

**State:** Pennsylvania **Filing Company:** Brighthouse Life Insurance Company  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 4.0 Filing/145GEC01-60

## Filing at a Glance

Company: Brighthouse Life Insurance Company  
Product Name: Long-Term Care  
State: Pennsylvania  
TOI: LTC04I Individual Long Term Care - Nursing Home  
Sub-TOI: LTC04I.001 Qualified  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 11/15/2017  
SERFF Tr Num: MILL-131126126  
SERFF Status: Assigned  
State Tr Num: MILL-131126126  
State Status: Received Review in Progress  
Co Tr Num: LTC4 TQ 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 33.7% increase on 34 policyholders of Brighthouse Life form H-LTC4JFQ15 (Series name is LTC4 TQ FO).

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 4.0 Filing/145GEC01-60

**Filing Company:** Brighthouse Life Insurance Company

## General Information

Project Name: Round 4.0 Filing

Project Number: 145GEC01-60

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 33.7%

Deemer Date:

Submitted By: John Hebig

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This filing is not being submitted in Delaware as there are no in-force policies in Delaware.

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-LTC4JFQ15, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1998. These forms were issued in Pennsylvania from November 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

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

2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.

3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

5.On August 17, 2016, the company requested a rate increase of 53.8%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

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

**State:** Pennsylvania **Filing Company:** Brighthouse Life Insurance Company  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
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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](mailto:mike.bergerson@milliman.com)  
 Actuary  
 8500 Normandale Lake Blvd. 952-820-2497 [Phone]  
 Suite 1850 952-897-5301 [FAX]  
 Minneapolis, MN 55437

### Filing Company Information

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

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

## Filing Fees

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

**State:** Pennsylvania **Filing Company:** Brighthouse Life Insurance Company  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 4.0 Filing/145GEC01-60

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523505

**State:** Pennsylvania      **Filing Company:** Brighthouse Life Insurance Company  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 4.0 Filing/145GEC01-60

### Rate Information

Rate data applies to filing.

**Filing Method:** Review and Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 15.000%  
**Effective Date of Last Rate Revision:** 03/04/2017  
**Filing Method of Last Filing:** Review and Approval

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	33.700%	\$24,095	34	\$71,499	33.700%	33.700%

**SERFF Tracking #:**

MILL-131126126

**State Tracking #:**

MILL-131126126

**Company Tracking #:**

LTC4 TQ FO

**State:**

Pennsylvania

**Filing Company:**

Brighthouse Life Insurance Company

**TOI/Sub-TOI:**

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

**Product Name:**

Long-Term Care

**Project Name/Number:**

Round 4.0 Filing/145GEC01-60

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-130642447 Percent Rate Change Request: 33.7	PA_LTC4_FO_Q_Pre m_Current_20171115. pdf, PA_LTC4_FO_Q_Pre m_33.7%_20171115.p df,

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	188.76	178.27	167.79	18-39	18.88	17.83	16.78
40	188.76	178.27	167.79	40	18.88	17.83	16.78
41	199.25	188.76	178.27	41	19.92	18.88	17.83
42	199.25	188.76	178.27	42	19.92	18.88	17.83
43	209.73	199.25	188.76	43	20.97	19.92	18.88
44	220.22	209.73	188.76	44	22.02	20.97	18.88
45	220.22	209.73	199.25	45	22.02	20.97	19.92
46	230.71	220.22	199.25	46	23.07	22.02	19.92
47	241.19	230.71	209.73	47	24.12	23.07	20.97
48	241.19	230.71	220.22	48	24.12	23.07	22.02
49	251.68	241.19	220.22	49	25.17	24.12	22.02
50	262.17	251.68	230.71	50	26.22	25.17	23.07
51	272.66	262.17	241.19	51	27.27	26.22	24.12
52	293.63	283.14	262.17	52	29.36	28.31	26.22
53	314.60	293.63	272.66	53	31.46	29.36	27.27
54	325.09	304.12	283.14	54	32.51	30.41	28.31
55	346.06	325.09	304.12	55	34.61	32.51	30.41
56	367.04	346.06	314.60	56	36.70	34.61	31.46
57	388.01	367.04	335.58	57	38.80	36.70	33.56
58	419.47	388.01	356.55	58	41.95	38.80	35.65
59	440.44	408.98	367.04	59	44.04	40.90	36.70
60	471.90	429.96	388.01	60	47.19	43.00	38.80
61	513.85	471.90	419.47	61	51.39	47.19	41.95
62	545.31	503.36	450.93	62	54.53	50.34	45.09
63	597.74	545.31	492.88	63	59.77	54.53	49.29
64	639.69	587.26	534.82	64	63.97	58.73	53.48
65	692.12	639.69	576.77	65	69.21	63.97	57.68
66	755.05	692.12	629.20	66	75.50	69.21	62.92
67	828.45	755.05	681.64	67	82.85	75.50	68.16
68	901.86	817.97	734.07	68	90.19	81.80	73.41
69	985.75	891.37	796.99	69	98.58	89.14	79.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,080.13	975.27	870.40	70	108.01	97.53	87.04
71	1,195.49	1,080.13	954.29	71	119.55	108.01	95.43
72	1,331.82	1,195.49	1,048.67	72	133.18	119.55	104.87
73	1,478.63	1,321.33	1,153.54	73	147.86	132.13	115.35
74	1,646.42	1,457.66	1,268.90	74	164.64	145.77	126.89
75	1,824.69	1,614.96	1,394.74	75	182.47	161.50	139.47
76	2,034.43	1,793.23	1,552.04	76	203.44	179.32	155.20
77	2,275.62	2,013.45	1,740.80	77	227.56	201.35	174.08
78	2,548.28	2,244.16	1,940.05	78	254.83	224.42	194.00
79	2,841.91	2,506.33	2,160.27	79	284.19	250.63	216.03
80		2,799.96	2,411.95	80	317.75	280.00	241.19
81		3,093.59	2,663.63	81	351.31	309.36	266.36
82		3,418.68	2,946.77	82	389.06	341.87	294.68
83		3,785.71	3,261.38	83	429.96	378.57	326.14
84		4,184.21	3,607.44	84	475.05	418.42	360.74
				85	525.39	462.47	399.54
				86	591.45	521.19	449.88
				87	665.91	586.21	506.51
				88	748.75	658.57	569.43
				89	842.09	741.41	640.74
				90	953.24	833.70	720.44
				91	1,065.45	938.56	810.62
				92	1,198.63	1,054.97	911.30
				93	1,348.59	1,187.10	1,025.60
				94	1,517.43	1,334.96	1,153.54
				95	1,706.19	1,502.75	1,298.26
				96	1,920.12	1,690.46	1,459.75
				97	2,160.27	1,901.25	1,642.22
				98	2,429.78	2,139.29	1,847.76
				99	2,732.84	2,405.66	2,078.47

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	241.19	230.71	209.73	18-39	24.12	23.07	20.97
40	241.19	230.71	209.73	40	24.12	23.07	20.97
41	251.68	241.19	220.22	41	25.17	24.12	22.02
42	251.68	241.19	220.22	42	25.17	24.12	22.02
43	262.17	251.68	230.71	43	26.22	25.17	23.07
44	272.66	262.17	241.19	44	27.27	26.22	24.12
45	283.14	262.17	241.19	45	28.31	26.22	24.12
46	293.63	272.66	251.68	46	29.36	27.27	25.17
47	293.63	283.14	262.17	47	29.36	28.31	26.22
48	304.12	283.14	262.17	48	30.41	28.31	26.22
49	314.60	293.63	272.66	49	31.46	29.36	27.27
50	325.09	304.12	283.14	50	32.51	30.41	28.31
51	335.58	314.60	293.63	51	33.56	31.46	29.36
52	356.55	335.58	304.12	52	35.65	33.56	30.41
53	377.52	346.06	314.60	53	37.75	34.61	31.46
54	388.01	367.04	335.58	54	38.80	36.70	33.56
55	408.98	377.52	346.06	55	40.90	37.75	34.61
56	440.44	408.98	367.04	56	44.04	40.90	36.70
57	461.42	429.96	398.50	57	46.14	43.00	39.85
58	492.88	461.42	419.47	58	49.29	46.14	41.95
59	534.82	492.88	450.93	59	53.48	49.29	45.09
60	566.28	524.34	482.39	60	56.63	52.43	48.24
61	608.23	566.28	524.34	61	60.82	56.63	52.43
62	660.66	618.72	566.28	62	66.07	61.87	56.63
63	713.10	671.15	618.72	63	71.31	67.12	61.87
64	776.02	723.58	671.15	64	77.60	72.36	67.12
65	838.94	786.51	734.07	65	83.89	78.65	73.41
66	912.35	859.91	796.99	66	91.23	85.99	79.70
67	985.75	933.32	870.40	67	98.58	93.33	87.04
68	1,069.65	1,006.73	943.81	68	106.96	100.67	94.38
69	1,153.54	1,090.62	1,027.70	69	115.35	109.06	102.77

Fractional Premiums (expressed as a percent of annual premium)

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

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

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**BRIGHOUSE LIFE INSURANCE COMPANY  
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Current Annual Premiums**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,247.92	1,185.00	1,111.59	70	124.79	118.50	111.16
71	1,394.74	1,321.33	1,247.92	71	139.47	132.13	124.79
72	1,552.04	1,478.63	1,394.74	72	155.20	147.86	139.47
73	1,719.82	1,646.42	1,562.52	73	171.98	164.64	156.25
74	1,919.07	1,835.18	1,740.80	74	191.91	183.52	174.08
75	2,139.29	2,044.91	1,950.53	75	213.93	204.49	195.05
76	2,380.49	2,275.62	2,170.75	76	238.05	227.56	217.08
77	2,653.14	2,537.79	2,422.44	77	265.31	253.78	242.24
78	2,967.75	2,841.91	2,705.58	78	296.77	284.19	270.56
79	3,303.32	3,156.51	3,009.69	79	330.33	315.65	300.97
				80	368.08	352.35	335.58
				81	406.89	389.06	371.23
				82	449.88	429.96	410.03
				83	502.31	476.10	454.08
				84	549.51	534.82	501.27
				85	607.18	580.97	554.75
				86	683.74	654.37	625.01
				87	768.68	736.17	702.61
				88	865.16	827.40	790.70
				89	973.17	931.22	889.28
				90	1,094.82	1,047.63	1,000.43
				91	1,231.14	1,178.71	1,128.37
				92	1,385.30	1,325.52	1,265.75
				93	1,558.33	1,491.21	1,424.10
				94	1,753.38	1,677.88	1,601.32
				95	1,972.56	1,887.61	1,801.62
				96	2,218.99	2,122.52	2,027.09
				97	2,495.84	2,387.83	2,280.87
				98	2,808.35	2,686.70	2,565.06
				99	3,158.61	3,022.28	2,885.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	272.66	262.17	241.19	18-39	27.27	26.22	24.12
40	272.66	262.17	241.19	40	27.27	26.22	24.12
41	283.14	272.66	251.68	41	28.31	27.27	25.17
42	293.63	283.14	262.17	42	29.36	28.31	26.22
43	304.12	293.63	272.66	43	30.41	29.36	27.27
44	314.60	304.12	283.14	44	31.46	30.41	28.31
45	325.09	314.60	293.63	45	32.51	31.46	29.36
46	346.06	325.09	304.12	46	34.61	32.51	30.41
47	356.55	335.58	314.60	47	35.65	33.56	31.46
48	367.04	346.06	325.09	48	36.70	34.61	32.51
49	388.01	367.04	335.58	49	38.80	36.70	33.56
50	398.50	377.52	346.06	50	39.85	37.75	34.61
51	408.98	388.01	356.55	51	40.90	38.80	35.65
52	429.96	398.50	367.04	52	43.00	39.85	36.70
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	388.01	54	46.14	43.00	38.80
55	471.90	440.44	398.50	55	47.19	44.04	39.85
56	503.36	471.90	429.96	56	50.34	47.19	43.00
57	545.31	503.36	450.93	57	54.53	50.34	45.09
58	587.26	534.82	482.39	58	58.73	53.48	48.24
59	629.20	576.77	524.34	59	62.92	57.68	52.43
60	671.15	618.72	555.80	60	67.12	61.87	55.58
61	734.07	671.15	608.23	61	73.41	67.12	60.82
62	807.48	734.07	660.66	62	80.75	73.41	66.07
63	880.89	796.99	713.10	63	88.09	79.70	71.31
64	954.29	870.40	776.02	64	95.43	87.04	77.60
65	1,048.67	954.29	849.43	65	104.87	95.43	84.94
66	1,132.57	1,027.70	912.35	66	113.26	102.77	91.23
67	1,226.95	1,111.59	985.75	67	122.69	111.16	98.58
68	1,331.82	1,195.49	1,059.16	68	133.18	119.55	105.92
69	1,436.68	1,289.87	1,143.05	69	143.67	128.99	114.31

