476.71	448.66	44	50.47	47.67	44.87
45	532.79	504.75	462.69	45	53.28	50.47	46.27
46	546.81	518.77	476.71	46	54.68	51.88	47.67
47	574.85	532.79	490.73	47	57.49	53.28	49.07
48	588.87	560.83	518.77	48	58.89	56.08	51.88
49	616.91	574.85	532.79	49	61.69	57.49	53.28
50	630.93	588.87	546.81	50	63.09	58.89	54.68
51	658.98	616.91	574.85	51	65.90	61.69	57.49
52	687.02	644.96	602.89	52	68.70	64.50	60.29
53	715.06	673.00	630.93	53	71.51	67.30	63.09
54	743.10	701.04	658.98	54	74.31	70.10	65.90
55	771.14	729.08	673.00	55	77.11	72.91	67.30
56	827.23	785.16	729.08	56	82.72	78.52	72.91
57	883.31	827.23	771.14	57	88.33	82.72	77.11
58	939.39	883.31	813.20	58	93.94	88.33	81.32
59	1,009.50	939.39	869.29	59	100.95	93.94	86.93
60	1,065.58	995.47	911.35	60	106.56	99.55	91.13
61	1,149.70	1,065.58	981.45	61	114.97	106.56	98.15
62	1,233.83	1,149.70	1,065.58	62	123.38	114.97	106.56
63	1,317.95	1,233.83	1,149.70	63	131.80	123.38	114.97
64	1,416.10	1,331.97	1,233.83	64	141.61	133.20	123.38
65	1,514.24	1,416.10	1,317.95	65	151.42	141.61	131.80
66	1,654.45	1,556.31	1,444.14	66	165.45	155.63	144.41
67	1,794.66	1,682.49	1,570.33	67	179.47	168.25	157.03
68	1,962.91	1,836.72	1,696.51	68	196.29	183.67	169.65
69	2,131.16	1,990.95	1,850.74	69	213.12	199.09	185.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,313.43	2,159.20	2,004.97	70	231.34	215.92	200.50
71	2,565.80	2,397.55	2,229.30	71	256.58	239.76	222.93
72	2,832.20	2,649.93	2,453.63	72	283.22	264.99	245.36
73	3,126.63	2,930.34	2,720.03	73	312.66	293.03	272.00
74	3,449.11	3,224.78	3,000.44	74	344.91	322.48	300.04
75	3,799.63	3,561.28	3,308.90	75	379.96	356.13	330.89
76	4,276.33	4,009.94	3,729.52	76	427.63	400.99	372.95
77	4,809.12	4,514.69	4,206.23	77	480.91	451.47	420.62
78	5,412.02	5,075.52	4,739.02	78	541.20	507.55	473.90
79	6,085.01	5,706.45	5,327.89	79	608.50	570.65	532.79
80		6,421.51	6,000.89	80		642.15	600.09
81		7,192.65	6,729.97	81		719.27	673.00
82		8,047.92	7,529.15	82		804.79	752.92
83		9,015.35	8,426.48	83		901.54	842.65
84		10,080.93	9,421.96	84		1,008.09	942.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	532.79	504.75	462.69	18-39	53.28	50.47	46.27
40	532.79	504.75	462.69	40	53.28	50.47	46.27
41	560.83	532.79	490.73	41	56.08	53.28	49.07
42	574.85	546.81	504.75	42	57.49	54.68	50.47
43	602.89	560.83	518.77	43	60.29	56.08	51.88
44	630.93	588.87	546.81	44	63.09	58.89	54.68
45	644.96	602.89	560.83	45	64.50	60.29	56.08
46	673.00	630.93	574.85	46	67.30	63.09	57.49
47	701.04	658.98	602.89	47	70.10	65.90	60.29
48	729.08	673.00	616.91	48	72.91	67.30	61.69
49	757.12	701.04	644.96	49	75.71	70.10	64.50
50	771.14	715.06	658.98	50	77.11	71.51	65.90
51	813.20	757.12	701.04	51	81.32	75.71	70.10
52	841.25	785.16	729.08	52	84.12	78.52	72.91
53	883.31	827.23	757.12	53	88.33	82.72	75.71
54	925.37	855.27	785.16	54	92.54	85.53	78.52
55	953.41	883.31	813.20	55	95.34	88.33	81.32
56	1,023.52	953.41	883.31	56	102.35	95.34	88.33
57	1,093.62	1,023.52	939.39	57	109.36	102.35	93.94
58	1,163.72	1,093.62	1,009.50	58	116.37	109.36	100.95
59	1,247.85	1,163.72	1,079.60	59	124.78	116.37	107.96
60	1,317.95	1,233.83	1,149.70	60	131.80	123.38	114.97
61	1,416.10	1,331.97	1,233.83	61	141.61	133.20	123.38
62	1,528.26	1,430.12	1,331.97	62	152.83	143.01	133.20
63	1,640.43	1,528.26	1,416.10	63	164.04	152.83	141.61
64	1,752.60	1,640.43	1,528.26	64	175.26	164.04	152.83
65	1,878.78	1,752.60	1,626.41	65	187.88	175.26	162.64
66	2,061.05	1,920.85	1,780.64	66	206.11	192.08	178.06
67	2,243.32	2,103.12	1,948.89	67	224.33	210.31	194.89
68	2,439.61	2,285.39	2,131.16	68	243.96	228.54	213.12
69	2,663.95	2,495.70	2,327.45	69	266.39	249.57	232.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,902.30	2,720.03	2,537.76	70	290.23	272.00	253.78
71	3,210.76	3,014.47	2,818.17	71	321.08	301.45	281.82
72	3,561.28	3,336.94	3,112.61	72	356.13	333.69	311.26
73	3,925.81	3,687.46	3,435.09	73	392.58	368.75	343.51
74	4,346.44	4,080.04	3,799.63	74	434.64	408.00	379.96
75	4,795.10	4,500.67	4,192.21	75	479.51	450.07	419.22
76	5,369.95	5,033.46	4,696.96	76	537.00	503.35	469.70
77	5,986.87	5,622.33	5,243.77	77	598.69	562.23	524.38
78	6,687.91	6,281.30	5,860.68	78	668.79	628.13	586.07
79	7,473.07	7,010.38	6,547.70	79	747.31	701.04	654.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	658.98	616.91	574.85	18-39	65.90	61.69	57.49
40	658.98	616.91	574.85	40	65.90	61.69	57.49
41	687.02	644.96	602.89	41	68.70	64.50	60.29
42	715.06	673.00	630.93	42	71.51	67.30	63.09
43	743.10	701.04	658.98	43	74.31	70.10	65.90
44	785.16	743.10	687.02	44	78.52	74.31	68.70
45	813.20	771.14	715.06	45	81.32	77.11	71.51
46	841.25	799.18	743.10	46	84.12	79.92	74.31
47	883.31	827.23	771.14	47	88.33	82.72	77.11
48	911.35	855.27	799.18	48	91.13	85.53	79.92
49	953.41	897.33	827.23	49	95.34	89.73	82.72
50	981.45	925.37	855.27	50	98.15	92.54	85.53
51	1,023.52	967.43	897.33	51	102.35	96.74	89.73
52	1,065.58	995.47	925.37	52	106.56	99.55	92.54
53	1,107.64	1,037.54	953.41	53	110.76	103.75	95.34
54	1,135.68	1,065.58	995.47	54	113.57	106.56	99.55
55	1,177.74	1,107.64	1,023.52	55	117.77	110.76	102.35
56	1,261.87	1,191.77	1,107.64	56	126.19	119.18	110.76
57	1,360.01	1,275.89	1,177.74	57	136.00	127.59	117.77
58	1,458.16	1,360.01	1,261.87	58	145.82	136.00	126.19
59	1,556.31	1,458.16	1,360.01	59	155.63	145.82	136.00
60	1,654.45	1,556.31	1,444.14	60	165.45	155.63	144.41
61	1,780.64	1,668.47	1,556.31	61	178.06	166.85	155.63
62	1,920.85	1,808.68	1,682.49	62	192.08	180.87	168.25
63	2,061.05	1,934.87	1,808.68	63	206.11	193.49	180.87
64	2,229.30	2,089.09	1,934.87	64	222.93	208.91	193.49
65	2,383.53	2,229.30	2,075.07	65	238.35	222.93	207.51
66	2,607.86	2,439.61	2,271.36	66	260.79	243.96	227.14
67	2,846.22	2,663.95	2,481.68	67	284.62	266.39	248.17
68	3,112.61	2,916.32	2,706.01	68	311.26	291.63	270.60
69	3,393.03	3,182.71	2,958.38	69	339.30	318.27	295.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,701.48	3,463.13	3,224.78	70	370.15	346.31	322.48
71	4,122.11	3,855.71	3,589.32	71	412.21	385.57	358.93
72	4,570.77	4,276.33	3,981.90	72	457.08	427.63	398.19
73	5,075.52	4,753.04	4,430.56	73	507.55	475.30	443.06
74	5,622.33	5,271.81	4,921.29	74	562.23	527.18	492.13
75	6,239.24	5,846.66	5,454.08	75	623.92	584.67	545.41
76	7,024.40	6,589.76	6,141.10	76	702.44	658.98	614.11
77	7,893.69	7,402.97	6,912.24	77	789.37	740.30	691.22
78	8,889.17	8,342.36	7,781.53	78	888.92	834.24	778.15
79	9,996.81	9,379.89	8,762.98	79	999.68	937.99	876.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	869.29	827.23	771.14	18-39	86.93	82.72	77.11
40	869.29	827.23	771.14	40	86.93	82.72	77.11
41	911.35	869.29	813.20	41	91.13	86.93	81.32
42	953.41	897.33	841.25	42	95.34	89.73	84.12
43	995.47	939.39	883.31	43	99.55	93.94	88.33
44	1,037.54	981.45	925.37	44	103.75	98.15	92.54
45	1,079.60	1,023.52	953.41	45	107.96	102.35	95.34
46	1,121.66	1,065.58	995.47	46	112.17	106.56	99.55
47	1,163.72	1,107.64	1,037.54	47	116.37	110.76	103.75
48	1,219.81	1,163.72	1,093.62	48	121.98	116.37	109.36
49	1,275.89	1,205.79	1,135.68	49	127.59	120.58	113.57
50	1,317.95	1,247.85	1,177.74	50	131.80	124.78	117.77
51	1,374.04	1,303.93	1,233.83	51	137.40	130.39	123.38
52	1,430.12	1,360.01	1,275.89	52	143.01	136.00	127.59
53	1,486.20	1,402.08	1,317.95	53	148.62	140.21	131.80
54	1,542.28	1,458.16	1,374.04	54	154.23	145.82	137.40
55	1,598.37	1,514.24	1,416.10	55	159.84	151.42	141.61
56	1,710.53	1,626.41	1,528.26	56	171.05	162.64	152.83
57	1,836.72	1,738.58	1,626.41	57	183.67	173.86	162.64
58	1,962.91	1,850.74	1,738.58	58	196.29	185.07	173.86
59	2,103.12	1,990.95	1,864.76	59	210.31	199.09	186.48
60	2,243.32	2,117.14	1,990.95	60	224.33	211.71	199.09
61	2,411.57	2,285.39	2,145.18	61	241.16	228.54	214.52
62	2,579.82	2,439.61	2,299.41	62	257.98	243.96	229.94
63	2,762.09	2,621.88	2,467.66	63	276.21	262.19	246.77
64	2,958.38	2,804.15	2,649.93	64	295.84	280.42	264.99
65	3,168.69	3,000.44	2,832.20	65	316.87	300.04	283.22
66	3,463.13	3,280.86	3,098.59	66	346.31	328.09	309.86
67	3,785.61	3,589.32	3,393.03	67	378.56	358.93	339.30
68	4,136.13	3,925.81	3,701.48	68	413.61	392.58	370.15
69	4,528.71	4,290.35	4,052.00	69	452.87	429.04	405.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,935.31	4,682.94	4,416.54	70	493.53	468.29	441.65
71	5,468.10	5,187.68	4,893.25	71	546.81	518.77	489.32
72	6,042.95	5,734.49	5,412.02	72	604.30	573.45	541.20
73	6,687.91	6,337.39	5,986.87	73	668.79	633.74	598.69
74	7,402.97	7,024.40	6,631.82	74	740.30	702.44	663.18
75	8,174.11	7,753.48	7,332.86	75	817.41	775.35	733.29
76	9,197.62	8,734.94	8,258.23	76	919.76	873.49	825.82
77	10,333.31	9,814.54	9,295.77	77	1,033.33	981.45	929.58
78	11,609.20	11,034.34	10,445.47	78	1,160.92	1,103.43	1,044.55
79	13,053.33	12,408.38	11,763.42	79	1,305.33	1,240.84	1,176.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	644.96	602.89	560.83	18-39	64.50	60.29	56.08
40	644.96	602.89	560.83	40	64.50	60.29	56.08
41	673.00	630.93	588.87	41	67.30	63.09	58.89
42	687.02	644.96	602.89	42	68.70	64.50	60.29
43	715.06	673.00	616.91	43	71.51	67.30	61.69
44	729.08	687.02	630.93	44	72.91	68.70	63.09
45	743.10	701.04	658.98	45	74.31	70.10	65.90
46	771.14	729.08	673.00	46	77.11	72.91	67.30
47	799.18	743.10	687.02	47	79.92	74.31	68.70
48	813.20	771.14	715.06	48	81.32	77.11	71.51
49	841.25	785.16	729.08	49	84.12	78.52	72.91
50	855.27	799.18	743.10	50	85.53	79.92	74.31
51	883.31	827.23	771.14	51	88.33	82.72	77.11
52	911.35	855.27	799.18	52	91.13	85.53	79.92
53	939.39	883.31	813.20	53	93.94	88.33	81.32
54	967.43	911.35	841.25	54	96.74	91.13	84.12
55	981.45	925.37	855.27	55	98.15	92.54	85.53
56	1,037.54	981.45	911.35	56	103.75	98.15	91.13
57	1,107.64	1,037.54	953.41	57	110.76	103.75	95.34
58	1,163.72	1,093.62	1,009.50	58	116.37	109.36	100.95
59	1,233.83	1,149.70	1,065.58	59	123.38	114.97	106.56
60	1,289.91	1,205.79	1,107.64	60	128.99	120.58	110.76
61	1,388.06	1,289.91	1,191.77	61	138.81	128.99	119.18
62	1,472.18	1,374.04	1,275.89	62	147.22	137.40	127.59
63	1,570.33	1,472.18	1,360.01	63	157.03	147.22	136.00
64	1,682.49	1,570.33	1,444.14	64	168.25	157.03	144.41
65	1,780.64	1,668.47	1,542.28	65	178.06	166.85	154.23
66	1,920.85	1,794.66	1,668.47	66	192.08	179.47	166.85
67	2,075.07	1,948.89	1,808.68	67	207.51	194.89	180.87
68	2,243.32	2,103.12	1,948.89	68	224.33	210.31	194.89
69	2,411.57	2,257.34	2,103.12	69	241.16	225.73	210.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,593.84	2,425.59	2,257.34	70	259.38	242.56	225.73
71	2,860.24	2,677.97	2,481.68	71	286.02	267.80	248.17
72	3,126.63	2,930.34	2,720.03	72	312.66	293.03	272.00
73	3,435.09	3,210.76	2,986.42	73	343.51	321.08	298.64
74	3,771.59	3,533.23	3,280.86	74	377.16	353.32	328.09
75	4,136.13	3,869.73	3,589.32	75	413.61	386.97	358.93
76	4,654.89	4,346.44	4,037.98	76	465.49	434.64	403.80
77	5,229.75	4,893.25	4,542.73	77	522.97	489.32	454.27
78	5,874.70	5,496.14	5,103.56	78	587.47	549.61	510.36
79	6,603.78	6,169.14	5,734.49	79	660.38	616.91	573.45
80		6,926.26	6,435.53	80		692.63	643.55
81		7,725.44	7,178.63	81		772.54	717.86
82		8,594.73	7,991.84	82		859.47	799.18
83		9,576.18	8,889.17	83		957.62	888.92
84		10,655.78	9,898.66	84		1,065.58	989.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	799.18	743.10	687.02	18-39	79.92	74.31	68.70
40	799.18	743.10	687.02	40	79.92	74.31	68.70
41	827.23	771.14	715.06	41	82.72	77.11	71.51
42	855.27	799.18	729.08	42	85.53	79.92	72.91
43	869.29	813.20	757.12	43	86.93	81.32	75.71
44	897.33	841.25	771.14	44	89.73	84.12	77.11
45	925.37	869.29	799.18	45	92.54	86.93	79.92
46	953.41	897.33	827.23	46	95.34	89.73	82.72
47	981.45	911.35	841.25	47	98.15	91.13	84.12
48	995.47	939.39	869.29	48	99.55	93.94	86.93
49	1,023.52	967.43	897.33	49	102.35	96.74	89.73
50	1,051.56	981.45	911.35	50	105.16	98.15	91.13
51	1,093.62	1,023.52	953.41	51	109.36	102.35	95.34
52	1,121.66	1,051.56	981.45	52	112.17	105.16	98.15
53	1,149.70	1,079.60	1,009.50	53	114.97	107.96	100.95
54	1,191.77	1,121.66	1,037.54	54	119.18	112.17	103.75
55	1,219.81	1,149.70	1,065.58	55	121.98	114.97	106.56
56	1,303.93	1,219.81	1,135.68	56	130.39	121.98	113.57
57	1,374.04	1,289.91	1,191.77	57	137.40	128.99	119.18
58	1,458.16	1,360.01	1,261.87	58	145.82	136.00	126.19
59	1,542.28	1,444.14	1,331.97	59	154.23	144.41	133.20
60	1,626.41	1,514.24	1,402.08	60	162.64	151.42	140.21
61	1,738.58	1,626.41	1,500.22	61	173.86	162.64	150.02
62	1,850.74	1,724.55	1,598.37	62	185.07	172.46	159.84
63	1,976.93	1,836.72	1,696.51	63	197.69	183.67	169.65
64	2,103.12	1,962.91	1,808.68	64	210.31	196.29	180.87
65	2,229.30	2,075.07	1,920.85	65	222.93	207.51	192.08
66	2,425.59	2,257.34	2,089.09	66	242.56	225.73	208.91
67	2,621.88	2,439.61	2,257.34	67	262.19	243.96	225.73
68	2,832.20	2,635.90	2,439.61	68	283.22	263.59	243.96
69	3,070.55	2,860.24	2,649.93	69	307.05	286.02	264.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,308.90	3,084.57	2,860.24	70	330.89	308.46	286.02
71	3,631.38	3,393.03	3,154.67	71	363.14	339.30	315.47
72	3,995.92	3,729.52	3,463.13	72	399.59	372.95	346.31
73	4,374.48	4,094.06	3,799.63	73	437.45	409.41	379.96
74	4,795.10	4,486.65	4,164.17	74	479.51	448.66	416.42
75	5,257.79	4,921.29	4,570.77	75	525.78	492.13	457.08
76	5,860.68	5,482.12	5,089.54	76	586.07	548.21	508.95
77	6,519.66	6,099.03	5,664.39	77	651.97	609.90	566.44
78	7,248.74	6,772.03	6,295.32	78	724.87	677.20	629.53
79	8,075.96	7,543.17	6,996.36	79	807.60	754.32	699.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	995.47	925.37	855.27	18-39	99.55	92.54	85.53
40	995.47	925.37	855.27	40	99.55	92.54	85.53
41	1,037.54	967.43	883.31	41	103.75	96.74	88.33
42	1,065.58	995.47	911.35	42	106.56	99.55	91.13
43	1,093.62	1,023.52	939.39	43	109.36	102.35	93.94
44	1,121.66	1,051.56	967.43	44	112.17	105.16	96.74
45	1,163.72	1,079.60	995.47	45	116.37	107.96	99.55
46	1,191.77	1,107.64	1,023.52	46	119.18	110.76	102.35
47	1,233.83	1,149.70	1,065.58	47	123.38	114.97	106.56
48	1,261.87	1,177.74	1,093.62	48	126.19	117.77	109.36
49	1,303.93	1,219.81	1,121.66	49	130.39	121.98	112.17
50	1,331.97	1,247.85	1,149.70	50	133.20	124.78	114.97
51	1,374.04	1,289.91	1,191.77	51	137.40	128.99	119.18
52	1,416.10	1,317.95	1,219.81	52	141.61	131.80	121.98
53	1,458.16	1,360.01	1,261.87	53	145.82	136.00	126.19
54	1,500.22	1,402.08	1,303.93	54	150.02	140.21	130.39
55	1,528.26	1,430.12	1,331.97	55	152.83	143.01	133.20
56	1,626.41	1,528.26	1,416.10	56	162.64	152.83	141.61
57	1,724.55	1,612.39	1,500.22	57	172.46	161.24	150.02
58	1,822.70	1,710.53	1,598.37	58	182.27	171.05	159.84
59	1,920.85	1,808.68	1,682.49	59	192.08	180.87	168.25
60	2,033.01	1,906.82	1,780.64	60	203.30	190.68	178.06
61	2,173.22	2,047.03	1,906.82	61	217.32	204.70	190.68
62	2,327.45	2,187.24	2,033.01	62	232.74	218.72	203.30
63	2,481.68	2,327.45	2,159.20	63	248.17	232.74	215.92
64	2,663.95	2,495.70	2,313.43	64	266.39	249.57	231.34
65	2,832.20	2,649.93	2,453.63	65	283.22	264.99	245.36
66	3,070.55	2,874.26	2,663.95	66	307.05	287.43	266.39
67	3,322.92	3,112.61	2,888.28	67	332.29	311.26	288.83
68	3,589.32	3,350.96	3,112.61	68	358.93	335.10	311.26
69	3,883.75	3,631.38	3,379.01	69	388.38	363.14	337.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,192.21	3,925.81	3,645.40	70	419.22	392.58	364.54
71	4,626.85	4,332.42	4,023.96	71	462.69	433.24	402.40
72	5,089.54	4,767.06	4,430.56	72	508.95	476.71	443.06
73	5,608.31	5,243.77	4,879.23	73	560.83	524.38	487.92
74	6,183.16	5,790.58	5,383.97	74	618.32	579.06	538.40
75	6,800.07	6,365.43	5,916.76	75	680.01	636.54	591.68
76	7,641.32	7,150.59	6,645.84	76	764.13	715.06	664.58
77	8,580.71	8,019.88	7,459.05	77	858.07	801.99	745.90
78	9,632.27	9,015.35	8,384.42	78	963.23	901.54	838.44
79	10,824.03	10,122.99	9,407.94	79	1,082.40	1,012.30	940.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,289.91	1,219.81	1,149.70	18-39	128.99	121.98	114.97
40	1,289.91	1,219.81	1,149.70	40	128.99	121.98	114.97
41	1,345.99	1,275.89	1,191.77	41	134.60	127.59	119.18
42	1,388.06	1,317.95	1,247.85	42	138.81	131.80	124.78
43	1,444.14	1,374.04	1,289.91	43	144.41	137.40	128.99
44	1,486.20	1,416.10	1,331.97	44	148.62	141.61	133.20
45	1,542.28	1,458.16	1,374.04	45	154.23	145.82	137.40
46	1,598.37	1,514.24	1,430.12	46	159.84	151.42	143.01
47	1,654.45	1,570.33	1,486.20	47	165.45	157.03	148.62
48	1,724.55	1,626.41	1,528.26	48	172.46	162.64	152.83
49	1,780.64	1,682.49	1,584.35	49	178.06	168.25	158.43
50	1,836.72	1,738.58	1,640.43	50	183.67	173.86	164.04
51	1,892.80	1,794.66	1,696.51	51	189.28	179.47	169.65
52	1,948.89	1,850.74	1,738.58	52	194.89	185.07	173.86
53	2,004.97	1,892.80	1,780.64	53	200.50	189.28	178.06
54	2,047.03	1,948.89	1,836.72	54	204.70	194.89	183.67
55	2,103.12	1,990.95	1,878.78	55	210.31	199.09	187.88
56	2,229.30	2,117.14	1,990.95	56	222.93	211.71	199.09
57	2,355.49	2,229.30	2,103.12	57	235.55	222.93	210.31
58	2,495.70	2,355.49	2,215.28	58	249.57	235.55	221.53
59	2,635.90	2,495.70	2,341.47	59	263.59	249.57	234.15
60	2,776.11	2,621.88	2,467.66	60	277.61	262.19	246.77
61	2,958.38	2,804.15	2,635.90	61	295.84	280.42	263.59
62	3,154.67	2,986.42	2,804.15	62	315.47	298.64	280.42
63	3,350.96	3,168.69	2,972.40	63	335.10	316.87	297.24
64	3,561.28	3,364.98	3,168.69	64	356.13	336.50	316.87
65	3,785.61	3,575.30	3,364.98	65	378.56	357.53	336.50
66	4,108.08	3,883.75	3,645.40	66	410.81	388.38	364.54
67	4,444.58	4,206.23	3,953.86	67	444.46	420.62	395.39
68	4,809.12	4,542.73	4,276.33	68	480.91	454.27	427.63
69	5,201.70	4,921.29	4,626.85	69	520.17	492.13	462.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	5,622.33	5,313.87	5,005.41	70	562.23	531.39	500.54
71	6,183.16	5,846.66	5,496.14	71	618.32	584.67	549.61
72	6,786.05	6,421.51	6,042.95	72	678.61	642.15	604.30
73	7,445.03	7,038.43	6,631.82	73	744.50	703.84	663.18
74	8,174.11	7,725.44	7,276.78	74	817.41	772.54	727.68
75	8,959.27	8,468.54	7,977.82	75	895.93	846.85	797.78
76	10,066.91	9,520.10	8,959.27	76	1,006.69	952.01	895.93
77	11,286.72	10,669.80	10,052.89	77	1,128.67	1,066.98	1,005.29
78	12,660.75	11,973.74	11,286.72	78	1,266.08	1,197.37	1,128.67
79	14,217.06	13,445.92	12,674.77	79	1,421.71	1,344.59	1,267.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	364.54	336.50	308.46	18-39	36.45	33.65	30.85
40	364.54	336.50	308.46	40	36.45	33.65	30.85
41	378.56	350.52	322.48	41	37.86	35.05	32.25
42	392.58	364.54	336.50	42	39.26	36.45	33.65
43	406.60	378.56	350.52	43	40.66	37.86	35.05
44	420.62	392.58	364.54	44	42.06	39.26	36.45
45	434.64	406.60	378.56	45	43.46	40.66	37.86
46	448.66	420.62	392.58	46	44.87	42.06	39.26
47	462.69	434.64	392.58	47	46.27	43.46	39.26
48	476.71	448.66	406.60	48	47.67	44.87	40.66
49	490.73	462.69	420.62	49	49.07	46.27	42.06
50	504.75	476.71	434.64	50	50.47	47.67	43.46
51	532.79	504.75	462.69	51	53.28	50.47	46.27
52	560.83	518.77	476.71	52	56.08	51.88	47.67
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	532.79	54	61.69	57.49	53.28
55	630.93	588.87	546.81	55	63.09	58.89	54.68
56	673.00	630.93	588.87	56	67.30	63.09	58.89
57	729.08	687.02	630.93	57	72.91	68.70	63.09
58	771.14	729.08	673.00	58	77.11	72.91	67.30
59	827.23	771.14	715.06	59	82.72	77.11	71.51
60	869.29	813.20	757.12	60	86.93	81.32	75.71
61	939.39	883.31	813.20	61	93.94	88.33	81.32
62	1,009.50	939.39	869.29	62	100.95	93.94	86.93
63	1,079.60	1,009.50	939.39	63	107.96	100.95	93.94
64	1,163.72	1,079.60	995.47	64	116.37	107.96	99.55
65	1,233.83	1,149.70	1,065.58	65	123.38	114.97	106.56
66	1,360.01	1,261.87	1,163.72	66	136.00	126.19	116.37
67	1,472.18	1,374.04	1,275.89	67	147.22	137.40	127.59
68	1,612.39	1,500.22	1,374.04	68	161.24	150.02	137.40
69	1,752.60	1,626.41	1,500.22	69	175.26	162.64	150.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,906.82	1,766.62	1,626.41	70	190.68	176.66	162.64
71	2,131.16	1,976.93	1,822.70	71	213.12	197.69	182.27
72	2,355.49	2,187.24	2,018.99	72	235.55	218.72	201.90
73	2,621.88	2,439.61	2,257.34	73	262.19	243.96	225.73
74	2,916.32	2,720.03	2,509.72	74	291.63	272.00	250.97
75	3,224.78	3,014.47	2,790.13	75	322.48	301.45	279.01
76	3,589.32	3,350.96	3,112.61	76	358.93	335.10	311.26
77	3,995.92	3,729.52	3,449.11	77	399.59	372.95	344.91
78	4,430.56	4,136.13	3,827.67	78	443.06	413.61	382.77
79	4,921.29	4,598.81	4,262.31	79	492.13	459.88	426.23
80		5,103.56	4,725.00	80	546.81	510.36	472.50
81		5,664.39	5,243.77	81	607.10	566.44	524.38
82		6,281.30	5,818.62	82	674.40	628.13	581.86
83		6,968.32	6,449.55	83	747.31	696.83	644.96
84		7,739.46	7,164.61	84	830.03	773.95	716.46
				85	919.76	856.67	793.58
				86	1,034.73	964.63	893.12
				87	1,165.13	1,085.21	1,005.29
				88	1,310.94	1,219.81	1,130.07
				89	1,473.58	1,372.63	1,271.68
				90	1,658.66	1,545.09	1,430.12
				91	1,864.76	1,737.17	1,609.58
				92	2,098.91	1,954.50	1,810.08
				93	2,361.10	2,198.46	2,037.22
				94	2,655.53	2,473.26	2,290.99
				95	2,987.83	2,783.12	2,577.02
				96	3,360.78	3,130.84	2,899.49
				97	3,781.40	3,522.02	3,262.63
				98	4,253.90	3,962.27	3,669.23
				99	4,785.29	4,457.20	4,129.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	434.64	406.60	378.56	18-39	43.46	40.66	37.86
40	434.64	406.60	378.56	40	43.46	40.66	37.86
41	462.69	434.64	392.58	41	46.27	43.46	39.26
42	476.71	448.66	406.60	42	47.67	44.87	40.66
43	490.73	462.69	420.62	43	49.07	46.27	42.06
44	504.75	476.71	434.64	44	50.47	47.67	43.46
45	518.77	490.73	462.69	45	51.88	49.07	46.27
46	532.79	504.75	476.71	46	53.28	50.47	47.67
47	546.81	518.77	490.73	47	54.68	51.88	49.07
48	574.85	546.81	504.75	48	57.49	54.68	50.47
49	588.87	560.83	518.77	49	58.89	56.08	51.88
50	602.89	574.85	532.79	50	60.29	57.49	53.28
51	644.96	602.89	560.83	51	64.50	60.29	56.08
52	673.00	630.93	588.87	52	67.30	63.09	58.89
53	701.04	658.98	602.89	53	70.10	65.90	60.29
54	729.08	687.02	630.93	54	72.91	68.70	63.09
55	757.12	701.04	644.96	55	75.71	70.10	64.50
56	813.20	757.12	701.04	56	81.32	75.71	70.10
57	869.29	813.20	743.10	57	86.93	81.32	74.31
58	925.37	869.29	799.18	58	92.54	86.93	79.92
59	995.47	925.37	855.27	59	99.55	92.54	85.53
60	1,051.56	981.45	911.35	60	105.16	98.15	91.13
61	1,135.68	1,065.58	981.45	61	113.57	106.56	98.15
62	1,219.81	1,135.68	1,051.56	62	121.98	113.57	105.16
63	1,303.93	1,219.81	1,135.68	63	130.39	121.98	113.57
64	1,388.06	1,303.93	1,205.79	64	138.81	130.39	120.58
65	1,486.20	1,388.06	1,289.91	65	148.62	138.81	128.99
66	1,640.43	1,528.26	1,416.10	66	164.04	152.83	141.61
67	1,808.68	1,682.49	1,556.31	67	180.87	168.25	155.63
68	1,976.93	1,836.72	1,696.51	68	197.69	183.67	169.65
69	2,173.22	2,018.99	1,850.74	69	217.32	201.90	185.07

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,383.53	2,201.26	2,018.99	70	238.35	220.13	201.90
71	2,663.95	2,467.66	2,257.34	71	266.39	246.77	225.73
72	2,958.38	2,748.07	2,523.74	72	295.84	274.81	252.37
73	3,294.88	3,056.53	2,818.17	73	329.49	305.65	281.82
74	3,659.42	3,407.05	3,154.67	74	365.94	340.70	315.47
75	4,066.02	3,799.63	3,519.21	75	406.60	379.96	351.92
76	4,528.71	4,234.27	3,925.81	76	452.87	423.43	392.58
77	5,033.46	4,696.96	4,360.46	77	503.35	469.70	436.05
78	5,594.29	5,229.75	4,851.19	78	559.43	522.97	485.12
79	6,225.22	5,804.60	5,383.97	79	622.52	580.46	538.40
				80	691.22	644.96	598.69
				81	764.13	713.66	661.78
				82	845.45	789.37	731.88
				83	933.78	870.69	807.60
				84	1,031.93	963.23	893.12
				85	1,139.89	1,062.77	985.66
				86	1,282.90	1,195.97	1,109.04
				87	1,442.74	1,345.99	1,247.85
				88	1,623.60	1,514.24	1,403.48
				89	1,826.91	1,703.52	1,580.14
				90	2,055.44	1,915.24	1,776.43
				91	2,312.02	2,154.99	1,999.36
				92	2,600.85	2,424.19	2,248.93
				93	2,924.73	2,727.04	2,529.35
				94	3,290.67	3,067.74	2,846.22
				95	3,702.88	3,451.91	3,200.94
				96	4,165.57	3,883.75	3,601.94
				97	4,685.74	4,368.87	4,052.00
				98	5,271.81	4,914.28	4,558.15
				99	5,929.38	5,528.39	5,127.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	574.85	546.81	504.75	18-39	57.49	54.68	50.47
40	574.85	546.81	504.75	40	57.49	54.68	50.47
41	602.89	574.85	532.79	41	60.29	57.49	53.28
42	616.91	588.87	546.81	42	61.69	58.89	54.68
43	644.96	602.89	560.83	43	64.50	60.29	56.08
44	658.98	616.91	574.85	44	65.90	61.69	57.49
45	673.00	630.93	588.87	45	67.30	63.09	58.89
46	701.04	658.98	616.91	46	70.10	65.90	61.69
47	715.06	673.00	630.93	47	71.51	67.30	63.09
48	743.10	701.04	658.98	48	74.31	70.10	65.90
49	771.14	729.08	673.00	49	77.11	72.91	67.30
50	785.16	743.10	687.02	50	78.52	74.31	68.70
51	813.20	771.14	715.06	51	81.32	77.11	71.51
52	841.25	799.18	743.10	52	84.12	79.92	74.31
53	869.29	813.20	757.12	53	86.93	81.32	75.71
54	897.33	841.25	785.16	54	89.73	84.12	78.52
55	925.37	869.29	799.18	55	92.54	86.93	79.92
56	995.47	925.37	855.27	56	99.55	92.54	85.53
57	1,065.58	995.47	925.37	57	106.56	99.55	92.54
58	1,149.70	1,065.58	981.45	58	114.97	106.56	98.15
59	1,219.81	1,135.68	1,051.56	59	121.98	113.57	105.16
60	1,303.93	1,219.81	1,121.66	60	130.39	121.98	112.17
61	1,402.08	1,303.93	1,205.79	61	140.21	130.39	120.58
62	1,500.22	1,402.08	1,289.91	62	150.02	140.21	128.99
63	1,612.39	1,500.22	1,388.06	63	161.24	150.02	138.81
64	1,724.55	1,612.39	1,486.20	64	172.46	161.24	148.62
65	1,836.72	1,710.53	1,584.35	65	183.67	171.05	158.43
66	2,033.01	1,892.80	1,752.60	66	203.30	189.28	175.26
67	2,243.32	2,089.09	1,920.85	67	224.33	208.91	192.08
68	2,467.66	2,299.41	2,117.14	68	246.77	229.94	211.71
69	2,720.03	2,523.74	2,327.45	69	272.00	252.37	232.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	3,000.44	2,776.11	2,551.78	70	300.04	277.61	255.18
71	3,364.98	3,112.61	2,860.24	71	336.50	311.26	286.02
72	3,743.54	3,477.15	3,210.76	72	374.35	347.72	321.08
73	4,192.21	3,897.77	3,603.34	73	419.22	389.78	360.33
74	4,682.94	4,360.46	4,037.98	74	468.29	436.05	403.80
75	5,215.73	4,865.21	4,514.69	75	521.57	486.52	451.47
76	5,804.60	5,426.04	5,033.46	76	580.46	542.60	503.35
77	6,449.55	6,028.93	5,594.29	77	644.96	602.89	559.43
78	7,178.63	6,701.93	6,225.22	78	717.86	670.19	622.52
79	7,977.82	7,445.03	6,912.24	79	797.78	744.50	691.22
				80	886.11	827.23	768.34
				81	987.06	922.57	856.67
				82	1,099.23	1,026.32	953.41
				83	1,225.42	1,144.09	1,062.77
				84	1,364.22	1,274.49	1,183.35
				85	1,518.45	1,417.50	1,316.55
				86	1,709.13	1,595.56	1,482.00
				87	1,922.25	1,794.66	1,667.07
				88	2,163.40	2,018.99	1,874.58
				89	2,432.60	2,271.36	2,110.13
				90	2,736.85	2,554.58	2,373.72
				91	3,078.96	2,874.26	2,669.55
				92	3,463.13	3,233.19	3,003.25
				93	3,896.37	3,638.39	3,379.01
				94	4,384.29	4,092.66	3,801.03
				95	4,931.10	4,604.42	4,276.33
				96	5,548.02	5,179.27	4,810.53
				97	6,242.05	5,827.03	5,412.02
				98	7,021.60	6,554.71	6,087.82
				99	7,899.30	7,373.52	6,849.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	729.08	701.04	658.98	18-39	72.91	70.10	65.90
40	729.08	701.04	658.98	40	72.91	70.10	65.90
41	757.12	729.08	687.02	41	75.71	72.91	68.70
42	785.16	743.10	701.04	42	78.52	74.31	70.10
43	813.20	771.14	729.08	43	81.32	77.11	72.91
44	827.23	785.16	743.10	44	82.72	78.52	74.31
45	855.27	813.20	771.14	45	85.53	81.32	77.11
46	883.31	841.25	799.18	46	88.33	84.12	79.92
47	911.35	869.29	813.20	47	91.13	86.93	81.32
48	939.39	897.33	841.25	48	93.94	89.73	84.12
49	967.43	925.37	869.29	49	96.74	92.54	86.93
50	995.47	939.39	883.31	50	99.55	93.94	88.33
51	1,051.56	995.47	925.37	51	105.16	99.55	92.54
52	1,093.62	1,037.54	967.43	52	109.36	103.75	96.74
53	1,149.70	1,093.62	1,023.52	53	114.97	109.36	102.35
54	1,205.79	1,135.68	1,065.58	54	120.58	113.57	106.56
55	1,247.85	1,177.74	1,107.64	55	124.78	117.77	110.76
56	1,331.97	1,261.87	1,177.74	56	133.20	126.19	117.77
57	1,416.10	1,345.99	1,261.87	57	141.61	134.60	126.19
58	1,500.22	1,416.10	1,331.97	58	150.02	141.61	133.20
59	1,598.37	1,514.24	1,416.10	59	159.84	151.42	141.61
60	1,682.49	1,598.37	1,500.22	60	168.25	159.84	150.02
61	1,808.68	1,710.53	1,612.39	61	180.87	171.05	161.24
62	1,948.89	1,850.74	1,738.58	62	194.89	185.07	173.86
63	2,089.09	1,976.93	1,864.76	63	208.91	197.69	186.48
64	2,257.34	2,131.16	2,004.97	64	225.73	213.12	200.50
65	2,411.57	2,285.39	2,145.18	65	241.16	228.54	214.52
66	2,663.95	2,509.72	2,355.49	66	266.39	250.97	235.55
67	2,930.34	2,762.09	2,579.82	67	293.03	276.21	257.98
68	3,210.76	3,014.47	2,818.17	68	321.08	301.45	281.82
69	3,533.23	3,322.92	3,098.59	69	353.32	332.29	309.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	3,883.75	3,631.38	3,379.01	70	388.38	363.14	337.90
71	4,332.42	4,066.02	3,785.61	71	433.24	406.60	378.56
72	4,823.14	4,528.71	4,234.27	72	482.31	452.87	423.43
73	5,383.97	5,061.50	4,739.02	73	538.40	506.15	473.90
74	6,000.89	5,650.37	5,299.85	74	600.09	565.04	529.99
75	6,673.89	6,309.35	5,930.78	75	667.39	630.93	593.08
76	7,431.01	7,024.40	6,603.78	76	743.10	702.44	660.38
77	8,258.23	7,795.55	7,332.86	77	825.82	779.55	733.29
78	9,183.60	8,678.86	8,160.09	78	918.36	867.89	816.01
79	10,207.12	9,646.29	9,071.44	79	1,020.71	964.63	907.14
				80	1,134.28	1,071.19	1,008.09
				81	1,261.87	1,191.77	1,121.66
				82	1,402.08	1,324.96	1,246.45
				83	1,559.11	1,472.18	1,385.25
				84	1,732.97	1,637.63	1,540.88
				85	1,926.45	1,819.90	1,711.94
				86	2,167.61	2,048.43	1,926.45
				87	2,438.21	2,303.61	2,167.61
				88	2,743.86	2,592.44	2,438.21
				89	3,085.97	2,916.32	2,742.46
				90	3,471.54	3,280.86	3,085.97
				91	3,906.19	3,690.27	3,471.54
				92	4,394.11	4,151.55	3,904.78
				93	4,943.72	4,670.32	4,392.71
				94	5,562.04	5,253.58	4,942.32
				95	6,256.07	5,911.16	5,559.23
				96	7,038.43	6,648.65	6,254.66
				97	7,917.53	7,480.08	7,037.02
				98	8,907.39	8,415.26	7,916.13
				99	10,020.64	9,466.82	8,905.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	532.79	490.73	448.66	18-39	53.28	49.07	44.87
40	532.79	490.73	448.66	40	53.28	49.07	44.87
41	560.83	518.77	476.71	41	56.08	51.88	47.67
42	588.87	546.81	490.73	42	58.89	54.68	49.07
43	602.89	560.83	518.77	43	60.29	56.08	51.88
44	630.93	588.87	532.79	44	63.09	58.89	53.28
45	658.98	616.91	560.83	45	65.90	61.69	56.08
46	673.00	630.93	574.85	46	67.30	63.09	57.49
47	701.04	658.98	602.89	47	70.10	65.90	60.29
48	729.08	687.02	630.93	48	72.91	68.70	63.09
49	757.12	715.06	658.98	49	75.71	71.51	65.90
50	785.16	729.08	673.00	50	78.52	72.91	67.30
51	827.23	771.14	701.04	51	82.72	77.11	70.10
52	855.27	799.18	729.08	52	85.53	79.92	72.91
53	897.33	827.23	757.12	53	89.73	82.72	75.71
54	939.39	869.29	785.16	54	93.94	86.93	78.52
55	967.43	897.33	813.20	55	96.74	89.73	81.32
56	1,037.54	953.41	869.29	56	103.75	95.34	86.93
57	1,093.62	1,009.50	925.37	57	109.36	100.95	92.54
58	1,163.72	1,079.60	981.45	58	116.37	107.96	98.15
59	1,233.83	1,149.70	1,051.56	59	123.38	114.97	105.16
60	1,303.93	1,205.79	1,107.64	60	130.39	120.58	110.76
61	1,402.08	1,303.93	1,191.77	61	140.21	130.39	119.18
62	1,500.22	1,402.08	1,289.91	62	150.02	140.21	128.99
63	1,612.39	1,500.22	1,374.04	63	161.24	150.02	137.40
64	1,738.58	1,612.39	1,486.20	64	173.86	161.24	148.62
65	1,850.74	1,724.55	1,584.35	65	185.07	172.46	158.43
66	2,004.97	1,864.76	1,724.55	66	200.50	186.48	172.46
67	2,173.22	2,018.99	1,864.76	67	217.32	201.90	186.48
68	2,355.49	2,187.24	2,018.99	68	235.55	218.72	201.90
69	2,551.78	2,369.51	2,187.24	69	255.18	236.95	218.72

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,748.07	2,551.78	2,355.49	70	274.81	255.18	235.55
71	3,028.49	2,818.17	2,607.86	71	302.85	281.82	260.79
72	3,336.94	3,112.61	2,874.26	72	333.69	311.26	287.43
73	3,687.46	3,435.09	3,168.69	73	368.75	343.51	316.87
74	4,052.00	3,785.61	3,505.19	74	405.20	378.56	350.52
75	4,458.60	4,164.17	3,855.71	75	445.86	416.42	385.57
76	5,005.41	4,668.92	4,332.42	76	500.54	466.89	433.24
77	5,594.29	5,229.75	4,851.19	77	559.43	522.97	485.12
78	6,267.28	5,846.66	5,426.04	78	626.73	584.67	542.60
79	7,024.40	6,547.70	6,070.99	79	702.44	654.77	607.10
80		7,332.86	6,800.07	80		733.29	680.01
81		8,160.09	7,571.21	81		816.01	757.12
82		9,071.44	8,412.46	82		907.14	841.25
83		10,080.93	9,351.85	83		1,008.09	935.19
84		11,202.59	10,389.39	84		1,120.26	1,038.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	644.96	602.89	560.83	18-39	64.50	60.29	56.08
40	644.96	602.89	560.83	40	64.50	60.29	56.08
41	673.00	630.93	588.87	41	67.30	63.09	58.89
42	715.06	673.00	616.91	42	71.51	67.30	61.69
43	743.10	687.02	630.93	43	74.31	68.70	63.09
44	771.14	715.06	658.98	44	77.11	71.51	65.90
45	799.18	743.10	687.02	45	79.92	74.31	68.70
46	841.25	785.16	715.06	46	84.12	78.52	71.51
47	869.29	813.20	743.10	47	86.93	81.32	74.31
48	911.35	841.25	771.14	48	91.13	84.12	77.11
49	953.41	883.31	799.18	49	95.34	88.33	79.92
50	981.45	911.35	827.23	50	98.15	91.13	82.72
51	1,023.52	953.41	869.29	51	102.35	95.34	86.93
52	1,065.58	981.45	897.33	52	106.56	98.15	89.73
53	1,107.64	1,023.52	939.39	53	110.76	102.35	93.94
54	1,149.70	1,065.58	981.45	54	114.97	106.56	98.15
55	1,191.77	1,107.64	1,009.50	55	119.18	110.76	100.95
56	1,275.89	1,177.74	1,079.60	56	127.59	117.77	107.96
57	1,360.01	1,261.87	1,149.70	57	136.00	126.19	114.97
58	1,444.14	1,345.99	1,233.83	58	144.41	134.60	123.38
59	1,542.28	1,430.12	1,303.93	59	154.23	143.01	130.39
60	1,626.41	1,514.24	1,388.06	60	162.64	151.42	138.81
61	1,752.60	1,626.41	1,500.22	61	175.26	162.64	150.02
62	1,864.76	1,738.58	1,598.37	62	186.48	173.86	159.84
63	2,004.97	1,864.76	1,710.53	63	200.50	186.48	171.05
64	2,145.18	1,990.95	1,836.72	64	214.52	199.09	183.67
65	2,285.39	2,131.16	1,962.91	65	228.54	213.12	196.29
66	2,495.70	2,327.45	2,145.18	66	249.57	232.74	214.52
67	2,706.01	2,523.74	2,327.45	67	270.60	252.37	232.74
68	2,944.36	2,734.05	2,523.74	68	294.44	273.40	252.37
69	3,196.74	2,972.40	2,748.07	69	319.67	297.24	274.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,463.13	3,224.78	2,972.40	70	346.31	322.48	297.24
71	3,827.67	3,561.28	3,294.88	71	382.77	356.13	329.49
72	4,234.27	3,939.84	3,645.40	72	423.43	393.98	364.54
73	4,668.92	4,346.44	4,023.96	73	466.89	434.64	402.40
74	5,145.62	4,809.12	4,458.60	74	514.56	480.91	445.86
75	5,678.41	5,299.85	4,921.29	75	567.84	529.99	492.13
76	6,323.37	5,902.74	5,482.12	76	632.34	590.27	548.21
77	7,038.43	6,575.74	6,099.03	77	703.84	657.57	609.90
78	7,823.59	7,304.82	6,786.05	78	782.36	730.48	678.61
79	8,706.90	8,132.05	7,543.17	79	870.69	813.20	754.32

