

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/15/2017
SERFF Tr Num: MILL-131126122
SERFF Status: Assigned
State Tr Num: MILL-131126122
State Status: Received Review in Progress
Co Tr Num: LTC3+ NQ FO
Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 36% increase on 65 policyholders of Brighthouse Life form H-LTC3JFO26 (Series name is LTC3+ NQ FO).

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.0 Filing/145GEC01-60

Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.0 Filing
Project Number: 145GEC01-60
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 36%
Deemer Date:
Submitted By: John Hebig

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/23/2017
Domicile Status Comments: A 25.0% rate increase was filed in Delaware on February 23, 2017.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/15/2017
State Status Changed: 11/15/2017
Created By: Tanisha Duwearatchi
Corresponding Filing Tracking Number:
State TOI: LTC04I Individual Long Term Care - Nursing Home

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-LTC3JFO26, et al. are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from September 1994 through December 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

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

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

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

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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: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non 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	131523511

SERFF Tracking #:

MILL-131126122

State Tracking #:

MILL-131126122

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

03/04/2017

Filing Method of Last Filing:

Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	36.000%	\$77,315	65	\$214,763	36.000%	36.000%

SERFF Tracking #:

MILL-131126122

State Tracking #:

MILL-131126122

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-130642278 Percent Rate Change Request: 36	PA_LTC3+_FO_NQ_P rem_Current_2017111 5.pdf, PA_LTC3+_FO_NQ_P rem_36.0%_20171115. pdf,

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	233.23	216.22	196.78	18-44	15.79	15.79	14.58
45-49	267.24	250.23	228.37	45-49	19.44	18.22	17.01
50-54	301.25	284.24	264.81	50-54	21.86	20.65	19.44
55	415.43	386.28	354.70	55	27.94	26.72	25.51
56	444.59	413.00	378.99	56	30.37	29.15	27.94
57	476.17	442.16	405.71	57	32.80	30.37	29.15
58	510.18	473.74	432.44	58	35.23	32.80	30.37
59	546.62	505.32	464.02	59	36.44	35.23	32.80
60	583.06	539.33	493.17	60	38.87	36.44	34.01
61	624.36	578.20	527.19	61	42.51	40.09	36.44
62	668.09	617.07	563.63	62	44.94	42.51	38.87
63	714.25	658.37	600.07	63	48.59	44.94	41.30
64	765.27	704.53	641.37	64	52.23	48.59	43.73
65	816.29	750.69	682.67	65	54.66	51.02	46.16
66	894.03	821.15	745.83	66	60.74	55.88	51.02
67	979.06	896.46	813.86	67	66.81	61.95	55.88
68	1,073.81	979.06	886.74	68	72.88	66.81	59.52
69	1,175.84	1,071.38	966.91	69	78.96	72.88	65.59
70	1,285.17	1,168.55	1,051.94	70	86.24	78.96	70.45
71	1,418.79	1,285.17	1,149.12	71	95.96	87.46	77.74
72	1,566.98	1,411.50	1,256.01	72	105.68	95.96	85.03
73	1,729.75	1,549.97	1,370.20	73	116.61	105.68	92.32
74	1,907.10	1,703.03	1,496.53	74	128.76	115.40	100.82

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,103.88	1,868.23	1,632.58	75	142.12	126.33	109.32
76	2,368.69	2,103.88	1,839.08	76	160.34	142.12	123.90
77	2,667.51	2,368.69	2,067.44	77	179.78	160.34	138.48
78	3,002.77	2,665.08	2,327.39	78	202.86	179.78	156.70
79	3,379.33	3,000.34	2,618.92	79	227.15	201.64	176.13
80		3,374.47	2,944.47	80	255.09	225.94	196.78
81		3,797.20	3,313.74	81	287.89	255.09	222.29
82		4,273.36	3,726.74	82	323.11	286.67	250.23
83		4,810.27	4,193.19	83	363.20	321.90	280.60
84		5,412.76	4,717.95	84	408.14	361.98	315.83
				85	457.95	406.93	354.70
				86	516.25	457.95	399.64
				87	580.63	515.04	449.44
				88	652.30	579.42	505.32
				89	733.69	652.30	568.49
				90	826.01	733.69	640.15
				91	929.26	826.01	719.11
				92	1,044.65	929.26	809.00
				93	1,175.84	1,044.65	911.04
				94	1,322.82	1,174.63	1,024.00
				95	1,488.02	1,321.61	1,152.76
				96	1,673.88	1,486.81	1,296.10
				97	1,882.81	1,672.66	1,458.87
				98	2,118.46	1,881.59	1,641.08
				99	2,382.05	2,117.25	1,845.15

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1209 Orange Street, Wilmington, DE 19801
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FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	264.81	250.23	233.23	18-44	18.22	18.22	17.01
45-49	310.97	293.96	272.10	45-49	21.86	20.65	19.44
50-54	364.41	340.12	315.83	50-54	24.29	23.08	21.86
55	485.89	461.59	437.30	55	34.01	31.58	29.15
56	522.33	495.60	468.88	56	36.44	34.01	31.58
57	561.20	529.62	498.03	57	38.87	36.44	34.01
58	602.50	568.49	532.04	58	41.30	38.87	36.44
59	646.23	607.36	568.49	59	43.73	41.30	38.87
60	692.39	648.66	604.93	60	46.16	43.73	41.30
61	740.98	694.82	648.66	61	49.80	47.37	44.94
62	791.99	743.40	694.82	62	53.45	51.02	47.37
63	845.44	794.42	745.83	63	57.09	54.66	51.02
64	901.32	850.30	799.28	64	61.95	58.31	54.66
65	962.05	908.61	855.16	65	65.59	61.95	57.09
66	1,044.65	988.78	932.90	66	71.67	68.02	63.17
67	1,132.11	1,073.81	1,015.50	67	77.74	72.88	68.02
68	1,229.29	1,168.55	1,107.82	68	83.82	78.96	74.10
69	1,331.33	1,268.16	1,205.00	69	89.89	86.24	81.39
70	1,443.08	1,377.49	1,311.89	70	97.18	92.32	87.46
71	1,596.13	1,528.11	1,457.66	71	108.11	103.25	98.39
72	1,766.19	1,690.88	1,618.00	72	119.04	114.18	108.11
73	1,950.83	1,873.09	1,797.78	73	131.19	126.33	120.26
74	2,157.33	2,074.73	1,994.56	74	144.55	139.69	133.62

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,383.27	2,298.24	2,213.21	75	159.13	154.27	148.20
76	2,682.09	2,587.34	2,490.16	76	179.78	173.70	167.63
77	3,017.35	2,910.45	2,801.13	77	201.64	195.57	188.28
78	3,393.91	3,274.87	3,150.97	78	227.15	219.86	211.36
79	3,819.06	3,683.01	3,544.53	79	255.09	246.59	238.08
				80	286.67	276.95	267.24
				81	323.11	312.18	301.25
				82	363.20	351.05	338.91
				83	408.14	394.78	381.42
				84	459.16	444.59	428.79
				85	516.25	499.25	481.03
				86	581.85	562.41	541.76
				87	653.52	632.87	609.79
				88	736.12	711.82	685.10
				89	827.22	800.50	771.34
				90	930.47	900.10	867.31
				91	1,047.08	1,013.07	975.42
				92	1,178.27	1,139.40	1,098.10
				93	1,325.25	1,281.52	1,235.36
				94	1,490.45	1,441.87	1,389.63
				95	1,677.52	1,621.64	1,562.12
				96	1,886.45	1,824.50	1,757.69
				97	2,122.10	2,052.87	1,977.55
				98	2,388.13	2,309.17	2,224.14
				99	2,685.73	2,597.06	2,502.31

Fractional Premiums (expressed as a percent of annual premium)

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

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**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	308.54	296.39	281.81	18-44	20.65	20.65	19.44
45-49	366.84	344.98	323.11	45-49	25.51	24.29	23.08
50-54	432.44	400.86	369.27	50-54	29.15	27.94	25.51
55	590.35	549.05	507.75	55	41.30	38.87	35.23
56	636.51	590.35	544.19	56	44.94	42.51	37.66
57	682.67	634.08	583.06	57	48.59	44.94	40.09
58	733.69	680.24	624.36	58	51.02	47.37	43.73
59	789.56	728.83	668.09	59	54.66	51.02	46.16
60	847.87	782.28	714.25	60	58.31	53.45	48.59
61	913.46	840.58	765.27	61	63.17	58.31	52.23
62	981.49	901.32	818.72	62	68.02	61.95	55.88
63	1,056.80	966.91	874.59	63	72.88	66.81	59.52
64	1,134.54	1,037.37	935.33	64	77.74	70.45	64.38
65	1,219.57	1,110.25	998.49	65	82.60	75.31	68.02
66	1,331.33	1,209.85	1,088.38	66	91.10	82.60	74.10
67	1,452.80	1,319.18	1,183.13	67	98.39	89.89	80.17
68	1,586.42	1,438.22	1,287.60	68	106.89	97.18	87.46
69	1,729.75	1,566.98	1,399.35	69	116.61	105.68	94.75
70	1,887.67	1,705.46	1,520.82	70	126.33	114.18	102.04
71	2,074.73	1,880.38	1,683.59	71	139.69	126.33	112.97
72	2,278.80	2,072.30	1,860.94	72	153.05	139.69	125.12
73	2,504.74	2,283.66	2,057.73	73	168.85	153.05	138.48
74	2,752.54	2,514.46	2,273.94	74	184.64	168.85	153.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,022.21	2,769.55	2,514.46	75	202.86	185.85	168.85
76	3,403.63	3,116.96	2,830.28	76	228.37	210.15	190.71
77	3,828.78	3,508.09	3,184.98	77	257.52	235.65	213.79
78	4,309.80	3,947.82	3,585.83	78	289.10	264.81	240.51
79	4,849.14	4,440.99	4,032.85	79	324.33	297.60	270.88
				80	364.41	334.05	303.68
				81	410.57	376.56	342.55
				82	461.59	422.72	385.06
				83	518.68	476.17	432.44
				84	584.28	535.69	487.10
				85	655.95	601.28	546.62
				86	738.55	676.60	615.86
				87	830.86	761.63	692.39
				88	934.11	856.37	778.63
				89	1,050.73	963.27	875.81
				90	1,183.13	1,084.74	985.13
				91	1,330.11	1,219.57	1,109.03
				92	1,496.53	1,371.41	1,247.51
				93	1,683.59	1,543.90	1,402.99
				94	1,893.74	1,735.83	1,577.91
				95	2,130.61	1,953.26	1,775.91
				96	2,396.63	2,197.42	1,996.99
				97	2,696.66	2,471.94	2,247.22
				98	3,033.14	2,780.48	2,527.82
				99	3,412.13	3,127.89	2,843.64

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	366.84	352.27	335.26	18-44	25.51	24.29	23.08
45-49	437.30	417.86	396.00	45-49	31.58	29.15	27.94
50-54	519.90	493.17	464.02	50-54	36.44	34.01	31.58
55	740.98	697.25	653.52	55	51.02	47.37	43.73
56	799.28	748.26	699.68	56	55.88	51.02	47.37
57	860.02	804.14	745.83	57	59.52	55.88	51.02
58	925.61	860.02	796.85	58	64.38	59.52	54.66
59	993.64	923.18	852.73	59	68.02	64.38	58.31
60	1,068.95	988.78	908.61	60	72.88	68.02	61.95
61	1,151.55	1,061.66	974.20	61	78.96	72.88	66.81
62	1,239.01	1,139.40	1,042.22	62	85.03	78.96	71.67
63	1,331.33	1,224.43	1,115.11	63	91.10	83.82	76.53
64	1,433.36	1,314.32	1,195.28	64	98.39	89.89	81.39
65	1,540.26	1,409.07	1,277.88	65	104.47	95.96	86.24
66	1,659.30	1,525.68	1,394.49	66	112.97	104.47	94.75
67	1,783.20	1,652.01	1,520.82	67	121.47	112.97	102.04
68	1,919.25	1,788.06	1,656.87	68	129.97	121.47	111.75
69	2,065.01	1,936.25	1,805.06	69	139.69	131.19	121.47
70	2,220.50	2,094.17	1,967.84	70	149.41	140.91	131.19
71	2,465.87	2,317.67	2,171.91	71	166.42	156.70	145.77
72	2,737.96	2,565.48	2,392.99	72	184.64	172.49	160.34
73	3,039.21	2,840.00	2,638.36	73	204.07	190.71	177.35
74	3,374.47	3,143.68	2,910.45	74	225.94	211.36	195.57

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,743.75	3,476.51	3,206.84	75	250.23	233.23	215.00
76	4,212.63	3,913.81	3,610.13	76	281.81	262.38	242.94
77	4,739.81	4,404.55	4,064.43	77	317.04	295.18	272.10
78	5,335.02	4,956.03	4,572.18	78	357.13	331.62	306.11
79	6,000.69	5,575.54	5,147.96	79	400.86	372.92	343.76
				80	450.66	419.08	386.28
				81	507.75	472.52	434.87
				82	570.92	530.83	489.53
				83	642.58	596.42	550.27
				84	722.75	671.74	619.50
				85	812.64	754.34	696.03
				86	914.68	849.08	783.49
				87	1,028.86	954.76	881.88
				88	1,157.62	1,075.02	991.21
				89	1,302.17	1,208.64	1,115.11
				90	1,464.94	1,360.48	1,254.80
				91	1,648.37	1,529.32	1,411.50
				92	1,853.65	1,721.25	1,587.63
				93	2,085.66	1,936.25	1,786.84
				94	2,346.83	2,177.98	2,009.14
				95	2,639.57	2,450.08	2,260.58
				96	2,969.98	2,756.19	2,543.61
				97	3,340.46	3,101.16	2,860.65
				98	3,758.32	3,488.66	3,218.99
				99	4,227.20	3,924.74	3,621.06

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	434.87	405.71	374.13	18-44	29.15	27.94	26.72
45-49	510.18	478.60	444.59	45-49	35.23	34.01	31.58
50-54	595.21	561.20	524.76	50-54	41.30	38.87	36.44
55	779.85	731.26	682.67	55	53.45	51.02	47.37
56	826.01	774.99	726.40	56	57.09	54.66	51.02
57	874.59	821.15	770.13	57	60.74	57.09	53.45
58	925.61	872.16	816.29	58	63.17	60.74	55.88
59	981.49	923.18	864.88	59	66.81	64.38	59.52
60	1,037.37	976.63	915.89	60	70.45	66.81	61.95
61	1,100.53	1,034.94	969.34	61	75.31	71.67	66.81
62	1,163.70	1,095.67	1,027.65	62	78.96	75.31	70.45
63	1,231.72	1,158.84	1,085.95	63	83.82	80.17	74.10
64	1,304.60	1,226.86	1,149.12	64	88.67	83.82	78.96
65	1,379.91	1,297.31	1,214.71	65	93.53	88.67	82.60
66	1,498.96	1,409.07	1,319.18	66	102.04	95.96	89.89
67	1,625.29	1,528.11	1,430.93	67	110.54	104.47	97.18
68	1,763.76	1,659.30	1,554.83	68	119.04	112.97	105.68
69	1,914.39	1,800.21	1,686.02	69	129.97	121.47	114.18
70	2,074.73	1,953.26	1,829.36	70	139.69	131.19	122.69
71	2,278.80	2,145.18	2,009.14	71	154.27	144.55	134.83
72	2,502.31	2,354.12	2,203.49	72	168.85	159.13	148.20
73	2,747.68	2,582.48	2,417.28	73	184.64	173.70	162.77
74	3,014.92	2,835.14	2,652.93	74	202.86	190.71	178.56

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,308.88	3,109.67	2,908.02	75	221.08	208.93	195.57
76	3,724.31	3,500.80	3,274.87	76	249.02	235.65	219.86
77	4,188.33	3,938.10	3,685.44	77	280.60	264.81	247.80
78	4,713.09	4,431.28	4,147.03	78	315.83	297.60	278.17
79	5,301.01	4,985.19	4,666.93	79	354.70	334.05	313.40
80		5,607.12	5,252.42	80		375.35	351.05
81		6,309.22	5,910.80	81		422.72	396.00
82		7,098.79	6,649.34	82		474.95	444.59
83		7,985.53	7,480.21	83		534.47	500.46
84		8,981.59	8,415.54	84		601.28	563.63

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	522.33	488.31	454.30	18-44	35.23	34.01	31.58
45-49	617.07	578.20	541.76	45-49	42.51	41.30	37.66
50-54	723.97	682.67	641.37	50-54	49.80	47.37	43.73
55	964.48	906.18	847.87	55	64.38	60.74	57.09
56	1,020.36	959.62	898.89	56	69.24	65.59	60.74
57	1,078.67	1,015.50	952.34	57	72.88	69.24	64.38
58	1,139.40	1,076.24	1,008.21	58	77.74	72.88	68.02
59	1,205.00	1,136.97	1,068.95	59	81.39	77.74	71.67
60	1,273.02	1,202.57	1,129.68	60	86.24	81.39	75.31
61	1,348.33	1,273.02	1,195.28	61	92.32	86.24	80.17
62	1,428.50	1,348.33	1,265.73	62	97.18	92.32	85.03
63	1,511.10	1,426.07	1,336.19	63	103.25	97.18	89.89
64	1,600.99	1,508.67	1,413.93	64	108.11	103.25	95.96
65	1,693.31	1,593.70	1,494.10	65	114.18	108.11	100.82
66	1,841.51	1,732.18	1,625.29	66	125.12	117.83	110.54
67	1,999.42	1,882.81	1,766.19	67	134.83	127.54	119.04
68	2,171.91	2,045.58	1,919.25	68	146.98	138.48	129.97
69	2,361.40	2,222.93	2,086.88	69	159.13	150.62	140.91
70	2,563.05	2,414.85	2,266.66	70	172.49	162.77	151.84
71	2,820.57	2,657.79	2,492.59	71	189.50	179.78	167.63
72	3,102.38	2,922.60	2,740.39	72	208.93	196.78	184.64
73	3,413.35	3,214.13	3,012.49	73	229.58	216.22	202.86
74	3,755.89	3,532.39	3,308.88	74	251.45	236.87	222.29
75	4,130.03	3,884.65	3,636.85	75	275.74	259.95	244.16
76	4,647.49	4,372.97	4,093.59	76	310.97	292.75	274.53
77	5,228.13	4,919.59	4,608.62	77	349.84	329.19	309.75
78	5,881.64	5,534.24	5,186.83	78	393.57	370.49	347.41
79	6,615.33	6,226.62	5,835.48	79	442.16	416.65	391.14

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	672.95	634.08	592.78	18-44	44.94	42.51	40.09
45-49	799.28	753.12	704.53	45-49	54.66	51.02	48.59
50-54	947.48	891.60	835.72	50-54	64.38	60.74	57.09
55	1,263.30	1,183.13	1,102.96	55	85.03	80.17	75.31
56	1,338.61	1,253.58	1,168.55	56	91.10	85.03	80.17
57	1,416.36	1,326.47	1,236.58	57	95.96	89.89	83.82
58	1,498.96	1,404.21	1,309.46	58	102.04	94.75	88.67
59	1,586.42	1,486.81	1,384.77	59	106.89	100.82	93.53
60	1,678.73	1,571.84	1,464.94	60	112.97	105.68	98.39
61	1,780.77	1,664.16	1,549.97	61	120.26	111.75	104.47
62	1,885.24	1,761.33	1,637.43	62	127.54	119.04	110.54
63	1,996.99	1,863.37	1,732.18	63	133.62	125.12	116.61
64	2,116.03	1,972.70	1,829.36	64	142.12	132.40	123.90
65	2,239.93	2,086.88	1,933.82	65	149.41	139.69	129.97
66	2,439.15	2,276.37	2,113.60	66	162.77	153.05	142.12
67	2,652.93	2,480.45	2,305.53	67	177.35	166.42	155.48
68	2,886.16	2,701.52	2,519.32	68	193.14	180.99	168.85
69	3,138.82	2,944.47	2,750.11	69	210.15	198.00	184.64
70	3,413.35	3,206.84	3,000.34	70	228.37	215.00	200.43
71	3,741.32	3,510.52	3,277.30	71	250.23	235.65	219.86
72	4,100.87	3,840.92	3,580.98	72	274.53	257.52	239.30
73	4,492.01	4,202.91	3,911.38	73	300.03	281.81	261.16
74	4,922.02	4,596.48	4,270.93	74	329.19	307.32	285.46
75	5,393.33	5,028.91	4,664.50	75	359.56	335.26	310.97
76	5,981.25	5,599.83	5,218.41	76	399.64	374.13	348.62
77	6,632.34	6,233.91	5,835.48	77	442.16	416.65	389.92
78	7,351.45	6,940.87	6,527.87	78	490.74	462.81	436.08
79	8,153.16	7,725.58	7,300.43	79	544.19	515.04	487.10

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	889.17	843.01	796.85	18-44	59.52	57.09	54.66
45-49	1,066.52	1,015.50	962.05	45-49	71.67	69.24	65.59
50-54	1,277.88	1,219.57	1,161.27	50-54	86.24	82.60	77.74
55	1,683.59	1,598.56	1,511.10	55	114.18	108.11	102.04
56	1,783.20	1,690.88	1,596.13	56	121.47	114.18	108.11
57	1,887.67	1,788.06	1,686.02	57	127.54	120.26	114.18
58	1,999.42	1,892.52	1,780.77	58	134.83	127.54	120.26
59	2,116.03	1,999.42	1,880.38	59	142.12	134.83	126.33
60	2,239.93	2,113.60	1,984.84	60	149.41	140.91	132.40
61	2,368.69	2,232.64	2,094.17	61	159.13	149.41	140.91
62	2,502.31	2,356.54	2,208.35	62	167.63	157.91	148.20
63	2,645.65	2,487.73	2,329.82	63	177.35	166.42	156.70
64	2,796.27	2,626.21	2,456.15	64	188.28	176.13	165.20
65	2,954.18	2,771.98	2,589.77	65	198.00	185.85	173.70
66	3,175.26	2,995.48	2,818.14	66	212.57	201.64	189.50
67	3,410.92	3,236.00	3,063.51	67	228.37	217.43	205.29
68	3,663.58	3,498.38	3,330.75	68	245.37	234.44	223.51
69	3,935.67	3,777.76	3,619.85	69	263.59	252.66	241.73
70	4,227.20	4,081.44	3,935.67	70	281.81	272.10	262.38
71	4,637.78	4,467.72	4,300.09	71	309.75	298.82	286.67
72	5,084.79	4,890.44	4,698.51	72	340.12	326.76	313.40
73	5,575.54	5,354.46	5,130.95	73	371.70	357.13	342.55
74	6,114.87	5,859.78	5,604.69	74	408.14	391.14	374.13
75	6,705.22	6,413.69	6,122.16	75	447.01	427.58	408.14
76	7,455.91	7,113.36	6,768.38	76	498.03	474.95	451.87
77	8,291.64	7,885.92	7,480.21	77	553.91	527.19	499.25
78	9,217.25	8,743.51	8,264.91	78	615.86	584.28	552.69
79	10,249.75	9,693.42	9,134.65	79	683.88	647.44	609.79