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,552.04	1,394.74	1,226.95	70	155.20	139.47	122.69
71	1,719.82	1,552.04	1,373.76	71	171.98	155.20	137.38
72	1,908.59	1,719.82	1,531.06	72	190.86	171.98	153.11
73	2,118.32	1,908.59	1,698.85	73	211.83	190.86	169.89
74	2,349.03	2,128.81	1,898.10	74	234.90	212.88	189.81
75	2,600.71	2,359.52	2,118.32	75	260.07	235.95	211.83
76	2,894.34	2,632.17	2,359.52	76	289.43	263.22	235.95
77	3,229.92	2,936.29	2,632.17	77	322.99	293.63	263.22
78	3,596.95	3,271.86	2,936.29	78	359.70	327.19	293.63
79	4,005.93	3,638.90	3,271.86	79	400.59	363.89	327.19
				80	446.74	405.84	364.94
				81	492.88	447.78	402.69
				82	545.31	496.02	445.69
				83	601.94	547.41	491.83
				84	664.86	604.04	544.26
				85	734.07	666.96	599.84
				86	826.35	750.85	675.35
				87	929.12	844.18	778.12
				88	1,045.53	950.10	854.67
				89	1,176.61	1,068.60	961.63
				90	1,323.43	1,202.83	1,081.18
				91	1,489.12	1,352.79	1,216.46
				92	1,674.73	1,521.63	1,368.52
				93	1,884.47	1,711.44	1,539.45
				94	2,119.37	1,925.36	1,732.41
				95	2,384.68	2,166.56	1,948.44
				96	2,682.51	2,437.12	2,191.73
				97	3,017.03	2,741.23	2,465.43
				98	3,394.56	3,084.15	2,773.74
				99	3,819.27	3,470.06	3,120.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	325.09	314.60	293.63	18-39	32.51	31.46	29.36
40	325.09	314.60	293.63	40	32.51	31.46	29.36
41	335.58	325.09	304.12	41	33.56	32.51	30.41
42	356.55	335.58	314.60	42	35.65	33.56	31.46
43	367.04	346.06	325.09	43	36.70	34.61	32.51
44	377.52	356.55	335.58	44	37.75	35.65	33.56
45	398.50	377.52	346.06	45	39.85	37.75	34.61
46	408.98	388.01	356.55	46	40.90	38.80	35.65
47	429.96	398.50	367.04	47	43.00	39.85	36.70
48	450.93	419.47	377.52	48	45.09	41.95	37.75
49	461.42	429.96	398.50	49	46.14	43.00	39.85
50	482.39	450.93	408.98	50	48.24	45.09	40.90
51	503.36	461.42	419.47	51	50.34	46.14	41.95
52	524.34	482.39	440.44	52	52.43	48.24	44.04
53	545.31	503.36	461.42	53	54.53	50.34	46.14
54	566.28	524.34	471.90	54	56.63	52.43	47.19
55	587.26	545.31	492.88	55	58.73	54.53	49.29
56	629.20	587.26	534.82	56	62.92	58.73	53.48
57	681.64	629.20	576.77	57	68.16	62.92	57.68
58	734.07	681.64	618.72	58	73.41	68.16	61.87
59	796.99	734.07	671.15	59	79.70	73.41	67.12
60	859.91	796.99	723.58	60	85.99	79.70	72.36
61	933.32	859.91	786.51	61	93.33	85.99	78.65
62	1,027.70	943.81	849.43	62	102.77	94.38	84.94
63	1,122.08	1,027.70	922.83	63	112.21	102.77	92.28
64	1,216.46	1,111.59	996.24	64	121.65	111.16	99.62
65	1,331.82	1,205.97	1,080.13	65	133.18	120.60	108.01
66	1,426.20	1,300.36	1,174.51	66	142.62	130.04	117.45
67	1,531.06	1,405.22	1,268.90	67	153.11	140.52	126.89
68	1,635.93	1,510.09	1,373.76	68	163.59	151.01	137.38
69	1,751.29	1,625.44	1,489.12	69	175.13	162.54	148.91

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,877.13	1,751.29	1,614.96	70	187.71	175.13	161.50
71	2,097.35	1,950.53	1,793.23	71	209.73	195.05	179.32
72	2,338.54	2,170.75	1,992.48	72	233.85	217.08	199.25
73	2,600.71	2,411.95	2,212.70	73	260.07	241.19	221.27
74	2,904.83	2,684.60	2,453.90	74	290.48	268.46	245.39
75	3,240.40	2,988.72	2,726.55	75	324.04	298.87	272.66
76	3,607.44	3,324.30	3,041.15	76	360.74	332.43	304.12
77	4,016.42	3,701.82	3,387.22	77	401.64	370.18	338.72
78	4,477.84	4,131.77	3,775.23	78	447.78	413.18	377.52
79	4,991.69	4,603.68	4,205.18	79	499.17	460.37	420.52
				80	555.80	512.80	468.76
				81	613.47	565.24	517.00
				82	677.44	623.96	570.48
				83	748.75	690.03	630.25
				84	826.35	761.34	695.27
				85	912.35	839.99	767.63
				86	1,026.65	945.90	864.11
				87	1,155.64	1,063.36	972.12
				88	1,299.31	1,196.54	1,093.77
				89	1,461.85	1,356.98	1,230.09
				90	1,644.32	1,514.28	1,384.25
				91	1,849.86	1,703.05	1,556.23
				92	2,081.62	1,915.93	1,751.29
				93	2,341.69	2,156.07	1,970.46
				94	2,634.27	2,425.58	2,215.85
				95	2,963.55	2,728.65	2,493.75
				96	3,333.73	3,069.47	2,805.20
				97	3,750.06	3,453.28	3,155.46
				98	4,218.81	3,884.29	3,549.76
				99	4,746.30	4,369.82	3,993.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	283.14	272.66	251.68	18-39	28.31	27.27	25.17
40	283.14	272.66	251.68	40	28.31	27.27	25.17
41	293.63	283.14	262.17	41	29.36	28.31	26.22
42	304.12	293.63	272.66	42	30.41	29.36	27.27
43	314.60	304.12	283.14	43	31.46	30.41	28.31
44	325.09	314.60	293.63	44	32.51	31.46	29.36
45	335.58	325.09	304.12	45	33.56	32.51	30.41
46	356.55	335.58	314.60	46	35.65	33.56	31.46
47	367.04	346.06	325.09	47	36.70	34.61	32.51
48	377.52	356.55	335.58	48	37.75	35.65	33.56
49	398.50	377.52	346.06	49	39.85	37.75	34.61
50	408.98	388.01	356.55	50	40.90	38.80	35.65
51	419.47	398.50	367.04	51	41.95	39.85	36.70
52	440.44	419.47	388.01	52	44.04	41.95	38.80
53	461.42	429.96	398.50	53	46.14	43.00	39.85
54	471.90	440.44	408.98	54	47.19	44.04	40.90
55	492.88	461.42	429.96	55	49.29	46.14	43.00
56	524.34	492.88	450.93	56	52.43	49.29	45.09
57	566.28	524.34	482.39	57	56.63	52.43	48.24
58	597.74	555.80	513.85	58	59.77	55.58	51.39
59	639.69	597.74	545.31	59	63.97	59.77	54.53
60	681.64	629.20	576.77	60	68.16	62.92	57.68
61	734.07	681.64	618.72	61	73.41	68.16	61.87
62	786.51	734.07	671.15	62	78.65	73.41	67.12
63	838.94	786.51	723.58	63	83.89	78.65	72.36
64	901.86	838.94	776.02	64	90.19	83.89	77.60
65	964.78	901.86	838.94	65	96.48	90.19	83.89
66	1,048.67	985.75	912.35	66	104.87	98.58	91.23
67	1,143.05	1,069.65	985.75	67	114.31	106.96	98.58
68	1,247.92	1,164.03	1,069.65	68	124.79	116.40	106.96
69	1,352.79	1,258.41	1,164.03	69	135.28	125.84	116.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,478.63	1,373.76	1,258.41	70	147.86	137.38	125.84
71	1,625.44	1,510.09	1,384.25	71	162.54	151.01	138.42
72	1,793.23	1,667.39	1,531.06	72	179.32	166.74	153.11
73	1,981.99	1,835.18	1,688.36	73	198.20	183.52	168.84
74	2,181.24	2,023.94	1,866.64	74	218.12	202.39	186.66
75	2,401.46	2,233.68	2,055.40	75	240.15	223.37	205.54
76	2,705.58	2,516.82	2,317.57	76	270.56	251.68	231.76
77	3,041.15	2,831.42	2,611.20	77	304.12	283.14	261.12
78	3,418.68	3,187.97	2,946.77	78	341.87	318.80	294.68
79	3,838.15	3,586.46	3,324.30	79	383.81	358.65	332.43
80		4,037.39	3,743.77	80		403.74	374.38
81		4,519.78	4,194.69	81		451.98	419.47
82		5,054.61	4,698.06	82		505.46	469.81
83		5,662.84	5,264.34	83		566.28	526.43
84		6,333.99	5,893.55	84		633.40	589.35

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	346.06	325.09	304.12	18-39	34.61	32.51	30.41
40	346.06	325.09	304.12	40	34.61	32.51	30.41
41	356.55	335.58	314.60	41	35.65	33.56	31.46
42	367.04	346.06	325.09	42	36.70	34.61	32.51
43	388.01	367.04	335.58	43	38.80	36.70	33.56
44	398.50	377.52	346.06	44	39.85	37.75	34.61
45	408.98	388.01	356.55	45	40.90	38.80	35.65
46	429.96	408.98	377.52	46	43.00	40.90	37.75
47	440.44	419.47	388.01	47	44.04	41.95	38.80
48	461.42	429.96	398.50	48	46.14	43.00	39.85
49	471.90	450.93	419.47	49	47.19	45.09	41.95
50	492.88	461.42	429.96	50	49.29	46.14	43.00
51	513.85	482.39	450.93	51	51.39	48.24	45.09
52	534.82	503.36	461.42	52	53.48	50.34	46.14
53	555.80	524.34	482.39	53	55.58	52.43	48.24
54	587.26	545.31	503.36	54	58.73	54.53	50.34
55	608.23	566.28	524.34	55	60.82	56.63	52.43
56	650.18	608.23	555.80	56	65.02	60.82	55.58
57	692.12	650.18	597.74	57	69.21	65.02	59.77
58	734.07	692.12	639.69	58	73.41	69.21	63.97
59	786.51	734.07	681.64	59	78.65	73.41	68.16
60	838.94	786.51	734.07	60	83.89	78.65	73.41
61	901.86	849.43	786.51	61	90.19	84.94	78.65
62	964.78	901.86	838.94	62	96.48	90.19	83.89
63	1,038.19	975.27	901.86	63	103.82	97.53	90.19
64	1,122.08	1,048.67	964.78	64	112.21	104.87	96.48
65	1,205.97	1,122.08	1,038.19	65	120.60	112.21	103.82
66	1,310.84	1,226.95	1,132.57	66	131.08	122.69	113.26
67	1,426.20	1,331.82	1,237.44	67	142.62	133.18	123.74
68	1,541.55	1,447.17	1,352.79	68	154.16	144.72	135.28
69	1,677.88	1,573.01	1,468.14	69	167.79	157.30	146.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,824.69	1,719.82	1,604.47	70	182.47	171.98	160.45
71	2,013.45	1,898.10	1,772.26	71	201.35	189.81	177.23
72	2,223.19	2,097.35	1,961.02	72	222.32	209.73	196.10
73	2,443.41	2,307.08	2,160.27	73	244.34	230.71	216.03
74	2,695.09	2,537.79	2,380.49	74	269.51	253.78	238.05
75	2,978.23	2,810.45	2,632.17	75	297.82	281.04	263.22
76	3,334.78	3,146.02	2,946.77	76	333.48	314.60	294.68
77	3,722.79	3,513.06	3,292.84	77	372.28	351.31	329.28
78	4,163.23	3,922.04	3,680.84	78	416.32	392.20	368.08
79	4,656.11	4,393.94	4,121.29	79	465.61	439.39	412.13