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	827.23	771.14	701.04	18-39	82.72	77.11	70.10
40	827.23	771.14	701.04	40	82.72	77.11	70.10
41	869.29	813.20	743.10	41	86.93	81.32	74.31
42	897.33	841.25	771.14	42	89.73	84.12	77.11
43	939.39	869.29	799.18	43	93.94	86.93	79.92
44	967.43	897.33	827.23	44	96.74	89.73	82.72
45	1,009.50	939.39	869.29	45	100.95	93.94	86.93
46	1,051.56	981.45	897.33	46	105.16	98.15	89.73
47	1,093.62	1,023.52	939.39	47	109.36	102.35	93.94
48	1,135.68	1,065.58	981.45	48	113.57	106.56	98.15
49	1,177.74	1,107.64	1,023.52	49	117.77	110.76	102.35
50	1,219.81	1,135.68	1,051.56	50	121.98	113.57	105.16
51	1,275.89	1,191.77	1,107.64	51	127.59	119.18	110.76
52	1,331.97	1,247.85	1,149.70	52	133.20	124.78	114.97
53	1,388.06	1,289.91	1,191.77	53	138.81	128.99	119.18
54	1,444.14	1,345.99	1,247.85	54	144.41	134.60	124.78
55	1,500.22	1,402.08	1,289.91	55	150.02	140.21	128.99
56	1,598.37	1,486.20	1,374.04	56	159.84	148.62	137.40
57	1,696.51	1,584.35	1,458.16	57	169.65	158.43	145.82
58	1,808.68	1,682.49	1,556.31	58	180.87	168.25	155.63
59	1,920.85	1,780.64	1,640.43	59	192.08	178.06	164.04
60	2,033.01	1,892.80	1,738.58	60	203.30	189.28	173.86
61	2,187.24	2,033.01	1,864.76	61	218.72	203.30	186.48
62	2,327.45	2,173.22	2,004.97	62	232.74	217.32	200.50
63	2,495.70	2,327.45	2,145.18	63	249.57	232.74	214.52
64	2,663.95	2,481.68	2,299.41	64	266.39	248.17	229.94
65	2,846.22	2,649.93	2,453.63	65	284.62	264.99	245.36
66	3,112.61	2,902.30	2,677.97	66	311.26	290.23	267.80
67	3,407.05	3,168.69	2,930.34	67	340.70	316.87	293.03
68	3,715.50	3,463.13	3,196.74	68	371.55	346.31	319.67
69	4,052.00	3,771.59	3,491.17	69	405.20	377.16	349.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,416.54	4,108.08	3,799.63	70	441.65	410.81	379.96
71	4,893.25	4,556.75	4,220.25	71	489.32	455.67	422.03
72	5,426.04	5,061.50	4,682.94	72	542.60	506.15	468.29
73	6,000.89	5,594.29	5,187.68	73	600.09	559.43	518.77
74	6,645.84	6,197.18	5,748.51	74	664.58	619.72	574.85
75	7,346.88	6,856.16	6,365.43	75	734.69	685.62	636.54
76	8,244.21	7,697.40	7,150.59	76	824.42	769.74	715.06
77	9,239.69	8,636.79	8,019.88	77	923.97	863.68	801.99
78	10,361.35	9,674.33	8,987.31	78	1,036.13	967.43	898.73
79	11,609.20	10,852.07	10,080.93	79	1,160.92	1,085.21	1,008.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	1,051.56	995.47	939.39	18-39	105.16	99.55	93.94
40	1,051.56	995.47	939.39	40	105.16	99.55	93.94
41	1,107.64	1,051.56	981.45	41	110.76	105.16	98.15
42	1,149.70	1,093.62	1,023.52	42	114.97	109.36	102.35
43	1,191.77	1,135.68	1,065.58	43	119.18	113.57	106.56
44	1,247.85	1,177.74	1,107.64	44	124.78	117.77	110.76
45	1,303.93	1,233.83	1,163.72	45	130.39	123.38	116.37
46	1,345.99	1,275.89	1,205.79	46	134.60	127.59	120.58
47	1,402.08	1,331.97	1,261.87	47	140.21	133.20	126.19
48	1,472.18	1,402.08	1,317.95	48	147.22	140.21	131.80
49	1,528.26	1,444.14	1,360.01	49	152.83	144.41	136.00
50	1,584.35	1,500.22	1,416.10	50	158.43	150.02	141.61
51	1,668.47	1,584.35	1,486.20	51	166.85	158.43	148.62
52	1,752.60	1,668.47	1,570.33	52	175.26	166.85	157.03
53	1,836.72	1,738.58	1,640.43	53	183.67	173.86	164.04
54	1,934.87	1,836.72	1,724.55	54	193.49	183.67	172.46
55	2,018.99	1,906.82	1,794.66	55	201.90	190.68	179.47
56	2,145.18	2,033.01	1,906.82	56	214.52	203.30	190.68
57	2,285.39	2,159.20	2,033.01	57	228.54	215.92	203.30
58	2,425.59	2,285.39	2,145.18	58	242.56	228.54	214.52
59	2,565.80	2,425.59	2,285.39	59	256.58	242.56	228.54
60	2,720.03	2,565.80	2,411.57	60	272.00	256.58	241.16
61	2,916.32	2,762.09	2,593.84	61	291.63	276.21	259.38
62	3,126.63	2,958.38	2,776.11	62	312.66	295.84	277.61
63	3,336.94	3,154.67	2,972.40	63	333.69	315.47	297.24
64	3,575.30	3,379.01	3,182.71	64	357.53	337.90	318.27
65	3,813.65	3,603.34	3,393.03	65	381.36	360.33	339.30
66	4,164.17	3,939.84	3,701.48	66	416.42	393.98	370.15
67	4,542.73	4,290.35	4,037.98	67	454.27	429.04	403.80
68	4,935.31	4,668.92	4,402.52	68	493.53	466.89	440.25
69	5,383.97	5,089.54	4,795.10	69	538.40	508.95	479.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	5,860.68	5,538.20	5,215.73	70	586.07	553.82	521.57
71	6,477.59	6,127.08	5,776.56	71	647.76	612.71	577.66
72	7,150.59	6,772.03	6,379.45	72	715.06	677.20	637.94
73	7,893.69	7,473.07	7,052.45	73	789.37	747.31	705.24
74	8,706.90	8,258.23	7,809.57	74	870.69	825.82	780.96
75	9,604.23	9,113.50	8,622.77	75	960.42	911.35	862.28
76	10,767.95	10,221.14	9,674.33	76	1,076.79	1,022.11	967.43
77	12,057.86	11,454.97	10,838.05	77	1,205.79	1,145.50	1,083.81
78	13,516.02	12,843.02	12,156.01	78	1,351.60	1,284.30	1,215.60
79	15,142.43	14,385.31	13,628.19	79	1,514.24	1,438.53	1,362.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	743.10	701.04	644.96	18-39	74.31	70.10	64.50
40	743.10	701.04	644.96	40	74.31	70.10	64.50
41	771.14	729.08	673.00	41	77.11	72.91	67.30
42	799.18	743.10	687.02	42	79.92	74.31	68.70
43	827.23	771.14	715.06	43	82.72	77.11	71.51
44	841.25	799.18	743.10	44	84.12	79.92	74.31
45	869.29	813.20	757.12	45	86.93	81.32	75.71
46	897.33	841.25	785.16	46	89.73	84.12	78.52
47	925.37	869.29	813.20	47	92.54	86.93	81.32
48	953.41	897.33	841.25	48	95.34	89.73	84.12
49	981.45	925.37	869.29	49	98.15	92.54	86.93
50	1,009.50	953.41	883.31	50	100.95	95.34	88.33
51	1,051.56	981.45	911.35	51	105.16	98.15	91.13
52	1,079.60	1,009.50	939.39	52	107.96	100.95	93.94
53	1,107.64	1,037.54	967.43	53	110.76	103.75	96.74
54	1,149.70	1,079.60	995.47	54	114.97	107.96	99.55
55	1,177.74	1,093.62	1,009.50	55	117.77	109.36	100.95
56	1,247.85	1,163.72	1,065.58	56	124.78	116.37	106.56
57	1,303.93	1,219.81	1,135.68	57	130.39	121.98	113.57
58	1,374.04	1,289.91	1,191.77	58	137.40	128.99	119.18
59	1,444.14	1,360.01	1,261.87	59	144.41	136.00	126.19
60	1,514.24	1,416.10	1,317.95	60	151.42	141.61	131.80
61	1,626.41	1,528.26	1,416.10	61	162.64	152.83	141.61
62	1,738.58	1,626.41	1,514.24	62	173.86	162.64	151.42
63	1,864.76	1,738.58	1,612.39	63	186.48	173.86	161.24
64	1,990.95	1,850.74	1,710.53	64	199.09	185.07	171.05
65	2,117.14	1,976.93	1,822.70	65	211.71	197.69	182.27
66	2,285.39	2,131.16	1,962.91	66	228.54	213.12	196.29
67	2,453.63	2,285.39	2,117.14	67	245.36	228.54	211.71
68	2,649.93	2,467.66	2,285.39	68	264.99	246.77	228.54
69	2,846.22	2,649.93	2,453.63	69	284.62	264.99	245.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,056.53	2,846.22	2,635.90	70	305.65	284.62	263.59
71	3,350.96	3,126.63	2,902.30	71	335.10	312.66	290.23
72	3,673.44	3,435.09	3,182.71	72	367.34	343.51	318.27
73	4,037.98	3,757.57	3,477.15	73	403.80	375.76	347.72
74	4,416.54	4,122.11	3,813.65	74	441.65	412.21	381.36
75	4,837.16	4,514.69	4,178.19	75	483.72	451.47	417.82
76	5,412.02	5,047.48	4,682.94	76	541.20	504.75	468.29
77	6,056.97	5,650.37	5,229.75	77	605.70	565.04	522.97
78	6,772.03	6,309.35	5,846.66	78	677.20	630.93	584.67
79	7,571.21	7,052.45	6,533.68	79	757.12	705.24	653.37
80		7,879.67	7,304.82	80		787.97	730.48
81		8,706.90	8,061.94	81		870.69	806.19
82		9,590.21	8,889.17	82		959.02	888.92
83		10,585.68	9,814.54	83		1,058.57	981.45
84		11,679.30	10,824.03	84		1,167.93	1,082.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	925.37	869.29	799.18	18-39	92.54	86.93	79.92
40	925.37	869.29	799.18	40	92.54	86.93	79.92
41	967.43	897.33	827.23	41	96.74	89.73	82.72
42	995.47	925.37	855.27	42	99.55	92.54	85.53
43	1,023.52	953.41	883.31	43	102.35	95.34	88.33
44	1,065.58	995.47	911.35	44	106.56	99.55	91.13
45	1,093.62	1,023.52	953.41	45	109.36	102.35	95.34
46	1,135.68	1,065.58	981.45	46	113.57	106.56	98.15
47	1,163.72	1,093.62	1,009.50	47	116.37	109.36	100.95
48	1,205.79	1,135.68	1,051.56	48	120.58	113.57	105.16
49	1,247.85	1,163.72	1,079.60	49	124.78	116.37	107.96
50	1,275.89	1,191.77	1,107.64	50	127.59	119.18	110.76
51	1,317.95	1,233.83	1,149.70	51	131.80	123.38	114.97
52	1,360.01	1,275.89	1,177.74	52	136.00	127.59	117.77
53	1,402.08	1,303.93	1,205.79	53	140.21	130.39	120.58
54	1,444.14	1,345.99	1,247.85	54	144.41	134.60	124.78
55	1,472.18	1,374.04	1,275.89	55	147.22	137.40	127.59
56	1,556.31	1,458.16	1,360.01	56	155.63	145.82	136.00
57	1,654.45	1,542.28	1,430.12	57	165.45	154.23	143.01
58	1,738.58	1,626.41	1,500.22	58	173.86	162.64	150.02
59	1,836.72	1,710.53	1,584.35	59	183.67	171.05	158.43
60	1,934.87	1,808.68	1,668.47	60	193.49	180.87	166.85
61	2,061.05	1,920.85	1,780.64	61	206.11	192.08	178.06
62	2,201.26	2,047.03	1,892.80	62	220.13	204.70	189.28
63	2,341.47	2,187.24	2,018.99	63	234.15	218.72	201.90
64	2,495.70	2,327.45	2,159.20	64	249.57	232.74	215.92
65	2,649.93	2,467.66	2,285.39	65	264.99	246.77	228.54
66	2,860.24	2,663.95	2,467.66	66	286.02	266.39	246.77
67	3,084.57	2,874.26	2,663.95	67	308.46	287.43	266.39
68	3,336.94	3,112.61	2,888.28	68	333.69	311.26	288.83
69	3,589.32	3,350.96	3,112.61	69	358.93	335.10	311.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,869.73	3,617.36	3,350.96	70	386.97	361.74	335.10
71	4,262.31	3,981.90	3,687.46	71	426.23	398.19	368.75
72	4,682.94	4,374.48	4,052.00	72	468.29	437.45	405.20
73	5,145.62	4,809.12	4,458.60	73	514.56	480.91	445.86
74	5,650.37	5,271.81	4,893.25	74	565.04	527.18	489.32
75	6,211.20	5,790.58	5,369.95	75	621.12	579.06	537.00
76	6,884.20	6,421.51	5,958.83	76	688.42	642.15	595.88
77	7,627.30	7,108.53	6,589.76	77	762.73	710.85	658.98
78	8,440.50	7,879.67	7,304.82	78	844.05	787.97	730.48
79	9,337.83	8,720.92	8,089.98	79	933.78	872.09	809.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,135.68	1,065.58	981.45	18-39	113.57	106.56	98.15
40	1,135.68	1,065.58	981.45	40	113.57	106.56	98.15
41	1,177.74	1,107.64	1,023.52	41	117.77	110.76	102.35
42	1,219.81	1,149.70	1,065.58	42	121.98	114.97	106.56
43	1,261.87	1,177.74	1,093.62	43	126.19	117.77	109.36
44	1,303.93	1,219.81	1,135.68	44	130.39	121.98	113.57
45	1,360.01	1,275.89	1,177.74	45	136.00	127.59	117.77
46	1,402.08	1,317.95	1,219.81	46	140.21	131.80	121.98
47	1,444.14	1,360.01	1,261.87	47	144.41	136.00	126.19
48	1,500.22	1,402.08	1,303.93	48	150.02	140.21	130.39
49	1,556.31	1,458.16	1,345.99	49	155.63	145.82	134.60
50	1,598.37	1,500.22	1,388.06	50	159.84	150.02	138.81
51	1,654.45	1,556.31	1,444.14	51	165.45	155.63	144.41
52	1,710.53	1,598.37	1,486.20	52	171.05	159.84	148.62
53	1,780.64	1,668.47	1,542.28	53	178.06	166.85	154.23
54	1,836.72	1,724.55	1,598.37	54	183.67	172.46	159.84
55	1,892.80	1,766.62	1,640.43	55	189.28	176.66	164.04
56	2,004.97	1,878.78	1,738.58	56	200.50	187.88	173.86
57	2,103.12	1,962.91	1,822.70	57	210.31	196.29	182.27
58	2,215.28	2,075.07	1,920.85	58	221.53	207.51	192.08
59	2,327.45	2,173.22	2,018.99	59	232.74	217.32	201.90
60	2,439.61	2,285.39	2,117.14	60	243.96	228.54	211.71
61	2,607.86	2,439.61	2,257.34	61	260.79	243.96	225.73
62	2,762.09	2,579.82	2,397.55	62	276.21	257.98	239.76
63	2,944.36	2,748.07	2,551.78	63	294.44	274.81	255.18
64	3,126.63	2,930.34	2,720.03	64	312.66	293.03	272.00
65	3,322.92	3,112.61	2,888.28	65	332.29	311.26	288.83
66	3,603.34	3,364.98	3,126.63	66	360.33	336.50	312.66
67	3,911.79	3,659.42	3,393.03	67	391.18	365.94	339.30
68	4,234.27	3,953.86	3,673.44	68	423.43	395.39	367.34
69	4,584.79	4,276.33	3,967.88	69	458.48	427.63	396.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,963.35	4,626.85	4,290.35	70	496.34	462.69	429.04
71	5,468.10	5,103.56	4,739.02	71	546.81	510.36	473.90
72	6,014.91	5,622.33	5,215.73	72	601.49	562.23	521.57
73	6,631.82	6,183.16	5,734.49	73	663.18	618.32	573.45
74	7,290.80	6,814.09	6,323.37	74	729.08	681.41	632.34
75	8,019.88	7,487.09	6,954.30	75	801.99	748.71	695.43
76	8,973.29	8,384.42	7,781.53	76	897.33	838.44	778.15
77	10,038.87	9,379.89	8,706.90	77	1,003.89	937.99	870.69
78	11,216.61	10,473.51	9,730.41	78	1,121.66	1,047.35	973.04
79	12,548.59	11,721.36	10,880.12	79	1,254.86	1,172.14	1,088.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,458.16	1,374.04	1,289.91	18-39	145.82	137.40	128.99
40	1,458.16	1,374.04	1,289.91	40	145.82	137.40	128.99
41	1,514.24	1,430.12	1,345.99	41	151.42	143.01	134.60
42	1,570.33	1,486.20	1,402.08	42	157.03	148.62	140.21
43	1,640.43	1,542.28	1,444.14	43	164.04	154.23	144.41
44	1,696.51	1,598.37	1,500.22	44	169.65	159.84	150.02
45	1,752.60	1,654.45	1,556.31	45	175.26	165.45	155.63
46	1,822.70	1,724.55	1,612.39	46	182.27	172.46	161.24
47	1,892.80	1,794.66	1,682.49	47	189.28	179.47	168.25
48	1,962.91	1,850.74	1,738.58	48	196.29	185.07	173.86
49	2,033.01	1,920.85	1,808.68	49	203.30	192.08	180.87
50	2,103.12	1,990.95	1,864.76	50	210.31	199.09	186.48
51	2,187.24	2,075.07	1,948.89	51	218.72	207.51	194.89
52	2,285.39	2,159.20	2,018.99	52	228.54	215.92	201.90
53	2,369.51	2,243.32	2,103.12	53	236.95	224.33	210.31
54	2,467.66	2,327.45	2,187.24	54	246.77	232.74	218.72
55	2,551.78	2,411.57	2,271.36	55	255.18	241.16	227.14
56	2,691.99	2,551.78	2,397.55	56	269.20	255.18	239.76
57	2,832.20	2,677.97	2,523.74	57	283.22	267.80	252.37
58	2,986.42	2,818.17	2,649.93	58	298.64	281.82	264.99
59	3,140.65	2,958.38	2,776.11	59	314.07	295.84	277.61
60	3,294.88	3,112.61	2,916.32	60	329.49	311.26	291.63
61	3,505.19	3,308.90	3,112.61	61	350.52	330.89	311.26
62	3,729.52	3,519.21	3,308.90	62	372.95	351.92	330.89
63	3,953.86	3,743.54	3,519.21	63	395.39	374.35	351.92
64	4,206.23	3,981.90	3,743.54	64	420.62	398.19	374.35
65	4,458.60	4,220.25	3,967.88	65	445.86	422.03	396.79
66	4,823.14	4,570.77	4,304.38	66	482.31	457.08	430.44
67	5,229.75	4,949.33	4,654.89	67	522.97	494.93	465.49
68	5,650.37	5,341.91	5,033.46	68	565.04	534.19	503.35
69	6,113.05	5,776.56	5,440.06	69	611.31	577.66	544.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	6,603.78	6,239.24	5,874.70	70	660.38	623.92	587.47
71	7,248.74	6,856.16	6,449.55	71	724.87	685.62	644.96
72	7,963.80	7,529.15	7,080.49	72	796.38	752.92	708.05
73	8,734.94	8,258.23	7,767.51	73	873.49	825.82	776.75
74	9,590.21	9,057.42	8,524.63	74	959.02	905.74	852.46
75	10,515.58	9,940.72	9,351.85	75	1,051.56	994.07	935.19
76	11,763.42	11,118.47	10,459.49	76	1,176.34	1,111.85	1,045.95
77	13,165.50	12,436.42	11,693.32	77	1,316.55	1,243.64	1,169.33
78	14,721.81	13,908.60	13,081.38	78	1,472.18	1,390.86	1,308.14
79	16,460.38	15,549.03	14,623.66	79	1,646.04	1,554.90	1,462.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

SERFF Tracking #:

MILL-131126109

State Tracking #:

MILL-131126109

Company Tracking #:

LTC4 TQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long-Term Care

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC4 TQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC4 TQ Comp_PA_20171115.pdf Supplement to AM_LTC4 TQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC4 TQ Comp_20171115.pdf
Item Status:	
Status Date:	

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

State: Pennsylvania Filing Company: Brighthouse Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Long-Term Care
 Project Name/Number: Round 4.0 Filing/145GEC01-60

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC4 TQ Comp_20171115.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	MICC RIL 20160429.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-131126109

State Tracking #:

MILL-131126109

Company Tracking #:

LTC4 TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Attachment PA_Supplement Exhibits_LTC4 TQ 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-131126109

Policy Forms: Long Term Care
Annual 5% Compound Benefit Inflation Rider
Annual 5% Simple Benefit Inflation Rider
Nonforfeiture Benefit Rider

H-LTC4JQ7, et al.
H-5AIC
H-5AIS
H-NF3-10

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-LTC4JQ7, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1997. These forms were issued in Pennsylvania from November 1997 through February 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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 20.0% 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 53.8%. 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 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 85% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

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

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

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

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

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

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

The following electronic items are included in this submission:

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

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

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



Honorable Jessica Altman
11/15/2017

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

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

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/tad

Enclosures

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

Product or Rider

Long Term Care

Annual 5% Compound Benefit Inflation Rider

Annual 5% Simple Benefit Inflation Rider

Nonforfeiture Benefit Rider

Form Number

H-LTC4JQ7, et al.

H-5AIC

H-5AIS

H-NF3-10

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from November 1997 through February 2001.

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

There are three Home Health Care options available at issue. The Standard ("Standard Benefits") option sets the daily benefit amount for Home and Community Based Care at 75% of the daily benefit amount for Nursing Facility Care. The Increased ("Increased Benefits") option sets the daily benefit amount for Home and Community Based Care at 100% of the daily benefit amount for Nursing Facility Care. The Reduced ("Reduced Benefits") option sets the daily benefit amount for Home and Community Based Care at 50% of the daily benefit amount for Nursing Facility Care.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Informal Caregiver Training, Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of six ADLs (dressing, eating, toileting, transferring, bathing, and continence) 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, Informal Caregiver Training benefits and Supplemental benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, Informal Caregiver Training or Supplemental, are being paid.

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

3. Renewability

These policy forms are guaranteed renewable for life.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

4. Applicability

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

5. Actuarial Assumptions

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

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

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

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

A cumulative 1.1% increase in morbidity is assumed due to adverse selection from the rate increase.

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

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

Voluntary Lapse Rates

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

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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 3.4% reduction in premium and claims is expected due to the election of reduced benefits.

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

Mortality Selection Factors

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

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission will not be paid on any increase in premium.

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

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

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

6. Marketing Method

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

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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, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	53.4%
Semi-Annual	0.51*AP	14.4%
Quarterly	0.26*AP	14.8%
Monthly	0.09*AP	17.4%

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

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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 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

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 53.8%. 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 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 85% 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 33.7% increase are included with this memorandum in Exhibit VII. The actual rates implemented may vary slightly from those in Exhibit VII due to rounding in the implementation algorithm.

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

Before increase:	\$3,130
After increase:	\$4,184

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	4.6%
48 - 52	10.4%
53 - 57	22.1%
58 - 62	27.6%
63 - 67	21.3%
68 - 72	10.9%
73 +	3.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	29.8%
60-day	15.5%
100-day	54.7%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.2%
3-Year	29.9%
5-Year	34.7%
Unlimited	31.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	6.2%
Simple	26.2%
Compound	45.3%
CPI	22.3%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	7.0%
Standard	22.0%
Increased	71.0%

21. Number of Policyholders

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

	Number of Insured	Annual Premium* based on 2016 In-force
Pennsylvania	820	\$2,566,346
Nationwide	21,461	\$66,007,521

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2017

22. Actuarial Certification

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

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

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

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



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

Date: November 15, 2017

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified 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
LTC4 Tax-Qualified Comprehensive Policy Form

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.4% reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified 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
LTC4 Tax-Qualified Comprehensive Policy Form

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Comprehensive Policy Form

Interest Rate

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

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

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

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

Expenses

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

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values			3-Year Totals			Analysis		
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1997	5,609	0	0.0%	17,372,595	529,698	3.0%		
	1998	17,366,986	529,698	3.1%					
	1999	66,167,794	2,056,142	3.1%					
	2000	110,964,541	8,986,257	8.1%	300,812,444	22,300,719	7.4%	2.43	1.34
	2001	123,680,109	11,258,321	9.1%					
	2002	115,469,491	18,527,738	16.0%					
	2003	108,044,339	20,826,409	19.3%	324,863,907	61,883,689	19.0%	2.57	1.37
	2004	101,350,077	22,529,542	22.2%					
	2005	94,083,758	32,257,275	34.3%					
	2006	87,828,153	32,269,880	36.7%	264,721,627	111,794,034	42.2%	2.22	1.30
	2007	82,809,716	47,266,879	57.1%					
	2008	78,251,517	45,675,552	58.4%					
	2009	73,673,458	57,385,961	77.9%	220,870,774	167,360,987	75.8%	1.79	1.22
	2010	68,945,800	64,299,474	93.3%					
	2011	63,781,186	75,788,978	118.8%					
	2012	59,313,056	75,421,037	127.2%	178,246,720	221,815,986	124.4%	1.64	1.18
2013	55,152,479	70,605,972	128.0%						
2014	50,889,758	84,037,890	165.1%						
2015	46,520,000	87,610,878	188.3%	139,576,670	258,216,371	185.0%	1.49	1.14	
2016	42,166,912	86,567,602	205.3%						
Projected Future Experience	2017	38,400,386	93,314,526	243.0%					
	2018	34,588,058	95,969,909	277.5%	103,968,106	286,217,449	275.3%	1.49	1.14
	2019	30,979,661	96,933,014	312.9%					
	2020	27,593,027	96,367,991	349.2%					
	2021	24,439,586	94,743,748	387.7%	73,559,454	283,504,479	385.4%	1.40	1.12
	2022	21,526,841	92,392,741	429.2%					
	2023	18,859,308	89,359,156	473.8%					
	2024	16,437,628	85,726,084	521.5%	49,553,769	256,616,633	517.9%	1.34	1.10
	2025	14,256,833	81,531,392	571.9%					
	2026	12,306,123	77,088,509	626.4%					
	2027	10,570,823	72,854,205	689.2%	31,911,923	218,797,106	685.6%	1.32	1.10
	2028	9,034,977	68,854,392	762.1%					
	2029	7,682,667	64,768,643	843.0%					
	2030	6,498,242	60,376,549	929.1%	19,647,400	180,924,096	920.9%	1.34	1.10
	2031	5,466,491	55,778,904	1020.4%					
	2032	4,572,746	51,050,458	1116.4%					
	2033	3,803,017	46,293,284	1217.3%	11,519,829	138,958,230	1206.3%	1.31	1.09
	2034	3,144,066	41,614,487	1323.6%					
	2035	2,583,454	37,094,549	1435.9%					
	2036	2,109,581	32,830,800	1556.3%	6,404,733	98,771,089	1542.2%	1.28	1.09
	2037	1,711,698	28,845,741	1685.2%					
	2038	1,379,918	25,141,111	1821.9%					
	2039	1,105,202	21,671,948	1960.9%	3,364,494	65,246,259	1939.3%	1.26	1.08
	2040	879,374	18,433,200	2096.2%					
	2041	695,093	15,486,641	2228.0%					
	2042	545,823	12,864,171	2356.8%	1,666,723	38,921,714	2335.2%	1.20	1.06
	2043	425,807	10,570,902	2482.6%					
	2044	330,025	8,583,644	2600.9%					
	2045	254,145	6,892,272	2711.9%	778,637	20,947,781	2690.3%	1.15	1.05
	2046	194,466	5,471,864	2813.8%					
2047	147,858	4,297,494	2906.5%						
2048	111,712	3,338,417	2988.4%	343,442	10,204,324	2971.2%	1.10	1.03	
2049	83,872	2,568,414	3062.3%						
2050	62,575	1,956,590	3126.8%						
2051	46,394	1,478,258	3186.3%	143,150	4,542,017	3172.9%	1.07	1.02	
2052	34,182	1,107,169	3239.0%						
2053	25,028	821,974	3284.2%						
2054	18,213	603,940	3315.9%	56,416	1,866,135	3307.8%	1.04	1.01	
2055	13,174	440,221	3341.6%						
2056	9,473	317,862	3355.6%						
Past		1,446,464,737	843,901,484	58.3%					
Future		302,927,547	1,605,835,174	530.1%					
Lifetime		1,749,392,285	2,449,736,658	140.0%					

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 77.1%. 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. 42.9%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 32.8% = 6.9% + 2.3% + 8.0% + 15.6%).

LTC4 Tax-Qualified 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 77.1%*
Original Pricing Assumptions	60.9%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	77.1%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	84.0%	6.9%	70.1%
Mortality	79.4%	2.3%	22.8%
Lapse	85.1%	8.0%	70.0%
Interest	92.7%	15.6%	118.8%
Historical Experience & Projections with All Current Assumptions	120.0%	42.9%	263.0%

* 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: LTC4 Tax-Qualified Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1983 Group Annuity Mortality table

Voluntary Lapse Rates:

Duration	Rate
1+	4.25%

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: 6.5%

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

Policy Form: LTC4 Tax-Qualified Comprehensive Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

Voluntary Lapse Rates:

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

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

Policy Form: LTC4 Tax-Qualified 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%
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73	0.049%	0.026%	91	3.533%	2.394%
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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
LTC4 Tax-Qualified 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	1997	2,400	0	0.0%	15	5,609	0	0.0%	4.4%	2.3367
	1998	7,766,744	236,888	3.1%	10,311	17,366,987	529,698	3.1%	4.4%	2.2361
	1999	30,922,705	960,912	3.1%	23,193	66,167,795	2,056,142	3.1%	4.4%	2.1398
	2000	54,191,519	4,388,599	8.1%	33,816	110,964,540	8,986,257	8.1%	4.4%	2.0476
	2001	63,119,458	5,745,622	9.1%	33,187	123,680,109	11,258,321	9.1%	4.4%	1.9595
	2002	61,581,029	9,881,027	16.0%	32,244	115,469,491	18,527,738	16.0%	4.4%	1.8751
	2003	60,214,076	11,606,743	19.3%	31,479	108,044,345	20,826,409	19.3%	4.4%	1.7943
	2004	59,098,746	13,120,930	22.2%	30,648	101,476,621	22,529,542	22.2%	4.4%	1.7171
	2005	64,026,237	19,631,625	30.7%	29,739	105,203,312	32,257,275	30.7%	4.4%	1.6431
	2006	67,028,550	20,523,064	30.6%	29,077	105,393,777	32,269,880	30.6%	4.4%	1.5724
	2007	66,042,525	31,413,626	47.6%	28,492	99,371,655	47,266,879	47.6%	4.4%	1.5047
	2008	65,215,590	31,722,049	48.6%	27,894	93,901,816	45,675,552	48.6%	4.4%	1.4399
	2009	64,163,199	41,648,502	64.9%	27,192	88,408,147	57,385,961	64.9%	4.4%	1.3779
	2010	62,764,321	48,766,034	77.7%	26,507	82,756,635	64,299,474	77.7%	4.3%	1.3185
2011	63,150,763	60,066,504	95.1%	25,671	79,680,546	75,788,978	95.1%	4.3%	1.2618	
2012	65,782,592	62,464,763	95.0%	24,917	79,427,041	75,421,037	95.0%	4.3%	1.2074	
2013	65,825,585	61,108,316	92.8%	24,149	76,056,414	70,605,972	92.8%	4.2%	1.1554	
2014	64,601,186	76,006,427	117.7%	23,280	71,427,478	84,037,890	117.7%	4.1%	1.1057	
2015	68,495,840	82,605,321	120.6%	22,275	72,646,418	87,610,878	120.6%	4.0%	1.0606	
2016	72,145,750	84,886,518	117.7%	21,461	73,574,517	86,567,602	117.7%	4.0%	1.0198	
Projected Future Experience	2017	74,984,715	95,162,518	126.9%	20,402	73,528,563	93,314,526	126.9%	4.0%	0.9806
	2018	76,769,877	101,785,307	132.6%	19,303	72,383,709	95,969,909	132.6%	4.0%	0.9429
	2019	71,639,441	106,919,044	149.2%	18,173	64,948,458	96,933,014	149.2%	4.0%	0.9066
	2020	66,360,833	110,547,644	166.6%	17,025	57,848,904	96,367,991	166.6%	4.0%	0.8717
	2021	61,128,520	113,031,785	184.9%	15,867	51,238,199	94,743,748	184.9%	4.0%	0.8382
	2022	55,997,488	114,636,051	204.7%	14,713	45,132,063	92,392,741	204.7%	4.0%	0.8060
	2023	51,021,451	115,307,024	226.0%	13,573	39,539,949	89,359,156	226.0%	4.0%	0.7750
	2024	46,249,340	115,043,751	248.7%	12,460	34,463,192	85,726,084	248.7%	4.0%	0.7452
	2025	41,718,558	113,791,086	272.8%	11,382	29,891,376	81,531,392	272.8%	4.0%	0.7165
	2026	37,451,372	111,893,889	298.8%	10,346	25,801,859	77,088,509	298.8%	4.0%	0.6889
	2027	33,457,680	109,977,713	328.7%	9,356	22,163,878	72,854,205	328.7%	4.0%	0.6624
	2028	29,740,949	108,097,351	363.5%	8,417	18,943,989	68,854,392	363.5%	4.0%	0.6370
	2029	26,301,510	105,750,283	402.1%	7,530	16,108,828	64,768,643	402.1%	4.0%	0.6125
	2030	23,136,919	102,522,306	443.1%	6,699	13,625,594	60,376,549	443.1%	4.0%	0.5889
	2031	20,242,267	98,503,894	486.6%	5,925	11,462,404	55,778,904	486.6%	4.0%	0.5663
	2032	17,610,364	93,759,742	532.4%	5,209	9,588,520	51,050,458	532.4%	4.0%	0.5445
	2033	15,232,106	88,423,579	580.5%	4,551	7,974,618	46,293,284	580.5%	4.0%	0.5235
	2034	13,096,755	82,666,202	631.2%	3,952	6,592,957	41,614,487	631.2%	4.0%	0.5034
	2035	11,192,127	76,634,949	684.7%	3,409	5,417,462	37,094,549	684.7%	4.0%	0.4840
	2036	9,504,903	70,539,370	742.1%	2,922	4,423,821	32,830,800	742.1%	4.0%	0.4654
	2037	8,020,807	64,456,267	803.6%	2,488	3,589,505	28,845,741	803.6%	4.0%	0.4475
	2038	6,724,857	58,425,342	868.8%	2,104	2,893,785	25,141,111	868.8%	4.0%	0.4303
	2039	5,601,572	52,377,900	935.1%	1,768	2,317,714	21,671,948	935.1%	4.0%	0.4138
	2040	4,635,327	46,332,337	999.5%	1,475	1,844,153	18,433,200	999.5%	4.0%	0.3978
	2041	3,810,549	40,483,127	1062.4%	1,223	1,457,708	15,486,641	1062.4%	4.0%	0.3825
	2042	3,111,959	34,972,924	1123.8%	1,007	1,144,679	12,864,171	1123.8%	4.0%	0.3678
	2043	2,524,832	29,887,909	1183.8%	824	892,995	10,570,902	1183.8%	4.0%	0.3537
	2044	2,035,184	25,239,954	1240.2%	670	692,129	8,583,644	1240.2%	4.0%	0.3401
	2045	1,629,954	21,077,185	1293.1%	542	532,998	6,892,272	1293.1%	4.0%	0.3270
2046	1,297,101	17,402,786	1341.7%	435	407,841	5,471,864	1341.7%	4.0%	0.3144	
2047	1,025,680	14,214,517	1385.9%	347	310,095	4,297,494	1385.9%	4.0%	0.3023	
2048	805,938	11,483,935	1424.9%	276	234,289	3,338,417	1424.9%	4.0%	0.2907	
2049	629,291	9,188,583	1460.1%	217	175,901	2,568,414	1460.1%	4.0%	0.2795	
2050	488,283	7,279,753	1490.9%	170	131,237	1,956,590	1490.9%	4.0%	0.2688	
2051	376,500	5,720,057	1519.3%	133	97,301	1,478,258	1519.3%	4.0%	0.2584	
2052	288,496	4,455,512	1544.4%	103	71,690	1,107,169	1544.4%	4.0%	0.2485	
2053	219,689	3,440,131	1565.9%	79	52,492	821,974	1565.9%	4.0%	0.2389	
2054	166,265	2,628,718	1581.0%	61	38,199	603,940	1581.0%	4.0%	0.2297	
2055	125,073	1,992,757	1593.3%	46	27,630	440,221	1593.3%	4.0%	0.2209	
2056	93,529	1,496,428	1600.0%	35	19,867	317,862	1600.0%	4.0%	0.2124	
Past		1,126,138,816	666,783,471	59.2%	505,547	1,671,023,253	843,901,484	50.5%		
Future		826,448,063	2,487,549,610	301.0%	225,216	628,010,548	1,605,835,174	255.7%		
Lifetime		1,952,586,879	3,154,333,081	161.5%	730,763	2,299,033,801	2,449,736,658	106.6%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 33.7% Increase
LTC4 Tax-Qualified 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	1997	2,400	0	0.0%	15	5,609	0	0.0%	4.4%	2.3367
	1998	7,766,744	236,888	3.1%	10,311	17,366,987	529,698	3.1%	4.4%	2.2361
	1999	30,922,705	960,912	3.1%	23,193	66,167,795	2,056,142	3.1%	4.4%	2.1398
	2000	54,191,519	4,388,599	8.1%	33,816	110,964,540	8,986,257	8.1%	4.4%	2.0476
	2001	63,119,458	5,745,622	9.1%	33,187	123,680,109	11,258,321	9.1%	4.4%	1.9595
	2002	61,581,029	9,881,027	16.0%	32,244	115,469,491	18,527,738	16.0%	4.4%	1.8751
	2003	60,214,076	11,606,743	19.3%	31,479	108,044,345	20,826,409	19.3%	4.4%	1.7943
	2004	59,098,746	13,120,930	22.2%	30,648	101,476,621	22,529,542	22.2%	4.4%	1.7171
	2005	64,026,237	19,631,625	30.7%	29,739	105,203,312	32,257,275	30.7%	4.4%	1.6431
	2006	67,028,550	20,523,064	30.6%	29,077	105,393,777	32,269,880	30.6%	4.4%	1.5724
	2007	66,042,525	31,413,626	47.6%	28,492	99,371,655	47,266,879	47.6%	4.4%	1.5047
	2008	65,215,590	31,722,049	48.6%	27,894	93,901,816	45,675,552	48.6%	4.4%	1.4399
	2009	64,163,199	41,648,502	64.9%	27,192	88,408,147	57,385,961	64.9%	4.4%	1.3779
	2010	62,764,321	48,766,034	77.7%	26,507	82,756,635	64,299,474	77.7%	4.3%	1.3185
	2011	63,150,763	60,066,504	95.1%	25,671	79,680,546	75,788,978	95.1%	4.3%	1.2618
	2012	65,782,592	62,464,763	95.0%	24,917	79,427,041	75,421,037	95.0%	4.3%	1.2074
2013	65,825,585	61,108,316	92.8%	24,149	76,056,414	70,605,972	92.8%	4.2%	1.1554	
2014	64,601,186	76,006,427	117.7%	23,280	71,427,478	84,037,890	117.7%	4.1%	1.1057	
2015	68,495,840	82,605,321	120.6%	22,275	72,646,418	87,610,878	120.6%	4.0%	1.0606	
2016	72,145,750	84,886,518	117.7%	21,461	73,574,517	86,567,602	117.7%	4.0%	1.0198	
Projected Future Experience	2017	74,984,715	95,162,518	126.9%	20,402	73,528,563	93,314,526	126.9%	4.0%	0.9806
	2018	87,027,757	100,114,426	115.0%	19,109	82,055,516	94,394,492	115.0%	4.0%	0.9429
	2019	91,628,541	103,412,495	112.9%	17,991	83,070,614	93,753,970	112.9%	4.0%	0.9066
	2020	84,877,075	106,922,090	126.0%	16,854	73,990,118	93,207,477	126.0%	4.0%	0.8717
	2021	78,184,824	109,324,761	139.8%	15,709	65,534,869	91,636,504	139.8%	4.0%	0.8382
	2022	71,622,113	110,876,412	154.8%	14,566	57,724,976	89,362,601	154.8%	4.0%	0.8060
	2023	65,257,643	111,525,381	170.9%	13,437	50,572,530	86,428,507	170.9%	4.0%	0.7750
	2024	59,154,000	111,270,741	188.1%	12,335	44,079,238	82,914,586	188.1%	4.0%	0.7452
	2025	53,359,023	110,059,159	206.3%	11,268	38,231,777	78,857,464	206.3%	4.0%	0.7165
	2026	47,901,191	108,224,184	225.9%	10,243	33,001,189	74,560,291	225.9%	4.0%	0.6889
	2027	42,793,164	106,370,851	248.6%	9,263	28,348,125	70,464,857	248.6%	4.0%	0.6624
	2028	38,039,378	104,552,158	274.9%	8,333	24,229,810	66,596,223	274.9%	4.0%	0.6370
	2029	33,640,254	102,282,065	304.0%	7,455	20,603,572	62,644,471	304.0%	4.0%	0.6125
	2030	29,592,666	99,159,954	335.1%	6,632	17,427,457	58,396,422	335.1%	4.0%	0.5889
	2031	25,890,338	95,273,331	368.0%	5,866	14,660,686	53,949,563	368.0%	4.0%	0.5663
	2032	22,524,072	90,684,769	402.6%	5,157	12,263,944	49,376,192	402.6%	4.0%	0.5445
	2033	19,482,225	85,523,613	439.0%	4,506	10,199,725	44,775,036	439.0%	4.0%	0.5235
	2034	16,751,060	79,955,056	477.3%	3,912	8,432,549	40,249,686	477.3%	4.0%	0.5034
	2035	14,314,996	74,121,606	517.8%	3,375	6,929,062	35,877,985	517.8%	4.0%	0.4840
	2036	12,156,995	68,225,940	561.2%	2,893	5,658,172	31,754,071	561.2%	4.0%	0.4654
	2037	10,258,802	62,342,340	607.7%	2,463	4,591,062	27,899,707	607.7%	4.0%	0.4475
	2038	8,601,251	56,509,207	657.0%	2,083	3,701,220	24,316,576	657.0%	4.0%	0.4303
	2039	7,164,543	50,660,099	707.1%	1,750	2,964,411	20,961,188	707.1%	4.0%	0.4138
	2040	5,928,693	44,812,808	755.9%	1,461	2,358,715	17,828,659	755.9%	4.0%	0.3978
	2041	4,873,782	39,155,431	803.4%	1,211	1,864,444	14,978,737	803.4%	4.0%	0.3825
	2042	3,980,270	33,825,942	849.8%	997	1,464,072	12,442,274	849.8%	4.0%	0.3678
	2043	3,229,320	28,907,696	895.2%	816	1,142,162	10,224,215	895.2%	4.0%	0.3537
2044	2,603,049	24,412,177	937.8%	664	885,249	8,302,133	937.8%	4.0%	0.3401	
2045	2,084,750	20,385,931	977.9%	536	681,717	6,666,231	977.9%	4.0%	0.3270	
2046	1,659,023	16,832,039	1014.6%	431	521,638	5,292,407	1014.6%	4.0%	0.3144	
2047	1,311,870	13,748,333	1048.0%	344	396,619	4,156,552	1048.0%	4.0%	0.3023	
2048	1,030,814	11,107,304	1077.5%	273	299,661	3,228,929	1077.5%	4.0%	0.2907	
2049	804,879	8,887,231	1104.2%	215	224,982	2,484,179	1104.2%	4.0%	0.2795	
2050	624,525	7,041,004	1127.4%	169	167,855	1,892,421	1127.4%	4.0%	0.2688	
2051	481,553	5,532,461	1148.9%	131	124,450	1,429,776	1148.9%	4.0%	0.2584	
2052	368,993	4,309,387	1167.9%	102	91,693	1,070,858	1167.9%	4.0%	0.2485	
2053	280,987	3,327,307	1184.1%	78	67,138	795,016	1184.1%	4.0%	0.2389	
2054	212,657	2,542,506	1195.6%	60	48,857	584,133	1195.6%	4.0%	0.2297	
2055	159,971	1,927,402	1204.8%	46	35,339	425,783	1204.8%	4.0%	0.2209	
2056	119,626	1,447,351	1209.9%	35	25,410	307,438	1209.9%	4.0%	0.2124	
Past		1,126,138,816	666,783,471	59.2%	505,547	1,671,023,253	843,901,484	50.5%		
Future		1,024,961,387	2,410,755,467	235.2%	223,168	772,199,182	1,557,802,135	201.7%		
Lifetime		2,151,100,203	3,077,538,938	143.1%	728,715	2,443,222,435	2,401,703,619	98.3%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of November 14, 2017
All Jurisdictions in which these Forms are Active
LTC4 Tax-Qualified Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ²⁾			Second Third Round Follow-Up ³⁾			Cumulative Approved Increase	Fourth Round						
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium ⁴⁾	Proportion of Nationwide	
Alaska ¹⁾	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			183.1%	21.0%	N/A	N/A	21.0%	43,205	0.07%	
Alabama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	62.0%	1/14/2014	20.0%	35.0%	2/16/2016	20.0%	Not Filing			148.8%	36.1%	12/14/2016	6/7/2017	20.0%	273,107	0.41%	
Arkansas	20.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	98.0%	1/29/2015	25.0%	58.8%	11/19/2015	25.0%	Not Filing			71.9%	51.8%	1/24/2017	Disapproved	0.0%	60,981	0.09%	
Arizona	20.0%	Disapproved	0.0%	38.0%	7/12/2010	15.0%	91.0%	4/8/2014	85.5%	Not Filing			Not Filing			113.3%	24.6%	12/7/2016			544,785	0.83%	
California	20.0%	6/2/2004	20.0%	30.0%	Withdrawn	Withdrawn	86.0%	9/29/2015	15.0%	Not Filing			Not Filing			38.0%	95.7%				2,133,118	3.23%	
Colorado	20.0%	8/31/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			78.2%	TBD				274,475	0.42%	
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	3/20/2015	10.0%	81.8%	9/21/2016	18.0%	29.8%	92.0%	10/11/2017			3,026,876	4.59%	
District of Columbia	20.0%	Withdrawn	0.0%	0.0%	Not Filing	Not Filing	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	46.4%	10.0%	9/5/2017	10/3/2017	10.0%	164,921	0.25%	
Delaware	20.0%	9/8/2004	10.0%	30.5%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			168.6%	25.0%	12/21/2016	2/23/2017	25.0%	197,329	0.30%	
Florida	20.0%	12/8/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	9.8%	4.5%	7/8/2016	10.0%	Not Filing			58.0%	88.6%	8/15/2017			4,035,622	6.11%	
Georgia	20.0%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	79.5%	7/16/2014	15.0%	56.1%	8/3/2015	13.0%	38.1%	9/22/2016	15.0%	117.4%	45.3%	8/28/2017	11/3/2017	15.0%	492,514	0.75%	
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	37.2%	Not Filing			Not Filing			114.0%	32.3%				457,936	0.69%	
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	16.7%	70.6%	4/7/2014	17.0%	45.8%	8/18/2015	17.5%	50.1%	10/19/2016	17.5%	118.7%	27.8%	9/18/2017			127,760	0.19%	
Idaho	20.0%	Disapproved	0.0%	39.0%	8/19/2010	20.0%	86.0%	10/31/2014	30.0%	43.1%	12/24/2015	20.0%	Not Filing			87.2%	44.3%				36,523	0.06%	
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/13/2010	30.0%	50.0%	8/18/2015	50.0%	Not Filing			Not Filing			183.1%	21.0%	6/30/2017	21.0%		1,444,766	2.19%	
Indiana	20.0%	Disapproved	0.0%	39.0%	8/8/2012	9.0%	97.0%	2/25/2015	13.1%	74.2%	5/9/2016	14.0%	Not Filing			47.6%	84.9%	3/3/2017	8/29/2017	5.0%	438,626	0.74%	
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	62.6%	Not Filing			Not Filing			114.6%	TBD				175,955	0.27%	
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/12/2010	16.0%	66.8%	3/4/2014	22.0%	28.3%	11/10/2015	13.5%	Not Filing			132.6%	45.8%	1/12/2017	4/18/2017	20.7%	109,784	0.17%	
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	1/14/2015	15.0%	53.4%	Disapproved	0.0%	Not Filing			72.5%	95.7%	2/16/2017	7/6/2017	25.0%	168,426	0.26%	
Massachusetts	20.0%	9/27/2004	16.0%	30.0%	11/26/2012	10.0%	78.4%	1/20/2017	40.0%	Not Filing			Not Filing			78.6%	Not Filing				5,194,334	7.87%	
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	101.1%	15.0%	9/18/2017			4,290,214	6.50%	
Maine	20.0%	6/22/2004	20.0%	12.0%	10/19/2010	12.0%	33.8%	12/30/2014	33.8%	Not Filing			Not Filing			79.8%	Not Filing				364,320	0.55%	
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			183.1%	21.0%	11/11/2016	11/28/2016	21.0%	748,873	1.13%	
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing	Not Filing	Not Filing	Not Filing			Not Filing			51.8%	86.6%	6/29/2016			1,676,204	2.54%	
Missouri	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	Not Filing	Not Filing	Not Filing	Not Filing			Not Filing			183.1%	21.0%	12/12/2016	1/18/2017	21.0%	603,357	0.91%	
Mississippi	20.0%	8/19/2004	20.0%	30.5%	5/6/2010	30.5%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing			184.2%	21.0%	1/25/2017	21.0%		105,762	0.16%	
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			87.2%	51.3%	3/2/2017	Disapproved	0.0%	11,027	0.02%	
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			182.3%	21.0%	12/6/2016	5/9/2017	21.0%	1,804,470	2.43%	
North Dakota	20.0%	6/23/2004	12.0%	30.0%	7/21/2010	17.0%	75.0%	1/21/2014	15.0%	52.2%	3/20/2015	15.0%	32.3%	7/20/2016	15.0%	99.3%	39.2%	8/29/2017	Disapproved	0.0%	14,609	0.02%	
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			131.5%	21.0%				200,608	0.30%	
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing			Not Filing			17.9%	28.5%				263,493	0.40%	
New Jersey	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	7/3/2014	52.1%	Not Filing			Not Filing			102.4%	63.9%	2/17/2017	6/15/2017	33.1%	8,252,080	12.50%	
New Mexico	20.0%	6/10/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	5/21/2014	15.0%	61.7%	7/31/2015	10.0%	Not Filing			74.6%	77.9%	2/1/2017	4/19/2017	15.0%	39,681	0.06%	
Nevada	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	Withdrawn	100.0%	10/16/2014	65.0%	Not Filing			Not Filing			155.4%	47.4%	3/2/2017	7/12/2017	47.4%	111,129	0.17%	
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			36.6%	89.4%	3/6/2017			17,481,214	26.48%	
Ohio	20.0%	6/10/2004	20.0%	33.3%	6/1/2010	33.3%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			143.3%	15.0%	12/9/2016	3/14/2017	15.0%	2,004,271	3.04%	
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			91.3%	58.0%	12/27/2016	2/9/2017	10.0%	102,955	0.16%	
Oregon	20.0%	7/2/2004	20.0%	30.0%	6/4/2010	15.0%	68.0%	4/21/2014	30.0%	29.2%	12/29/2015	29.2%	Not Filing			131.8%	21.0%				340,934	0.52%	
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	109.7%	33.7%	1/26/2017	5/12/2017	21.0%	2,566,346	3.89%	
Puerto Rico	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	4/7/2014	86.0%	Not Filing			Not Filing			170.1%	21.0%				64,178	0.10%	
Rhode Island	20.0%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	81.0%	3/9/2017	81.0%	Not Filing			Not Filing			126.3%	21.0%				762,809	1.16%	
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			148.8%	36.1%	11/10/2016	2/3/2017	20.0%	699,184	1.06%	
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing			Not Filing			180.9%	21.0%	1/24/2017	2/8/2017	21.0%	97,201	0.15%	
Tennessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	74.0%	4/14/2014	74.0%	Not Filing			Not Filing			157.2%	21.0%	11/16/2016	9/11/2017	12.0%	344,147	0.52%	
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	68.0%	4/28/2014	18.0%	72.3%	12/14/2016	38.0%	Not Filing			124.7%	24.8%				1,408,649	2.13%	
Utah	20.0%	1/11/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	11/5/2014	30.0%	43.1%	Disapproved	0.0%	Not Filing			110.6%	73.1%	2/27/2017	5/1/2017	35.0%	56,191	0.09%	
Virginia	20.0%	Disapproved	0.0%	39.0%	2/25/2011	39.3%	71.7%	1/20/2016	32.2%	Not Filing			Not Filing			72.3%	60.8%	2/28/2017	Disapproved	0.0%	1,659,637	2.51%	
Virgin Islands	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	Disapproved	0.0%	Not Filing			Not Filing			20.0%	125.1%				903	0.00%	
Vermont	20.0%	8/11/2005	10.0%	30.0%	Disapproved	0.0%	96.0%	Disapproved	0.0%	Not Filing			Not Filing			10.0%	137.2%	12/12/2016			281,639	0.43%	
Washington	20.0%	7/7/2004	20.0%	30.0%	9/15/2010	2.9%	53.8%	8/14/2014	53.8%	Not Filing			Not Filing			110.6%	10.9%	12/30/2016	3/3/2017	10.9%	313,764	0.48%	
West Virginia	20.0%	7/20/2004	20.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			134.0%	21.0%	2/22/2017	Disapproved	0.0%	49,397	0.07%	
Wyoming	20.0%	5/6/2004	20.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing			183.1%	21.0%	2/28/2017	3/1/2017	21.0%	37,234	0.06%	
Total																						66,007,521	100.00%

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

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

³⁾ In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

⁴⁾ The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.