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	317.19	294.06	267.63	18-44	21.48	21.48	19.82
45-49	363.44	340.31	310.58	45-49	26.43	24.78	23.13
50-54	409.70	386.57	360.14	50-54	29.74	28.08	26.43
55	564.99	525.34	482.39	55	38.00	36.34	34.69
56	604.64	561.68	515.43	56	41.30	39.65	38.00
57	647.59	601.33	551.77	57	44.60	41.30	39.65
58	693.84	644.28	588.12	58	47.91	44.60	41.30
59	743.40	687.24	631.07	59	49.56	47.91	44.60
60	792.97	733.49	670.72	60	52.86	49.56	46.26
61	849.13	786.36	716.97	61	57.82	54.52	49.56
62	908.61	839.22	766.53	62	61.12	57.82	52.86
63	971.38	895.39	816.09	63	66.08	61.12	56.17
64	1,040.77	958.17	872.26	64	71.04	66.08	59.47
65	1,110.15	1,020.94	928.43	65	74.34	69.38	62.78
66	1,215.88	1,116.76	1,014.33	66	82.60	75.99	69.38
67	1,331.52	1,219.18	1,106.85	67	90.86	84.25	75.99
68	1,460.38	1,331.52	1,205.97	68	99.12	90.86	80.95
69	1,599.15	1,457.07	1,315.00	69	107.38	99.12	89.21
70	1,747.83	1,589.23	1,430.64	70	117.29	107.38	95.82
71	1,929.55	1,747.83	1,562.80	71	130.51	118.94	105.73
72	2,131.09	1,919.64	1,708.18	72	143.72	130.51	115.64
73	2,352.46	2,107.97	1,863.47	73	158.59	143.72	125.55
74	2,593.66	2,316.12	2,035.28	74	175.11	156.94	137.12

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,861.28	2,540.79	2,220.30	75	193.29	171.81	148.68
76	3,221.42	2,861.28	2,501.14	76	218.07	193.29	168.51
77	3,627.82	3,221.42	2,811.72	77	244.50	218.07	188.33
78	4,083.77	3,624.51	3,165.25	78	275.89	244.50	213.11
79	4,595.89	4,080.47	3,561.74	79	308.93	274.23	239.54
80		4,589.29	4,004.47	80	346.92	307.27	267.63
81		5,164.19	4,506.69	81	391.53	346.92	302.32
82		5,811.77	5,068.37	82	439.43	389.87	340.31
83		6,541.96	5,702.74	83	493.95	437.78	381.61
84		7,361.36	6,416.41	84	555.08	492.30	429.52
				85	622.81	553.42	482.39
				86	702.10	622.81	543.51
				87	789.66	700.45	611.24
				88	887.13	788.01	687.24
				89	997.81	887.13	773.14
				90	1,123.37	997.81	870.61
				91	1,263.79	1,123.37	977.99
				92	1,420.73	1,263.79	1,100.24
				93	1,599.15	1,420.73	1,239.01
				94	1,799.04	1,597.49	1,392.65
				95	2,023.71	1,797.39	1,567.76
				96	2,276.47	2,022.06	1,762.70
				97	2,560.62	2,274.82	1,984.06
				98	2,881.11	2,558.96	2,231.87
				99	3,239.59	2,879.45	2,509.40

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.14	340.31	317.19	18-44	24.78	24.78	23.13
45-49	422.91	399.79	370.05	45-49	29.74	28.08	26.43
50-54	495.60	462.56	429.52	50-54	33.04	31.39	29.74
55	660.80	627.76	594.72	55	46.26	42.95	39.65
56	710.36	674.02	637.68	56	49.56	46.26	42.95
57	763.23	720.28	677.32	57	52.86	49.56	46.26
58	819.40	773.14	723.58	58	56.17	52.86	49.56
59	878.87	826.01	773.14	59	59.47	56.17	52.86
60	941.65	882.17	822.70	60	62.78	59.47	56.17
61	1,007.73	944.95	882.17	61	67.73	64.43	61.12
62	1,077.11	1,011.03	944.95	62	72.69	69.38	64.43
63	1,149.80	1,080.41	1,014.33	63	77.64	74.34	69.38
64	1,225.79	1,156.41	1,087.02	64	84.25	79.30	74.34
65	1,308.39	1,235.70	1,163.02	65	89.21	84.25	77.64
66	1,420.73	1,344.74	1,268.74	66	97.47	92.51	85.90
67	1,539.67	1,460.38	1,381.08	67	105.73	99.12	92.51
68	1,671.83	1,589.23	1,506.63	68	113.99	107.38	100.77
69	1,810.60	1,724.70	1,638.79	69	122.25	117.29	110.68
70	1,962.59	1,873.38	1,784.17	70	132.16	125.55	118.94
71	2,170.74	2,078.23	1,982.41	71	147.03	140.42	133.81
72	2,402.02	2,299.60	2,200.48	72	161.90	155.29	147.03
73	2,653.13	2,547.40	2,444.98	73	178.42	171.81	163.55
74	2,933.97	2,821.63	2,712.60	74	196.59	189.98	181.72

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,241.24	3,125.60	3,009.96	75	216.41	209.81	201.55
76	3,647.64	3,518.78	3,386.62	76	244.50	236.24	227.98
77	4,103.59	3,958.22	3,809.54	77	274.23	265.97	256.06
78	4,615.72	4,453.82	4,285.32	78	308.93	299.01	287.45
79	5,193.92	5,008.90	4,820.57	79	346.92	335.36	323.79
				80	389.87	376.66	363.44
				81	439.43	424.57	409.70
				82	493.95	477.43	460.91
				83	555.08	536.90	518.73
				84	624.46	604.64	583.16
				85	702.10	678.98	654.20
				86	791.31	764.88	736.80
				87	888.78	860.70	829.31
				88	1,001.12	968.08	931.73
				89	1,125.02	1,088.68	1,049.03
				90	1,265.44	1,224.14	1,179.54
				91	1,424.03	1,377.78	1,326.56
				92	1,602.45	1,549.59	1,493.42
				93	1,802.34	1,742.87	1,680.09
				94	2,027.02	1,960.94	1,889.90
				95	2,281.43	2,205.43	2,124.49
				96	2,565.57	2,481.32	2,390.46
				97	2,886.06	2,791.90	2,689.47
				98	3,247.85	3,140.47	3,024.83
				99	3,652.60	3,532.00	3,403.14

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.61	403.09	383.27	18-44	28.08	28.08	26.43
45-49	498.91	469.17	439.43	45-49	34.69	33.04	31.39
50-54	588.12	545.16	502.21	50-54	39.65	38.00	34.69
55	802.88	746.71	690.54	55	56.17	52.86	47.91
56	865.65	802.88	740.10	56	61.12	57.82	51.21
57	928.43	862.35	792.97	57	66.08	61.12	54.52
58	997.81	925.13	849.13	58	69.38	64.43	59.47
59	1,073.81	991.21	908.61	59	74.34	69.38	62.78
60	1,153.10	1,063.89	971.38	60	79.30	72.69	66.08
61	1,242.31	1,143.19	1,040.77	61	85.90	79.30	71.04
62	1,334.82	1,225.79	1,113.46	62	92.51	84.25	75.99
63	1,437.25	1,315.00	1,189.45	63	99.12	90.86	80.95
64	1,542.98	1,410.82	1,272.05	64	105.73	95.82	87.56
65	1,658.62	1,509.94	1,357.95	65	112.34	102.42	92.51
66	1,810.60	1,645.40	1,480.20	66	123.90	112.34	100.77
67	1,975.80	1,794.08	1,609.06	67	133.81	122.25	109.03
68	2,157.53	1,955.98	1,751.13	68	145.38	132.16	118.94
69	2,352.46	2,131.09	1,903.12	69	158.59	143.72	128.86
70	2,567.22	2,319.42	2,068.32	70	171.81	155.29	138.77
71	2,821.63	2,557.31	2,289.69	71	189.98	171.81	153.64
72	3,099.17	2,818.33	2,530.88	72	208.15	189.98	170.16
73	3,406.45	3,105.78	2,798.51	73	229.63	208.15	188.33
74	3,743.46	3,419.66	3,092.56	74	251.11	229.63	208.15

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,110.20	3,766.58	3,419.66	75	275.89	252.76	229.63
76	4,628.93	4,239.06	3,849.18	76	310.58	285.80	259.37
77	5,207.14	4,771.01	4,331.57	77	350.23	320.49	290.75
78	5,861.33	5,369.03	4,876.74	78	393.18	360.14	327.10
79	6,594.83	6,039.75	5,484.68	79	441.09	404.74	368.40
				80	495.60	454.30	413.00
				81	558.38	512.12	465.87
				82	627.76	574.90	523.69
				83	705.41	647.59	588.12
				84	794.62	728.54	662.46
				85	892.09	817.75	743.40
				86	1,004.42	920.17	837.57
				87	1,129.98	1,035.81	941.65
				88	1,270.40	1,164.67	1,058.94
				89	1,428.99	1,310.04	1,191.10
				90	1,609.06	1,475.25	1,339.78
				91	1,808.95	1,658.62	1,508.29
				92	2,035.28	1,865.12	1,696.61
				93	2,289.69	2,099.71	1,908.07
				94	2,575.48	2,360.72	2,145.96
				95	2,897.63	2,656.43	2,415.24
				96	3,259.42	2,988.49	2,715.91
				97	3,667.46	3,361.84	3,056.22
				98	4,125.07	3,781.45	3,437.83
				99	4,640.50	4,253.93	3,867.36

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	498.91	479.08	455.95	18-44	34.69	33.04	31.39
45-49	594.72	568.29	538.56	45-49	42.95	39.65	38.00
50-54	707.06	670.72	631.07	50-54	49.56	46.26	42.95
55	1,007.73	948.25	888.78	55	69.38	64.43	59.47
56	1,087.02	1,017.64	951.56	56	75.99	69.38	64.43
57	1,169.62	1,093.63	1,014.33	57	80.95	75.99	69.38
58	1,258.83	1,169.62	1,083.72	58	87.56	80.95	74.34
59	1,351.34	1,255.53	1,159.71	59	92.51	87.56	79.30
60	1,453.77	1,344.74	1,235.70	60	99.12	92.51	84.25
61	1,566.11	1,443.86	1,324.91	61	107.38	99.12	90.86
62	1,685.05	1,549.59	1,417.43	62	115.64	107.38	97.47
63	1,810.60	1,665.23	1,516.55	63	123.90	113.99	104.08
64	1,949.37	1,787.48	1,625.58	64	133.81	122.25	110.68
65	2,094.75	1,916.33	1,737.92	65	142.07	130.51	117.29
66	2,256.65	2,074.93	1,896.51	66	153.64	142.07	128.86
67	2,425.15	2,246.73	2,068.32	67	165.20	153.64	138.77
68	2,610.18	2,431.76	2,253.34	68	176.77	165.20	151.98
69	2,808.42	2,633.31	2,454.89	69	189.98	178.42	165.20
70	3,019.88	2,848.07	2,676.26	70	203.20	191.63	178.42
71	3,353.58	3,152.04	2,953.80	71	226.33	213.11	198.24
72	3,723.63	3,489.05	3,254.46	72	251.11	234.59	218.07
73	4,133.33	3,862.40	3,588.17	73	277.54	259.37	241.19
74	4,589.29	4,275.40	3,958.22	74	307.27	287.45	265.97

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,091.50	4,728.05	4,361.31	75	340.31	317.19	292.41
76	5,729.17	5,322.78	4,909.78	76	383.27	356.83	330.40
77	6,446.15	5,990.19	5,527.63	77	431.17	401.44	370.05
78	7,255.63	6,740.20	6,218.17	78	485.69	451.00	416.31
79	8,160.93	7,582.73	7,001.22	79	545.16	507.17	467.52
				80	612.90	569.94	525.34
				81	690.54	642.63	591.42
				82	776.45	721.93	665.76
				83	873.91	811.14	748.36
				84	982.95	913.56	842.53
				85	1,105.20	1,025.90	946.60
				86	1,243.96	1,154.76	1,065.55
				87	1,399.25	1,298.48	1,199.36
				88	1,574.37	1,462.03	1,348.04
				89	1,770.96	1,643.75	1,516.55
				90	1,992.32	1,850.25	1,706.53
				91	2,241.78	2,079.88	1,919.64
				92	2,520.97	2,340.90	2,159.18
				93	2,836.50	2,633.31	2,430.11
				94	3,191.68	2,962.06	2,732.43
				95	3,589.82	3,332.11	3,074.39
				96	4,039.17	3,748.41	3,459.31
				97	4,543.03	4,217.58	3,890.49
				98	5,111.32	4,744.57	4,377.83
				99	5,749.00	5,337.65	4,924.64

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	591.42	551.77	508.82	18-44	39.65	38.00	36.34
45-49	693.84	650.89	604.64	45-49	47.91	46.26	42.95
50-54	809.49	763.23	713.67	50-54	56.17	52.86	49.56
55	1,060.59	994.51	928.43	55	72.69	69.38	64.43
56	1,123.37	1,053.98	987.90	56	77.64	74.34	69.38
57	1,189.45	1,116.76	1,047.37	57	82.60	77.64	72.69
58	1,258.83	1,186.14	1,110.15	58	85.90	82.60	75.99
59	1,334.82	1,255.53	1,176.23	59	90.86	87.56	80.95
60	1,410.82	1,328.22	1,245.62	60	95.82	90.86	84.25
61	1,496.72	1,407.51	1,318.30	61	102.42	97.47	90.86
62	1,582.63	1,490.11	1,397.60	62	107.38	102.42	95.82
63	1,675.14	1,576.02	1,476.90	63	113.99	109.03	100.77
64	1,774.26	1,668.53	1,562.80	64	120.60	113.99	107.38
65	1,876.68	1,764.35	1,652.01	65	127.20	120.60	112.34
66	2,038.58	1,916.33	1,794.08	66	138.77	130.51	122.25
67	2,210.39	2,078.23	1,946.07	67	150.33	142.07	132.16
68	2,398.72	2,256.65	2,114.57	68	161.90	153.64	143.72
69	2,603.57	2,448.28	2,292.99	69	176.77	165.20	155.29
70	2,821.63	2,656.43	2,487.93	70	189.98	178.42	166.85
71	3,099.17	2,917.45	2,732.43	71	209.81	196.59	183.37
72	3,403.14	3,201.60	2,996.75	72	229.63	216.41	201.55
73	3,736.85	3,512.17	3,287.50	73	251.11	236.24	221.37
74	4,100.29	3,855.79	3,607.99	74	275.89	259.37	242.85

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,500.08	4,229.15	3,954.91	75	300.67	284.15	265.97
76	5,065.06	4,761.09	4,453.82	76	338.66	320.49	299.01
77	5,696.13	5,355.82	5,012.20	77	381.61	360.14	337.01
78	6,409.80	6,026.53	5,639.96	78	429.52	404.74	378.31
79	7,209.37	6,779.85	6,347.03	79	482.39	454.30	426.22
80		7,625.68	7,143.29	80		510.47	477.43
81		8,580.54	8,038.68	81		574.90	538.56
82		9,654.35	9,043.11	82		645.94	604.64
83		10,860.32	10,173.08	83		726.88	680.63
84		12,214.97	11,445.13	84		817.75	766.53

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	710.36	664.11	617.85	18-44	47.91	46.26	42.95
45-49	839.22	786.36	736.80	45-49	57.82	56.17	51.21
50-54	984.60	928.43	872.26	50-54	67.73	64.43	59.47
55	1,311.70	1,232.40	1,153.10	55	87.56	82.60	77.64
56	1,387.69	1,305.09	1,222.49	56	94.16	89.21	82.60
57	1,466.99	1,381.08	1,295.18	57	99.12	94.16	87.56
58	1,549.59	1,463.68	1,371.17	58	105.73	99.12	92.51
59	1,638.79	1,546.28	1,453.77	59	110.68	105.73	97.47
60	1,731.31	1,635.49	1,536.37	60	117.29	110.68	102.42
61	1,833.73	1,731.31	1,625.58	61	125.55	117.29	109.03
62	1,942.76	1,833.73	1,721.40	62	132.16	125.55	115.64
63	2,055.10	1,939.46	1,817.21	63	140.42	132.16	122.25
64	2,177.35	2,051.80	1,922.94	64	147.03	140.42	130.51
65	2,302.90	2,167.44	2,031.97	65	155.29	147.03	137.12
66	2,504.45	2,355.77	2,210.39	66	170.16	160.25	150.33
67	2,719.21	2,560.62	2,402.02	67	183.37	173.46	161.90
68	2,953.80	2,781.99	2,610.18	68	199.89	188.33	176.77
69	3,211.51	3,023.18	2,838.15	69	216.41	204.85	191.63
70	3,485.74	3,284.20	3,082.65	70	234.59	221.37	206.50
71	3,835.97	3,614.60	3,389.93	71	257.71	244.50	227.98
72	4,219.24	3,974.74	3,726.94	72	284.15	267.63	251.11
73	4,642.15	4,371.22	4,096.99	73	312.23	294.06	275.89
74	5,108.02	4,804.05	4,500.08	74	341.97	322.14	302.32
75	5,616.84	5,283.13	4,946.12	75	375.01	353.53	332.05
76	6,320.59	5,947.24	5,567.28	76	422.91	398.13	373.35
77	7,110.25	6,690.64	6,267.73	77	475.78	447.69	421.26
78	7,999.04	7,526.56	7,054.09	78	535.25	503.86	472.48
79	8,996.85	8,468.21	7,936.26	79	601.33	566.64	531.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	915.21	862.35	806.18	18-44	61.12	57.82	54.52
45-49	1,087.02	1,024.25	958.17	45-49	74.34	69.38	66.08
50-54	1,288.57	1,212.58	1,136.58	50-54	87.56	82.60	77.64
55	1,718.09	1,609.06	1,500.03	55	115.64	109.03	102.42
56	1,820.52	1,704.88	1,589.23	56	123.90	115.64	109.03
57	1,926.24	1,804.00	1,681.75	57	130.51	122.25	113.99
58	2,038.58	1,909.72	1,780.87	58	138.77	128.86	120.60
59	2,157.53	2,022.06	1,883.29	59	145.38	137.12	127.20
60	2,283.08	2,137.70	1,992.32	60	153.64	143.72	133.81
61	2,421.85	2,263.25	2,107.97	61	163.55	151.98	142.07
62	2,563.92	2,395.42	2,226.91	62	173.46	161.90	150.33
63	2,715.91	2,534.18	2,355.77	63	181.72	170.16	158.59
64	2,877.80	2,682.87	2,487.93	64	193.29	180.07	168.51
65	3,046.31	2,838.15	2,630.00	65	203.20	189.98	176.77
66	3,317.24	3,095.87	2,874.50	66	221.37	208.15	193.29
67	3,607.99	3,373.41	3,135.52	67	241.19	226.33	211.46
68	3,925.18	3,674.07	3,426.27	68	262.67	246.15	229.63
69	4,268.80	4,004.47	3,740.15	69	285.80	269.28	251.11
70	4,642.15	4,361.31	4,080.47	70	310.58	292.41	272.58
71	5,088.19	4,774.31	4,457.12	71	340.31	320.49	299.01
72	5,577.19	5,223.66	4,870.13	72	373.35	350.23	325.45
73	6,109.14	5,715.96	5,319.47	73	408.05	383.27	355.18
74	6,693.95	6,251.21	5,808.47	74	447.69	417.96	388.22
75	7,334.93	6,839.32	6,343.72	75	489.00	455.95	422.91
76	8,134.50	7,615.77	7,097.04	76	543.51	508.82	474.13
77	9,019.98	8,478.12	7,936.26	77	601.33	566.64	530.30
78	9,997.97	9,439.59	8,877.91	78	667.41	629.42	593.07
79	11,088.30	10,506.79	9,928.58	79	740.10	700.45	662.46

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,209.27	1,146.50	1,083.72	18-44	80.95	77.64	74.34
45-49	1,450.47	1,381.08	1,308.39	45-49	97.47	94.16	89.21
50-54	1,737.92	1,658.62	1,579.32	50-54	117.29	112.34	105.73
55	2,289.69	2,174.05	2,055.10	55	155.29	147.03	138.77
56	2,425.15	2,299.60	2,170.74	56	165.20	155.29	147.03
57	2,567.22	2,431.76	2,292.99	57	173.46	163.55	155.29
58	2,719.21	2,573.83	2,421.85	58	183.37	173.46	163.55
59	2,877.80	2,719.21	2,557.31	59	193.29	183.37	171.81
60	3,046.31	2,874.50	2,699.39	60	203.20	191.63	180.07
61	3,221.42	3,036.40	2,848.07	61	216.41	203.20	191.63
62	3,403.14	3,204.90	3,003.36	62	227.98	214.76	201.55
63	3,598.08	3,383.32	3,168.56	63	241.19	226.33	213.11
64	3,802.93	3,571.65	3,340.37	64	256.06	239.54	224.67
65	4,017.69	3,769.89	3,522.09	65	269.28	252.76	236.24
66	4,318.36	4,073.86	3,832.66	66	289.10	274.23	257.71
67	4,638.85	4,400.96	4,166.37	67	310.58	295.71	279.19
68	4,982.46	4,757.79	4,529.81	68	333.71	318.84	303.97
69	5,352.51	5,137.75	4,922.99	69	358.49	343.62	328.75
70	5,749.00	5,550.76	5,352.51	70	383.27	370.05	356.83
71	6,307.38	6,076.10	5,848.12	71	421.26	406.39	389.87
72	6,915.32	6,651.00	6,389.98	72	462.56	444.39	426.22
73	7,582.73	7,282.06	6,978.09	73	505.52	485.69	465.87
74	8,316.22	7,969.30	7,622.38	74	555.08	531.95	508.82
75	9,119.10	8,722.62	8,326.13	75	607.94	581.51	555.08
76	10,140.04	9,674.17	9,205.00	76	677.32	645.94	614.55
77	11,276.62	10,724.85	10,173.08	77	753.32	716.97	678.98
78	12,535.46	11,891.17	11,240.28	78	837.57	794.62	751.66
79	13,939.67	13,183.05	12,423.12	79	930.08	880.52	829.31

Fractional Premiums (expressed as a percent of annual premium)

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

SERFF Tracking #:

MILL-131126122

State Tracking #:

MILL-131126122

Company Tracking #:

LTC3+ NQ FO

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name: Long-Term Care

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ NQ FO_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3+ NQ FO_PA_20171115.pdf Supplement to AM_LTC3+ NQ FO_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC3+ NQ FO_20171115.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

MILL-131126122

State Tracking #:

MILL-131126122

Company Tracking #:

LTC3+ NQ FO

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name: Long-Term Care

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

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC3+ NQ FO_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-131126122

State Tracking #:

MILL-131126122

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Attachment PA_Supplement Exhibits_LTC3+ NQ FO_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-131126122

Policy Forms: Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider

H-LTC3JFO26, et al.

H-5AIFO

H-COLRFO4

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-LTC3JFO26, et al. are existing individual facility only long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from September 1994 through December 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

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

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

Offices in Principal Cities Worldwide

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

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

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

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

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

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

The following electronic items are included in this submission:

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

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

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



Honorable Jessica Altman
11/15/2017

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

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

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/tad

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

Product or Rider

**Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider**

Form Number

**H-LTC3JFO26, et al.
H-5AIFO
H-COLRFO4**

These policy forms are individual policy forms providing facility only long term care coverage. These forms were issued in Pennsylvania from September 1994 through December 1998.