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	419.47	398.50	367.04	18-39	41.95	39.85	36.70
40	419.47	398.50	367.04	40	41.95	39.85	36.70
41	440.44	408.98	377.52	41	44.04	40.90	37.75
42	450.93	429.96	398.50	42	45.09	43.00	39.85
43	471.90	440.44	408.98	43	47.19	44.04	40.90
44	492.88	461.42	429.96	44	49.29	46.14	43.00
45	513.85	482.39	440.44	45	51.39	48.24	44.04
46	534.82	503.36	461.42	46	53.48	50.34	46.14
47	555.80	524.34	482.39	47	55.58	52.43	48.24
48	576.77	534.82	492.88	48	57.68	53.48	49.29
49	597.74	555.80	513.85	49	59.77	55.58	51.39
50	618.72	576.77	534.82	50	61.87	57.68	53.48
51	639.69	597.74	555.80	51	63.97	59.77	55.58
52	671.15	629.20	576.77	52	67.12	62.92	57.68
53	692.12	650.18	597.74	53	69.21	65.02	59.77
54	713.10	671.15	618.72	54	71.31	67.12	61.87
55	744.56	692.12	639.69	55	74.46	69.21	63.97
56	796.99	744.56	681.64	56	79.70	74.46	68.16
57	849.43	796.99	734.07	57	84.94	79.70	73.41
58	912.35	849.43	786.51	58	91.23	84.94	78.65
59	975.27	912.35	838.94	59	97.53	91.23	83.89
60	1,048.67	975.27	901.86	60	104.87	97.53	90.19
61	1,132.57	1,048.67	964.78	61	113.26	104.87	96.48
62	1,216.46	1,132.57	1,038.19	62	121.65	113.26	103.82
63	1,310.84	1,216.46	1,111.59	63	131.08	121.65	111.16
64	1,415.71	1,310.84	1,195.49	64	141.57	131.08	119.55
65	1,520.58	1,405.22	1,279.38	65	152.06	140.52	127.94
66	1,656.90	1,531.06	1,394.74	66	165.69	153.11	139.47
67	1,803.72	1,667.39	1,520.58	67	180.37	166.74	152.06
68	1,961.02	1,814.21	1,667.39	68	196.10	181.42	166.74
69	2,139.29	1,981.99	1,814.21	69	213.93	198.20	181.42

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,328.06	2,160.27	1,981.99	70	232.81	216.03	198.20
71	2,569.25	2,380.49	2,181.24	71	256.93	238.05	218.12
72	2,820.93	2,611.20	2,401.46	72	282.09	261.12	240.15
73	3,114.56	2,883.85	2,642.66	73	311.46	288.39	264.27
74	3,429.16	3,177.48	2,915.31	74	342.92	317.75	291.53
75	3,775.23	3,492.08	3,208.94	75	377.52	349.21	320.89
76	4,194.69	3,901.07	3,596.95	76	419.47	390.11	359.70
77	4,656.11	4,352.00	4,037.39	77	465.61	435.20	403.74
78	5,180.45	4,855.36	4,530.27	78	518.04	485.54	453.03
79	5,746.73	5,411.16	5,075.58	79	574.67	541.12	507.56

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	534.82	513.85	482.39	18-39	53.48	51.39	48.24
40	534.82	513.85	482.39	40	53.48	51.39	48.24
41	555.80	534.82	503.36	41	55.58	53.48	50.34
42	587.26	555.80	524.34	42	58.73	55.58	52.43
43	608.23	576.77	545.31	43	60.82	57.68	54.53
44	629.20	597.74	566.28	44	62.92	59.77	56.63
45	660.66	629.20	587.26	45	66.07	62.92	58.73
46	692.12	660.66	618.72	46	69.21	66.07	61.87
47	723.58	681.64	639.69	47	72.36	68.16	63.97
48	755.05	713.10	671.15	48	75.50	71.31	67.12
49	786.51	744.56	692.12	49	78.65	74.46	69.21
50	817.97	776.02	723.58	50	81.80	77.60	72.36
51	849.43	807.48	755.05	51	84.94	80.75	75.50
52	891.37	838.94	776.02	52	89.14	83.89	77.60
53	922.83	870.40	807.48	53	92.28	87.04	80.75
54	964.78	901.86	838.94	54	96.48	90.19	83.89
55	1,006.73	943.81	870.40	55	100.67	94.38	87.04
56	1,080.13	1,006.73	933.32	56	108.01	100.67	93.33
57	1,153.54	1,080.13	996.24	57	115.35	108.01	99.62
58	1,237.44	1,153.54	1,059.16	58	123.74	115.35	105.92
59	1,321.33	1,226.95	1,132.57	59	132.13	122.69	113.26
60	1,415.71	1,310.84	1,205.97	60	141.57	131.08	120.60
61	1,520.58	1,405.22	1,289.87	61	152.06	140.52	128.99
62	1,625.44	1,510.09	1,394.74	62	162.54	151.01	139.47
63	1,751.29	1,625.44	1,489.12	63	175.13	162.54	148.91
64	1,877.13	1,740.80	1,604.47	64	187.71	174.08	160.45
65	2,013.45	1,866.64	1,719.82	65	201.35	186.66	171.98
66	2,170.75	2,023.94	1,877.13	66	217.08	202.39	187.71
67	2,338.54	2,191.73	2,044.91	67	233.85	219.17	204.49
68	2,516.82	2,380.49	2,233.68	68	251.68	238.05	223.37
69	2,716.06	2,579.74	2,443.41	69	271.61	257.97	244.34

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,925.80	2,799.96	2,663.63	70	292.58	280.00	266.36
71	3,229.92	3,083.10	2,925.80	71	322.99	308.31	292.58
72	3,555.00	3,387.22	3,219.43	72	355.50	338.72	321.94
73	3,922.04	3,733.28	3,544.52	73	392.20	373.33	354.45
74	4,331.02	4,121.29	3,901.07	74	433.10	412.13	390.11
75	4,771.47	4,530.27	4,289.08	75	477.15	453.03	428.91
76	5,316.78	5,033.63	4,750.49	76	531.68	503.36	475.05
77	5,914.52	5,589.43	5,264.34	77	591.45	558.94	526.43
78	6,585.67	6,218.64	5,841.11	78	658.57	621.86	584.11
79	7,330.23	6,900.27	6,470.32	79	733.02	690.03	647.03

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	408.98	388.01	367.04	18-39	40.90	38.80	36.70
40	408.98	388.01	367.04	40	40.90	38.80	36.70
41	419.47	398.50	377.52	41	41.95	39.85	37.75
42	429.96	408.98	388.01	42	43.00	40.90	38.80
43	450.93	429.96	398.50	43	45.09	43.00	39.85
44	461.42	440.44	408.98	44	46.14	44.04	40.90
45	471.90	450.93	419.47	45	47.19	45.09	41.95
46	482.39	461.42	429.96	46	48.24	46.14	43.00
47	503.36	471.90	440.44	47	50.34	47.19	44.04
48	513.85	492.88	461.42	48	51.39	49.29	46.14
49	534.82	503.36	471.90	49	53.48	50.34	47.19
50	545.31	513.85	482.39	50	54.53	51.39	48.24
51	566.28	534.82	492.88	51	56.63	53.48	49.29
52	576.77	545.31	513.85	52	57.68	54.53	51.39
53	597.74	566.28	524.34	53	59.77	56.63	52.43
54	608.23	576.77	545.31	54	60.82	57.68	54.53
55	629.20	597.74	555.80	55	62.92	59.77	55.58
56	660.66	629.20	587.26	56	66.07	62.92	58.73
57	702.61	660.66	618.72	57	70.26	66.07	61.87
58	744.56	702.61	650.18	58	74.46	70.26	65.02
59	786.51	734.07	681.64	59	78.65	73.41	68.16
60	828.45	776.02	713.10	60	82.85	77.60	71.31
61	880.89	828.45	765.53	61	88.09	82.85	76.55
62	943.81	880.89	807.48	62	94.38	88.09	80.75
63	1,006.73	943.81	870.40	63	100.67	94.38	87.04
64	1,069.65	996.24	922.83	64	106.96	99.62	92.28
65	1,143.05	1,069.65	985.75	65	114.31	106.96	98.58
66	1,226.95	1,143.05	1,059.16	66	122.69	114.31	105.92
67	1,321.33	1,237.44	1,143.05	67	132.13	123.74	114.31
68	1,426.20	1,331.82	1,237.44	68	142.62	133.18	123.74
69	1,541.55	1,436.68	1,331.82	69	154.16	143.67	133.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,656.90	1,552.04	1,436.68	70	165.69	155.20	143.67
71	1,814.21	1,698.85	1,573.01	71	181.42	169.89	157.30
72	1,992.48	1,866.64	1,730.31	72	199.25	186.66	173.03
73	2,191.73	2,044.91	1,898.10	73	219.17	204.49	189.81
74	2,401.46	2,244.16	2,086.86	74	240.15	224.42	208.69
75	2,632.17	2,464.38	2,286.11	75	263.22	246.44	228.61
76	2,957.26	2,768.50	2,569.25	76	295.73	276.85	256.93
77	3,324.30	3,104.07	2,883.85	77	332.43	310.41	288.39
78	3,733.28	3,492.08	3,250.89	78	373.33	349.21	325.09
79	4,194.69	3,922.04	3,649.38	79	419.47	392.20	364.94
80		4,414.92	4,100.31	80		441.49	410.03
81		4,907.79	4,561.73	81		490.78	456.17
82		5,474.08	5,086.07	82		547.41	508.61
83		6,092.79	5,662.84	83		609.28	566.28
84		6,784.92	6,302.53	84		678.49	630.25

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	513.85	482.39	440.44	18-39	51.39	48.24	44.04
40	513.85	482.39	440.44	40	51.39	48.24	44.04
41	524.34	492.88	450.93	41	52.43	49.29	45.09
42	545.31	503.36	461.42	42	54.53	50.34	46.14
43	555.80	524.34	482.39	43	55.58	52.43	48.24
44	576.77	534.82	492.88	44	57.68	53.48	49.29
45	587.26	545.31	503.36	45	58.73	54.53	50.34
46	608.23	566.28	524.34	46	60.82	56.63	52.43
47	618.72	576.77	534.82	47	61.87	57.68	53.48
48	639.69	597.74	555.80	48	63.97	59.77	55.58
49	650.18	608.23	566.28	49	65.02	60.82	56.63
50	671.15	629.20	587.26	50	67.12	62.92	58.73
51	692.12	650.18	608.23	51	69.21	65.02	60.82
52	713.10	671.15	618.72	52	71.31	67.12	61.87
53	734.07	692.12	639.69	53	73.41	69.21	63.97
54	755.05	713.10	660.66	54	75.50	71.31	66.07
55	776.02	734.07	681.64	55	77.60	73.41	68.16
56	817.97	776.02	723.58	56	81.80	77.60	72.36
57	870.40	817.97	755.05	57	87.04	81.80	75.50
58	922.83	859.91	796.99	58	92.28	85.99	79.70
59	975.27	912.35	849.43	59	97.53	91.23	84.94
60	1,038.19	964.78	891.37	60	103.82	96.48	89.14
61	1,101.11	1,027.70	954.29	61	110.11	102.77	95.43
62	1,174.51	1,101.11	1,017.21	62	117.45	110.11	101.72
63	1,258.41	1,174.51	1,080.13	63	125.84	117.45	108.01
64	1,342.30	1,247.92	1,153.54	64	134.23	124.79	115.35
65	1,426.20	1,331.82	1,226.95	65	142.62	133.18	122.69
66	1,541.55	1,436.68	1,331.82	66	154.16	143.67	133.18
67	1,667.39	1,552.04	1,436.68	67	166.74	155.20	143.67
68	1,803.72	1,677.88	1,552.04	68	180.37	167.79	155.20
69	1,950.53	1,824.69	1,688.36	69	195.05	182.47	168.84