⁵⁾ In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

⁶⁾ Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

Exhibit VI

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	251.68	230.71	209.73	18-39	25.17	23.07	20.97
40	251.68	230.71	209.73	40	25.17	23.07	20.97
41	262.17	241.19	220.22	41	26.22	24.12	22.02
42	272.66	251.68	230.71	42	27.27	25.17	23.07
43	283.14	262.17	241.19	43	28.31	26.22	24.12
44	293.63	272.66	251.68	44	29.36	27.27	25.17
45	304.12	283.14	262.17	45	30.41	28.31	26.22
46	314.60	293.63	262.17	46	31.46	29.36	26.22
47	314.60	293.63	272.66	47	31.46	29.36	27.27
48	325.09	304.12	283.14	48	32.51	30.41	28.31
49	335.58	314.60	293.63	49	33.56	31.46	29.36
50	346.06	325.09	304.12	50	34.61	32.51	30.41
51	367.04	346.06	325.09	51	36.70	34.61	32.51
52	388.01	367.04	335.58	52	38.80	36.70	33.56
53	408.98	388.01	356.55	53	40.90	38.80	35.65
54	429.96	398.50	367.04	54	43.00	39.85	36.70
55	440.44	408.98	377.52	55	44.04	40.90	37.75
56	471.90	440.44	408.98	56	47.19	44.04	40.90
57	513.85	482.39	440.44	57	51.39	48.24	44.04
58	545.31	513.85	471.90	58	54.53	51.39	47.19
59	587.26	545.31	503.36	59	58.73	54.53	50.34
60	618.72	576.77	534.82	60	61.87	57.68	53.48
61	671.15	629.20	576.77	61	67.12	62.92	57.68
62	713.10	671.15	618.72	62	71.31	67.12	61.87
63	765.53	713.10	660.66	63	76.55	71.31	66.07
64	817.97	765.53	702.61	64	81.80	76.55	70.26
65	870.40	807.48	744.56	65	87.04	80.75	74.46
66	954.29	891.37	817.97	66	95.43	89.14	81.80
67	1,048.67	975.27	891.37	67	104.87	97.53	89.14
68	1,143.05	1,059.16	975.27	68	114.31	105.92	97.53
69	1,247.92	1,153.54	1,059.16	69	124.79	115.35	105.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	1,363.28	1,258.41	1,153.54	70	136.33	125.84	115.35
71	1,520.58	1,405.22	1,289.87	71	152.06	140.52	128.99
72	1,677.88	1,562.52	1,436.68	72	167.79	156.25	143.67
73	1,866.64	1,740.80	1,604.47	73	186.66	174.08	160.45
74	2,065.89	1,929.56	1,782.75	74	206.59	192.96	178.27
75	2,286.11	2,139.29	1,981.99	75	228.61	213.93	198.20
76	2,548.28	2,380.49	2,202.21	76	254.83	238.05	220.22
77	2,831.42	2,642.66	2,453.90	77	283.14	264.27	245.39
78	3,146.02	2,936.29	2,726.55	78	314.60	293.63	272.66
79	3,502.57	3,271.86	3,030.67	79	350.26	327.19	303.07
80		3,628.41	3,355.76	80	389.06	362.84	335.58
81		4,026.91	3,733.28	81	432.05	402.69	373.33
82		4,467.35	4,131.77	82	479.24	446.74	413.18
83		4,960.23	4,593.19	83	531.68	496.02	459.32
84		5,495.05	5,086.07	84	589.35	549.51	508.61
				85	653.32	609.28	564.19
				86	735.12	685.83	635.50
				87	827.40	771.82	714.15
				88	931.22	868.30	804.33
				89	1,046.58	976.32	903.96
				90	1,177.66	1,097.96	1,017.21
				91	1,324.47	1,235.34	1,144.10
				92	1,490.17	1,390.54	1,287.77
				93	1,676.83	1,563.57	1,448.22
				94	1,886.56	1,759.67	1,628.59
				95	2,122.52	1,978.85	1,833.08
				96	2,386.78	2,226.33	2,061.69
				97	2,685.65	2,504.23	2,319.67
				98	3,021.23	2,817.79	2,609.10
				99	3,398.75	3,170.14	2,935.24

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	293.63	283.14	262.17	18-39	29.36	28.31	26.22
40	293.63	283.14	262.17	40	29.36	28.31	26.22
41	314.60	293.63	272.66	41	31.46	29.36	27.27
42	325.09	304.12	283.14	42	32.51	30.41	28.31
43	335.58	314.60	293.63	43	33.56	31.46	29.36
44	346.06	325.09	304.12	44	34.61	32.51	30.41
45	356.55	335.58	314.60	45	35.65	33.56	31.46
46	367.04	346.06	325.09	46	36.70	34.61	32.51
47	377.52	356.55	335.58	47	37.75	35.65	33.56
48	398.50	377.52	346.06	48	39.85	37.75	34.61
49	408.98	388.01	356.55	49	40.90	38.80	35.65
50	419.47	398.50	367.04	50	41.95	39.85	36.70
51	440.44	419.47	388.01	51	44.04	41.95	38.80
52	461.42	440.44	408.98	52	46.14	44.04	40.90
53	482.39	450.93	419.47	53	48.24	45.09	41.95
54	503.36	471.90	440.44	54	50.34	47.19	44.04
55	524.34	492.88	450.93	55	52.43	49.29	45.09
56	566.28	534.82	492.88	56	56.63	53.48	49.29
57	608.23	566.28	524.34	57	60.82	56.63	52.43
58	650.18	608.23	566.28	58	65.02	60.82	56.63
59	692.12	650.18	597.74	59	69.21	65.02	59.77
60	734.07	692.12	639.69	60	73.41	69.21	63.97
61	796.99	744.56	692.12	61	79.70	74.46	69.21
62	849.43	796.99	734.07	62	84.94	79.70	73.41
63	912.35	849.43	786.51	63	91.23	84.94	78.65
64	975.27	912.35	849.43	64	97.53	91.23	84.94
65	1,038.19	975.27	901.86	65	103.82	97.53	90.19
66	1,153.54	1,080.13	996.24	66	115.35	108.01	99.62
67	1,268.90	1,185.00	1,090.62	67	126.89	118.50	109.06
68	1,405.22	1,300.36	1,195.49	68	140.52	130.04	119.55
69	1,541.55	1,426.20	1,310.84	69	154.16	142.62	131.08

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	1,698.85	1,573.01	1,436.68	70	169.89	157.30	143.67
71	1,898.10	1,761.77	1,614.96	71	189.81	176.18	161.50
72	2,107.83	1,961.02	1,803.72	72	210.78	196.10	180.37
73	2,349.03	2,181.24	2,013.45	73	234.90	218.12	201.35
74	2,611.20	2,432.92	2,244.16	74	261.12	243.29	224.42
75	2,894.34	2,705.58	2,506.33	75	289.43	270.56	250.63
76	3,219.43	3,009.69	2,789.47	76	321.94	300.97	278.95
77	3,575.98	3,345.27	3,104.07	77	357.60	334.53	310.41
78	3,974.47	3,712.31	3,439.65	78	397.45	371.23	343.96
79	4,425.40	4,131.77	3,827.66	79	442.54	413.18	382.77
				80	490.78	458.27	424.71
				81	543.21	506.51	469.81
				82	599.84	559.99	519.09
				83	662.76	618.72	573.62
				84	733.02	683.74	634.45
				85	809.58	755.05	700.51
				86	911.30	849.43	788.60
				87	1,025.60	956.39	887.18
				88	1,153.54	1,075.94	998.34
				89	1,297.21	1,210.17	1,123.13
				90	1,459.75	1,361.18	1,262.60
				91	1,642.22	1,531.06	1,420.95
				92	1,846.71	1,722.97	1,598.18
				93	2,077.42	1,937.95	1,797.43
				94	2,337.49	2,180.19	2,022.89
				95	2,629.03	2,452.85	2,275.62
				96	2,958.31	2,759.06	2,559.81
				97	3,327.44	3,104.07	2,879.66
				98	3,743.77	3,492.08	3,239.35
				99	4,211.47	3,928.33	3,644.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	398.50	377.52	346.06	18-39	39.85	37.75	34.61
40	398.50	377.52	346.06	40	39.85	37.75	34.61
41	419.47	398.50	367.04	41	41.95	39.85	36.70
42	429.96	408.98	377.52	42	43.00	40.90	37.75
43	440.44	419.47	388.01	43	44.04	41.95	38.80
44	461.42	429.96	398.50	44	46.14	43.00	39.85
45	471.90	440.44	408.98	45	47.19	44.04	40.90
46	482.39	450.93	419.47	46	48.24	45.09	41.95
47	503.36	471.90	440.44	47	50.34	47.19	44.04
48	513.85	482.39	450.93	48	51.39	48.24	45.09
49	534.82	503.36	461.42	49	53.48	50.34	46.14
50	545.31	513.85	471.90	50	54.53	51.39	47.19
51	566.28	534.82	492.88	51	56.63	53.48	49.29
52	587.26	555.80	513.85	52	58.73	55.58	51.39
53	608.23	566.28	524.34	53	60.82	56.63	52.43
54	629.20	587.26	545.31	54	62.92	58.73	54.53
55	650.18	608.23	555.80	55	65.02	60.82	55.58
56	702.61	650.18	597.74	56	70.26	65.02	59.77
57	755.05	702.61	639.69	57	75.50	70.26	63.97
58	807.48	755.05	692.12	58	80.75	75.50	69.21
59	870.40	807.48	734.07	59	87.04	80.75	73.41
60	922.83	859.91	786.51	60	92.28	85.99	78.65
61	996.24	922.83	849.43	61	99.62	92.28	84.94
62	1,059.16	985.75	912.35	62	105.92	98.58	91.23
63	1,132.57	1,059.16	975.27	63	113.26	105.92	97.53
64	1,216.46	1,132.57	1,038.19	64	121.65	113.26	103.82
65	1,289.87	1,205.97	1,111.59	65	128.99	120.60	111.16
66	1,426.20	1,331.82	1,226.95	66	142.62	133.18	122.69
67	1,573.01	1,468.14	1,352.79	67	157.30	146.81	135.28
68	1,740.80	1,614.96	1,489.12	68	174.08	161.50	148.91
69	1,919.07	1,782.75	1,635.93	69	191.91	178.27	163.59

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,107.83	1,950.53	1,793.23	70	210.78	195.05	179.32
71	2,359.52	2,191.73	2,013.45	71	235.95	219.17	201.35
72	2,632.17	2,443.41	2,254.65	72	263.22	244.34	225.46
73	2,946.77	2,747.53	2,537.79	73	294.68	274.75	253.78
74	3,292.84	3,072.61	2,841.91	74	329.28	307.26	284.19
75	3,670.36	3,429.16	3,177.48	75	367.04	342.92	317.75
76	4,089.83	3,817.17	3,534.03	76	408.98	381.72	353.40
77	4,540.76	4,236.64	3,932.53	77	454.08	423.66	393.25
78	5,044.12	4,708.55	4,372.97	78	504.41	470.85	437.30
79	5,610.40	5,243.37	4,865.85	79	561.04	524.34	486.58
				80	622.91	582.01	540.07
				81	694.22	648.08	601.94
				82	772.87	721.49	670.10
				83	860.96	804.33	746.66
				84	959.54	895.57	831.60
				85	1,067.55	997.29	925.98
				86	1,201.78	1,122.08	1,042.38
				87	1,351.74	1,262.60	1,172.42
				88	1,520.58	1,420.95	1,319.23
				89	1,710.39	1,598.18	1,483.87
				90	1,924.32	1,797.43	1,669.49
				91	2,164.46	2,021.84	1,878.17
				92	2,435.02	2,274.57	2,112.03
				93	2,739.14	2,559.81	2,376.29
				94	3,082.05	2,879.66	2,673.07
				95	3,466.92	3,239.35	3,007.60
				96	3,900.02	3,644.14	3,383.02
				97	4,387.65	4,099.27	3,806.69
				98	4,936.11	4,612.07	4,281.73
				99	5,553.78	5,187.79	4,816.56

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	513.85	482.39	450.93	18-39	51.39	48.24	45.09
40	513.85	482.39	450.93	40	51.39	48.24	45.09
41	534.82	503.36	471.90	41	53.48	50.34	47.19
42	555.80	524.34	482.39	42	55.58	52.43	48.24
43	566.28	534.82	503.36	43	56.63	53.48	50.34
44	587.26	555.80	513.85	44	58.73	55.58	51.39
45	597.74	566.28	534.82	45	59.77	56.63	53.48
46	618.72	587.26	545.31	46	61.87	58.73	54.53
47	639.69	608.23	566.28	47	63.97	60.82	56.63
48	660.66	629.20	587.26	48	66.07	62.92	58.73
49	681.64	650.18	608.23	49	68.16	65.02	60.82
50	692.12	660.66	618.72	50	69.21	66.07	61.87
51	734.07	692.12	650.18	51	73.41	69.21	65.02
52	765.53	723.58	681.64	52	76.55	72.36	68.16
53	796.99	755.05	713.10	53	79.70	75.50	71.31
54	838.94	796.99	744.56	54	83.89	79.70	74.46
55	870.40	828.45	776.02	55	87.04	82.85	77.60
56	933.32	880.89	828.45	56	93.33	88.09	82.85
57	985.75	933.32	880.89	57	98.58	93.33	88.09
58	1,048.67	996.24	933.32	58	104.87	99.62	93.33
59	1,122.08	1,059.16	996.24	59	112.21	105.92	99.62
60	1,185.00	1,122.08	1,048.67	60	118.50	112.21	104.87
61	1,279.38	1,205.97	1,132.57	61	127.94	120.60	113.26
62	1,373.76	1,300.36	1,216.46	62	137.38	130.04	121.65
63	1,478.63	1,394.74	1,310.84	63	147.86	139.47	131.08
64	1,583.50	1,499.60	1,405.22	64	158.35	149.96	140.52
65	1,698.85	1,604.47	1,510.09	65	169.89	160.45	151.01
66	1,877.13	1,772.26	1,656.90	66	187.71	177.23	165.69
67	2,055.40	1,940.05	1,814.21	67	205.54	194.00	181.42
68	2,265.14	2,128.81	1,992.48	68	226.51	212.88	199.25
69	2,485.36	2,338.54	2,181.24	69	248.54	233.85	218.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,726.55	2,558.76	2,380.49	70	272.66	255.88	238.05
71	3,041.15	2,852.39	2,663.63	71	304.12	285.24	266.36
72	3,397.70	3,198.45	2,988.72	72	339.77	319.85	298.87
73	3,785.71	3,565.49	3,334.78	73	378.57	356.55	333.48
74	4,215.67	3,974.47	3,733.28	74	421.57	397.45	373.33
75	4,698.06	4,435.89	4,173.72	75	469.81	443.59	417.37
76	5,232.88	4,939.25	4,645.62	76	523.29	493.93	464.56
77	5,809.65	5,484.56	5,159.47	77	580.97	548.46	515.95
78	6,459.83	6,103.28	5,736.25	78	645.98	610.33	573.62
79	7,183.42	6,784.92	6,386.42	79	718.34	678.49	638.64
				80	798.04	754.00	708.90
				81	887.18	837.89	788.60
				82	986.80	932.27	876.69
				83	1,096.91	1,036.09	974.22
				84	1,219.61	1,151.44	1,083.28
				85	1,354.89	1,279.38	1,203.88
				86	1,524.77	1,439.83	1,354.89
				87	1,715.63	1,620.20	1,523.72
				88	1,929.56	1,822.59	1,714.58
				89	2,170.75	2,050.16	1,928.51
				90	2,442.36	2,306.03	2,169.71
				91	2,747.53	2,594.42	2,441.31
				92	3,090.44	2,918.46	2,746.48
				93	3,476.35	3,283.40	3,089.39
				94	3,911.55	3,693.43	3,475.30
				95	4,400.23	4,154.85	3,909.46
				96	4,949.74	4,673.94	4,398.14
				97	5,568.46	5,259.10	4,948.69
				98	6,264.78	5,915.57	5,566.36
				99	7,048.14	6,654.88	6,262.68

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	367.04	346.06	314.60	18-39	36.70	34.61	31.46
40	367.04	346.06	314.60	40	36.70	34.61	31.46
41	388.01	367.04	335.58	41	38.80	36.70	33.56
42	398.50	377.52	346.06	42	39.85	37.75	34.61
43	419.47	388.01	356.55	43	41.95	38.80	35.65
44	440.44	408.98	367.04	44	44.04	40.90	36.70
45	450.93	419.47	388.01	45	45.09	41.95	38.80
46	471.90	440.44	398.50	46	47.19	44.04	39.85
47	492.88	461.42	419.47	47	49.29	46.14	41.95
48	513.85	471.90	429.96	48	51.39	47.19	43.00
49	524.34	492.88	450.93	49	52.43	49.29	45.09
50	545.31	503.36	461.42	50	54.53	50.34	46.14
51	576.77	534.82	482.39	51	57.68	53.48	48.24
52	597.74	555.80	503.36	52	59.77	55.58	50.34
53	618.72	576.77	524.34	53	61.87	57.68	52.43
54	639.69	597.74	545.31	54	63.97	59.77	54.53
55	660.66	618.72	566.28	55	66.07	61.87	56.63
56	713.10	660.66	608.23	56	71.31	66.07	60.82
57	755.05	702.61	650.18	57	75.50	70.26	65.02
58	796.99	744.56	692.12	58	79.70	74.46	69.21
59	849.43	796.99	734.07	59	84.94	79.70	73.41
60	901.86	838.94	776.02	60	90.19	83.89	77.60
61	975.27	912.35	838.94	61	97.53	91.23	83.89
62	1,048.67	975.27	901.86	62	104.87	97.53	90.19
63	1,132.57	1,048.67	964.78	63	113.26	104.87	96.48
64	1,216.46	1,132.57	1,038.19	64	121.65	113.26	103.82
65	1,300.36	1,205.97	1,111.59	65	130.04	120.60	111.16
66	1,415.71	1,321.33	1,216.46	66	141.57	132.13	121.65
67	1,541.55	1,426.20	1,310.84	67	154.16	142.62	131.08
68	1,667.39	1,552.04	1,426.20	68	166.74	155.20	142.62
69	1,814.21	1,688.36	1,552.04	69	181.42	168.84	155.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	1,961.02	1,824.69	1,677.88	70	196.10	182.47	167.79
71	2,170.75	2,013.45	1,856.15	71	217.08	201.35	185.62
72	2,401.46	2,233.68	2,055.40	72	240.15	223.37	205.54
73	2,642.66	2,464.38	2,275.62	73	264.27	246.44	227.56
74	2,925.80	2,716.06	2,506.33	74	292.58	271.61	250.63
75	3,219.43	2,999.21	2,768.50	75	321.94	299.92	276.85
76	3,628.41	3,376.73	3,114.56	76	362.84	337.67	311.46
77	4,068.85	3,785.71	3,502.57	77	406.89	378.57	350.26
78	4,582.70	4,257.62	3,932.53	78	458.27	425.76	393.25
79	5,148.99	4,781.95	4,414.92	79	514.90	478.20	441.49
80		5,369.21	4,960.23	80		536.92	496.02
81		5,925.01	5,474.08	81		592.50	547.41
82		6,533.24	6,040.36	82		653.32	604.04
83		7,204.39	6,669.56	83		720.44	666.96
84		7,938.46	7,361.69	84		793.85	736.17

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	450.93	419.47	388.01	18-39	45.09	41.95	38.80
40	450.93	419.47	388.01	40	45.09	41.95	38.80
41	471.90	440.44	408.98	41	47.19	44.04	40.90
42	492.88	461.42	429.96	42	49.29	46.14	43.00
43	513.85	482.39	440.44	43	51.39	48.24	44.04
44	534.82	503.36	461.42	44	53.48	50.34	46.14
45	555.80	524.34	482.39	45	55.58	52.43	48.24
46	576.77	534.82	492.88	46	57.68	53.48	49.29
47	597.74	555.80	513.85	47	59.77	55.58	51.39
48	629.20	587.26	534.82	48	62.92	58.73	53.48
49	650.18	608.23	555.80	49	65.02	60.82	55.58
50	671.15	629.20	576.77	50	67.12	62.92	57.68
51	702.61	660.66	608.23	51	70.26	66.07	60.82
52	734.07	681.64	629.20	52	73.41	68.16	62.92
53	765.53	713.10	650.18	53	76.55	71.31	65.02
54	786.51	734.07	671.15	54	78.65	73.41	67.12
55	817.97	755.05	692.12	55	81.80	75.50	69.21
56	880.89	817.97	744.56	56	88.09	81.80	74.46
57	933.32	870.40	796.99	57	93.33	87.04	79.70
58	996.24	922.83	849.43	58	99.62	92.28	84.94
59	1,059.16	985.75	912.35	59	105.92	98.58	91.23
60	1,122.08	1,048.67	964.78	60	112.21	104.87	96.48
61	1,216.46	1,132.57	1,038.19	61	121.65	113.26	103.82
62	1,300.36	1,216.46	1,122.08	62	130.04	121.65	112.21
63	1,405.22	1,310.84	1,205.97	63	140.52	131.08	120.60
64	1,510.09	1,405.22	1,289.87	64	151.01	140.52	128.99
65	1,614.96	1,499.60	1,384.25	65	161.50	149.96	138.42
66	1,761.77	1,635.93	1,510.09	66	176.18	163.59	151.01
67	1,919.07	1,782.75	1,646.42	67	191.91	178.27	164.64
68	2,086.86	1,940.05	1,793.23	68	208.69	194.00	179.32
69	2,275.62	2,118.32	1,950.53	69	227.56	211.83	195.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,474.87	2,296.60	2,118.32	70	247.49	229.66	211.83
71	2,747.53	2,548.28	2,349.03	71	274.75	254.83	234.90
72	3,041.15	2,820.93	2,600.71	72	304.12	282.09	260.07
73	3,355.76	3,125.05	2,883.85	73	335.58	312.50	288.39
74	3,722.79	3,460.62	3,198.45	74	372.28	346.06	319.85
75	4,110.80	3,827.66	3,534.03	75	411.08	382.77	353.40
76	4,593.19	4,268.10	3,943.01	76	459.32	426.81	394.30
77	5,117.53	4,760.98	4,404.43	77	511.75	476.10	440.44
78	5,715.27	5,316.78	4,907.79	78	571.53	531.68	490.78
79	6,365.45	5,925.01	5,474.08	79	636.54	592.50	547.41

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	566.28	534.82	492.88	18-39	56.63	53.48	49.29
40	566.28	534.82	492.88	40	56.63	53.48	49.29
41	597.74	555.80	513.85	41	59.77	55.58	51.39
42	618.72	576.77	534.82	42	61.87	57.68	53.48
43	639.69	597.74	555.80	43	63.97	59.77	55.58
44	671.15	629.20	587.26	44	67.12	62.92	58.73
45	702.61	660.66	608.23	45	70.26	66.07	60.82
46	723.58	681.64	629.20	46	72.36	68.16	62.92
47	755.05	713.10	660.66	47	75.50	71.31	66.07
48	786.51	734.07	681.64	48	78.65	73.41	68.16
49	817.97	765.53	713.10	49	81.80	76.55	71.31
50	849.43	796.99	734.07	50	84.94	79.70	73.41
51	891.37	828.45	765.53	51	89.14	82.85	76.55
52	922.83	859.91	796.99	52	92.28	85.99	79.70
53	954.29	891.37	828.45	53	95.43	89.14	82.85
54	996.24	922.83	849.43	54	99.62	92.28	84.94
55	1,027.70	954.29	880.89	55	102.77	95.43	88.09
56	1,101.11	1,027.70	943.81	56	110.11	102.77	94.38
57	1,174.51	1,090.62	1,006.73	57	117.45	109.06	100.67
58	1,247.92	1,164.03	1,069.65	58	124.79	116.40	106.96
59	1,331.82	1,237.44	1,132.57	59	133.18	123.74	113.26
60	1,415.71	1,310.84	1,205.97	60	141.57	131.08	120.60
61	1,520.58	1,415.71	1,300.36	61	152.06	141.57	130.04
62	1,635.93	1,520.58	1,394.74	62	163.59	152.06	139.47
63	1,751.29	1,625.44	1,499.60	63	175.13	162.54	149.96
64	1,877.13	1,740.80	1,604.47	64	187.71	174.08	160.45
65	2,013.45	1,866.64	1,719.82	65	201.35	186.66	171.98
66	2,202.21	2,044.91	1,887.61	66	220.22	204.49	188.76
67	2,411.95	2,244.16	2,065.89	67	241.19	224.42	206.59
68	2,632.17	2,443.41	2,254.65	68	263.22	244.34	225.46
69	2,883.85	2,674.12	2,464.38	69	288.39	267.41	246.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,146.02	2,925.80	2,695.09	70	314.60	292.58	269.51
71	3,502.57	3,250.89	2,999.21	71	350.26	325.09	299.92
72	3,880.09	3,607.44	3,334.78	72	388.01	360.74	333.48
73	4,310.05	4,005.93	3,701.82	73	431.00	400.59	370.18
74	4,781.95	4,456.86	4,121.29	74	478.20	445.69	412.13
75	5,306.29	4,939.25	4,572.22	75	530.63	493.93	457.22
76	5,977.44	5,568.46	5,148.99	76	597.74	556.85	514.90
77	6,732.49	6,271.07	5,799.17	77	673.25	627.11	579.92
78	7,571.42	7,057.57	6,533.24	78	757.14	705.76	653.32
79	8,525.72	7,938.46	7,351.20	79	852.57	793.85	735.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	734.07	692.12	650.18	18-39	73.41	69.21	65.02
40	734.07	692.12	650.18	40	73.41	69.21	65.02
41	765.53	723.58	681.64	41	76.55	72.36	68.16
42	796.99	755.05	713.10	42	79.70	75.50	71.31
43	838.94	796.99	744.56	43	83.89	79.70	74.46
44	870.40	828.45	776.02	44	87.04	82.85	77.60
45	901.86	859.91	807.48	45	90.19	85.99	80.75
46	943.81	891.37	838.94	46	94.38	89.14	83.89
47	975.27	922.83	870.40	47	97.53	92.28	87.04
48	1,017.21	964.78	912.35	48	101.72	96.48	91.23
49	1,059.16	1,006.73	954.29	49	105.92	100.67	95.43
50	1,101.11	1,048.67	985.75	50	110.11	104.87	98.58
51	1,164.03	1,101.11	1,038.19	51	116.40	110.11	103.82
52	1,216.46	1,153.54	1,080.13	52	121.65	115.35	108.01
53	1,279.38	1,205.97	1,132.57	53	127.94	120.60	113.26
54	1,331.82	1,258.41	1,185.00	54	133.18	125.84	118.50
55	1,394.74	1,321.33	1,237.44	55	139.47	132.13	123.74
56	1,489.12	1,405.22	1,321.33	56	148.91	140.52	132.13
57	1,583.50	1,499.60	1,405.22	57	158.35	149.96	140.52
58	1,677.88	1,583.50	1,489.12	58	167.79	158.35	148.91
59	1,782.75	1,688.36	1,583.50	59	178.27	168.84	158.35
60	1,887.61	1,782.75	1,677.88	60	188.76	178.27	167.79
61	2,034.43	1,919.07	1,803.72	61	203.44	191.91	180.37
62	2,181.24	2,065.89	1,940.05	62	218.12	206.59	194.00
63	2,338.54	2,212.70	2,076.37	63	233.85	221.27	207.64
64	2,506.33	2,370.00	2,233.68	64	250.63	237.00	223.37
65	2,684.60	2,537.79	2,390.98	65	268.46	253.78	239.10
66	2,936.29	2,778.99	2,611.20	66	293.63	277.90	261.12
67	3,208.94	3,030.67	2,852.39	67	320.89	303.07	285.24
68	3,513.06	3,313.81	3,114.56	68	351.31	331.38	311.46
69	3,838.15	3,628.41	3,408.19	69	383.81	362.84	340.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,184.21	3,953.50	3,712.31	70	418.42	395.35	371.23
71	4,635.14	4,383.46	4,121.29	71	463.51	438.35	412.13
72	5,138.50	4,855.36	4,561.73	72	513.85	485.54	456.17
73	5,683.81	5,369.21	5,054.61	73	568.38	536.92	505.46
74	6,292.04	5,956.47	5,610.40	74	629.20	595.65	561.04
75	6,963.19	6,585.67	6,208.15	75	696.32	658.57	620.81
76	7,844.08	7,424.61	7,005.14	76	784.41	742.46	700.51
77	8,840.32	8,368.42	7,886.03	77	884.03	836.84	788.60
78	9,951.91	9,417.09	8,882.27	78	995.19	941.71	888.23
79	11,210.32	10,612.58	10,014.83	79	1,121.03	1,061.26	1,001.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	534.82	503.36	461.42	18-39	53.48	50.34	46.14
40	534.82	503.36	461.42	40	53.48	50.34	46.14
41	555.80	524.34	482.39	41	55.58	52.43	48.24
42	576.77	534.82	492.88	42	57.68	53.48	49.29
43	597.74	555.80	513.85	43	59.77	55.58	51.39
44	608.23	566.28	524.34	44	60.82	56.63	52.43
45	629.20	587.26	545.31	45	62.92	58.73	54.53
46	650.18	608.23	555.80	46	65.02	60.82	55.58
47	671.15	629.20	576.77	47	67.12	62.92	57.68
48	692.12	650.18	597.74	48	69.21	65.02	59.77
49	713.10	671.15	618.72	49	71.31	67.12	61.87
50	734.07	681.64	629.20	50	73.41	68.16	62.92
51	755.05	702.61	650.18	51	75.50	70.26	65.02
52	776.02	723.58	671.15	52	77.60	72.36	67.12
53	796.99	744.56	681.64	53	79.70	74.46	68.16
54	817.97	765.53	702.61	54	81.80	76.55	70.26
55	828.45	776.02	713.10	55	82.85	77.60	71.31
56	880.89	817.97	755.05	56	88.09	81.80	75.50
57	922.83	859.91	796.99	57	92.28	85.99	79.70
58	975.27	912.35	838.94	58	97.53	91.23	83.89
59	1,017.21	954.29	880.89	59	101.72	95.43	88.09
60	1,069.65	996.24	922.83	60	106.96	99.62	92.28
61	1,153.54	1,080.13	996.24	61	115.35	108.01	99.62
62	1,226.95	1,143.05	1,059.16	62	122.69	114.31	105.92
63	1,310.84	1,226.95	1,143.05	63	131.08	122.69	114.31
64	1,405.22	1,310.84	1,216.46	64	140.52	131.08	121.65
65	1,499.60	1,405.22	1,300.36	65	149.96	140.52	130.04
66	1,614.96	1,510.09	1,405.22	66	161.50	151.01	140.52
67	1,740.80	1,625.44	1,510.09	67	174.08	162.54	151.01
68	1,877.13	1,751.29	1,625.44	68	187.71	175.13	162.54
69	2,023.94	1,887.61	1,751.29	69	202.39	188.76	175.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,170.75	2,023.94	1,877.13	70	217.08	202.39	187.71
71	2,380.49	2,223.19	2,065.89	71	238.05	222.32	206.59
72	2,611.20	2,432.92	2,254.65	72	261.12	243.29	225.46
73	2,862.88	2,674.12	2,474.87	73	286.29	267.41	247.49
74	3,146.02	2,936.29	2,716.06	74	314.60	293.63	271.61
75	3,439.65	3,208.94	2,967.75	75	343.96	320.89	296.77
76	3,848.63	3,586.46	3,324.30	76	384.86	358.65	332.43
77	4,310.05	4,016.42	3,712.31	77	431.00	401.64	371.23
78	4,813.41	4,488.32	4,152.75	78	481.34	448.83	415.27
79	5,379.70	5,012.66	4,645.62	79	537.97	501.27	464.56
80		5,599.92	5,190.93	80		559.99	519.09
81		6,187.18	5,736.25	81		618.72	573.62
82		6,826.87	6,323.50	82		682.69	632.35
83		7,529.48	6,973.68	83		752.95	697.37
84		8,305.50	7,697.27	84		830.55	769.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	660.66	618.72	576.77	18-39	66.07	61.87	57.68
40	660.66	618.72	576.77	40	66.07	61.87	57.68
41	692.12	650.18	597.74	41	69.21	65.02	59.77
42	713.10	671.15	618.72	42	71.31	67.12	61.87
43	734.07	692.12	639.69	43	73.41	69.21	63.97
44	755.05	713.10	660.66	44	75.50	71.31	66.07
45	786.51	734.07	681.64	45	78.65	73.41	68.16
46	807.48	755.05	702.61	46	80.75	75.50	70.26
47	828.45	776.02	723.58	47	82.85	77.60	72.36
48	859.91	807.48	755.05	48	85.99	80.75	75.50
49	891.37	838.94	776.02	49	89.14	83.89	77.60
50	912.35	859.91	796.99	50	91.23	85.99	79.70
51	943.81	880.89	817.97	51	94.38	88.09	81.80
52	964.78	901.86	838.94	52	96.48	90.19	83.89
53	996.24	933.32	859.91	53	99.62	93.33	85.99
54	1,017.21	954.29	880.89	54	101.72	95.43	88.09
55	1,038.19	975.27	901.86	55	103.82	97.53	90.19
56	1,101.11	1,027.70	954.29	56	110.11	102.77	95.43
57	1,164.03	1,090.62	1,006.73	57	116.40	109.06	100.67
58	1,226.95	1,143.05	1,059.16	58	122.69	114.31	105.92
59	1,300.36	1,216.46	1,122.08	59	130.04	121.65	112.21
60	1,363.28	1,268.90	1,174.51	60	136.33	126.89	117.45
61	1,457.66	1,363.28	1,258.41	61	145.77	136.33	125.84
62	1,562.52	1,457.66	1,342.30	62	156.25	145.77	134.23
63	1,667.39	1,552.04	1,436.68	63	166.74	155.20	143.67
64	1,772.26	1,656.90	1,531.06	64	177.23	165.69	153.11
65	1,887.61	1,761.77	1,625.44	65	188.76	176.18	162.54
66	2,044.91	1,908.59	1,761.77	66	204.49	190.86	176.18
67	2,202.21	2,055.40	1,898.10	67	220.22	205.54	189.81
68	2,370.00	2,212.70	2,044.91	68	237.00	221.27	204.49
69	2,558.76	2,390.98	2,212.70	69	255.88	239.10	221.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,758.01	2,569.25	2,380.49	70	275.80	256.93	238.05
71	3,030.67	2,831.42	2,621.68	71	303.07	283.14	262.17
72	3,334.78	3,114.56	2,883.85	72	333.48	311.46	288.39
73	3,659.87	3,418.68	3,166.99	73	365.99	341.87	316.70
74	4,016.42	3,754.25	3,481.60	74	401.64	375.43	348.16
75	4,404.43	4,110.80	3,817.17	75	440.44	411.08	381.72
76	4,886.82	4,561.73	4,236.64	76	488.68	456.17	423.66
77	5,411.16	5,054.61	4,687.57	77	541.12	505.46	468.76
78	5,987.93	5,589.43	5,190.93	78	598.79	558.94	519.09
79	6,638.10	6,197.66	5,746.73	79	663.81	619.77	574.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	817.97	765.53	702.61	18-39	81.80	76.55	70.26
40	817.97	765.53	702.61	40	81.80	76.55	70.26
41	849.43	796.99	734.07	41	84.94	79.70	73.41
42	880.89	817.97	755.05	42	88.09	81.80	75.50
43	912.35	849.43	786.51	43	91.23	84.94	78.65
44	943.81	880.89	817.97	44	94.38	88.09	81.80
45	975.27	912.35	838.94	45	97.53	91.23	83.89
46	1,006.73	943.81	870.40	46	100.67	94.38	87.04
47	1,048.67	975.27	901.86	47	104.87	97.53	90.19
48	1,080.13	1,006.73	933.32	48	108.01	100.67	93.33
49	1,122.08	1,048.67	964.78	49	112.21	104.87	96.48
50	1,153.54	1,080.13	996.24	50	115.35	108.01	99.62
51	1,195.49	1,111.59	1,027.70	51	119.55	111.16	102.77
52	1,226.95	1,143.05	1,059.16	52	122.69	114.31	105.92
53	1,258.41	1,174.51	1,090.62	53	125.84	117.45	109.06
54	1,300.36	1,216.46	1,122.08	54	130.04	121.65	112.21
55	1,331.82	1,247.92	1,153.54	55	133.18	124.79	115.35
56	1,405.22	1,310.84	1,216.46	56	140.52	131.08	121.65
57	1,478.63	1,384.25	1,279.38	57	147.86	138.42	127.94
58	1,562.52	1,457.66	1,352.79	58	156.25	145.77	135.28
59	1,635.93	1,531.06	1,415.71	59	163.59	153.11	141.57
60	1,719.82	1,604.47	1,489.12	60	171.98	160.45	148.91
61	1,835.18	1,719.82	1,593.98	61	183.52	171.98	159.40
62	1,961.02	1,835.18	1,698.85	62	196.10	183.52	169.89
63	2,086.86	1,950.53	1,803.72	63	208.69	195.05	180.37
64	2,223.19	2,076.37	1,929.56	64	222.32	207.64	192.96
65	2,359.52	2,202.21	2,044.91	65	235.95	220.22	204.49
66	2,558.76	2,390.98	2,223.19	66	255.88	239.10	222.32
67	2,778.99	2,590.22	2,401.46	67	277.90	259.02	240.15
68	3,009.69	2,810.45	2,600.71	68	300.97	281.04	260.07
69	3,261.38	3,041.15	2,820.93	69	326.14	304.12	282.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

5-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
70	3,523.54	3,292.84	3,051.64	70	352.35	329.28	305.16
71	3,880.09	3,628.41	3,366.24	71	388.01	362.84	336.62
72	4,278.59	3,995.45	3,701.82	72	427.86	399.54	370.18
73	4,708.55	4,393.94	4,079.34	73	470.85	439.39	407.93
74	5,180.45	4,834.39	4,488.32	74	518.04	483.44	448.83
75	5,694.30	5,316.78	4,939.25	75	569.43	531.68	493.93
76	6,375.94	5,956.47	5,526.51	76	637.59	595.65	552.65
77	7,130.98	6,659.08	6,176.69	77	713.10	665.91	617.67
78	7,969.92	7,445.58	6,910.76	78	796.99	744.56	691.08
79	8,913.73	8,326.47	7,728.73	79	891.37	832.65	772.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,048.67	996.24	933.32	18-39	104.87	99.62	93.33
40	1,048.67	996.24	933.32	40	104.87	99.62	93.33
41	1,090.62	1,038.19	975.27	41	109.06	103.82	97.53
42	1,132.57	1,069.65	1,006.73	42	113.26	106.96	100.67
43	1,174.51	1,111.59	1,048.67	43	117.45	111.16	104.87
44	1,216.46	1,153.54	1,080.13	44	121.65	115.35	108.01
45	1,258.41	1,195.49	1,122.08	45	125.84	119.55	112.21
46	1,310.84	1,237.44	1,164.03	46	131.08	123.74	116.40
47	1,363.28	1,289.87	1,205.97	47	136.33	128.99	120.60
48	1,405.22	1,331.82	1,258.41	48	140.52	133.18	125.84
49	1,457.66	1,384.25	1,300.36	49	145.77	138.42	130.04
50	1,510.09	1,426.20	1,342.30	50	151.01	142.62	134.23
51	1,573.01	1,489.12	1,394.74	51	157.30	148.91	139.47
52	1,625.44	1,541.55	1,447.17	52	162.54	154.16	144.72
53	1,677.88	1,583.50	1,489.12	53	167.79	158.35	148.91
54	1,740.80	1,646.42	1,541.55	54	174.08	164.64	154.16
55	1,793.23	1,698.85	1,593.98	55	179.32	169.89	159.40
56	1,898.10	1,793.23	1,677.88	56	189.81	179.32	167.79
57	1,992.48	1,887.61	1,772.26	57	199.25	188.76	177.23
58	2,097.35	1,981.99	1,866.64	58	209.73	198.20	186.66
59	2,202.21	2,086.86	1,961.02	59	220.22	208.69	196.10
60	2,317.57	2,191.73	2,055.40	60	231.76	219.17	205.54
61	2,474.87	2,338.54	2,191.73	61	247.49	233.85	219.17
62	2,632.17	2,485.36	2,338.54	62	263.22	248.54	233.85
63	2,799.96	2,653.14	2,495.84	63	280.00	265.31	249.58
64	2,978.23	2,820.93	2,653.14	64	297.82	282.09	265.31
65	3,166.99	2,999.21	2,820.93	65	316.70	299.92	282.09
66	3,429.16	3,240.40	3,051.64	66	342.92	324.04	305.16
67	3,712.31	3,513.06	3,303.32	67	371.23	351.31	330.33
68	4,016.42	3,796.20	3,575.98	68	401.64	379.62	357.60
69	4,352.00	4,110.80	3,869.61	69	435.20	411.08	386.96

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

UNLIMITED 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
70	4,698.06	4,435.89	4,173.72	70	469.81	443.59	417.37
71	5,159.47	4,876.33	4,582.70	71	515.95	487.63	458.27
72	5,662.84	5,348.24	5,033.63	72	566.28	534.82	503.36
73	6,218.64	5,872.57	5,516.02	73	621.86	587.26	551.60
74	6,816.38	6,438.86	6,050.85	74	681.64	643.89	605.08
75	7,477.04	7,057.57	6,638.10	75	747.70	705.76	663.81
76	8,368.42	7,896.51	7,424.61	76	836.84	789.65	742.46
77	9,354.17	8,829.83	8,305.50	77	935.42	882.98	830.55
78	10,455.28	9,878.51	9,291.25	78	1,045.53	987.85	929.12
79	11,692.71	11,042.53	10,392.36	79	1,169.27	1,104.25	1,039.24

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	220.22	209.73	188.76	18-39	22.02	20.97	18.88
40	220.22	209.73	188.76	40	22.02	20.97	18.88
41	230.71	220.22	199.25	41	23.07	22.02	19.92
42	241.19	230.71	209.73	42	24.12	23.07	20.97
43	251.68	230.71	209.73	43	25.17	23.07	20.97
44	251.68	241.19	220.22	44	25.17	24.12	22.02
45	262.17	251.68	230.71	45	26.22	25.17	23.07
46	272.66	251.68	230.71	46	27.27	25.17	23.07
47	283.14	262.17	241.19	47	28.31	26.22	24.12
48	293.63	272.66	251.68	48	29.36	27.27	25.17
49	304.12	283.14	262.17	49	30.41	28.31	26.22
50	304.12	283.14	262.17	50	30.41	28.31	26.22
51	325.09	304.12	283.14	51	32.51	30.41	28.31
52	346.06	325.09	293.63	52	34.61	32.51	29.36
53	367.04	346.06	314.60	53	36.70	34.61	31.46
54	388.01	367.04	335.58	54	38.80	36.70	33.56
55	398.50	377.52	346.06	55	39.85	37.75	34.61
56	429.96	398.50	367.04	56	43.00	39.85	36.70
57	461.42	429.96	398.50	57	46.14	43.00	39.85
58	482.39	450.93	419.47	58	48.24	45.09	41.95
59	513.85	482.39	440.44	59	51.39	48.24	44.04
60	545.31	503.36	461.42	60	54.53	50.34	46.14
61	587.26	545.31	503.36	61	58.73	54.53	50.34
62	629.20	587.26	545.31	62	62.92	58.73	54.53
63	681.64	639.69	587.26	63	68.16	63.97	58.73
64	723.58	681.64	629.20	64	72.36	68.16	62.92
65	776.02	723.58	671.15	65	77.60	72.36	67.12
66	849.43	796.99	734.07	66	84.94	79.70	73.41
67	933.32	870.40	807.48	67	93.33	87.04	80.75
68	1,017.21	954.29	880.89	68	101.72	95.43	88.09
69	1,111.59	1,038.19	964.78	69	111.16	103.82	96.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,205.97	1,132.57	1,048.67	70	120.60	113.26	104.87
71	1,342.30	1,258.41	1,174.51	71	134.23	125.84	117.45
72	1,499.60	1,405.22	1,300.36	72	149.96	140.52	130.04
73	1,656.90	1,552.04	1,447.17	73	165.69	155.20	144.72
74	1,845.67	1,730.31	1,604.47	74	184.57	173.03	160.45
75	2,044.91	1,908.59	1,772.26	75	204.49	190.86	177.23
76	2,286.11	2,139.29	1,981.99	76	228.61	213.93	198.20
77	2,558.76	2,390.98	2,212.70	77	255.88	239.10	221.27
78	2,852.39	2,663.63	2,474.87	78	285.24	266.36	247.49
79	3,187.97	2,978.23	2,768.50	79	318.80	297.82	276.85
80		3,324.30	3,083.10	80	355.50	332.43	308.31
81		3,754.25	3,481.60	81	401.64	375.43	348.16
82		4,226.16	3,922.04	82	453.03	422.62	392.20
83		4,771.47	4,425.40	83	510.70	477.15	442.54
84		5,369.21	4,981.20	84	575.72	536.92	498.12
				85	648.08	605.08	561.04
				86	729.88	681.64	631.30
				87	821.11	766.58	711.00
				88	922.83	862.01	799.09
				89	1,038.19	970.02	898.71
				90	1,168.22	1,090.62	1,011.97
				91	1,313.99	1,226.95	1,137.81
				92	1,478.63	1,380.05	1,280.43
				93	1,663.20	1,553.09	1,439.83
				94	1,870.83	1,747.09	1,620.20
				95	2,104.69	1,965.21	1,822.59
				96	2,367.91	2,210.60	2,050.16
				97	2,663.63	2,487.45	2,306.03
				98	2,997.11	2,797.86	2,594.42
				99	3,371.49	3,148.12	2,918.46

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	272.66	251.68	230.71	18-39	27.27	25.17	23.07
40	272.66	251.68	230.71	40	27.27	25.17	23.07
41	283.14	262.17	241.19	41	28.31	26.22	24.12
42	293.63	272.66	251.68	42	29.36	27.27	25.17
43	304.12	283.14	262.17	43	30.41	28.31	26.22
44	314.60	293.63	272.66	44	31.46	29.36	27.27
45	325.09	304.12	283.14	45	32.51	30.41	28.31
46	335.58	314.60	293.63	46	33.56	31.46	29.36
47	346.06	325.09	293.63	47	34.61	32.51	29.36
48	356.55	335.58	304.12	48	35.65	33.56	30.41
49	367.04	346.06	314.60	49	36.70	34.61	31.46
50	377.52	356.55	325.09	50	37.75	35.65	32.51
51	398.50	377.52	346.06	51	39.85	37.75	34.61
52	419.47	388.01	356.55	52	41.95	38.80	35.65
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	398.50	54	46.14	43.00	39.85
55	471.90	440.44	408.98	55	47.19	44.04	40.90
56	513.85	482.39	440.44	56	51.39	48.24	44.04
57	545.31	513.85	471.90	57	54.53	51.39	47.19
58	587.26	545.31	503.36	58	58.73	54.53	50.34
59	618.72	576.77	534.82	59	61.87	57.68	53.48
60	660.66	618.72	566.28	60	66.07	61.87	56.63
61	713.10	671.15	618.72	61	71.31	67.12	61.87
62	765.53	713.10	660.66	62	76.55	71.31	66.07
63	817.97	765.53	713.10	63	81.80	76.55	71.31
64	880.89	828.45	765.53	64	88.09	82.85	76.55
65	933.32	880.89	817.97	65	93.33	88.09	81.80
66	1,027.70	964.78	901.86	66	102.77	96.48	90.19
67	1,132.57	1,059.16	985.75	67	113.26	105.92	98.58
68	1,247.92	1,174.51	1,090.62	68	124.79	117.45	109.06
69	1,373.76	1,289.87	1,195.49	69	137.38	128.99	119.55

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,499.60	1,405.22	1,300.36	70	149.96	140.52	130.04
71	1,677.88	1,573.01	1,457.66	71	167.79	157.30	145.77
72	1,877.13	1,751.29	1,625.44	72	187.71	175.13	162.54
73	2,086.86	1,950.53	1,814.21	73	208.69	195.05	181.42
74	2,338.54	2,181.24	2,023.94	74	233.85	218.12	202.39
75	2,600.71	2,432.92	2,254.65	75	260.07	243.29	225.46
76	2,904.83	2,716.06	2,516.82	76	290.48	271.61	251.68
77	3,240.40	3,030.67	2,810.45	77	324.04	303.07	281.04
78	3,617.92	3,376.73	3,135.53	78	361.79	337.67	313.55
79	4,037.39	3,764.74	3,492.08	79	403.74	376.47	349.21
				80	449.88	419.47	389.06
				81	507.56	474.00	439.39
				82	571.53	533.77	494.97
				83	643.89	600.89	557.89
				84	725.68	677.44	628.16
				85	816.92	762.39	707.85
				86	919.69	857.82	796.99
				87	1,033.99	965.83	896.62
				88	1,164.03	1,086.43	1,008.82
				89	1,308.74	1,221.70	1,134.66
				90	1,472.34	1,374.81	1,276.24
				91	1,656.90	1,545.75	1,435.63
				92	1,863.49	1,739.75	1,614.96
				93	2,096.30	1,956.83	1,816.30
				94	2,358.47	2,201.17	2,043.87
				95	2,653.14	2,475.92	2,298.69
				96	2,984.53	2,785.28	2,586.03
				97	3,357.85	3,133.44	2,910.07
				98	3,777.32	3,525.64	3,272.91
				99	4,250.27	3,966.08	3,682.94

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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Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	335.58	314.60	283.14	18-39	33.56	31.46	28.31
40	335.58	314.60	283.14	40	33.56	31.46	28.31
41	356.55	335.58	304.12	41	35.65	33.56	30.41
42	367.04	346.06	314.60	42	36.70	34.61	31.46
43	377.52	356.55	325.09	43	37.75	35.65	32.51
44	388.01	367.04	335.58	44	38.80	36.70	33.56
45	408.98	377.52	346.06	45	40.90	37.75	34.61
46	419.47	398.50	367.04	46	41.95	39.85	36.70
47	440.44	408.98	377.52	47	44.04	40.90	37.75
48	450.93	419.47	388.01	48	45.09	41.95	38.80
49	471.90	440.44	408.98	49	47.19	44.04	40.90
50	482.39	450.93	419.47	50	48.24	45.09	41.95
51	503.36	471.90	440.44	51	50.34	47.19	44.04
52	524.34	492.88	450.93	52	52.43	49.29	45.09
53	534.82	503.36	471.90	53	53.48	50.34	47.19
54	555.80	524.34	482.39	54	55.58	52.43	48.24
55	566.28	534.82	492.88	55	56.63	53.48	49.29
56	608.23	576.77	534.82	56	60.82	57.68	53.48
57	650.18	608.23	566.28	57	65.02	60.82	56.63
58	702.61	660.66	608.23	58	70.26	66.07	60.82
59	744.56	702.61	650.18	59	74.46	70.26	65.02
60	796.99	744.56	692.12	60	79.70	74.46	69.21
61	859.91	807.48	755.05	61	85.99	80.75	75.50
62	933.32	870.40	807.48	62	93.33	87.04	80.75
63	1,006.73	943.81	870.40	63	100.67	94.38	87.04
64	1,080.13	1,017.21	943.81	64	108.01	101.72	94.38
65	1,164.03	1,090.62	1,006.73	65	116.40	109.06	100.67
66	1,279.38	1,195.49	1,111.59	66	127.94	119.55	111.16
67	1,405.22	1,310.84	1,216.46	67	140.52	131.08	121.65
68	1,541.55	1,436.68	1,331.82	68	154.16	143.67	133.18
69	1,698.85	1,583.50	1,468.14	69	169.89	158.35	146.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,856.15	1,730.31	1,604.47	70	185.62	173.03	160.45
71	2,086.86	1,950.53	1,803.72	71	208.69	195.05	180.37
72	2,338.54	2,181.24	2,023.94	72	233.85	218.12	202.39
73	2,621.68	2,453.90	2,275.62	73	262.17	245.39	227.56
74	2,936.29	2,747.53	2,548.28	74	293.63	274.75	254.83
75	3,282.35	3,072.61	2,852.39	75	328.23	307.26	285.24
76	3,670.36	3,429.16	3,187.97	76	367.04	342.92	318.80
77	4,089.83	3,817.17	3,544.52	77	408.98	381.72	354.45
78	4,561.73	4,257.62	3,953.50	78	456.17	425.76	395.35
79	5,086.07	4,750.49	4,404.43	79	508.61	475.05	440.44
				80	566.28	528.53	509.66
				81	638.64	596.70	553.70
				82	718.34	671.15	622.91
				83	809.58	756.09	702.61
				84	911.30	851.52	790.70
				85	1,025.60	958.49	890.32
				86	1,154.59	1,079.09	687.93
				87	1,298.26	1,213.32	1,127.32
				88	1,460.80	1,375.86	1,267.85
				89	1,643.27	1,536.31	1,436.68
				90	1,848.81	1,728.21	1,604.47
				91	2,079.52	1,943.19	1,805.82
				92	2,339.59	2,186.48	2,031.28
				93	2,632.17	2,460.19	2,285.06
				94	2,961.45	2,767.45	2,570.30
				95	3,330.59	3,113.51	2,891.19
				96	3,746.91	3,502.57	3,252.99
				97	4,215.67	3,939.87	3,659.87
				98	4,742.10	4,431.70	4,117.09
				99	5,335.65	4,986.44	4,631.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	419.47	398.50	377.52	18-39	41.95	39.85	37.75
40	419.47	398.50	377.52	40	41.95	39.85	37.75
41	440.44	419.47	398.50	41	44.04	41.95	39.85
42	461.42	440.44	408.98	42	46.14	44.04	40.90
43	471.90	450.93	429.96	43	47.19	45.09	43.00
44	492.88	471.90	440.44	44	49.29	47.19	44.04
45	513.85	492.88	461.42	45	51.39	49.29	46.14
46	534.82	503.36	471.90	46	53.48	50.34	47.19
47	555.80	524.34	492.88	47	55.58	52.43	49.29
48	576.77	545.31	513.85	48	57.68	54.53	51.39
49	597.74	566.28	534.82	49	59.77	56.63	53.48
50	618.72	587.26	545.31	50	61.87	58.73	54.53
51	650.18	608.23	566.28	51	65.02	60.82	56.63
52	671.15	629.20	587.26	52	67.12	62.92	58.73
53	692.12	650.18	608.23	53	69.21	65.02	60.82
54	713.10	671.15	629.20	54	71.31	67.12	62.92
55	734.07	692.12	650.18	55	73.41	69.21	65.02
56	796.99	755.05	702.61	56	79.70	75.50	70.26
57	859.91	807.48	755.05	57	85.99	80.75	75.50
58	922.83	870.40	817.97	58	92.28	87.04	81.80
59	985.75	933.32	880.89	59	98.58	93.33	88.09
60	1,059.16	1,006.73	943.81	60	105.92	100.67	94.38
61	1,143.05	1,080.13	1,017.21	61	114.31	108.01	101.72
62	1,226.95	1,164.03	1,090.62	62	122.69	116.40	109.06
63	1,310.84	1,247.92	1,174.51	63	131.08	124.79	117.45
64	1,415.71	1,342.30	1,258.41	64	141.57	134.23	125.84
65	1,510.09	1,426.20	1,342.30	65	151.01	142.62	134.23
66	1,667.39	1,573.01	1,478.63	66	166.74	157.30	147.86
67	1,824.69	1,730.31	1,625.44	67	182.47	173.03	162.54
68	2,002.97	1,898.10	1,782.75	68	200.30	189.81	178.27
69	2,202.21	2,076.37	1,950.53	69	220.22	207.64	195.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,411.95	2,275.62	2,139.29	70	241.19	227.56	213.93
71	2,695.09	2,548.28	2,390.98	71	269.51	254.83	239.10
72	3,009.69	2,841.91	2,674.12	72	300.97	284.19	267.41
73	3,355.76	3,166.99	2,978.23	73	335.58	316.70	297.82
74	3,743.77	3,544.52	3,334.78	74	374.38	354.45	333.48
75	4,173.72	3,943.01	3,712.31	75	417.37	394.30	371.23
76	4,656.11	4,404.43	4,142.26	76	465.61	440.44	414.23
77	5,190.93	4,907.79	4,614.16	77	519.09	490.78	461.42
78	5,778.19	5,463.59	5,148.99	78	577.82	546.36	514.90
79	6,438.86	6,092.79	5,736.25	79	643.89	609.28	573.62
				80	717.29	678.49	638.64
				81	807.48	763.43	719.39
				82	909.20	858.86	808.53
				83	1,022.46	966.88	910.25
				84	1,150.40	1,087.47	1,023.51
				85	1,294.06	1,222.75	1,151.44
				86	1,456.61	1,375.86	1,296.16
				87	1,638.03	1,547.84	1,457.66
				88	1,843.57	1,741.85	1,640.13
				89	2,073.23	1,958.92	1,844.62
				90	2,332.25	2,204.31	2,075.33
				91	2,623.78	2,479.06	2,334.35
				92	2,952.02	2,789.47	2,626.93
				93	3,321.15	3,137.63	2,955.16
				94	3,735.38	3,529.84	3,324.30
				95	4,203.08	3,971.33	3,739.57
				96	4,728.47	4,467.35	4,207.28
				97	5,318.87	5,026.29	4,732.66
				98	5,983.73	5,654.45	5,324.12
				99	6,731.44	6,361.25	5,990.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	325.09	304.12	283.14	18-39	32.51	30.41	28.31
40	325.09	304.12	283.14	40	32.51	30.41	28.31
41	346.06	325.09	304.12	41	34.61	32.51	30.41
42	356.55	335.58	314.60	42	35.65	33.56	31.46
43	367.04	346.06	325.09	43	36.70	34.61	32.51
44	377.52	356.55	335.58	44	37.75	35.65	33.56
45	398.50	377.52	346.06	45	39.85	37.75	34.61
46	408.98	388.01	356.55	46	40.90	38.80	35.65
47	429.96	398.50	367.04	47	43.00	39.85	36.70
48	440.44	419.47	388.01	48	44.04	41.95	38.80
49	461.42	429.96	398.50	49	46.14	43.00	39.85
50	471.90	440.44	408.98	50	47.19	44.04	40.90
51	492.88	461.42	429.96	51	49.29	46.14	43.00
52	513.85	482.39	450.93	52	51.39	48.24	45.09
53	534.82	503.36	471.90	53	53.48	50.34	47.19
54	555.80	524.34	492.88	54	55.58	52.43	49.29
55	576.77	545.31	503.36	55	57.68	54.53	50.34
56	618.72	587.26	545.31	56	61.87	58.73	54.53
57	660.66	618.72	576.77	57	66.07	61.87	57.68
58	702.61	660.66	608.23	58	70.26	66.07	60.82
59	755.05	702.61	650.18	59	75.50	70.26	65.02
60	796.99	744.56	681.64	60	79.70	74.46	68.16
61	859.91	796.99	734.07	61	85.99	79.70	73.41
62	922.83	859.91	796.99	62	92.28	85.99	79.70
63	985.75	922.83	859.91	63	98.58	92.28	85.99
64	1,059.16	996.24	922.83	64	105.92	99.62	92.28
65	1,132.57	1,059.16	985.75	65	113.26	105.92	98.58
66	1,237.44	1,164.03	1,080.13	66	123.74	116.40	108.01
67	1,342.30	1,258.41	1,174.51	67	134.23	125.84	117.45
68	1,468.14	1,373.76	1,268.90	68	146.81	137.38	126.89
69	1,593.98	1,489.12	1,384.25	69	159.40	148.91	138.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	1,730.31	1,614.96	1,499.60	70	173.03	161.50	149.96
71	1,919.07	1,793.23	1,667.39	71	191.91	179.32	166.74
72	2,118.32	1,981.99	1,835.18	72	211.83	198.20	183.52
73	2,338.54	2,191.73	2,034.43	73	233.85	219.17	203.44
74	2,579.74	2,411.95	2,244.16	74	257.97	241.19	224.42
75	2,841.91	2,663.63	2,474.87	75	284.19	266.36	247.49
76	3,198.45	2,999.21	2,789.47	76	319.85	299.92	278.95
77	3,596.95	3,376.73	3,146.02	77	359.70	337.67	314.60
78	4,047.88	3,796.20	3,544.52	78	404.79	379.62	354.45
79	4,551.24	4,268.10	3,984.96	79	455.12	426.81	398.50
80		4,802.93	4,488.32	80		480.29	448.83
81		5,379.70	5,033.63	81		537.97	503.36
82		6,019.39	5,631.38	82		601.94	563.14
83		6,742.97	6,302.53	83		674.30	630.25
84		7,539.96	7,047.09	84		754.00	704.71