1. Purpose of Filing

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

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

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

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

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

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.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

5. Actuarial Assumptions

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

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

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

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

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

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

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

Voluntary Lapse Rates

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

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

Assumed Benefit Exhaustion Rates

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

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

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

Mortality Selection Factors

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

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

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

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

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

6. Marketing Method

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

7. Underwriting Description

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

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, 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	48.1%
Semi-Annual	0.51*AP	16.6%
Quarterly	0.26*AP	6.5%
Monthly	0.09*AP	28.8%

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only 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 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.

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

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

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

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

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

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

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

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

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

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

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

Before increase:	\$3,304
After increase:	\$4,494

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19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.5%
48 - 52	2.1%
53 - 57	7.2%
58 - 62	21.2%
63 - 67	38.1%
68 - 72	22.3%
73 +	8.6%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.5%
60-day	19.9%
100-day	38.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	8.8%
3-Year	34.8%
5-Year	31.8%
Unlimited	24.6%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	22.1%
Compound	32.7%
CPI	45.2%

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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	65	\$214,763
Nationwide	1,377	\$3,648,783

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

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22. Actuarial Certification

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

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

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

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



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

Date: November 15, 2017

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Nursing Facility Only 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
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In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.6% reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Nursing Facility Only Policy Form

Morbidity

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

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Nursing Facility Only Policy Form

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Nursing Facility Only 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
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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	1994	381,773	0	0.0%	4,034,057	211,915	5.3%		
	1995	3,652,284	211,915	5.8%					
	1996	9,124,422	27,209	0.3%					
	1997	12,698,983	1,077,716	8.5%	34,476,725	3,474,455	10.1%	1.92	1.24
	1998	12,653,320	2,369,530	18.7%					
	1999	12,137,959	2,948,243	24.3%					
	2000	11,268,916	4,279,175	38.0%	33,982,886	12,645,482	37.2%	3.69	1.55
	2001	10,576,011	5,418,064	51.2%					
	2002	9,908,503	7,048,538	71.1%					
	2003	9,189,519	9,808,201	106.7%	27,557,585	26,241,105	95.2%	2.56	1.37
	2004	8,459,563	9,384,366	110.9%					
	2005	7,594,896	10,763,056	141.7%					
	2006	6,954,681	11,328,719	162.9%	20,977,574	33,120,459	157.9%	1.66	1.18
	2007	6,427,997	11,028,685	171.6%					
	2008	5,838,425	12,066,868	206.7%					
	2009	5,275,567	11,413,636	216.3%	15,845,473	32,297,780	203.8%	1.29	1.09
	2010	4,731,482	8,817,276	186.4%					
2011	4,123,073	11,501,047	278.9%						
2012	3,631,543	11,980,984	329.9%	10,937,062	32,761,747	299.5%	1.47	1.14	
2013	3,182,447	9,279,716	291.6%						
2014	2,738,065	11,913,213	435.1%						
2015	2,321,719	11,372,863	489.8%	6,992,420	35,382,965	506.0%	1.69	1.19	
2016	1,932,636	12,096,889	625.9%						
Projected Future Experience	2017	1,640,867	9,020,494	549.7%					
	2018	1,383,211	8,266,417	597.6%	4,178,716	24,773,663	592.9%	1.17	1.05
	2019	1,154,637	7,486,752	648.4%					
	2020	954,778	6,703,134	702.1%					
	2021	782,453	5,935,591	758.6%	2,373,036	17,837,782	751.7%	1.27	1.08
	2022	635,805	5,199,057	817.7%					
	2023	512,407	4,526,095	883.3%					
	2024	409,605	3,930,689	959.6%	1,246,786	11,859,451	951.2%	1.27	1.08
	2025	324,774	3,402,667	1047.7%					
	2026	255,426	2,916,701	1141.9%					
	2027	199,252	2,478,573	1243.9%	608,852	7,482,769	1229.0%	1.29	1.09
	2028	154,174	2,087,495	1354.0%					
	2029	118,330	1,737,382	1468.2%					
	2030	90,095	1,430,124	1587.4%	276,483	4,332,241	1566.9%	1.27	1.08
	2031	68,058	1,164,735	1711.4%					
	2032	51,016	942,066	1846.6%					
	2033	37,956	759,496	2001.0%	117,007	2,309,256	1973.6%	1.26	1.08
	2034	28,035	607,694	2167.6%					
	2035	20,565	483,168	2349.5%					
	2036	14,985	380,436	2538.7%	46,402	1,161,569	2503.3%	1.27	1.08
	2037	10,852	297,965	2745.8%					
	2038	7,811	231,479	2963.5%					
	2039	5,591	178,601	3194.3%	17,384	546,097	3141.4%	1.25	1.08
	2040	3,982	136,017	3416.1%					
	2041	2,822	102,885	3646.2%					
	2042	1,990	77,001	3869.1%	6,209	237,108	3818.9%	1.22	1.07
	2043	1,397	57,222	4096.4%					
	2044	976	42,182	4324.1%					
	2045	677	30,575	4514.4%	2,120	94,602	4462.6%	1.17	1.05
	2046	467	21,845	4676.6%					
2047	320	15,541	4861.6%						
2048	217	10,837	4998.7%	682	33,839	4961.9%	1.11	1.04	
2049	146	7,461	5127.4%						
2050	97	5,022	5201.2%						
2051	63	3,307	5232.5%	200	10,465	5219.7%	1.05	1.02	
2052	41	2,135	5243.4%						
2053	26	1,347	5226.2%						
2054	16	825	5173.8%	51	2,670	5200.4%	1.00	1.00	
2055	10	498	5175.5%						
2056	6	290	5129.7%						
Past		154,803,782	176,135,907	113.8%					
Future		8,873,934	70,681,802	796.5%					
Lifetime		163,677,717	246,817,709	150.8%					

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 94.9%. 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. 35.2%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 24.6% = 4.9% + 3.2% + 0.6% + 15.9%).

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Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 94.9%*
Original Pricing Assumptions	52.2%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	94.9%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	99.8%	4.9%	179.7%
Mortality	98.1%	3.2%	79.0%
Lapse	95.5%	0.6%	19.9%
Interest	110.8%	15.9%	359.5%
Historical Experience & Projections with All Current Assumptions	130.1%	35.2%	476.8%

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

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

Policy Form: LTC3+ Nursing Facility Only Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

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

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

Interest Rate: 7.5%

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

Policy Form: LTC3+ Nursing Facility Only Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

Voluntary Lapse Rates:

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

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

Policy Form: LTC3+ Nursing Facility Only Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

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

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

Morbidity:

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

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

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

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

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3+ Nursing Facility Only 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	1994	143,171	0	0.0%	413	381,773	0	0.0%	4.5%	2.6666
	1995	1,431,298	83,048	5.8%	2,064	3,652,284	211,915	5.8%	4.5%	2.5517
	1996	3,736,692	11,143	0.3%	4,227	9,124,422	27,209	0.3%	4.5%	2.4418
	1997	5,434,595	461,214	8.5%	4,454	12,698,983	1,077,716	8.5%	4.4%	2.3367
	1998	5,658,731	1,059,685	18.7%	4,558	12,653,320	2,369,530	18.7%	4.4%	2.2361
	1999	5,672,526	1,377,825	24.3%	4,387	12,137,959	2,948,243	24.3%	4.4%	2.1398
	2000	5,503,377	2,089,812	38.0%	4,255	11,268,916	4,279,175	38.0%	4.4%	2.0476
	2001	5,397,409	2,765,079	51.2%	4,120	10,576,011	5,418,064	51.2%	4.4%	1.9595
	2002	5,284,303	3,759,055	71.1%	3,984	9,908,503	7,048,538	71.1%	4.4%	1.8751
	2003	5,121,401	5,466,198	106.7%	3,839	9,189,519	9,808,201	106.7%	4.4%	1.7943
	2004	4,941,386	5,465,340	110.6%	3,654	8,484,701	9,384,366	110.6%	4.4%	1.7171
	2005	5,708,250	6,550,345	114.8%	3,443	9,379,386	10,763,056	114.8%	4.4%	1.6431
	2006	6,148,043	7,204,862	117.2%	3,293	9,667,007	11,328,719	117.2%	4.4%	1.5724
	2007	5,938,156	7,329,678	123.4%	3,135	8,934,916	11,028,685	123.4%	4.4%	1.5047
	2008	5,636,220	8,380,540	148.7%	2,938	8,115,411	12,066,868	148.7%	4.4%	1.4399
	2009	5,322,034	8,283,574	155.6%	2,760	7,333,038	11,413,636	155.6%	4.4%	1.3779
	2010	4,989,173	6,687,202	134.0%	2,551	6,578,373	8,817,276	134.0%	4.3%	1.3185
2011	4,727,277	9,115,147	192.8%	2,340	5,964,647	11,501,047	192.8%	4.3%	1.2618	
2012	4,665,115	9,922,819	212.7%	2,146	5,632,741	11,980,984	212.7%	4.3%	1.2074	
2013	4,399,716	8,031,443	182.5%	1,948	5,083,534	9,279,716	182.5%	4.2%	1.1554	
2014	4,013,921	10,774,672	268.4%	1,735	4,438,064	11,913,213	268.4%	4.1%	1.1057	
2015	3,958,860	10,723,086	270.9%	1,543	4,198,751	11,372,863	270.9%	4.0%	1.0606	
2016	3,842,557	11,861,976	308.7%	1,377	3,918,655	12,096,889	308.7%	4.0%	1.0198	
Projected Future Experience	2017	3,695,583	9,199,135	248.9%	1,235	3,623,818	9,020,494	248.9%	4.0%	0.9806
	2018	3,550,894	8,767,329	246.9%	1,098	3,348,017	8,266,417	246.9%	4.0%	0.9429
	2019	3,088,546	8,258,036	267.4%	968	2,800,082	7,486,752	267.4%	4.0%	0.9066
	2020	2,656,080	7,689,437	289.5%	847	2,315,392	6,703,134	289.5%	4.0%	0.8717
	2021	2,263,760	7,081,316	312.8%	734	1,897,494	5,935,591	312.8%	4.0%	0.8382
	2022	1,913,073	6,450,716	337.2%	632	1,541,872	5,199,057	337.2%	4.0%	0.8060
	2023	1,603,472	5,840,370	364.2%	539	1,242,638	4,526,095	364.2%	4.0%	0.7750
	2024	1,333,068	5,274,954	395.7%	457	993,350	3,930,689	395.7%	4.0%	0.7452
	2025	1,099,291	4,749,007	432.0%	384	787,643	3,402,667	432.0%	4.0%	0.7165
	2026	899,170	4,233,589	470.8%	320	619,477	2,916,701	470.8%	4.0%	0.6889
	2027	729,505	3,741,552	512.9%	264	483,257	2,478,573	512.9%	4.0%	0.6624
	2028	587,063	3,277,244	558.2%	217	373,940	2,087,495	558.2%	4.0%	0.6370
	2029	468,619	2,836,691	605.3%	176	287,014	1,737,382	605.3%	4.0%	0.6125
	2030	371,084	2,428,419	654.4%	142	218,536	1,430,124	654.4%	4.0%	0.5889
	2031	291,542	2,056,888	705.5%	114	165,089	1,164,735	705.5%	4.0%	0.5663
	2032	227,291	1,730,207	761.2%	90	123,756	942,066	761.2%	4.0%	0.5445
	2033	175,876	1,450,694	824.8%	71	92,078	759,496	824.8%	4.0%	0.5235
	2034	135,109	1,207,169	893.5%	55	68,014	607,694	893.5%	4.0%	0.5034
	2035	103,074	998,194	968.4%	43	49,892	483,168	968.4%	4.0%	0.4840
	2036	78,117	817,395	1046.4%	33	36,358	380,436	1046.4%	4.0%	0.4654
	2037	58,832	665,808	1131.7%	25	26,329	297,965	1131.7%	4.0%	0.4475
	2038	44,043	537,933	1221.4%	19	18,952	231,479	1221.4%	4.0%	0.4303
	2039	32,789	431,653	1316.5%	15	13,567	178,601	1316.5%	4.0%	0.4138
	2040	24,285	341,882	1407.8%	11	9,662	136,017	1407.8%	4.0%	0.3978
	2041	17,899	268,949	1502.6%	8	6,847	102,885	1502.6%	4.0%	0.3825
	2042	13,129	209,337	1594.4%	6	4,829	77,001	1594.4%	4.0%	0.3678
	2043	9,585	161,788	1688.0%	4	3,390	57,222	1688.0%	4.0%	0.3537
	2044	6,961	124,036	1781.8%	3	2,367	42,182	1781.8%	4.0%	0.3401
2045	5,027	93,502	1860.2%	2	1,644	30,575	1860.2%	4.0%	0.3270	
2046	3,605	69,475	1926.9%	2	1,134	21,845	1926.9%	4.0%	0.3144	
2047	2,566	51,403	2003.1%	1	776	15,541	2003.1%	4.0%	0.3023	
2048	1,810	37,278	2059.4%	1	526	10,837	2059.4%	4.0%	0.2907	
2049	1,264	26,693	2112.3%	1	353	7,461	2112.3%	4.0%	0.2795	
2050	872	18,685	2142.5%	0	234	5,022	2142.5%	4.0%	0.2688	
2051	594	12,797	2155.2%	0	153	3,307	2155.2%	4.0%	0.2584	
2052	398	8,594	2159.5%	0	99	2,135	2159.5%	4.0%	0.2485	
2053	262	5,636	2152.1%	0	63	1,347	2152.1%	4.0%	0.2389	
2054	169	3,592	2130.3%	0	39	825	2130.3%	4.0%	0.2297	
2055	106	2,256	2130.8%	0	23	498	2130.8%	4.0%	0.2209	
2056	65	1,364	2111.8%	0	14	290	2111.8%	4.0%	0.2124	
Past		107,674,211	127,403,741	118.3%	69,164	179,320,916	176,135,907	98.2%		
Future		25,494,480	91,161,005	357.6%	8,518	21,158,717	70,681,802	334.1%		
Lifetime		133,168,691	218,564,747	164.1%	77,682	200,479,633	246,817,709	123.1%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 36.0% Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1994	143,171	0	0.0%	413	381,773	0	0.0%	4.5%	2.6666
	1995	1,431,298	83,048	5.8%	2,064	3,652,284	211,915	5.8%	4.5%	2.5517
	1996	3,736,692	11,143	0.3%	4,227	9,124,422	27,209	0.3%	4.5%	2.4418
	1997	5,434,595	461,214	8.5%	4,454	12,698,983	1,077,716	8.5%	4.4%	2.3367
	1998	5,658,731	1,059,685	18.7%	4,558	12,653,320	2,369,530	18.7%	4.4%	2.2361
	1999	5,672,526	1,377,825	24.3%	4,387	12,137,959	2,948,243	24.3%	4.4%	2.1398
	2000	5,503,377	2,089,812	38.0%	4,255	11,268,916	4,279,175	38.0%	4.4%	2.0476
	2001	5,397,409	2,765,079	51.2%	4,120	10,576,011	5,418,064	51.2%	4.4%	1.9595
	2002	5,284,303	3,759,055	71.1%	3,984	9,908,503	7,048,538	71.1%	4.4%	1.8751
	2003	5,121,401	5,466,198	106.7%	3,839	9,189,519	9,808,201	106.7%	4.4%	1.7943
	2004	4,941,386	5,465,340	110.6%	3,654	8,484,701	9,384,366	110.6%	4.4%	1.7171
	2005	5,708,250	6,550,345	114.8%	3,443	9,379,386	10,763,056	114.8%	4.4%	1.6431
	2006	6,148,043	7,204,862	117.2%	3,293	9,667,007	11,328,719	117.2%	4.4%	1.5724
	2007	5,938,156	7,329,678	123.4%	3,135	8,934,916	11,028,685	123.4%	4.4%	1.5047
	2008	5,636,220	8,380,540	148.7%	2,938	8,115,411	12,066,868	148.7%	4.4%	1.4399
	2009	5,322,034	8,283,574	155.6%	2,760	7,333,038	11,413,636	155.6%	4.4%	1.3779
	2010	4,989,173	6,687,202	134.0%	2,551	6,578,373	8,817,276	134.0%	4.3%	1.3185
2011	4,727,277	9,115,147	192.8%	2,340	5,964,647	11,501,047	192.8%	4.3%	1.2618	
2012	4,665,115	9,922,819	212.7%	2,146	5,632,741	11,980,984	212.7%	4.3%	1.2074	
2013	4,399,716	8,031,443	182.5%	1,948	5,083,534	9,279,716	182.5%	4.2%	1.1554	
2014	4,013,921	10,774,672	268.4%	1,735	4,438,064	11,913,213	268.4%	4.1%	1.1057	
2015	3,958,860	10,723,086	270.9%	1,543	4,198,751	11,372,863	270.9%	4.0%	1.0606	
2016	3,842,557	11,861,976	308.7%	1,377	3,918,655	12,096,889	308.7%	4.0%	1.0198	
Projected Future Experience	2017	3,695,583	9,199,135	248.9%	1,235	3,623,818	9,020,494	248.9%	4.0%	0.9806
	2018	4,005,748	8,632,938	215.5%	1,087	3,776,884	8,139,704	215.5%	4.0%	0.9429
	2019	4,008,716	7,972,827	198.9%	959	3,634,310	7,228,181	198.9%	4.0%	0.9066
	2020	3,447,405	7,423,866	215.3%	838	3,005,216	6,471,626	215.3%	4.0%	0.8717
	2021	2,938,202	6,836,748	232.7%	727	2,462,814	5,730,592	232.7%	4.0%	0.8382
	2022	2,483,034	6,227,927	250.8%	625	2,001,241	5,019,496	250.8%	4.0%	0.8060
	2023	2,081,194	5,638,660	270.9%	534	1,612,857	4,369,777	270.9%	4.0%	0.7750
	2024	1,730,229	5,092,772	294.3%	452	1,289,298	3,794,934	294.3%	4.0%	0.7452
	2025	1,426,802	4,584,990	321.3%	380	1,022,305	3,285,148	321.3%	4.0%	0.7165
	2026	1,167,059	4,087,373	350.2%	317	804,037	2,815,967	350.2%	4.0%	0.6889
	2027	946,846	3,612,329	381.5%	262	627,234	2,392,970	381.5%	4.0%	0.6624
	2028	761,967	3,164,058	415.2%	214	485,347	2,015,399	415.2%	4.0%	0.6370
	2029	608,235	2,738,719	450.3%	174	372,524	1,677,377	450.3%	4.0%	0.6125
	2030	481,641	2,344,548	486.8%	140	283,644	1,380,731	486.8%	4.0%	0.5889
	2031	378,401	1,985,849	524.8%	112	214,274	1,124,509	524.8%	4.0%	0.5663
	2032	295,007	1,670,451	566.2%	89	160,626	909,530	566.2%	4.0%	0.5445
	2033	228,275	1,400,591	613.6%	70	119,511	733,265	613.6%	4.0%	0.5235
	2034	175,362	1,165,477	664.6%	55	88,278	586,705	664.6%	4.0%	0.5034
	2035	133,783	963,719	720.4%	43	64,757	466,481	720.4%	4.0%	0.4840
	2036	101,390	789,164	778.3%	33	47,190	367,297	778.3%	4.0%	0.4654
	2037	76,360	642,813	841.8%	25	34,173	287,674	841.8%	4.0%	0.4475
	2038	57,165	519,354	908.5%	19	24,599	223,484	908.5%	4.0%	0.4303
	2039	42,558	416,745	979.3%	14	17,609	172,433	979.3%	4.0%	0.4138
	2040	31,520	330,075	1047.2%	11	12,540	131,319	1047.2%	4.0%	0.3978
	2041	23,231	259,660	1117.7%	8	8,887	99,332	1117.7%	4.0%	0.3825
2042	17,041	202,107	1186.0%	6	6,268	74,342	1186.0%	4.0%	0.3678	
2043	12,440	156,201	1255.6%	4	4,400	55,246	1255.6%	4.0%	0.3537	
2044	9,035	119,752	1325.4%	3	3,073	40,725	1325.4%	4.0%	0.3401	
2045	6,524	90,273	1383.7%	2	2,133	29,519	1383.7%	4.0%	0.3270	
2046	4,680	67,076	1433.4%	2	1,471	21,090	1433.4%	4.0%	0.3144	
2047	3,331	49,628	1490.0%	1	1,007	15,004	1490.0%	4.0%	0.3023	
2048	2,349	35,990	1531.9%	1	683	10,463	1531.9%	4.0%	0.2907	
2049	1,640	25,771	1571.2%	1	458	7,204	1571.2%	4.0%	0.2795	
2050	1,132	18,040	1593.7%	0	304	4,849	1593.7%	4.0%	0.2688	
2051	771	12,355	1603.1%	0	199	3,193	1603.1%	4.0%	0.2584	
2052	517	8,297	1606.3%	0	128	2,062	1606.3%	4.0%	0.2485	
2053	340	5,441	1600.8%	0	81	1,300	1600.8%	4.0%	0.2389	
2054	219	3,468	1584.6%	0	50	797	1584.6%	4.0%	0.2297	
2055	137	2,179	1585.0%	0	30	481	1585.0%	4.0%	0.2209	
2056	84	1,317	1570.8%	0	18	280	1570.8%	4.0%	0.2124	
Past		107,674,211	127,403,741	118.3%	69,164	179,320,916	176,135,907	98.2%		
Future		31,385,954	88,498,681	282.0%	8,445	25,814,276	68,710,980	266.2%		
Lifetime		139,060,165	215,902,422	155.3%	77,609	205,135,192	244,846,887	119.4%		