Fractional Premiums (expressed as a percent of annual premium)

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

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

Exhibit VI

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,107.83	1,971.51	1,824.69	70	210.78	197.15	182.47
71	2,307.08	2,160.27	2,002.97	71	230.71	216.03	200.30
72	2,537.79	2,370.00	2,202.21	72	253.78	237.00	220.22
73	2,778.99	2,600.71	2,411.95	73	277.90	260.07	241.19
74	3,051.64	2,852.39	2,653.14	74	305.16	285.24	265.31
75	3,345.27	3,135.53	2,915.31	75	334.53	313.55	291.53
76	3,722.79	3,481.60	3,240.40	76	372.28	348.16	324.04
77	4,142.26	3,880.09	3,607.44	77	414.23	388.01	360.74
78	4,614.16	4,310.05	4,005.93	78	461.42	431.00	400.59
79	5,138.50	4,802.93	4,456.86	79	513.85	480.29	445.69

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	639.69	597.74	545.31	18-39	63.97	59.77	54.53
40	639.69	597.74	545.31	40	63.97	59.77	54.53
41	660.66	618.72	566.28	41	66.07	61.87	56.63
42	681.64	629.20	576.77	42	68.16	62.92	57.68
43	692.12	650.18	597.74	43	69.21	65.02	59.77
44	713.10	671.15	618.72	44	71.31	67.12	61.87
45	734.07	681.64	629.20	45	73.41	68.16	62.92
46	755.05	702.61	650.18	46	75.50	70.26	65.02
47	776.02	723.58	671.15	47	77.60	72.36	67.12
48	807.48	755.05	692.12	48	80.75	75.50	69.21
49	828.45	776.02	713.10	49	82.85	77.60	71.31
50	849.43	796.99	734.07	50	84.94	79.70	73.41
51	870.40	817.97	755.05	51	87.04	81.80	75.50
52	901.86	838.94	776.02	52	90.19	83.89	77.60
53	922.83	859.91	796.99	53	92.28	85.99	79.70
54	943.81	891.37	828.45	54	94.38	89.14	82.85
55	975.27	912.35	849.43	55	97.53	91.23	84.94
56	1,038.19	975.27	901.86	56	103.82	97.53	90.19
57	1,090.62	1,027.70	954.29	57	109.06	102.77	95.43
58	1,164.03	1,090.62	1,006.73	58	116.40	109.06	100.67
59	1,226.95	1,143.05	1,059.16	59	122.69	114.31	105.92
60	1,300.36	1,216.46	1,122.08	60	130.04	121.65	112.21
61	1,384.25	1,289.87	1,195.49	61	138.42	128.99	119.55
62	1,478.63	1,373.76	1,268.90	62	147.86	137.38	126.89
63	1,583.50	1,468.14	1,352.79	63	158.35	146.81	135.28
64	1,688.36	1,562.52	1,436.68	64	168.84	156.25	143.67
65	1,803.72	1,667.39	1,531.06	65	180.37	166.74	153.11
66	1,950.53	1,803.72	1,656.90	66	195.05	180.37	165.69
67	2,107.83	1,961.02	1,803.72	67	210.78	196.10	180.37
68	2,286.11	2,128.81	1,961.02	68	228.61	212.88	196.10
69	2,474.87	2,307.08	2,128.81	69	247.49	230.71	212.88

Fractional Premiums (expressed as a percent of annual premium)

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

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

Exhibit VI

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,674.12	2,495.84	2,307.08	70	267.41	249.58	230.71
71	2,925.80	2,726.55	2,516.82	71	292.58	272.66	251.68
72	3,208.94	2,978.23	2,747.53	72	320.89	297.82	274.75
73	3,513.06	3,261.38	2,999.21	73	351.31	326.14	299.92
74	3,838.15	3,555.00	3,271.86	74	383.81	355.50	327.19
75	4,205.18	3,890.58	3,575.98	75	420.52	389.06	357.60
76	4,656.11	4,331.02	3,995.45	76	465.61	433.10	399.54
77	5,148.99	4,802.93	4,456.86	77	514.90	480.29	445.69
78	5,694.30	5,337.75	4,970.71	78	569.43	533.77	497.07
79	6,302.53	5,925.01	5,547.48	79	630.25	592.50	554.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	828.45	786.51	734.07	18-39	82.85	78.65	73.41
40	828.45	786.51	734.07	40	82.85	78.65	73.41
41	859.91	817.97	765.53	41	85.99	81.80	76.55
42	891.37	838.94	786.51	42	89.14	83.89	78.65
43	922.83	870.40	817.97	43	92.28	87.04	81.80
44	954.29	901.86	849.43	44	95.43	90.19	84.94
45	985.75	933.32	880.89	45	98.58	93.33	88.09
46	1,017.21	964.78	912.35	46	101.72	96.48	91.23
47	1,059.16	1,006.73	943.81	47	105.92	100.67	94.38
48	1,090.62	1,038.19	975.27	48	109.06	103.82	97.53
49	1,132.57	1,069.65	1,006.73	49	113.26	106.96	100.67
50	1,174.51	1,111.59	1,048.67	50	117.45	111.16	104.87
51	1,205.97	1,143.05	1,069.65	51	120.60	114.31	106.96
52	1,237.44	1,174.51	1,101.11	52	123.74	117.45	110.11
53	1,268.90	1,205.97	1,132.57	53	126.89	120.60	113.26
54	1,310.84	1,237.44	1,153.54	54	131.08	123.74	115.35
55	1,342.30	1,268.90	1,185.00	55	134.23	126.89	118.50
56	1,415.71	1,331.82	1,247.92	56	141.57	133.18	124.79
57	1,499.60	1,405.22	1,310.84	57	149.96	140.52	131.08
58	1,583.50	1,478.63	1,373.76	58	158.35	147.86	137.38
59	1,677.88	1,562.52	1,447.17	59	167.79	156.25	144.72
60	1,772.26	1,646.42	1,520.58	60	177.23	164.64	152.06
61	1,887.61	1,751.29	1,614.96	61	188.76	175.13	161.50
62	2,002.97	1,866.64	1,719.82	62	200.30	186.66	171.98
63	2,128.81	1,981.99	1,835.18	63	212.88	198.20	183.52
64	2,265.14	2,107.83	1,950.53	64	226.51	210.78	195.05
65	2,411.95	2,244.16	2,076.37	65	241.19	224.42	207.64
66	2,579.74	2,411.95	2,244.16	66	257.97	241.19	224.42
67	2,758.01	2,600.71	2,432.92	67	275.80	260.07	243.29
68	2,957.26	2,799.96	2,642.66	68	295.73	280.00	264.27
69	3,166.99	3,009.69	2,852.39	69	316.70	300.97	285.24

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,387.22	3,240.40	3,093.59	70	338.72	324.04	309.36
71	3,712.31	3,544.52	3,376.73	71	371.23	354.45	337.67
72	4,058.37	3,869.61	3,680.84	72	405.84	386.96	368.08
73	4,446.38	4,236.64	4,016.42	73	444.64	423.66	401.64
74	4,865.85	4,624.65	4,383.46	74	486.58	462.47	438.35
75	5,327.26	5,054.61	4,781.95	75	532.73	505.46	478.20
76	5,904.03	5,589.43	5,274.83	76	590.40	558.94	527.48
77	6,554.21	6,187.18	5,809.65	77	655.42	618.72	580.97
78	7,267.31	6,837.35	6,407.40	78	726.73	683.74	640.74
79	8,064.30	7,571.42	7,068.06	79	806.43	757.14	706.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	252.37	238.35	224.33	18-39	25.24	23.84	22.43
40	252.37	238.35	224.33	40	25.24	23.84	22.43
41	266.39	252.37	238.35	41	26.64	25.24	23.84
42	266.39	252.37	238.35	42	26.64	25.24	23.84
43	280.42	266.39	252.37	43	28.04	26.64	25.24
44	294.44	280.42	252.37	44	29.44	28.04	25.24
45	294.44	280.42	266.39	45	29.44	28.04	26.64
46	308.46	294.44	266.39	46	30.85	29.44	26.64
47	322.48	308.46	280.42	47	32.25	30.85	28.04
48	322.48	308.46	294.44	48	32.25	30.85	29.44
49	336.50	322.48	294.44	49	33.65	32.25	29.44
50	350.52	336.50	308.46	50	35.05	33.65	30.85
51	364.54	350.52	322.48	51	36.45	35.05	32.25
52	392.58	378.56	350.52	52	39.26	37.86	35.05
53	420.62	392.58	364.54	53	42.06	39.26	36.45
54	434.64	406.60	378.56	54	43.46	40.66	37.86
55	462.69	434.64	406.60	55	46.27	43.46	40.66
56	490.73	462.69	420.62	56	49.07	46.27	42.06
57	518.77	490.73	448.66	57	51.88	49.07	44.87
58	560.83	518.77	476.71	58	56.08	51.88	47.67
59	588.87	546.81	490.73	59	58.89	54.68	49.07
60	630.93	574.85	518.77	60	63.09	57.49	51.88
61	687.02	630.93	560.83	61	68.70	63.09	56.08
62	729.08	673.00	602.89	62	72.91	67.30	60.29
63	799.18	729.08	658.98	63	79.92	72.91	65.90
64	855.27	785.16	715.06	64	85.53	78.52	71.51
65	925.37	855.27	771.14	65	92.54	85.53	77.11
66	1,009.50	925.37	841.25	66	100.95	92.54	84.12
67	1,107.64	1,009.50	911.35	67	110.76	100.95	91.13
68	1,205.79	1,093.62	981.45	68	120.58	109.36	98.15
69	1,317.95	1,191.77	1,065.58	69	131.80	119.18	106.56

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,444.14	1,303.93	1,163.72	70	144.41	130.39	116.37
71	1,598.37	1,444.14	1,275.89	71	159.84	144.41	127.59
72	1,780.64	1,598.37	1,402.08	72	178.06	159.84	140.21
73	1,976.93	1,766.62	1,542.28	73	197.69	176.66	154.23
74	2,201.26	1,948.89	1,696.51	74	220.13	194.89	169.65
75	2,439.61	2,159.20	1,864.76	75	243.96	215.92	186.48
76	2,720.03	2,397.55	2,075.07	76	272.00	239.76	207.51
77	3,042.51	2,691.99	2,327.45	77	304.25	269.20	232.74
78	3,407.05	3,000.44	2,593.84	78	340.70	300.04	259.38
79	3,799.63	3,350.96	2,888.28	79	379.96	335.10	288.83
80		3,743.54	3,224.78	80	424.83	374.35	322.48
81		4,136.13	3,561.28	81	469.70	413.61	356.13
82		4,570.77	3,939.84	82	520.17	457.08	393.98
83		5,061.50	4,360.46	83	574.85	506.15	436.05
84		5,594.29	4,823.14	84	635.14	559.43	482.31
				85	702.44	618.32	534.19
				86	790.77	696.83	601.49
				87	890.32	783.76	677.20
				88	1,001.08	880.50	761.33
				89	1,125.87	991.27	856.67
				90	1,274.49	1,114.65	963.23
				91	1,424.51	1,254.86	1,083.81
				92	1,602.57	1,410.49	1,218.40
				93	1,803.07	1,587.15	1,371.23
				94	2,028.81	1,784.84	1,542.28
				95	2,281.18	2,009.18	1,735.77
				96	2,567.20	2,260.15	1,951.69
				97	2,888.28	2,541.97	2,195.65
				98	3,248.61	2,860.24	2,470.46
				99	3,653.81	3,216.36	2,778.92