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	398.50	377.52	346.06	18-39	39.85	37.75	34.61
40	398.50	377.52	346.06	40	39.85	37.75	34.61
41	419.47	398.50	367.04	41	41.95	39.85	36.70
42	429.96	408.98	377.52	42	43.00	40.90	37.75
43	450.93	419.47	388.01	43	45.09	41.95	38.80
44	471.90	440.44	408.98	44	47.19	44.04	40.90
45	482.39	450.93	419.47	45	48.24	45.09	41.95
46	503.36	471.90	429.96	46	50.34	47.19	43.00
47	524.34	492.88	450.93	47	52.43	49.29	45.09
48	545.31	503.36	461.42	48	54.53	50.34	46.14
49	566.28	524.34	482.39	49	56.63	52.43	48.24
50	576.77	534.82	492.88	50	57.68	53.48	49.29
51	608.23	566.28	524.34	51	60.82	56.63	52.43
52	629.20	587.26	545.31	52	62.92	58.73	54.53
53	660.66	618.72	566.28	53	66.07	61.87	56.63
54	692.12	639.69	587.26	54	69.21	63.97	58.73
55	713.10	660.66	608.23	55	71.31	66.07	60.82
56	765.53	713.10	660.66	56	76.55	71.31	66.07
57	817.97	765.53	702.61	57	81.80	76.55	70.26
58	870.40	817.97	755.05	58	87.04	81.80	75.50
59	933.32	870.40	807.48	59	93.33	87.04	80.75
60	985.75	922.83	859.91	60	98.58	92.28	85.99
61	1,059.16	996.24	922.83	61	105.92	99.62	92.28
62	1,143.05	1,069.65	996.24	62	114.31	106.96	99.62
63	1,226.95	1,143.05	1,059.16	63	122.69	114.31	105.92
64	1,310.84	1,226.95	1,143.05	64	131.08	122.69	114.31
65	1,405.22	1,310.84	1,216.46	65	140.52	131.08	121.65
66	1,541.55	1,436.68	1,331.82	66	154.16	143.67	133.18
67	1,677.88	1,573.01	1,457.66	67	167.79	157.30	145.77
68	1,824.69	1,709.34	1,593.98	68	182.47	170.93	159.40
69	1,992.48	1,866.64	1,740.80	69	199.25	186.66	174.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,170.75	2,034.43	1,898.10	70	217.08	203.44	189.81
71	2,401.46	2,254.65	2,107.83	71	240.15	225.46	210.78
72	2,663.63	2,495.84	2,328.06	72	266.36	249.58	232.81
73	2,936.29	2,758.01	2,569.25	73	293.63	275.80	256.93
74	3,250.89	3,051.64	2,841.91	74	325.09	305.16	284.19
75	3,586.46	3,366.24	3,135.53	75	358.65	336.62	313.55
76	4,016.42	3,764.74	3,513.06	76	401.64	376.47	351.31
77	4,477.84	4,205.18	3,922.04	77	447.78	420.52	392.20
78	5,002.17	4,698.06	4,383.46	78	500.22	469.81	438.35
79	5,589.43	5,243.37	4,897.31	79	558.94	524.34	489.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	492.88	461.42	429.96	18-39	49.29	46.14	43.00
40	492.88	461.42	429.96	40	49.29	46.14	43.00
41	513.85	482.39	450.93	41	51.39	48.24	45.09
42	534.82	503.36	471.90	42	53.48	50.34	47.19
43	555.80	524.34	492.88	43	55.58	52.43	49.29
44	587.26	555.80	513.85	44	58.73	55.58	51.39
45	608.23	576.77	534.82	45	60.82	57.68	53.48
46	629.20	597.74	555.80	46	62.92	59.77	55.58
47	660.66	618.72	576.77	47	66.07	61.87	57.68
48	681.64	639.69	597.74	48	68.16	63.97	59.77
49	713.10	671.15	618.72	49	71.31	67.12	61.87
50	734.07	692.12	639.69	50	73.41	69.21	63.97
51	765.53	723.58	671.15	51	76.55	72.36	67.12
52	796.99	744.56	692.12	52	79.70	74.46	69.21
53	828.45	776.02	713.10	53	82.85	77.60	71.31
54	849.43	796.99	744.56	54	84.94	79.70	74.46
55	880.89	828.45	765.53	55	88.09	82.85	76.55
56	943.81	891.37	828.45	56	94.38	89.14	82.85
57	1,017.21	954.29	880.89	57	101.72	95.43	88.09
58	1,090.62	1,017.21	943.81	58	109.06	101.72	94.38
59	1,164.03	1,090.62	1,017.21	59	116.40	109.06	101.72
60	1,237.44	1,164.03	1,080.13	60	123.74	116.40	108.01
61	1,331.82	1,247.92	1,164.03	61	133.18	124.79	116.40
62	1,436.68	1,352.79	1,258.41	62	143.67	135.28	125.84
63	1,541.55	1,447.17	1,352.79	63	154.16	144.72	135.28
64	1,667.39	1,562.52	1,447.17	64	166.74	156.25	144.72
65	1,782.75	1,667.39	1,552.04	65	178.27	166.74	155.20
66	1,950.53	1,824.69	1,698.85	66	195.05	182.47	169.89
67	2,128.81	1,992.48	1,856.15	67	212.88	199.25	185.62
68	2,328.06	2,181.24	2,023.94	68	232.81	218.12	202.39
69	2,537.79	2,380.49	2,212.70	69	253.78	238.05	221.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,768.50	2,590.22	2,411.95	70	276.85	259.02	241.19
71	3,083.10	2,883.85	2,684.60	71	308.31	288.39	268.46
72	3,418.68	3,198.45	2,978.23	72	341.87	319.85	297.82
73	3,796.20	3,555.00	3,313.81	73	379.62	355.50	331.38
74	4,205.18	3,943.01	3,680.84	74	420.52	394.30	368.08
75	4,666.60	4,372.97	4,079.34	75	466.66	437.30	407.93
76	5,253.86	4,928.77	4,593.19	76	525.39	492.88	459.32
77	5,904.03	5,537.00	5,169.96	77	590.40	553.70	517.00
78	6,648.59	6,239.61	5,820.14	78	664.86	623.96	582.01
79	7,477.04	7,015.63	6,554.21	79	747.70	701.56	655.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	650.18	618.72	576.77	18-39	65.02	61.87	57.68
40	650.18	618.72	576.77	40	65.02	61.87	57.68
41	681.64	650.18	608.23	41	68.16	65.02	60.82
42	713.10	671.15	629.20	42	71.31	67.12	62.92
43	744.56	702.61	660.66	43	74.46	70.26	66.07
44	776.02	734.07	692.12	44	77.60	73.41	69.21
45	807.48	765.53	713.10	45	80.75	76.55	71.31
46	838.94	796.99	744.56	46	83.89	79.70	74.46
47	870.40	828.45	776.02	47	87.04	82.85	77.60
48	912.35	870.40	817.97	48	91.23	87.04	81.80
49	954.29	901.86	849.43	49	95.43	90.19	84.94
50	985.75	933.32	880.89	50	98.58	93.33	88.09
51	1,027.70	975.27	922.83	51	102.77	97.53	92.28
52	1,069.65	1,017.21	954.29	52	106.96	101.72	95.43
53	1,111.59	1,048.67	985.75	53	111.16	104.87	98.58
54	1,153.54	1,090.62	1,027.70	54	115.35	109.06	102.77
55	1,195.49	1,132.57	1,059.16	55	119.55	113.26	105.92
56	1,279.38	1,216.46	1,143.05	56	127.94	121.65	114.31
57	1,373.76	1,300.36	1,216.46	57	137.38	130.04	121.65
58	1,468.14	1,384.25	1,300.36	58	146.81	138.42	130.04
59	1,573.01	1,489.12	1,394.74	59	157.30	148.91	139.47
60	1,677.88	1,583.50	1,489.12	60	167.79	158.35	148.91
61	1,803.72	1,709.34	1,604.47	61	180.37	170.93	160.45
62	1,929.56	1,824.69	1,719.82	62	192.96	182.47	171.98
63	2,065.89	1,961.02	1,845.67	63	206.59	196.10	184.57
64	2,212.70	2,097.35	1,981.99	64	221.27	209.73	198.20
65	2,370.00	2,244.16	2,118.32	65	237.00	224.42	211.83
66	2,590.22	2,453.90	2,317.57	66	259.02	245.39	231.76
67	2,831.42	2,684.60	2,537.79	67	283.14	268.46	253.78
68	3,093.59	2,936.29	2,768.50	68	309.36	293.63	276.85
69	3,387.22	3,208.94	3,030.67	69	338.72	320.89	303.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,691.33	3,502.57	3,303.32	70	369.13	350.26	330.33
71	4,089.83	3,880.09	3,659.87	71	408.98	388.01	365.99
72	4,519.78	4,289.08	4,047.88	72	451.98	428.91	404.79
73	5,002.17	4,740.01	4,477.84	73	500.22	474.00	447.78
74	5,537.00	5,253.86	4,960.23	74	553.70	525.39	496.02
75	6,113.77	5,799.17	5,484.56	75	611.38	579.92	548.46
76	6,879.30	6,533.24	6,176.69	76	687.93	653.32	617.67
77	7,728.73	7,340.72	6,952.71	77	772.87	734.07	695.27
78	8,683.02	8,253.06	7,812.62	78	868.30	825.31	781.26
79	9,763.15	9,280.76	8,798.37	79	976.32	928.08	879.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	482.39	450.93	419.47	18-39	48.24	45.09	41.95
40	482.39	450.93	419.47	40	48.24	45.09	41.95
41	503.36	471.90	440.44	41	50.34	47.19	44.04
42	513.85	482.39	450.93	42	51.39	48.24	45.09
43	534.82	503.36	461.42	43	53.48	50.34	46.14
44	545.31	513.85	471.90	44	54.53	51.39	47.19
45	555.80	524.34	492.88	45	55.58	52.43	49.29
46	576.77	545.31	503.36	46	57.68	54.53	50.34
47	597.74	555.80	513.85	47	59.77	55.58	51.39
48	608.23	576.77	534.82	48	60.82	57.68	53.48
49	629.20	587.26	545.31	49	62.92	58.73	54.53
50	639.69	597.74	555.80	50	63.97	59.77	55.58
51	660.66	618.72	576.77	51	66.07	61.87	57.68
52	681.64	639.69	597.74	52	68.16	63.97	59.77
53	702.61	660.66	608.23	53	70.26	66.07	60.82
54	723.58	681.64	629.20	54	72.36	68.16	62.92
55	734.07	692.12	639.69	55	73.41	69.21	63.97
56	776.02	734.07	681.64	56	77.60	73.41	68.16
57	828.45	776.02	713.10	57	82.85	77.60	71.31
58	870.40	817.97	755.05	58	87.04	81.80	75.50
59	922.83	859.91	796.99	59	92.28	85.99	79.70
60	964.78	901.86	828.45	60	96.48	90.19	82.85
61	1,038.19	964.78	891.37	61	103.82	96.48	89.14
62	1,101.11	1,027.70	954.29	62	110.11	102.77	95.43
63	1,174.51	1,101.11	1,017.21	63	117.45	110.11	101.72
64	1,258.41	1,174.51	1,080.13	64	125.84	117.45	108.01
65	1,331.82	1,247.92	1,153.54	65	133.18	124.79	115.35
66	1,436.68	1,342.30	1,247.92	66	143.67	134.23	124.79
67	1,552.04	1,457.66	1,352.79	67	155.20	145.77	135.28
68	1,677.88	1,573.01	1,457.66	68	167.79	157.30	145.77
69	1,803.72	1,688.36	1,573.01	69	180.37	168.84	157.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	1,940.05	1,814.21	1,688.36	70	194.00	181.42	168.84
71	2,139.29	2,002.97	1,856.15	71	213.93	200.30	185.62
72	2,338.54	2,191.73	2,034.43	72	233.85	219.17	203.44
73	2,569.25	2,401.46	2,233.68	73	256.93	240.15	223.37
74	2,820.93	2,642.66	2,453.90	74	282.09	264.27	245.39
75	3,093.59	2,894.34	2,684.60	75	309.36	289.43	268.46
76	3,481.60	3,250.89	3,020.18	76	348.16	325.09	302.02
77	3,911.55	3,659.87	3,397.70	77	391.16	365.99	339.77
78	4,393.94	4,110.80	3,817.17	78	439.39	411.08	381.72
79	4,939.25	4,614.16	4,289.08	79	493.93	461.42	428.91
80		5,180.45	4,813.41	80		518.04	481.34
81		5,778.19	5,369.21	81		577.82	536.92
82		6,428.37	5,977.44	82		642.84	597.74
83		7,162.44	6,648.59	83		716.24	664.86
84		7,969.92	7,403.64	84		796.99	740.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	597.74	555.80	513.85	18-39	59.77	55.58	51.39
40	597.74	555.80	513.85	40	59.77	55.58	51.39
41	618.72	576.77	534.82	41	61.87	57.68	53.48
42	639.69	597.74	545.31	42	63.97	59.77	54.53
43	650.18	608.23	566.28	43	65.02	60.82	56.63
44	671.15	629.20	576.77	44	67.12	62.92	57.68
45	692.12	650.18	597.74	45	69.21	65.02	59.77
46	713.10	671.15	618.72	46	71.31	67.12	61.87
47	734.07	681.64	629.20	47	73.41	68.16	62.92
48	744.56	702.61	650.18	48	74.46	70.26	65.02
49	765.53	723.58	671.15	49	76.55	72.36	67.12
50	786.51	734.07	681.64	50	78.65	73.41	68.16
51	817.97	765.53	713.10	51	81.80	76.55	71.31
52	838.94	786.51	734.07	52	83.89	78.65	73.41
53	859.91	807.48	755.05	53	85.99	80.75	75.50
54	891.37	838.94	776.02	54	89.14	83.89	77.60
55	912.35	859.91	796.99	55	91.23	85.99	79.70
56	975.27	912.35	849.43	56	97.53	91.23	84.94
57	1,027.70	964.78	891.37	57	102.77	96.48	89.14
58	1,090.62	1,017.21	943.81	58	109.06	101.72	94.38
59	1,153.54	1,080.13	996.24	59	115.35	108.01	99.62
60	1,216.46	1,132.57	1,048.67	60	121.65	113.26	104.87
61	1,300.36	1,216.46	1,122.08	61	130.04	121.65	112.21
62	1,384.25	1,289.87	1,195.49	62	138.42	128.99	119.55
63	1,478.63	1,373.76	1,268.90	63	147.86	137.38	126.89
64	1,573.01	1,468.14	1,352.79	64	157.30	146.81	135.28
65	1,667.39	1,552.04	1,436.68	65	166.74	155.20	143.67
66	1,814.21	1,688.36	1,562.52	66	181.42	168.84	156.25
67	1,961.02	1,824.69	1,688.36	67	196.10	182.47	168.84
68	2,118.32	1,971.51	1,824.69	68	211.83	197.15	182.47
69	2,296.60	2,139.29	1,981.99	69	229.66	213.93	198.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,474.87	2,307.08	2,139.29	70	247.49	230.71	213.93
71	2,716.06	2,537.79	2,359.52	71	271.61	253.78	235.95
72	2,988.72	2,789.47	2,590.22	72	298.87	278.95	259.02
73	3,271.86	3,062.13	2,841.91	73	327.19	306.21	284.19
74	3,586.46	3,355.76	3,114.56	74	358.65	335.58	311.46
75	3,932.53	3,680.84	3,418.68	75	393.25	368.08	341.87
76	4,383.46	4,100.31	3,806.69	76	438.35	410.03	380.67
77	4,876.33	4,561.73	4,236.64	77	487.63	456.17	423.66
78	5,421.64	5,065.09	4,708.55	78	542.16	506.51	470.85
79	6,040.36	5,641.86	5,232.88	79	604.04	564.19	523.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	744.56	692.12	639.69	18-39	74.46	69.21	63.97
40	744.56	692.12	639.69	40	74.46	69.21	63.97
41	776.02	723.58	660.66	41	77.60	72.36	66.07
42	796.99	744.56	681.64	42	79.70	74.46	68.16
43	817.97	765.53	702.61	43	81.80	76.55	70.26
44	838.94	786.51	723.58	44	83.89	78.65	72.36
45	870.40	807.48	744.56	45	87.04	80.75	74.46
46	891.37	828.45	765.53	46	89.14	82.85	76.55
47	922.83	859.91	796.99	47	92.28	85.99	79.70
48	943.81	880.89	817.97	48	94.38	88.09	81.80
49	975.27	912.35	838.94	49	97.53	91.23	83.89
50	996.24	933.32	859.91	50	99.62	93.33	85.99
51	1,027.70	964.78	891.37	51	102.77	96.48	89.14
52	1,059.16	985.75	912.35	52	105.92	98.58	91.23
53	1,090.62	1,017.21	943.81	53	109.06	101.72	94.38
54	1,122.08	1,048.67	975.27	54	112.21	104.87	97.53
55	1,143.05	1,069.65	996.24	55	114.31	106.96	99.62
56	1,216.46	1,143.05	1,059.16	56	121.65	114.31	105.92
57	1,289.87	1,205.97	1,122.08	57	128.99	120.60	112.21
58	1,363.28	1,279.38	1,195.49	58	136.33	127.94	119.55
59	1,436.68	1,352.79	1,258.41	59	143.67	135.28	125.84
60	1,520.58	1,426.20	1,331.82	60	152.06	142.62	133.18
61	1,625.44	1,531.06	1,426.20	61	162.54	153.11	142.62
62	1,740.80	1,635.93	1,520.58	62	174.08	163.59	152.06
63	1,856.15	1,740.80	1,614.96	63	185.62	174.08	161.50
64	1,992.48	1,866.64	1,730.31	64	199.25	186.66	173.03
65	2,118.32	1,981.99	1,835.18	65	211.83	198.20	183.52
66	2,296.60	2,149.78	1,992.48	66	229.66	214.98	199.25
67	2,485.36	2,328.06	2,160.27	67	248.54	232.81	216.03
68	2,684.60	2,506.33	2,328.06	68	268.46	250.63	232.81
69	2,904.83	2,716.06	2,527.30	69	290.48	271.61	252.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,135.53	2,936.29	2,726.55	70	313.55	293.63	272.66
71	3,460.62	3,240.40	3,009.69	71	346.06	324.04	300.97
72	3,806.69	3,565.49	3,313.81	72	380.67	356.55	331.38
73	4,194.69	3,922.04	3,649.38	73	419.47	392.20	364.94
74	4,624.65	4,331.02	4,026.91	74	462.47	433.10	402.69
75	5,086.07	4,760.98	4,425.40	75	508.61	476.10	442.54
76	5,715.27	5,348.24	4,970.71	76	571.53	534.82	497.07
77	6,417.88	5,998.41	5,578.94	77	641.79	599.84	557.89
78	7,204.39	6,742.97	6,271.07	78	720.44	674.30	627.11
79	8,095.76	7,571.42	7,036.60	79	809.58	757.14	703.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	964.78	912.35	859.91	18-39	96.48	91.23	85.99
40	964.78	912.35	859.91	40	96.48	91.23	85.99
41	1,006.73	954.29	891.37	41	100.67	95.43	89.14
42	1,038.19	985.75	933.32	42	103.82	98.58	93.33
43	1,080.13	1,027.70	964.78	43	108.01	102.77	96.48
44	1,111.59	1,059.16	996.24	44	111.16	105.92	99.62
45	1,153.54	1,090.62	1,027.70	45	115.35	109.06	102.77
46	1,195.49	1,132.57	1,069.65	46	119.55	113.26	106.96
47	1,237.44	1,174.51	1,111.59	47	123.74	117.45	111.16
48	1,289.87	1,216.46	1,143.05	48	128.99	121.65	114.31
49	1,331.82	1,258.41	1,185.00	49	133.18	125.84	118.50
50	1,373.76	1,300.36	1,226.95	50	137.38	130.04	122.69
51	1,415.71	1,342.30	1,268.90	51	141.57	134.23	126.89
52	1,457.66	1,384.25	1,300.36	52	145.77	138.42	130.04
53	1,499.60	1,415.71	1,331.82	53	149.96	141.57	133.18
54	1,531.06	1,457.66	1,373.76	54	153.11	145.77	137.38
55	1,573.01	1,489.12	1,405.22	55	157.30	148.91	140.52
56	1,667.39	1,583.50	1,489.12	56	166.74	158.35	148.91
57	1,761.77	1,667.39	1,573.01	57	176.18	166.74	157.30
58	1,866.64	1,761.77	1,656.90	58	186.66	176.18	165.69
59	1,971.51	1,866.64	1,751.29	59	197.15	186.66	175.13
60	2,076.37	1,961.02	1,845.67	60	207.64	196.10	184.57
61	2,212.70	2,097.35	1,971.51	61	221.27	209.73	197.15
62	2,359.52	2,233.68	2,097.35	62	235.95	223.37	209.73
63	2,506.33	2,370.00	2,223.19	63	250.63	237.00	222.32
64	2,663.63	2,516.82	2,370.00	64	266.36	251.68	237.00
65	2,831.42	2,674.12	2,516.82	65	283.14	267.41	251.68
66	3,072.61	2,904.83	2,726.55	66	307.26	290.48	272.66
67	3,324.30	3,146.02	2,957.26	67	332.43	314.60	295.73
68	3,596.95	3,397.70	3,198.45	68	359.70	339.77	319.85
69	3,890.58	3,680.84	3,460.62	69	389.06	368.08	346.06

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,205.18	3,974.47	3,743.77	70	420.52	397.45	374.38
71	4,624.65	4,372.97	4,110.80	71	462.47	437.30	411.08
72	5,075.58	4,802.93	4,519.78	72	507.56	480.29	451.98
73	5,568.46	5,264.34	4,960.23	73	556.85	526.43	496.02
74	6,113.77	5,778.19	5,442.62	74	611.38	577.82	544.26
75	6,701.03	6,333.99	5,966.95	75	670.10	633.40	596.70
76	7,529.48	7,120.49	6,701.03	76	752.95	712.05	670.10
77	8,441.82	7,980.41	7,518.99	77	844.18	798.04	751.90
78	9,469.52	8,955.67	8,441.82	78	946.95	895.57	844.18
79	10,633.55	10,056.78	9,480.01	79	1,063.36	1,005.68	948.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	272.66	251.68	230.71	18-39	27.27	25.17	23.07
40	272.66	251.68	230.71	40	27.27	25.17	23.07
41	283.14	262.17	241.19	41	28.31	26.22	24.12
42	293.63	272.66	251.68	42	29.36	27.27	25.17
43	304.12	283.14	262.17	43	30.41	28.31	26.22
44	314.60	293.63	272.66	44	31.46	29.36	27.27
45	325.09	304.12	283.14	45	32.51	30.41	28.31
46	335.58	314.60	293.63	46	33.56	31.46	29.36
47	346.06	325.09	293.63	47	34.61	32.51	29.36
48	356.55	335.58	304.12	48	35.65	33.56	30.41
49	367.04	346.06	314.60	49	36.70	34.61	31.46
50	377.52	356.55	325.09	50	37.75	35.65	32.51
51	398.50	377.52	346.06	51	39.85	37.75	34.61
52	419.47	388.01	356.55	52	41.95	38.80	35.65
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	398.50	54	46.14	43.00	39.85
55	471.90	440.44	408.98	55	47.19	44.04	40.90
56	503.36	471.90	440.44	56	50.34	47.19	44.04
57	545.31	513.85	471.90	57	54.53	51.39	47.19
58	576.77	545.31	503.36	58	57.68	54.53	50.34
59	618.72	576.77	534.82	59	61.87	57.68	53.48
60	650.18	608.23	566.28	60	65.02	60.82	56.63
61	702.61	660.66	608.23	61	70.26	66.07	60.82
62	755.05	702.61	650.18	62	75.50	70.26	65.02
63	807.48	755.05	702.61	63	80.75	75.50	70.26
64	870.40	807.48	744.56	64	87.04	80.75	74.46
65	922.83	859.91	796.99	65	92.28	85.99	79.70
66	1,017.21	943.81	870.40	66	101.72	94.38	87.04
67	1,101.11	1,027.70	954.29	67	110.11	102.77	95.43
68	1,205.97	1,122.08	1,027.70	68	120.60	112.21	102.77
69	1,310.84	1,216.46	1,122.08	69	131.08	121.65	112.21

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,426.20	1,321.33	1,216.46	70	142.62	132.13	121.65
71	1,593.98	1,478.63	1,363.28	71	159.40	147.86	136.33
72	1,761.77	1,635.93	1,510.09	72	176.18	163.59	151.01
73	1,961.02	1,824.69	1,688.36	73	196.10	182.47	168.84
74	2,181.24	2,034.43	1,877.13	74	218.12	203.44	187.71
75	2,411.95	2,254.65	2,086.86	75	241.19	225.46	208.69
76	2,684.60	2,506.33	2,328.06	76	268.46	250.63	232.81
77	2,988.72	2,789.47	2,579.74	77	298.87	278.95	257.97
78	3,313.81	3,093.59	2,862.88	78	331.38	309.36	286.29
79	3,680.84	3,439.65	3,187.97	79	368.08	343.96	318.80
80		3,817.17	3,534.03	80	408.98	381.72	353.40
81		4,236.64	3,922.04	81	454.08	423.66	392.20
82		4,698.06	4,352.00	82	504.41	469.81	435.20
83		5,211.91	4,823.90	83	558.94	521.19	482.39
84		5,788.68	5,358.72	84	620.81	578.87	535.87
				85	687.93	640.74	593.55
				86	773.92	721.49	668.01
				87	871.45	811.67	751.90
				88	980.51	912.35	845.23
				89	1,102.16	1,026.65	951.15
				90	1,240.58	1,155.64	1,069.65
				91	1,394.74	1,299.31	1,203.88
				92	1,569.86	1,461.85	1,353.84
				93	1,765.97	1,644.32	1,523.72
				94	1,986.19	1,849.86	1,713.53
				95	2,234.72	2,081.62	1,927.46
				96	2,513.67	2,341.69	2,168.66
				97	2,828.27	2,634.27	2,440.26
				98	3,181.68	2,963.55	2,744.38
				99	3,579.12	3,333.73	3,088.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	325.09	304.12	283.14	18-39	32.51	30.41	28.31
40	325.09	304.12	283.14	40	32.51	30.41	28.31
41	346.06	325.09	293.63	41	34.61	32.51	29.36
42	356.55	335.58	304.12	42	35.65	33.56	30.41
43	367.04	346.06	314.60	43	36.70	34.61	31.46
44	377.52	356.55	325.09	44	37.75	35.65	32.51
45	388.01	367.04	346.06	45	38.80	36.70	34.61
46	398.50	377.52	356.55	46	39.85	37.75	35.65
47	408.98	388.01	367.04	47	40.90	38.80	36.70
48	429.96	408.98	377.52	48	43.00	40.90	37.75
49	440.44	419.47	388.01	49	44.04	41.95	38.80
50	450.93	429.96	398.50	50	45.09	43.00	39.85
51	482.39	450.93	419.47	51	48.24	45.09	41.95
52	503.36	471.90	440.44	52	50.34	47.19	44.04
53	524.34	492.88	450.93	53	52.43	49.29	45.09
54	545.31	513.85	471.90	54	54.53	51.39	47.19
55	566.28	524.34	482.39	55	56.63	52.43	48.24
56	608.23	566.28	524.34	56	60.82	56.63	52.43
57	650.18	608.23	555.80	57	65.02	60.82	55.58
58	692.12	650.18	597.74	58	69.21	65.02	59.77
59	744.56	692.12	639.69	59	74.46	69.21	63.97
60	786.51	734.07	681.64	60	78.65	73.41	68.16
61	849.43	796.99	734.07	61	84.94	79.70	73.41
62	912.35	849.43	786.51	62	91.23	84.94	78.65
63	975.27	912.35	849.43	63	97.53	91.23	84.94
64	1,038.19	975.27	901.86	64	103.82	97.53	90.19
65	1,111.59	1,038.19	964.78	65	111.16	103.82	96.48
66	1,226.95	1,143.05	1,059.16	66	122.69	114.31	105.92
67	1,352.79	1,258.41	1,164.03	67	135.28	125.84	116.40
68	1,478.63	1,373.76	1,268.90	68	147.86	137.38	126.89
69	1,625.44	1,510.09	1,384.25	69	162.54	151.01	138.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,782.75	1,646.42	1,510.09	70	178.27	164.64	151.01
71	1,992.48	1,845.67	1,688.36	71	199.25	184.57	168.84
72	2,212.70	2,055.40	1,887.61	72	221.27	205.54	188.76
73	2,464.38	2,286.11	2,107.83	73	246.44	228.61	210.78
74	2,737.04	2,548.28	2,359.52	74	273.70	254.83	235.95
75	3,041.15	2,841.91	2,632.17	75	304.12	284.19	263.22
76	3,387.22	3,166.99	2,936.29	76	338.72	316.70	293.63
77	3,764.74	3,513.06	3,261.38	77	376.47	351.31	326.14
78	4,184.21	3,911.55	3,628.41	78	418.42	391.16	362.84
79	4,656.11	4,341.51	4,026.91	79	465.61	434.15	402.69
				80	517.00	482.39	447.78
				81	571.53	533.77	494.97
				82	632.35	590.40	547.41
				83	698.42	651.23	604.04
				84	771.82	720.44	668.01
				85	852.57	794.89	737.22
				86	959.54	894.52	829.50
				87	1,079.09	1,006.73	933.32
				88	1,214.36	1,132.57	1,049.72
				89	1,366.42	1,274.14	1,181.86
				90	1,537.36	1,432.49	1,328.67
				91	1,729.26	1,611.81	1,495.41
				92	1,945.29	1,813.16	1,682.07
				93	2,187.53	2,039.67	1,891.81
				94	2,461.24	2,294.50	2,128.81
				95	2,769.55	2,581.83	2,394.12
				96	3,115.61	2,904.83	2,694.04
				97	3,504.67	3,267.67	3,030.67
				98	3,943.01	3,675.60	3,409.24
				99	4,434.84	4,134.92	3,835.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	429.96	408.98	377.52	18-39	43.00	40.90	37.75
40	429.96	408.98	377.52	40	43.00	40.90	37.75
41	450.93	429.96	398.50	41	45.09	43.00	39.85
42	461.42	440.44	408.98	42	46.14	44.04	40.90
43	482.39	450.93	419.47	43	48.24	45.09	41.95
44	492.88	461.42	429.96	44	49.29	46.14	43.00
45	503.36	471.90	440.44	45	50.34	47.19	44.04
46	524.34	492.88	461.42	46	52.43	49.29	46.14
47	534.82	503.36	471.90	47	53.48	50.34	47.19
48	555.80	524.34	492.88	48	55.58	52.43	49.29
49	576.77	545.31	503.36	49	57.68	54.53	50.34
50	587.26	555.80	513.85	50	58.73	55.58	51.39
51	608.23	576.77	534.82	51	60.82	57.68	53.48
52	629.20	597.74	555.80	52	62.92	59.77	55.58
53	650.18	608.23	566.28	53	65.02	60.82	56.63
54	671.15	629.20	587.26	54	67.12	62.92	58.73
55	692.12	650.18	597.74	55	69.21	65.02	59.77
56	744.56	692.12	639.69	56	74.46	69.21	63.97
57	796.99	744.56	692.12	57	79.70	74.46	69.21
58	859.91	796.99	734.07	58	85.99	79.70	73.41
59	912.35	849.43	786.51	59	91.23	84.94	78.65
60	975.27	912.35	838.94	60	97.53	91.23	83.89
61	1,048.67	975.27	901.86	61	104.87	97.53	90.19
62	1,122.08	1,048.67	964.78	62	112.21	104.87	96.48
63	1,205.97	1,122.08	1,038.19	63	120.60	112.21	103.82
64	1,289.87	1,205.97	1,111.59	64	128.99	120.60	111.16
65	1,373.76	1,279.38	1,185.00	65	137.38	127.94	118.50
66	1,520.58	1,415.71	1,310.84	66	152.06	141.57	131.08
67	1,677.88	1,562.52	1,436.68	67	167.79	156.25	143.67
68	1,845.67	1,719.82	1,583.50	68	184.57	171.98	158.35
69	2,034.43	1,887.61	1,740.80	69	203.44	188.76	174.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

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
70	2,244.16	2,076.37	1,908.59	70	224.42	207.64	190.86
71	2,516.82	2,328.06	2,139.29	71	251.68	232.81	213.93
72	2,799.96	2,600.71	2,401.46	72	280.00	260.07	240.15
73	3,135.53	2,915.31	2,695.09	73	313.55	291.53	269.51
74	3,502.57	3,261.38	3,020.18	74	350.26	326.14	302.02
75	3,901.07	3,638.90	3,376.73	75	390.11	363.89	337.67
76	4,341.51	4,058.37	3,764.74	76	434.15	405.84	376.47
77	4,823.90	4,509.30	4,184.21	77	482.39	450.93	418.42
78	5,369.21	5,012.66	4,656.11	78	536.92	501.27	465.61
79	5,966.95	5,568.46	5,169.96	79	596.70	556.85	517.00
				80	662.76	618.72	574.67
				81	738.27	690.03	640.74
				82	822.16	767.63	713.10
				83	916.54	855.72	794.89
				84	1,020.36	953.24	885.08
				85	1,135.71	1,060.21	984.70
				86	1,278.33	1,193.39	1,108.45
				87	1,437.73	1,342.30	1,246.87
				88	1,618.10	1,510.09	1,402.08
				89	1,819.45	1,698.85	1,578.25
				90	2,047.01	1,910.68	1,775.40
				91	2,302.89	2,149.78	1,996.67
				92	2,590.22	2,418.24	2,246.26
				93	2,914.26	2,721.31	2,527.30
				94	3,279.20	3,061.08	2,842.95
				95	3,688.19	3,443.84	3,198.45
				96	4,149.60	3,873.80	3,598.00
				97	4,668.70	4,358.29	4,047.88
				98	5,251.76	4,902.55	4,553.34
				99	5,908.23	5,514.98	5,122.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	545.31	524.34	492.88	18-39	54.53	52.43	49.29
40	545.31	524.34	492.88	40	54.53	52.43	49.29
41	566.28	545.31	513.85	41	56.63	54.53	51.39
42	587.26	555.80	524.34	42	58.73	55.58	52.43
43	608.23	576.77	545.31	43	60.82	57.68	54.53
44	618.72	587.26	555.80	44	61.87	58.73	55.58
45	639.69	608.23	576.77	45	63.97	60.82	57.68
46	660.66	629.20	597.74	46	66.07	62.92	59.77
47	681.64	650.18	608.23	47	68.16	65.02	60.82
48	702.61	671.15	629.20	48	70.26	67.12	62.92
49	723.58	692.12	650.18	49	72.36	69.21	65.02
50	744.56	702.61	660.66	50	74.46	70.26	66.07
51	786.51	744.56	692.12	51	78.65	74.46	69.21
52	817.97	776.02	723.58	52	81.80	77.60	72.36
53	859.91	817.97	765.53	53	85.99	81.80	76.55
54	901.86	849.43	796.99	54	90.19	84.94	79.70
55	933.32	880.89	828.45	55	93.33	88.09	82.85
56	996.24	943.81	880.89	56	99.62	94.38	88.09
57	1,059.16	1,006.73	943.81	57	105.92	100.67	94.38
58	1,122.08	1,059.16	996.24	58	112.21	105.92	99.62
59	1,195.49	1,132.57	1,059.16	59	119.55	113.26	105.92
60	1,258.41	1,195.49	1,122.08	60	125.84	119.55	112.21
61	1,352.79	1,279.38	1,205.97	61	135.28	127.94	120.60
62	1,457.66	1,384.25	1,300.36	62	145.77	138.42	130.04
63	1,562.52	1,478.63	1,394.74	63	156.25	147.86	139.47
64	1,688.36	1,593.98	1,499.60	64	168.84	159.40	149.96
65	1,803.72	1,709.34	1,604.47	65	180.37	170.93	160.45
66	1,992.48	1,877.13	1,761.77	66	199.25	187.71	176.18
67	2,191.73	2,065.89	1,929.56	67	219.17	206.59	192.96
68	2,401.46	2,254.65	2,107.83	68	240.15	225.46	210.78
69	2,642.66	2,485.36	2,317.57	69	264.27	248.54	231.76

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,904.83	2,716.06	2,527.30	70	290.48	271.61	252.73
71	3,240.40	3,041.15	2,831.42	71	324.04	304.12	283.14
72	3,607.44	3,387.22	3,166.99	72	360.74	338.72	316.70
73	4,026.91	3,785.71	3,544.52	73	402.69	378.57	354.45
74	4,488.32	4,226.16	3,963.99	74	448.83	422.62	396.40
75	4,991.69	4,719.03	4,435.89	75	499.17	471.90	443.59
76	5,557.97	5,253.86	4,939.25	76	555.80	525.39	493.93
77	6,176.69	5,830.63	5,484.56	77	617.67	583.06	548.46
78	6,868.81	6,491.29	6,103.28	78	686.88	649.13	610.33
79	7,634.34	7,214.88	6,784.92	79	763.43	721.49	678.49
				80	848.38	801.19	754.00
				81	943.81	891.37	838.94
				82	1,048.67	991.00	932.27
				83	1,166.13	1,101.11	1,036.09
				84	1,296.16	1,224.85	1,152.49
				85	1,440.88	1,361.18	1,280.43
				86	1,621.25	1,532.11	1,440.88
				87	1,823.64	1,722.97	1,621.25
				88	2,052.25	1,939.00	1,823.64
				89	2,308.13	2,181.24	2,051.21
				90	2,596.52	2,453.90	2,308.13
				91	2,921.61	2,760.11	2,596.52
				92	3,286.54	3,105.12	2,920.56
				93	3,697.62	3,493.13	3,285.49
				94	4,160.09	3,929.38	3,696.57
				95	4,679.18	4,421.21	4,157.99
				96	5,264.34	4,972.81	4,678.13
				97	5,921.86	5,594.67	5,263.29
				98	6,662.22	6,294.14	5,920.81
				99	7,494.87	7,080.65	6,661.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	398.50	367.04	335.58	18-39	39.85	36.70	33.56
40	398.50	367.04	335.58	40	39.85	36.70	33.56
41	419.47	388.01	356.55	41	41.95	38.80	35.65
42	440.44	408.98	367.04	42	44.04	40.90	36.70
43	450.93	419.47	388.01	43	45.09	41.95	38.80
44	471.90	440.44	398.50	44	47.19	44.04	39.85
45	492.88	461.42	419.47	45	49.29	46.14	41.95
46	503.36	471.90	429.96	46	50.34	47.19	43.00
47	524.34	492.88	450.93	47	52.43	49.29	45.09
48	545.31	513.85	471.90	48	54.53	51.39	47.19
49	566.28	534.82	492.88	49	56.63	53.48	49.29
50	587.26	545.31	503.36	50	58.73	54.53	50.34
51	618.72	576.77	524.34	51	61.87	57.68	52.43
52	639.69	597.74	545.31	52	63.97	59.77	54.53
53	671.15	618.72	566.28	53	67.12	61.87	56.63
54	702.61	650.18	587.26	54	70.26	65.02	58.73
55	723.58	671.15	608.23	55	72.36	67.12	60.82
56	776.02	713.10	650.18	56	77.60	71.31	65.02
57	817.97	755.05	692.12	57	81.80	75.50	69.21
58	870.40	807.48	734.07	58	87.04	80.75	73.41
59	922.83	859.91	786.51	59	92.28	85.99	78.65
60	975.27	901.86	828.45	60	97.53	90.19	82.85
61	1,048.67	975.27	891.37	61	104.87	97.53	89.14
62	1,122.08	1,048.67	964.78	62	112.21	104.87	96.48
63	1,205.97	1,122.08	1,027.70	63	120.60	112.21	102.77
64	1,300.36	1,205.97	1,111.59	64	130.04	120.60	111.16
65	1,384.25	1,289.87	1,185.00	65	138.42	128.99	118.50
66	1,499.60	1,394.74	1,289.87	66	149.96	139.47	128.99
67	1,625.44	1,510.09	1,394.74	67	162.54	151.01	139.47
68	1,761.77	1,635.93	1,510.09	68	176.18	163.59	151.01
69	1,908.59	1,772.26	1,635.93	69	190.86	177.23	163.59

Fractional Premiums (expressed as a percent of annual premium)

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

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,055.40	1,908.59	1,761.77	70	205.54	190.86	176.18
71	2,265.14	2,107.83	1,950.53	71	226.51	210.78	195.05
72	2,495.84	2,328.06	2,149.78	72	249.58	232.81	214.98
73	2,758.01	2,569.25	2,370.00	73	275.80	256.93	237.00
74	3,030.67	2,831.42	2,621.68	74	303.07	283.14	262.17
75	3,334.78	3,114.56	2,883.85	75	333.48	311.46	288.39
76	3,743.77	3,492.08	3,240.40	76	374.38	349.21	324.04
77	4,184.21	3,911.55	3,628.41	77	418.42	391.16	362.84
78	4,687.57	4,372.97	4,058.37	78	468.76	437.30	405.84
79	5,253.86	4,897.31	4,540.76	79	525.39	489.73	454.08
80		5,484.56	5,086.07	80		548.46	508.61
81		6,103.28	5,662.84	81		610.33	566.28
82		6,784.92	6,292.04	82		678.49	629.20
83		7,539.96	6,994.65	83		754.00	699.47
84		8,378.90	7,770.67	84		837.89	777.07

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	482.39	450.93	419.47	18-39	48.24	45.09	41.95
40	482.39	450.93	419.47	40	48.24	45.09	41.95
41	503.36	471.90	440.44	41	50.34	47.19	44.04
42	534.82	503.36	461.42	42	53.48	50.34	46.14
43	555.80	513.85	471.90	43	55.58	51.39	47.19
44	576.77	534.82	492.88	44	57.68	53.48	49.29
45	597.74	555.80	513.85	45	59.77	55.58	51.39
46	629.20	587.26	534.82	46	62.92	58.73	53.48
47	650.18	608.23	555.80	47	65.02	60.82	55.58
48	681.64	629.20	576.77	48	68.16	62.92	57.68
49	713.10	660.66	597.74	49	71.31	66.07	59.77
50	734.07	681.64	618.72	50	73.41	68.16	61.87
51	765.53	713.10	650.18	51	76.55	71.31	65.02
52	796.99	734.07	671.15	52	79.70	73.41	67.12
53	828.45	765.53	702.61	53	82.85	76.55	70.26
54	859.91	796.99	734.07	54	85.99	79.70	73.41
55	891.37	828.45	755.05	55	89.14	82.85	75.50
56	954.29	880.89	807.48	56	95.43	88.09	80.75
57	1,017.21	943.81	859.91	57	101.72	94.38	85.99
58	1,080.13	1,006.73	922.83	58	108.01	100.67	92.28
59	1,153.54	1,069.65	975.27	59	115.35	106.96	97.53
60	1,216.46	1,132.57	1,038.19	60	121.65	113.26	103.82
61	1,310.84	1,216.46	1,122.08	61	131.08	121.65	112.21
62	1,394.74	1,300.36	1,195.49	62	139.47	130.04	119.55
63	1,499.60	1,394.74	1,279.38	63	149.96	139.47	127.94
64	1,604.47	1,489.12	1,373.76	64	160.45	148.91	137.38
65	1,709.34	1,593.98	1,468.14	65	170.93	159.40	146.81
66	1,866.64	1,740.80	1,604.47	66	186.66	174.08	160.45
67	2,023.94	1,887.61	1,740.80	67	202.39	188.76	174.08
68	2,202.21	2,044.91	1,887.61	68	220.22	204.49	188.76
69	2,390.98	2,223.19	2,055.40	69	239.10	222.32	205.54

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,590.22	2,411.95	2,223.19	70	259.02	241.19	222.32
71	2,862.88	2,663.63	2,464.38	71	286.29	266.36	246.44
72	3,166.99	2,946.77	2,726.55	72	316.70	294.68	272.66
73	3,492.08	3,250.89	3,009.69	73	349.21	325.09	300.97
74	3,848.63	3,596.95	3,334.78	74	384.86	359.70	333.48
75	4,247.13	3,963.99	3,680.84	75	424.71	396.40	368.08
76	4,729.52	4,414.92	4,100.31	76	472.95	441.49	410.03
77	5,264.34	4,918.28	4,561.73	77	526.43	491.83	456.17
78	5,851.60	5,463.59	5,075.58	78	585.16	546.36	507.56
79	6,512.26	6,082.31	5,641.86	79	651.23	608.23	564.19

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	618.72	576.77	524.34	18-39	61.87	57.68	52.43
40	618.72	576.77	524.34	40	61.87	57.68	52.43
41	650.18	608.23	555.80	41	65.02	60.82	55.58
42	671.15	629.20	576.77	42	67.12	62.92	57.68
43	702.61	650.18	597.74	43	70.26	65.02	59.77
44	723.58	671.15	618.72	44	72.36	67.12	61.87
45	755.05	702.61	650.18	45	75.50	70.26	65.02
46	786.51	734.07	671.15	46	78.65	73.41	67.12
47	817.97	765.53	702.61	47	81.80	76.55	70.26
48	849.43	796.99	734.07	48	84.94	79.70	73.41
49	880.89	828.45	765.53	49	88.09	82.85	76.55
50	912.35	849.43	786.51	50	91.23	84.94	78.65
51	954.29	891.37	828.45	51	95.43	89.14	82.85
52	996.24	933.32	859.91	52	99.62	93.33	85.99
53	1,038.19	964.78	891.37	53	103.82	96.48	89.14
54	1,080.13	1,006.73	933.32	54	108.01	100.67	93.33
55	1,122.08	1,048.67	964.78	55	112.21	104.87	96.48
56	1,195.49	1,111.59	1,027.70	56	119.55	111.16	102.77
57	1,268.90	1,185.00	1,090.62	57	126.89	118.50	109.06
58	1,352.79	1,258.41	1,164.03	58	135.28	125.84	116.40
59	1,436.68	1,331.82	1,226.95	59	143.67	133.18	122.69
60	1,520.58	1,415.71	1,300.36	60	152.06	141.57	130.04
61	1,635.93	1,520.58	1,394.74	61	163.59	152.06	139.47
62	1,740.80	1,625.44	1,499.60	62	174.08	162.54	149.96
63	1,866.64	1,740.80	1,604.47	63	186.66	174.08	160.45
64	1,992.48	1,856.15	1,719.82	64	199.25	185.62	171.98
65	2,128.81	1,981.99	1,835.18	65	212.88	198.20	183.52
66	2,328.06	2,170.75	2,002.97	66	232.81	217.08	200.30
67	2,548.28	2,370.00	2,191.73	67	254.83	237.00	219.17
68	2,778.99	2,590.22	2,390.98	68	277.90	259.02	239.10
69	3,030.67	2,820.93	2,611.20	69	303.07	282.09	261.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,303.32	3,072.61	2,841.91	70	330.33	307.26	284.19
71	3,659.87	3,408.19	3,156.51	71	365.99	340.82	315.65
72	4,058.37	3,785.71	3,502.57	72	405.84	378.57	350.26
73	4,488.32	4,184.21	3,880.09	73	448.83	418.42	388.01
74	4,970.71	4,635.14	4,299.56	74	497.07	463.51	429.96
75	5,495.05	5,128.01	4,760.98	75	549.51	512.80	476.10
76	6,166.20	5,757.22	5,348.24	76	616.62	575.72	534.82
77	6,910.76	6,459.83	5,998.41	77	691.08	645.98	599.84
78	7,749.70	7,235.85	6,722.00	78	774.97	723.58	672.20
79	8,683.02	8,116.73	7,539.96	79	868.30	811.67	754.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	786.51	744.56	702.61	18-39	78.65	74.46	70.26
40	786.51	744.56	702.61	40	78.65	74.46	70.26
41	828.45	786.51	734.07	41	82.85	78.65	73.41
42	859.91	817.97	765.53	42	85.99	81.80	76.55
43	891.37	849.43	796.99	43	89.14	84.94	79.70
44	933.32	880.89	828.45	44	93.33	88.09	82.85
45	975.27	922.83	870.40	45	97.53	92.28	87.04
46	1,006.73	954.29	901.86	46	100.67	95.43	90.19
47	1,048.67	996.24	943.81	47	104.87	99.62	94.38
48	1,101.11	1,048.67	985.75	48	110.11	104.87	98.58
49	1,143.05	1,080.13	1,017.21	49	114.31	108.01	101.72
50	1,185.00	1,122.08	1,059.16	50	118.50	112.21	105.92
51	1,247.92	1,185.00	1,111.59	51	124.79	118.50	111.16
52	1,310.84	1,247.92	1,174.51	52	131.08	124.79	117.45
53	1,373.76	1,300.36	1,226.95	53	137.38	130.04	122.69
54	1,447.17	1,373.76	1,289.87	54	144.72	137.38	128.99
55	1,510.09	1,426.20	1,342.30	55	151.01	142.62	134.23
56	1,604.47	1,520.58	1,426.20	56	160.45	152.06	142.62
57	1,709.34	1,614.96	1,520.58	57	170.93	161.50	152.06
58	1,814.21	1,709.34	1,604.47	58	181.42	170.93	160.45
59	1,919.07	1,814.21	1,709.34	59	191.91	181.42	170.93
60	2,034.43	1,919.07	1,803.72	60	203.44	191.91	180.37
61	2,181.24	2,065.89	1,940.05	61	218.12	206.59	194.00
62	2,338.54	2,212.70	2,076.37	62	233.85	221.27	207.64
63	2,495.84	2,359.52	2,223.19	63	249.58	235.95	222.32
64	2,674.12	2,527.30	2,380.49	64	267.41	252.73	238.05
65	2,852.39	2,695.09	2,537.79	65	285.24	269.51	253.78
66	3,114.56	2,946.77	2,768.50	66	311.46	294.68	276.85
67	3,397.70	3,208.94	3,020.18	67	339.77	320.89	302.02
68	3,691.33	3,492.08	3,292.84	68	369.13	349.21	329.28
69	4,026.91	3,806.69	3,586.46	69	402.69	380.67	358.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,383.46	4,142.26	3,901.07	70	438.35	414.23	390.11
71	4,844.87	4,582.70	4,320.54	71	484.49	458.27	432.05
72	5,348.24	5,065.09	4,771.47	72	534.82	506.51	477.15
73	5,904.03	5,589.43	5,274.83	73	590.40	558.94	527.48
74	6,512.26	6,176.69	5,841.11	74	651.23	617.67	584.11
75	7,183.42	6,816.38	6,449.34	75	718.34	681.64	644.93
76	8,053.81	7,644.83	7,235.85	76	805.38	764.48	723.58
77	9,018.59	8,567.66	8,106.25	77	901.86	856.77	810.62
78	10,109.21	9,605.85	9,092.00	78	1,010.92	960.59	909.20
79	11,325.68	10,759.39	10,193.11	79	1,132.57	1,075.94	1,019.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	555.80	524.34	482.39	18-39	55.58	52.43	48.24
40	555.80	524.34	482.39	40	55.58	52.43	48.24
41	576.77	545.31	503.36	41	57.68	54.53	50.34
42	597.74	555.80	513.85	42	59.77	55.58	51.39
43	618.72	576.77	534.82	43	61.87	57.68	53.48
44	629.20	597.74	555.80	44	62.92	59.77	55.58
45	650.18	608.23	566.28	45	65.02	60.82	56.63
46	671.15	629.20	587.26	46	67.12	62.92	58.73
47	692.12	650.18	608.23	47	69.21	65.02	60.82
48	713.10	671.15	629.20	48	71.31	67.12	62.92
49	734.07	692.12	650.18	49	73.41	69.21	65.02
50	755.05	713.10	660.66	50	75.50	71.31	66.07
51	786.51	734.07	681.64	51	78.65	73.41	68.16
52	807.48	755.05	702.61	52	80.75	75.50	70.26
53	828.45	776.02	723.58	53	82.85	77.60	72.36
54	859.91	807.48	744.56	54	85.99	80.75	74.46
55	880.89	817.97	755.05	55	88.09	81.80	75.50
56	933.32	870.40	796.99	56	93.33	87.04	79.70
57	975.27	912.35	849.43	57	97.53	91.23	84.94
58	1,027.70	964.78	891.37	58	102.77	96.48	89.14
59	1,080.13	1,017.21	943.81	59	108.01	101.72	94.38
60	1,132.57	1,059.16	985.75	60	113.26	105.92	98.58
61	1,216.46	1,143.05	1,059.16	61	121.65	114.31	105.92
62	1,300.36	1,216.46	1,132.57	62	130.04	121.65	113.26
63	1,394.74	1,300.36	1,205.97	63	139.47	130.04	120.60
64	1,489.12	1,384.25	1,279.38	64	148.91	138.42	127.94
65	1,583.50	1,478.63	1,363.28	65	158.35	147.86	136.33
66	1,709.34	1,593.98	1,468.14	66	170.93	159.40	146.81
67	1,835.18	1,709.34	1,583.50	67	183.52	170.93	158.35
68	1,981.99	1,845.67	1,709.34	68	198.20	184.57	170.93
69	2,128.81	1,981.99	1,835.18	69	212.88	198.20	183.52