Exhibit V
 Brighthouse Life Insurance Company
 Status of Filings as of November 14, 2017
 All Jurisdictions in which these Forms are Active
 LTC3+ Nursing Facility Only Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ⁽¹⁾			Second Third Round Follow-Up ⁽²⁾			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⁾	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			228.0%	21.0%	N/A	N/A	21.0%	8,111	0.22%	
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	Not Filing		Not Filing			192.0%	35.9%	12/14/2016	6/7/2017	20.0%	34,101	0.93%	
Arizona	39.0%	2/14/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	66.8%	Not Filing			Not Filing			129.9%	40.0%	12/7/2016			92,942	2.54%	
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%			Not Filing			Not Filing			53.4%	TBD				485,417	13.30%	
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			106.4%	TBD				131.1%	3.59%	
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	3/28/2014	20.0%	66.7%	Disapproved	0.0%	66.7%	10/13/2016	48.2%	131.1%	36.6%				478,293	13.11%	
District of Columbia	39.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	61.1%	10.0%	9/5/2017	10/3/2017	10.0%	2,542	0.07%	
Delaware	39.0%	9/9/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			193.0%	25.0%	12/21/2016	2/23/2017	25.0%		0.00%	
Florida	39.0%	Disapproved	0.0%	39.0%	1/18/2012	12.7%	50.1%	5/22/2015	4.4%	5.0%	7/8/2016	4.5%	Not Filing			25.0%	132.6%				297,965	8.17%	
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	38.2%	Not Filing			Not Filing			124.6%	47.3%				10,374	0.28%	
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	16.5%	76.9%	4/7/2014	17.0%	51.2%	8/18/2015	17.5%	55.7%	10/19/2016	17.5%	148.4%	32.5%	9/18/2017			101,503	2.78%	
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			228.0%	21.0%	11/10/2016	6/30/2017	21.0%	84,625	2.32%	
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/25/2015	11.4%	45.4%	5/9/2016	15.0%	Not Filing			137.8%	53.0%	3/3/2017	8/29/2017	10.0%	97,745	2.68%	
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	30.3%	Not Filing			Not Filing			79.2%	TBD				103,343	2.83%	
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	19.8%	47.4%	11/10/2015	13.5%	Not Filing			155.3%	70.5%	1/12/2017	4/14/2017	35.0%	78,609	2.15%	
Louisiana	39.0%	8/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			73.8%	85.6%	2/16/2017	7/11/2017	25.0%	8,044	0.22%	
Massachusetts	0.0%	Not Filing	0.0%	0.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	0.0%	Not Filing				1,179	0.03%	
Maine	39.0%	6/22/2004	39.0%	30.0%	10/19/2010	30.0%	5.7%	Disapproved	0.0%	Not Filing			Not Filing			80.7%	Not Filing				15,022	0.41%	
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			228.0%	Not Filing				3,721	0.10%	
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	228.0%	21.0%	11/11/2016	11/28/2016	21.0%	258,189	7.08%	
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			219.3%	25.0%	1/25/2017	4/17/2017	25.0%		0.00%	
North Carolina	39.0%	8/9/2004	39.0%	30.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing			Not Filing			173.3%	36.5%	12/6/2016	5/18/2017	11.4%	308,084	8.44%	
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	113.5%	51.4%	8/29/2017	Disapproved	0.0%	6,442	0.18%	
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	15.0%	49.7%	11/13/2015	49.7%	Not Filing			172.8%	21.0%				88,005	2.41%	
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing			58.5%	14.1%				17,095	0.47%	
Nevada	39.0%	6/7/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing			Not Filing			228.0%	59.4%	3/2/2017	7/12/2017	59.4%	10,191	0.28%	
Ohio	39.0%	6/10/2004	25.0%	34.7%	6/1/2010	34.7%	68.2%	3/31/2015	15.0%	46.3%	3/14/2016	15.0%	Not Filing			156.1%	15.0%	12/9/2016	3/20/2017	15.0%	199,930	5.48%	
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	2/1/2016	10.0%	Not Filing			108.0%	70.0%	12/27/2016	2/9/2017	10.0%	22,141	0.61%	
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	142.9%	36.0%				214,763	5.89%	
South Carolina	39.0%	7/12/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	2/4/2014	20.0%	58.8%	5/4/2015	20.0%	Not Filing			140.2%	61.1%	11/10/2016	2/3/2017	20.0%	25,112	0.69%	
South Dakota	39.0%	6/7/2004	39.0%	30.0%	4/9/2010	30.0%	50.0%	3/5/2014	50.0%	Not Filing			Not Filing			228.0%	21.0%	1/24/2017	2/8/2017	21.0%	11,893	0.33%	
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			204.5%	21.0%	11/16/2016	9/11/2017	12.0%	25,895	0.71%	
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	13.0%	83.8%	4/28/2014	16.0%	91.7%	12/14/2016	38.0%	Not Filing			135.2%	38.9%				201,491	5.52%	
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/15/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			143.9%	78.4%				8,393	0.23%	
Virginia	39.0%	5/6/2005	39.0%	30.0%	7/24/2011	27.9%	16.8%	1/20/2016	10.3%	Not Filing			Not Filing			96.1%	67.7%	2/27/2017	5/1/2017	35.0%	76,324	2.09%	
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			25.0%	148.9%	12/12/2016			6,605	0.18%	
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	14.3%	8/14/2014	14.3%	Not Filing			Not Filing			106.5%	39.4%	12/30/2016			116,380	3.19%	
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/25/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			228.0%	21.0%	12/8/2016	6/29/2017	21.0%	15,112	0.41%	
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing			228.0%	21.0%	2/28/2017	3/1/2017	21.0%	2,250	0.06%	
																					Total	3,646,783	100.00%

[1] Alaska does not require Long Term Care rates to be filed before use.
 [2] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.
 In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
 [3] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.
 In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
 [4] Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	233.23	216.22	196.78	18-44	15.79	15.79	14.58
45-49	267.24	250.23	228.37	45-49	19.44	18.22	17.01
50-54	301.25	284.24	264.81	50-54	21.86	20.65	19.44
55	415.43	386.28	354.70	55	27.94	26.72	25.51
56	444.59	413.00	378.99	56	30.37	29.15	27.94
57	476.17	442.16	405.71	57	32.80	30.37	29.15
58	510.18	473.74	432.44	58	35.23	32.80	30.37
59	546.62	505.32	464.02	59	36.44	35.23	32.80
60	583.06	539.33	493.17	60	38.87	36.44	34.01
61	624.36	578.20	527.19	61	42.51	40.09	36.44
62	668.09	617.07	563.63	62	44.94	42.51	38.87
63	714.25	658.37	600.07	63	48.59	44.94	41.30
64	765.27	704.53	641.37	64	52.23	48.59	43.73
65	816.29	750.69	682.67	65	54.66	51.02	46.16
66	894.03	821.15	745.83	66	60.74	55.88	51.02
67	979.06	896.46	813.86	67	66.81	61.95	55.88
68	1,073.81	979.06	886.74	68	72.88	66.81	59.52
69	1,175.84	1,071.38	966.91	69	78.96	72.88	65.59
70	1,285.17	1,168.55	1,051.94	70	86.24	78.96	70.45
71	1,418.79	1,285.17	1,149.12	71	95.96	87.46	77.74
72	1,566.98	1,411.50	1,256.01	72	105.68	95.96	85.03
73	1,729.75	1,549.97	1,370.20	73	116.61	105.68	92.32
74	1,907.10	1,703.03	1,496.53	74	128.76	115.40	100.82

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,103.88	1,868.23	1,632.58	75	142.12	126.33	109.32
76	2,368.69	2,103.88	1,839.08	76	160.34	142.12	123.90
77	2,667.51	2,368.69	2,067.44	77	179.78	160.34	138.48
78	3,002.77	2,665.08	2,327.39	78	202.86	179.78	156.70
79	3,379.33	3,000.34	2,618.92	79	227.15	201.64	176.13
80		3,374.47	2,944.47	80	255.09	225.94	196.78
81		3,797.20	3,313.74	81	287.89	255.09	222.29
82		4,273.36	3,726.74	82	323.11	286.67	250.23
83		4,810.27	4,193.19	83	363.20	321.90	280.60
84		5,412.76	4,717.95	84	408.14	361.98	315.83
				85	457.95	406.93	354.70
				86	516.25	457.95	399.64
				87	580.63	515.04	449.44
				88	652.30	579.42	505.32
				89	733.69	652.30	568.49
				90	826.01	733.69	640.15
				91	929.26	826.01	719.11
				92	1,044.65	929.26	809.00
				93	1,175.84	1,044.65	911.04
				94	1,322.82	1,174.63	1,024.00
				95	1,488.02	1,321.61	1,152.76
				96	1,673.88	1,486.81	1,296.10
				97	1,882.81	1,672.66	1,458.87
				98	2,118.46	1,881.59	1,641.08
				99	2,382.05	2,117.25	1,845.15

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	264.81	250.23	233.23	18-44	18.22	18.22	17.01
45-49	310.97	293.96	272.10	45-49	21.86	20.65	19.44
50-54	364.41	340.12	315.83	50-54	24.29	23.08	21.86
55	485.89	461.59	437.30	55	34.01	31.58	29.15
56	522.33	495.60	468.88	56	36.44	34.01	31.58
57	561.20	529.62	498.03	57	38.87	36.44	34.01
58	602.50	568.49	532.04	58	41.30	38.87	36.44
59	646.23	607.36	568.49	59	43.73	41.30	38.87
60	692.39	648.66	604.93	60	46.16	43.73	41.30
61	740.98	694.82	648.66	61	49.80	47.37	44.94
62	791.99	743.40	694.82	62	53.45	51.02	47.37
63	845.44	794.42	745.83	63	57.09	54.66	51.02
64	901.32	850.30	799.28	64	61.95	58.31	54.66
65	962.05	908.61	855.16	65	65.59	61.95	57.09
66	1,044.65	988.78	932.90	66	71.67	68.02	63.17
67	1,132.11	1,073.81	1,015.50	67	77.74	72.88	68.02
68	1,229.29	1,168.55	1,107.82	68	83.82	78.96	74.10
69	1,331.33	1,268.16	1,205.00	69	89.89	86.24	81.39
70	1,443.08	1,377.49	1,311.89	70	97.18	92.32	87.46
71	1,596.13	1,528.11	1,457.66	71	108.11	103.25	98.39
72	1,766.19	1,690.88	1,618.00	72	119.04	114.18	108.11
73	1,950.83	1,873.09	1,797.78	73	131.19	126.33	120.26
74	2,157.33	2,074.73	1,994.56	74	144.55	139.69	133.62

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,383.27	2,298.24	2,213.21	75	159.13	154.27	148.20
76	2,682.09	2,587.34	2,490.16	76	179.78	173.70	167.63
77	3,017.35	2,910.45	2,801.13	77	201.64	195.57	188.28
78	3,393.91	3,274.87	3,150.97	78	227.15	219.86	211.36
79	3,819.06	3,683.01	3,544.53	79	255.09	246.59	238.08
				80	286.67	276.95	267.24
				81	323.11	312.18	301.25
				82	363.20	351.05	338.91
				83	408.14	394.78	381.42
				84	459.16	444.59	428.79
				85	516.25	499.25	481.03
				86	581.85	562.41	541.76
				87	653.52	632.87	609.79
				88	736.12	711.82	685.10
				89	827.22	800.50	771.34
				90	930.47	900.10	867.31
				91	1,047.08	1,013.07	975.42
				92	1,178.27	1,139.40	1,098.10
				93	1,325.25	1,281.52	1,235.36
				94	1,490.45	1,441.87	1,389.63
				95	1,677.52	1,621.64	1,562.12
				96	1,886.45	1,824.50	1,757.69
				97	2,122.10	2,052.87	1,977.55
				98	2,388.13	2,309.17	2,224.14
				99	2,685.73	2,597.06	2,502.31

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	308.54	296.39	281.81	18-44	20.65	20.65	19.44
45-49	366.84	344.98	323.11	45-49	25.51	24.29	23.08
50-54	432.44	400.86	369.27	50-54	29.15	27.94	25.51
55	590.35	549.05	507.75	55	41.30	38.87	35.23
56	636.51	590.35	544.19	56	44.94	42.51	37.66
57	682.67	634.08	583.06	57	48.59	44.94	40.09
58	733.69	680.24	624.36	58	51.02	47.37	43.73
59	789.56	728.83	668.09	59	54.66	51.02	46.16
60	847.87	782.28	714.25	60	58.31	53.45	48.59
61	913.46	840.58	765.27	61	63.17	58.31	52.23
62	981.49	901.32	818.72	62	68.02	61.95	55.88
63	1,056.80	966.91	874.59	63	72.88	66.81	59.52
64	1,134.54	1,037.37	935.33	64	77.74	70.45	64.38
65	1,219.57	1,110.25	998.49	65	82.60	75.31	68.02
66	1,331.33	1,209.85	1,088.38	66	91.10	82.60	74.10
67	1,452.80	1,319.18	1,183.13	67	98.39	89.89	80.17
68	1,586.42	1,438.22	1,287.60	68	106.89	97.18	87.46
69	1,729.75	1,566.98	1,399.35	69	116.61	105.68	94.75
70	1,887.67	1,705.46	1,520.82	70	126.33	114.18	102.04
71	2,074.73	1,880.38	1,683.59	71	139.69	126.33	112.97
72	2,278.80	2,072.30	1,860.94	72	153.05	139.69	125.12
73	2,504.74	2,283.66	2,057.73	73	168.85	153.05	138.48
74	2,752.54	2,514.46	2,273.94	74	184.64	168.85	153.05

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,022.21	2,769.55	2,514.46	75	202.86	185.85	168.85
76	3,403.63	3,116.96	2,830.28	76	228.37	210.15	190.71
77	3,828.78	3,508.09	3,184.98	77	257.52	235.65	213.79
78	4,309.80	3,947.82	3,585.83	78	289.10	264.81	240.51
79	4,849.14	4,440.99	4,032.85	79	324.33	297.60	270.88
				80	364.41	334.05	303.68
				81	410.57	376.56	342.55
				82	461.59	422.72	385.06
				83	518.68	476.17	432.44
				84	584.28	535.69	487.10
				85	655.95	601.28	546.62
				86	738.55	676.60	615.86
				87	830.86	761.63	692.39
				88	934.11	856.37	778.63
				89	1,050.73	963.27	875.81
				90	1,183.13	1,084.74	985.13
				91	1,330.11	1,219.57	1,109.03
				92	1,496.53	1,371.41	1,247.51
				93	1,683.59	1,543.90	1,402.99
				94	1,893.74	1,735.83	1,577.91
				95	2,130.61	1,953.26	1,775.91
				96	2,396.63	2,197.42	1,996.99
				97	2,696.66	2,471.94	2,247.22
				98	3,033.14	2,780.48	2,527.82
				99	3,412.13	3,127.89	2,843.64

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	366.84	352.27	335.26	18-44	25.51	24.29	23.08
45-49	437.30	417.86	396.00	45-49	31.58	29.15	27.94
50-54	519.90	493.17	464.02	50-54	36.44	34.01	31.58
55	740.98	697.25	653.52	55	51.02	47.37	43.73
56	799.28	748.26	699.68	56	55.88	51.02	47.37
57	860.02	804.14	745.83	57	59.52	55.88	51.02
58	925.61	860.02	796.85	58	64.38	59.52	54.66
59	993.64	923.18	852.73	59	68.02	64.38	58.31
60	1,068.95	988.78	908.61	60	72.88	68.02	61.95
61	1,151.55	1,061.66	974.20	61	78.96	72.88	66.81
62	1,239.01	1,139.40	1,042.22	62	85.03	78.96	71.67
63	1,331.33	1,224.43	1,115.11	63	91.10	83.82	76.53
64	1,433.36	1,314.32	1,195.28	64	98.39	89.89	81.39
65	1,540.26	1,409.07	1,277.88	65	104.47	95.96	86.24
66	1,659.30	1,525.68	1,394.49	66	112.97	104.47	94.75
67	1,783.20	1,652.01	1,520.82	67	121.47	112.97	102.04
68	1,919.25	1,788.06	1,656.87	68	129.97	121.47	111.75
69	2,065.01	1,936.25	1,805.06	69	139.69	131.19	121.47
70	2,220.50	2,094.17	1,967.84	70	149.41	140.91	131.19
71	2,465.87	2,317.67	2,171.91	71	166.42	156.70	145.77
72	2,737.96	2,565.48	2,392.99	72	184.64	172.49	160.34
73	3,039.21	2,840.00	2,638.36	73	204.07	190.71	177.35
74	3,374.47	3,143.68	2,910.45	74	225.94	211.36	195.57

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,743.75	3,476.51	3,206.84	75	250.23	233.23	215.00
76	4,212.63	3,913.81	3,610.13	76	281.81	262.38	242.94
77	4,739.81	4,404.55	4,064.43	77	317.04	295.18	272.10
78	5,335.02	4,956.03	4,572.18	78	357.13	331.62	306.11
79	6,000.69	5,575.54	5,147.96	79	400.86	372.92	343.76
				80	450.66	419.08	386.28
				81	507.75	472.52	434.87
				82	570.92	530.83	489.53
				83	642.58	596.42	550.27
				84	722.75	671.74	619.50
				85	812.64	754.34	696.03
				86	914.68	849.08	783.49
				87	1,028.86	954.76	881.88
				88	1,157.62	1,075.02	991.21
				89	1,302.17	1,208.64	1,115.11
				90	1,464.94	1,360.48	1,254.80
				91	1,648.37	1,529.32	1,411.50
				92	1,853.65	1,721.25	1,587.63
				93	2,085.66	1,936.25	1,786.84
				94	2,346.83	2,177.98	2,009.14
				95	2,639.57	2,450.08	2,260.58
				96	2,969.98	2,756.19	2,543.61
				97	3,340.46	3,101.16	2,860.65
				98	3,758.32	3,488.66	3,218.99
				99	4,227.20	3,924.74	3,621.06

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	434.87	405.71	374.13	18-44	29.15	27.94	26.72
45-49	510.18	478.60	444.59	45-49	35.23	34.01	31.58
50-54	595.21	561.20	524.76	50-54	41.30	38.87	36.44
55	779.85	731.26	682.67	55	53.45	51.02	47.37
56	826.01	774.99	726.40	56	57.09	54.66	51.02
57	874.59	821.15	770.13	57	60.74	57.09	53.45
58	925.61	872.16	816.29	58	63.17	60.74	55.88
59	981.49	923.18	864.88	59	66.81	64.38	59.52
60	1,037.37	976.63	915.89	60	70.45	66.81	61.95
61	1,100.53	1,034.94	969.34	61	75.31	71.67	66.81
62	1,163.70	1,095.67	1,027.65	62	78.96	75.31	70.45
63	1,231.72	1,158.84	1,085.95	63	83.82	80.17	74.10
64	1,304.60	1,226.86	1,149.12	64	88.67	83.82	78.96
65	1,379.91	1,297.31	1,214.71	65	93.53	88.67	82.60
66	1,498.96	1,409.07	1,319.18	66	102.04	95.96	89.89
67	1,625.29	1,528.11	1,430.93	67	110.54	104.47	97.18
68	1,763.76	1,659.30	1,554.83	68	119.04	112.97	105.68
69	1,914.39	1,800.21	1,686.02	69	129.97	121.47	114.18
70	2,074.73	1,953.26	1,829.36	70	139.69	131.19	122.69
71	2,278.80	2,145.18	2,009.14	71	154.27	144.55	134.83
72	2,502.31	2,354.12	2,203.49	72	168.85	159.13	148.20
73	2,747.68	2,582.48	2,417.28	73	184.64	173.70	162.77
74	3,014.92	2,835.14	2,652.93	74	202.86	190.71	178.56

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,308.88	3,109.67	2,908.02	75	221.08	208.93	195.57
76	3,724.31	3,500.80	3,274.87	76	249.02	235.65	219.86
77	4,188.33	3,938.10	3,685.44	77	280.60	264.81	247.80
78	4,713.09	4,431.28	4,147.03	78	315.83	297.60	278.17
79	5,301.01	4,985.19	4,666.93	79	354.70	334.05	313.40
80		5,607.12	5,252.42	80		375.35	351.05
81		6,309.22	5,910.80	81		422.72	396.00
82		7,098.79	6,649.34	82		474.95	444.59
83		7,985.53	7,480.21	83		534.47	500.46
84		8,981.59	8,415.54	84		601.28	563.63

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	522.33	488.31	454.30	18-44	35.23	34.01	31.58
45-49	617.07	578.20	541.76	45-49	42.51	41.30	37.66
50-54	723.97	682.67	641.37	50-54	49.80	47.37	43.73
55	964.48	906.18	847.87	55	64.38	60.74	57.09
56	1,020.36	959.62	898.89	56	69.24	65.59	60.74
57	1,078.67	1,015.50	952.34	57	72.88	69.24	64.38
58	1,139.40	1,076.24	1,008.21	58	77.74	72.88	68.02
59	1,205.00	1,136.97	1,068.95	59	81.39	77.74	71.67
60	1,273.02	1,202.57	1,129.68	60	86.24	81.39	75.31
61	1,348.33	1,273.02	1,195.28	61	92.32	86.24	80.17
62	1,428.50	1,348.33	1,265.73	62	97.18	92.32	85.03
63	1,511.10	1,426.07	1,336.19	63	103.25	97.18	89.89
64	1,600.99	1,508.67	1,413.93	64	108.11	103.25	95.96
65	1,693.31	1,593.70	1,494.10	65	114.18	108.11	100.82
66	1,841.51	1,732.18	1,625.29	66	125.12	117.83	110.54
67	1,999.42	1,882.81	1,766.19	67	134.83	127.54	119.04
68	2,171.91	2,045.58	1,919.25	68	146.98	138.48	129.97
69	2,361.40	2,222.93	2,086.88	69	159.13	150.62	140.91
70	2,563.05	2,414.85	2,266.66	70	172.49	162.77	151.84
71	2,820.57	2,657.79	2,492.59	71	189.50	179.78	167.63
72	3,102.38	2,922.60	2,740.39	72	208.93	196.78	184.64
73	3,413.35	3,214.13	3,012.49	73	229.58	216.22	202.86
74	3,755.89	3,532.39	3,308.88	74	251.45	236.87	222.29
75	4,130.03	3,884.65	3,636.85	75	275.74	259.95	244.16
76	4,647.49	4,372.97	4,093.59	76	310.97	292.75	274.53
77	5,228.13	4,919.59	4,608.62	77	349.84	329.19	309.75
78	5,881.64	5,534.24	5,186.83	78	393.57	370.49	347.41
79	6,615.33	6,226.62	5,835.48	79	442.16	416.65	391.14

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	672.95	634.08	592.78	18-44	44.94	42.51	40.09
45-49	799.28	753.12	704.53	45-49	54.66	51.02	48.59
50-54	947.48	891.60	835.72	50-54	64.38	60.74	57.09
55	1,263.30	1,183.13	1,102.96	55	85.03	80.17	75.31
56	1,338.61	1,253.58	1,168.55	56	91.10	85.03	80.17
57	1,416.36	1,326.47	1,236.58	57	95.96	89.89	83.82
58	1,498.96	1,404.21	1,309.46	58	102.04	94.75	88.67
59	1,586.42	1,486.81	1,384.77	59	106.89	100.82	93.53
60	1,678.73	1,571.84	1,464.94	60	112.97	105.68	98.39
61	1,780.77	1,664.16	1,549.97	61	120.26	111.75	104.47
62	1,885.24	1,761.33	1,637.43	62	127.54	119.04	110.54
63	1,996.99	1,863.37	1,732.18	63	133.62	125.12	116.61
64	2,116.03	1,972.70	1,829.36	64	142.12	132.40	123.90
65	2,239.93	2,086.88	1,933.82	65	149.41	139.69	129.97
66	2,439.15	2,276.37	2,113.60	66	162.77	153.05	142.12
67	2,652.93	2,480.45	2,305.53	67	177.35	166.42	155.48
68	2,886.16	2,701.52	2,519.32	68	193.14	180.99	168.85
69	3,138.82	2,944.47	2,750.11	69	210.15	198.00	184.64
70	3,413.35	3,206.84	3,000.34	70	228.37	215.00	200.43
71	3,741.32	3,510.52	3,277.30	71	250.23	235.65	219.86
72	4,100.87	3,840.92	3,580.98	72	274.53	257.52	239.30
73	4,492.01	4,202.91	3,911.38	73	300.03	281.81	261.16
74	4,922.02	4,596.48	4,270.93	74	329.19	307.32	285.46
75	5,393.33	5,028.91	4,664.50	75	359.56	335.26	310.97
76	5,981.25	5,599.83	5,218.41	76	399.64	374.13	348.62
77	6,632.34	6,233.91	5,835.48	77	442.16	416.65	389.92
78	7,351.45	6,940.87	6,527.87	78	490.74	462.81	436.08
79	8,153.16	7,725.58	7,300.43	79	544.19	515.04	487.10