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	322.48	308.46	280.42	18-39	32.25	30.85	28.04
40	322.48	308.46	280.42	40	32.25	30.85	28.04
41	336.50	322.48	294.44	41	33.65	32.25	29.44
42	336.50	322.48	294.44	42	33.65	32.25	29.44
43	350.52	336.50	308.46	43	35.05	33.65	30.85
44	364.54	350.52	322.48	44	36.45	35.05	32.25
45	378.56	350.52	322.48	45	37.86	35.05	32.25
46	392.58	364.54	336.50	46	39.26	36.45	33.65
47	392.58	378.56	350.52	47	39.26	37.86	35.05
48	406.60	378.56	350.52	48	40.66	37.86	35.05
49	420.62	392.58	364.54	49	42.06	39.26	36.45
50	434.64	406.60	378.56	50	43.46	40.66	37.86
51	448.66	420.62	392.58	51	44.87	42.06	39.26
52	476.71	448.66	406.60	52	47.67	44.87	40.66
53	504.75	462.69	420.62	53	50.47	46.27	42.06
54	518.77	490.73	448.66	54	51.88	49.07	44.87
55	546.81	504.75	462.69	55	54.68	50.47	46.27
56	588.87	546.81	490.73	56	58.89	54.68	49.07
57	616.91	574.85	532.79	57	61.69	57.49	53.28
58	658.98	616.91	560.83	58	65.90	61.69	56.08
59	715.06	658.98	602.89	59	71.51	65.90	60.29
60	757.12	701.04	644.96	60	75.71	70.10	64.50
61	813.20	757.12	701.04	61	81.32	75.71	70.10
62	883.31	827.23	757.12	62	88.33	82.72	75.71
63	953.41	897.33	827.23	63	95.34	89.73	82.72
64	1,037.54	967.43	897.33	64	103.75	96.74	89.73
65	1,121.66	1,051.56	981.45	65	112.17	105.16	98.15
66	1,219.81	1,149.70	1,065.58	66	121.98	114.97	106.56
67	1,317.95	1,247.85	1,163.72	67	131.80	124.78	116.37
68	1,430.12	1,345.99	1,261.87	68	143.01	134.60	126.19
69	1,542.28	1,458.16	1,374.04	69	154.23	145.82	137.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,668.47	1,584.35	1,486.20	70	166.85	158.43	148.62
71	1,864.76	1,766.62	1,668.47	71	186.48	176.66	166.85
72	2,075.07	1,976.93	1,864.76	72	207.51	197.69	186.48
73	2,299.41	2,201.26	2,089.09	73	229.94	220.13	208.91
74	2,565.80	2,453.63	2,327.45	74	256.58	245.36	232.74
75	2,860.24	2,734.05	2,607.86	75	286.02	273.40	260.79
76	3,182.71	3,042.51	2,902.30	76	318.27	304.25	290.23
77	3,547.25	3,393.03	3,238.80	77	354.73	339.30	323.88
78	3,967.88	3,799.63	3,617.36	78	396.79	379.96	361.74
79	4,416.54	4,220.25	4,023.96	79	441.65	422.03	402.40
				80	492.13	471.10	448.66
				81	544.01	520.17	496.34
				82	601.49	574.85	548.21
				83	671.59	636.54	607.10
				84	734.69	715.06	670.19
				85	811.80	776.75	741.70
				86	914.15	874.90	835.64
				87	1,027.72	984.26	939.39
				88	1,156.71	1,106.24	1,057.17
				89	1,301.13	1,245.04	1,188.96
				90	1,463.77	1,400.67	1,337.58
				91	1,646.04	1,575.93	1,508.63
				92	1,852.14	1,772.23	1,692.31
				93	2,083.49	1,993.75	1,904.02
				94	2,344.27	2,243.32	2,140.97
				95	2,637.31	2,523.74	2,408.77
				96	2,966.79	2,837.80	2,710.21
				97	3,336.94	3,192.53	3,049.52
				98	3,754.76	3,592.12	3,429.48
				99	4,223.06	4,040.79	3,858.52

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	364.54	350.52	322.48	18-39	36.45	35.05	32.25
40	364.54	350.52	322.48	40	36.45	35.05	32.25
41	378.56	364.54	336.50	41	37.86	36.45	33.65
42	392.58	378.56	350.52	42	39.26	37.86	35.05
43	406.60	392.58	364.54	43	40.66	39.26	36.45
44	420.62	406.60	378.56	44	42.06	40.66	37.86
45	434.64	420.62	392.58	45	43.46	42.06	39.26
46	462.69	434.64	406.60	46	46.27	43.46	40.66
47	476.71	448.66	420.62	47	47.67	44.87	42.06
48	490.73	462.69	434.64	48	49.07	46.27	43.46
49	518.77	490.73	448.66	49	51.88	49.07	44.87
50	532.79	504.75	462.69	50	53.28	50.47	46.27
51	546.81	518.77	476.71	51	54.68	51.88	47.67
52	574.85	532.79	490.73	52	57.49	53.28	49.07
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	518.77	54	61.69	57.49	51.88
55	630.93	588.87	532.79	55	63.09	58.89	53.28
56	673.00	630.93	574.85	56	67.30	63.09	57.49
57	729.08	673.00	602.89	57	72.91	67.30	60.29
58	785.16	715.06	644.96	58	78.52	71.51	64.50
59	841.25	771.14	701.04	59	84.12	77.11	70.10
60	897.33	827.23	743.10	60	89.73	82.72	74.31
61	981.45	897.33	813.20	61	98.15	89.73	81.32
62	1,079.60	981.45	883.31	62	107.96	98.15	88.33
63	1,177.74	1,065.58	953.41	63	117.77	106.56	95.34
64	1,275.89	1,163.72	1,037.54	64	127.59	116.37	103.75
65	1,402.08	1,275.89	1,135.68	65	140.21	127.59	113.57
66	1,514.24	1,374.04	1,219.81	66	151.42	137.40	121.98
67	1,640.43	1,486.20	1,317.95	67	164.04	148.62	131.80
68	1,780.64	1,598.37	1,416.10	68	178.06	159.84	141.61
69	1,920.85	1,724.55	1,528.26	69	192.08	172.46	152.83

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,075.07	1,864.76	1,640.43	70	207.51	186.48	164.04
71	2,299.41	2,075.07	1,836.72	71	229.94	207.51	183.67
72	2,551.78	2,299.41	2,047.03	72	255.18	229.94	204.70
73	2,832.20	2,551.78	2,271.36	73	283.22	255.18	227.14
74	3,140.65	2,846.22	2,537.76	74	314.07	284.62	253.78
75	3,477.15	3,154.67	2,832.20	75	347.72	315.47	283.22
76	3,869.73	3,519.21	3,154.67	76	386.97	351.92	315.47
77	4,318.40	3,925.81	3,519.21	77	431.84	392.58	351.92
78	4,809.12	4,374.48	3,925.81	78	480.91	437.45	392.58
79	5,355.93	4,865.21	4,374.48	79	535.59	486.52	437.45
				80	597.28	542.60	487.92
				81	658.98	598.69	538.40
				82	729.08	663.18	595.88
				83	804.79	731.88	657.57
				84	888.92	807.60	727.68
				85	981.45	891.72	801.99
				86	1,104.84	1,003.89	902.94
				87	1,242.24	1,128.67	1,040.34
				88	1,397.87	1,270.28	1,142.69
				89	1,573.13	1,428.72	1,285.70
				90	1,769.42	1,608.18	1,445.54
				91	1,990.95	1,808.68	1,626.41
				92	2,239.12	2,034.41	1,829.71
				93	2,519.53	2,288.19	2,058.25
				94	2,833.60	2,574.21	2,316.23
				95	3,188.32	2,896.69	2,605.06
				96	3,586.51	3,258.43	2,930.34
				97	4,033.77	3,665.03	3,296.28
				98	4,538.52	4,123.51	3,708.49
				99	5,106.36	4,639.47	4,172.58

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	434.64	420.62	392.58	18-39	43.46	42.06	39.26
40	434.64	420.62	392.58	40	43.46	42.06	39.26
41	448.66	434.64	406.60	41	44.87	43.46	40.66
42	476.71	448.66	420.62	42	47.67	44.87	42.06
43	490.73	462.69	434.64	43	49.07	46.27	43.46
44	504.75	476.71	448.66	44	50.47	47.67	44.87
45	532.79	504.75	462.69	45	53.28	50.47	46.27
46	546.81	518.77	476.71	46	54.68	51.88	47.67
47	574.85	532.79	490.73	47	57.49	53.28	49.07
48	602.89	560.83	504.75	48	60.29	56.08	50.47
49	616.91	574.85	532.79	49	61.69	57.49	53.28
50	644.96	602.89	546.81	50	64.50	60.29	54.68
51	673.00	616.91	560.83	51	67.30	61.69	56.08
52	701.04	644.96	588.87	52	70.10	64.50	58.89
53	729.08	673.00	616.91	53	72.91	67.30	61.69
54	757.12	701.04	630.93	54	75.71	70.10	63.09
55	785.16	729.08	658.98	55	78.52	72.91	65.90
56	841.25	785.16	715.06	56	84.12	78.52	71.51
57	911.35	841.25	771.14	57	91.13	84.12	77.11
58	981.45	911.35	827.23	58	98.15	91.13	82.72
59	1,065.58	981.45	897.33	59	106.56	98.15	89.73
60	1,149.70	1,065.58	967.43	60	114.97	106.56	96.74
61	1,247.85	1,149.70	1,051.56	61	124.78	114.97	105.16
62	1,374.04	1,261.87	1,135.68	62	137.40	126.19	113.57
63	1,500.22	1,374.04	1,233.83	63	150.02	137.40	123.38
64	1,626.41	1,486.20	1,331.97	64	162.64	148.62	133.20
65	1,780.64	1,612.39	1,444.14	65	178.06	161.24	144.41
66	1,906.82	1,738.58	1,570.33	66	190.68	173.86	157.03
67	2,047.03	1,878.78	1,696.51	67	204.70	187.88	169.65
68	2,187.24	2,018.99	1,836.72	68	218.72	201.90	183.67
69	2,341.47	2,173.22	1,990.95	69	234.15	217.32	199.09

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,509.72	2,341.47	2,159.20	70	250.97	234.15	215.92
71	2,804.15	2,607.86	2,397.55	71	280.42	260.79	239.76
72	3,126.63	2,902.30	2,663.95	72	312.66	290.23	266.39
73	3,477.15	3,224.78	2,958.38	73	347.72	322.48	295.84
74	3,883.75	3,589.32	3,280.86	74	388.38	358.93	328.09
75	4,332.42	3,995.92	3,645.40	75	433.24	399.59	364.54
76	4,823.14	4,444.58	4,066.02	76	482.31	444.46	406.60
77	5,369.95	4,949.33	4,528.71	77	537.00	494.93	452.87
78	5,986.87	5,524.18	5,047.48	78	598.69	552.42	504.75
79	6,673.89	6,155.12	5,622.33	79	667.39	615.51	562.23
				80	743.10	685.62	626.73
				81	820.21	755.72	691.22
				82	905.74	834.24	762.73
				83	1,001.08	922.57	842.65
				84	1,104.84	1,017.91	929.58
				85	1,219.81	1,123.06	1,026.32
				86	1,372.63	1,264.67	1,155.31
				87	1,545.09	1,421.71	1,299.73
				88	1,737.17	1,599.77	1,462.37
				89	1,954.50	1,814.29	1,644.64
				90	2,198.46	2,024.60	1,850.74
				91	2,473.26	2,276.97	2,080.68
				92	2,783.12	2,561.59	2,341.47
				93	3,130.84	2,882.67	2,634.50
				94	3,522.02	3,243.00	2,962.59
				95	3,962.27	3,648.20	3,334.14
				96	4,457.20	4,103.88	3,750.56
				97	5,013.83	4,617.04	4,218.85
				98	5,640.55	5,193.29	4,746.03
				99	6,345.80	5,842.45	5,339.11