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,286.11	2,128.81	1,971.51	70	228.61	212.88	197.15
71	2,506.33	2,338.54	2,170.75	71	250.63	233.85	217.08
72	2,747.53	2,569.25	2,380.49	72	274.75	256.93	238.05
73	3,020.18	2,810.45	2,600.71	73	302.02	281.04	260.07
74	3,303.32	3,083.10	2,852.39	74	330.33	308.31	285.24
75	3,617.92	3,376.73	3,125.05	75	361.79	337.67	312.50
76	4,047.88	3,775.23	3,502.57	76	404.79	377.52	350.26
77	4,530.27	4,226.16	3,911.55	77	453.03	422.62	391.16
78	5,065.09	4,719.03	4,372.97	78	506.51	471.90	437.30
79	5,662.84	5,274.83	4,886.82	79	566.28	527.48	488.68
80		5,893.55	5,463.59	80		589.35	546.36
81		6,512.26	6,029.87	81		651.23	602.99
82		7,172.93	6,648.59	82		717.29	664.86
83		7,917.49	7,340.72	83		791.75	734.07
84		8,735.45	8,095.76	84		873.55	809.58

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	692.12	650.18	597.74	18-39	69.21	65.02	59.77
40	692.12	650.18	597.74	40	69.21	65.02	59.77
41	723.58	671.15	618.72	41	72.36	67.12	61.87
42	744.56	692.12	639.69	42	74.46	69.21	63.97
43	765.53	713.10	660.66	43	76.55	71.31	66.07
44	796.99	744.56	681.64	44	79.70	74.46	68.16
45	817.97	765.53	713.10	45	81.80	76.55	71.31
46	849.43	796.99	734.07	46	84.94	79.70	73.41
47	870.40	817.97	755.05	47	87.04	81.80	75.50
48	901.86	849.43	786.51	48	90.19	84.94	78.65
49	933.32	870.40	807.48	49	93.33	87.04	80.75
50	954.29	891.37	828.45	50	95.43	89.14	82.85
51	985.75	922.83	859.91	51	98.58	92.28	85.99
52	1,017.21	954.29	880.89	52	101.72	95.43	88.09
53	1,048.67	975.27	901.86	53	104.87	97.53	90.19
54	1,080.13	1,006.73	933.32	54	108.01	100.67	93.33
55	1,101.11	1,027.70	954.29	55	110.11	102.77	95.43
56	1,164.03	1,090.62	1,017.21	56	116.40	109.06	101.72
57	1,237.44	1,153.54	1,069.65	57	123.74	115.35	106.96
58	1,300.36	1,216.46	1,122.08	58	130.04	121.65	112.21
59	1,373.76	1,279.38	1,185.00	59	137.38	127.94	118.50
60	1,447.17	1,352.79	1,247.92	60	144.72	135.28	124.79
61	1,541.55	1,436.68	1,331.82	61	154.16	143.67	133.18
62	1,646.42	1,531.06	1,415.71	62	164.64	153.11	141.57
63	1,751.29	1,635.93	1,510.09	63	175.13	163.59	151.01
64	1,866.64	1,740.80	1,614.96	64	186.66	174.08	161.50
65	1,981.99	1,845.67	1,709.34	65	198.20	184.57	170.93
66	2,139.29	1,992.48	1,845.67	66	213.93	199.25	184.57
67	2,307.08	2,149.78	1,992.48	67	230.71	214.98	199.25
68	2,495.84	2,328.06	2,160.27	68	249.58	232.81	216.03
69	2,684.60	2,506.33	2,328.06	69	268.46	250.63	232.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,894.34	2,705.58	2,506.33	70	289.43	270.56	250.63
71	3,187.97	2,978.23	2,758.01	71	318.80	297.82	275.80
72	3,502.57	3,271.86	3,030.67	72	350.26	327.19	303.07
73	3,848.63	3,596.95	3,334.78	73	384.86	359.70	333.48
74	4,226.16	3,943.01	3,659.87	74	422.62	394.30	365.99
75	4,645.62	4,331.02	4,016.42	75	464.56	433.10	401.64
76	5,148.99	4,802.93	4,456.86	76	514.90	480.29	445.69
77	5,704.79	5,316.78	4,928.77	77	570.48	531.68	492.88
78	6,313.02	5,893.55	5,463.59	78	631.30	589.35	546.36
79	6,984.17	6,522.75	6,050.85	79	698.42	652.28	605.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	849.43	796.99	734.07	18-39	84.94	79.70	73.41
40	849.43	796.99	734.07	40	84.94	79.70	73.41
41	880.89	828.45	765.53	41	88.09	82.85	76.55
42	912.35	859.91	796.99	42	91.23	85.99	79.70
43	943.81	880.89	817.97	43	94.38	88.09	81.80
44	975.27	912.35	849.43	44	97.53	91.23	84.94
45	1,017.21	954.29	880.89	45	101.72	95.43	88.09
46	1,048.67	985.75	912.35	46	104.87	98.58	91.23
47	1,080.13	1,017.21	943.81	47	108.01	101.72	94.38
48	1,122.08	1,048.67	975.27	48	112.21	104.87	97.53
49	1,164.03	1,090.62	1,006.73	49	116.40	109.06	100.67
50	1,195.49	1,122.08	1,038.19	50	119.55	112.21	103.82
51	1,237.44	1,164.03	1,080.13	51	123.74	116.40	108.01
52	1,279.38	1,195.49	1,111.59	52	127.94	119.55	111.16
53	1,331.82	1,247.92	1,153.54	53	133.18	124.79	115.35
54	1,373.76	1,289.87	1,195.49	54	137.38	128.99	119.55
55	1,415.71	1,321.33	1,226.95	55	141.57	132.13	122.69
56	1,499.60	1,405.22	1,300.36	56	149.96	140.52	130.04
57	1,573.01	1,468.14	1,363.28	57	157.30	146.81	136.33
58	1,656.90	1,552.04	1,436.68	58	165.69	155.20	143.67
59	1,740.80	1,625.44	1,510.09	59	174.08	162.54	151.01
60	1,824.69	1,709.34	1,583.50	60	182.47	170.93	158.35
61	1,950.53	1,824.69	1,688.36	61	195.05	182.47	168.84
62	2,065.89	1,929.56	1,793.23	62	206.59	192.96	179.32
63	2,202.21	2,055.40	1,908.59	63	220.22	205.54	190.86
64	2,338.54	2,191.73	2,034.43	64	233.85	219.17	203.44
65	2,485.36	2,328.06	2,160.27	65	248.54	232.81	216.03
66	2,695.09	2,516.82	2,338.54	66	269.51	251.68	233.85
67	2,925.80	2,737.04	2,537.79	67	292.58	273.70	253.78
68	3,166.99	2,957.26	2,747.53	68	316.70	295.73	274.75
69	3,429.16	3,198.45	2,967.75	69	342.92	319.85	296.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,712.31	3,460.62	3,208.94	70	371.23	346.06	320.89
71	4,089.83	3,817.17	3,544.52	71	408.98	381.72	354.45
72	4,498.81	4,205.18	3,901.07	72	449.88	420.52	390.11
73	4,960.23	4,624.65	4,289.08	73	496.02	462.47	428.91
74	5,453.10	5,096.55	4,729.52	74	545.31	509.66	472.95
75	5,998.41	5,599.92	5,201.42	75	599.84	559.99	520.14
76	6,711.51	6,271.07	5,820.14	76	671.15	627.11	582.01
77	7,508.50	7,015.63	6,512.26	77	750.85	701.56	651.23
78	8,389.39	7,833.59	7,277.80	78	838.94	783.36	727.78
79	9,385.63	8,766.91	8,137.71	79	938.56	876.69	813.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,090.62	1,027.70	964.78	18-39	109.06	102.77	96.48
40	1,090.62	1,027.70	964.78	40	109.06	102.77	96.48
41	1,132.57	1,069.65	1,006.73	41	113.26	106.96	100.67
42	1,174.51	1,111.59	1,048.67	42	117.45	111.16	104.87
43	1,226.95	1,153.54	1,080.13	43	122.69	115.35	108.01
44	1,268.90	1,195.49	1,122.08	44	126.89	119.55	112.21
45	1,310.84	1,237.44	1,164.03	45	131.08	123.74	116.40
46	1,363.28	1,289.87	1,205.97	46	136.33	128.99	120.60
47	1,415.71	1,342.30	1,258.41	47	141.57	134.23	125.84
48	1,468.14	1,384.25	1,300.36	48	146.81	138.42	130.04
49	1,520.58	1,436.68	1,352.79	49	152.06	143.67	135.28
50	1,573.01	1,489.12	1,394.74	50	157.30	148.91	139.47
51	1,635.93	1,552.04	1,457.66	51	163.59	155.20	145.77
52	1,709.34	1,614.96	1,510.09	52	170.93	161.50	151.01
53	1,772.26	1,677.88	1,573.01	53	177.23	167.79	157.30
54	1,845.67	1,740.80	1,635.93	54	184.57	174.08	163.59
55	1,908.59	1,803.72	1,698.85	55	190.86	180.37	169.89
56	2,013.45	1,908.59	1,793.23	56	201.35	190.86	179.32
57	2,118.32	2,002.97	1,887.61	57	211.83	200.30	188.76
58	2,233.68	2,107.83	1,981.99	58	223.37	210.78	198.20
59	2,349.03	2,212.70	2,076.37	59	234.90	221.27	207.64
60	2,464.38	2,328.06	2,181.24	60	246.44	232.81	218.12
61	2,621.68	2,474.87	2,328.06	61	262.17	247.49	232.81
62	2,789.47	2,632.17	2,474.87	62	278.95	263.22	247.49
63	2,957.26	2,799.96	2,632.17	63	295.73	280.00	263.22
64	3,146.02	2,978.23	2,799.96	64	314.60	297.82	280.00
65	3,334.78	3,156.51	2,967.75	65	333.48	315.65	296.77
66	3,607.44	3,418.68	3,219.43	66	360.74	341.87	321.94
67	3,911.55	3,701.82	3,481.60	67	391.16	370.18	348.16
68	4,226.16	3,995.45	3,764.74	68	422.62	399.54	376.47
69	4,572.22	4,320.54	4,068.85	69	457.22	432.05	406.89

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VI

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,939.25	4,666.60	4,393.94	70	493.93	466.66	439.39
71	5,421.64	5,128.01	4,823.90	71	542.16	512.80	482.39
72	5,956.47	5,631.38	5,295.80	72	595.65	563.14	529.58
73	6,533.24	6,176.69	5,809.65	73	653.32	617.67	580.97
74	7,172.93	6,774.43	6,375.94	74	717.29	677.44	637.59
75	7,865.05	7,435.10	6,994.65	75	786.51	743.51	699.47
76	8,798.37	8,315.98	7,823.11	76	879.84	831.60	782.31
77	9,847.05	9,301.74	8,745.94	77	984.70	930.17	874.59
78	11,011.07	10,402.84	9,784.13	78	1,101.11	1,040.28	978.41
79	12,311.43	11,629.79	10,937.67	79	1,231.14	1,162.98	1,093.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	336.50	308.46	280.42	18-39	33.65	30.85	28.04
40	336.50	308.46	280.42	40	33.65	30.85	28.04
41	350.52	322.48	294.44	41	35.05	32.25	29.44
42	364.54	336.50	308.46	42	36.45	33.65	30.85
43	378.56	350.52	322.48	43	37.86	35.05	32.25
44	392.58	364.54	336.50	44	39.26	36.45	33.65
45	406.60	378.56	350.52	45	40.66	37.86	35.05
46	420.62	392.58	350.52	46	42.06	39.26	35.05
47	420.62	392.58	364.54	47	42.06	39.26	36.45
48	434.64	406.60	378.56	48	43.46	40.66	37.86
49	448.66	420.62	392.58	49	44.87	42.06	39.26
50	462.69	434.64	406.60	50	46.27	43.46	40.66
51	490.73	462.69	434.64	51	49.07	46.27	43.46
52	518.77	490.73	448.66	52	51.88	49.07	44.87
53	546.81	518.77	476.71	53	54.68	51.88	47.67
54	574.85	532.79	490.73	54	57.49	53.28	49.07
55	588.87	546.81	504.75	55	58.89	54.68	50.47
56	630.93	588.87	546.81	56	63.09	58.89	54.68
57	687.02	644.96	588.87	57	68.70	64.50	58.89
58	729.08	687.02	630.93	58	72.91	68.70	63.09
59	785.16	729.08	673.00	59	78.52	72.91	67.30
60	827.23	771.14	715.06	60	82.72	77.11	71.51
61	897.33	841.25	771.14	61	89.73	84.12	77.11
62	953.41	897.33	827.23	62	95.34	89.73	82.72
63	1,023.52	953.41	883.31	63	102.35	95.34	88.33
64	1,093.62	1,023.52	939.39	64	109.36	102.35	93.94
65	1,163.72	1,079.60	995.47	65	116.37	107.96	99.55
66	1,275.89	1,191.77	1,093.62	66	127.59	119.18	109.36
67	1,402.08	1,303.93	1,191.77	67	140.21	130.39	119.18
68	1,528.26	1,416.10	1,303.93	68	152.83	141.61	130.39
69	1,668.47	1,542.28	1,416.10	69	166.85	154.23	141.61

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,822.70	1,682.49	1,542.28	70	182.27	168.25	154.23
71	2,033.01	1,878.78	1,724.55	71	203.30	187.88	172.46
72	2,243.32	2,089.09	1,920.85	72	224.33	208.91	192.08
73	2,495.70	2,327.45	2,145.18	73	249.57	232.74	214.52
74	2,762.09	2,579.82	2,383.53	74	276.21	257.98	238.35
75	3,056.53	2,860.24	2,649.93	75	305.65	286.02	264.99
76	3,407.05	3,182.71	2,944.36	76	340.70	318.27	294.44
77	3,785.61	3,533.23	3,280.86	77	378.56	353.32	328.09
78	4,206.23	3,925.81	3,645.40	78	420.62	392.58	364.54
79	4,682.94	4,374.48	4,052.00	79	468.29	437.45	405.20
80		4,851.19	4,486.65	80	520.17	485.12	448.66
81		5,383.97	4,991.39	81	577.66	538.40	499.14
82		5,972.85	5,524.18	82	640.75	597.28	552.42
83		6,631.82	6,141.10	83	710.85	663.18	614.11
84		7,346.88	6,800.07	84	787.97	734.69	680.01
				85	873.49	814.61	754.32
				86	982.86	916.96	849.66
				87	1,106.24	1,031.93	954.81
				88	1,245.04	1,160.92	1,075.39
				89	1,399.27	1,305.33	1,208.59
				90	1,574.53	1,467.97	1,360.01
				91	1,770.82	1,651.65	1,529.67
				92	1,992.35	1,859.15	1,721.75
				93	2,241.92	2,090.50	1,936.27
				94	2,522.34	2,352.68	2,177.43
				95	2,837.80	2,645.72	2,450.83
				96	3,191.13	2,976.61	2,756.48
				97	3,590.72	3,348.16	3,101.39
				98	4,039.38	3,767.38	3,488.37
				99	4,544.13	4,238.48	3,924.41

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	392.58	378.56	350.52	18-39	39.26	37.86	35.05
40	392.58	378.56	350.52	40	39.26	37.86	35.05
41	420.62	392.58	364.54	41	42.06	39.26	36.45
42	434.64	406.60	378.56	42	43.46	40.66	37.86
43	448.66	420.62	392.58	43	44.87	42.06	39.26
44	462.69	434.64	406.60	44	46.27	43.46	40.66
45	476.71	448.66	420.62	45	47.67	44.87	42.06
46	490.73	462.69	434.64	46	49.07	46.27	43.46
47	504.75	476.71	448.66	47	50.47	47.67	44.87
48	532.79	504.75	462.69	48	53.28	50.47	46.27
49	546.81	518.77	476.71	49	54.68	51.88	47.67
50	560.83	532.79	490.73	50	56.08	53.28	49.07
51	588.87	560.83	518.77	51	58.89	56.08	51.88
52	616.91	588.87	546.81	52	61.69	58.89	54.68
53	644.96	602.89	560.83	53	64.50	60.29	56.08
54	673.00	630.93	588.87	54	67.30	63.09	58.89
55	701.04	658.98	602.89	55	70.10	65.90	60.29
56	757.12	715.06	658.98	56	75.71	71.51	65.90
57	813.20	757.12	701.04	57	81.32	75.71	70.10
58	869.29	813.20	757.12	58	86.93	81.32	75.71
59	925.37	869.29	799.18	59	92.54	86.93	79.92
60	981.45	925.37	855.27	60	98.15	92.54	85.53
61	1,065.58	995.47	925.37	61	106.56	99.55	92.54
62	1,135.68	1,065.58	981.45	62	113.57	106.56	98.15
63	1,219.81	1,135.68	1,051.56	63	121.98	113.57	105.16
64	1,303.93	1,219.81	1,135.68	64	130.39	121.98	113.57
65	1,388.06	1,303.93	1,205.79	65	138.81	130.39	120.58
66	1,542.28	1,444.14	1,331.97	66	154.23	144.41	133.20
67	1,696.51	1,584.35	1,458.16	67	169.65	158.43	145.82
68	1,878.78	1,738.58	1,598.37	68	187.88	173.86	159.84
69	2,061.05	1,906.82	1,752.60	69	206.11	190.68	175.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,271.36	2,103.12	1,920.85	70	227.14	210.31	192.08
71	2,537.76	2,355.49	2,159.20	71	253.78	235.55	215.92
72	2,818.17	2,621.88	2,411.57	72	281.82	262.19	241.16
73	3,140.65	2,916.32	2,691.99	73	314.07	291.63	269.20
74	3,491.17	3,252.82	3,000.44	74	349.12	325.28	300.04
75	3,869.73	3,617.36	3,350.96	75	386.97	361.74	335.10
76	4,304.38	4,023.96	3,729.52	76	430.44	402.40	372.95
77	4,781.08	4,472.62	4,150.15	77	478.11	447.26	415.01
78	5,313.87	4,963.35	4,598.81	78	531.39	496.34	459.88
79	5,916.76	5,524.18	5,117.58	79	591.68	552.42	511.76
				80	656.17	612.71	567.84
				81	726.28	677.20	628.13
				82	801.99	748.71	694.03
				83	886.11	827.23	766.94
				84	980.05	914.15	848.26
				85	1,082.40	1,009.50	936.59
				86	1,218.40	1,135.68	1,054.36
				87	1,371.23	1,278.69	1,186.16
				88	1,542.28	1,438.53	1,334.78
				89	1,734.37	1,618.00	1,501.62
				90	1,951.69	1,819.90	1,688.10
				91	2,195.65	2,047.03	1,899.81
				92	2,469.06	2,303.61	2,136.77
				93	2,777.51	2,591.04	2,403.16
				94	3,125.23	2,914.92	2,704.61
				95	3,515.01	3,279.46	3,042.51
				96	3,955.26	3,688.86	3,422.47
				97	4,448.79	4,150.15	3,850.10
				98	5,005.41	4,668.92	4,331.02
				99	5,630.74	5,252.18	4,872.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	532.79	504.75	462.69	18-39	53.28	50.47	46.27
40	532.79	504.75	462.69	40	53.28	50.47	46.27
41	560.83	532.79	490.73	41	56.08	53.28	49.07
42	574.85	546.81	504.75	42	57.49	54.68	50.47
43	588.87	560.83	518.77	43	58.89	56.08	51.88
44	616.91	574.85	532.79	44	61.69	57.49	53.28
45	630.93	588.87	546.81	45	63.09	58.89	54.68
46	644.96	602.89	560.83	46	64.50	60.29	56.08
47	673.00	630.93	588.87	47	67.30	63.09	58.89
48	687.02	644.96	602.89	48	68.70	64.50	60.29
49	715.06	673.00	616.91	49	71.51	67.30	61.69
50	729.08	687.02	630.93	50	72.91	68.70	63.09
51	757.12	715.06	658.98	51	75.71	71.51	65.90
52	785.16	743.10	687.02	52	78.52	74.31	68.70
53	813.20	757.12	701.04	53	81.32	75.71	70.10
54	841.25	785.16	729.08	54	84.12	78.52	72.91
55	869.29	813.20	743.10	55	86.93	81.32	74.31
56	939.39	869.29	799.18	56	93.94	86.93	79.92
57	1,009.50	939.39	855.27	57	100.95	93.94	85.53
58	1,079.60	1,009.50	925.37	58	107.96	100.95	92.54
59	1,163.72	1,079.60	981.45	59	116.37	107.96	98.15
60	1,233.83	1,149.70	1,051.56	60	123.38	114.97	105.16
61	1,331.97	1,233.83	1,135.68	61	133.20	123.38	113.57
62	1,416.10	1,317.95	1,219.81	62	141.61	131.80	121.98
63	1,514.24	1,416.10	1,303.93	63	151.42	141.61	130.39
64	1,626.41	1,514.24	1,388.06	64	162.64	151.42	138.81
65	1,724.55	1,612.39	1,486.20	65	172.46	161.24	148.62
66	1,906.82	1,780.64	1,640.43	66	190.68	178.06	164.04
67	2,103.12	1,962.91	1,808.68	67	210.31	196.29	180.87
68	2,327.45	2,159.20	1,990.95	68	232.74	215.92	199.09
69	2,565.80	2,383.53	2,187.24	69	256.58	238.35	218.72

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,818.17	2,607.86	2,397.55	70	281.82	260.79	239.76
71	3,154.67	2,930.34	2,691.99	71	315.47	293.03	269.20
72	3,519.21	3,266.84	3,014.47	72	351.92	326.68	301.45
73	3,939.84	3,673.44	3,393.03	73	393.98	367.34	339.30
74	4,402.52	4,108.08	3,799.63	74	440.25	410.81	379.96
75	4,907.27	4,584.79	4,248.29	75	490.73	458.48	424.83
76	5,468.10	5,103.56	4,725.00	76	546.81	510.36	472.50
77	6,070.99	5,664.39	5,257.79	77	607.10	566.44	525.78
78	6,743.99	6,295.32	5,846.66	78	674.40	629.53	584.67
79	7,501.11	7,010.38	6,505.64	79	750.11	701.04	650.56
				80	832.83	778.15	722.07
				81	928.17	866.48	804.79
				82	1,033.33	964.63	895.93
				83	1,151.11	1,075.39	998.28
				84	1,282.90	1,197.37	1,111.85
				85	1,427.31	1,333.38	1,238.03
				86	1,606.78	1,500.22	1,393.66
				87	1,807.28	1,688.10	1,567.52
				88	2,033.01	1,899.81	1,763.81
				89	2,286.79	2,136.77	1,983.94
				90	2,572.81	2,403.16	2,232.11
				91	2,893.89	2,703.20	2,511.12
				92	3,255.62	3,041.10	2,823.78
				93	3,662.22	3,422.47	3,177.11
				94	4,120.70	3,850.10	3,573.89
				95	4,635.27	4,331.02	4,021.16
				96	5,214.32	4,872.22	4,523.10
				97	5,866.29	5,480.72	5,089.54
				98	6,599.58	6,166.33	5,724.68
				99	7,425.40	6,936.07	6,439.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

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
18-39	687.02	644.96	602.89	18-39	68.70	64.50	60.29
40	687.02	644.96	602.89	40	68.70	64.50	60.29
41	715.06	673.00	630.93	41	71.51	67.30	63.09
42	743.10	701.04	644.96	42	74.31	70.10	64.50
43	757.12	715.06	673.00	43	75.71	71.51	67.30
44	785.16	743.10	687.02	44	78.52	74.31	68.70
45	799.18	757.12	715.06	45	79.92	75.71	71.51
46	827.23	785.16	729.08	46	82.72	78.52	72.91
47	855.27	813.20	757.12	47	85.53	81.32	75.71
48	883.31	841.25	785.16	48	88.33	84.12	78.52
49	911.35	869.29	813.20	49	91.13	86.93	81.32
50	925.37	883.31	827.23	50	92.54	88.33	82.72
51	981.45	925.37	869.29	51	98.15	92.54	86.93
52	1,023.52	967.43	911.35	52	102.35	96.74	91.13
53	1,065.58	1,009.50	953.41	53	106.56	100.95	95.34
54	1,121.66	1,065.58	995.47	54	112.17	106.56	99.55
55	1,163.72	1,107.64	1,037.54	55	116.37	110.76	103.75
56	1,247.85	1,177.74	1,107.64	56	124.78	117.77	110.76
57	1,317.95	1,247.85	1,177.74	57	131.80	124.78	117.77
58	1,402.08	1,331.97	1,247.85	58	140.21	133.20	124.78
59	1,500.22	1,416.10	1,331.97	59	150.02	141.61	133.20
60	1,584.35	1,500.22	1,402.08	60	158.43	150.02	140.21
61	1,710.53	1,612.39	1,514.24	61	171.05	161.24	151.42
62	1,836.72	1,738.58	1,626.41	62	183.67	173.86	162.64
63	1,976.93	1,864.76	1,752.60	63	197.69	186.48	175.26
64	2,117.14	2,004.97	1,878.78	64	211.71	200.50	187.88
65	2,271.36	2,145.18	2,018.99	65	227.14	214.52	201.90
66	2,509.72	2,369.51	2,215.28	66	250.97	236.95	221.53
67	2,748.07	2,593.84	2,425.59	67	274.81	259.38	242.56
68	3,028.49	2,846.22	2,663.95	68	302.85	284.62	266.39
69	3,322.92	3,126.63	2,916.32	69	332.29	312.66	291.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	3,645.40	3,421.07	3,182.71	70	364.54	342.11	318.27
71	4,066.02	3,813.65	3,561.28	71	406.60	381.36	356.13
72	4,542.73	4,276.33	3,995.92	72	454.27	427.63	399.59
73	5,061.50	4,767.06	4,458.60	73	506.15	476.71	445.86
74	5,636.35	5,313.87	4,991.39	74	563.63	531.39	499.14
75	6,281.30	5,930.78	5,580.27	75	628.13	593.08	558.03
76	6,996.36	6,603.78	6,211.20	76	699.64	660.38	621.12
77	7,767.51	7,332.86	6,898.22	77	776.75	733.29	689.82
78	8,636.79	8,160.09	7,669.36	78	863.68	816.01	766.94
79	9,604.23	9,071.44	8,538.65	79	960.42	907.14	853.86
				80	1,066.98	1,008.09	947.80
				81	1,186.16	1,120.26	1,054.36
				82	1,319.35	1,246.45	1,172.14
				83	1,466.57	1,385.25	1,302.53
				84	1,630.62	1,539.48	1,448.35
				85	1,811.48	1,710.53	1,609.58
				86	2,038.62	1,925.05	1,811.48
				87	2,293.80	2,166.21	2,037.22
				88	2,579.82	2,436.81	2,292.40
				89	2,902.30	2,741.06	2,578.42
				90	3,265.44	3,083.17	2,900.90
				91	3,673.44	3,468.74	3,264.03
				92	4,131.92	3,901.98	3,672.04
				93	4,647.88	4,389.90	4,130.52
				94	5,229.75	4,938.11	4,646.48
				95	5,883.11	5,555.03	5,226.94
				96	6,617.80	6,249.06	5,880.31
				97	7,445.03	7,031.42	6,616.40
				98	8,376.01	7,909.12	7,442.22
				99	9,423.36	8,897.58	8,373.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	490.73	462.69	420.62	18-39	49.07	46.27	42.06
40	490.73	462.69	420.62	40	49.07	46.27	42.06
41	518.77	490.73	448.66	41	51.88	49.07	44.87
42	532.79	504.75	462.69	42	53.28	50.47	46.27
43	560.83	518.77	476.71	43	56.08	51.88	47.67
44	588.87	546.81	490.73	44	58.89	54.68	49.07
45	602.89	560.83	518.77	45	60.29	56.08	51.88
46	630.93	588.87	532.79	46	63.09	58.89	53.28
47	658.98	616.91	560.83	47	65.90	61.69	56.08
48	687.02	630.93	574.85	48	68.70	63.09	57.49
49	701.04	658.98	602.89	49	70.10	65.90	60.29
50	729.08	673.00	616.91	50	72.91	67.30	61.69
51	771.14	715.06	644.96	51	77.11	71.51	64.50
52	799.18	743.10	673.00	52	79.92	74.31	67.30
53	827.23	771.14	701.04	53	82.72	77.11	70.10
54	855.27	799.18	729.08	54	85.53	79.92	72.91
55	883.31	827.23	757.12	55	88.33	82.72	75.71
56	953.41	883.31	813.20	56	95.34	88.33	81.32
57	1,009.50	939.39	869.29	57	100.95	93.94	86.93
58	1,065.58	995.47	925.37	58	106.56	99.55	92.54
59	1,135.68	1,065.58	981.45	59	113.57	106.56	98.15
60	1,205.79	1,121.66	1,037.54	60	120.58	112.17	103.75
61	1,303.93	1,219.81	1,121.66	61	130.39	121.98	112.17
62	1,402.08	1,303.93	1,205.79	62	140.21	130.39	120.58
63	1,514.24	1,402.08	1,289.91	63	151.42	140.21	128.99
64	1,626.41	1,514.24	1,388.06	64	162.64	151.42	138.81
65	1,738.58	1,612.39	1,486.20	65	173.86	161.24	148.62
66	1,892.80	1,766.62	1,626.41	66	189.28	176.66	162.64
67	2,061.05	1,906.82	1,752.60	67	206.11	190.68	175.26
68	2,229.30	2,075.07	1,906.82	68	222.93	207.51	190.68
69	2,425.59	2,257.34	2,075.07	69	242.56	225.73	207.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,621.88	2,439.61	2,243.32	70	262.19	243.96	224.33
71	2,902.30	2,691.99	2,481.68	71	290.23	269.20	248.17
72	3,210.76	2,986.42	2,748.07	72	321.08	298.64	274.81
73	3,533.23	3,294.88	3,042.51	73	353.32	329.49	304.25
74	3,911.79	3,631.38	3,350.96	74	391.18	363.14	335.10
75	4,304.38	4,009.94	3,701.48	75	430.44	400.99	370.15
76	4,851.19	4,514.69	4,164.17	76	485.12	451.47	416.42
77	5,440.06	5,061.50	4,682.94	77	544.01	506.15	468.29
78	6,127.08	5,692.43	5,257.79	78	612.71	569.24	525.78
79	6,884.20	6,393.47	5,902.74	79	688.42	639.35	590.27
80		7,178.63	6,631.82	80		717.86	663.18
81		7,921.73	7,318.84	81		792.17	731.88
82		8,734.94	8,075.96	82		873.49	807.60
83		9,632.27	8,917.21	83		963.23	891.72
84		10,613.72	9,842.58	84		1,061.37	984.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	602.89	560.83	518.77	18-39	60.29	56.08	51.88
40	602.89	560.83	518.77	40	60.29	56.08	51.88
41	630.93	588.87	546.81	41	63.09	58.89	54.68
42	658.98	616.91	574.85	42	65.90	61.69	57.49
43	687.02	644.96	588.87	43	68.70	64.50	58.89
44	715.06	673.00	616.91	44	71.51	67.30	61.69
45	743.10	701.04	644.96	45	74.31	70.10	64.50
46	771.14	715.06	658.98	46	77.11	71.51	65.90
47	799.18	743.10	687.02	47	79.92	74.31	68.70
48	841.25	785.16	715.06	48	84.12	78.52	71.51
49	869.29	813.20	743.10	49	86.93	81.32	74.31
50	897.33	841.25	771.14	50	89.73	84.12	77.11
51	939.39	883.31	813.20	51	93.94	88.33	81.32
52	981.45	911.35	841.25	52	98.15	91.13	84.12
53	1,023.52	953.41	869.29	53	102.35	95.34	86.93
54	1,051.56	981.45	897.33	54	105.16	98.15	89.73
55	1,093.62	1,009.50	925.37	55	109.36	100.95	92.54
56	1,177.74	1,093.62	995.47	56	117.77	109.36	99.55
57	1,247.85	1,163.72	1,065.58	57	124.78	116.37	106.56
58	1,331.97	1,233.83	1,135.68	58	133.20	123.38	113.57
59	1,416.10	1,317.95	1,219.81	59	141.61	131.80	121.98
60	1,500.22	1,402.08	1,289.91	60	150.02	140.21	128.99
61	1,626.41	1,514.24	1,388.06	61	162.64	151.42	138.81
62	1,738.58	1,626.41	1,500.22	62	173.86	162.64	150.02
63	1,878.78	1,752.60	1,612.39	63	187.88	175.26	161.24
64	2,018.99	1,878.78	1,724.55	64	201.90	187.88	172.46
65	2,159.20	2,004.97	1,850.74	65	215.92	200.50	185.07
66	2,355.49	2,187.24	2,018.99	66	235.55	218.72	201.90
67	2,565.80	2,383.53	2,201.26	67	256.58	238.35	220.13
68	2,790.13	2,593.84	2,397.55	68	279.01	259.38	239.76
69	3,042.51	2,832.20	2,607.86	69	304.25	283.22	260.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,308.90	3,070.55	2,832.20	70	330.89	307.05	283.22
71	3,673.44	3,407.05	3,140.65	71	367.34	340.70	314.07
72	4,066.02	3,771.59	3,477.15	72	406.60	377.16	347.72
73	4,486.65	4,178.19	3,855.71	73	448.66	417.82	385.57
74	4,977.37	4,626.85	4,276.33	74	497.74	462.69	427.63
75	5,496.14	5,117.58	4,725.00	75	549.61	511.76	472.50
76	6,141.10	5,706.45	5,271.81	76	614.11	570.65	527.18
77	6,842.13	6,365.43	5,888.72	77	684.21	636.54	588.87
78	7,641.32	7,108.53	6,561.72	78	764.13	710.85	656.17
79	8,510.61	7,921.73	7,318.84	79	851.06	792.17	731.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	757.12	715.06	658.98	18-39	75.71	71.51	65.90
40	757.12	715.06	658.98	40	75.71	71.51	65.90
41	799.18	743.10	687.02	41	79.92	74.31	68.70
42	827.23	771.14	715.06	42	82.72	77.11	71.51
43	855.27	799.18	743.10	43	85.53	79.92	74.31
44	897.33	841.25	785.16	44	89.73	84.12	78.52
45	939.39	883.31	813.20	45	93.94	88.33	81.32
46	967.43	911.35	841.25	46	96.74	91.13	84.12
47	1,009.50	953.41	883.31	47	100.95	95.34	88.33
48	1,051.56	981.45	911.35	48	105.16	98.15	91.13
49	1,093.62	1,023.52	953.41	49	109.36	102.35	95.34
50	1,135.68	1,065.58	981.45	50	113.57	106.56	98.15
51	1,191.77	1,107.64	1,023.52	51	119.18	110.76	102.35
52	1,233.83	1,149.70	1,065.58	52	123.38	114.97	106.56
53	1,275.89	1,191.77	1,107.64	53	127.59	119.18	110.76
54	1,331.97	1,233.83	1,135.68	54	133.20	123.38	113.57
55	1,374.04	1,275.89	1,177.74	55	137.40	127.59	117.77
56	1,472.18	1,374.04	1,261.87	56	147.22	137.40	126.19
57	1,570.33	1,458.16	1,345.99	57	157.03	145.82	134.60
58	1,668.47	1,556.31	1,430.12	58	166.85	155.63	143.01
59	1,780.64	1,654.45	1,514.24	59	178.06	165.45	151.42
60	1,892.80	1,752.60	1,612.39	60	189.28	175.26	161.24
61	2,033.01	1,892.80	1,738.58	61	203.30	189.28	173.86
62	2,187.24	2,033.01	1,864.76	62	218.72	203.30	186.48
63	2,341.47	2,173.22	2,004.97	63	234.15	217.32	200.50
64	2,509.72	2,327.45	2,145.18	64	250.97	232.74	214.52
65	2,691.99	2,495.70	2,299.41	65	269.20	249.57	229.94
66	2,944.36	2,734.05	2,523.74	66	294.44	273.40	252.37
67	3,224.78	3,000.44	2,762.09	67	322.48	300.04	276.21
68	3,519.21	3,266.84	3,014.47	68	351.92	326.68	301.45
69	3,855.71	3,575.30	3,294.88	69	385.57	357.53	329.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,206.23	3,911.79	3,603.34	70	420.62	391.18	360.33
71	4,682.94	4,346.44	4,009.94	71	468.29	434.64	400.99
72	5,187.68	4,823.14	4,458.60	72	518.77	482.31	445.86
73	5,762.54	5,355.93	4,949.33	73	576.25	535.59	494.93
74	6,393.47	5,958.83	5,510.16	74	639.35	595.88	551.02
75	7,094.51	6,603.78	6,113.05	75	709.45	660.38	611.31
76	7,991.84	7,445.03	6,884.20	76	799.18	744.50	688.42
77	9,001.33	8,384.42	7,753.48	77	900.13	838.44	775.35
78	10,122.99	9,435.98	8,734.94	78	1,012.30	943.60	873.49
79	11,398.88	10,613.72	9,828.56	79	1,139.89	1,061.37	982.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	981.45	925.37	869.29	18-39	98.15	92.54	86.93
40	981.45	925.37	869.29	40	98.15	92.54	86.93
41	1,023.52	967.43	911.35	41	102.35	96.74	91.13
42	1,065.58	1,009.50	953.41	42	106.56	100.95	95.34
43	1,121.66	1,065.58	995.47	43	112.17	106.56	99.55
44	1,163.72	1,107.64	1,037.54	44	116.37	110.76	103.75
45	1,205.79	1,149.70	1,079.60	45	120.58	114.97	107.96
46	1,261.87	1,191.77	1,121.66	46	126.19	119.18	112.17
47	1,303.93	1,233.83	1,163.72	47	130.39	123.38	116.37
48	1,360.01	1,289.91	1,219.81	48	136.00	128.99	121.98
49	1,416.10	1,345.99	1,275.89	49	141.61	134.60	127.59
50	1,472.18	1,402.08	1,317.95	50	147.22	140.21	131.80
51	1,556.31	1,472.18	1,388.06	51	155.63	147.22	138.81
52	1,626.41	1,542.28	1,444.14	52	162.64	154.23	144.41
53	1,710.53	1,612.39	1,514.24	53	171.05	161.24	151.42
54	1,780.64	1,682.49	1,584.35	54	178.06	168.25	158.43
55	1,864.76	1,766.62	1,654.45	55	186.48	176.66	165.45
56	1,990.95	1,878.78	1,766.62	56	199.09	187.88	176.66
57	2,117.14	2,004.97	1,878.78	57	211.71	200.50	187.88
58	2,243.32	2,117.14	1,990.95	58	224.33	211.71	199.09
59	2,383.53	2,257.34	2,117.14	59	238.35	225.73	211.71
60	2,523.74	2,383.53	2,243.32	60	252.37	238.35	224.33
61	2,720.03	2,565.80	2,411.57	61	272.00	256.58	241.16
62	2,916.32	2,762.09	2,593.84	62	291.63	276.21	259.38
63	3,126.63	2,958.38	2,776.11	63	312.66	295.84	277.61
64	3,350.96	3,168.69	2,986.42	64	335.10	316.87	298.64
65	3,589.32	3,393.03	3,196.74	65	358.93	339.30	319.67
66	3,925.81	3,715.50	3,491.17	66	392.58	371.55	349.12
67	4,290.35	4,052.00	3,813.65	67	429.04	405.20	381.36
68	4,696.96	4,430.56	4,164.17	68	469.70	443.06	416.42
69	5,131.60	4,851.19	4,556.75	69	513.16	485.12	455.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	5,594.29	5,285.83	4,963.35	70	559.43	528.58	496.34
71	6,197.18	5,860.68	5,510.16	71	619.72	586.07	551.02
72	6,870.18	6,491.62	6,099.03	72	687.02	649.16	609.90
73	7,599.26	7,178.63	6,758.01	73	759.93	717.86	675.80
74	8,412.46	7,963.80	7,501.11	74	841.25	796.38	750.11
75	9,309.79	8,805.04	8,300.29	75	930.98	880.50	830.03
76	10,487.53	9,926.70	9,365.87	76	1,048.75	992.67	936.59
77	11,819.51	11,188.57	10,543.62	77	1,181.95	1,118.86	1,054.36
78	13,305.71	12,590.65	11,875.59	78	1,330.57	1,259.06	1,187.56
79	14,988.20	14,189.02	13,389.83	79	1,498.82	1,418.90	1,338.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	715.06	673.00	616.91	18-39	71.51	67.30	61.69
40	715.06	673.00	616.91	40	71.51	67.30	61.69
41	743.10	701.04	644.96	41	74.31	70.10	64.50
42	771.14	715.06	658.98	42	77.11	71.51	65.90
43	799.18	743.10	687.02	43	79.92	74.31	68.70
44	813.20	757.12	701.04	44	81.32	75.71	70.10
45	841.25	785.16	729.08	45	84.12	78.52	72.91
46	869.29	813.20	743.10	46	86.93	81.32	74.31
47	897.33	841.25	771.14	47	89.73	84.12	77.11
48	925.37	869.29	799.18	48	92.54	86.93	79.92
49	953.41	897.33	827.23	49	95.34	89.73	82.72
50	981.45	911.35	841.25	50	98.15	91.13	84.12
51	1,009.50	939.39	869.29	51	100.95	93.94	86.93
52	1,037.54	967.43	897.33	52	103.75	96.74	89.73
53	1,065.58	995.47	911.35	53	106.56	99.55	91.13
54	1,093.62	1,023.52	939.39	54	109.36	102.35	93.94
55	1,107.64	1,037.54	953.41	55	110.76	103.75	95.34
56	1,177.74	1,093.62	1,009.50	56	117.77	109.36	100.95
57	1,233.83	1,149.70	1,065.58	57	123.38	114.97	106.56
58	1,303.93	1,219.81	1,121.66	58	130.39	121.98	112.17
59	1,360.01	1,275.89	1,177.74	59	136.00	127.59	117.77
60	1,430.12	1,331.97	1,233.83	60	143.01	133.20	123.38
61	1,542.28	1,444.14	1,331.97	61	154.23	144.41	133.20
62	1,640.43	1,528.26	1,416.10	62	164.04	152.83	141.61
63	1,752.60	1,640.43	1,528.26	63	175.26	164.04	152.83
64	1,878.78	1,752.60	1,626.41	64	187.88	175.26	162.64
65	2,004.97	1,878.78	1,738.58	65	200.50	187.88	173.86
66	2,159.20	2,018.99	1,878.78	66	215.92	201.90	187.88
67	2,327.45	2,173.22	2,018.99	67	232.74	217.32	201.90
68	2,509.72	2,341.47	2,173.22	68	250.97	234.15	217.32
69	2,706.01	2,523.74	2,341.47	69	270.60	252.37	234.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,902.30	2,706.01	2,509.72	70	290.23	270.60	250.97
71	3,182.71	2,972.40	2,762.09	71	318.27	297.24	276.21
72	3,491.17	3,252.82	3,014.47	72	349.12	325.28	301.45
73	3,827.67	3,575.30	3,308.90	73	382.77	357.53	330.89
74	4,206.23	3,925.81	3,631.38	74	420.62	392.58	363.14
75	4,598.81	4,290.35	3,967.88	75	459.88	429.04	396.79
76	5,145.62	4,795.10	4,444.58	76	514.56	479.51	444.46
77	5,762.54	5,369.95	4,963.35	77	576.25	537.00	496.34
78	6,435.53	6,000.89	5,552.22	78	643.55	600.09	555.22
79	7,192.65	6,701.93	6,211.20	79	719.27	670.19	621.12
80		7,487.09	6,940.28	80		748.71	694.03
81		8,272.25	7,669.36	81		827.23	766.94
82		9,127.52	8,454.52	82		912.75	845.45
83		10,066.91	9,323.81	83		1,006.69	932.38
84		11,104.45	10,291.24	84		1,110.44	1,029.12

Fractional Premiums (expressed as a percent of annual premium)

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

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**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	883.31	827.23	771.14	18-39	88.33	82.72	77.11
40	883.31	827.23	771.14	40	88.33	82.72	77.11
41	925.37	869.29	799.18	41	92.54	86.93	79.92
42	953.41	897.33	827.23	42	95.34	89.73	82.72
43	981.45	925.37	855.27	43	98.15	92.54	85.53
44	1,009.50	953.41	883.31	44	100.95	95.34	88.33
45	1,051.56	981.45	911.35	45	105.16	98.15	91.13
46	1,079.60	1,009.50	939.39	46	107.96	100.95	93.94
47	1,107.64	1,037.54	967.43	47	110.76	103.75	96.74
48	1,149.70	1,079.60	1,009.50	48	114.97	107.96	100.95
49	1,191.77	1,121.66	1,037.54	49	119.18	112.17	103.75
50	1,219.81	1,149.70	1,065.58	50	121.98	114.97	106.56
51	1,261.87	1,177.74	1,093.62	51	126.19	117.77	109.36
52	1,289.91	1,205.79	1,121.66	52	128.99	120.58	112.17
53	1,331.97	1,247.85	1,149.70	53	133.20	124.78	114.97
54	1,360.01	1,275.89	1,177.74	54	136.00	127.59	117.77
55	1,388.06	1,303.93	1,205.79	55	138.81	130.39	120.58
56	1,472.18	1,374.04	1,275.89	56	147.22	137.40	127.59
57	1,556.31	1,458.16	1,345.99	57	155.63	145.82	134.60
58	1,640.43	1,528.26	1,416.10	58	164.04	152.83	141.61
59	1,738.58	1,626.41	1,500.22	59	173.86	162.64	150.02
60	1,822.70	1,696.51	1,570.33	60	182.27	169.65	157.03
61	1,948.89	1,822.70	1,682.49	61	194.89	182.27	168.25
62	2,089.09	1,948.89	1,794.66	62	208.91	194.89	179.47
63	2,229.30	2,075.07	1,920.85	63	222.93	207.51	192.08
64	2,369.51	2,215.28	2,047.03	64	236.95	221.53	204.70
65	2,523.74	2,355.49	2,173.22	65	252.37	235.55	217.32
66	2,734.05	2,551.78	2,355.49	66	273.40	255.18	235.55
67	2,944.36	2,748.07	2,537.76	67	294.44	274.81	253.78
68	3,168.69	2,958.38	2,734.05	68	316.87	295.84	273.40
69	3,421.07	3,196.74	2,958.38	69	342.11	319.67	295.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,687.46	3,435.09	3,182.71	70	368.75	343.51	318.27
71	4,052.00	3,785.61	3,505.19	71	405.20	378.56	350.52
72	4,458.60	4,164.17	3,855.71	72	445.86	416.42	385.57
73	4,893.25	4,570.77	4,234.27	73	489.32	457.08	423.43
74	5,369.95	5,019.43	4,654.89	74	537.00	501.94	465.49
75	5,888.72	5,496.14	5,103.56	75	588.87	549.61	510.36
76	6,533.68	6,099.03	5,664.39	76	653.37	609.90	566.44
77	7,234.72	6,758.01	6,267.28	77	723.47	675.80	626.73
78	8,005.86	7,473.07	6,940.28	78	800.59	747.31	694.03
79	8,875.15	8,286.27	7,683.38	79	887.51	828.63	768.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,093.62	1,023.52	939.39	18-39	109.36	102.35	93.94
40	1,093.62	1,023.52	939.39	40	109.36	102.35	93.94
41	1,135.68	1,065.58	981.45	41	113.57	106.56	98.15
42	1,177.74	1,093.62	1,009.50	42	117.77	109.36	100.95
43	1,219.81	1,135.68	1,051.56	43	121.98	113.57	105.16
44	1,261.87	1,177.74	1,093.62	44	126.19	117.77	109.36
45	1,303.93	1,219.81	1,121.66	45	130.39	121.98	112.17
46	1,345.99	1,261.87	1,163.72	46	134.60	126.19	116.37
47	1,402.08	1,303.93	1,205.79	47	140.21	130.39	120.58
48	1,444.14	1,345.99	1,247.85	48	144.41	134.60	124.78
49	1,500.22	1,402.08	1,289.91	49	150.02	140.21	128.99
50	1,542.28	1,444.14	1,331.97	50	154.23	144.41	133.20
51	1,598.37	1,486.20	1,374.04	51	159.84	148.62	137.40
52	1,640.43	1,528.26	1,416.10	52	164.04	152.83	141.61
53	1,682.49	1,570.33	1,458.16	53	168.25	157.03	145.82
54	1,738.58	1,626.41	1,500.22	54	173.86	162.64	150.02
55	1,780.64	1,668.47	1,542.28	55	178.06	166.85	154.23
56	1,878.78	1,752.60	1,626.41	56	187.88	175.26	162.64
57	1,976.93	1,850.74	1,710.53	57	197.69	185.07	171.05
58	2,089.09	1,948.89	1,808.68	58	208.91	194.89	180.87
59	2,187.24	2,047.03	1,892.80	59	218.72	204.70	189.28
60	2,299.41	2,145.18	1,990.95	60	229.94	214.52	199.09
61	2,453.63	2,299.41	2,131.16	61	245.36	229.94	213.12
62	2,621.88	2,453.63	2,271.36	62	262.19	245.36	227.14
63	2,790.13	2,607.86	2,411.57	63	279.01	260.79	241.16
64	2,972.40	2,776.11	2,579.82	64	297.24	277.61	257.98
65	3,154.67	2,944.36	2,734.05	65	315.47	294.44	273.40
66	3,421.07	3,196.74	2,972.40	66	342.11	319.67	297.24
67	3,715.50	3,463.13	3,210.76	67	371.55	346.31	321.08
68	4,023.96	3,757.57	3,477.15	68	402.40	375.76	347.72
69	4,360.46	4,066.02	3,771.59	69	436.05	406.60	377.16