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VI

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	889.17	843.01	796.85	18-44	59.52	57.09	54.66
45-49	1,066.52	1,015.50	962.05	45-49	71.67	69.24	65.59
50-54	1,277.88	1,219.57	1,161.27	50-54	86.24	82.60	77.74
55	1,683.59	1,598.56	1,511.10	55	114.18	108.11	102.04
56	1,783.20	1,690.88	1,596.13	56	121.47	114.18	108.11
57	1,887.67	1,788.06	1,686.02	57	127.54	120.26	114.18
58	1,999.42	1,892.52	1,780.77	58	134.83	127.54	120.26
59	2,116.03	1,999.42	1,880.38	59	142.12	134.83	126.33
60	2,239.93	2,113.60	1,984.84	60	149.41	140.91	132.40
61	2,368.69	2,232.64	2,094.17	61	159.13	149.41	140.91
62	2,502.31	2,356.54	2,208.35	62	167.63	157.91	148.20
63	2,645.65	2,487.73	2,329.82	63	177.35	166.42	156.70
64	2,796.27	2,626.21	2,456.15	64	188.28	176.13	165.20
65	2,954.18	2,771.98	2,589.77	65	198.00	185.85	173.70
66	3,175.26	2,995.48	2,818.14	66	212.57	201.64	189.50
67	3,410.92	3,236.00	3,063.51	67	228.37	217.43	205.29
68	3,663.58	3,498.38	3,330.75	68	245.37	234.44	223.51
69	3,935.67	3,777.76	3,619.85	69	263.59	252.66	241.73
70	4,227.20	4,081.44	3,935.67	70	281.81	272.10	262.38
71	4,637.78	4,467.72	4,300.09	71	309.75	298.82	286.67
72	5,084.79	4,890.44	4,698.51	72	340.12	326.76	313.40
73	5,575.54	5,354.46	5,130.95	73	371.70	357.13	342.55
74	6,114.87	5,859.78	5,604.69	74	408.14	391.14	374.13
75	6,705.22	6,413.69	6,122.16	75	447.01	427.58	408.14
76	7,455.91	7,113.36	6,768.38	76	498.03	474.95	451.87
77	8,291.64	7,885.92	7,480.21	77	553.91	527.19	499.25
78	9,217.25	8,743.51	8,264.91	78	615.86	584.28	552.69
79	10,249.75	9,693.42	9,134.65	79	683.88	647.44	609.79

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	317.19	294.06	267.63	18-44	21.48	21.48	19.82
45-49	363.44	340.31	310.58	45-49	26.43	24.78	23.13
50-54	409.70	386.57	360.14	50-54	29.74	28.08	26.43
55	564.99	525.34	482.39	55	38.00	36.34	34.69
56	604.64	561.68	515.43	56	41.30	39.65	38.00
57	647.59	601.33	551.77	57	44.60	41.30	39.65
58	693.84	644.28	588.12	58	47.91	44.60	41.30
59	743.40	687.24	631.07	59	49.56	47.91	44.60
60	792.97	733.49	670.72	60	52.86	49.56	46.26
61	849.13	786.36	716.97	61	57.82	54.52	49.56
62	908.61	839.22	766.53	62	61.12	57.82	52.86
63	971.38	895.39	816.09	63	66.08	61.12	56.17
64	1,040.77	958.17	872.26	64	71.04	66.08	59.47
65	1,110.15	1,020.94	928.43	65	74.34	69.38	62.78
66	1,215.88	1,116.76	1,014.33	66	82.60	75.99	69.38
67	1,331.52	1,219.18	1,106.85	67	90.86	84.25	75.99
68	1,460.38	1,331.52	1,205.97	68	99.12	90.86	80.95
69	1,599.15	1,457.07	1,315.00	69	107.38	99.12	89.21
70	1,747.83	1,589.23	1,430.64	70	117.29	107.38	95.82
71	1,929.55	1,747.83	1,562.80	71	130.51	118.94	105.73
72	2,131.09	1,919.64	1,708.18	72	143.72	130.51	115.64
73	2,352.46	2,107.97	1,863.47	73	158.59	143.72	125.55
74	2,593.66	2,316.12	2,035.28	74	175.11	156.94	137.12

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,861.28	2,540.79	2,220.30	75	193.29	171.81	148.68
76	3,221.42	2,861.28	2,501.14	76	218.07	193.29	168.51
77	3,627.82	3,221.42	2,811.72	77	244.50	218.07	188.33
78	4,083.77	3,624.51	3,165.25	78	275.89	244.50	213.11
79	4,595.89	4,080.47	3,561.74	79	308.93	274.23	239.54
80		4,589.29	4,004.47	80	346.92	307.27	267.63
81		5,164.19	4,506.69	81	391.53	346.92	302.32
82		5,811.77	5,068.37	82	439.43	389.87	340.31
83		6,541.96	5,702.74	83	493.95	437.78	381.61
84		7,361.36	6,416.41	84	555.08	492.30	429.52
				85	622.81	553.42	482.39
				86	702.10	622.81	543.51
				87	789.66	700.45	611.24
				88	887.13	788.01	687.24
				89	997.81	887.13	773.14
				90	1,123.37	997.81	870.61
				91	1,263.79	1,123.37	977.99
				92	1,420.73	1,263.79	1,100.24
				93	1,599.15	1,420.73	1,239.01
				94	1,799.04	1,597.49	1,392.65
				95	2,023.71	1,797.39	1,567.76
				96	2,276.47	2,022.06	1,762.70
				97	2,560.62	2,274.82	1,984.06
				98	2,881.11	2,558.96	2,231.87
				99	3,239.59	2,879.45	2,509.40

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.14	340.31	317.19	18-44	24.78	24.78	23.13
45-49	422.91	399.79	370.05	45-49	29.74	28.08	26.43
50-54	495.60	462.56	429.52	50-54	33.04	31.39	29.74
55	660.80	627.76	594.72	55	46.26	42.95	39.65
56	710.36	674.02	637.68	56	49.56	46.26	42.95
57	763.23	720.28	677.32	57	52.86	49.56	46.26
58	819.40	773.14	723.58	58	56.17	52.86	49.56
59	878.87	826.01	773.14	59	59.47	56.17	52.86
60	941.65	882.17	822.70	60	62.78	59.47	56.17
61	1,007.73	944.95	882.17	61	67.73	64.43	61.12
62	1,077.11	1,011.03	944.95	62	72.69	69.38	64.43
63	1,149.80	1,080.41	1,014.33	63	77.64	74.34	69.38
64	1,225.79	1,156.41	1,087.02	64	84.25	79.30	74.34
65	1,308.39	1,235.70	1,163.02	65	89.21	84.25	77.64
66	1,420.73	1,344.74	1,268.74	66	97.47	92.51	85.90
67	1,539.67	1,460.38	1,381.08	67	105.73	99.12	92.51
68	1,671.83	1,589.23	1,506.63	68	113.99	107.38	100.77
69	1,810.60	1,724.70	1,638.79	69	122.25	117.29	110.68
70	1,962.59	1,873.38	1,784.17	70	132.16	125.55	118.94
71	2,170.74	2,078.23	1,982.41	71	147.03	140.42	133.81
72	2,402.02	2,299.60	2,200.48	72	161.90	155.29	147.03
73	2,653.13	2,547.40	2,444.98	73	178.42	171.81	163.55
74	2,933.97	2,821.63	2,712.60	74	196.59	189.98	181.72

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,241.24	3,125.60	3,009.96	75	216.41	209.81	201.55
76	3,647.64	3,518.78	3,386.62	76	244.50	236.24	227.98
77	4,103.59	3,958.22	3,809.54	77	274.23	265.97	256.06
78	4,615.72	4,453.82	4,285.32	78	308.93	299.01	287.45
79	5,193.92	5,008.90	4,820.57	79	346.92	335.36	323.79
				80	389.87	376.66	363.44
				81	439.43	424.57	409.70
				82	493.95	477.43	460.91
				83	555.08	536.90	518.73
				84	624.46	604.64	583.16
				85	702.10	678.98	654.20
				86	791.31	764.88	736.80
				87	888.78	860.70	829.31
				88	1,001.12	968.08	931.73
				89	1,125.02	1,088.68	1,049.03
				90	1,265.44	1,224.14	1,179.54
				91	1,424.03	1,377.78	1,326.56
				92	1,602.45	1,549.59	1,493.42
				93	1,802.34	1,742.87	1,680.09
				94	2,027.02	1,960.94	1,889.90
				95	2,281.43	2,205.43	2,124.49
				96	2,565.57	2,481.32	2,390.46
				97	2,886.06	2,791.90	2,689.47
				98	3,247.85	3,140.47	3,024.83
				99	3,652.60	3,532.00	3,403.14

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.61	403.09	383.27	18-44	28.08	28.08	26.43
45-49	498.91	469.17	439.43	45-49	34.69	33.04	31.39
50-54	588.12	545.16	502.21	50-54	39.65	38.00	34.69
55	802.88	746.71	690.54	55	56.17	52.86	47.91
56	865.65	802.88	740.10	56	61.12	57.82	51.21
57	928.43	862.35	792.97	57	66.08	61.12	54.52
58	997.81	925.13	849.13	58	69.38	64.43	59.47
59	1,073.81	991.21	908.61	59	74.34	69.38	62.78
60	1,153.10	1,063.89	971.38	60	79.30	72.69	66.08
61	1,242.31	1,143.19	1,040.77	61	85.90	79.30	71.04
62	1,334.82	1,225.79	1,113.46	62	92.51	84.25	75.99
63	1,437.25	1,315.00	1,189.45	63	99.12	90.86	80.95
64	1,542.98	1,410.82	1,272.05	64	105.73	95.82	87.56
65	1,658.62	1,509.94	1,357.95	65	112.34	102.42	92.51
66	1,810.60	1,645.40	1,480.20	66	123.90	112.34	100.77
67	1,975.80	1,794.08	1,609.06	67	133.81	122.25	109.03
68	2,157.53	1,955.98	1,751.13	68	145.38	132.16	118.94
69	2,352.46	2,131.09	1,903.12	69	158.59	143.72	128.86
70	2,567.22	2,319.42	2,068.32	70	171.81	155.29	138.77
71	2,821.63	2,557.31	2,289.69	71	189.98	171.81	153.64
72	3,099.17	2,818.33	2,530.88	72	208.15	189.98	170.16
73	3,406.45	3,105.78	2,798.51	73	229.63	208.15	188.33
74	3,743.46	3,419.66	3,092.56	74	251.11	229.63	208.15

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,110.20	3,766.58	3,419.66	75	275.89	252.76	229.63
76	4,628.93	4,239.06	3,849.18	76	310.58	285.80	259.37
77	5,207.14	4,771.01	4,331.57	77	350.23	320.49	290.75
78	5,861.33	5,369.03	4,876.74	78	393.18	360.14	327.10
79	6,594.83	6,039.75	5,484.68	79	441.09	404.74	368.40
				80	495.60	454.30	413.00
				81	558.38	512.12	465.87
				82	627.76	574.90	523.69
				83	705.41	647.59	588.12
				84	794.62	728.54	662.46
				85	892.09	817.75	743.40
				86	1,004.42	920.17	837.57
				87	1,129.98	1,035.81	941.65
				88	1,270.40	1,164.67	1,058.94
				89	1,428.99	1,310.04	1,191.10
				90	1,609.06	1,475.25	1,339.78
				91	1,808.95	1,658.62	1,508.29
				92	2,035.28	1,865.12	1,696.61
				93	2,289.69	2,099.71	1,908.07
				94	2,575.48	2,360.72	2,145.96
				95	2,897.63	2,656.43	2,415.24
				96	3,259.42	2,988.49	2,715.91
				97	3,667.46	3,361.84	3,056.22
				98	4,125.07	3,781.45	3,437.83
				99	4,640.50	4,253.93	3,867.36

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	498.91	479.08	455.95	18-44	34.69	33.04	31.39
45-49	594.72	568.29	538.56	45-49	42.95	39.65	38.00
50-54	707.06	670.72	631.07	50-54	49.56	46.26	42.95
55	1,007.73	948.25	888.78	55	69.38	64.43	59.47
56	1,087.02	1,017.64	951.56	56	75.99	69.38	64.43
57	1,169.62	1,093.63	1,014.33	57	80.95	75.99	69.38
58	1,258.83	1,169.62	1,083.72	58	87.56	80.95	74.34
59	1,351.34	1,255.53	1,159.71	59	92.51	87.56	79.30
60	1,453.77	1,344.74	1,235.70	60	99.12	92.51	84.25
61	1,566.11	1,443.86	1,324.91	61	107.38	99.12	90.86
62	1,685.05	1,549.59	1,417.43	62	115.64	107.38	97.47
63	1,810.60	1,665.23	1,516.55	63	123.90	113.99	104.08
64	1,949.37	1,787.48	1,625.58	64	133.81	122.25	110.68
65	2,094.75	1,916.33	1,737.92	65	142.07	130.51	117.29
66	2,256.65	2,074.93	1,896.51	66	153.64	142.07	128.86
67	2,425.15	2,246.73	2,068.32	67	165.20	153.64	138.77
68	2,610.18	2,431.76	2,253.34	68	176.77	165.20	151.98
69	2,808.42	2,633.31	2,454.89	69	189.98	178.42	165.20
70	3,019.88	2,848.07	2,676.26	70	203.20	191.63	178.42
71	3,353.58	3,152.04	2,953.80	71	226.33	213.11	198.24
72	3,723.63	3,489.05	3,254.46	72	251.11	234.59	218.07
73	4,133.33	3,862.40	3,588.17	73	277.54	259.37	241.19
74	4,589.29	4,275.40	3,958.22	74	307.27	287.45	265.97

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,091.50	4,728.05	4,361.31	75	340.31	317.19	292.41
76	5,729.17	5,322.78	4,909.78	76	383.27	356.83	330.40
77	6,446.15	5,990.19	5,527.63	77	431.17	401.44	370.05
78	7,255.63	6,740.20	6,218.17	78	485.69	451.00	416.31
79	8,160.93	7,582.73	7,001.22	79	545.16	507.17	467.52
				80	612.90	569.94	525.34
				81	690.54	642.63	591.42
				82	776.45	721.93	665.76
				83	873.91	811.14	748.36
				84	982.95	913.56	842.53
				85	1,105.20	1,025.90	946.60
				86	1,243.96	1,154.76	1,065.55
				87	1,399.25	1,298.48	1,199.36
				88	1,574.37	1,462.03	1,348.04
				89	1,770.96	1,643.75	1,516.55
				90	1,992.32	1,850.25	1,706.53
				91	2,241.78	2,079.88	1,919.64
				92	2,520.97	2,340.90	2,159.18
				93	2,836.50	2,633.31	2,430.11
				94	3,191.68	2,962.06	2,732.43
				95	3,589.82	3,332.11	3,074.39
				96	4,039.17	3,748.41	3,459.31
				97	4,543.03	4,217.58	3,890.49
				98	5,111.32	4,744.57	4,377.83
				99	5,749.00	5,337.65	4,924.64

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	591.42	551.77	508.82	18-44	39.65	38.00	36.34
45-49	693.84	650.89	604.64	45-49	47.91	46.26	42.95
50-54	809.49	763.23	713.67	50-54	56.17	52.86	49.56
55	1,060.59	994.51	928.43	55	72.69	69.38	64.43
56	1,123.37	1,053.98	987.90	56	77.64	74.34	69.38
57	1,189.45	1,116.76	1,047.37	57	82.60	77.64	72.69
58	1,258.83	1,186.14	1,110.15	58	85.90	82.60	75.99
59	1,334.82	1,255.53	1,176.23	59	90.86	87.56	80.95
60	1,410.82	1,328.22	1,245.62	60	95.82	90.86	84.25
61	1,496.72	1,407.51	1,318.30	61	102.42	97.47	90.86
62	1,582.63	1,490.11	1,397.60	62	107.38	102.42	95.82
63	1,675.14	1,576.02	1,476.90	63	113.99	109.03	100.77
64	1,774.26	1,668.53	1,562.80	64	120.60	113.99	107.38
65	1,876.68	1,764.35	1,652.01	65	127.20	120.60	112.34
66	2,038.58	1,916.33	1,794.08	66	138.77	130.51	122.25
67	2,210.39	2,078.23	1,946.07	67	150.33	142.07	132.16
68	2,398.72	2,256.65	2,114.57	68	161.90	153.64	143.72
69	2,603.57	2,448.28	2,292.99	69	176.77	165.20	155.29
70	2,821.63	2,656.43	2,487.93	70	189.98	178.42	166.85
71	3,099.17	2,917.45	2,732.43	71	209.81	196.59	183.37
72	3,403.14	3,201.60	2,996.75	72	229.63	216.41	201.55
73	3,736.85	3,512.17	3,287.50	73	251.11	236.24	221.37
74	4,100.29	3,855.79	3,607.99	74	275.89	259.37	242.85

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,500.08	4,229.15	3,954.91	75	300.67	284.15	265.97
76	5,065.06	4,761.09	4,453.82	76	338.66	320.49	299.01
77	5,696.13	5,355.82	5,012.20	77	381.61	360.14	337.01
78	6,409.80	6,026.53	5,639.96	78	429.52	404.74	378.31
79	7,209.37	6,779.85	6,347.03	79	482.39	454.30	426.22
80		7,625.68	7,143.29	80		510.47	477.43
81		8,580.54	8,038.68	81		574.90	538.56
82		9,654.35	9,043.11	82		645.94	604.64
83		10,860.32	10,173.08	83		726.88	680.63
84		12,214.97	11,445.13	84		817.75	766.53

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	710.36	664.11	617.85	18-44	47.91	46.26	42.95
45-49	839.22	786.36	736.80	45-49	57.82	56.17	51.21
50-54	984.60	928.43	872.26	50-54	67.73	64.43	59.47
55	1,311.70	1,232.40	1,153.10	55	87.56	82.60	77.64
56	1,387.69	1,305.09	1,222.49	56	94.16	89.21	82.60
57	1,466.99	1,381.08	1,295.18	57	99.12	94.16	87.56
58	1,549.59	1,463.68	1,371.17	58	105.73	99.12	92.51
59	1,638.79	1,546.28	1,453.77	59	110.68	105.73	97.47
60	1,731.31	1,635.49	1,536.37	60	117.29	110.68	102.42
61	1,833.73	1,731.31	1,625.58	61	125.55	117.29	109.03
62	1,942.76	1,833.73	1,721.40	62	132.16	125.55	115.64
63	2,055.10	1,939.46	1,817.21	63	140.42	132.16	122.25
64	2,177.35	2,051.80	1,922.94	64	147.03	140.42	130.51
65	2,302.90	2,167.44	2,031.97	65	155.29	147.03	137.12
66	2,504.45	2,355.77	2,210.39	66	170.16	160.25	150.33
67	2,719.21	2,560.62	2,402.02	67	183.37	173.46	161.90
68	2,953.80	2,781.99	2,610.18	68	199.89	188.33	176.77
69	3,211.51	3,023.18	2,838.15	69	216.41	204.85	191.63
70	3,485.74	3,284.20	3,082.65	70	234.59	221.37	206.50
71	3,835.97	3,614.60	3,389.93	71	257.71	244.50	227.98
72	4,219.24	3,974.74	3,726.94	72	284.15	267.63	251.11
73	4,642.15	4,371.22	4,096.99	73	312.23	294.06	275.89
74	5,108.02	4,804.05	4,500.08	74	341.97	322.14	302.32
75	5,616.84	5,283.13	4,946.12	75	375.01	353.53	332.05
76	6,320.59	5,947.24	5,567.28	76	422.91	398.13	373.35
77	7,110.25	6,690.64	6,267.73	77	475.78	447.69	421.26
78	7,999.04	7,526.56	7,054.09	78	535.25	503.86	472.48
79	8,996.85	8,468.21	7,936.26	79	601.33	566.64	531.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	915.21	862.35	806.18	18-44	61.12	57.82	54.52
45-49	1,087.02	1,024.25	958.17	45-49	74.34	69.38	66.08
50-54	1,288.57	1,212.58	1,136.58	50-54	87.56	82.60	77.64
55	1,718.09	1,609.06	1,500.03	55	115.64	109.03	102.42
56	1,820.52	1,704.88	1,589.23	56	123.90	115.64	109.03
57	1,926.24	1,804.00	1,681.75	57	130.51	122.25	113.99
58	2,038.58	1,909.72	1,780.87	58	138.77	128.86	120.60
59	2,157.53	2,022.06	1,883.29	59	145.38	137.12	127.20
60	2,283.08	2,137.70	1,992.32	60	153.64	143.72	133.81
61	2,421.85	2,263.25	2,107.97	61	163.55	151.98	142.07
62	2,563.92	2,395.42	2,226.91	62	173.46	161.90	150.33
63	2,715.91	2,534.18	2,355.77	63	181.72	170.16	158.59
64	2,877.80	2,682.87	2,487.93	64	193.29	180.07	168.51
65	3,046.31	2,838.15	2,630.00	65	203.20	189.98	176.77
66	3,317.24	3,095.87	2,874.50	66	221.37	208.15	193.29
67	3,607.99	3,373.41	3,135.52	67	241.19	226.33	211.46
68	3,925.18	3,674.07	3,426.27	68	262.67	246.15	229.63
69	4,268.80	4,004.47	3,740.15	69	285.80	269.28	251.11
70	4,642.15	4,361.31	4,080.47	70	310.58	292.41	272.58
71	5,088.19	4,774.31	4,457.12	71	340.31	320.49	299.01
72	5,577.19	5,223.66	4,870.13	72	373.35	350.23	325.45
73	6,109.14	5,715.96	5,319.47	73	408.05	383.27	355.18
74	6,693.95	6,251.21	5,808.47	74	447.69	417.96	388.22
75	7,334.93	6,839.32	6,343.72	75	489.00	455.95	422.91
76	8,134.50	7,615.77	7,097.04	76	543.51	508.82	474.13
77	9,019.98	8,478.12	7,936.26	77	601.33	566.64	530.30
78	9,997.97	9,439.59	8,877.91	78	667.41	629.42	593.07
79	11,088.30	10,506.79	9,928.58	79	740.10	700.45	662.46