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	378.56	364.54	336.50	18-39	37.86	36.45	33.65
40	378.56	364.54	336.50	40	37.86	36.45	33.65
41	392.58	378.56	350.52	41	39.26	37.86	35.05
42	406.60	392.58	364.54	42	40.66	39.26	36.45
43	420.62	406.60	378.56	43	42.06	40.66	37.86
44	434.64	420.62	392.58	44	43.46	42.06	39.26
45	448.66	434.64	406.60	45	44.87	43.46	40.66
46	476.71	448.66	420.62	46	47.67	44.87	42.06
47	490.73	462.69	434.64	47	49.07	46.27	43.46
48	504.75	476.71	448.66	48	50.47	47.67	44.87
49	532.79	504.75	462.69	49	53.28	50.47	46.27
50	546.81	518.77	476.71	50	54.68	51.88	47.67
51	560.83	532.79	490.73	51	56.08	53.28	49.07
52	588.87	560.83	518.77	52	58.89	56.08	51.88
53	616.91	574.85	532.79	53	61.69	57.49	53.28
54	630.93	588.87	546.81	54	63.09	58.89	54.68
55	658.98	616.91	574.85	55	65.90	61.69	57.49
56	701.04	658.98	602.89	56	70.10	65.90	60.29
57	757.12	701.04	644.96	57	75.71	70.10	64.50
58	799.18	743.10	687.02	58	79.92	74.31	68.70
59	855.27	799.18	729.08	59	85.53	79.92	72.91
60	911.35	841.25	771.14	60	91.13	84.12	77.11
61	981.45	911.35	827.23	61	98.15	91.13	82.72
62	1,051.56	981.45	897.33	62	105.16	98.15	89.73
63	1,121.66	1,051.56	967.43	63	112.17	105.16	96.74
64	1,205.79	1,121.66	1,037.54	64	120.58	112.17	103.75
65	1,289.91	1,205.79	1,121.66	65	128.99	120.58	112.17
66	1,402.08	1,317.95	1,219.81	66	140.21	131.80	121.98
67	1,528.26	1,430.12	1,317.95	67	152.83	143.01	131.80
68	1,668.47	1,556.31	1,430.12	68	166.85	155.63	143.01
69	1,808.68	1,682.49	1,556.31	69	180.87	168.25	155.63

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,976.93	1,836.72	1,682.49	70	197.69	183.67	168.25
71	2,173.22	2,018.99	1,850.74	71	217.32	201.90	185.07
72	2,397.55	2,229.30	2,047.03	72	239.76	222.93	204.70
73	2,649.93	2,453.63	2,257.34	73	264.99	245.36	225.73
74	2,916.32	2,706.01	2,495.70	74	291.63	270.60	249.57
75	3,210.76	2,986.42	2,748.07	75	321.08	298.64	274.81
76	3,617.36	3,364.98	3,098.59	76	361.74	336.50	309.86
77	4,066.02	3,785.61	3,491.17	77	406.60	378.56	349.12
78	4,570.77	4,262.31	3,939.84	78	457.08	426.23	393.98
79	5,131.60	4,795.10	4,444.58	79	513.16	479.51	444.46
80		5,398.00	5,005.41	80		539.80	500.54
81		6,042.95	5,608.31	81		604.30	560.83
82		6,758.01	6,281.30	82		675.80	628.13
83		7,571.21	7,038.43	83		757.12	703.84
84		8,468.54	7,879.67	84		846.85	787.97

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	462.69	434.64	406.60	18-39	46.27	43.46	40.66
40	462.69	434.64	406.60	40	46.27	43.46	40.66
41	476.71	448.66	420.62	41	47.67	44.87	42.06
42	490.73	462.69	434.64	42	49.07	46.27	43.46
43	518.77	490.73	448.66	43	51.88	49.07	44.87
44	532.79	504.75	462.69	44	53.28	50.47	46.27
45	546.81	518.77	476.71	45	54.68	51.88	47.67
46	574.85	546.81	504.75	46	57.49	54.68	50.47
47	588.87	560.83	518.77	47	58.89	56.08	51.88
48	616.91	574.85	532.79	48	61.69	57.49	53.28
49	630.93	602.89	560.83	49	63.09	60.29	56.08
50	658.98	616.91	574.85	50	65.90	61.69	57.49
51	687.02	644.96	602.89	51	68.70	64.50	60.29
52	715.06	673.00	616.91	52	71.51	67.30	61.69
53	743.10	701.04	644.96	53	74.31	70.10	64.50
54	785.16	729.08	673.00	54	78.52	72.91	67.30
55	813.20	757.12	701.04	55	81.32	75.71	70.10
56	869.29	813.20	743.10	56	86.93	81.32	74.31
57	925.37	869.29	799.18	57	92.54	86.93	79.92
58	981.45	925.37	855.27	58	98.15	92.54	85.53
59	1,051.56	981.45	911.35	59	105.16	98.15	91.13
60	1,121.66	1,051.56	981.45	60	112.17	105.16	98.15
61	1,205.79	1,135.68	1,051.56	61	120.58	113.57	105.16
62	1,289.91	1,205.79	1,121.66	62	128.99	120.58	112.17
63	1,388.06	1,303.93	1,205.79	63	138.81	130.39	120.58
64	1,500.22	1,402.08	1,289.91	64	150.02	140.21	128.99
65	1,612.39	1,500.22	1,388.06	65	161.24	150.02	138.81
66	1,752.60	1,640.43	1,514.24	66	175.26	164.04	151.42
67	1,906.82	1,780.64	1,654.45	67	190.68	178.06	165.45
68	2,061.05	1,934.87	1,808.68	68	206.11	193.49	180.87
69	2,243.32	2,103.12	1,962.91	69	224.33	210.31	196.29

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,439.61	2,299.41	2,145.18	70	243.96	229.94	214.52
71	2,691.99	2,537.76	2,369.51	71	269.20	253.78	236.95
72	2,972.40	2,804.15	2,621.88	72	297.24	280.42	262.19
73	3,266.84	3,084.57	2,888.28	73	326.68	308.46	288.83
74	3,603.34	3,393.03	3,182.71	74	360.33	339.30	318.27
75	3,981.90	3,757.57	3,519.21	75	398.19	375.76	351.92
76	4,458.60	4,206.23	3,939.84	76	445.86	420.62	393.98
77	4,977.37	4,696.96	4,402.52	77	497.74	469.70	440.25
78	5,566.24	5,243.77	4,921.29	78	556.62	524.38	492.13
79	6,225.22	5,874.70	5,510.16	79	622.52	587.47	551.02

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	560.83	532.79	490.73	18-39	56.08	53.28	49.07
40	560.83	532.79	490.73	40	56.08	53.28	49.07
41	588.87	546.81	504.75	41	58.89	54.68	50.47
42	602.89	574.85	532.79	42	60.29	57.49	53.28
43	630.93	588.87	546.81	43	63.09	58.89	54.68
44	658.98	616.91	574.85	44	65.90	61.69	57.49
45	687.02	644.96	588.87	45	68.70	64.50	58.89
46	715.06	673.00	616.91	46	71.51	67.30	61.69
47	743.10	701.04	644.96	47	74.31	70.10	64.50
48	771.14	715.06	658.98	48	77.11	71.51	65.90
49	799.18	743.10	687.02	49	79.92	74.31	68.70
50	827.23	771.14	715.06	50	82.72	77.11	71.51
51	855.27	799.18	743.10	51	85.53	79.92	74.31
52	897.33	841.25	771.14	52	89.73	84.12	77.11
53	925.37	869.29	799.18	53	92.54	86.93	79.92
54	953.41	897.33	827.23	54	95.34	89.73	82.72
55	995.47	925.37	855.27	55	99.55	92.54	85.53
56	1,065.58	995.47	911.35	56	106.56	99.55	91.13
57	1,135.68	1,065.58	981.45	57	113.57	106.56	98.15
58	1,219.81	1,135.68	1,051.56	58	121.98	113.57	105.16
59	1,303.93	1,219.81	1,121.66	59	130.39	121.98	112.17
60	1,402.08	1,303.93	1,205.79	60	140.21	130.39	120.58
61	1,514.24	1,402.08	1,289.91	61	151.42	140.21	128.99
62	1,626.41	1,514.24	1,388.06	62	162.64	151.42	138.81
63	1,752.60	1,626.41	1,486.20	63	175.26	162.64	148.62
64	1,892.80	1,752.60	1,598.37	64	189.28	175.26	159.84
65	2,033.01	1,878.78	1,710.53	65	203.30	187.88	171.05
66	2,215.28	2,047.03	1,864.76	66	221.53	204.70	186.48
67	2,411.57	2,229.30	2,033.01	67	241.16	222.93	203.30
68	2,621.88	2,425.59	2,229.30	68	262.19	242.56	222.93
69	2,860.24	2,649.93	2,425.59	69	286.02	264.99	242.56

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,112.61	2,888.28	2,649.93	70	311.26	288.83	264.99
71	3,435.09	3,182.71	2,916.32	71	343.51	318.27	291.63
72	3,771.59	3,491.17	3,210.76	72	377.16	349.12	321.08
73	4,164.17	3,855.71	3,533.23	73	416.42	385.57	353.32
74	4,584.79	4,248.29	3,897.77	74	458.48	424.83	389.78
75	5,047.48	4,668.92	4,290.35	75	504.75	466.89	429.04
76	5,608.31	5,215.73	4,809.12	76	560.83	521.57	480.91
77	6,225.22	5,818.62	5,398.00	77	622.52	581.86	539.80
78	6,926.26	6,491.62	6,056.97	78	692.63	649.16	605.70
79	7,683.38	7,234.72	6,786.05	79	768.34	723.47	678.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	715.06	687.02	644.96	18-39	71.51	68.70	64.50
40	715.06	687.02	644.96	40	71.51	68.70	64.50
41	743.10	715.06	673.00	41	74.31	71.51	67.30
42	785.16	743.10	701.04	42	78.52	74.31	70.10
43	813.20	771.14	729.08	43	81.32	77.11	72.91
44	841.25	799.18	757.12	44	84.12	79.92	75.71
45	883.31	841.25	785.16	45	88.33	84.12	78.52
46	925.37	883.31	827.23	46	92.54	88.33	82.72
47	967.43	911.35	855.27	47	96.74	91.13	85.53
48	1,009.50	953.41	897.33	48	100.95	95.34	89.73
49	1,051.56	995.47	925.37	49	105.16	99.55	92.54
50	1,093.62	1,037.54	967.43	50	109.36	103.75	96.74
51	1,135.68	1,079.60	1,009.50	51	113.57	107.96	100.95
52	1,191.77	1,121.66	1,037.54	52	119.18	112.17	103.75
53	1,233.83	1,163.72	1,079.60	53	123.38	116.37	107.96
54	1,289.91	1,205.79	1,121.66	54	128.99	120.58	112.17
55	1,345.99	1,261.87	1,163.72	55	134.60	126.19	116.37
56	1,444.14	1,345.99	1,247.85	56	144.41	134.60	124.78
57	1,542.28	1,444.14	1,331.97	57	154.23	144.41	133.20
58	1,654.45	1,542.28	1,416.10	58	165.45	154.23	141.61
59	1,766.62	1,640.43	1,514.24	59	176.66	164.04	151.42
60	1,892.80	1,752.60	1,612.39	60	189.28	175.26	161.24
61	2,033.01	1,878.78	1,724.55	61	203.30	187.88	172.46
62	2,173.22	2,018.99	1,864.76	62	217.32	201.90	186.48
63	2,341.47	2,173.22	1,990.95	63	234.15	217.32	199.09
64	2,509.72	2,327.45	2,145.18	64	250.97	232.74	214.52
65	2,691.99	2,495.70	2,299.41	65	269.20	249.57	229.94
66	2,902.30	2,706.01	2,509.72	66	290.23	270.60	250.97
67	3,126.63	2,930.34	2,734.05	67	312.66	293.03	273.40
68	3,364.98	3,182.71	2,986.42	68	336.50	318.27	298.64
69	3,631.38	3,449.11	3,266.84	69	363.14	344.91	326.68

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,911.79	3,743.54	3,561.28	70	391.18	374.35	356.13
71	4,318.40	4,122.11	3,911.79	71	431.84	412.21	391.18
72	4,753.04	4,528.71	4,304.38	72	475.30	452.87	430.44
73	5,243.77	4,991.39	4,739.02	73	524.38	499.14	473.90
74	5,790.58	5,510.16	5,215.73	74	579.06	551.02	521.57
75	6,379.45	6,056.97	5,734.49	75	637.94	605.70	573.45
76	7,108.53	6,729.97	6,351.41	76	710.85	673.00	635.14
77	7,907.71	7,473.07	7,038.43	77	790.77	747.31	703.84
78	8,805.04	8,314.32	7,809.57	78	880.50	831.43	780.96
79	9,800.52	9,225.67	8,650.81	79	980.05	922.57	865.08