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,710.98	4,402.52	4,080.04	70	471.10	440.25	408.00
71	5,187.68	4,851.19	4,500.67	71	518.77	485.12	450.07
72	5,720.47	5,341.91	4,949.33	72	572.05	534.19	494.93
73	6,295.32	5,874.70	5,454.08	73	629.53	587.47	545.41
74	6,926.26	6,463.57	6,000.89	74	692.63	646.36	600.09
75	7,613.28	7,108.53	6,603.78	75	761.33	710.85	660.38
76	8,524.63	7,963.80	7,388.94	76	852.46	796.38	738.89
77	9,534.12	8,903.19	8,258.23	77	953.41	890.32	825.82
78	10,655.78	9,954.75	9,239.69	78	1,065.58	995.47	923.97
79	11,917.65	11,132.49	10,333.31	79	1,191.77	1,113.25	1,033.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,402.08	1,331.97	1,247.85	18-39	140.21	133.20	124.78
40	1,402.08	1,331.97	1,247.85	40	140.21	133.20	124.78
41	1,458.16	1,388.06	1,303.93	41	145.82	138.81	130.39
42	1,514.24	1,430.12	1,345.99	42	151.42	143.01	134.60
43	1,570.33	1,486.20	1,402.08	43	157.03	148.62	140.21
44	1,626.41	1,542.28	1,444.14	44	162.64	154.23	144.41
45	1,682.49	1,598.37	1,500.22	45	168.25	159.84	150.02
46	1,752.60	1,654.45	1,556.31	46	175.26	165.45	155.63
47	1,822.70	1,724.55	1,612.39	47	182.27	172.46	161.24
48	1,878.78	1,780.64	1,682.49	48	187.88	178.06	168.25
49	1,948.89	1,850.74	1,738.58	49	194.89	185.07	173.86
50	2,018.99	1,906.82	1,794.66	50	201.90	190.68	179.47
51	2,103.12	1,990.95	1,864.76	51	210.31	199.09	186.48
52	2,173.22	2,061.05	1,934.87	52	217.32	206.11	193.49
53	2,243.32	2,117.14	1,990.95	53	224.33	211.71	199.09
54	2,327.45	2,201.26	2,061.05	54	232.74	220.13	206.11
55	2,397.55	2,271.36	2,131.16	55	239.76	227.14	213.12
56	2,537.76	2,397.55	2,243.32	56	253.78	239.76	224.33
57	2,663.95	2,523.74	2,369.51	57	266.39	252.37	236.95
58	2,804.15	2,649.93	2,495.70	58	280.42	264.99	249.57
59	2,944.36	2,790.13	2,621.88	59	294.44	279.01	262.19
60	3,098.59	2,930.34	2,748.07	60	309.86	293.03	274.81
61	3,308.90	3,126.63	2,930.34	61	330.89	312.66	293.03
62	3,519.21	3,322.92	3,126.63	62	351.92	332.29	312.66
63	3,743.54	3,547.25	3,336.94	63	374.35	354.73	333.69
64	3,981.90	3,771.59	3,547.25	64	398.19	377.16	354.73
65	4,234.27	4,009.94	3,771.59	65	423.43	400.99	377.16
66	4,584.79	4,332.42	4,080.04	66	458.48	433.24	408.00
67	4,963.35	4,696.96	4,416.54	67	496.34	469.70	441.65
68	5,369.95	5,075.52	4,781.08	68	537.00	507.55	478.11
69	5,818.62	5,496.14	5,173.66	69	581.86	549.61	517.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	6,281.30	5,930.78	5,580.27	70	628.13	593.08	558.03
71	6,898.22	6,519.66	6,127.08	71	689.82	651.97	612.71
72	7,571.21	7,150.59	6,729.97	72	757.12	715.06	673.00
73	8,314.32	7,851.63	7,374.92	73	831.43	785.16	737.49
74	9,113.50	8,608.75	8,089.98	74	911.35	860.88	809.00
75	9,996.81	9,435.98	8,875.15	75	999.68	943.60	887.51
76	11,188.57	10,557.64	9,926.70	76	1,118.86	1,055.76	992.67
77	12,506.52	11,805.49	11,104.45	77	1,250.65	1,180.55	1,110.44
78	13,978.71	13,207.56	12,422.40	78	1,397.87	1,320.76	1,242.24
79	15,633.16	14,763.87	13,894.58	79	1,563.32	1,476.39	1,389.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	294.44	280.42	252.37	18-39	29.44	28.04	25.24
40	294.44	280.42	252.37	40	29.44	28.04	25.24
41	308.46	294.44	266.39	41	30.85	29.44	26.64
42	322.48	308.46	280.42	42	32.25	30.85	28.04
43	336.50	308.46	280.42	43	33.65	30.85	28.04
44	336.50	322.48	294.44	44	33.65	32.25	29.44
45	350.52	336.50	308.46	45	35.05	33.65	30.85
46	364.54	336.50	308.46	46	36.45	33.65	30.85
47	378.56	350.52	322.48	47	37.86	35.05	32.25
48	392.58	364.54	336.50	48	39.26	36.45	33.65
49	406.60	378.56	350.52	49	40.66	37.86	35.05
50	406.60	378.56	350.52	50	40.66	37.86	35.05
51	434.64	406.60	378.56	51	43.46	40.66	37.86
52	462.69	434.64	392.58	52	46.27	43.46	39.26
53	490.73	462.69	420.62	53	49.07	46.27	42.06
54	518.77	490.73	448.66	54	51.88	49.07	44.87
55	532.79	504.75	462.69	55	53.28	50.47	46.27
56	574.85	532.79	490.73	56	57.49	53.28	49.07
57	616.91	574.85	532.79	57	61.69	57.49	53.28
58	644.96	602.89	560.83	58	64.50	60.29	56.08
59	687.02	644.96	588.87	59	68.70	64.50	58.89
60	729.08	673.00	616.91	60	72.91	67.30	61.69
61	785.16	729.08	673.00	61	78.52	72.91	67.30
62	841.25	785.16	729.08	62	84.12	78.52	72.91
63	911.35	855.27	785.16	63	91.13	85.53	78.52
64	967.43	911.35	841.25	64	96.74	91.13	84.12
65	1,037.54	967.43	897.33	65	103.75	96.74	89.73
66	1,135.68	1,065.58	981.45	66	113.57	106.56	98.15
67	1,247.85	1,163.72	1,079.60	67	124.78	116.37	107.96
68	1,360.01	1,275.89	1,177.74	68	136.00	127.59	117.77
69	1,486.20	1,388.06	1,289.91	69	148.62	138.81	128.99

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,612.39	1,514.24	1,402.08	70	161.24	151.42	140.21
71	1,794.66	1,682.49	1,570.33	71	179.47	168.25	157.03
72	2,004.97	1,878.78	1,738.58	72	200.50	187.88	173.86
73	2,215.28	2,075.07	1,934.87	73	221.53	207.51	193.49
74	2,467.66	2,313.43	2,145.18	74	246.77	231.34	214.52
75	2,734.05	2,551.78	2,369.51	75	273.40	255.18	236.95
76	3,056.53	2,860.24	2,649.93	76	305.65	286.02	264.99
77	3,421.07	3,196.74	2,958.38	77	342.11	319.67	295.84
78	3,813.65	3,561.28	3,308.90	78	381.36	356.13	330.89
79	4,262.31	3,981.90	3,701.48	79	426.23	398.19	370.15
80		4,444.58	4,122.11	80	475.30	444.46	412.21
81		5,019.43	4,654.89	81	537.00	501.94	465.49
82		5,650.37	5,243.77	82	605.70	565.04	524.38
83		6,379.45	5,916.76	83	682.81	637.94	591.68
84		7,178.63	6,659.86	84	769.74	717.86	665.99
				85	866.48	809.00	750.11
				86	975.85	911.35	844.05
				87	1,097.83	1,024.92	950.61
				88	1,233.83	1,152.51	1,068.38
				89	1,388.06	1,296.92	1,201.58
				90	1,561.91	1,458.16	1,353.00
				91	1,756.80	1,640.43	1,521.25
				92	1,976.93	1,845.13	1,711.94
				93	2,223.69	2,076.48	1,925.05
				94	2,501.30	2,335.86	2,166.21
				95	2,813.97	2,627.49	2,436.81
				96	3,165.89	2,955.58	2,741.06
				97	3,561.28	3,325.73	3,083.17
				98	4,007.14	3,740.74	3,468.74
				99	4,507.68	4,209.03	3,901.98

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	364.54	336.50	308.46	18-39	36.45	33.65	30.85
40	364.54	336.50	308.46	40	36.45	33.65	30.85
41	378.56	350.52	322.48	41	37.86	35.05	32.25
42	392.58	364.54	336.50	42	39.26	36.45	33.65
43	406.60	378.56	350.52	43	40.66	37.86	35.05
44	420.62	392.58	364.54	44	42.06	39.26	36.45
45	434.64	406.60	378.56	45	43.46	40.66	37.86
46	448.66	420.62	392.58	46	44.87	42.06	39.26
47	462.69	434.64	392.58	47	46.27	43.46	39.26
48	476.71	448.66	406.60	48	47.67	44.87	40.66
49	490.73	462.69	420.62	49	49.07	46.27	42.06
50	504.75	476.71	434.64	50	50.47	47.67	43.46
51	532.79	504.75	462.69	51	53.28	50.47	46.27
52	560.83	518.77	476.71	52	56.08	51.88	47.67
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	532.79	54	61.69	57.49	53.28
55	630.93	588.87	546.81	55	63.09	58.89	54.68
56	687.02	644.96	588.87	56	68.70	64.50	58.89
57	729.08	687.02	630.93	57	72.91	68.70	63.09
58	785.16	729.08	673.00	58	78.52	72.91	67.30
59	827.23	771.14	715.06	59	82.72	77.11	71.51
60	883.31	827.23	757.12	60	88.33	82.72	75.71
61	953.41	897.33	827.23	61	95.34	89.73	82.72
62	1,023.52	953.41	883.31	62	102.35	95.34	88.33
63	1,093.62	1,023.52	953.41	63	109.36	102.35	95.34
64	1,177.74	1,107.64	1,023.52	64	117.77	110.76	102.35
65	1,247.85	1,177.74	1,093.62	65	124.78	117.77	109.36
66	1,374.04	1,289.91	1,205.79	66	137.40	128.99	120.58
67	1,514.24	1,416.10	1,317.95	67	151.42	141.61	131.80
68	1,668.47	1,570.33	1,458.16	68	166.85	157.03	145.82
69	1,836.72	1,724.55	1,598.37	69	183.67	172.46	159.84

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,004.97	1,878.78	1,738.58	70	200.50	187.88	173.86
71	2,243.32	2,103.12	1,948.89	71	224.33	210.31	194.89
72	2,509.72	2,341.47	2,173.22	72	250.97	234.15	217.32
73	2,790.13	2,607.86	2,425.59	73	279.01	260.79	242.56
74	3,126.63	2,916.32	2,706.01	74	312.66	291.63	270.60
75	3,477.15	3,252.82	3,014.47	75	347.72	325.28	301.45
76	3,883.75	3,631.38	3,364.98	76	388.38	363.14	336.50
77	4,332.42	4,052.00	3,757.57	77	433.24	405.20	375.76
78	4,837.16	4,514.69	4,192.21	78	483.72	451.47	419.22
79	5,398.00	5,033.46	4,668.92	79	539.80	503.35	466.89
				80	601.49	560.83	520.17
				81	678.61	633.74	587.47
				82	764.13	713.66	661.78
				83	860.88	803.39	745.90
				84	970.24	905.74	839.84
				85	1,092.22	1,019.31	946.40
				86	1,229.62	1,146.90	1,065.58
				87	1,382.45	1,291.31	1,198.78
				88	1,556.31	1,452.55	1,348.80
				89	1,749.79	1,633.42	1,517.05
				90	1,968.52	1,838.12	1,706.33
				91	2,215.28	2,066.66	1,919.44
				92	2,491.49	2,326.05	2,159.20
				93	2,802.75	2,616.28	2,428.40
				94	3,153.27	2,942.96	2,732.65
				95	3,547.25	3,310.30	3,073.35
				96	3,990.31	3,723.92	3,457.52
				97	4,489.45	4,189.41	3,890.76
				98	5,050.28	4,713.78	4,375.88
				99	5,682.62	5,302.65	4,924.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	448.66	420.62	378.56	18-39	44.87	42.06	37.86
40	448.66	420.62	378.56	40	44.87	42.06	37.86
41	476.71	448.66	406.60	41	47.67	44.87	40.66
42	490.73	462.69	420.62	42	49.07	46.27	42.06
43	504.75	476.71	434.64	43	50.47	47.67	43.46
44	518.77	490.73	448.66	44	51.88	49.07	44.87
45	546.81	504.75	462.69	45	54.68	50.47	46.27
46	560.83	532.79	490.73	46	56.08	53.28	49.07
47	588.87	546.81	504.75	47	58.89	54.68	50.47
48	602.89	560.83	518.77	48	60.29	56.08	51.88
49	630.93	588.87	546.81	49	63.09	58.89	54.68
50	644.96	602.89	560.83	50	64.50	60.29	56.08
51	673.00	630.93	588.87	51	67.30	63.09	58.89
52	701.04	658.98	602.89	52	70.10	65.90	60.29
53	715.06	673.00	630.93	53	71.51	67.30	63.09
54	743.10	701.04	644.96	54	74.31	70.10	64.50
55	757.12	715.06	658.98	55	75.71	71.51	65.90
56	813.20	771.14	715.06	56	81.32	77.11	71.51
57	869.29	813.20	757.12	57	86.93	81.32	75.71
58	939.39	883.31	813.20	58	93.94	88.33	81.32
59	995.47	939.39	869.29	59	99.55	93.94	86.93
60	1,065.58	995.47	925.37	60	106.56	99.55	92.54
61	1,149.70	1,079.60	1,009.50	61	114.97	107.96	100.95
62	1,247.85	1,163.72	1,079.60	62	124.78	116.37	107.96
63	1,345.99	1,261.87	1,163.72	63	134.60	126.19	116.37
64	1,444.14	1,360.01	1,261.87	64	144.41	136.00	126.19
65	1,556.31	1,458.16	1,345.99	65	155.63	145.82	134.60
66	1,710.53	1,598.37	1,486.20	66	171.05	159.84	148.62
67	1,878.78	1,752.60	1,626.41	67	187.88	175.26	162.64
68	2,061.05	1,920.85	1,780.64	68	206.11	192.08	178.06
69	2,271.36	2,117.14	1,962.91	69	227.14	211.71	196.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC4JQ7, et al.

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
70	2,481.68	2,313.43	2,145.18	70	248.17	231.34	214.52
71	2,790.13	2,607.86	2,411.57	71	279.01	260.79	241.16
72	3,126.63	2,916.32	2,706.01	72	312.66	291.63	270.60
73	3,505.19	3,280.86	3,042.51	73	350.52	328.09	304.25
74	3,925.81	3,673.44	3,407.05	74	392.58	367.34	340.70
75	4,388.50	4,108.08	3,813.65	75	438.85	410.81	381.36
76	4,907.27	4,584.79	4,262.31	76	490.73	458.48	426.23
77	5,468.10	5,103.56	4,739.02	77	546.81	510.36	473.90
78	6,099.03	5,692.43	5,285.83	78	609.90	569.24	528.58
79	6,800.07	6,351.41	5,888.72	79	680.01	635.14	588.87
				80	757.12	706.65	681.41
				81	853.86	797.78	740.30
				82	960.42	897.33	832.83
				83	1,082.40	1,010.90	939.39
				84	1,218.40	1,138.49	1,057.17
				85	1,371.23	1,281.50	1,190.36
				86	1,543.69	1,442.74	1,319.76
				87	1,735.77	1,622.20	1,507.23
				88	1,953.09	1,839.52	1,695.11
				89	2,197.05	2,054.04	1,920.85
				90	2,471.86	2,310.62	2,145.18
				91	2,780.32	2,598.05	2,414.38
				92	3,128.03	2,923.33	2,715.82
				93	3,519.21	3,289.27	3,055.13
				94	3,959.46	3,700.08	3,436.49
				95	4,453.00	4,162.77	3,865.53
				96	5,009.62	4,682.94	4,349.24
				97	5,636.35	5,267.60	4,893.25
				98	6,340.19	5,925.18	5,504.55
				99	7,133.77	6,666.88	6,192.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	560.83	532.79	504.75	18-39	56.08	53.28	50.47
40	560.83	532.79	504.75	40	56.08	53.28	50.47
41	588.87	560.83	532.79	41	58.89	56.08	53.28
42	616.91	588.87	546.81	42	61.69	58.89	54.68
43	630.93	602.89	574.85	43	63.09	60.29	57.49
44	658.98	630.93	588.87	44	65.90	63.09	58.89
45	687.02	658.98	616.91	45	68.70	65.90	61.69
46	715.06	673.00	630.93	46	71.51	67.30	63.09
47	743.10	701.04	658.98	47	74.31	70.10	65.90
48	771.14	729.08	687.02	48	77.11	72.91	68.70
49	799.18	757.12	715.06	49	79.92	75.71	71.51
50	827.23	785.16	729.08	50	82.72	78.52	72.91
51	869.29	813.20	757.12	51	86.93	81.32	75.71
52	897.33	841.25	785.16	52	89.73	84.12	78.52
53	925.37	869.29	813.20	53	92.54	86.93	81.32
54	953.41	897.33	841.25	54	95.34	89.73	84.12
55	981.45	925.37	869.29	55	98.15	92.54	86.93
56	1,065.58	1,009.50	939.39	56	106.56	100.95	93.94
57	1,149.70	1,079.60	1,009.50	57	114.97	107.96	100.95
58	1,233.83	1,163.72	1,093.62	58	123.38	116.37	109.36
59	1,317.95	1,247.85	1,177.74	59	131.80	124.78	117.77
60	1,416.10	1,345.99	1,261.87	60	141.61	134.60	126.19
61	1,528.26	1,444.14	1,360.01	61	152.83	144.41	136.00
62	1,640.43	1,556.31	1,458.16	62	164.04	155.63	145.82
63	1,752.60	1,668.47	1,570.33	63	175.26	166.85	157.03
64	1,892.80	1,794.66	1,682.49	64	189.28	179.47	168.25
65	2,018.99	1,906.82	1,794.66	65	201.90	190.68	179.47
66	2,229.30	2,103.12	1,976.93	66	222.93	210.31	197.69
67	2,439.61	2,313.43	2,173.22	67	243.96	231.34	217.32
68	2,677.97	2,537.76	2,383.53	68	267.80	253.78	238.35
69	2,944.36	2,776.11	2,607.86	69	294.44	277.61	260.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	3,224.78	3,042.51	2,860.24	70	322.48	304.25	286.02
71	3,603.34	3,407.05	3,196.74	71	360.33	340.70	319.67
72	4,023.96	3,799.63	3,575.30	72	402.40	379.96	357.53
73	4,486.65	4,234.27	3,981.90	73	448.66	423.43	398.19
74	5,005.41	4,739.02	4,458.60	74	500.54	473.90	445.86
75	5,580.27	5,271.81	4,963.35	75	558.03	527.18	496.34
76	6,225.22	5,888.72	5,538.20	76	622.52	588.87	553.82
77	6,940.28	6,561.72	6,169.14	77	694.03	656.17	616.91
78	7,725.44	7,304.82	6,884.20	78	772.54	730.48	688.42
79	8,608.75	8,146.07	7,669.36	79	860.88	814.61	766.94
				80	959.02	907.14	853.86
				81	1,079.60	1,020.71	961.82
				82	1,215.60	1,148.30	1,081.00
				83	1,367.02	1,292.71	1,217.00
				84	1,538.08	1,453.95	1,368.43
				85	1,730.16	1,634.82	1,539.48
				86	1,947.48	1,839.52	1,732.97
				87	2,190.04	2,069.47	1,948.89
				88	2,464.85	2,328.85	2,192.85
				89	2,771.91	2,619.08	2,466.25
				90	3,118.22	2,947.17	2,774.71
				91	3,508.00	3,314.51	3,121.02
				92	3,946.85	3,729.52	3,512.20
				93	4,440.38	4,195.01	3,951.05
				94	4,994.20	4,719.39	4,444.58
				95	5,619.52	5,309.66	4,999.81
				96	6,321.96	5,972.85	5,625.13
				97	7,111.33	6,720.15	6,327.57
				98	8,000.25	7,560.00	7,118.34
				99	8,999.93	8,505.00	8,008.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	434.64	406.60	378.56	18-39	43.46	40.66	37.86
40	434.64	406.60	378.56	40	43.46	40.66	37.86
41	462.69	434.64	406.60	41	46.27	43.46	40.66
42	476.71	448.66	420.62	42	47.67	44.87	42.06
43	490.73	462.69	434.64	43	49.07	46.27	43.46
44	504.75	476.71	448.66	44	50.47	47.67	44.87
45	532.79	504.75	462.69	45	53.28	50.47	46.27
46	546.81	518.77	476.71	46	54.68	51.88	47.67
47	574.85	532.79	490.73	47	57.49	53.28	49.07
48	588.87	560.83	518.77	48	58.89	56.08	51.88
49	616.91	574.85	532.79	49	61.69	57.49	53.28
50	630.93	588.87	546.81	50	63.09	58.89	54.68
51	658.98	616.91	574.85	51	65.90	61.69	57.49
52	687.02	644.96	602.89	52	68.70	64.50	60.29
53	715.06	673.00	630.93	53	71.51	67.30	63.09
54	743.10	701.04	658.98	54	74.31	70.10	65.90
55	771.14	729.08	673.00	55	77.11	72.91	67.30
56	827.23	785.16	729.08	56	82.72	78.52	72.91
57	883.31	827.23	771.14	57	88.33	82.72	77.11
58	939.39	883.31	813.20	58	93.94	88.33	81.32
59	1,009.50	939.39	869.29	59	100.95	93.94	86.93
60	1,065.58	995.47	911.35	60	106.56	99.55	91.13
61	1,149.70	1,065.58	981.45	61	114.97	106.56	98.15
62	1,233.83	1,149.70	1,065.58	62	123.38	114.97	106.56
63	1,317.95	1,233.83	1,149.70	63	131.80	123.38	114.97
64	1,416.10	1,331.97	1,233.83	64	141.61	133.20	123.38
65	1,514.24	1,416.10	1,317.95	65	151.42	141.61	131.80
66	1,654.45	1,556.31	1,444.14	66	165.45	155.63	144.41
67	1,794.66	1,682.49	1,570.33	67	179.47	168.25	157.03
68	1,962.91	1,836.72	1,696.51	68	196.29	183.67	169.65
69	2,131.16	1,990.95	1,850.74	69	213.12	199.09	185.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,313.43	2,159.20	2,004.97	70	231.34	215.92	200.50
71	2,565.80	2,397.55	2,229.30	71	256.58	239.76	222.93
72	2,832.20	2,649.93	2,453.63	72	283.22	264.99	245.36
73	3,126.63	2,930.34	2,720.03	73	312.66	293.03	272.00
74	3,449.11	3,224.78	3,000.44	74	344.91	322.48	300.04
75	3,799.63	3,561.28	3,308.90	75	379.96	356.13	330.89
76	4,276.33	4,009.94	3,729.52	76	427.63	400.99	372.95
77	4,809.12	4,514.69	4,206.23	77	480.91	451.47	420.62
78	5,412.02	5,075.52	4,739.02	78	541.20	507.55	473.90
79	6,085.01	5,706.45	5,327.89	79	608.50	570.65	532.79
80		6,421.51	6,000.89	80		642.15	600.09
81		7,192.65	6,729.97	81		719.27	673.00
82		8,047.92	7,529.15	82		804.79	752.92
83		9,015.35	8,426.48	83		901.54	842.65
84		10,080.93	9,421.96	84		1,008.09	942.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	532.79	504.75	462.69	18-39	53.28	50.47	46.27
40	532.79	504.75	462.69	40	53.28	50.47	46.27
41	560.83	532.79	490.73	41	56.08	53.28	49.07
42	574.85	546.81	504.75	42	57.49	54.68	50.47
43	602.89	560.83	518.77	43	60.29	56.08	51.88
44	630.93	588.87	546.81	44	63.09	58.89	54.68
45	644.96	602.89	560.83	45	64.50	60.29	56.08
46	673.00	630.93	574.85	46	67.30	63.09	57.49
47	701.04	658.98	602.89	47	70.10	65.90	60.29
48	729.08	673.00	616.91	48	72.91	67.30	61.69
49	757.12	701.04	644.96	49	75.71	70.10	64.50
50	771.14	715.06	658.98	50	77.11	71.51	65.90
51	813.20	757.12	701.04	51	81.32	75.71	70.10
52	841.25	785.16	729.08	52	84.12	78.52	72.91
53	883.31	827.23	757.12	53	88.33	82.72	75.71
54	925.37	855.27	785.16	54	92.54	85.53	78.52
55	953.41	883.31	813.20	55	95.34	88.33	81.32
56	1,023.52	953.41	883.31	56	102.35	95.34	88.33
57	1,093.62	1,023.52	939.39	57	109.36	102.35	93.94
58	1,163.72	1,093.62	1,009.50	58	116.37	109.36	100.95
59	1,247.85	1,163.72	1,079.60	59	124.78	116.37	107.96
60	1,317.95	1,233.83	1,149.70	60	131.80	123.38	114.97
61	1,416.10	1,331.97	1,233.83	61	141.61	133.20	123.38
62	1,528.26	1,430.12	1,331.97	62	152.83	143.01	133.20
63	1,640.43	1,528.26	1,416.10	63	164.04	152.83	141.61
64	1,752.60	1,640.43	1,528.26	64	175.26	164.04	152.83
65	1,878.78	1,752.60	1,626.41	65	187.88	175.26	162.64
66	2,061.05	1,920.85	1,780.64	66	206.11	192.08	178.06
67	2,243.32	2,103.12	1,948.89	67	224.33	210.31	194.89
68	2,439.61	2,285.39	2,131.16	68	243.96	228.54	213.12
69	2,663.95	2,495.70	2,327.45	69	266.39	249.57	232.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,902.30	2,720.03	2,537.76	70	290.23	272.00	253.78
71	3,210.76	3,014.47	2,818.17	71	321.08	301.45	281.82
72	3,561.28	3,336.94	3,112.61	72	356.13	333.69	311.26
73	3,925.81	3,687.46	3,435.09	73	392.58	368.75	343.51
74	4,346.44	4,080.04	3,799.63	74	434.64	408.00	379.96
75	4,795.10	4,500.67	4,192.21	75	479.51	450.07	419.22
76	5,369.95	5,033.46	4,696.96	76	537.00	503.35	469.70
77	5,986.87	5,622.33	5,243.77	77	598.69	562.23	524.38
78	6,687.91	6,281.30	5,860.68	78	668.79	628.13	586.07
79	7,473.07	7,010.38	6,547.70	79	747.31	701.04	654.77

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	658.98	616.91	574.85	18-39	65.90	61.69	57.49
40	658.98	616.91	574.85	40	65.90	61.69	57.49
41	687.02	644.96	602.89	41	68.70	64.50	60.29
42	715.06	673.00	630.93	42	71.51	67.30	63.09
43	743.10	701.04	658.98	43	74.31	70.10	65.90
44	785.16	743.10	687.02	44	78.52	74.31	68.70
45	813.20	771.14	715.06	45	81.32	77.11	71.51
46	841.25	799.18	743.10	46	84.12	79.92	74.31
47	883.31	827.23	771.14	47	88.33	82.72	77.11
48	911.35	855.27	799.18	48	91.13	85.53	79.92
49	953.41	897.33	827.23	49	95.34	89.73	82.72
50	981.45	925.37	855.27	50	98.15	92.54	85.53
51	1,023.52	967.43	897.33	51	102.35	96.74	89.73
52	1,065.58	995.47	925.37	52	106.56	99.55	92.54
53	1,107.64	1,037.54	953.41	53	110.76	103.75	95.34
54	1,135.68	1,065.58	995.47	54	113.57	106.56	99.55
55	1,177.74	1,107.64	1,023.52	55	117.77	110.76	102.35
56	1,261.87	1,191.77	1,107.64	56	126.19	119.18	110.76
57	1,360.01	1,275.89	1,177.74	57	136.00	127.59	117.77
58	1,458.16	1,360.01	1,261.87	58	145.82	136.00	126.19
59	1,556.31	1,458.16	1,360.01	59	155.63	145.82	136.00
60	1,654.45	1,556.31	1,444.14	60	165.45	155.63	144.41
61	1,780.64	1,668.47	1,556.31	61	178.06	166.85	155.63
62	1,920.85	1,808.68	1,682.49	62	192.08	180.87	168.25
63	2,061.05	1,934.87	1,808.68	63	206.11	193.49	180.87
64	2,229.30	2,089.09	1,934.87	64	222.93	208.91	193.49
65	2,383.53	2,229.30	2,075.07	65	238.35	222.93	207.51
66	2,607.86	2,439.61	2,271.36	66	260.79	243.96	227.14
67	2,846.22	2,663.95	2,481.68	67	284.62	266.39	248.17
68	3,112.61	2,916.32	2,706.01	68	311.26	291.63	270.60
69	3,393.03	3,182.71	2,958.38	69	339.30	318.27	295.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,701.48	3,463.13	3,224.78	70	370.15	346.31	322.48
71	4,122.11	3,855.71	3,589.32	71	412.21	385.57	358.93
72	4,570.77	4,276.33	3,981.90	72	457.08	427.63	398.19
73	5,075.52	4,753.04	4,430.56	73	507.55	475.30	443.06
74	5,622.33	5,271.81	4,921.29	74	562.23	527.18	492.13
75	6,239.24	5,846.66	5,454.08	75	623.92	584.67	545.41
76	7,024.40	6,589.76	6,141.10	76	702.44	658.98	614.11
77	7,893.69	7,402.97	6,912.24	77	789.37	740.30	691.22
78	8,889.17	8,342.36	7,781.53	78	888.92	834.24	778.15
79	9,996.81	9,379.89	8,762.98	79	999.68	937.99	876.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	869.29	827.23	771.14	18-39	86.93	82.72	77.11
40	869.29	827.23	771.14	40	86.93	82.72	77.11
41	911.35	869.29	813.20	41	91.13	86.93	81.32
42	953.41	897.33	841.25	42	95.34	89.73	84.12
43	995.47	939.39	883.31	43	99.55	93.94	88.33
44	1,037.54	981.45	925.37	44	103.75	98.15	92.54
45	1,079.60	1,023.52	953.41	45	107.96	102.35	95.34
46	1,121.66	1,065.58	995.47	46	112.17	106.56	99.55
47	1,163.72	1,107.64	1,037.54	47	116.37	110.76	103.75
48	1,219.81	1,163.72	1,093.62	48	121.98	116.37	109.36
49	1,275.89	1,205.79	1,135.68	49	127.59	120.58	113.57
50	1,317.95	1,247.85	1,177.74	50	131.80	124.78	117.77
51	1,374.04	1,303.93	1,233.83	51	137.40	130.39	123.38
52	1,430.12	1,360.01	1,275.89	52	143.01	136.00	127.59
53	1,486.20	1,402.08	1,317.95	53	148.62	140.21	131.80
54	1,542.28	1,458.16	1,374.04	54	154.23	145.82	137.40
55	1,598.37	1,514.24	1,416.10	55	159.84	151.42	141.61
56	1,710.53	1,626.41	1,528.26	56	171.05	162.64	152.83
57	1,836.72	1,738.58	1,626.41	57	183.67	173.86	162.64
58	1,962.91	1,850.74	1,738.58	58	196.29	185.07	173.86
59	2,103.12	1,990.95	1,864.76	59	210.31	199.09	186.48
60	2,243.32	2,117.14	1,990.95	60	224.33	211.71	199.09
61	2,411.57	2,285.39	2,145.18	61	241.16	228.54	214.52
62	2,579.82	2,439.61	2,299.41	62	257.98	243.96	229.94
63	2,762.09	2,621.88	2,467.66	63	276.21	262.19	246.77
64	2,958.38	2,804.15	2,649.93	64	295.84	280.42	264.99
65	3,168.69	3,000.44	2,832.20	65	316.87	300.04	283.22
66	3,463.13	3,280.86	3,098.59	66	346.31	328.09	309.86
67	3,785.61	3,589.32	3,393.03	67	378.56	358.93	339.30
68	4,136.13	3,925.81	3,701.48	68	413.61	392.58	370.15
69	4,528.71	4,290.35	4,052.00	69	452.87	429.04	405.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,935.31	4,682.94	4,416.54	70	493.53	468.29	441.65
71	5,468.10	5,187.68	4,893.25	71	546.81	518.77	489.32
72	6,042.95	5,734.49	5,412.02	72	604.30	573.45	541.20
73	6,687.91	6,337.39	5,986.87	73	668.79	633.74	598.69
74	7,402.97	7,024.40	6,631.82	74	740.30	702.44	663.18
75	8,174.11	7,753.48	7,332.86	75	817.41	775.35	733.29
76	9,197.62	8,734.94	8,258.23	76	919.76	873.49	825.82
77	10,333.31	9,814.54	9,295.77	77	1,033.33	981.45	929.58
78	11,609.20	11,034.34	10,445.47	78	1,160.92	1,103.43	1,044.55
79	13,053.33	12,408.38	11,763.42	79	1,305.33	1,240.84	1,176.34

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	644.96	602.89	560.83	18-39	64.50	60.29	56.08
40	644.96	602.89	560.83	40	64.50	60.29	56.08
41	673.00	630.93	588.87	41	67.30	63.09	58.89
42	687.02	644.96	602.89	42	68.70	64.50	60.29
43	715.06	673.00	616.91	43	71.51	67.30	61.69
44	729.08	687.02	630.93	44	72.91	68.70	63.09
45	743.10	701.04	658.98	45	74.31	70.10	65.90
46	771.14	729.08	673.00	46	77.11	72.91	67.30
47	799.18	743.10	687.02	47	79.92	74.31	68.70
48	813.20	771.14	715.06	48	81.32	77.11	71.51
49	841.25	785.16	729.08	49	84.12	78.52	72.91
50	855.27	799.18	743.10	50	85.53	79.92	74.31
51	883.31	827.23	771.14	51	88.33	82.72	77.11
52	911.35	855.27	799.18	52	91.13	85.53	79.92
53	939.39	883.31	813.20	53	93.94	88.33	81.32
54	967.43	911.35	841.25	54	96.74	91.13	84.12
55	981.45	925.37	855.27	55	98.15	92.54	85.53
56	1,037.54	981.45	911.35	56	103.75	98.15	91.13
57	1,107.64	1,037.54	953.41	57	110.76	103.75	95.34
58	1,163.72	1,093.62	1,009.50	58	116.37	109.36	100.95
59	1,233.83	1,149.70	1,065.58	59	123.38	114.97	106.56
60	1,289.91	1,205.79	1,107.64	60	128.99	120.58	110.76
61	1,388.06	1,289.91	1,191.77	61	138.81	128.99	119.18
62	1,472.18	1,374.04	1,275.89	62	147.22	137.40	127.59
63	1,570.33	1,472.18	1,360.01	63	157.03	147.22	136.00
64	1,682.49	1,570.33	1,444.14	64	168.25	157.03	144.41
65	1,780.64	1,668.47	1,542.28	65	178.06	166.85	154.23
66	1,920.85	1,794.66	1,668.47	66	192.08	179.47	166.85
67	2,075.07	1,948.89	1,808.68	67	207.51	194.89	180.87
68	2,243.32	2,103.12	1,948.89	68	224.33	210.31	194.89
69	2,411.57	2,257.34	2,103.12	69	241.16	225.73	210.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	2,593.84	2,425.59	2,257.34	70	259.38	242.56	225.73
71	2,860.24	2,677.97	2,481.68	71	286.02	267.80	248.17
72	3,126.63	2,930.34	2,720.03	72	312.66	293.03	272.00
73	3,435.09	3,210.76	2,986.42	73	343.51	321.08	298.64
74	3,771.59	3,533.23	3,280.86	74	377.16	353.32	328.09
75	4,136.13	3,869.73	3,589.32	75	413.61	386.97	358.93
76	4,654.89	4,346.44	4,037.98	76	465.49	434.64	403.80
77	5,229.75	4,893.25	4,542.73	77	522.97	489.32	454.27
78	5,874.70	5,496.14	5,103.56	78	587.47	549.61	510.36
79	6,603.78	6,169.14	5,734.49	79	660.38	616.91	573.45
80		6,926.26	6,435.53	80		692.63	643.55
81		7,725.44	7,178.63	81		772.54	717.86
82		8,594.73	7,991.84	82		859.47	799.18
83		9,576.18	8,889.17	83		957.62	888.92
84		10,655.78	9,898.66	84		1,065.58	989.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	799.18	743.10	687.02	18-39	79.92	74.31	68.70
40	799.18	743.10	687.02	40	79.92	74.31	68.70
41	827.23	771.14	715.06	41	82.72	77.11	71.51
42	855.27	799.18	729.08	42	85.53	79.92	72.91
43	869.29	813.20	757.12	43	86.93	81.32	75.71
44	897.33	841.25	771.14	44	89.73	84.12	77.11
45	925.37	869.29	799.18	45	92.54	86.93	79.92
46	953.41	897.33	827.23	46	95.34	89.73	82.72
47	981.45	911.35	841.25	47	98.15	91.13	84.12
48	995.47	939.39	869.29	48	99.55	93.94	86.93
49	1,023.52	967.43	897.33	49	102.35	96.74	89.73
50	1,051.56	981.45	911.35	50	105.16	98.15	91.13
51	1,093.62	1,023.52	953.41	51	109.36	102.35	95.34
52	1,121.66	1,051.56	981.45	52	112.17	105.16	98.15
53	1,149.70	1,079.60	1,009.50	53	114.97	107.96	100.95
54	1,191.77	1,121.66	1,037.54	54	119.18	112.17	103.75
55	1,219.81	1,149.70	1,065.58	55	121.98	114.97	106.56
56	1,303.93	1,219.81	1,135.68	56	130.39	121.98	113.57
57	1,374.04	1,289.91	1,191.77	57	137.40	128.99	119.18
58	1,458.16	1,360.01	1,261.87	58	145.82	136.00	126.19
59	1,542.28	1,444.14	1,331.97	59	154.23	144.41	133.20
60	1,626.41	1,514.24	1,402.08	60	162.64	151.42	140.21
61	1,738.58	1,626.41	1,500.22	61	173.86	162.64	150.02
62	1,850.74	1,724.55	1,598.37	62	185.07	172.46	159.84
63	1,976.93	1,836.72	1,696.51	63	197.69	183.67	169.65
64	2,103.12	1,962.91	1,808.68	64	210.31	196.29	180.87
65	2,229.30	2,075.07	1,920.85	65	222.93	207.51	192.08
66	2,425.59	2,257.34	2,089.09	66	242.56	225.73	208.91
67	2,621.88	2,439.61	2,257.34	67	262.19	243.96	225.73
68	2,832.20	2,635.90	2,439.61	68	283.22	263.59	243.96
69	3,070.55	2,860.24	2,649.93	69	307.05	286.02	264.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,308.90	3,084.57	2,860.24	70	330.89	308.46	286.02
71	3,631.38	3,393.03	3,154.67	71	363.14	339.30	315.47
72	3,995.92	3,729.52	3,463.13	72	399.59	372.95	346.31
73	4,374.48	4,094.06	3,799.63	73	437.45	409.41	379.96
74	4,795.10	4,486.65	4,164.17	74	479.51	448.66	416.42
75	5,257.79	4,921.29	4,570.77	75	525.78	492.13	457.08
76	5,860.68	5,482.12	5,089.54	76	586.07	548.21	508.95
77	6,519.66	6,099.03	5,664.39	77	651.97	609.90	566.44
78	7,248.74	6,772.03	6,295.32	78	724.87	677.20	629.53
79	8,075.96	7,543.17	6,996.36	79	807.60	754.32	699.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	995.47	925.37	855.27	18-39	99.55	92.54	85.53
40	995.47	925.37	855.27	40	99.55	92.54	85.53
41	1,037.54	967.43	883.31	41	103.75	96.74	88.33
42	1,065.58	995.47	911.35	42	106.56	99.55	91.13
43	1,093.62	1,023.52	939.39	43	109.36	102.35	93.94
44	1,121.66	1,051.56	967.43	44	112.17	105.16	96.74
45	1,163.72	1,079.60	995.47	45	116.37	107.96	99.55
46	1,191.77	1,107.64	1,023.52	46	119.18	110.76	102.35
47	1,233.83	1,149.70	1,065.58	47	123.38	114.97	106.56
48	1,261.87	1,177.74	1,093.62	48	126.19	117.77	109.36
49	1,303.93	1,219.81	1,121.66	49	130.39	121.98	112.17
50	1,331.97	1,247.85	1,149.70	50	133.20	124.78	114.97
51	1,374.04	1,289.91	1,191.77	51	137.40	128.99	119.18
52	1,416.10	1,317.95	1,219.81	52	141.61	131.80	121.98
53	1,458.16	1,360.01	1,261.87	53	145.82	136.00	126.19
54	1,500.22	1,402.08	1,303.93	54	150.02	140.21	130.39
55	1,528.26	1,430.12	1,331.97	55	152.83	143.01	133.20
56	1,626.41	1,528.26	1,416.10	56	162.64	152.83	141.61
57	1,724.55	1,612.39	1,500.22	57	172.46	161.24	150.02
58	1,822.70	1,710.53	1,598.37	58	182.27	171.05	159.84
59	1,920.85	1,808.68	1,682.49	59	192.08	180.87	168.25
60	2,033.01	1,906.82	1,780.64	60	203.30	190.68	178.06
61	2,173.22	2,047.03	1,906.82	61	217.32	204.70	190.68
62	2,327.45	2,187.24	2,033.01	62	232.74	218.72	203.30
63	2,481.68	2,327.45	2,159.20	63	248.17	232.74	215.92
64	2,663.95	2,495.70	2,313.43	64	266.39	249.57	231.34
65	2,832.20	2,649.93	2,453.63	65	283.22	264.99	245.36
66	3,070.55	2,874.26	2,663.95	66	307.05	287.43	266.39
67	3,322.92	3,112.61	2,888.28	67	332.29	311.26	288.83
68	3,589.32	3,350.96	3,112.61	68	358.93	335.10	311.26
69	3,883.75	3,631.38	3,379.01	69	388.38	363.14	337.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,192.21	3,925.81	3,645.40	70	419.22	392.58	364.54
71	4,626.85	4,332.42	4,023.96	71	462.69	433.24	402.40
72	5,089.54	4,767.06	4,430.56	72	508.95	476.71	443.06
73	5,608.31	5,243.77	4,879.23	73	560.83	524.38	487.92
74	6,183.16	5,790.58	5,383.97	74	618.32	579.06	538.40
75	6,800.07	6,365.43	5,916.76	75	680.01	636.54	591.68
76	7,641.32	7,150.59	6,645.84	76	764.13	715.06	664.58
77	8,580.71	8,019.88	7,459.05	77	858.07	801.99	745.90
78	9,632.27	9,015.35	8,384.42	78	963.23	901.54	838.44
79	10,824.03	10,122.99	9,407.94	79	1,082.40	1,012.30	940.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,289.91	1,219.81	1,149.70	18-39	128.99	121.98	114.97
40	1,289.91	1,219.81	1,149.70	40	128.99	121.98	114.97
41	1,345.99	1,275.89	1,191.77	41	134.60	127.59	119.18
42	1,388.06	1,317.95	1,247.85	42	138.81	131.80	124.78
43	1,444.14	1,374.04	1,289.91	43	144.41	137.40	128.99
44	1,486.20	1,416.10	1,331.97	44	148.62	141.61	133.20
45	1,542.28	1,458.16	1,374.04	45	154.23	145.82	137.40
46	1,598.37	1,514.24	1,430.12	46	159.84	151.42	143.01
47	1,654.45	1,570.33	1,486.20	47	165.45	157.03	148.62
48	1,724.55	1,626.41	1,528.26	48	172.46	162.64	152.83
49	1,780.64	1,682.49	1,584.35	49	178.06	168.25	158.43
50	1,836.72	1,738.58	1,640.43	50	183.67	173.86	164.04
51	1,892.80	1,794.66	1,696.51	51	189.28	179.47	169.65
52	1,948.89	1,850.74	1,738.58	52	194.89	185.07	173.86
53	2,004.97	1,892.80	1,780.64	53	200.50	189.28	178.06
54	2,047.03	1,948.89	1,836.72	54	204.70	194.89	183.67
55	2,103.12	1,990.95	1,878.78	55	210.31	199.09	187.88
56	2,229.30	2,117.14	1,990.95	56	222.93	211.71	199.09
57	2,355.49	2,229.30	2,103.12	57	235.55	222.93	210.31
58	2,495.70	2,355.49	2,215.28	58	249.57	235.55	221.53
59	2,635.90	2,495.70	2,341.47	59	263.59	249.57	234.15
60	2,776.11	2,621.88	2,467.66	60	277.61	262.19	246.77
61	2,958.38	2,804.15	2,635.90	61	295.84	280.42	263.59
62	3,154.67	2,986.42	2,804.15	62	315.47	298.64	280.42
63	3,350.96	3,168.69	2,972.40	63	335.10	316.87	297.24
64	3,561.28	3,364.98	3,168.69	64	356.13	336.50	316.87
65	3,785.61	3,575.30	3,364.98	65	378.56	357.53	336.50
66	4,108.08	3,883.75	3,645.40	66	410.81	388.38	364.54
67	4,444.58	4,206.23	3,953.86	67	444.46	420.62	395.39
68	4,809.12	4,542.73	4,276.33	68	480.91	454.27	427.63
69	5,201.70	4,921.29	4,626.85	69	520.17	492.13	462.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	5,622.33	5,313.87	5,005.41	70	562.23	531.39	500.54
71	6,183.16	5,846.66	5,496.14	71	618.32	584.67	549.61
72	6,786.05	6,421.51	6,042.95	72	678.61	642.15	604.30
73	7,445.03	7,038.43	6,631.82	73	744.50	703.84	663.18
74	8,174.11	7,725.44	7,276.78	74	817.41	772.54	727.68
75	8,959.27	8,468.54	7,977.82	75	895.93	846.85	797.78
76	10,066.91	9,520.10	8,959.27	76	1,006.69	952.01	895.93
77	11,286.72	10,669.80	10,052.89	77	1,128.67	1,066.98	1,005.29
78	12,660.75	11,973.74	11,286.72	78	1,266.08	1,197.37	1,128.67
79	14,217.06	13,445.92	12,674.77	79	1,421.71	1,344.59	1,267.48

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	364.54	336.50	308.46	18-39	36.45	33.65	30.85
40	364.54	336.50	308.46	40	36.45	33.65	30.85
41	378.56	350.52	322.48	41	37.86	35.05	32.25
42	392.58	364.54	336.50	42	39.26	36.45	33.65
43	406.60	378.56	350.52	43	40.66	37.86	35.05
44	420.62	392.58	364.54	44	42.06	39.26	36.45
45	434.64	406.60	378.56	45	43.46	40.66	37.86
46	448.66	420.62	392.58	46	44.87	42.06	39.26
47	462.69	434.64	392.58	47	46.27	43.46	39.26
48	476.71	448.66	406.60	48	47.67	44.87	40.66
49	490.73	462.69	420.62	49	49.07	46.27	42.06
50	504.75	476.71	434.64	50	50.47	47.67	43.46
51	532.79	504.75	462.69	51	53.28	50.47	46.27
52	560.83	518.77	476.71	52	56.08	51.88	47.67
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	532.79	54	61.69	57.49	53.28
55	630.93	588.87	546.81	55	63.09	58.89	54.68
56	673.00	630.93	588.87	56	67.30	63.09	58.89
57	729.08	687.02	630.93	57	72.91	68.70	63.09
58	771.14	729.08	673.00	58	77.11	72.91	67.30
59	827.23	771.14	715.06	59	82.72	77.11	71.51
60	869.29	813.20	757.12	60	86.93	81.32	75.71
61	939.39	883.31	813.20	61	93.94	88.33	81.32
62	1,009.50	939.39	869.29	62	100.95	93.94	86.93
63	1,079.60	1,009.50	939.39	63	107.96	100.95	93.94
64	1,163.72	1,079.60	995.47	64	116.37	107.96	99.55
65	1,233.83	1,149.70	1,065.58	65	123.38	114.97	106.56
66	1,360.01	1,261.87	1,163.72	66	136.00	126.19	116.37
67	1,472.18	1,374.04	1,275.89	67	147.22	137.40	127.59
68	1,612.39	1,500.22	1,374.04	68	161.24	150.02	137.40
69	1,752.60	1,626.41	1,500.22	69	175.26	162.64	150.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	1,906.82	1,766.62	1,626.41	70	190.68	176.66	162.64
71	2,131.16	1,976.93	1,822.70	71	213.12	197.69	182.27
72	2,355.49	2,187.24	2,018.99	72	235.55	218.72	201.90
73	2,621.88	2,439.61	2,257.34	73	262.19	243.96	225.73
74	2,916.32	2,720.03	2,509.72	74	291.63	272.00	250.97
75	3,224.78	3,014.47	2,790.13	75	322.48	301.45	279.01
76	3,589.32	3,350.96	3,112.61	76	358.93	335.10	311.26
77	3,995.92	3,729.52	3,449.11	77	399.59	372.95	344.91
78	4,430.56	4,136.13	3,827.67	78	443.06	413.61	382.77
79	4,921.29	4,598.81	4,262.31	79	492.13	459.88	426.23
80		5,103.56	4,725.00	80	546.81	510.36	472.50
81		5,664.39	5,243.77	81	607.10	566.44	524.38
82		6,281.30	5,818.62	82	674.40	628.13	581.86
83		6,968.32	6,449.55	83	747.31	696.83	644.96
84		7,739.46	7,164.61	84	830.03	773.95	716.46
				85	919.76	856.67	793.58
				86	1,034.73	964.63	893.12
				87	1,165.13	1,085.21	1,005.29
				88	1,310.94	1,219.81	1,130.07
				89	1,473.58	1,372.63	1,271.68
				90	1,658.66	1,545.09	1,430.12
				91	1,864.76	1,737.17	1,609.58
				92	2,098.91	1,954.50	1,810.08
				93	2,361.10	2,198.46	2,037.22
				94	2,655.53	2,473.26	2,290.99
				95	2,987.83	2,783.12	2,577.02
				96	3,360.78	3,130.84	2,899.49
				97	3,781.40	3,522.02	3,262.63
				98	4,253.90	3,962.27	3,669.23
				99	4,785.29	4,457.20	4,129.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	434.64	406.60	378.56	18-39	43.46	40.66	37.86
40	434.64	406.60	378.56	40	43.46	40.66	37.86
41	462.69	434.64	392.58	41	46.27	43.46	39.26
42	476.71	448.66	406.60	42	47.67	44.87	40.66
43	490.73	462.69	420.62	43	49.07	46.27	42.06
44	504.75	476.71	434.64	44	50.47	47.67	43.46
45	518.77	490.73	462.69	45	51.88	49.07	46.27
46	532.79	504.75	476.71	46	53.28	50.47	47.67
47	546.81	518.77	490.73	47	54.68	51.88	49.07
48	574.85	546.81	504.75	48	57.49	54.68	50.47
49	588.87	560.83	518.77	49	58.89	56.08	51.88
50	602.89	574.85	532.79	50	60.29	57.49	53.28
51	644.96	602.89	560.83	51	64.50	60.29	56.08
52	673.00	630.93	588.87	52	67.30	63.09	58.89
53	701.04	658.98	602.89	53	70.10	65.90	60.29
54	729.08	687.02	630.93	54	72.91	68.70	63.09
55	757.12	701.04	644.96	55	75.71	70.10	64.50
56	813.20	757.12	701.04	56	81.32	75.71	70.10
57	869.29	813.20	743.10	57	86.93	81.32	74.31
58	925.37	869.29	799.18	58	92.54	86.93	79.92
59	995.47	925.37	855.27	59	99.55	92.54	85.53
60	1,051.56	981.45	911.35	60	105.16	98.15	91.13
61	1,135.68	1,065.58	981.45	61	113.57	106.56	98.15
62	1,219.81	1,135.68	1,051.56	62	121.98	113.57	105.16
63	1,303.93	1,219.81	1,135.68	63	130.39	121.98	113.57
64	1,388.06	1,303.93	1,205.79	64	138.81	130.39	120.58
65	1,486.20	1,388.06	1,289.91	65	148.62	138.81	128.99
66	1,640.43	1,528.26	1,416.10	66	164.04	152.83	141.61
67	1,808.68	1,682.49	1,556.31	67	180.87	168.25	155.63
68	1,976.93	1,836.72	1,696.51	68	197.69	183.67	169.65
69	2,173.22	2,018.99	1,850.74	69	217.32	201.90	185.07