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit VII

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

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,209.27	1,146.50	1,083.72	18-44	80.95	77.64	74.34
45-49	1,450.47	1,381.08	1,308.39	45-49	97.47	94.16	89.21
50-54	1,737.92	1,658.62	1,579.32	50-54	117.29	112.34	105.73
55	2,289.69	2,174.05	2,055.10	55	155.29	147.03	138.77
56	2,425.15	2,299.60	2,170.74	56	165.20	155.29	147.03
57	2,567.22	2,431.76	2,292.99	57	173.46	163.55	155.29
58	2,719.21	2,573.83	2,421.85	58	183.37	173.46	163.55
59	2,877.80	2,719.21	2,557.31	59	193.29	183.37	171.81
60	3,046.31	2,874.50	2,699.39	60	203.20	191.63	180.07
61	3,221.42	3,036.40	2,848.07	61	216.41	203.20	191.63
62	3,403.14	3,204.90	3,003.36	62	227.98	214.76	201.55
63	3,598.08	3,383.32	3,168.56	63	241.19	226.33	213.11
64	3,802.93	3,571.65	3,340.37	64	256.06	239.54	224.67
65	4,017.69	3,769.89	3,522.09	65	269.28	252.76	236.24
66	4,318.36	4,073.86	3,832.66	66	289.10	274.23	257.71
67	4,638.85	4,400.96	4,166.37	67	310.58	295.71	279.19
68	4,982.46	4,757.79	4,529.81	68	333.71	318.84	303.97
69	5,352.51	5,137.75	4,922.99	69	358.49	343.62	328.75
70	5,749.00	5,550.76	5,352.51	70	383.27	370.05	356.83
71	6,307.38	6,076.10	5,848.12	71	421.26	406.39	389.87
72	6,915.32	6,651.00	6,389.98	72	462.56	444.39	426.22
73	7,582.73	7,282.06	6,978.09	73	505.52	485.69	465.87
74	8,316.22	7,969.30	7,622.38	74	555.08	531.95	508.82
75	9,119.10	8,722.62	8,326.13	75	607.94	581.51	555.08
76	10,140.04	9,674.17	9,205.00	76	677.32	645.94	614.55
77	11,276.62	10,724.85	10,173.08	77	753.32	716.97	678.98
78	12,535.46	11,891.17	11,240.28	78	837.57	794.62	751.66
79	13,939.67	13,183.05	12,423.12	79	930.08	880.52	829.31