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	546.81	518.77	490.73	18-39	54.68	51.88	49.07
40	546.81	518.77	490.73	40	54.68	51.88	49.07
41	560.83	532.79	504.75	41	56.08	53.28	50.47
42	574.85	546.81	518.77	42	57.49	54.68	51.88
43	602.89	574.85	532.79	43	60.29	57.49	53.28
44	616.91	588.87	546.81	44	61.69	58.89	54.68
45	630.93	602.89	560.83	45	63.09	60.29	56.08
46	644.96	616.91	574.85	46	64.50	61.69	57.49
47	673.00	630.93	588.87	47	67.30	63.09	58.89
48	687.02	658.98	616.91	48	68.70	65.90	61.69
49	715.06	673.00	630.93	49	71.51	67.30	63.09
50	729.08	687.02	644.96	50	72.91	68.70	64.50
51	757.12	715.06	658.98	51	75.71	71.51	65.90
52	771.14	729.08	687.02	52	77.11	72.91	68.70
53	799.18	757.12	701.04	53	79.92	75.71	70.10
54	813.20	771.14	729.08	54	81.32	77.11	72.91
55	841.25	799.18	743.10	55	84.12	79.92	74.31
56	883.31	841.25	785.16	56	88.33	84.12	78.52
57	939.39	883.31	827.23	57	93.94	88.33	82.72
58	995.47	939.39	869.29	58	99.55	93.94	86.93
59	1,051.56	981.45	911.35	59	105.16	98.15	91.13
60	1,107.64	1,037.54	953.41	60	110.76	103.75	95.34
61	1,177.74	1,107.64	1,023.52	61	117.77	110.76	102.35
62	1,261.87	1,177.74	1,079.60	62	126.19	117.77	107.96
63	1,345.99	1,261.87	1,163.72	63	134.60	126.19	116.37
64	1,430.12	1,331.97	1,233.83	64	143.01	133.20	123.38
65	1,528.26	1,430.12	1,317.95	65	152.83	143.01	131.80
66	1,640.43	1,528.26	1,416.10	66	164.04	152.83	141.61
67	1,766.62	1,654.45	1,528.26	67	176.66	165.45	152.83
68	1,906.82	1,780.64	1,654.45	68	190.68	178.06	165.45
69	2,061.05	1,920.85	1,780.64	69	206.11	192.08	178.06

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,215.28	2,075.07	1,920.85	70	221.53	207.51	192.08
71	2,425.59	2,271.36	2,103.12	71	242.56	227.14	210.31
72	2,663.95	2,495.70	2,313.43	72	266.39	249.57	231.34
73	2,930.34	2,734.05	2,537.76	73	293.03	273.40	253.78
74	3,210.76	3,000.44	2,790.13	74	321.08	300.04	279.01
75	3,519.21	3,294.88	3,056.53	75	351.92	329.49	305.65
76	3,953.86	3,701.48	3,435.09	76	395.39	370.15	343.51
77	4,444.58	4,150.15	3,855.71	77	444.46	415.01	385.57
78	4,991.39	4,668.92	4,346.44	78	499.14	466.89	434.64
79	5,608.31	5,243.77	4,879.23	79	560.83	524.38	487.92
80		5,902.74	5,482.12	80		590.27	548.21
81		6,561.72	6,099.03	81		656.17	609.90
82		7,318.84	6,800.07	82		731.88	680.01
83		8,146.07	7,571.21	83		814.61	757.12
84		9,071.44	8,426.48	84		907.14	842.65

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	687.02	644.96	588.87	18-39	68.70	64.50	58.89
40	687.02	644.96	588.87	40	68.70	64.50	58.89
41	701.04	658.98	602.89	41	70.10	65.90	60.29
42	729.08	673.00	616.91	42	72.91	67.30	61.69
43	743.10	701.04	644.96	43	74.31	70.10	64.50
44	771.14	715.06	658.98	44	77.11	71.51	65.90
45	785.16	729.08	673.00	45	78.52	72.91	67.30
46	813.20	757.12	701.04	46	81.32	75.71	70.10
47	827.23	771.14	715.06	47	82.72	77.11	71.51
48	855.27	799.18	743.10	48	85.53	79.92	74.31
49	869.29	813.20	757.12	49	86.93	81.32	75.71
50	897.33	841.25	785.16	50	89.73	84.12	78.52
51	925.37	869.29	813.20	51	92.54	86.93	81.32
52	953.41	897.33	827.23	52	95.34	89.73	82.72
53	981.45	925.37	855.27	53	98.15	92.54	85.53
54	1,009.50	953.41	883.31	54	100.95	95.34	88.33
55	1,037.54	981.45	911.35	55	103.75	98.15	91.13
56	1,093.62	1,037.54	967.43	56	109.36	103.75	96.74
57	1,163.72	1,093.62	1,009.50	57	116.37	109.36	100.95
58	1,233.83	1,149.70	1,065.58	58	123.38	114.97	106.56
59	1,303.93	1,219.81	1,135.68	59	130.39	121.98	113.57
60	1,388.06	1,289.91	1,191.77	60	138.81	128.99	119.18
61	1,472.18	1,374.04	1,275.89	61	147.22	137.40	127.59
62	1,570.33	1,472.18	1,360.01	62	157.03	147.22	136.00
63	1,682.49	1,570.33	1,444.14	63	168.25	157.03	144.41
64	1,794.66	1,668.47	1,542.28	64	179.47	166.85	154.23
65	1,906.82	1,780.64	1,640.43	65	190.68	178.06	164.04
66	2,061.05	1,920.85	1,780.64	66	206.11	192.08	178.06
67	2,229.30	2,075.07	1,920.85	67	222.93	207.51	192.08
68	2,411.57	2,243.32	2,075.07	68	241.16	224.33	207.51
69	2,607.86	2,439.61	2,257.34	69	260.79	243.96	225.73

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,818.17	2,635.90	2,439.61	70	281.82	263.59	243.96
71	3,084.57	2,888.28	2,677.97	71	308.46	288.83	267.80
72	3,393.03	3,168.69	2,944.36	72	339.30	316.87	294.44
73	3,715.50	3,477.15	3,224.78	73	371.55	347.72	322.48
74	4,080.04	3,813.65	3,547.25	74	408.00	381.36	354.73
75	4,472.62	4,192.21	3,897.77	75	447.26	419.22	389.78
76	4,977.37	4,654.89	4,332.42	76	497.74	465.49	433.24
77	5,538.20	5,187.68	4,823.14	77	553.82	518.77	482.31
78	6,169.14	5,762.54	5,355.93	78	616.91	576.25	535.59
79	6,870.18	6,421.51	5,958.83	79	687.02	642.15	595.88

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	855.27	799.18	729.08	18-39	85.53	79.92	72.91
40	855.27	799.18	729.08	40	85.53	79.92	72.91
41	883.31	827.23	757.12	41	88.33	82.72	75.71
42	911.35	841.25	771.14	42	91.13	84.12	77.11
43	925.37	869.29	799.18	43	92.54	86.93	79.92
44	953.41	897.33	827.23	44	95.34	89.73	82.72
45	981.45	911.35	841.25	45	98.15	91.13	84.12
46	1,009.50	939.39	869.29	46	100.95	93.94	86.93
47	1,037.54	967.43	897.33	47	103.75	96.74	89.73
48	1,079.60	1,009.50	925.37	48	107.96	100.95	92.54
49	1,107.64	1,037.54	953.41	49	110.76	103.75	95.34
50	1,135.68	1,065.58	981.45	50	113.57	106.56	98.15
51	1,163.72	1,093.62	1,009.50	51	116.37	109.36	100.95
52	1,205.79	1,121.66	1,037.54	52	120.58	112.17	103.75
53	1,233.83	1,149.70	1,065.58	53	123.38	114.97	106.56
54	1,261.87	1,191.77	1,107.64	54	126.19	119.18	110.76
55	1,303.93	1,219.81	1,135.68	55	130.39	121.98	113.57
56	1,388.06	1,303.93	1,205.79	56	138.81	130.39	120.58
57	1,458.16	1,374.04	1,275.89	57	145.82	137.40	127.59
58	1,556.31	1,458.16	1,345.99	58	155.63	145.82	134.60
59	1,640.43	1,528.26	1,416.10	59	164.04	152.83	141.61
60	1,738.58	1,626.41	1,500.22	60	173.86	162.64	150.02
61	1,850.74	1,724.55	1,598.37	61	185.07	172.46	159.84
62	1,976.93	1,836.72	1,696.51	62	197.69	183.67	169.65
63	2,117.14	1,962.91	1,808.68	63	211.71	196.29	180.87
64	2,257.34	2,089.09	1,920.85	64	225.73	208.91	192.08
65	2,411.57	2,229.30	2,047.03	65	241.16	222.93	204.70
66	2,607.86	2,411.57	2,215.28	66	260.79	241.16	221.53
67	2,818.17	2,621.88	2,411.57	67	281.82	262.19	241.16
68	3,056.53	2,846.22	2,621.88	68	305.65	284.62	262.19
69	3,308.90	3,084.57	2,846.22	69	330.89	308.46	284.62

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,575.30	3,336.94	3,084.57	70	357.53	333.69	308.46
71	3,911.79	3,645.40	3,364.98	71	391.18	364.54	336.50
72	4,290.35	3,981.90	3,673.44	72	429.04	398.19	367.34
73	4,696.96	4,360.46	4,009.94	73	469.70	436.05	400.99
74	5,131.60	4,753.04	4,374.48	74	513.16	475.30	437.45
75	5,622.33	5,201.70	4,781.08	75	562.23	520.17	478.11
76	6,225.22	5,790.58	5,341.91	76	622.52	579.06	534.19
77	6,884.20	6,421.51	5,958.83	77	688.42	642.15	595.88
78	7,613.28	7,136.57	6,645.84	78	761.33	713.66	664.58
79	8,426.48	7,921.73	7,416.99	79	842.65	792.17	741.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,107.64	1,051.56	981.45	18-39	110.76	105.16	98.15
40	1,107.64	1,051.56	981.45	40	110.76	105.16	98.15
41	1,149.70	1,093.62	1,023.52	41	114.97	109.36	102.35
42	1,191.77	1,121.66	1,051.56	42	119.18	112.17	105.16
43	1,233.83	1,163.72	1,093.62	43	123.38	116.37	109.36
44	1,275.89	1,205.79	1,135.68	44	127.59	120.58	113.57
45	1,317.95	1,247.85	1,177.74	45	131.80	124.78	117.77
46	1,360.01	1,289.91	1,219.81	46	136.00	128.99	121.98
47	1,416.10	1,345.99	1,261.87	47	141.61	134.60	126.19
48	1,458.16	1,388.06	1,303.93	48	145.82	138.81	130.39
49	1,514.24	1,430.12	1,345.99	49	151.42	143.01	134.60
50	1,570.33	1,486.20	1,402.08	50	157.03	148.62	140.21
51	1,612.39	1,528.26	1,430.12	51	161.24	152.83	143.01
52	1,654.45	1,570.33	1,472.18	52	165.45	157.03	147.22
53	1,696.51	1,612.39	1,514.24	53	169.65	161.24	151.42
54	1,752.60	1,654.45	1,542.28	54	175.26	165.45	154.23
55	1,794.66	1,696.51	1,584.35	55	179.47	169.65	158.43
56	1,892.80	1,780.64	1,668.47	56	189.28	178.06	166.85
57	2,004.97	1,878.78	1,752.60	57	200.50	187.88	175.26
58	2,117.14	1,976.93	1,836.72	58	211.71	197.69	183.67
59	2,243.32	2,089.09	1,934.87	59	224.33	208.91	193.49
60	2,369.51	2,201.26	2,033.01	60	236.95	220.13	203.30
61	2,523.74	2,341.47	2,159.20	61	252.37	234.15	215.92
62	2,677.97	2,495.70	2,299.41	62	267.80	249.57	229.94
63	2,846.22	2,649.93	2,453.63	63	284.62	264.99	245.36
64	3,028.49	2,818.17	2,607.86	64	302.85	281.82	260.79
65	3,224.78	3,000.44	2,776.11	65	322.48	300.04	277.61
66	3,449.11	3,224.78	3,000.44	66	344.91	322.48	300.04
67	3,687.46	3,477.15	3,252.82	67	368.75	347.72	325.28
68	3,953.86	3,743.54	3,533.23	68	395.39	374.35	353.32
69	4,234.27	4,023.96	3,813.65	69	423.43	402.40	381.36