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	2,383.53	2,201.26	2,018.99	70	238.35	220.13	201.90
71	2,663.95	2,467.66	2,257.34	71	266.39	246.77	225.73
72	2,958.38	2,748.07	2,523.74	72	295.84	274.81	252.37
73	3,294.88	3,056.53	2,818.17	73	329.49	305.65	281.82
74	3,659.42	3,407.05	3,154.67	74	365.94	340.70	315.47
75	4,066.02	3,799.63	3,519.21	75	406.60	379.96	351.92
76	4,528.71	4,234.27	3,925.81	76	452.87	423.43	392.58
77	5,033.46	4,696.96	4,360.46	77	503.35	469.70	436.05
78	5,594.29	5,229.75	4,851.19	78	559.43	522.97	485.12
79	6,225.22	5,804.60	5,383.97	79	622.52	580.46	538.40
				80	691.22	644.96	598.69
				81	764.13	713.66	661.78
				82	845.45	789.37	731.88
				83	933.78	870.69	807.60
				84	1,031.93	963.23	893.12
				85	1,139.89	1,062.77	985.66
				86	1,282.90	1,195.97	1,109.04
				87	1,442.74	1,345.99	1,247.85
				88	1,623.60	1,514.24	1,403.48
				89	1,826.91	1,703.52	1,580.14
				90	2,055.44	1,915.24	1,776.43
				91	2,312.02	2,154.99	1,999.36
				92	2,600.85	2,424.19	2,248.93
				93	2,924.73	2,727.04	2,529.35
				94	3,290.67	3,067.74	2,846.22
				95	3,702.88	3,451.91	3,200.94
				96	4,165.57	3,883.75	3,601.94
				97	4,685.74	4,368.87	4,052.00
				98	5,271.81	4,914.28	4,558.15
				99	5,929.38	5,528.39	5,127.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	574.85	546.81	504.75	18-39	57.49	54.68	50.47
40	574.85	546.81	504.75	40	57.49	54.68	50.47
41	602.89	574.85	532.79	41	60.29	57.49	53.28
42	616.91	588.87	546.81	42	61.69	58.89	54.68
43	644.96	602.89	560.83	43	64.50	60.29	56.08
44	658.98	616.91	574.85	44	65.90	61.69	57.49
45	673.00	630.93	588.87	45	67.30	63.09	58.89
46	701.04	658.98	616.91	46	70.10	65.90	61.69
47	715.06	673.00	630.93	47	71.51	67.30	63.09
48	743.10	701.04	658.98	48	74.31	70.10	65.90
49	771.14	729.08	673.00	49	77.11	72.91	67.30
50	785.16	743.10	687.02	50	78.52	74.31	68.70
51	813.20	771.14	715.06	51	81.32	77.11	71.51
52	841.25	799.18	743.10	52	84.12	79.92	74.31
53	869.29	813.20	757.12	53	86.93	81.32	75.71
54	897.33	841.25	785.16	54	89.73	84.12	78.52
55	925.37	869.29	799.18	55	92.54	86.93	79.92
56	995.47	925.37	855.27	56	99.55	92.54	85.53
57	1,065.58	995.47	925.37	57	106.56	99.55	92.54
58	1,149.70	1,065.58	981.45	58	114.97	106.56	98.15
59	1,219.81	1,135.68	1,051.56	59	121.98	113.57	105.16
60	1,303.93	1,219.81	1,121.66	60	130.39	121.98	112.17
61	1,402.08	1,303.93	1,205.79	61	140.21	130.39	120.58
62	1,500.22	1,402.08	1,289.91	62	150.02	140.21	128.99
63	1,612.39	1,500.22	1,388.06	63	161.24	150.02	138.81
64	1,724.55	1,612.39	1,486.20	64	172.46	161.24	148.62
65	1,836.72	1,710.53	1,584.35	65	183.67	171.05	158.43
66	2,033.01	1,892.80	1,752.60	66	203.30	189.28	175.26
67	2,243.32	2,089.09	1,920.85	67	224.33	208.91	192.08
68	2,467.66	2,299.41	2,117.14	68	246.77	229.94	211.71
69	2,720.03	2,523.74	2,327.45	69	272.00	252.37	232.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	3,000.44	2,776.11	2,551.78	70	300.04	277.61	255.18
71	3,364.98	3,112.61	2,860.24	71	336.50	311.26	286.02
72	3,743.54	3,477.15	3,210.76	72	374.35	347.72	321.08
73	4,192.21	3,897.77	3,603.34	73	419.22	389.78	360.33
74	4,682.94	4,360.46	4,037.98	74	468.29	436.05	403.80
75	5,215.73	4,865.21	4,514.69	75	521.57	486.52	451.47
76	5,804.60	5,426.04	5,033.46	76	580.46	542.60	503.35
77	6,449.55	6,028.93	5,594.29	77	644.96	602.89	559.43
78	7,178.63	6,701.93	6,225.22	78	717.86	670.19	622.52
79	7,977.82	7,445.03	6,912.24	79	797.78	744.50	691.22
				80	886.11	827.23	768.34
				81	987.06	922.57	856.67
				82	1,099.23	1,026.32	953.41
				83	1,225.42	1,144.09	1,062.77
				84	1,364.22	1,274.49	1,183.35
				85	1,518.45	1,417.50	1,316.55
				86	1,709.13	1,595.56	1,482.00
				87	1,922.25	1,794.66	1,667.07
				88	2,163.40	2,018.99	1,874.58
				89	2,432.60	2,271.36	2,110.13
				90	2,736.85	2,554.58	2,373.72
				91	3,078.96	2,874.26	2,669.55
				92	3,463.13	3,233.19	3,003.25
				93	3,896.37	3,638.39	3,379.01
				94	4,384.29	4,092.66	3,801.03
				95	4,931.10	4,604.42	4,276.33
				96	5,548.02	5,179.27	4,810.53
				97	6,242.05	5,827.03	5,412.02
				98	7,021.60	6,554.71	6,087.82
				99	7,899.30	7,373.52	6,849.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
18-39	729.08	701.04	658.98	18-39	72.91	70.10	65.90
40	729.08	701.04	658.98	40	72.91	70.10	65.90
41	757.12	729.08	687.02	41	75.71	72.91	68.70
42	785.16	743.10	701.04	42	78.52	74.31	70.10
43	813.20	771.14	729.08	43	81.32	77.11	72.91
44	827.23	785.16	743.10	44	82.72	78.52	74.31
45	855.27	813.20	771.14	45	85.53	81.32	77.11
46	883.31	841.25	799.18	46	88.33	84.12	79.92
47	911.35	869.29	813.20	47	91.13	86.93	81.32
48	939.39	897.33	841.25	48	93.94	89.73	84.12
49	967.43	925.37	869.29	49	96.74	92.54	86.93
50	995.47	939.39	883.31	50	99.55	93.94	88.33
51	1,051.56	995.47	925.37	51	105.16	99.55	92.54
52	1,093.62	1,037.54	967.43	52	109.36	103.75	96.74
53	1,149.70	1,093.62	1,023.52	53	114.97	109.36	102.35
54	1,205.79	1,135.68	1,065.58	54	120.58	113.57	106.56
55	1,247.85	1,177.74	1,107.64	55	124.78	117.77	110.76
56	1,331.97	1,261.87	1,177.74	56	133.20	126.19	117.77
57	1,416.10	1,345.99	1,261.87	57	141.61	134.60	126.19
58	1,500.22	1,416.10	1,331.97	58	150.02	141.61	133.20
59	1,598.37	1,514.24	1,416.10	59	159.84	151.42	141.61
60	1,682.49	1,598.37	1,500.22	60	168.25	159.84	150.02
61	1,808.68	1,710.53	1,612.39	61	180.87	171.05	161.24
62	1,948.89	1,850.74	1,738.58	62	194.89	185.07	173.86
63	2,089.09	1,976.93	1,864.76	63	208.91	197.69	186.48
64	2,257.34	2,131.16	2,004.97	64	225.73	213.12	200.50
65	2,411.57	2,285.39	2,145.18	65	241.16	228.54	214.52
66	2,663.95	2,509.72	2,355.49	66	266.39	250.97	235.55
67	2,930.34	2,762.09	2,579.82	67	293.03	276.21	257.98
68	3,210.76	3,014.47	2,818.17	68	321.08	301.45	281.82
69	3,533.23	3,322.92	3,098.59	69	353.32	332.29	309.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

**INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.**

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
70	3,883.75	3,631.38	3,379.01	70	388.38	363.14	337.90
71	4,332.42	4,066.02	3,785.61	71	433.24	406.60	378.56
72	4,823.14	4,528.71	4,234.27	72	482.31	452.87	423.43
73	5,383.97	5,061.50	4,739.02	73	538.40	506.15	473.90
74	6,000.89	5,650.37	5,299.85	74	600.09	565.04	529.99
75	6,673.89	6,309.35	5,930.78	75	667.39	630.93	593.08
76	7,431.01	7,024.40	6,603.78	76	743.10	702.44	660.38
77	8,258.23	7,795.55	7,332.86	77	825.82	779.55	733.29
78	9,183.60	8,678.86	8,160.09	78	918.36	867.89	816.01
79	10,207.12	9,646.29	9,071.44	79	1,020.71	964.63	907.14
				80	1,134.28	1,071.19	1,008.09
				81	1,261.87	1,191.77	1,121.66
				82	1,402.08	1,324.96	1,246.45
				83	1,559.11	1,472.18	1,385.25
				84	1,732.97	1,637.63	1,540.88
				85	1,926.45	1,819.90	1,711.94
				86	2,167.61	2,048.43	1,926.45
				87	2,438.21	2,303.61	2,167.61
				88	2,743.86	2,592.44	2,438.21
				89	3,085.97	2,916.32	2,742.46
				90	3,471.54	3,280.86	3,085.97
				91	3,906.19	3,690.27	3,471.54
				92	4,394.11	4,151.55	3,904.78
				93	4,943.72	4,670.32	4,392.71
				94	5,562.04	5,253.58	4,942.32
				95	6,256.07	5,911.16	5,559.23
				96	7,038.43	6,648.65	6,254.66
				97	7,917.53	7,480.08	7,037.02
				98	8,907.39	8,415.26	7,916.13
				99	10,020.64	9,466.82	8,905.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	532.79	490.73	448.66	18-39	53.28	49.07	44.87
40	532.79	490.73	448.66	40	53.28	49.07	44.87
41	560.83	518.77	476.71	41	56.08	51.88	47.67
42	588.87	546.81	490.73	42	58.89	54.68	49.07
43	602.89	560.83	518.77	43	60.29	56.08	51.88
44	630.93	588.87	532.79	44	63.09	58.89	53.28
45	658.98	616.91	560.83	45	65.90	61.69	56.08
46	673.00	630.93	574.85	46	67.30	63.09	57.49
47	701.04	658.98	602.89	47	70.10	65.90	60.29
48	729.08	687.02	630.93	48	72.91	68.70	63.09
49	757.12	715.06	658.98	49	75.71	71.51	65.90
50	785.16	729.08	673.00	50	78.52	72.91	67.30
51	827.23	771.14	701.04	51	82.72	77.11	70.10
52	855.27	799.18	729.08	52	85.53	79.92	72.91
53	897.33	827.23	757.12	53	89.73	82.72	75.71
54	939.39	869.29	785.16	54	93.94	86.93	78.52
55	967.43	897.33	813.20	55	96.74	89.73	81.32
56	1,037.54	953.41	869.29	56	103.75	95.34	86.93
57	1,093.62	1,009.50	925.37	57	109.36	100.95	92.54
58	1,163.72	1,079.60	981.45	58	116.37	107.96	98.15
59	1,233.83	1,149.70	1,051.56	59	123.38	114.97	105.16
60	1,303.93	1,205.79	1,107.64	60	130.39	120.58	110.76
61	1,402.08	1,303.93	1,191.77	61	140.21	130.39	119.18
62	1,500.22	1,402.08	1,289.91	62	150.02	140.21	128.99
63	1,612.39	1,500.22	1,374.04	63	161.24	150.02	137.40
64	1,738.58	1,612.39	1,486.20	64	173.86	161.24	148.62
65	1,850.74	1,724.55	1,584.35	65	185.07	172.46	158.43
66	2,004.97	1,864.76	1,724.55	66	200.50	186.48	172.46
67	2,173.22	2,018.99	1,864.76	67	217.32	201.90	186.48
68	2,355.49	2,187.24	2,018.99	68	235.55	218.72	201.90
69	2,551.78	2,369.51	2,187.24	69	255.18	236.95	218.72

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	2,748.07	2,551.78	2,355.49	70	274.81	255.18	235.55
71	3,028.49	2,818.17	2,607.86	71	302.85	281.82	260.79
72	3,336.94	3,112.61	2,874.26	72	333.69	311.26	287.43
73	3,687.46	3,435.09	3,168.69	73	368.75	343.51	316.87
74	4,052.00	3,785.61	3,505.19	74	405.20	378.56	350.52
75	4,458.60	4,164.17	3,855.71	75	445.86	416.42	385.57
76	5,005.41	4,668.92	4,332.42	76	500.54	466.89	433.24
77	5,594.29	5,229.75	4,851.19	77	559.43	522.97	485.12
78	6,267.28	5,846.66	5,426.04	78	626.73	584.67	542.60
79	7,024.40	6,547.70	6,070.99	79	702.44	654.77	607.10
80		7,332.86	6,800.07	80		733.29	680.01
81		8,160.09	7,571.21	81		816.01	757.12
82		9,071.44	8,412.46	82		907.14	841.25
83		10,080.93	9,351.85	83		1,008.09	935.19
84		11,202.59	10,389.39	84		1,120.26	1,038.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	644.96	602.89	560.83	18-39	64.50	60.29	56.08
40	644.96	602.89	560.83	40	64.50	60.29	56.08
41	673.00	630.93	588.87	41	67.30	63.09	58.89
42	715.06	673.00	616.91	42	71.51	67.30	61.69
43	743.10	687.02	630.93	43	74.31	68.70	63.09
44	771.14	715.06	658.98	44	77.11	71.51	65.90
45	799.18	743.10	687.02	45	79.92	74.31	68.70
46	841.25	785.16	715.06	46	84.12	78.52	71.51
47	869.29	813.20	743.10	47	86.93	81.32	74.31
48	911.35	841.25	771.14	48	91.13	84.12	77.11
49	953.41	883.31	799.18	49	95.34	88.33	79.92
50	981.45	911.35	827.23	50	98.15	91.13	82.72
51	1,023.52	953.41	869.29	51	102.35	95.34	86.93
52	1,065.58	981.45	897.33	52	106.56	98.15	89.73
53	1,107.64	1,023.52	939.39	53	110.76	102.35	93.94
54	1,149.70	1,065.58	981.45	54	114.97	106.56	98.15
55	1,191.77	1,107.64	1,009.50	55	119.18	110.76	100.95
56	1,275.89	1,177.74	1,079.60	56	127.59	117.77	107.96
57	1,360.01	1,261.87	1,149.70	57	136.00	126.19	114.97
58	1,444.14	1,345.99	1,233.83	58	144.41	134.60	123.38
59	1,542.28	1,430.12	1,303.93	59	154.23	143.01	130.39
60	1,626.41	1,514.24	1,388.06	60	162.64	151.42	138.81
61	1,752.60	1,626.41	1,500.22	61	175.26	162.64	150.02
62	1,864.76	1,738.58	1,598.37	62	186.48	173.86	159.84
63	2,004.97	1,864.76	1,710.53	63	200.50	186.48	171.05
64	2,145.18	1,990.95	1,836.72	64	214.52	199.09	183.67
65	2,285.39	2,131.16	1,962.91	65	228.54	213.12	196.29
66	2,495.70	2,327.45	2,145.18	66	249.57	232.74	214.52
67	2,706.01	2,523.74	2,327.45	67	270.60	252.37	232.74
68	2,944.36	2,734.05	2,523.74	68	294.44	273.40	252.37
69	3,196.74	2,972.40	2,748.07	69	319.67	297.24	274.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	3,463.13	3,224.78	2,972.40	70	346.31	322.48	297.24
71	3,827.67	3,561.28	3,294.88	71	382.77	356.13	329.49
72	4,234.27	3,939.84	3,645.40	72	423.43	393.98	364.54
73	4,668.92	4,346.44	4,023.96	73	466.89	434.64	402.40
74	5,145.62	4,809.12	4,458.60	74	514.56	480.91	445.86
75	5,678.41	5,299.85	4,921.29	75	567.84	529.99	492.13
76	6,323.37	5,902.74	5,482.12	76	632.34	590.27	548.21
77	7,038.43	6,575.74	6,099.03	77	703.84	657.57	609.90
78	7,823.59	7,304.82	6,786.05	78	782.36	730.48	678.61
79	8,706.90	8,132.05	7,543.17	79	870.69	813.20	754.32

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	827.23	771.14	701.04	18-39	82.72	77.11	70.10
40	827.23	771.14	701.04	40	82.72	77.11	70.10
41	869.29	813.20	743.10	41	86.93	81.32	74.31
42	897.33	841.25	771.14	42	89.73	84.12	77.11
43	939.39	869.29	799.18	43	93.94	86.93	79.92
44	967.43	897.33	827.23	44	96.74	89.73	82.72
45	1,009.50	939.39	869.29	45	100.95	93.94	86.93
46	1,051.56	981.45	897.33	46	105.16	98.15	89.73
47	1,093.62	1,023.52	939.39	47	109.36	102.35	93.94
48	1,135.68	1,065.58	981.45	48	113.57	106.56	98.15
49	1,177.74	1,107.64	1,023.52	49	117.77	110.76	102.35
50	1,219.81	1,135.68	1,051.56	50	121.98	113.57	105.16
51	1,275.89	1,191.77	1,107.64	51	127.59	119.18	110.76
52	1,331.97	1,247.85	1,149.70	52	133.20	124.78	114.97
53	1,388.06	1,289.91	1,191.77	53	138.81	128.99	119.18
54	1,444.14	1,345.99	1,247.85	54	144.41	134.60	124.78
55	1,500.22	1,402.08	1,289.91	55	150.02	140.21	128.99
56	1,598.37	1,486.20	1,374.04	56	159.84	148.62	137.40
57	1,696.51	1,584.35	1,458.16	57	169.65	158.43	145.82
58	1,808.68	1,682.49	1,556.31	58	180.87	168.25	155.63
59	1,920.85	1,780.64	1,640.43	59	192.08	178.06	164.04
60	2,033.01	1,892.80	1,738.58	60	203.30	189.28	173.86
61	2,187.24	2,033.01	1,864.76	61	218.72	203.30	186.48
62	2,327.45	2,173.22	2,004.97	62	232.74	217.32	200.50
63	2,495.70	2,327.45	2,145.18	63	249.57	232.74	214.52
64	2,663.95	2,481.68	2,299.41	64	266.39	248.17	229.94
65	2,846.22	2,649.93	2,453.63	65	284.62	264.99	245.36
66	3,112.61	2,902.30	2,677.97	66	311.26	290.23	267.80
67	3,407.05	3,168.69	2,930.34	67	340.70	316.87	293.03
68	3,715.50	3,463.13	3,196.74	68	371.55	346.31	319.67
69	4,052.00	3,771.59	3,491.17	69	405.20	377.16	349.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	4,416.54	4,108.08	3,799.63	70	441.65	410.81	379.96
71	4,893.25	4,556.75	4,220.25	71	489.32	455.67	422.03
72	5,426.04	5,061.50	4,682.94	72	542.60	506.15	468.29
73	6,000.89	5,594.29	5,187.68	73	600.09	559.43	518.77
74	6,645.84	6,197.18	5,748.51	74	664.58	619.72	574.85
75	7,346.88	6,856.16	6,365.43	75	734.69	685.62	636.54
76	8,244.21	7,697.40	7,150.59	76	824.42	769.74	715.06
77	9,239.69	8,636.79	8,019.88	77	923.97	863.68	801.99
78	10,361.35	9,674.33	8,987.31	78	1,036.13	967.43	898.73
79	11,609.20	10,852.07	10,080.93	79	1,160.92	1,085.21	1,008.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
18-39	1,051.56	995.47	939.39	18-39	105.16	99.55	93.94
40	1,051.56	995.47	939.39	40	105.16	99.55	93.94
41	1,107.64	1,051.56	981.45	41	110.76	105.16	98.15
42	1,149.70	1,093.62	1,023.52	42	114.97	109.36	102.35
43	1,191.77	1,135.68	1,065.58	43	119.18	113.57	106.56
44	1,247.85	1,177.74	1,107.64	44	124.78	117.77	110.76
45	1,303.93	1,233.83	1,163.72	45	130.39	123.38	116.37
46	1,345.99	1,275.89	1,205.79	46	134.60	127.59	120.58
47	1,402.08	1,331.97	1,261.87	47	140.21	133.20	126.19
48	1,472.18	1,402.08	1,317.95	48	147.22	140.21	131.80
49	1,528.26	1,444.14	1,360.01	49	152.83	144.41	136.00
50	1,584.35	1,500.22	1,416.10	50	158.43	150.02	141.61
51	1,668.47	1,584.35	1,486.20	51	166.85	158.43	148.62
52	1,752.60	1,668.47	1,570.33	52	175.26	166.85	157.03
53	1,836.72	1,738.58	1,640.43	53	183.67	173.86	164.04
54	1,934.87	1,836.72	1,724.55	54	193.49	183.67	172.46
55	2,018.99	1,906.82	1,794.66	55	201.90	190.68	179.47
56	2,145.18	2,033.01	1,906.82	56	214.52	203.30	190.68
57	2,285.39	2,159.20	2,033.01	57	228.54	215.92	203.30
58	2,425.59	2,285.39	2,145.18	58	242.56	228.54	214.52
59	2,565.80	2,425.59	2,285.39	59	256.58	242.56	228.54
60	2,720.03	2,565.80	2,411.57	60	272.00	256.58	241.16
61	2,916.32	2,762.09	2,593.84	61	291.63	276.21	259.38
62	3,126.63	2,958.38	2,776.11	62	312.66	295.84	277.61
63	3,336.94	3,154.67	2,972.40	63	333.69	315.47	297.24
64	3,575.30	3,379.01	3,182.71	64	357.53	337.90	318.27
65	3,813.65	3,603.34	3,393.03	65	381.36	360.33	339.30
66	4,164.17	3,939.84	3,701.48	66	416.42	393.98	370.15
67	4,542.73	4,290.35	4,037.98	67	454.27	429.04	403.80
68	4,935.31	4,668.92	4,402.52	68	493.53	466.89	440.25
69	5,383.97	5,089.54	4,795.10	69	538.40	508.95	479.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIS

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
70	5,860.68	5,538.20	5,215.73	70	586.07	553.82	521.57
71	6,477.59	6,127.08	5,776.56	71	647.76	612.71	577.66
72	7,150.59	6,772.03	6,379.45	72	715.06	677.20	637.94
73	7,893.69	7,473.07	7,052.45	73	789.37	747.31	705.24
74	8,706.90	8,258.23	7,809.57	74	870.69	825.82	780.96
75	9,604.23	9,113.50	8,622.77	75	960.42	911.35	862.28
76	10,767.95	10,221.14	9,674.33	76	1,076.79	1,022.11	967.43
77	12,057.86	11,454.97	10,838.05	77	1,205.79	1,145.50	1,083.81
78	13,516.02	12,843.02	12,156.01	78	1,351.60	1,284.30	1,215.60
79	15,142.43	14,385.31	13,628.19	79	1,514.24	1,438.53	1,362.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	743.10	701.04	644.96	18-39	74.31	70.10	64.50
40	743.10	701.04	644.96	40	74.31	70.10	64.50
41	771.14	729.08	673.00	41	77.11	72.91	67.30
42	799.18	743.10	687.02	42	79.92	74.31	68.70
43	827.23	771.14	715.06	43	82.72	77.11	71.51
44	841.25	799.18	743.10	44	84.12	79.92	74.31
45	869.29	813.20	757.12	45	86.93	81.32	75.71
46	897.33	841.25	785.16	46	89.73	84.12	78.52
47	925.37	869.29	813.20	47	92.54	86.93	81.32
48	953.41	897.33	841.25	48	95.34	89.73	84.12
49	981.45	925.37	869.29	49	98.15	92.54	86.93
50	1,009.50	953.41	883.31	50	100.95	95.34	88.33
51	1,051.56	981.45	911.35	51	105.16	98.15	91.13
52	1,079.60	1,009.50	939.39	52	107.96	100.95	93.94
53	1,107.64	1,037.54	967.43	53	110.76	103.75	96.74
54	1,149.70	1,079.60	995.47	54	114.97	107.96	99.55
55	1,177.74	1,093.62	1,009.50	55	117.77	109.36	100.95
56	1,247.85	1,163.72	1,065.58	56	124.78	116.37	106.56
57	1,303.93	1,219.81	1,135.68	57	130.39	121.98	113.57
58	1,374.04	1,289.91	1,191.77	58	137.40	128.99	119.18
59	1,444.14	1,360.01	1,261.87	59	144.41	136.00	126.19
60	1,514.24	1,416.10	1,317.95	60	151.42	141.61	131.80
61	1,626.41	1,528.26	1,416.10	61	162.64	152.83	141.61
62	1,738.58	1,626.41	1,514.24	62	173.86	162.64	151.42
63	1,864.76	1,738.58	1,612.39	63	186.48	173.86	161.24
64	1,990.95	1,850.74	1,710.53	64	199.09	185.07	171.05
65	2,117.14	1,976.93	1,822.70	65	211.71	197.69	182.27
66	2,285.39	2,131.16	1,962.91	66	228.54	213.12	196.29
67	2,453.63	2,285.39	2,117.14	67	245.36	228.54	211.71
68	2,649.93	2,467.66	2,285.39	68	264.99	246.77	228.54
69	2,846.22	2,649.93	2,453.63	69	284.62	264.99	245.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,056.53	2,846.22	2,635.90	70	305.65	284.62	263.59
71	3,350.96	3,126.63	2,902.30	71	335.10	312.66	290.23
72	3,673.44	3,435.09	3,182.71	72	367.34	343.51	318.27
73	4,037.98	3,757.57	3,477.15	73	403.80	375.76	347.72
74	4,416.54	4,122.11	3,813.65	74	441.65	412.21	381.36
75	4,837.16	4,514.69	4,178.19	75	483.72	451.47	417.82
76	5,412.02	5,047.48	4,682.94	76	541.20	504.75	468.29
77	6,056.97	5,650.37	5,229.75	77	605.70	565.04	522.97
78	6,772.03	6,309.35	5,846.66	78	677.20	630.93	584.67
79	7,571.21	7,052.45	6,533.68	79	757.12	705.24	653.37
80		7,879.67	7,304.82	80		787.97	730.48
81		8,706.90	8,061.94	81		870.69	806.19
82		9,590.21	8,889.17	82		959.02	888.92
83		10,585.68	9,814.54	83		1,058.57	981.45
84		11,679.30	10,824.03	84		1,167.93	1,082.40

Fractional Premiums (expressed as a percent of annual premium)

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

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Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	925.37	869.29	799.18	18-39	92.54	86.93	79.92
40	925.37	869.29	799.18	40	92.54	86.93	79.92
41	967.43	897.33	827.23	41	96.74	89.73	82.72
42	995.47	925.37	855.27	42	99.55	92.54	85.53
43	1,023.52	953.41	883.31	43	102.35	95.34	88.33
44	1,065.58	995.47	911.35	44	106.56	99.55	91.13
45	1,093.62	1,023.52	953.41	45	109.36	102.35	95.34
46	1,135.68	1,065.58	981.45	46	113.57	106.56	98.15
47	1,163.72	1,093.62	1,009.50	47	116.37	109.36	100.95
48	1,205.79	1,135.68	1,051.56	48	120.58	113.57	105.16
49	1,247.85	1,163.72	1,079.60	49	124.78	116.37	107.96
50	1,275.89	1,191.77	1,107.64	50	127.59	119.18	110.76
51	1,317.95	1,233.83	1,149.70	51	131.80	123.38	114.97
52	1,360.01	1,275.89	1,177.74	52	136.00	127.59	117.77
53	1,402.08	1,303.93	1,205.79	53	140.21	130.39	120.58
54	1,444.14	1,345.99	1,247.85	54	144.41	134.60	124.78
55	1,472.18	1,374.04	1,275.89	55	147.22	137.40	127.59
56	1,556.31	1,458.16	1,360.01	56	155.63	145.82	136.00
57	1,654.45	1,542.28	1,430.12	57	165.45	154.23	143.01
58	1,738.58	1,626.41	1,500.22	58	173.86	162.64	150.02
59	1,836.72	1,710.53	1,584.35	59	183.67	171.05	158.43
60	1,934.87	1,808.68	1,668.47	60	193.49	180.87	166.85
61	2,061.05	1,920.85	1,780.64	61	206.11	192.08	178.06
62	2,201.26	2,047.03	1,892.80	62	220.13	204.70	189.28
63	2,341.47	2,187.24	2,018.99	63	234.15	218.72	201.90
64	2,495.70	2,327.45	2,159.20	64	249.57	232.74	215.92
65	2,649.93	2,467.66	2,285.39	65	264.99	246.77	228.54
66	2,860.24	2,663.95	2,467.66	66	286.02	266.39	246.77
67	3,084.57	2,874.26	2,663.95	67	308.46	287.43	266.39
68	3,336.94	3,112.61	2,888.28	68	333.69	311.26	288.83
69	3,589.32	3,350.96	3,112.61	69	358.93	335.10	311.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	3,869.73	3,617.36	3,350.96	70	386.97	361.74	335.10
71	4,262.31	3,981.90	3,687.46	71	426.23	398.19	368.75
72	4,682.94	4,374.48	4,052.00	72	468.29	437.45	405.20
73	5,145.62	4,809.12	4,458.60	73	514.56	480.91	445.86
74	5,650.37	5,271.81	4,893.25	74	565.04	527.18	489.32
75	6,211.20	5,790.58	5,369.95	75	621.12	579.06	537.00
76	6,884.20	6,421.51	5,958.83	76	688.42	642.15	595.88
77	7,627.30	7,108.53	6,589.76	77	762.73	710.85	658.98
78	8,440.50	7,879.67	7,304.82	78	844.05	787.97	730.48
79	9,337.83	8,720.92	8,089.98	79	933.78	872.09	809.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,135.68	1,065.58	981.45	18-39	113.57	106.56	98.15
40	1,135.68	1,065.58	981.45	40	113.57	106.56	98.15
41	1,177.74	1,107.64	1,023.52	41	117.77	110.76	102.35
42	1,219.81	1,149.70	1,065.58	42	121.98	114.97	106.56
43	1,261.87	1,177.74	1,093.62	43	126.19	117.77	109.36
44	1,303.93	1,219.81	1,135.68	44	130.39	121.98	113.57
45	1,360.01	1,275.89	1,177.74	45	136.00	127.59	117.77
46	1,402.08	1,317.95	1,219.81	46	140.21	131.80	121.98
47	1,444.14	1,360.01	1,261.87	47	144.41	136.00	126.19
48	1,500.22	1,402.08	1,303.93	48	150.02	140.21	130.39
49	1,556.31	1,458.16	1,345.99	49	155.63	145.82	134.60
50	1,598.37	1,500.22	1,388.06	50	159.84	150.02	138.81
51	1,654.45	1,556.31	1,444.14	51	165.45	155.63	144.41
52	1,710.53	1,598.37	1,486.20	52	171.05	159.84	148.62
53	1,780.64	1,668.47	1,542.28	53	178.06	166.85	154.23
54	1,836.72	1,724.55	1,598.37	54	183.67	172.46	159.84
55	1,892.80	1,766.62	1,640.43	55	189.28	176.66	164.04
56	2,004.97	1,878.78	1,738.58	56	200.50	187.88	173.86
57	2,103.12	1,962.91	1,822.70	57	210.31	196.29	182.27
58	2,215.28	2,075.07	1,920.85	58	221.53	207.51	192.08
59	2,327.45	2,173.22	2,018.99	59	232.74	217.32	201.90
60	2,439.61	2,285.39	2,117.14	60	243.96	228.54	211.71
61	2,607.86	2,439.61	2,257.34	61	260.79	243.96	225.73
62	2,762.09	2,579.82	2,397.55	62	276.21	257.98	239.76
63	2,944.36	2,748.07	2,551.78	63	294.44	274.81	255.18
64	3,126.63	2,930.34	2,720.03	64	312.66	293.03	272.00
65	3,322.92	3,112.61	2,888.28	65	332.29	311.26	288.83
66	3,603.34	3,364.98	3,126.63	66	360.33	336.50	312.66
67	3,911.79	3,659.42	3,393.03	67	391.18	365.94	339.30
68	4,234.27	3,953.86	3,673.44	68	423.43	395.39	367.34
69	4,584.79	4,276.33	3,967.88	69	458.48	427.63	396.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	4,963.35	4,626.85	4,290.35	70	496.34	462.69	429.04
71	5,468.10	5,103.56	4,739.02	71	546.81	510.36	473.90
72	6,014.91	5,622.33	5,215.73	72	601.49	562.23	521.57
73	6,631.82	6,183.16	5,734.49	73	663.18	618.32	573.45
74	7,290.80	6,814.09	6,323.37	74	729.08	681.41	632.34
75	8,019.88	7,487.09	6,954.30	75	801.99	748.71	695.43
76	8,973.29	8,384.42	7,781.53	76	897.33	838.44	778.15
77	10,038.87	9,379.89	8,706.90	77	1,003.89	937.99	870.69
78	11,216.61	10,473.51	9,730.41	78	1,121.66	1,047.35	973.04
79	12,548.59	11,721.36	10,880.12	79	1,254.86	1,172.14	1,088.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
18-39	1,458.16	1,374.04	1,289.91	18-39	145.82	137.40	128.99
40	1,458.16	1,374.04	1,289.91	40	145.82	137.40	128.99
41	1,514.24	1,430.12	1,345.99	41	151.42	143.01	134.60
42	1,570.33	1,486.20	1,402.08	42	157.03	148.62	140.21
43	1,640.43	1,542.28	1,444.14	43	164.04	154.23	144.41
44	1,696.51	1,598.37	1,500.22	44	169.65	159.84	150.02
45	1,752.60	1,654.45	1,556.31	45	175.26	165.45	155.63
46	1,822.70	1,724.55	1,612.39	46	182.27	172.46	161.24
47	1,892.80	1,794.66	1,682.49	47	189.28	179.47	168.25
48	1,962.91	1,850.74	1,738.58	48	196.29	185.07	173.86
49	2,033.01	1,920.85	1,808.68	49	203.30	192.08	180.87
50	2,103.12	1,990.95	1,864.76	50	210.31	199.09	186.48
51	2,187.24	2,075.07	1,948.89	51	218.72	207.51	194.89
52	2,285.39	2,159.20	2,018.99	52	228.54	215.92	201.90
53	2,369.51	2,243.32	2,103.12	53	236.95	224.33	210.31
54	2,467.66	2,327.45	2,187.24	54	246.77	232.74	218.72
55	2,551.78	2,411.57	2,271.36	55	255.18	241.16	227.14
56	2,691.99	2,551.78	2,397.55	56	269.20	255.18	239.76
57	2,832.20	2,677.97	2,523.74	57	283.22	267.80	252.37
58	2,986.42	2,818.17	2,649.93	58	298.64	281.82	264.99
59	3,140.65	2,958.38	2,776.11	59	314.07	295.84	277.61
60	3,294.88	3,112.61	2,916.32	60	329.49	311.26	291.63
61	3,505.19	3,308.90	3,112.61	61	350.52	330.89	311.26
62	3,729.52	3,519.21	3,308.90	62	372.95	351.92	330.89
63	3,953.86	3,743.54	3,519.21	63	395.39	374.35	351.92
64	4,206.23	3,981.90	3,743.54	64	420.62	398.19	374.35
65	4,458.60	4,220.25	3,967.88	65	445.86	422.03	396.79
66	4,823.14	4,570.77	4,304.38	66	482.31	457.08	430.44
67	5,229.75	4,949.33	4,654.89	67	522.97	494.93	465.49
68	5,650.37	5,341.91	5,033.46	68	565.04	534.19	503.35
69	6,113.05	5,776.56	5,440.06	69	611.31	577.66	544.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.7% Rate Increase**

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ7, et al.

RIDER: H-5AIC

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
70	6,603.78	6,239.24	5,874.70	70	660.38	623.92	587.47
71	7,248.74	6,856.16	6,449.55	71	724.87	685.62	644.96
72	7,963.80	7,529.15	7,080.49	72	796.38	752.92	708.05
73	8,734.94	8,258.23	7,767.51	73	873.49	825.82	776.75
74	9,590.21	9,057.42	8,524.63	74	959.02	905.74	852.46
75	10,515.58	9,940.72	9,351.85	75	1,051.56	994.07	935.19
76	11,763.42	11,118.47	10,459.49	76	1,176.34	1,111.85	1,045.95
77	13,165.50	12,436.42	11,693.32	77	1,316.55	1,243.64	1,169.33
78	14,721.81	13,908.60	13,081.38	78	1,472.18	1,390.86	1,308.14
79	16,460.38	15,549.03	14,623.66	79	1,646.04	1,554.90	1,462.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC4 Tax-Qualified Comprehensive Product**

November 2017

Product

**Long-Term Care
Annual 5% Compound Benefit Inflation Rider
Annual 5% Simple Benefit Inflation Rider
Nonforfeiture Benefit Rider**

Form Number

**H-LTC4JQ7, et al.
H-5AIC
H-5AIS
H-NF3-10**

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 53.8%. 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 33.7% 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
LTC4 Tax-Qualified 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 20.0% 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	5% - 94%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

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

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

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

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

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

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

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified 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	1997	2,400	0	0.0%	15	5,609	0	0.0%	4.4%	2.3367
	1998	7,766,744	236,888	3.1%	10,311	17,366,987	529,698	3.1%	4.4%	2.2361
	1999	30,922,705	960,912	3.1%	23,193	66,167,795	2,056,142	3.1%	4.4%	2.1398
	2000	54,191,519	4,388,599	8.1%	33,816	110,964,540	8,986,257	8.1%	4.4%	2.0476
	2001	63,119,458	5,745,622	9.1%	33,187	123,680,109	11,258,321	9.1%	4.4%	1.9595
	2002	61,581,029	9,881,027	16.0%	32,244	115,469,491	18,527,738	16.0%	4.4%	1.8751
	2003	60,214,076	11,606,743	19.3%	31,479	108,044,345	20,826,409	19.3%	4.4%	1.7943
	2004	59,098,746	13,120,930	22.2%	30,648	101,476,621	22,529,542	22.2%	4.4%	1.7171
	2005	64,026,237	19,631,625	30.7%	29,739	105,203,312	32,257,275	30.7%	4.4%	1.6431
	2006	67,028,550	20,523,064	30.6%	29,077	105,393,777	32,269,880	30.6%	4.4%	1.5724
	2007	66,042,525	31,413,626	47.6%	28,492	99,371,655	47,266,879	47.6%	4.4%	1.5047
	2008	65,215,590	31,722,049	48.6%	27,894	93,901,816	45,675,552	48.6%	4.4%	1.4399
	2009	64,163,199	41,648,502	64.9%	27,192	88,408,147	57,385,961	64.9%	4.4%	1.3779
	2010	62,764,321	48,766,034	77.7%	26,507	82,756,635	64,299,474	77.7%	4.3%	1.3185
	2011	63,150,763	60,066,504	95.1%	25,671	79,680,546	75,788,978	95.1%	4.3%	1.2618
	2012	65,782,592	62,464,763	95.0%	24,917	79,427,041	75,421,037	95.0%	4.3%	1.2074
	2013	65,825,585	61,108,316	92.8%	24,149	76,056,414	70,605,972	92.8%	4.2%	1.1554
2014	64,601,186	76,006,427	117.7%	23,280	71,427,478	84,037,890	117.7%	4.1%	1.1057	
2015	68,495,840	82,605,321	120.6%	22,275	72,646,418	87,610,878	120.6%	4.0%	1.0606	
2016	72,145,750	84,886,518	117.7%	21,461	73,574,517	86,567,602	117.7%	4.0%	1.0198	
Projected Future Experience	2017	74,984,715	95,162,518	126.9%	20,402	73,528,563	93,314,526	126.9%	4.0%	0.9806
	2018	76,769,877	101,785,307	132.6%	19,303	72,383,709	95,969,909	132.6%	4.0%	0.9429
	2019	71,639,441	106,919,044	149.2%	18,173	64,948,458	96,933,014	149.2%	4.0%	0.9066
	2020	66,360,833	110,547,644	166.6%	17,025	57,848,904	96,367,991	166.6%	4.0%	0.8717
	2021	61,128,520	113,031,785	184.9%	15,867	51,238,199	94,743,748	184.9%	4.0%	0.8382
	2022	55,997,488	114,636,051	204.7%	14,713	45,132,063	92,392,741	204.7%	4.0%	0.8060
	2023	51,021,451	115,307,024	226.0%	13,573	39,539,949	89,359,156	226.0%	4.0%	0.7750
	2024	46,249,340	115,043,751	248.7%	12,460	34,463,192	85,726,084	248.7%	4.0%	0.7452
	2025	41,718,558	113,791,086	272.8%	11,382	29,891,376	81,531,392	272.8%	4.0%	0.7165
	2026	37,451,372	111,893,889	298.8%	10,346	25,801,859	77,088,509	298.8%	4.0%	0.6889
	2027	33,457,680	109,977,713	328.7%	9,356	22,163,878	72,854,205	328.7%	4.0%	0.6624
	2028	29,740,949	108,097,351	363.5%	8,417	18,943,989	68,854,392	363.5%	4.0%	0.6370
	2029	26,301,510	105,750,283	402.1%	7,530	16,108,828	64,768,643	402.1%	4.0%	0.6125
	2030	23,136,919	102,522,306	443.1%	6,699	13,625,594	60,376,549	443.1%	4.0%	0.5889
	2031	20,242,267	98,503,894	486.6%	5,925	11,462,404	55,778,904	486.6%	4.0%	0.5663
	2032	17,610,364	93,759,742	532.4%	5,209	9,588,520	51,050,458	532.4%	4.0%	0.5445
	2033	15,232,106	88,423,579	580.5%	4,551	7,974,618	46,293,284	580.5%	4.0%	0.5235
	2034	13,096,755	82,666,202	631.2%	3,952	6,592,957	41,614,487	631.2%	4.0%	0.5034
	2035	11,192,127	76,634,949	684.7%	3,409	5,417,462	37,094,549	684.7%	4.0%	0.4840
	2036	9,504,903	70,539,370	742.1%	2,922	4,423,821	32,830,800	742.1%	4.0%	0.4654
	2037	8,020,807	64,456,267	803.6%	2,488	3,589,505	28,845,741	803.6%	4.0%	0.4475
	2038	6,724,857	58,425,342	868.8%	2,104	2,893,785	25,141,111	868.8%	4.0%	0.4303
	2039	5,601,572	52,377,900	935.1%	1,768	2,317,714	21,671,948	935.1%	4.0%	0.4138
	2040	4,635,327	46,332,337	999.5%	1,475	1,844,153	18,433,200	999.5%	4.0%	0.3978
	2041	3,810,549	40,483,127	1062.4%	1,223	1,457,708	15,486,641	1062.4%	4.0%	0.3825
	2042	3,111,959	34,972,924	1123.8%	1,007	1,144,679	12,864,171	1123.8%	4.0%	0.3678
	2043	2,524,832	29,887,909	1183.8%	824	892,995	10,570,902	1183.8%	4.0%	0.3537
	2044	2,035,184	25,239,954	1240.2%	670	692,129	8,583,644	1240.2%	4.0%	0.3401
	2045	1,629,954	21,077,185	1293.1%	542	532,998	6,892,272	1293.1%	4.0%	0.3270
	2046	1,297,101	17,402,786	1341.7%	435	407,841	5,471,864	1341.7%	4.0%	0.3144
2047	1,025,680	14,214,517	1385.9%	347	310,095	4,297,494	1385.9%	4.0%	0.3023	
2048	805,938	11,483,935	1424.9%	276	234,289	3,338,417	1424.9%	4.0%	0.2907	
2049	629,291	9,188,583	1460.1%	217	175,901	2,568,414	1460.1%	4.0%	0.2795	
2050	488,283	7,279,753	1490.9%	170	131,237	1,956,590	1490.9%	4.0%	0.2688	
2051	376,500	5,720,057	1519.3%	133	97,301	1,478,258	1519.3%	4.0%	0.2584	
2052	288,496	4,455,512	1544.4%	103	71,690	1,107,169	1544.4%	4.0%	0.2485	
2053	219,689	3,440,131	1565.9%	79	52,492	821,974	1565.9%	4.0%	0.2389	
2054	166,265	2,628,718	1581.0%	61	38,199	603,940	1581.0%	4.0%	0.2297	
2055	125,073	1,992,757	1593.3%	46	27,630	440,221	1593.3%	4.0%	0.2209	
2056	93,529	1,496,428	1600.0%	35	19,867	317,862	1600.0%	4.0%	0.2124	
	Past	1,126,138,816	666,783,471	59.2%	505,547	1,671,023,253	843,901,484	50.5%		
	Future	826,448,063	2,487,549,610	301.0%	225,216	628,010,548	1,605,835,174	255.7%		
	Lifetime	1,952,586,879	3,154,333,081	161.5%	730,763	2,299,033,801	2,449,736,658	106.6%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 33.7% Increase
LTC4 Tax-Qualified 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	1997	2,400	0	0.0%	15	5,609	0	0.0%	4.4%	2.3367
	1998	7,766,744	236,888	3.1%	10,311	17,366,987	529,698	3.1%	4.4%	2.2361
	1999	30,922,705	960,912	3.1%	23,193	66,167,795	2,056,142	3.1%	4.4%	2.1398
	2000	54,191,519	4,388,599	8.1%	33,816	110,964,540	8,986,257	8.1%	4.4%	2.0476
	2001	63,119,458	5,745,622	9.1%	33,187	123,680,109	11,258,321	9.1%	4.4%	1.9595
	2002	61,581,029	9,881,027	16.0%	32,244	115,469,491	18,527,738	16.0%	4.4%	1.8751
	2003	60,214,076	11,606,743	19.3%	31,479	108,044,345	20,826,409	19.3%	4.4%	1.7943
	2004	59,098,746	13,120,930	22.2%	30,648	101,476,621	22,529,542	22.2%	4.4%	1.7171
	2005	64,026,237	19,631,625	30.7%	29,739	105,203,312	32,257,275	30.7%	4.4%	1.6431
	2006	67,028,550	20,523,064	30.6%	29,077	105,393,777	32,269,880	30.6%	4.4%	1.5724
	2007	66,042,525	31,413,626	47.6%	28,492	99,371,655	47,266,879	47.6%	4.4%	1.5047
	2008	65,215,590	31,722,049	48.6%	27,894	93,901,816	45,675,552	48.6%	4.4%	1.4399
	2009	64,163,199	41,648,502	64.9%	27,192	88,408,147	57,385,961	64.9%	4.4%	1.3779
	2010	62,764,321	48,766,034	77.7%	26,507	82,756,635	64,299,474	77.7%	4.3%	1.3185
	2011	63,150,763	60,066,504	95.1%	25,671	79,680,546	75,788,978	95.1%	4.3%	1.2618
	2012	65,782,592	62,464,763	95.0%	24,917	79,427,041	75,421,037	95.0%	4.3%	1.2074
	2013	65,825,585	61,108,316	92.8%	24,149	76,056,414	70,605,972	92.8%	4.2%	1.1554
2014	64,601,186	76,006,427	117.7%	23,280	71,427,478	84,037,890	117.7%	4.1%	1.1057	
2015	68,495,840	82,605,321	120.6%	22,275	72,646,418	87,610,878	120.6%	4.0%	1.0606	
2016	72,145,750	84,886,518	117.7%	21,461	73,574,517	86,567,602	117.7%	4.0%	1.0198	
Projected Future Experience	2017	74,984,715	95,162,518	126.9%	20,402	73,528,563	93,314,526	126.9%	4.0%	0.9806
	2018	87,027,757	100,114,426	115.0%	19,109	82,055,516	94,394,492	115.0%	4.0%	0.9429
	2019	91,628,541	103,412,495	112.9%	17,991	83,070,614	93,753,970	112.9%	4.0%	0.9066
	2020	84,877,075	106,922,090	126.0%	16,854	73,990,118	93,207,477	126.0%	4.0%	0.8717
	2021	78,184,824	109,324,761	139.8%	15,709	65,534,869	91,636,504	139.8%	4.0%	0.8382
	2022	71,622,113	110,876,412	154.8%	14,566	57,724,976	89,362,601	154.8%	4.0%	0.8060
	2023	65,257,643	111,525,381	170.9%	13,437	50,572,530	86,428,507	170.9%	4.0%	0.7750
	2024	59,154,000	111,270,741	188.1%	12,335	44,079,238	82,914,586	188.1%	4.0%	0.7452
	2025	53,359,023	110,059,159	206.3%	11,268	38,231,777	78,857,464	206.3%	4.0%	0.7165
	2026	47,901,191	108,224,184	225.9%	10,243	33,001,189	74,560,291	225.9%	4.0%	0.6889
	2027	42,793,164	106,370,851	248.6%	9,263	28,348,125	70,464,857	248.6%	4.0%	0.6624
	2028	38,039,378	104,552,158	274.9%	8,333	24,229,810	66,596,223	274.9%	4.0%	0.6370
	2029	33,640,254	102,282,065	304.0%	7,455	20,603,572	62,644,471	304.0%	4.0%	0.6125
	2030	29,592,666	99,159,954	335.1%	6,632	17,427,457	58,396,422	335.1%	4.0%	0.5889
	2031	25,890,338	95,273,331	368.0%	5,866	14,660,686	53,949,563	368.0%	4.0%	0.5663
	2032	22,524,072	90,684,769	402.6%	5,157	12,263,944	49,376,192	402.6%	4.0%	0.5445
	2033	19,482,225	85,523,613	439.0%	4,506	10,199,725	44,775,036	439.0%	4.0%	0.5235
	2034	16,751,060	79,955,056	477.3%	3,912	8,432,549	40,249,686	477.3%	4.0%	0.5034
	2035	14,314,996	74,121,606	517.8%	3,375	6,929,062	35,877,985	517.8%	4.0%	0.4840
	2036	12,156,995	68,225,940	561.2%	2,893	5,658,172	31,754,071	561.2%	4.0%	0.4654
	2037	10,258,802	62,342,340	607.7%	2,463	4,591,062	27,899,707	607.7%	4.0%	0.4475
	2038	8,601,251	56,509,207	657.0%	2,083	3,701,220	24,316,576	657.0%	4.0%	0.4303
	2039	7,164,543	50,660,099	707.1%	1,750	2,964,411	20,961,188	707.1%	4.0%	0.4138
	2040	5,928,693	44,812,808	755.9%	1,461	2,358,715	17,828,659	755.9%	4.0%	0.3978
	2041	4,873,782	39,155,431	803.4%	1,211	1,864,444	14,978,737	803.4%	4.0%	0.3825
	2042	3,980,270	33,825,942	849.8%	997	1,464,072	12,442,274	849.8%	4.0%	0.3678
	2043	3,229,320	28,907,696	895.2%	816	1,142,162	10,224,215	895.2%	4.0%	0.3537
	2044	2,603,049	24,412,177	937.8%	664	885,249	8,302,133	937.8%	4.0%	0.3401
	2045	2,084,750	20,385,931	977.9%	536	681,717	6,666,231	977.9%	4.0%	0.3270
	2046	1,659,023	16,832,039	1014.6%	431	521,638	5,292,407	1014.6%	4.0%	0.3144
	2047	1,311,870	13,748,333	1048.0%	344	396,619	4,156,552	1048.0%	4.0%	0.3023
	2048	1,030,814	11,107,304	1077.5%	273	299,661	3,228,929	1077.5%	4.0%	0.2907
2049	804,879	8,887,231	1104.2%	215	224,982	2,484,179	1104.2%	4.0%	0.2795	
2050	624,525	7,041,004	1127.4%	169	167,855	1,892,421	1127.4%	4.0%	0.2688	
2051	481,553	5,532,461	1148.9%	131	124,450	1,429,776	1148.9%	4.0%	0.2584	
2052	368,993	4,309,387	1167.9%	102	91,693	1,070,858	1167.9%	4.0%	0.2485	
2053	280,987	3,327,307	1184.1%	78	67,138	795,016	1184.1%	4.0%	0.2389	
2054	212,657	2,542,506	1195.6%	60	48,857	584,133	1195.6%	4.0%	0.2297	
2055	159,971	1,927,402	1204.8%	46	35,339	425,783	1204.8%	4.0%	0.2209	
2056	119,626	1,447,351	1209.9%	35	25,410	307,438	1209.9%	4.0%	0.2124	
	Past	1,126,138,816	666,783,471	59.2%	505,547	1,671,023,253	843,901,484	50.5%		
	Future	1,024,961,387	2,410,755,467	235.2%	223,168	772,199,182	1,557,802,135	201.7%		
	Lifetime	2,151,100,203	3,077,538,938	143.1%	728,715	2,443,222,435	2,401,703,619	98.3%		

**Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified 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	1997	21,257	0	0.0%	0.0%	49,670	0	0.0%	0.0%	4.4%	2.3367
	1998	14,379,248	3,344	0.0%	0.0%	32,153,010	7,478	0.0%	0.0%	4.4%	2.2361
	1999	38,335,635	189,122	0.5%	0.4%	82,029,836	404,680	0.5%	0.4%	4.4%	2.1398
	2000	59,448,029	484,105	0.8%	0.6%	121,727,961	991,271	0.8%	0.6%	4.4%	2.0476
	2001	62,502,775	1,566,727	2.5%	1.3%	122,471,743	3,069,941	2.5%	1.2%	4.4%	1.9595
	2002	61,125,779	2,818,225	4.6%	2.1%	114,615,860	5,284,403	4.6%	2.1%	4.4%	1.8751
	2003	59,783,935	4,197,095	7.0%	3.1%	107,272,529	7,531,003	7.0%	3.0%	4.4%	1.7943
	2004	59,271,375	5,352,938	9.0%	4.1%	101,773,037	9,191,363	9.0%	3.9%	4.4%	1.7171
	2005	66,046,799	6,565,264	9.9%	5.0%	108,523,354	10,787,569	9.9%	4.7%	4.4%	1.6431
	2006	66,651,061	6,231,691	9.3%	5.6%	104,800,225	9,798,533	9.3%	5.3%	4.4%	1.5724
	2007	65,792,628	4,592,163	7.0%	5.8%	98,995,646	6,909,652	7.0%	5.4%	4.4%	1.5047
	2008	64,871,507	24,317,045	37.5%	9.1%	93,406,382	35,013,326	37.5%	8.2%	4.4%	1.4399
	2009	63,920,676	36,635,777	57.3%	13.6%	88,073,983	50,479,110	57.3%	11.9%	4.4%	1.3779
	2010	62,497,267	39,890,871	63.8%	17.8%	82,404,516	52,597,307	63.8%	15.3%	4.3%	1.3185
	2011	63,885,903	39,074,589	61.2%	21.3%	80,608,109	49,302,406	61.2%	18.0%	4.3%	1.2618
	2012	66,673,758	47,006,184	70.5%	25.0%	80,503,051	56,756,081	70.5%	21.0%	4.3%	1.2074
2013	65,386,453	53,840,757	82.3%	29.0%	75,549,030	62,208,864	82.3%	24.1%	4.2%	1.1554	
2014	66,164,664	59,745,766	90.3%	33.0%	73,156,166	66,058,994	90.3%	27.2%	4.1%	1.1057	
2015	69,481,448	65,885,450	94.8%	37.0%	73,691,750	69,877,849	94.8%	30.2%	4.0%	1.0606	
2016	73,464,678	75,272,617	102.5%	41.2%	74,919,565	76,763,308	102.5%	33.4%	4.0%	1.0198	
Projected Future Experience	2017	76,816,756	118,301,253	154.0%	48.3%	75,325,027	116,003,923	154.0%	38.4%	4.0%	0.9806
	2018	75,298,928	123,209,593	163.6%	54.9%	70,996,802	116,170,140	163.6%	43.2%	4.0%	0.9429
	2019	70,026,019	125,885,094	179.8%	61.3%	63,485,726	114,127,672	179.8%	47.7%	4.0%	0.9066
	2020	64,741,465	112,969,004	174.5%	66.4%	56,437,249	98,478,769	174.5%	51.3%	4.0%	0.8717
	2021	59,519,710	115,293,685	193.7%	71.5%	49,889,687	96,639,682	193.7%	54.8%	4.0%	0.8382
	2022	54,416,052	116,103,120	213.4%	76.5%	43,857,479	93,575,148	213.4%	58.2%	4.0%	0.8060
	2023	49,484,659	118,200,978	238.9%	81.5%	38,348,985	91,601,875	238.9%	61.4%	4.0%	0.7750
	2024	44,772,170	119,449,694	266.8%	86.5%	33,362,463	89,009,220	266.8%	64.6%	4.0%	0.7452
	2025	40,311,728	119,810,760	297.2%	91.6%	28,883,381	85,844,493	297.2%	67.7%	4.0%	0.7165
	2026	36,121,307	119,312,517	330.3%	96.6%	24,885,521	82,199,520	330.3%	70.7%	4.0%	0.6889
	2027	32,207,937	118,158,971	366.9%	101.5%	21,335,992	78,273,840	366.9%	73.5%	4.0%	0.6624
	2028	28,573,940	116,633,447	408.2%	106.5%	18,200,643	74,291,600	408.2%	76.2%	4.0%	0.6370
	2029	25,218,579	114,829,430	455.3%	111.3%	15,445,567	70,329,328	455.3%	78.8%	4.0%	0.6125
	2030	22,138,402	112,617,489	508.7%	116.1%	13,037,556	66,321,717	508.7%	81.3%	4.0%	0.5889
	2031	19,327,536	109,801,937	568.1%	120.9%	10,944,428	62,176,544	568.1%	83.6%	4.0%	0.5663
	2032	16,777,923	106,294,242	633.5%	125.5%	9,135,271	57,875,263	633.5%	85.8%	4.0%	0.5445
	2033	14,479,674	102,085,892	705.0%	129.9%	7,580,689	53,446,052	705.0%	87.9%	4.0%	0.5235
	2034	12,421,365	97,243,675	782.9%	134.2%	6,252,963	48,952,844	782.9%	89.8%	4.0%	0.5034
	2035	10,590,243	91,881,141	867.6%	138.3%	5,126,124	44,474,349	867.6%	91.5%	4.0%	0.4840
	2036	8,972,435	86,141,972	960.1%	142.2%	4,175,997	40,092,644	960.1%	93.1%	4.0%	0.4654
	2037	7,553,340	80,175,416	1061.5%	145.8%	3,380,303	35,880,440	1061.5%	94.5%	4.0%	0.4475
	2038	6,317,592	74,093,073	1172.8%	149.1%	2,718,534	31,883,120	1172.8%	95.7%	4.0%	0.4303
	2039	5,249,533	67,958,426	1294.6%	152.3%	2,172,053	28,118,566	1294.6%	96.9%	4.0%	0.4138
	2040	4,333,446	61,789,809	1425.9%	155.1%	1,724,050	24,582,915	1425.9%	97.8%	4.0%	0.3978
	2041	3,553,766	55,631,734	1565.4%	157.7%	1,359,478	21,281,674	1565.4%	98.7%	4.0%	0.3825
	2042	2,895,305	49,583,038	1712.5%	160.0%	1,064,987	18,238,242	1712.5%	99.4%	4.0%	0.3678
	2043	2,343,506	43,748,521	1866.8%	162.1%	828,863	15,473,191	1866.8%	100.1%	4.0%	0.3537
	2044	1,884,646	38,217,964	2027.9%	163.9%	640,934	12,997,228	2027.9%	100.6%	4.0%	0.3401
	2045	1,505,965	33,061,352	2195.4%	165.4%	492,453	10,811,114	2195.4%	101.0%	4.0%	0.3270
	2046	1,195,755	28,324,846	2368.8%	166.8%	375,975	8,906,028	2368.8%	101.4%	4.0%	0.3144
	2047	943,463	24,038,907	2547.9%	167.9%	285,238	7,267,715	2547.9%	101.7%	4.0%	0.3023
2048	739,724	20,212,618	2732.5%	168.9%	215,040	5,875,873	2732.5%	102.0%	4.0%	0.2907	
2049	576,348	16,845,057	2922.7%	169.7%	161,102	4,708,569	2922.7%	102.2%	4.0%	0.2795	
2050	446,250	13,919,670	3119.3%	170.4%	119,939	3,741,210	3119.3%	102.3%	4.0%	0.2688	
2051	343,357	11,410,172	3323.1%	171.0%	88,735	2,948,777	3323.1%	102.4%	4.0%	0.2584	
2052	262,537	9,283,942	3536.2%	171.4%	65,239	2,307,007	3536.2%	102.5%	4.0%	0.2485	
2053	199,491	7,500,602	3759.9%	171.8%	47,666	1,792,170	3759.9%	102.6%	4.0%	0.2389	
2054	150,651	6,018,710	3995.1%	172.1%	34,612	1,382,780	3995.1%	102.7%	4.0%	0.2297	
2055	113,080	4,797,785	4242.8%	172.3%	24,980	1,059,881	4242.8%	102.7%	4.0%	0.2209	
2056	84,371	3,800,403	4504.4%	172.5%	17,922	807,259	4504.4%	102.7%	4.0%	0.2124	
	Past	1,149,704,875	473,669,730	41.2%		1,716,725,423	573,033,139	33.4%			
	Future	802,908,955	2,894,635,940	360.5%		612,525,653	1,819,948,383	297.1%			
	Lifetime	1,952,613,829	3,368,305,671	172.5%		2,329,251,076	2,392,981,522	102.7%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 33.7% Increase
LTC4 Tax-Qualified 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	1997	21,257	0	0.0%	0.0%	49,670	0	0.0%	0.0%	4.4%	2.3367
	1998	14,379,248	3,344	0.0%	0.0%	32,153,010	7,478	0.0%	0.0%	4.4%	2.2361
	1999	38,335,635	189,122	0.5%	0.4%	82,029,836	404,680	0.5%	0.4%	4.4%	2.1398
	2000	59,448,029	484,105	0.8%	0.6%	121,727,961	991,271	0.8%	0.6%	4.4%	2.0476
	2001	62,502,775	1,566,727	2.5%	1.3%	122,471,743	3,069,941	2.5%	1.2%	4.4%	1.9595
	2002	61,125,779	2,818,225	4.6%	2.1%	114,615,860	5,284,403	4.6%	2.1%	4.4%	1.8751
	2003	59,783,935	4,197,095	7.0%	3.1%	107,272,529	7,531,003	7.0%	3.0%	4.4%	1.7943
	2004	59,271,375	5,352,938	9.0%	4.1%	101,773,037	9,191,363	9.0%	3.9%	4.4%	1.7171
	2005	66,046,799	6,565,264	9.9%	5.0%	108,523,354	10,787,569	9.9%	4.7%	4.4%	1.6431
	2006	66,651,061	6,231,691	9.3%	5.6%	104,800,225	9,798,533	9.3%	5.3%	4.4%	1.5724
	2007	65,792,628	4,592,163	7.0%	5.8%	98,995,646	6,909,652	7.0%	5.4%	4.4%	1.5047
	2008	64,871,507	24,317,045	37.5%	9.1%	93,406,382	35,013,326	37.5%	8.2%	4.4%	1.4399
	2009	63,920,676	36,635,777	57.3%	13.6%	88,073,983	50,479,110	57.3%	11.9%	4.4%	1.3779
	2010	62,497,267	39,890,871	63.8%	17.8%	82,404,516	52,597,307	63.8%	15.3%	4.3%	1.3185
	2011	63,885,903	39,074,589	61.2%	21.3%	80,608,109	49,302,406	61.2%	18.0%	4.3%	1.2618
2012	66,673,758	47,006,184	70.5%	25.0%	80,503,051	56,756,081	70.5%	21.0%	4.3%	1.2074	
2013	65,386,453	53,840,757	82.3%	29.0%	75,549,030	62,208,864	82.3%	24.1%	4.2%	1.1554	
2014	66,164,664	59,745,766	90.3%	33.0%	73,156,166	66,058,994	90.3%	27.2%	4.1%	1.1057	
2015	69,481,448	65,885,450	94.8%	37.0%	73,691,750	69,877,849	94.8%	30.2%	4.0%	1.0606	
2016	73,464,678	75,272,617	102.5%	41.2%	74,919,565	76,763,308	102.5%	33.4%	4.0%	1.0198	
Projected Future Experience	2017	76,821,108	118,301,253	154.0%	48.3%	75,329,294	116,003,923	154.0%	38.4%	4.0%	0.9806
	2018	92,201,886	122,849,668	133.2%	54.2%	86,934,027	115,830,780	133.2%	42.8%	4.0%	0.9429
	2019	89,569,260	124,438,303	138.9%	59.6%	81,203,667	112,816,009	138.9%	46.8%	4.0%	0.9066
	2020	82,809,618	110,588,242	133.5%	63.7%	72,187,848	96,403,381	133.5%	49.9%	4.0%	0.8717
	2021	76,130,343	112,211,872	147.4%	67.8%	63,812,794	94,056,493	147.4%	52.9%	4.0%	0.8382
	2022	69,602,168	112,611,157	161.8%	71.8%	56,096,970	90,760,745	161.8%	55.7%	4.0%	0.8060
	2023	63,294,376	114,485,289	180.9%	75.8%	49,051,062	88,722,338	180.9%	58.5%	4.0%	0.7750
	2024	57,266,617	115,620,481	201.9%	79.9%	42,672,834	86,155,841	201.9%	61.2%	4.0%	0.7452
	2025	51,561,280	115,940,106	224.9%	84.1%	36,943,693	83,071,166	224.9%	63.9%	4.0%	0.7165
	2026	46,201,353	115,439,231	249.9%	88.2%	31,830,098	79,531,048	249.9%	66.4%	4.0%	0.6889
	2027	41,195,820	114,311,194	277.5%	92.3%	27,289,972	75,724,898	277.5%	68.9%	4.0%	0.6624
	2028	36,547,650	112,827,479	308.7%	96.4%	23,279,629	71,867,325	308.7%	71.3%	4.0%	0.6370
	2029	32,255,893	111,076,924	344.4%	100.5%	19,755,696	68,031,039	344.4%	73.5%	4.0%	0.6125
	2030	28,316,133	108,933,886	384.7%	104.5%	16,675,692	64,152,401	384.7%	75.7%	4.0%	0.5889
	2031	24,720,851	106,208,274	429.6%	108.5%	13,998,451	60,141,593	429.6%	77.7%	4.0%	0.5663
	2032	21,459,739	102,813,927	479.1%	112.4%	11,684,434	55,980,296	479.1%	79.7%	4.0%	0.5445
	2033	18,520,146	98,742,362	533.2%	116.2%	9,696,038	51,695,580	533.2%	81.5%	4.0%	0.5235
	2034	15,887,455	94,058,007	592.0%	119.8%	7,997,807	47,349,166	592.0%	83.1%	4.0%	0.5034
	2035	13,545,356	88,870,576	656.1%	123.3%	6,556,524	43,017,109	656.1%	84.7%	4.0%	0.4840
	2036	11,476,100	83,319,073	726.0%	126.6%	5,341,266	38,778,795	726.0%	86.1%	4.0%	0.4654
	2037	9,661,012	77,547,775	802.7%	129.7%	4,323,537	34,704,507	802.7%	87.3%	4.0%	0.4475
	2038	8,080,435	71,664,543	886.9%	132.6%	3,477,106	30,838,095	886.9%	88.5%	4.0%	0.4303
	2039	6,714,342	65,730,797	979.0%	135.3%	2,778,135	27,196,860	979.0%	89.5%	4.0%	0.4138
	2040	5,542,630	59,764,256	1078.3%	137.7%	2,205,121	23,777,054	1078.3%	90.3%	4.0%	0.3978
	2041	4,545,388	53,807,949	1183.8%	139.9%	1,738,818	20,583,993	1183.8%	91.1%	4.0%	0.3825
	2042	3,703,191	47,957,476	1295.0%	141.9%	1,362,153	17,640,308	1295.0%	91.8%	4.0%	0.3678
	2043	2,997,420	42,314,110	1411.7%	143.7%	1,060,142	14,965,861	1411.7%	92.3%	4.0%	0.3537
	2044	2,410,522	36,964,679	1533.5%	145.3%	819,774	12,571,008	1533.5%	92.8%	4.0%	0.3401
	2045	1,926,176	31,977,097	1660.1%	146.6%	629,863	10,456,561	1660.1%	93.2%	4.0%	0.3270
	2046	1,529,408	27,395,896	1791.3%	147.8%	480,883	8,613,943	1791.3%	93.6%	4.0%	0.3144
2047	1,206,717	23,250,520	1926.8%	148.8%	364,828	7,029,361	1926.8%	93.8%	4.0%	0.3023	
2048	946,129	19,549,719	2066.3%	149.7%	275,043	5,683,166	2066.3%	94.0%	4.0%	0.2907	
2049	737,166	16,292,602	2210.2%	150.4%	206,054	4,554,146	2210.2%	94.2%	4.0%	0.2795	
2050	570,767	13,463,156	2358.8%	151.0%	153,406	3,618,512	2358.8%	94.4%	4.0%	0.2688	
2051	439,164	11,035,961	2512.9%	151.4%	113,495	2,852,068	2512.9%	94.5%	4.0%	0.2584	
2052	335,792	8,979,463	2674.1%	151.8%	83,442	2,231,346	2674.1%	94.6%	4.0%	0.2485	
2053	255,154	7,254,610	2843.2%	152.1%	60,966	1,733,394	2843.2%	94.6%	4.0%	0.2389	
2054	192,687	5,821,319	3021.1%	152.4%	44,269	1,337,430	3021.1%	94.7%	4.0%	0.2297	
2055	144,632	4,640,435	3208.4%	152.6%	31,951	1,025,121	3208.4%	94.7%	4.0%	0.2209	
2056	107,913	3,675,764	3406.2%	152.8%	22,922	780,784	3406.2%	94.7%	4.0%	0.2124	
	Past	1,149,704,875	473,669,730	41.2%		1,716,725,423	573,033,139	33.4%			
	Future	1,001,429,798	2,812,735,429	280.9%		758,569,704	1,772,283,443	233.6%			
	Lifetime	2,151,134,673	3,286,405,160	152.8%		2,475,295,127	2,345,316,582	94.7%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified 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	1997	279	0	0.0%	1	652	0	0.0%	4.4%	2.3367
	1998	265,460	0	0.0%	375	593,587	0	0.0%	4.4%	2.2361
	1999	1,049,173	0	0.0%	881	2,245,000	0	0.0%	4.4%	2.1398
	2000	1,855,861	428,099	23.1%	1,292	3,800,129	876,592	23.1%	4.4%	2.0476
	2001	2,225,746	2,456	0.1%	1,278	4,361,261	4,813	0.1%	4.4%	1.9595
	2002	2,154,860	252,838	11.7%	1,242	4,040,539	474,092	11.7%	4.4%	1.8751
	2003	2,080,204	294,065	14.1%	1,211	3,732,588	527,652	14.1%	4.4%	1.7943
	2004	2,027,430	28,089	1.4%	1,171	3,481,237	48,231	1.4%	4.4%	1.7171
	2005	2,084,595	392,280	18.8%	1,112	3,425,257	644,566	18.8%	4.4%	1.6431
	2006	2,149,460	184,710	8.6%	1,087	3,379,749	290,433	8.6%	4.4%	1.5724
	2007	2,098,750	999,604	47.6%	1,062	3,157,909	1,504,066	47.6%	4.4%	1.5047
	2008	2,047,178	795,844	38.9%	1,038	2,947,665	1,145,909	38.9%	4.4%	1.4399
	2009	1,991,600	279,459	14.0%	1,018	2,744,153	385,056	14.0%	4.4%	1.3779
	2010	1,955,608	414,487	21.2%	999	2,578,528	546,514	21.2%	4.3%	1.3185
	2011	1,978,497	1,786,919	90.3%	965	2,496,371	2,254,647	90.3%	4.3%	1.2618
	2012	2,042,780	1,411,800	69.1%	930	2,466,487	1,704,632	69.1%	4.3%	1.2074
2013	2,002,841	2,061,847	102.9%	911	2,314,129	2,382,307	102.9%	4.2%	1.1554	
2014	1,960,758	3,625,686	184.9%	886	2,167,947	4,008,806	184.9%	4.1%	1.1057	
2015	2,074,252	2,119,587	102.2%	851	2,199,944	2,248,026	102.2%	4.0%	1.0606	
2016	2,193,275	3,168,287	144.5%	820	2,236,710	3,231,031	144.5%	4.0%	1.0198	
Projected Future Experience	2017	2,276,625	3,059,633	134.4%	781	2,232,415	3,000,217	134.4%	4.0%	0.9806
	2018	2,348,067	3,318,792	141.3%	740	2,213,913	3,129,177	141.3%	4.0%	0.9429
	2019	2,205,277	3,524,893	159.8%	697	1,999,308	3,195,675	159.8%	4.0%	0.9066
	2020	2,055,572	3,678,225	178.9%	654	1,791,909	3,206,429	178.9%	4.0%	0.8717
	2021	1,905,080	3,784,893	198.7%	610	1,596,846	3,172,514	198.7%	4.0%	0.8382
	2022	1,755,400	3,865,770	220.2%	566	1,414,793	3,115,678	220.2%	4.0%	0.8060
	2023	1,608,191	3,913,585	243.4%	522	1,246,295	3,032,900	243.4%	4.0%	0.7750
	2024	1,465,072	3,919,603	267.5%	479	1,091,714	2,920,734	267.5%	4.0%	0.7452
	2025	1,327,414	3,890,243	293.1%	438	951,093	2,787,362	293.1%	4.0%	0.7165
	2026	1,196,185	3,832,111	320.4%	397	824,104	2,640,106	320.4%	4.0%	0.6889
	2027	1,071,994	3,771,571	351.8%	359	710,137	2,498,459	351.8%	4.0%	0.6624
	2028	955,237	3,709,287	388.3%	322	608,454	2,362,691	388.3%	4.0%	0.6370
	2029	846,210	3,629,667	428.9%	287	518,276	2,223,054	428.9%	4.0%	0.6125
	2030	745,125	3,519,047	472.3%	255	438,813	2,072,407	472.3%	4.0%	0.5889
	2031	652,074	3,374,382	517.5%	225	369,244	1,910,780	517.5%	4.0%	0.5663
	2032	567,032	3,210,230	566.1%	197	308,739	1,747,911	566.1%	4.0%	0.5445
	2033	489,892	3,024,625	617.4%	171	256,478	1,583,512	617.4%	4.0%	0.5235
	2034	420,462	2,819,697	670.6%	148	211,662	1,419,446	670.6%	4.0%	0.5034
	2035	358,466	2,610,666	728.3%	127	173,512	1,263,673	728.3%	4.0%	0.4840
	2036	303,545	2,395,643	789.2%	108	141,277	1,114,992	789.2%	4.0%	0.4654
	2037	255,283	2,184,753	855.8%	91	114,245	977,730	855.8%	4.0%	0.4475
	2038	213,222	1,976,807	927.1%	77	91,752	850,643	927.1%	4.0%	0.4303
	2039	176,868	1,767,465	999.3%	64	73,181	731,309	999.3%	4.0%	0.4138
	2040	145,705	1,559,161	1070.1%	53	57,968	620,308	1070.1%	4.0%	0.3978
	2041	119,208	1,355,317	1136.9%	44	45,603	518,470	1136.9%	4.0%	0.3825
	2042	96,862	1,166,692	1204.5%	36	35,629	429,147	1204.5%	4.0%	0.3678
	2043	78,166	995,394	1273.4%	29	27,646	352,056	1273.4%	4.0%	0.3537
	2044	62,650	836,886	1335.8%	23	21,306	284,610	1335.8%	4.0%	0.3401
	2045	49,872	698,574	1400.7%	19	16,308	228,435	1400.7%	4.0%	0.3270
	2046	39,427	574,615	1457.4%	15	12,397	180,673	1457.4%	4.0%	0.3144
	2047	30,951	467,148	1509.3%	12	9,358	141,234	1509.3%	4.0%	0.3023
	2048	24,123	376,342	1560.1%	9	7,013	109,404	1560.1%	4.0%	0.2907
2049	18,662	299,375	1604.2%	7	5,216	83,682	1604.2%	4.0%	0.2795	
2050	14,325	235,780	1645.9%	5	3,850	63,371	1645.9%	4.0%	0.2688	
2051	10,906	183,708	1684.4%	4	2,819	47,476	1684.4%	4.0%	0.2584	
2052	8,231	141,891	1723.8%	3	2,045	35,259	1723.8%	4.0%	0.2485	
2053	6,156	108,404	1761.0%	2	1,471	25,902	1761.0%	4.0%	0.2389	
2054	4,560	81,508	1787.6%	2	1,048	18,726	1787.6%	4.0%	0.2297	
2055	3,344	60,372	1805.6%	1	739	13,337	1805.6%	4.0%	0.2209	
2056	2,427	44,620	1838.5%	1	516	9,478	1838.5%	4.0%	0.2124	
	Past	36,238,607	18,246,058	50.3%	19,130	54,369,845	22,277,373	41.0%		
	Future	25,913,869	83,967,376	324.0%	8,582	19,629,092	54,118,968	275.7%		
	Lifetime	62,152,476	102,213,434	164.5%	27,712	73,998,937	76,396,341	103.2%		

**Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 33.7% Increase
LTC4 Tax-Qualified 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	1997	279	0	0.0%	1	652	0	0.0%	4.4%	2.3367
	1998	265,460	0	0.0%	375	593,587	0	0.0%	4.4%	2.2361
	1999	1,049,173	0	0.0%	881	2,245,000	0	0.0%	4.4%	2.1398
	2000	1,855,861	428,099	23.1%	1,292	3,800,129	876,592	23.1%	4.4%	2.0476
	2001	2,225,746	2,456	0.1%	1,278	4,361,261	4,813	0.1%	4.4%	1.9595
	2002	2,154,860	252,838	11.7%	1,242	4,040,539	474,092	11.7%	4.4%	1.8751
	2003	2,080,204	294,065	14.1%	1,211	3,732,588	527,652	14.1%	4.4%	1.7943
	2004	2,027,430	28,089	1.4%	1,171	3,481,237	48,231	1.4%	4.4%	1.7171
	2005	2,084,595	392,280	18.8%	1,112	3,425,257	644,566	18.8%	4.4%	1.6431
	2006	2,149,460	184,710	8.6%	1,087	3,379,749	290,433	8.6%	4.4%	1.5724
	2007	2,098,750	999,604	47.6%	1,062	3,157,909	1,504,066	47.6%	4.4%	1.5047
	2008	2,047,178	795,844	38.9%	1,038	2,947,665	1,145,909	38.9%	4.4%	1.4399
	2009	1,991,600	279,459	14.0%	1,018	2,744,153	385,056	14.0%	4.4%	1.3779
	2010	1,955,608	414,487	21.2%	999	2,578,528	546,514	21.2%	4.3%	1.3185
	2011	1,978,497	1,786,919	90.3%	965	2,496,371	2,254,647	90.3%	4.3%	1.2618
	2012	2,042,780	1,411,800	69.1%	930	2,466,487	1,704,632	69.1%	4.3%	1.2074
	2013	2,002,841	2,061,847	102.9%	911	2,314,129	2,382,307	102.9%	4.2%	1.1554
2014	1,960,758	3,625,686	184.9%	886	2,167,947	4,008,806	184.9%	4.1%	1.1057	
2015	2,074,252	2,119,587	102.2%	851	2,199,944	2,248,026	102.2%	4.0%	1.0606	
2016	2,193,275	3,168,287	144.5%	820	2,236,710	3,231,031	144.5%	4.0%	1.0198	
Projected Future Experience	2017	2,276,625	3,059,633	134.4%	781	2,232,415	3,000,217	134.4%	4.0%	0.9806
	2018	2,661,599	3,265,310	122.7%	732	2,509,532	3,078,750	122.7%	4.0%	0.9429
	2019	2,820,601	3,409,290	120.9%	690	2,557,163	3,090,869	120.9%	4.0%	0.9066
	2020	2,629,126	3,557,592	135.3%	648	2,291,895	3,101,270	135.3%	4.0%	0.8717
	2021	2,436,642	3,660,762	150.2%	604	2,042,404	3,068,467	150.2%	4.0%	0.8382
	2022	2,245,198	3,738,987	166.5%	560	1,809,553	3,013,496	166.5%	4.0%	0.8060
	2023	2,056,914	3,785,234	184.0%	517	1,594,041	2,933,432	184.0%	4.0%	0.7750
	2024	1,873,861	3,791,055	202.3%	475	1,396,328	2,824,945	202.3%	4.0%	0.7452
	2025	1,697,794	3,762,658	221.6%	433	1,216,471	2,695,947	221.6%	4.0%	0.7165
	2026	1,529,950	3,706,432	242.3%	393	1,054,048	2,553,520	242.3%	4.0%	0.6889
	2027	1,371,106	3,647,878	266.1%	355	908,283	2,416,519	266.1%	4.0%	0.6624
	2028	1,221,771	3,587,636	293.6%	319	778,227	2,285,204	293.6%	4.0%	0.6370
	2029	1,082,323	3,510,627	324.4%	285	662,888	2,150,146	324.4%	4.0%	0.6125
	2030	953,033	3,403,635	357.1%	252	561,252	2,004,439	357.1%	4.0%	0.5889
	2031	834,018	3,263,715	391.3%	222	472,272	1,848,114	391.3%	4.0%	0.5663
	2032	725,248	3,104,946	428.1%	195	394,884	1,690,586	428.1%	4.0%	0.5445
	2033	626,583	2,925,428	466.9%	169	328,041	1,531,579	466.9%	4.0%	0.5235
	2034	537,781	2,727,221	507.1%	146	270,721	1,372,894	507.1%	4.0%	0.5034
	2035	458,486	2,525,046	550.7%	126	221,927	1,222,229	550.7%	4.0%	0.4840
	2036	388,241	2,317,075	596.8%	107	180,697	1,078,425	596.8%	4.0%	0.4654
	2037	326,513	2,113,102	647.2%	91	146,122	945,664	647.2%	4.0%	0.4475
	2038	272,715	1,911,975	701.1%	76	117,353	822,745	701.1%	4.0%	0.4303
	2039	226,219	1,709,499	755.7%	63	93,601	707,325	755.7%	4.0%	0.4138
	2040	186,360	1,508,026	809.2%	53	74,143	599,964	809.2%	4.0%	0.3978
	2041	152,470	1,310,868	859.8%	43	58,327	501,467	859.8%	4.0%	0.3825
	2042	123,888	1,128,429	910.8%	35	45,570	415,073	910.8%	4.0%	0.3678
	2043	99,976	962,749	963.0%	29	35,360	340,510	963.0%	4.0%	0.3537
	2044	80,131	809,439	1010.1%	23	27,251	275,275	1010.1%	4.0%	0.3401
	2045	63,788	675,664	1059.2%	18	20,859	220,943	1059.2%	4.0%	0.3270
	2046	50,428	555,770	1102.1%	15	15,856	174,748	1102.1%	4.0%	0.3144
	2047	39,588	451,828	1141.3%	12	11,969	136,602	1141.3%	4.0%	0.3023
	2048	30,854	363,999	1179.7%	9	8,969	105,816	1179.7%	4.0%	0.2907
	2049	23,869	289,556	1213.1%	7	6,672	80,937	1213.1%	4.0%	0.2795
	2050	18,322	228,047	1244.6%	5	4,925	61,293	1244.6%	4.0%	0.2688
	2051	13,949	177,683	1273.8%	4	3,605	45,919	1273.8%	4.0%	0.2584
	2052	10,528	137,238	1303.5%	3	2,616	34,103	1303.5%	4.0%	0.2485
	2053	7,874	104,849	1331.6%	2	1,881	25,052	1331.6%	4.0%	0.2389
	2054	5,832	78,834	1351.8%	2	1,340	18,112	1351.8%	4.0%	0.2297
	2055	4,277	58,392	1365.4%	1	945	12,899	1365.4%	4.0%	0.2209
2056	3,104	43,156	1390.2%	1	659	9,167	1390.2%	4.0%	0.2124	
	Past	36,238,607	18,246,058	50.3%	19,130	54,369,845	22,277,373	41.0%		
	Future	32,167,585	81,369,263	253.0%	8,504	24,161,061	52,494,661	217.3%		
	Lifetime	68,406,192	99,615,322	145.6%	27,634	78,530,907	74,772,034	95.2%		

**Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified 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	1997	361	0	0.0%	0.0%	844	0	0.0%	0.0%	4.4%	2.3367
	1998	501,958	0	0.0%	0.0%	1,122,413	0	0.0%	0.0%	4.4%	2.2361
	1999	1,330,207	0	0.0%	0.0%	2,846,350	0	0.0%	0.0%	4.4%	2.1398
	2000	2,075,812	27,326	1.3%	0.7%	4,250,508	55,953	1.3%	0.7%	4.4%	2.0476
	2001	2,199,344	135,553	6.2%	2.7%	4,309,529	265,610	6.2%	2.6%	4.4%	1.9595
	2002	2,132,353	178,460	8.4%	4.1%	3,998,337	334,628	8.4%	4.0%	4.4%	1.8751
	2003	2,063,475	287,251	13.9%	6.1%	3,702,570	515,425	13.9%	5.8%	4.4%	1.7943
	2004	2,008,185	155,871	7.8%	6.4%	3,448,193	267,640	7.8%	6.1%	4.4%	1.7171
	2005	2,132,546	134,349	6.3%	6.4%	3,504,047	220,752	6.3%	6.1%	4.4%	1.6431
	2006	2,125,221	192,939	9.1%	6.7%	3,341,636	303,372	9.1%	6.4%	4.4%	1.5724
	2007	2,084,129	89,132	4.3%	6.4%	3,135,909	134,113	4.3%	6.2%	4.4%	1.5047
	2008	2,029,174	265,783	13.1%	7.1%	2,921,743	382,692	13.1%	6.8%	4.4%	1.4399
	2009	1,979,657	468,874	23.7%	8.5%	2,727,697	646,044	23.7%	8.0%	4.4%	1.3779
	2010	1,947,412	585,119	30.0%	10.2%	2,567,720	771,497	30.0%	9.3%	4.3%	1.3185
	2011	2,016,091	657,184	32.6%	11.9%	2,543,805	829,202	32.6%	10.6%	4.3%	1.2618
	2012	2,024,596	1,073,903	53.0%	14.8%	2,444,532	1,296,649	53.0%	12.9%	4.3%	1.2074
2013	1,992,858	1,256,306	63.0%	18.0%	2,302,595	1,451,565	63.0%	15.2%	4.2%	1.1554	
2014	2,004,137	1,600,407	79.9%	21.8%	2,215,910	1,769,520	79.9%	18.0%	4.1%	1.1057	
2015	2,115,844	1,989,479	94.0%	26.2%	2,244,055	2,110,034	94.0%	21.2%	4.0%	1.0606	
2016	2,225,706	2,232,855	100.3%	30.6%	2,269,783	2,277,075	100.3%	24.4%	4.0%	1.0198	
Projected Future Experience	2017	2,338,376	3,803,869	162.7%	38.5%	2,292,967	3,730,000	162.7%	29.8%	4.0%	0.9806
	2018	2,303,980	4,034,810	175.1%	46.0%	2,172,344	3,804,286	175.1%	35.1%	4.0%	0.9429
	2019	2,156,011	4,114,848	190.9%	53.2%	1,954,644	3,730,529	190.9%	40.0%	4.0%	0.9066
	2020	2,005,551	3,700,752	184.5%	58.9%	1,748,304	3,226,067	184.5%	43.9%	4.0%	0.8717
	2021	1,854,814	3,819,123	205.9%	64.6%	1,554,713	3,201,206	205.9%	47.7%	4.0%	0.8382
	2022	1,705,437	3,895,647	228.4%	70.3%	1,374,524	3,139,758	228.4%	51.4%	4.0%	0.8060
	2023	1,559,120	3,986,439	255.7%	76.0%	1,208,267	3,089,359	255.7%	55.1%	4.0%	0.7750
	2024	1,417,445	4,048,257	285.6%	81.7%	1,056,224	3,016,602	285.6%	58.6%	4.0%	0.7452
	2025	1,281,668	4,076,809	318.1%	87.3%	918,316	2,921,036	318.1%	62.0%	4.0%	0.7165
	2026	1,152,624	4,072,445	353.3%	92.9%	794,092	2,805,682	353.3%	65.2%	4.0%	0.6889
	2027	1,030,824	4,041,887	392.1%	98.4%	682,865	2,677,528	392.1%	68.3%	4.0%	0.6624
	2028	916,619	3,994,929	435.8%	103.9%	583,856	2,544,636	435.8%	71.3%	4.0%	0.6370
	2029	810,267	3,935,952	485.8%	109.3%	496,262	2,410,644	485.8%	74.1%	4.0%	0.6125
	2030	711,941	3,861,316	542.4%	114.6%	419,270	2,273,973	542.4%	76.8%	4.0%	0.5889
	2031	621,676	3,763,439	605.4%	119.8%	352,031	2,131,089	605.4%	79.4%	4.0%	0.5663
	2032	539,412	3,640,099	674.8%	124.8%	293,700	1,981,967	674.8%	81.7%	4.0%	0.5445
	2033	465,002	3,492,012	751.0%	129.7%	243,447	1,828,208	751.0%	83.9%	4.0%	0.5235
	2034	398,218	3,321,261	834.0%	134.3%	200,465	1,671,936	834.0%	86.0%	4.0%	0.5034
	2035	338,745	3,132,013	924.6%	138.7%	163,967	1,516,026	924.6%	87.8%	4.0%	0.4840
	2036	286,204	2,930,020	1023.8%	142.9%	133,206	1,363,705	1023.8%	89.5%	4.0%	0.4654
	2037	240,161	2,720,662	1132.8%	146.8%	107,478	1,217,562	1132.8%	91.0%	4.0%	0.4475
	2038	200,145	2,508,254	1253.2%	150.4%	86,125	1,079,331	1253.2%	92.3%	4.0%	0.4303
	2039	165,653	2,295,315	1385.6%	153.7%	68,541	949,713	1385.6%	93.5%	4.0%	0.4138
	2040	136,164	2,081,674	1528.8%	156.8%	54,173	828,189	1528.8%	94.5%	4.0%	0.3978
	2041	111,160	1,868,271	1680.7%	159.5%	42,524	714,699	1680.7%	95.4%	4.0%	0.3825
	2042	90,129	1,658,922	1840.6%	162.0%	33,152	610,205	1840.6%	96.2%	4.0%	0.3678
	2043	72,580	1,458,341	2009.3%	164.1%	25,670	515,793	2009.3%	96.9%	4.0%	0.3537
	2044	58,054	1,269,337	2186.5%	166.0%	19,743	431,678	2186.5%	97.4%	4.0%	0.3401
	2045	46,121	1,094,288	2372.6%	167.7%	15,082	357,834	2372.6%	97.9%	4.0%	0.3270
	2046	36,391	934,487	2567.9%	169.1%	11,442	293,826	2567.9%	98.3%	4.0%	0.3144
	2047	28,515	790,404	2771.9%	170.3%	8,621	238,964	2771.9%	98.6%	4.0%	0.3023
	2048	22,183	662,391	2986.0%	171.3%	6,449	192,559	2986.0%	98.8%	4.0%	0.2907
	2049	17,130	550,145	3211.5%	172.1%	4,788	153,778	3211.5%	99.0%	4.0%	0.2795
	2050	13,126	452,718	3449.0%	172.8%	3,528	121,678	3449.0%	99.2%	4.0%	0.2688
	2051	9,975	369,239	3701.6%	173.4%	2,578	95,424	3701.6%	99.3%	4.0%	0.2584
	2052	7,515	298,650	3973.9%	173.8%	1,868	74,213	3973.9%	99.4%	4.0%	0.2485
	2053	5,611	239,603	4270.3%	174.2%	1,341	57,250	4270.3%	99.5%	4.0%	0.2389
	2054	4,150	190,668	4594.9%	174.5%	953	43,805	4594.9%	99.5%	4.0%	0.2297
	2055	3,039	150,392	4948.6%	174.7%	671	33,223	4948.6%	99.6%	4.0%	0.2209
	2056	2,204	117,650	5338.5%	174.9%	468	24,990	5338.5%	99.6%	4.0%	0.2124
	Past	36,989,066	11,330,789	30.6%		55,898,179	13,631,771	24.4%			
	Future	25,163,941	97,377,338	387.0%		19,138,659	61,098,951	319.2%			
	Lifetime	62,153,007	108,708,127	174.9%		75,036,837	74,730,722	99.6%			

**Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 33.7% Increase
LTC4 Tax-Qualified 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	1997	361	0	0.0%	0.0%	844	0	0.0%	0.0%	4.4%	2.3367
	1998	501,958	0	0.0%	0.0%	1,122,413	0	0.0%	0.0%	4.4%	2.2361
	1999	1,330,207	0	0.0%	0.0%	2,846,350	0	0.0%	0.0%	4.4%	2.1398
	2000	2,075,812	27,326	1.3%	0.7%	4,250,508	55,953	1.3%	0.7%	4.4%	2.0476
	2001	2,199,344	135,553	6.2%	2.7%	4,309,529	265,610	6.2%	2.6%	4.4%	1.9595
	2002	2,132,353	178,460	8.4%	4.1%	3,998,337	334,628	8.4%	4.0%	4.4%	1.8751
	2003	2,063,475	287,251	13.9%	6.1%	3,702,570	515,425	13.9%	5.8%	4.4%	1.7943
	2004	2,008,185	155,871	7.8%	6.4%	3,448,193	267,640	7.8%	6.1%	4.4%	1.7171
	2005	2,132,546	134,349	6.3%	6.4%	3,504,047	220,752	6.3%	6.1%	4.4%	1.6431
	2006	2,125,221	192,939	9.1%	6.7%	3,341,636	303,372	9.1%	6.4%	4.4%	1.5724
	2007	2,084,129	89,132	4.3%	6.4%	3,135,909	134,113	4.3%	6.4%	4.4%	1.5047
	2008	2,029,174	265,783	13.1%	7.1%	2,921,743	382,692	13.1%	6.8%	4.4%	1.4399
	2009	1,979,657	468,874	23.7%	8.5%	2,727,697	646,044	23.7%	8.0%	4.4%	1.3779
	2010	1,947,412	585,119	30.0%	10.2%	2,567,720	771,497	30.0%	9.3%	4.3%	1.3185
	2011	2,016,091	657,184	32.6%	11.9%	2,543,805	829,202	32.6%	10.6%	4.3%	1.2618
	2012	2,024,596	1,073,903	53.0%	14.8%	2,444,532	1,296,649	53.0%	12.9%	4.3%	1.2074
2013	1,992,858	1,256,306	63.0%	18.0%	2,302,595	1,451,565	63.0%	15.2%	4.2%	1.1554	
2014	2,004,137	1,600,407	79.9%	21.8%	2,215,910	1,769,520	79.9%	18.0%	4.1%	1.1057	
2015	2,115,844	1,989,479	94.0%	26.2%	2,244,055	2,110,034	94.0%	21.2%	4.0%	1.0606	
2016	2,225,706	2,232,855	100.3%	30.6%	2,269,783	2,277,075	100.3%	24.4%	4.0%	1.0198	
Projected Future Experience	2017	2,338,494	3,803,869	162.7%	38.5%	2,293,082	3,730,000	162.7%	29.8%	4.0%	0.9806
	2018	2,830,899	4,023,070	142.1%	45.4%	2,669,158	3,793,216	142.1%	34.8%	4.0%	0.9429
	2019	2,757,712	4,067,664	147.5%	51.7%	2,500,147	3,687,752	147.5%	39.2%	4.0%	0.9066
	2020	2,565,257	3,621,648	141.2%	56.5%	2,236,218	3,157,109	141.2%	42.7%	4.0%	0.8717
	2021	2,372,447	3,715,931	156.6%	61.3%	1,988,596	3,114,710	156.6%	46.0%	4.0%	0.8382
	2022	2,181,378	3,778,435	173.2%	66.0%	1,758,116	3,045,290	173.2%	49.3%	4.0%	0.8060
	2023	1,994,224	3,861,326	193.6%	70.7%	1,545,458	2,992,401	193.6%	52.4%	4.0%	0.7750
	2024	1,813,007	3,918,704	216.1%	75.4%	1,350,982	2,920,064	216.1%	55.5%	4.0%	0.7452
	2025	1,639,336	3,945,250	240.7%	80.1%	1,174,585	2,826,774	240.7%	58.4%	4.0%	0.7165
	2026	1,474,276	3,940,345	267.3%	84.8%	1,015,692	2,714,673	267.3%	61.3%	4.0%	0.6889
	2027	1,318,485	3,910,343	296.6%	89.5%	873,424	2,590,388	296.6%	64.0%	4.0%	0.6624
	2028	1,172,407	3,864,624	329.6%	94.0%	746,784	2,461,636	329.6%	66.6%	4.0%	0.6370
	2029	1,036,375	3,807,369	367.4%	98.6%	634,746	2,331,891	367.4%	69.1%	4.0%	0.6125
	2030	910,609	3,735,047	410.2%	103.0%	536,268	2,199,611	410.2%	71.5%	4.0%	0.5889
	2031	795,154	3,640,293	457.8%	107.4%	450,265	2,061,356	457.8%	73.7%	4.0%	0.5663
	2032	689,934	3,520,937	510.3%	111.7%	375,656	1,917,085	510.3%	75.8%	4.0%	0.5445
	2033	594,759	3,377,661	567.9%	115.9%	311,380	1,768,341	567.9%	77.8%	4.0%	0.5235
	2034	509,338	3,212,476	630.7%	119.8%	256,403	1,617,173	630.7%	79.6%	4.0%	0.5034
	2035	433,268	3,029,405	699.2%	123.6%	209,720	1,466,360	699.2%	81.2%	4.0%	0.4840
	2036	366,066	2,834,016	774.2%	127.2%	170,376	1,319,023	774.2%	82.7%	4.0%	0.4654
	2037	307,176	2,631,509	856.7%	130.5%	137,468	1,177,664	856.7%	84.1%	4.0%	0.4475
	2038	255,993	2,426,053	947.7%	133.6%	110,157	1,043,959	947.7%	85.3%	4.0%	0.4303
	2039	211,876	2,220,085	1047.8%	136.5%	87,666	918,585	1047.8%	86.3%	4.0%	0.4138
	2040	174,158	2,013,442	1156.1%	139.1%	69,289	801,043	1156.1%	87.3%	4.0%	0.3978
	2041	142,177	1,807,030	1271.0%	141.5%	54,389	691,271	1271.0%	88.1%	4.0%	0.3825
	2042	115,278	1,604,540	1391.9%	143.6%	42,403	590,202	1391.9%	88.8%	4.0%	0.3678
	2043	92,832	1,410,529	1519.4%	145.5%	32,833	498,883	1519.4%	89.4%	4.0%	0.3537
	2044	74,253	1,227,712	1653.4%	147.1%	25,252	417,522	1653.4%	89.9%	4.0%	0.3401
	2045	58,991	1,058,401	1794.2%	148.6%	19,290	346,099	1794.2%	90.3%	4.0%	0.3270
	2046	46,546	903,839	1941.8%	149.8%	14,635	284,189	1941.8%	90.6%	4.0%	0.3144
	2047	36,471	764,482	2096.1%	150.8%	11,026	231,127	2096.1%	90.9%	4.0%	0.3023
	2048	28,373	640,667	2258.0%	151.7%	8,248	186,244	2258.0%	91.1%	4.0%	0.2907
2049	21,910	532,102	2428.6%	152.4%	6,124	148,734	2428.6%	91.3%	4.0%	0.2795	
2050	16,789	437,870	2608.1%	153.0%	4,512	117,687	2608.1%	91.4%	4.0%	0.2688	
2051	12,758	357,129	2799.2%	153.5%	3,297	92,294	2799.2%	91.5%	4.0%	0.2584	
2052	9,612	288,855	3005.0%	153.9%	2,389	71,779	3005.0%	91.6%	4.0%	0.2485	
2053	7,177	231,745	3229.2%	154.2%	1,715	55,372	3229.2%	91.7%	4.0%	0.2389	
2054	5,307	184,415	3474.7%	154.5%	1,219	42,369	3474.7%	91.8%	4.0%	0.2297	
2055	3,887	145,460	3742.1%	154.7%	859	32,134	3742.1%	91.8%	4.0%	0.2209	
2056	2,819	113,791	4037.0%	154.9%	599	24,171	4037.0%	91.8%	4.0%	0.2124	
	Past	36,989,066	11,330,789	30.6%	0.0%	55,898,179	13,631,771	24.4%			
	Future	31,417,806	94,608,071	301.1%	0.0%	23,730,427	59,486,181	250.7%			
	Lifetime	68,406,872	105,938,860	154.9%	0.0%	79,628,606	73,117,952	91.8%			

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2016
LTC4 Tax-Qualified Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1997	0		0	
1998	0		0	
1999	15,139		0	
2000	62,143		0	
2001	0		0	
2002	252,248		0	
2003	219,845		0	
2004	338,163		0	
2005	461,393		0	
2006	777,594		0	
2007	1,056,063		192,245	
2008	1,561,715		0	
2009	2,809,634		0	
2010	5,247,312		0	
2011	9,419,597		202,595	
2012	15,397,182		231,727	
2013	20,090,317		905,728	
2014	40,232,614		1,744,970	
2015	59,588,386		1,589,477	
2016	79,507,930	939,517,486	2,931,414	33,514,106

(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
LTC4 Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	66,458,112	1,928,369	2.9%
2	63,567,755	5,046,143	7.9%
3	61,796,173	6,959,892	11.3%
4	60,521,528	9,535,218	15.8%
5	59,894,225	12,890,359	21.5%
6	62,099,018	15,937,248	25.7%
7	64,843,723	22,829,706	35.2%
8	66,471,175	27,992,328	42.1%
9	65,580,878	30,381,110	46.3%
10	64,583,546	32,540,326	50.4%
11	63,520,368	48,838,739	76.9%
12	63,471,615	49,513,886	78.0%
13	64,695,877	61,535,099	95.1%
14	65,550,183	61,519,021	93.9%
15	65,977,533	68,349,819	103.6%
16	67,321,118	78,957,913	117.3%
17	71,019,161	90,235,974	127.1%
18	74,101,025	94,560,390	127.6%
19	75,443,464	95,190,949	126.2%
20	73,515,137	105,767,553	143.9%
21	68,878,778	109,919,280	159.6%
22	63,597,459	112,917,976	177.6%
23	58,378,660	114,962,660	196.9%
24	53,288,876	116,087,342	217.8%
25	48,382,101	116,246,880	240.3%
26	43,703,861	115,441,195	264.1%
27	39,286,182	113,640,200	289.3%
28	35,141,733	111,301,907	316.7%
29	31,275,872	109,758,387	350.9%
30	27,690,683	107,691,792	388.9%
31	24,385,336	104,732,948	429.5%
32	21,356,268	100,959,753	472.7%
33	18,597,442	96,372,201	518.2%
34	16,100,535	91,149,143	566.1%
35	13,855,287	85,329,561	615.9%
36	11,849,846	79,256,240	668.8%
37	10,070,976	73,077,362	725.6%
38	8,504,372	66,907,417	786.7%
39	7,134,819	60,784,134	851.9%
40	5,946,473	54,653,626	919.1%
41	4,923,219	48,486,799	984.9%
42	4,048,946	42,490,823	1049.4%
43	3,307,808	36,793,945	1112.3%
44	2,684,444	31,493,953	1173.2%
45	2,164,215	26,651,684	1231.5%
46	1,733,407	22,300,323	1286.5%
47	1,379,362	18,449,331	1337.5%
48	1,090,569	15,096,367	1384.3%
49	856,720	12,209,192	1425.1%
50	668,707	9,767,944	1460.7%
51	518,609	7,744,739	1493.4%
52	399,613	6,079,389	1521.3%
53	305,933	4,734,276	1547.5%
54	232,697	3,650,091	1568.6%
55	175,846	2,789,714	1586.5%
56	132,025	2,115,213	1602.1%
57	98,488	1,588,051	1612.4%
58	73,003	1,183,802	1621.6%
59	53,767	874,096	1625.7%
60	39,343	638,801	1623.7%
Total	1,952,743,891	3,156,838,576	161.7%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC4 Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,361,066	11,991	0.5%
2	2,226,736	2,456	0.1%
3	2,162,944	416,108	19.2%
4	2,116,650	87,398	4.1%
5	2,059,093	486,183	23.6%
6	2,070,314	3,011	0.1%
7	2,086,897	275,348	13.2%
8	2,119,203	617,031	29.1%
9	2,059,596	1,143,231	55.5%
10	2,015,568	549,158	27.2%
11	1,969,075	246,536	12.5%
12	1,969,119	1,157,158	58.8%
13	2,012,183	1,668,378	82.9%
14	2,018,528	1,487,221	73.7%
15	1,998,084	1,896,673	94.9%
16	2,053,111	2,875,610	140.1%
17	2,177,073	3,899,828	179.1%
18	2,260,357	3,284,486	145.3%
19	2,301,170	3,180,642	138.2%
20	2,246,136	3,498,375	155.8%
21	2,117,274	3,659,155	172.8%
22	1,966,271	3,783,332	192.4%
23	1,814,890	3,872,883	213.4%
24	1,665,271	3,927,089	235.8%
25	1,519,149	3,942,870	259.5%
26	1,378,102	3,921,554	284.6%
27	1,243,374	3,865,925	310.9%
28	1,115,645	3,786,893	339.4%
29	995,370	3,733,351	375.1%
30	882,894	3,659,089	414.4%
31	778,459	3,551,583	456.2%
32	682,202	3,420,264	501.4%
33	594,146	3,260,001	548.7%
34	514,199	3,076,333	598.3%
35	442,170	2,872,226	649.6%
36	377,774	2,662,550	704.8%
37	320,646	2,454,110	765.4%
38	270,364	2,245,210	830.4%
39	226,459	2,037,373	899.7%
40	188,427	1,832,327	972.4%
41	155,741	1,624,644	1043.2%
42	127,868	1,425,355	1114.7%
43	104,284	1,234,033	1183.3%
44	84,483	1,056,133	1250.1%
45	67,985	895,227	1316.8%
46	54,342	751,704	1383.3%
47	43,142	624,009	1446.4%
48	34,016	512,211	1505.8%
49	26,632	414,653	1557.0%
50	20,700	333,089	1609.1%
51	15,968	264,265	1655.0%
52	12,219	207,274	1696.3%
53	9,274	160,618	1732.0%
54	6,977	123,080	1764.1%
55	5,200	93,381	1795.7%
56	3,839	69,932	1821.8%
57	2,805	52,026	1854.5%
58	2,030	38,132	1878.8%
59	1,453	27,784	1912.2%
60	1,029	19,809	1925.0%
Total	62,155,973	102,278,301	164.6%

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-131126109

Dear Commissioner Altman:

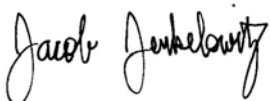
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”)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

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

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

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

Sincerely,



Jacob Jenkelowitz
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company_logo]

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

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

Long Term Care Insurance

[Masthead subtitle]

[document_date]

[product_name_long]

from [MetLife Insurance Company USA]

[company copyright]

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

[Policy] number
[policy_number]

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

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

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

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

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

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

About the premium increase

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

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

Effect on your premium rate

<[if not phased]>

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

<[if phased]>

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

<[if SC]>

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

<[ELSE]>

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

< if phased >

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

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

What are my options?

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

< if NFO Rider on Policy >

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

< if CNF >

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

< if Optional Limited Benefit >

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Important Information Regarding This Premium Increase

1. About this premium increase

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

2. Guaranteed renewable

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

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

3. Considerations related to reducing your benefits

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

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

4. Waiver of premium benefit

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

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

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

6. Time frame to reverse your decision

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

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

7. Rate increase history

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