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

Product

**Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider**

Form Number

**H-LTC3JFO26, et al.
H-5AIFO
H-COLRFO4**

1. Purpose of Filing

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

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

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

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

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

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

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

November 2017

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

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

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

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

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

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

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

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

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

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

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only 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	1994	143,171	0	0.0%	413	381,773	0	0.0%	4.5%	2.6666
	1995	1,431,298	83,048	5.8%	2,064	3,652,284	211,915	5.8%	4.5%	2.5517
	1996	3,736,692	11,143	0.3%	4,227	9,124,422	27,209	0.3%	4.5%	2.4418
	1997	5,434,595	461,214	8.5%	4,454	12,698,983	1,077,716	8.5%	4.4%	2.3367
	1998	5,658,731	1,059,685	18.7%	4,558	12,653,320	2,369,530	18.7%	4.4%	2.2361
	1999	5,672,526	1,377,825	24.3%	4,387	12,137,959	2,948,243	24.3%	4.4%	2.1398
	2000	5,503,377	2,089,812	38.0%	4,255	11,268,916	4,279,175	38.0%	4.4%	2.0476
	2001	5,397,409	2,765,079	51.2%	4,120	10,576,011	5,418,064	51.2%	4.4%	1.9595
	2002	5,284,303	3,759,055	71.1%	3,984	9,908,503	7,048,538	71.1%	4.4%	1.8751
	2003	5,121,401	5,466,198	106.7%	3,839	9,189,519	9,808,201	106.7%	4.4%	1.7943
	2004	4,941,386	5,465,340	110.6%	3,654	8,484,701	9,384,366	110.6%	4.4%	1.7171
	2005	5,708,250	6,550,345	114.8%	3,443	9,379,386	10,763,056	114.8%	4.4%	1.6431
	2006	6,148,043	7,204,862	117.2%	3,293	9,667,007	11,328,719	117.2%	4.4%	1.5724
	2007	5,938,156	7,329,678	123.4%	3,135	8,934,916	11,028,685	123.4%	4.4%	1.5047
	2008	5,636,220	8,380,540	148.7%	2,938	8,115,411	12,066,868	148.7%	4.4%	1.4399
	2009	5,322,034	8,283,574	155.6%	2,760	7,333,038	11,413,636	155.6%	4.4%	1.3779
	2010	4,989,173	6,687,202	134.0%	2,551	6,578,373	8,817,276	134.0%	4.3%	1.3185
2011	4,727,277	9,115,147	192.8%	2,340	5,964,647	11,501,047	192.8%	4.3%	1.2618	
2012	4,665,115	9,922,819	212.7%	2,146	5,632,741	11,980,984	212.7%	4.3%	1.2074	
2013	4,399,716	8,031,443	182.5%	1,948	5,083,534	9,279,716	182.5%	4.2%	1.1554	
2014	4,013,921	10,774,672	268.4%	1,735	4,438,064	11,913,213	268.4%	4.1%	1.1057	
2015	3,958,860	10,723,086	270.9%	1,543	4,198,751	11,372,863	270.9%	4.0%	1.0606	
2016	3,842,557	11,861,976	308.7%	1,377	3,918,655	12,096,889	308.7%	4.0%	1.0198	
Projected Future Experience	2017	3,695,583	9,199,135	248.9%	1,235	3,623,818	9,020,494	248.9%	4.0%	0.9806
	2018	3,550,894	8,767,329	246.9%	1,098	3,348,017	8,266,417	246.9%	4.0%	0.9429
	2019	3,088,546	8,258,036	267.4%	968	2,800,082	7,486,752	267.4%	4.0%	0.9066
	2020	2,656,080	7,689,437	289.5%	847	2,315,392	6,703,134	289.5%	4.0%	0.8717
	2021	2,263,760	7,081,316	312.8%	734	1,897,494	5,935,591	312.8%	4.0%	0.8382
	2022	1,913,073	6,450,716	337.2%	632	1,541,872	5,199,057	337.2%	4.0%	0.8060
	2023	1,603,472	5,840,370	364.2%	539	1,242,638	4,526,095	364.2%	4.0%	0.7750
	2024	1,333,068	5,274,954	395.7%	457	993,350	3,930,689	395.7%	4.0%	0.7452
	2025	1,099,291	4,749,007	432.0%	384	787,643	3,402,667	432.0%	4.0%	0.7165
	2026	899,170	4,233,589	470.8%	320	619,477	2,916,701	470.8%	4.0%	0.6889
	2027	729,505	3,741,552	512.9%	264	483,257	2,478,573	512.9%	4.0%	0.6624
	2028	587,063	3,277,244	558.2%	217	373,940	2,087,495	558.2%	4.0%	0.6370
	2029	468,619	2,836,691	605.3%	176	287,014	1,737,382	605.3%	4.0%	0.6125
	2030	371,084	2,428,419	654.4%	142	218,536	1,430,124	654.4%	4.0%	0.5889
	2031	291,542	2,056,888	705.5%	114	165,089	1,164,735	705.5%	4.0%	0.5663
	2032	227,291	1,730,207	761.2%	90	123,756	942,066	761.2%	4.0%	0.5445
	2033	175,876	1,450,694	824.8%	71	92,078	759,496	824.8%	4.0%	0.5235
	2034	135,109	1,207,169	893.5%	55	68,014	607,694	893.5%	4.0%	0.5034
	2035	103,074	998,194	968.4%	43	49,892	483,168	968.4%	4.0%	0.4840
	2036	78,117	817,395	1046.4%	33	36,358	380,436	1046.4%	4.0%	0.4654
2037	58,832	665,808	1131.7%	25	26,329	297,965	1131.7%	4.0%	0.4475	
2038	44,043	537,933	1221.4%	19	18,952	231,479	1221.4%	4.0%	0.4303	
2039	32,789	431,653	1316.5%	15	13,567	178,601	1316.5%	4.0%	0.4138	
2040	24,285	341,882	1407.8%	11	9,662	136,017	1407.8%	4.0%	0.3978	
2041	17,899	268,949	1502.6%	8	6,847	102,885	1502.6%	4.0%	0.3825	
2042	13,129	209,337	1594.4%	6	4,829	77,001	1594.4%	4.0%	0.3678	
2043	9,585	161,788	1688.0%	4	3,390	57,222	1688.0%	4.0%	0.3537	
2044	6,961	124,036	1781.8%	3	2,367	42,182	1781.8%	4.0%	0.3401	
2045	5,027	93,502	1860.2%	2	1,644	30,575	1860.2%	4.0%	0.3270	
2046	3,605	69,475	1926.9%	2	1,134	21,845	1926.9%	4.0%	0.3144	
2047	2,566	51,403	2003.1%	1	776	15,541	2003.1%	4.0%	0.3023	
2048	1,810	37,278	2059.4%	1	526	10,837	2059.4%	4.0%	0.2907	
2049	1,264	26,693	2112.3%	1	353	7,461	2112.3%	4.0%	0.2795	
2050	872	18,685	2142.5%	0	234	5,022	2142.5%	4.0%	0.2688	
2051	594	12,797	2155.2%	0	153	3,307	2155.2%	4.0%	0.2584	
2052	398	8,594	2159.5%	0	99	2,135	2159.5%	4.0%	0.2485	
2053	262	5,636	2152.1%	0	63	1,347	2152.1%	4.0%	0.2389	
2054	169	3,592	2130.3%	0	39	825	2130.3%	4.0%	0.2297	
2055	106	2,256	2130.8%	0	23	498	2130.8%	4.0%	0.2209	
2056	65	1,364	2111.8%	0	14	290	2111.8%	4.0%	0.2124	
Past		107,674,211	127,403,741	118.3%	69,164	179,320,916	176,135,907	98.2%		
Future		25,494,480	91,161,005	357.6%	8,518	21,158,717	70,681,802	334.1%		
Lifetime		133,168,691	218,564,747	164.1%	77,682	200,479,633	246,817,709	123.1%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 36.0% Increase
LTC3+ Nursing Facility Only 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	1994	143,171	0	0.0%	413	381,773	0	0.0%	4.5%	2.6666
	1995	1,431,298	83,048	5.8%	2,064	3,652,284	211,915	5.8%	4.5%	2.5517
	1996	3,736,692	11,143	0.3%	4,227	9,124,422	27,209	0.3%	4.5%	2.4418
	1997	5,434,595	461,214	8.5%	4,454	12,698,983	1,077,716	8.5%	4.4%	2.3367
	1998	5,658,731	1,059,685	18.7%	4,558	12,653,320	2,369,530	18.7%	4.4%	2.2361
	1999	5,672,526	1,377,825	24.3%	4,387	12,137,959	2,948,243	24.3%	4.4%	2.1398
	2000	5,503,377	2,089,812	38.0%	4,255	11,268,916	4,279,175	38.0%	4.4%	2.0476
	2001	5,397,409	2,765,079	51.2%	4,120	10,576,011	5,418,064	51.2%	4.4%	1.9595
	2002	5,284,303	3,759,055	71.1%	3,984	9,908,503	7,048,538	71.1%	4.4%	1.8751
	2003	5,121,401	5,466,198	106.7%	3,839	9,189,519	9,808,201	106.7%	4.4%	1.7943
	2004	4,941,386	5,465,340	110.6%	3,654	8,484,701	9,384,366	110.6%	4.4%	1.7171
	2005	5,708,250	6,550,345	114.8%	3,443	9,379,386	10,763,056	114.8%	4.4%	1.6431
	2006	6,148,043	7,204,862	117.2%	3,293	9,667,007	11,328,719	117.2%	4.4%	1.5724
	2007	5,938,156	7,329,678	123.4%	3,135	8,934,916	11,028,685	123.4%	4.4%	1.5047
	2008	5,636,220	8,380,540	148.7%	2,938	8,115,411	12,066,868	148.7%	4.4%	1.4399
	2009	5,322,034	8,283,574	155.6%	2,760	7,333,038	11,413,636	155.6%	4.4%	1.3779
	2010	4,989,173	6,687,202	134.0%	2,551	6,578,373	8,817,276	134.0%	4.3%	1.3185
2011	4,727,277	9,115,147	192.8%	2,340	5,964,647	11,501,047	192.8%	4.3%	1.2618	
2012	4,665,115	9,922,819	212.7%	2,146	5,632,741	11,980,984	212.7%	4.3%	1.2074	
2013	4,399,716	8,031,443	182.5%	1,948	5,083,534	9,279,716	182.5%	4.2%	1.1554	
2014	4,013,921	10,774,672	268.4%	1,735	4,438,064	11,913,213	268.4%	4.1%	1.1057	
2015	3,958,860	10,723,086	270.9%	1,543	4,198,751	11,372,863	270.9%	4.0%	1.0606	
2016	3,842,557	11,861,976	308.7%	1,377	3,918,655	12,096,889	308.7%	4.0%	1.0198	
Projected Future Experience	2017	3,695,583	9,199,135	248.9%	1,235	3,623,818	9,020,494	248.9%	4.0%	0.9806
	2018	4,005,748	8,632,938	215.5%	1,087	3,776,884	8,139,704	215.5%	4.0%	0.9429
	2019	4,008,716	7,972,827	198.9%	959	3,634,310	7,228,181	198.9%	4.0%	0.9066
	2020	3,447,405	7,423,866	215.3%	838	3,005,216	6,471,626	215.3%	4.0%	0.8717
	2021	2,938,202	6,836,748	232.7%	727	2,462,814	5,730,592	232.7%	4.0%	0.8382
	2022	2,483,034	6,227,927	250.8%	625	2,001,241	5,019,496	250.8%	4.0%	0.8060
	2023	2,081,194	5,638,660	270.9%	534	1,612,857	4,369,777	270.9%	4.0%	0.7750
	2024	1,730,229	5,092,772	294.3%	452	1,289,298	3,794,934	294.3%	4.0%	0.7452
	2025	1,426,802	4,584,990	321.3%	380	1,022,305	3,285,148	321.3%	4.0%	0.7165
	2026	1,167,059	4,087,373	350.2%	317	804,037	2,815,967	350.2%	4.0%	0.6889
	2027	946,846	3,612,329	381.5%	262	627,234	2,392,970	381.5%	4.0%	0.6624
	2028	761,967	3,164,058	415.2%	214	485,347	2,015,399	415.2%	4.0%	0.6370
	2029	608,235	2,738,719	450.3%	174	372,524	1,677,377	450.3%	4.0%	0.6125
	2030	481,641	2,344,548	486.8%	140	283,644	1,380,731	486.8%	4.0%	0.5889
	2031	378,401	1,985,849	524.8%	112	214,274	1,124,509	524.8%	4.0%	0.5663
	2032	295,007	1,670,451	566.2%	89	160,626	909,530	566.2%	4.0%	0.5445
	2033	228,275	1,400,591	613.6%	70	119,511	733,265	613.6%	4.0%	0.5235
	2034	175,362	1,165,477	664.6%	55	88,278	586,705	664.6%	4.0%	0.5034
	2035	133,783	963,719	720.4%	43	64,757	466,481	720.4%	4.0%	0.4840
	2036	101,390	789,164	778.3%	33	47,190	367,297	778.3%	4.0%	0.4654
	2037	76,360	642,813	841.8%	25	34,173	287,674	841.8%	4.0%	0.4475
	2038	57,165	519,354	908.5%	19	24,599	223,484	908.5%	4.0%	0.4303
	2039	42,558	416,745	979.3%	14	17,609	172,433	979.3%	4.0%	0.4138
	2040	31,520	330,075	1047.2%	11	12,540	131,319	1047.2%	4.0%	0.3978
	2041	23,231	259,660	1117.7%	8	8,887	99,332	1117.7%	4.0%	0.3825
	2042	17,041	202,107	1186.0%	6	6,268	74,342	1186.0%	4.0%	0.3678
	2043	12,440	156,201	1255.6%	4	4,400	55,246	1255.6%	4.0%	0.3537
	2044	9,035	119,752	1325.4%	3	3,073	40,725	1325.4%	4.0%	0.3401
2045	6,524	90,273	1383.7%	2	2,133	29,519	1383.7%	4.0%	0.3270	
2046	4,680	67,076	1433.4%	2	1,471	21,090	1433.4%	4.0%	0.3144	
2047	3,331	49,628	1490.0%	1	1,007	15,004	1490.0%	4.0%	0.3023	
2048	2,349	35,990	1531.9%	1	683	10,463	1531.9%	4.0%	0.2907	
2049	1,640	25,771	1571.2%	1	458	7,204	1571.2%	4.0%	0.2795	
2050	1,132	18,040	1593.7%	0	304	4,849	1593.7%	4.0%	0.2688	
2051	771	12,355	1603.1%	0	199	3,193	1603.1%	4.0%	0.2584	
2052	517	8,297	1606.3%	0	128	2,062	1606.3%	4.0%	0.2485	
2053	340	5,441	1600.8%	0	81	1,300	1600.8%	4.0%	0.2389	
2054	219	3,468	1584.6%	0	50	797	1584.6%	4.0%	0.2297	
2055	137	2,179	1585.0%	0	30	481	1585.0%	4.0%	0.2209	
2056	84	1,317	1570.8%	0	18	280	1570.8%	4.0%	0.2124	
Past		107,674,211	127,403,741	118.3%	69,164	179,320,916	176,135,907	98.2%		
Future		31,385,954	88,498,681	282.0%	8,445	25,814,276	68,710,980	266.2%		
Lifetime		139,060,165	215,902,422	155.3%	77,609	205,135,192	244,846,887	119.4%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only 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	1994	359,440	0	0.0%	0.0%	958,466	0	0.0%	0.0%	4.5%	2.6666
	1995	1,974,794	2,346	0.1%	0.1%	5,039,137	5,987	0.1%	0.1%	4.5%	2.5517
	1996	4,493,964	52,218	1.2%	0.8%	10,973,563	127,508	1.2%	0.8%	4.5%	2.4418
	1997	5,492,302	150,923	2.7%	1.7%	12,833,826	352,660	2.7%	1.6%	4.4%	2.3367
	1998	5,703,819	284,738	5.0%	2.7%	12,754,140	636,693	5.0%	2.6%	4.4%	2.2361
	1999	5,589,301	554,945	9.9%	4.4%	11,959,875	1,187,460	9.9%	4.2%	4.4%	2.1398
	2000	5,459,845	897,304	16.4%	6.7%	11,179,778	1,837,353	16.4%	6.3%	4.4%	2.0476
	2001	5,349,872	1,769,130	33.1%	10.8%	10,482,866	3,466,540	33.1%	10.0%	4.4%	1.9595
	2002	5,224,407	2,110,897	40.4%	14.7%	9,796,193	3,958,105	40.4%	13.5%	4.4%	1.8751
	2003	5,063,804	2,844,935	56.2%	19.4%	9,086,172	5,104,772	56.2%	17.5%	4.4%	1.7943
	2004	4,985,690	3,000,636	60.2%	23.5%	8,560,774	5,152,298	60.2%	21.1%	4.4%	1.7171
	2005	5,941,088	3,156,842	53.1%	26.6%	9,761,970	5,187,096	53.1%	23.8%	4.4%	1.6431
	2006	6,079,378	3,185,438	52.4%	29.2%	9,559,041	5,008,692	52.4%	26.0%	4.4%	1.5724
	2007	5,869,853	2,075,948	35.4%	29.7%	8,832,142	3,123,599	35.4%	26.7%	4.4%	1.5047
	2008	5,551,652	9,139,871	164.6%	40.0%	7,993,644	13,160,204	164.6%	34.6%	4.4%	1.4399
	2009	5,250,761	12,866,746	245.0%	53.7%	7,234,834	17,728,623	245.0%	44.9%	4.4%	1.3779
2010	4,900,704	11,353,248	231.7%	64.2%	6,461,725	14,969,597	231.7%	52.8%	4.3%	1.3185	
2011	4,720,860	8,451,916	179.0%	70.3%	5,956,551	10,664,214	179.0%	57.5%	4.3%	1.2618	
2012	4,643,949	8,843,118	190.4%	76.3%	5,607,185	10,677,334	190.4%	62.0%	4.3%	1.2074	
2013	4,326,412	9,531,780	220.3%	82.8%	4,998,837	11,013,241	220.3%	66.7%	4.2%	1.1554	
2014	4,029,199	9,698,956	240.7%	89.1%	4,454,957	10,723,827	240.7%	71.1%	4.1%	1.1057	
2015	3,980,471	10,758,768	270.3%	95.9%	4,221,672	11,410,707	270.3%	75.8%	4.0%	1.0606	
2016	3,831,432	11,420,793	298.1%	103.1%	3,907,309	11,646,969	298.1%	80.6%	4.0%	1.0198	
Projected Future Experience	2017	3,705,556	11,680,615	315.2%	110.0%	3,633,597	11,453,786	315.2%	85.2%	4.0%	0.9806
	2018	3,411,380	12,228,516	358.5%	117.4%	3,216,475	11,529,853	358.5%	89.8%	4.0%	0.9429
	2019	2,953,719	11,696,483	396.0%	124.3%	2,677,848	10,604,054	396.0%	94.1%	4.0%	0.9066
	2020	2,532,083	9,561,963	377.6%	129.6%	2,207,299	8,335,475	377.6%	97.3%	4.0%	0.8717
	2021	2,151,430	8,774,884	407.9%	134.4%	1,803,338	7,355,147	407.9%	100.1%	4.0%	0.8382
	2022	1,812,620	7,930,428	437.5%	138.8%	1,460,910	6,391,654	437.5%	102.6%	4.0%	0.8060
	2023	1,514,616	7,296,567	481.7%	142.9%	1,173,778	5,654,599	481.7%	104.9%	4.0%	0.7750
	2024	1,255,290	6,668,762	531.3%	146.7%	935,393	4,969,300	531.3%	106.9%	4.0%	0.7452
	2025	1,031,896	6,064,845	587.7%	150.2%	739,354	4,345,466	587.7%	108.6%	4.0%	0.7165
	2026	841,358	5,490,109	652.5%	153.5%	579,648	3,782,372	652.5%	110.2%	4.0%	0.6889
	2027	680,439	4,939,723	726.0%	156.4%	450,753	3,272,296	726.0%	111.6%	4.0%	0.6624
	2028	545,862	4,413,425	808.5%	159.1%	347,696	2,811,204	808.5%	112.8%	4.0%	0.6370
	2029	434,394	3,912,169	900.6%	161.6%	266,052	2,396,077	900.6%	113.8%	4.0%	0.6125
	2030	342,961	3,437,925	1002.4%	163.8%	201,973	2,024,633	1002.4%	114.7%	4.0%	0.5889
	2031	268,692	2,993,556	1114.1%	165.7%	152,150	1,695,134	1114.1%	115.5%	4.0%	0.5663
	2032	208,924	2,583,528	1236.6%	167.4%	113,755	1,406,684	1236.6%	116.1%	4.0%	0.5445
	2033	161,268	2,213,722	1372.7%	168.9%	84,430	1,158,972	1372.7%	116.6%	4.0%	0.5235
	2034	123,618	1,885,458	1525.2%	170.1%	62,230	949,147	1525.2%	117.0%	4.0%	0.5034
	2035	94,130	1,596,289	1695.8%	171.2%	45,563	772,671	1695.8%	117.4%	4.0%	0.4840
	2036	71,230	1,343,690	1886.4%	172.1%	33,152	625,387	1886.4%	117.7%	4.0%	0.4654
	2037	53,581	1,124,288	2098.3%	172.9%	23,979	503,146	2098.3%	117.9%	4.0%	0.4475
	2038	40,078	935,063	2333.1%	173.6%	17,246	402,369	2333.1%	118.1%	4.0%	0.4303
	2039	29,826	773,163	2592.3%	174.1%	12,341	319,905	2592.3%	118.3%	4.0%	0.4138
	2040	22,091	635,235	2875.6%	174.5%	8,789	252,727	2875.6%	118.4%	4.0%	0.3978
	2041	16,288	518,338	3182.4%	174.9%	6,231	198,288	3182.4%	118.5%	4.0%	0.3825
	2042	11,955	420,074	3513.8%	175.2%	4,397	154,517	3513.8%	118.6%	4.0%	0.3678
2043	8,735	337,868	3868.2%	175.5%	3,089	119,499	3868.2%	118.6%	4.0%	0.3537	
2044	6,349	269,727	4248.0%	175.6%	2,159	91,729	4248.0%	118.7%	4.0%	0.3401	
2045	4,590	214,227	4667.6%	175.8%	1,501	70,052	4667.6%	118.7%	4.0%	0.3270	
2046	3,296	168,833	5122.3%	175.9%	1,036	53,085	5122.3%	118.7%	4.0%	0.3144	
2047	2,349	132,038	5620.4%	176.0%	710	39,919	5620.4%	118.7%	4.0%	0.3023	
2048	1,660	102,543	6178.5%	176.1%	482	29,809	6178.5%	118.7%	4.0%	0.2907	
2049	1,161	79,107	6813.6%	176.2%	325	22,112	6813.6%	118.8%	4.0%	0.2795	
2050	803	60,616	7550.4%	176.2%	216	16,292	7550.4%	118.8%	4.0%	0.2688	
2051	548	46,129	8424.2%	176.2%	142	11,921	8424.2%	118.8%	4.0%	0.2584	
2052	368	34,868	9486.3%	176.3%	91	8,665	9486.3%	118.8%	4.0%	0.2485	
2053	242	26,190	10817.1%	176.3%	58	6,258	10817.1%	118.8%	4.0%	0.2389	
2054	156	19,555	12541.1%	176.3%	36	4,493	12541.1%	118.8%	4.0%	0.2297	
2055	98	14,531	14836.2%	176.3%	22	3,210	14836.2%	118.8%	4.0%	0.2209	
2056	60	10,757	18019.9%	176.3%	13	2,285	18019.9%	118.8%	4.0%	0.2124	
	Past	108,822,999	112,151,493	103.1%		182,614,657	147,143,479	80.6%			
	Future	24,345,699	122,635,806	503.7%		20,268,257	93,844,191	463.0%			
	Lifetime	133,168,698	234,787,300	176.3%		202,882,914	240,987,670	118.8%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 36.0% Increase
LTC3+ Nursing Facility Only 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	1994	359,440	0	0.0%	0.0%	958,466	0	0.0%	0.0%	4.5%	2.6666
	1995	1,974,794	2,346	0.1%	0.1%	5,039,137	5,987	0.1%	0.1%	4.5%	2.5517
	1996	4,493,964	52,218	1.2%	0.8%	10,973,563	127,508	1.2%	0.8%	4.5%	2.4418
	1997	5,492,302	150,923	2.7%	1.7%	12,833,826	352,660	2.7%	1.6%	4.4%	2.3367
	1998	5,703,819	284,738	5.0%	2.7%	12,754,140	636,693	5.0%	2.6%	4.4%	2.2361
	1999	5,589,301	554,945	9.9%	4.4%	11,959,875	1,187,460	9.9%	4.2%	4.4%	2.1398
	2000	5,459,845	897,304	16.4%	6.7%	11,179,778	1,837,353	16.4%	6.3%	4.4%	2.0476
	2001	5,349,872	1,769,130	33.1%	10.8%	10,482,866	3,466,540	33.1%	10.0%	4.4%	1.9595
	2002	5,224,407	2,110,897	40.4%	14.7%	9,796,193	3,958,105	40.4%	13.5%	4.4%	1.8751
	2003	5,063,804	2,844,935	56.2%	19.4%	9,086,172	5,104,772	56.2%	17.5%	4.4%	1.7943
	2004	4,985,690	3,000,636	60.2%	23.5%	8,560,774	5,152,298	60.2%	21.1%	4.4%	1.7171
	2005	5,941,088	3,156,842	53.1%	26.6%	9,761,970	5,187,096	53.1%	23.8%	4.4%	1.6431
	2006	6,079,378	3,185,438	52.4%	29.2%	9,559,041	5,008,692	52.4%	26.0%	4.4%	1.5724
	2007	5,869,853	2,075,948	35.4%	29.7%	8,832,142	3,123,599	35.4%	26.7%	4.4%	1.5047
	2008	5,551,652	9,139,871	164.6%	40.0%	7,993,644	13,160,204	164.6%	34.6%	4.4%	1.4399
	2009	5,250,761	12,866,746	245.0%	53.7%	7,234,834	17,728,623	245.0%	44.9%	4.4%	1.3779
2010	4,900,704	11,353,248	231.7%	64.2%	6,461,725	14,969,597	231.7%	52.8%	4.3%	1.3185	
2011	4,720,860	8,451,916	179.0%	70.3%	5,956,551	10,664,214	179.0%	57.5%	4.3%	1.2618	
2012	4,643,949	8,843,118	190.4%	76.3%	5,607,185	10,677,334	190.4%	62.0%	4.3%	1.2074	
2013	4,326,412	9,531,780	220.3%	82.8%	4,998,837	11,013,241	220.3%	66.7%	4.2%	1.1554	
2014	4,029,199	9,698,956	240.7%	89.1%	4,454,957	10,723,827	240.7%	71.1%	4.1%	1.1057	
2015	3,980,471	10,758,768	270.3%	95.9%	4,221,672	11,410,707	270.3%	75.8%	4.0%	1.0606	
2016	3,831,432	11,420,793	298.1%	103.1%	3,907,309	11,646,969	298.1%	80.6%	4.0%	1.0198	
Projected Future Experience	2017	3,706,293	11,680,615	315.2%	110.0%	3,634,319	11,453,786	315.2%	85.2%	4.0%	0.9806
	2018	4,166,072	12,199,717	292.8%	116.6%	3,928,048	11,502,699	292.8%	89.4%	4.0%	0.9429
	2019	3,834,382	11,580,444	302.0%	122.5%	3,476,258	10,498,853	302.0%	93.3%	4.0%	0.9066
	2020	3,287,004	9,375,080	285.2%	126.8%	2,865,389	8,172,563	285.2%	96.1%	4.0%	0.8717
	2021	2,792,837	8,545,067	306.0%	130.7%	2,340,969	7,162,514	306.0%	98.5%	4.0%	0.8382
	2022	2,352,998	7,689,155	326.8%	134.3%	1,896,436	6,197,196	326.8%	100.7%	4.0%	0.8060
	2023	1,966,136	7,061,505	359.2%	137.7%	1,523,691	5,472,435	359.2%	102.6%	4.0%	0.7750
	2024	1,629,489	6,447,965	395.7%	140.9%	1,214,232	4,804,770	395.7%	104.4%	4.0%	0.7452
	2025	1,339,492	5,861,644	437.6%	143.8%	959,747	4,199,872	437.6%	105.9%	4.0%	0.7165
	2026	1,092,149	5,304,716	485.7%	146.6%	752,428	3,654,647	485.7%	107.3%	4.0%	0.6889
	2027	883,256	4,772,036	540.3%	149.2%	585,109	3,161,212	540.3%	108.6%	4.0%	0.6624
	2028	708,561	4,263,056	601.6%	151.5%	451,330	2,715,424	601.6%	109.6%	4.0%	0.6370
	2029	563,864	3,778,537	670.1%	153.6%	345,349	2,314,232	670.1%	110.6%	4.0%	0.6125
	2030	445,177	3,320,306	745.8%	155.6%	262,170	1,955,366	745.8%	111.4%	4.0%	0.5889
	2031	348,770	2,891,041	828.9%	157.3%	197,495	1,637,084	828.9%	112.1%	4.0%	0.5663
	2032	271,188	2,494,995	920.0%	158.8%	147,657	1,358,479	920.0%	112.6%	4.0%	0.5445
	2033	209,328	2,137,825	1021.3%	160.1%	109,591	1,119,237	1021.3%	113.1%	4.0%	0.5235
	2034	160,457	1,820,794	1134.8%	161.2%	80,775	916,595	1134.8%	113.5%	4.0%	0.5034
	2035	122,180	1,541,527	1261.7%	162.2%	59,140	746,164	1261.7%	113.9%	4.0%	0.4840
	2036	92,456	1,297,585	1403.5%	163.0%	43,031	603,929	1403.5%	114.1%	4.0%	0.4654
2037	69,547	1,085,709	1561.1%	163.7%	31,124	485,881	1561.1%	114.3%	4.0%	0.4475	
2038	52,021	902,972	1735.8%	164.3%	22,385	388,559	1735.8%	114.5%	4.0%	0.4303	
2039	38,713	746,624	1928.6%	164.8%	16,018	308,924	1928.6%	114.7%	4.0%	0.4138	
2040	28,673	613,427	2139.4%	165.2%	11,407	244,050	2139.4%	114.8%	4.0%	0.3978	
2041	21,141	500,539	2367.7%	165.5%	8,087	191,479	2367.7%	114.9%	4.0%	0.3825	
2042	15,517	405,646	2614.2%	165.8%	5,708	149,210	2614.2%	114.9%	4.0%	0.3678	
2043	11,337	326,252	2877.8%	166.0%	4,010	115,390	2877.8%	115.0%	4.0%	0.3537	
2044	8,241	260,428	3160.0%	166.2%	2,803	88,567	3160.0%	115.0%	4.0%	0.3401	
2045	5,957	206,833	3472.0%	166.3%	1,948	67,635	3472.0%	115.0%	4.0%	0.3270	
2046	4,278	163,002	3810.2%	166.4%	1,345	51,252	3810.2%	115.1%	4.0%	0.3144	
2047	3,049	127,478	4180.7%	166.5%	922	38,541	4180.7%	115.1%	4.0%	0.3023	
2048	2,154	99,001	4595.9%	166.6%	626	28,780	4595.9%	115.1%	4.0%	0.2907	
2049	1,507	76,375	5068.2%	166.6%	421	21,348	5068.2%	115.1%	4.0%	0.2795	
2050	1,042	58,522	5616.3%	166.7%	280	15,729	5616.3%	115.1%	4.0%	0.2688	
2051	711	44,536	6266.3%	166.7%	184	11,510	6266.3%	115.1%	4.0%	0.2584	
2052	477	33,664	7056.4%	166.7%	119	8,365	7056.4%	115.1%	4.0%	0.2485	
2053	314	25,285	8046.3%	166.8%	75	6,042	8046.3%	115.1%	4.0%	0.2389	
2054	202	18,879	9328.6%	166.8%	46	4,337	9328.6%	115.1%	4.0%	0.2297	
2055	127	14,029	11035.8%	166.8%	28	3,099	11035.8%	115.1%	4.0%	0.2209	
2056	77	10,386	13404.1%	166.8%	16	2,206	13404.1%	115.1%	4.0%	0.2124	
	Past	108,822,999	112,151,493	103.1%		182,614,657	147,143,479	80.6%			
	Future	30,237,175	119,783,197	396.1%		24,980,715	91,877,960	367.8%			
	Lifetime	139,060,174	231,934,690	166.8%		207,595,371	239,021,439	115.1%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only 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	1994	2,031	0	0.0%	8	5,416	0	0.0%	4.5%	2.6666	
	1995	61,047	0	0.0%	89	155,775	0	0.0%	4.5%	2.5517	
	1996	191,569	235	0.1%	222	467,782	574	0.1%	4.5%	2.4418	
	1997	304,865	68,900	22.6%	231	712,376	160,999	22.6%	4.4%	2.3367	
	1998	299,329	159,556	53.3%	222	669,320	356,778	53.3%	4.4%	2.2361	
	1999	291,089	0	0.0%	214	622,867	0	0.0%	4.4%	2.1398	
	2000	283,337	0	0.0%	209	580,171	0	0.0%	4.4%	2.0476	
	2001	274,799	331,350	120.6%	203	538,457	649,268	120.6%	4.4%	1.9595	
	2002	270,537	165,470	61.2%	196	507,278	310,271	61.2%	4.4%	1.8751	
	2003	265,072	0	0.0%	193	475,628	0	0.0%	4.4%	1.7943	
	2004	261,793	90,762	34.7%	184	449,517	155,845	34.7%	4.4%	1.7171	
	2005	290,781	489,271	168.3%	166	477,791	803,936	168.3%	4.4%	1.6431	
	2006	289,924	218,278	75.3%	154	455,868	343,215	75.3%	4.4%	1.5724	
	2007	275,845	763,280	276.7%	145	415,053	1,148,478	276.7%	4.4%	1.5047	
	2008	260,692	354,706	136.1%	135	375,363	510,730	136.1%	4.4%	1.4399	
	2009	242,393	255,849	105.6%	125	333,984	352,525	105.6%	4.4%	1.3779	
	2010	228,011	7,885	3.5%	117	300,640	10,397	3.5%	4.3%	1.3185	
2011	223,818	271,140	121.1%	109	282,403	342,111	121.1%	4.3%	1.2618		
2012	226,944	124,617	54.9%	97	274,016	150,465	54.9%	4.3%	1.2074		
2013	203,300	436,957	214.9%	85	234,898	504,870	214.9%	4.2%	1.1554		
2014	182,597	750,046	410.8%	78	201,892	829,302	410.8%	4.1%	1.1057		
2015	186,753	786,488	421.1%	73	198,070	834,146	421.1%	4.0%	1.0606		
2016	197,050	657,659	333.8%	65	200,953	670,683	333.8%	4.0%	1.0198		
Projected Future Experience	2017	179,561	459,380	255.8%	58	176,074	450,459	255.8%	4.0%	0.9806	
	2018	170,121	430,296	252.9%	51	160,401	405,712	252.9%	4.0%	0.9429	
	2019	144,821	399,016	275.5%	44	131,295	361,749	275.5%	4.0%	0.9066	
	2020	121,968	364,622	298.9%	38	106,324	317,853	298.9%	4.0%	0.8717	
	2021	102,007	331,095	324.6%	33	85,503	277,525	324.6%	4.0%	0.8382	
	2022	84,772	297,075	350.4%	28	68,324	239,432	350.4%	4.0%	0.8060	
	2023	70,039	264,602	377.8%	24	54,278	205,058	377.8%	4.0%	0.7750	
	2024	57,527	234,987	408.5%	20	42,867	175,103	408.5%	4.0%	0.7452	
	2025	46,951	208,876	444.9%	16	33,641	149,660	444.9%	4.0%	0.7165	
	2026	38,049	183,042	481.1%	14	26,214	126,106	481.1%	4.0%	0.6889	
	2027	30,595	158,312	517.4%	11	20,267	104,873	517.4%	4.0%	0.6624	
	2028	24,398	135,619	555.9%	9	15,540	86,385	555.9%	4.0%	0.6370	
	2029	19,290	113,995	591.0%	7	11,814	69,818	591.0%	4.0%	0.6125	
	2030	15,120	94,424	624.5%	6	8,905	55,607	624.5%	4.0%	0.5889	
	2031	11,754	77,337	657.9%	5	6,656	43,793	657.9%	4.0%	0.5663	
	2032	9,069	62,326	687.2%	4	4,938	33,935	687.2%	4.0%	0.5445	
	2033	6,950	49,773	716.1%	3	3,639	26,058	716.1%	4.0%	0.5235	
	2034	5,297	38,895	734.3%	2	2,667	19,580	734.3%	4.0%	0.5034	
	2035	4,021	30,072	747.9%	2	1,946	14,556	747.9%	4.0%	0.4840	
	2036	3,044	23,014	756.0%	1	1,417	10,712	756.0%	4.0%	0.4654	
	2037	2,301	17,576	763.9%	1	1,030	7,866	763.9%	4.0%	0.4475	
	2038	1,739	13,552	779.5%	1	748	5,831	779.5%	4.0%	0.4303	
	2039	1,314	10,470	796.9%	1	544	4,332	796.9%	4.0%	0.4138	
	2040	994	8,224	827.7%	0	395	3,272	827.7%	4.0%	0.3978	
	2041	753	6,598	876.5%	0	288	2,524	876.5%	4.0%	0.3825	
2042	572	5,457	953.6%	0	210	2,007	953.6%	4.0%	0.3678		
2043	437	4,724	1080.6%	0	155	1,671	1080.6%	4.0%	0.3537		
2044	336	4,092	1218.1%	0	114	1,392	1218.1%	4.0%	0.3401		
2045	260	3,575	1376.3%	0	85	1,169	1376.3%	4.0%	0.3270		
2046	202	3,055	1513.6%	0	63	960	1513.6%	4.0%	0.3144		
2047	157	2,594	1650.0%	0	48	784	1650.0%	4.0%	0.3023		
2048	122	2,320	1896.6%	0	36	675	1896.6%	4.0%	0.2907		
2049	95	1,891	1996.0%	0	26	529	1996.0%	4.0%	0.2795		
2050	73	1,506	2071.6%	0	20	405	2071.6%	4.0%	0.2688		
2051	55	1,146	2082.3%	0	14	296	2082.3%	4.0%	0.2584		
2052	41	849	2073.2%	0	10	211	2073.2%	4.0%	0.2485		
2053	30	610	2047.7%	0	7	146	2047.7%	4.0%	0.2389		
2054	21	423	2004.2%	0	5	97	2004.2%	4.0%	0.2297		
2055	14	281	1943.3%	0	3	62	1943.3%	4.0%	0.2209		
2056	10	178	1865.3%	0	2	38	1865.3%	4.0%	0.2124		
Past		5,313,576	5,932,450	111.6%	3,320	8,935,515	8,134,591	91.0%			
Future		1,154,881	4,045,879	350.3%	378	966,512	3,208,240	331.9%			
Lifetime		6,468,456	9,978,329	154.3%	3,698	9,902,028	11,342,831	114.6%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 36.0% Increase
LTC3+ Nursing Facility Only 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	1994	2,031	0	0.0%	8	5,416	0	0.0%	4.5%	2.6666
	1995	61,047	0	0.0%	89	155,775	0	0.0%	4.5%	2.5517
	1996	191,569	235	0.1%	222	467,782	574	0.1%	4.5%	2.4418
	1997	304,865	68,900	22.6%	231	712,376	160,999	22.6%	4.4%	2.3367
	1998	299,329	159,556	53.3%	222	669,320	356,778	53.3%	4.4%	2.2361
	1999	291,089	0	0.0%	214	622,867	0	0.0%	4.4%	2.1398
	2000	283,337	0	0.0%	209	580,171	0	0.0%	4.4%	2.0476
	2001	274,799	331,350	120.6%	203	538,457	649,268	120.6%	4.4%	1.9595
	2002	270,537	165,470	61.2%	196	507,278	310,271	61.2%	4.4%	1.8751
	2003	265,072	0	0.0%	193	475,628	0	0.0%	4.4%	1.7943
	2004	261,793	90,762	34.7%	184	449,517	155,845	34.7%	4.4%	1.7171
	2005	290,781	489,271	168.3%	166	477,791	803,936	168.3%	4.4%	1.6431
	2006	289,924	218,278	75.3%	154	455,868	343,215	75.3%	4.4%	1.5724
	2007	275,845	763,280	276.7%	145	415,053	1,148,478	276.7%	4.4%	1.5047
	2008	260,692	354,706	136.1%	135	375,363	510,730	136.1%	4.4%	1.4399
	2009	242,393	255,849	105.6%	125	333,984	352,525	105.6%	4.4%	1.3779
	2010	228,011	7,885	3.5%	117	300,640	10,397	3.5%	4.3%	1.3185
2011	223,818	271,140	121.1%	109	282,403	342,111	121.1%	4.3%	1.2618	
2012	226,944	124,617	54.9%	97	274,016	150,465	54.9%	4.3%	1.2074	
2013	203,300	436,957	214.9%	85	234,898	504,870	214.9%	4.2%	1.1554	
2014	182,597	750,046	410.8%	78	201,892	829,302	410.8%	4.1%	1.1057	
2015	186,753	786,488	421.1%	73	198,070	834,146	421.1%	4.0%	1.0606	
2016	197,050	657,659	333.8%	65	200,953	670,683	333.8%	4.0%	1.0198	
Projected Future Experience	2017	179,561	459,380	255.8%	58	176,074	450,459	255.8%	4.0%	0.9806
	2018	192,322	423,327	220.1%	50	181,334	399,141	220.1%	4.0%	0.9429
	2019	187,968	385,235	204.9%	44	170,412	349,255	204.9%	4.0%	0.9066
	2020	158,306	352,029	222.4%	38	138,001	306,876	222.4%	4.0%	0.8717
	2021	132,398	319,660	241.4%	32	110,977	267,940	241.4%	4.0%	0.8382
	2022	110,028	286,815	260.7%	28	88,679	231,163	260.7%	4.0%	0.8060
	2023	90,905	255,464	281.0%	23	70,449	197,976	281.0%	4.0%	0.7750
	2024	74,666	226,871	303.8%	20	55,638	169,055	303.8%	4.0%	0.7452
	2025	60,940	201,662	330.9%	16	43,663	144,491	330.9%	4.0%	0.7165
	2026	49,386	176,721	357.8%	13	34,024	121,750	357.8%	4.0%	0.6889
	2027	39,710	152,844	384.9%	11	26,306	101,251	384.9%	4.0%	0.6624
	2028	31,666	130,936	413.5%	9	20,170	83,402	413.5%	4.0%	0.6370
	2029	25,036	110,057	439.6%	7	15,334	67,407	439.6%	4.0%	0.6125
	2030	19,625	91,163	464.5%	6	11,558	53,687	464.5%	4.0%	0.5889
	2031	15,256	74,666	489.4%	5	8,639	42,281	489.4%	4.0%	0.5663
	2032	11,771	60,173	511.2%	4	6,409	32,763	511.2%	4.0%	0.5445
	2033	9,021	48,054	532.7%	3	4,723	25,158	532.7%	4.0%	0.5235
	2034	6,875	37,552	546.2%	2	3,461	18,904	546.2%	4.0%	0.5034
	2035	5,219	29,033	556.3%	2	2,526	14,053	556.3%	4.0%	0.4840
	2036	3,951	22,220	562.4%	1	1,839	10,342	562.4%	4.0%	0.4654
	2037	2,987	16,969	568.2%	1	1,337	7,594	568.2%	4.0%	0.4475
	2038	2,257	13,084	579.8%	1	971	5,630	579.8%	4.0%	0.4303
	2039	1,705	10,108	592.7%	1	706	4,182	592.7%	4.0%	0.4138
	2040	1,290	7,940	615.6%	0	513	3,159	615.6%	4.0%	0.3978
	2041	977	6,370	652.0%	0	374	2,437	652.0%	4.0%	0.3825
	2042	743	5,268	709.3%	0	273	1,938	709.3%	4.0%	0.3678
	2043	567	4,561	803.8%	0	201	1,613	803.8%	4.0%	0.3537
2044	436	3,950	906.1%	0	148	1,343	906.1%	4.0%	0.3401	
2045	337	3,451	1023.8%	0	110	1,129	1023.8%	4.0%	0.3270	
2046	262	2,949	1125.9%	0	82	927	1125.9%	4.0%	0.3144	
2047	204	2,504	1227.3%	0	62	757	1227.3%	4.0%	0.3023	
2048	159	2,240	1410.8%	0	46	651	1410.8%	4.0%	0.2907	
2049	123	1,826	1484.7%	0	34	510	1484.7%	4.0%	0.2795	
2050	94	1,454	1540.9%	0	25	391	1540.9%	4.0%	0.2688	
2051	71	1,107	1548.9%	0	18	286	1548.9%	4.0%	0.2584	
2052	53	820	1542.1%	0	13	204	1542.1%	4.0%	0.2485	
2053	39	589	1523.2%	0	9	141	1523.2%	4.0%	0.2389	
2054	27	408	1490.8%	0	6	94	1490.8%	4.0%	0.2297	
2055	19	272	1445.5%	0	4	60	1445.5%	4.0%	0.2209	
2056	12	172	1387.5%	0	3	37	1387.5%	4.0%	0.2124	
Past		5,313,576	5,932,450	111.6%	3,320	8,935,515	8,134,591	91.0%		
Future		1,416,975	3,929,904	277.3%	375	1,175,152	3,120,436	265.5%		
Lifetime		6,730,550	9,862,354	146.5%	3,695	10,110,667	11,255,026	111.3%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only 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	1994	11,107	0	0.0%	0.0%	29,617	0	0.0%	0.0%	4.5%	2.6666
	1995	96,620	0	0.0%	0.0%	246,548	0	0.0%	0.0%	4.5%	2.5517
	1996	240,361	235	0.1%	0.1%	586,923	574	0.1%	0.1%	4.5%	2.4418
	1997	305,563	12,793	4.2%	2.0%	714,006	29,894	4.2%	1.9%	4.4%	2.3367
	1998	296,767	62,675	21.1%	8.0%	663,592	140,145	21.1%	7.6%	4.4%	2.2361
	1999	287,261	70,593	24.6%	11.8%	614,676	151,054	24.6%	11.3%	4.4%	2.1398
	2000	283,660	70,787	25.0%	14.3%	580,833	144,945	25.0%	13.6%	4.4%	2.0476
	2001	271,483	48,962	18.0%	14.8%	531,960	95,940	18.0%	14.2%	4.4%	1.9595
	2002	266,434	69,401	26.0%	16.3%	499,586	130,133	26.0%	15.5%	4.4%	1.8751
	2003	265,005	129,065	48.7%	20.0%	475,509	231,586	48.7%	18.7%	4.4%	1.7943
	2004	262,877	134,763	51.3%	23.2%	451,377	231,397	51.3%	21.4%	4.4%	1.7171
	2005	294,249	126,989	43.2%	25.2%	483,490	208,659	43.2%	23.2%	4.4%	1.6431
	2006	283,858	104,493	36.8%	26.2%	446,330	164,301	36.8%	24.2%	4.4%	1.5724
	2007	268,288	73,852	27.5%	26.3%	403,683	111,122	27.5%	24.4%	4.4%	1.5047
	2008	255,117	433,211	169.8%	36.3%	367,335	623,767	169.8%	31.9%	4.4%	1.4399
	2009	236,517	548,401	231.9%	48.1%	325,888	755,622	231.9%	40.7%	4.4%	1.3779
2010	225,340	492,542	218.6%	57.3%	297,118	649,431	218.6%	47.5%	4.3%	1.3185	
2011	224,584	334,433	148.9%	62.0%	283,369	421,972	148.9%	51.1%	4.3%	1.2618	
2012	222,124	346,380	155.9%	66.6%	268,196	418,226	155.9%	54.5%	4.3%	1.2074	
2013	196,501	357,828	182.1%	71.3%	227,041	413,443	182.1%	57.9%	4.2%	1.1554	
2014	185,674	411,981	221.9%	76.9%	205,294	455,514	221.9%	61.8%	4.1%	1.1057	
2015	192,893	577,465	299.4%	85.2%	204,581	612,457	299.4%	67.3%	4.0%	1.0606	
2016	193,043	624,192	323.3%	93.8%	196,866	636,554	323.3%	72.8%	4.0%	1.0198	
Projected Future Experience	2017	179,516	627,058	349.3%	102.0%	176,030	614,881	349.3%	78.0%	4.0%	0.9806
	2018	163,597	641,770	392.3%	110.4%	154,250	605,103	392.3%	83.2%	4.0%	0.9429
	2019	138,563	586,206	423.1%	117.8%	125,621	531,456	423.1%	87.6%	4.0%	0.9066
	2020	116,328	461,865	397.0%	123.2%	101,407	402,623	397.0%	90.9%	4.0%	0.8717
	2021	96,990	421,516	434.6%	128.2%	81,298	353,316	434.6%	93.8%	4.0%	0.8382
	2022	80,355	375,693	467.5%	132.6%	64,764	302,796	467.5%	96.2%	4.0%	0.8060
	2023	66,178	340,978	515.2%	136.7%	51,286	264,247	515.2%	98.4%	4.0%	0.7750
	2024	54,177	307,162	567.0%	140.4%	40,371	228,885	567.0%	100.3%	4.0%	0.7452
	2025	44,061	275,218	624.6%	143.8%	31,570	197,194	624.6%	102.0%	4.0%	0.7165
	2026	35,565	245,451	690.1%	146.9%	24,503	169,101	690.1%	103.4%	4.0%	0.6889
	2027	28,474	217,095	762.4%	149.6%	18,863	143,814	762.4%	104.7%	4.0%	0.6624
	2028	22,602	190,246	841.7%	152.1%	14,397	121,180	841.7%	105.7%	4.0%	0.6370
	2029	17,782	164,973	927.7%	154.2%	10,891	101,041	927.7%	106.6%	4.0%	0.6125
	2030	13,869	141,348	1019.2%	156.1%	8,167	83,241	1019.2%	107.4%	4.0%	0.5889
	2031	10,728	119,684	1115.6%	157.7%	6,075	67,772	1115.6%	108.0%	4.0%	0.5663
	2032	8,238	100,152	1215.7%	159.1%	4,485	54,531	1215.7%	108.5%	4.0%	0.5445
	2033	6,286	82,894	1318.7%	160.2%	3,291	43,399	1318.7%	108.9%	4.0%	0.5235
	2034	4,774	67,932	1422.9%	161.1%	2,403	34,197	1422.9%	109.2%	4.0%	0.5034
	2035	3,616	55,060	1522.8%	161.9%	1,750	26,651	1522.8%	109.4%	4.0%	0.4840
	2036	2,734	44,226	1617.8%	162.5%	1,272	20,584	1617.8%	109.6%	4.0%	0.4654
	2037	2,067	35,259	1705.5%	163.0%	925	15,779	1705.5%	109.8%	4.0%	0.4475
	2038	1,565	27,985	1787.9%	163.4%	674	12,042	1787.9%	109.9%	4.0%	0.4303
	2039	1,187	22,191	1869.5%	163.7%	491	9,182	1869.5%	110.0%	4.0%	0.4138
	2040	902	17,605	1951.4%	164.0%	359	7,004	1951.4%	110.0%	4.0%	0.3978
	2041	688	14,030	2038.7%	164.2%	263	5,367	2038.7%	110.1%	4.0%	0.3825
	2042	527	11,286	2140.3%	164.3%	194	4,151	2140.3%	110.1%	4.0%	0.3678
2043	406	9,204	2265.0%	164.4%	144	3,255	2265.0%	110.2%	4.0%	0.3537	
2044	315	7,632	2421.7%	164.6%	107	2,596	2421.7%	110.2%	4.0%	0.3401	
2045	246	6,440	2619.0%	164.7%	80	2,106	2619.0%	110.2%	4.0%	0.3270	
2046	193	5,488	2848.2%	164.7%	61	1,726	2848.2%	110.2%	4.0%	0.3144	
2047	151	4,686	3099.0%	164.8%	46	1,417	3099.0%	110.2%	4.0%	0.3023	
2048	118	4,018	3393.1%	164.9%	34	1,168	3393.1%	110.3%	4.0%	0.2907	
2049	92	3,462	3756.8%	164.9%	26	968	3756.8%	110.3%	4.0%	0.2795	
2050	71	2,934	4136.9%	165.0%	19	789	4136.9%	110.3%	4.0%	0.2688	
2051	54	2,443	4541.6%	165.0%	14	631	4541.6%	110.3%	4.0%	0.2584	
2052	40	1,991	4974.6%	165.0%	10	495	4974.6%	110.3%	4.0%	0.2485	
2053	29	1,589	5464.6%	165.0%	7	380	5464.6%	110.3%	4.0%	0.2389	
2054	21	1,244	6049.5%	165.1%	5	286	6049.5%	110.3%	4.0%	0.2297	
2055	14	954	6779.2%	165.1%	3	211	6779.2%	110.3%	4.0%	0.2209	
2056	9	716	7729.8%	165.1%	2	152	7729.8%	110.3%	4.0%	0.2124	
	Past	5,365,326	5,031,042	93.8%		9,103,819	6,626,736	72.8%			
	Future	1,103,131	5,647,684	512.0%		926,157	4,435,716	478.9%			
	Lifetime	6,468,457	10,678,726	165.1%		10,029,976	11,062,452	110.3%			

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 36.0% Increase
LTC3+ Nursing Facility Only 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	1994	11,107	0	0.0%	0.0%	29,617	0	0.0%	0.0%	4.5%	2.6666
	1995	96,620	0	0.0%	0.0%	246,548	0	0.0%	0.0%	4.5%	2.5517
	1996	240,361	235	0.1%	0.1%	586,923	574	0.1%	0.1%	4.5%	2.4418
	1997	305,563	12,793	4.2%	2.0%	714,006	29,894	4.2%	1.9%	4.4%	2.3367
	1998	296,767	62,675	21.1%	8.0%	663,592	140,145	21.1%	7.6%	4.4%	2.2361
	1999	287,261	70,593	24.6%	11.8%	614,676	151,054	24.6%	11.3%	4.4%	2.1398
	2000	283,660	70,787	25.0%	14.3%	580,833	144,945	25.0%	13.6%	4.4%	2.0476
	2001	271,483	48,962	18.0%	14.8%	531,960	95,940	18.0%	14.2%	4.4%	1.9595
	2002	266,434	69,401	26.0%	16.3%	499,586	130,133	26.0%	15.5%	4.4%	1.8751
	2003	265,005	129,065	48.7%	20.0%	475,509	231,586	48.7%	18.7%	4.4%	1.7943
	2004	262,877	134,763	51.3%	23.2%	451,377	231,397	51.3%	21.4%	4.4%	1.7171
	2005	294,249	126,989	43.2%	25.2%	483,490	208,659	43.2%	23.2%	4.4%	1.6431
	2006	283,858	104,493	36.8%	26.2%	446,330	164,301	36.8%	24.2%	4.4%	1.5724
	2007	268,288	73,852	27.5%	26.3%	403,683	111,122	27.5%	24.4%	4.4%	1.5047
	2008	255,117	433,211	169.8%	36.3%	367,335	623,767	169.8%	31.9%	4.4%	1.4399
	2009	236,517	548,401	231.9%	48.1%	325,888	755,622	231.9%	40.7%	4.4%	1.3779
2010	225,340	492,542	218.6%	57.3%	297,118	649,431	218.6%	47.5%	4.3%	1.3185	
2011	224,584	334,433	148.9%	62.0%	283,369	421,972	148.9%	51.1%	4.3%	1.2618	
2012	222,124	346,380	155.9%	66.6%	268,196	418,226	155.9%	54.5%	4.3%	1.2074	
2013	196,501	357,828	182.1%	71.3%	227,041	413,443	182.1%	57.9%	4.2%	1.1554	
2014	185,674	411,981	221.9%	76.9%	205,294	455,514	221.9%	61.8%	4.1%	1.1057	
2015	192,893	577,465	299.4%	85.2%	204,581	612,457	299.4%	67.3%	4.0%	1.0606	
2016	193,043	624,192	323.3%	93.8%	196,866	636,554	323.3%	72.8%	4.0%	1.0198	
Projected Future Experience	2017	179,550	627,058	349.2%	102.0%	176,064	614,881	349.2%	78.0%	4.0%	0.9806
	2018	199,080	640,246	321.6%	109.7%	187,706	603,666	321.6%	82.9%	4.0%	0.9429
	2019	179,876	580,271	322.6%	116.1%	163,076	526,075	322.6%	86.9%	4.0%	0.9066
	2020	151,011	452,648	299.7%	120.7%	131,641	394,588	299.7%	89.8%	4.0%	0.8717
	2021	125,907	410,437	326.0%	124.9%	105,536	344,031	326.0%	92.3%	4.0%	0.8382
	2022	104,312	364,295	349.2%	128.6%	84,072	293,609	349.2%	94.5%	4.0%	0.8060
	2023	85,907	330,037	384.2%	132.0%	66,575	255,767	384.2%	96.4%	4.0%	0.7750
	2024	70,328	297,026	422.3%	135.2%	52,406	221,332	422.3%	98.1%	4.0%	0.7452
	2025	57,195	266,022	465.1%	138.1%	40,980	190,605	465.1%	99.6%	4.0%	0.7165
	2026	46,167	237,183	513.7%	140.7%	31,807	163,405	513.7%	100.9%	4.0%	0.6889
	2027	36,962	209,742	567.5%	143.1%	24,485	138,943	567.5%	102.0%	4.0%	0.6624
	2028	29,339	183,778	626.4%	145.2%	18,688	117,060	626.4%	103.0%	4.0%	0.6370
	2029	23,083	159,349	690.3%	147.1%	14,137	97,596	690.3%	103.8%	4.0%	0.6125
	2030	18,003	136,522	758.3%	148.8%	10,602	80,399	758.3%	104.5%	4.0%	0.5889
	2031	13,926	115,594	830.1%	150.2%	7,886	65,456	830.1%	105.0%	4.0%	0.5663
	2032	10,693	96,727	904.5%	151.4%	5,822	52,666	904.5%	105.5%	4.0%	0.5445
	2033	8,160	80,059	981.1%	152.4%	4,272	41,914	981.1%	105.9%	4.0%	0.5235
	2034	6,197	65,608	1058.6%	153.2%	3,120	33,027	1058.6%	106.1%	4.0%	0.5034
	2035	4,693	53,175	1133.0%	153.9%	2,272	25,739	1133.0%	106.4%	4.0%	0.4840
	2036	3,549	42,713	1203.7%	154.5%	1,652	19,880	1203.7%	106.6%	4.0%	0.4654
	2037	2,683	34,053	1269.0%	154.9%	1,201	15,239	1269.0%	106.7%	4.0%	0.4475
	2038	2,032	27,028	1330.3%	155.3%	874	11,630	1330.3%	106.8%	4.0%	0.4303
	2039	1,541	21,431	1391.0%	155.6%	637	8,867	1391.0%	106.9%	4.0%	0.4138
	2040	1,171	17,003	1452.0%	155.8%	466	6,765	1452.0%	106.9%	4.0%	0.3978
	2041	893	13,550	1517.0%	156.0%	342	5,184	1517.0%	107.0%	4.0%	0.3825
	2042	684	10,900	1592.5%	156.1%	252	4,009	1592.5%	107.0%	4.0%	0.3678
2043	527	8,888	1685.2%	156.2%	187	3,144	1685.2%	107.0%	4.0%	0.3537	
2044	409	7,369	1801.5%	156.3%	139	2,506	1801.5%	107.1%	4.0%	0.3401	
2045	319	6,218	1948.2%	156.4%	104	2,033	1948.2%	107.1%	4.0%	0.3270	
2046	250	5,299	2118.7%	156.5%	79	1,666	2118.7%	107.1%	4.0%	0.3144	
2047	196	4,524	2305.2%	156.6%	59	1,368	2305.2%	107.1%	4.0%	0.3023	
2048	154	3,879	2524.0%	156.6%	45	1,128	2524.0%	107.1%	4.0%	0.2907	
2049	120	3,342	2794.5%	156.7%	33	934	2794.5%	107.1%	4.0%	0.2795	
2050	92	2,833	3077.3%	156.7%	25	761	3077.3%	107.1%	4.0%	0.2688	
2051	70	2,359	3378.3%	156.7%	18	610	3378.3%	107.1%	4.0%	0.2584	
2052	52	1,922	3700.4%	156.8%	13	478	3700.4%	107.2%	4.0%	0.2485	
2053	38	1,534	4064.9%	156.8%	9	367	4064.9%	107.2%	4.0%	0.2389	
2054	27	1,201	4500.0%	156.8%	6	276	4500.0%	107.2%	4.0%	0.2297	
2055	18	921	5042.8%	156.8%	4	203	5042.8%	107.2%	4.0%	0.2209	
2056	12	692	5749.8%	156.8%	3	147	5749.8%	107.2%	4.0%	0.2124	
	Past	5,365,326	5,031,042	93.8%	0.0%	9,103,819	6,626,736	72.8%			
	Future	1,365,225	5,523,436	404.6%	0.0%	1,137,292	4,347,956	382.3%			
	Lifetime	6,730,551	10,554,478	156.8%	0.0%	10,241,111	10,974,693	107.2%			

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

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	108,014		0	
2006	59,878		0	
2007	168,056		0	
2008	166,924		0	
2009	90,840		0	
2010	326,567		0	
2011	588,684		0	
2012	1,095,125		0	
2013	1,494,710		47,718	
2014	3,795,907		246,441	
2015	6,359,593		485,834	
2016	10,503,677	41,434,596	561,120	1,932,598

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

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	6,500,659	347,758	5.3%
2	6,102,762	411,693	6.7%
3	5,838,569	724,507	12.4%
4	5,609,917	1,332,015	23.7%
5	5,451,074	2,542,222	46.6%
6	5,328,173	3,180,603	59.7%
7	5,215,652	3,930,369	75.4%
8	5,159,686	5,518,813	107.0%
9	5,304,405	5,479,944	103.3%
10	5,752,191	8,423,741	146.4%
11	6,037,610	5,888,333	97.5%
12	5,872,094	8,437,679	143.7%
13	5,539,048	8,509,439	153.6%
14	5,223,944	7,909,526	151.4%
15	4,963,241	8,840,631	178.1%
16	4,731,764	8,167,998	172.6%
17	4,579,569	10,197,577	222.7%
18	4,310,865	9,998,352	231.9%
19	4,055,378	10,338,035	254.9%
20	3,926,581	11,261,610	286.8%
21	3,743,541	9,363,029	250.1%
22	3,598,750	9,201,303	255.7%
23	3,304,875	8,526,920	258.0%
24	2,914,656	8,089,604	277.5%
25	2,503,746	7,495,464	299.4%
26	2,126,962	6,866,353	322.8%
27	1,791,866	6,225,477	347.4%
28	1,497,163	5,602,311	374.2%
29	1,240,676	5,068,745	408.5%
30	1,019,686	4,553,995	446.6%
31	831,178	4,045,420	486.7%
32	671,992	3,562,681	530.2%
33	538,911	3,104,680	576.1%
34	428,749	2,677,050	624.4%
35	338,438	2,281,479	674.1%
36	265,111	1,927,210	726.9%
37	206,132	1,622,350	787.0%
38	159,114	1,356,897	852.8%
39	121,960	1,130,009	926.5%
40	92,846	933,019	1004.9%
41	70,216	761,123	1084.0%
42	52,763	617,537	1170.4%
43	39,400	495,830	1258.5%
44	29,242	394,460	1348.9%
45	21,576	309,701	1435.4%
46	15,828	238,936	1509.5%
47	11,547	182,528	1580.8%
48	8,375	138,166	1649.7%
49	6,038	103,695	1717.3%
50	4,325	76,006	1757.2%
51	3,077	54,825	1781.7%
52	2,173	38,651	1778.9%
53	1,521	27,032	1777.3%
54	1,054	18,604	1764.2%
55	723	12,605	1743.3%
56	490	8,344	1704.1%
57	327	5,360	1639.8%
58	215	3,340	1556.2%
59	138	2,049	1483.1%
60	87	1,262	1453.0%
Total	133,168,649	218,564,893	164.1%

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	325,226	235	0.1%
2	312,681	68,900	22.0%
3	298,575	159,556	53.4%
4	288,854	0	0.0%
5	282,326	331,350	117.4%
6	274,996	0	0.0%
7	267,579	165,470	61.8%
8	266,237	0	0.0%
9	278,583	203,055	72.9%
10	285,499	482,247	168.9%
11	304,005	444,608	146.3%
12	275,472	362,598	131.6%
13	254,563	427,993	168.1%
14	243,612	151,658	62.3%
15	234,907	225,823	96.1%
16	230,162	490,445	213.1%
17	223,124	93,194	41.8%
18	193,940	399,332	205.9%
19	187,694	1,055,409	562.3%
20	194,002	454,746	234.4%
21	178,437	534,279	299.4%
22	173,603	475,332	273.8%
23	153,768	418,303	272.0%
24	132,651	387,593	292.2%
25	111,968	354,202	316.3%
26	93,804	320,556	341.7%
27	78,102	286,986	367.5%
28	64,624	255,027	394.6%
29	53,128	227,557	428.3%
30	43,373	201,302	464.1%
31	35,136	175,669	500.0%
32	28,226	151,900	538.2%
33	22,477	129,264	575.1%
34	17,740	108,175	609.8%
35	13,878	89,180	642.6%
36	10,768	72,366	672.0%
37	8,292	58,347	703.6%
38	6,345	46,167	727.6%
39	4,831	36,104	747.4%
40	3,666	27,766	757.4%
41	2,777	21,220	764.3%
42	2,102	16,202	770.8%
43	1,592	12,521	786.7%
44	1,206	9,744	807.6%
45	916	7,724	843.1%
46	698	6,271	898.2%
47	535	5,235	979.4%
48	412	4,576	1111.3%
49	319	3,999	1252.4%
50	249	3,512	1410.2%
51	195	3,009	1542.4%
52	153	2,568	1678.6%
53	120	2,289	1913.6%
54	93	1,865	2006.5%
55	71	1,483	2075.3%
56	54	1,127	2082.8%
57	40	834	2071.9%
58	29	598	2045.3%
59	21	414	2001.2%
60	14	275	1939.8%
Total	6,468,447	9,978,162	154.3%

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-131126122

Dear Commissioner Altman:

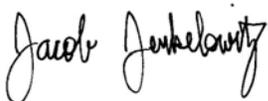
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”) 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]
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[mailing_address7]

Long Term Care Insurance

[Masthead subtitle]

[document_date]

[product_name_long]

from [MetLife Insurance Company USA]

[company copyright]

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

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

[Policy] number
[policy_number]

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

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

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

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

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

About the premium increase

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

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

Effect on your premium rate

< if not phased >

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

< if phased >

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

< if SC >

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

< ELSE >

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

< if phased >

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

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

What are my options?

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

< if NFO Rider on Policy >

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

< if CNF >

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

< if Optional Limited Benefit >

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Important Information Regarding This Premium Increase

1. About this premium increase

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

2. Guaranteed renewable

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

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

3. Considerations related to reducing your benefits

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

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

4. Waiver of premium benefit

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

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

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

6. Time frame to reverse your decision

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

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

7. Rate increase history

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