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	4,528.71	4,332.42	4,136.13	70	452.87	433.24	413.61
71	4,963.35	4,739.02	4,514.69	71	496.34	473.90	451.47
72	5,426.04	5,173.66	4,921.29	72	542.60	517.37	492.13
73	5,944.81	5,664.39	5,369.95	73	594.48	566.44	537.00
74	6,505.64	6,183.16	5,860.68	74	650.56	618.32	586.07
75	7,122.55	6,758.01	6,393.47	75	712.26	675.80	639.35
76	7,893.69	7,473.07	7,052.45	76	789.37	747.31	705.24
77	8,762.98	8,272.25	7,767.51	77	876.30	827.23	776.75
78	9,716.39	9,141.54	8,566.69	78	971.64	914.15	856.67
79	10,781.97	10,122.99	9,450.00	79	1,078.20	1,012.30	945.00

Fractional Premiums (expressed as a percent of annual premium)

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

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

SERFF Tracking #:

MILL-131126126

State Tracking #:

MILL-131126126

Company Tracking #:

LTC4 TQ FO

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name: Long-Term Care

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

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	CovLtr_LTC4 TQ FO_PA_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	AM_LTC4 TQ FO_PA_20171115.pdf Supplement to AM_LTC4 TQ FO_PA_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2017 Brighthouse Auth Letter_LTC4 TQ FO_20171115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

**SERFF Tracking #:**

MILL-131126126

**State Tracking #:**

MILL-131126126

**Company Tracking #:**

LTC4 TQ FO

**State:**

Pennsylvania

**Filing Company:**

Brighthouse Life Insurance Company

**TOI/Sub-TOI:**

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

**Product Name:**

Long-Term Care

**Project Name/Number:**

Round 4.0 Filing/145GEC01-60

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	See the Rate/Rule Schedule attachments.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Numerical Data
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Supplement Exhibits_LTC4 TQ FO_20171115.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Sample Policyholder Notification Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	MICC RIL 20160429.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



**SERFF Tracking #:**

MILL-131126126

**State Tracking #:**

MILL-131126126

**Company Tracking #:**

LTC4 TQ FO

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**State:**

Pennsylvania

**Filing Company:**

Brighthouse Life Insurance Company

**TOI/Sub-TOI:**

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

**Product Name:**

Long-Term Care

**Project Name/Number:**

Round 4.0 Filing/145GEC01-60

***Attachment PA\_Supplement Exhibits\_LTC4 TQ 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-131126126

Policy Forms:     Nursing Facility Insurance  
                          Annual 5% Compound Benefit Inflation Rider  
                          Annual 5% Simple Benefit Inflation Rider  
                          Nonforfeiture Benefit Rider

H-LTC4JFQ15, et al.  
H-5AICFO  
H-5AISFO  
H-NF3-10

Dear Commissioner Altman:

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

H-LTC4JFQ15, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1998. These forms were issued in Pennsylvania from November 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

1. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. On August 17, 2016, the company requested a rate increase of 53.8%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

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

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

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

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

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

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

The following electronic items are included in this submission:

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

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

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



Honorable Jessica Altman  
11/15/2017

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

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

Mike Bergerson, FSA, MAAA  
Principal and Consulting Actuary

MAB/tad

Enclosures

**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**November 2017**

**Product or Rider**

**Nursing Facility Insurance  
Annual 5% Compound Benefit Inflation Rider  
Annual 5% Simple Benefit Inflation Rider  
Nonforfeiture Benefit Rider**

**Form Number**

**H-LTC4JFQ15, et al.  
H-5AICFO  
H-5AISFO  
H-NF3-10**

These policy forms are tax-qualified individual policy forms providing facility only long term care coverage. These forms were issued in Pennsylvania from November 1998 through January 2001.

**1. Purpose of Filing**

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

**2. Description of Benefits**

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, 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, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

**3. Renewability**

These policy forms are guaranteed renewable for life.

**4. Applicability**

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified 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 1.1% increase in morbidity is assumed due to adverse selection from the rate increase.

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

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

**Voluntary Lapse Rates**

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

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**Actuarial Memorandum for the LTC4 Tax-Qualified 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**

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

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.4% reduction in premium and claims is expected due to the election of reduced benefits.

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**November 2017**

**Mortality Selection Factors**

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

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

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

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

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

**6. Marketing Method**

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



**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified 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):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	55.4%
Semi-Annual	0.51*AP	8.1%
Quarterly	0.26*AP	11.4%
Monthly	0.09*AP	25.1%

**12. Reserves**

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

**13. Trend Assumptions**

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

**14. Past and Future Policy Experience**

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

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**November 2017**

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

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

$LR_j$  = loss ratio for year  $j$

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

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

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

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

$j$  = year of incurral

$v = 1 / 1.045 = 0.956938$

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

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

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

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

**16. History of Previous Rate Revisions**

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

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

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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 53.8%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 33.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

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

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

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

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

Current rate tables are included with this memorandum in Exhibit VI. Rate tables reflecting the 33.7% increase are included with this memorandum in Exhibit VII. The actual rates implemented may vary slightly from those in Exhibit VII due to rounding in the implementation algorithm.

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

Before increase:	\$2,103
After increase:	\$2,812

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**19. Proposed Effective Date**

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

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

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.6%
48 - 52	5.2%
53 - 57	13.7%
58 - 62	25.1%
63 - 67	25.7%
68 - 72	17.9%
73 +	9.8%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	39.7%
60-day	9.8%
100-day	50.5%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	6.5%
3-Year	26.7%
5-Year	32.6%
Unlimited	34.2%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	21.8%
Simple	15.6%
Compound	48.3%
CPI	14.3%

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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:

	<b>Number of Insured</b>	<b>Annual Premium* based on 2016 In-force</b>
Pennsylvania	34	\$71,499
Nationwide	307	\$702,818

\*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**  
**LTC4 Tax-Qualified 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**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

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

**Mortality**

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

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

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

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



**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC4 Tax-Qualified 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**  
**LTC4 Tax-Qualified 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**  
**LTC4 Tax-Qualified 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**

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

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

**Expenses**

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

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

Loss Ratio Demonstration with Interest									
	Calendar Year	Calendar Year Values			3-Year Totals			Analysis	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1998	7,663	0	0.0%					
	1999	594,238	0	0.0%					
	2000	1,521,754	0	0.0%	3,900,679	173,240	4.4%		
	2001	1,784,687	173,240	9.7%					
	2002	1,633,666	394,853	24.2%					
	2003	1,514,136	95,043	6.3%	4,548,104	901,167	19.8%	4.46	1.65
	2004	1,400,302	411,271	29.4%					
	2005	1,247,799	637,958	51.1%					
	2006	1,123,936	1,103,681	98.2%	3,420,098	1,790,325	52.3%	2.64	1.38
	2007	1,048,363	48,687	4.6%					
	2008	974,436	660,763	67.8%					
	2009	894,626	1,215,257	135.8%	2,681,044	2,633,355	98.2%	1.88	1.23
	2010	811,982	757,335	93.3%					
	2011	736,930	1,127,469	153.0%					
	2012	672,439	2,118,044	315.0%	2,014,411	4,113,019	204.2%	2.08	1.28
	2013	605,042	867,506	143.4%					
2014	547,539	1,127,833	206.0%						
2015	474,825	1,699,201	357.9%	1,423,025	4,141,151	291.0%	1.43	1.13	
2016	400,660	1,314,117	328.0%						
Projected Future Experience	2017	356,542	1,465,607	411.1%					
	2018	316,365	1,460,561	461.7%	951,636	4,357,309	457.9%	1.57	1.16
	2019	278,729	1,431,141	513.5%					
	2020	243,859	1,379,903	565.9%					
	2021	211,872	1,315,308	620.8%	638,535	3,936,047	616.4%	1.35	1.10
	2022	182,803	1,240,836	678.8%					
	2023	156,659	1,159,152	739.9%					
	2024	133,393	1,072,166	803.8%	402,948	3,215,499	798.0%	1.29	1.09
	2025	112,896	984,181	871.8%					
	2026	94,998	896,325	943.5%					
	2027	79,480	814,324	1024.6%	240,588	2,452,276	1019.3%	1.28	1.09
	2028	66,110	741,628	1121.8%					
	2029	54,666	672,043	1229.4%					
	2030	44,934	604,604	1345.5%	136,314	1,816,674	1332.7%	1.31	1.09
	2031	36,714	540,026	1470.9%					
	2032	29,817	478,087	1603.4%					
	2033	24,070	419,572	1743.1%	73,199	1,261,562	1723.5%	1.29	1.09
	2034	19,312	363,903	1884.4%					
	2035	15,399	314,467	2042.2%					
	2036	12,202	270,458	2216.4%	37,211	815,986	2192.9%	1.27	1.08
	2037	9,609	231,062	2404.6%					
	2038	7,521	196,014	2606.4%					
	2039	5,850	164,076	2804.9%	17,892	496,277	2773.7%	1.26	1.08
	2040	4,522	136,187	3011.5%					
	2041	3,475	112,077	3225.5%					
	2042	2,654	90,782	3420.5%	8,144	275,797	3386.4%	1.22	1.07
	2043	2,016	72,939	3618.7%					
	2044	1,522	57,468	3775.1%					
	2045	1,143	44,625	3902.7%	3,520	136,156	3868.3%	1.14	1.05
	2046	854	34,062	3988.3%					
2047	634	25,612	4038.3%						
2048	468	18,898	4036.0%	1,446	58,273	4030.0%	1.04	1.01	
2049	343	13,763	4006.7%						
2050	250	9,882	3949.5%						
2051	181	7,039	3891.7%	561	21,908	3906.9%	0.97	0.99	
2052	130	4,987	3846.1%						
2053	92	3,502	3800.3%						
2054	65	2,476	3818.3%	202	7,703	3810.1%	0.98	0.99	
2055	45	1,725	3818.2%						
2056	31	1,197	3836.6%						
Past		17,995,024	13,752,258	76.4%					
Future		2,512,227	18,852,664	750.4%					
Lifetime		20,507,251	32,604,923	159.0%					

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

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

This table also shows the rate increase needed to produce a lifetime loss ratio of 83.1%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 49.0%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 36.1% = 15.1% + 1.9% + 5.2% + 13.9%).

**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 83.1%*
Original Pricing Assumptions	62.0%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	83.1%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	98.2%	15.1%	180.5%
Mortality	85.0%	1.9%	20.8%
Lapse	88.3%	5.2%	53.8%
Interest	97.0%	13.9%	124.0%
Historical Experience & Projections with All Current Assumptions	132.1%	49.0%	356.8%

\* 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:** LTC4 Tax-Qualified Nursing Facility Only Policy Form

**Original Pricing Assumptions**

**Mortality:** 1983 Group Annuity Mortality table

**Voluntary Lapse Rates:**

<b>Duration</b>	<b>Rate</b>
1+	4.25%

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

**Interest Rate:** 6.5%

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

**Policy Form:** LTC4 Tax-Qualified 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:** LTC4 Tax-Qualified 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**  
**LTC4 Tax-Qualified 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	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	816,366	239,519	29.3%	573	1,401,757	411,271	29.3%	4.4%	1.7171
	2005	848,384	388,258	45.8%	533	1,394,003	637,958	45.8%	4.4%	1.6431
	2006	857,764	701,921	81.8%	516	1,348,724	1,103,681	81.8%	4.4%	1.5724
	2007	836,092	32,357	3.9%	504	1,258,036	48,687	3.9%	4.4%	1.5047
	2008	812,105	458,905	56.5%	486	1,169,324	660,763	56.5%	4.4%	1.4399
	2009	779,141	881,987	113.2%	468	1,073,551	1,215,257	113.2%	4.4%	1.3779
	2010	739,138	574,378	77.7%	448	974,575	757,335	77.7%	4.3%	1.3185
	2011	729,866	893,575	122.4%	426	920,909	1,127,469	122.4%	4.3%	1.2618
	2012	745,727	1,754,193	235.2%	408	900,404	2,118,044	235.2%	4.3%	1.2074
	2013	722,130	750,813	104.0%	388	834,365	867,506	104.0%	4.2%	1.1554
2014	695,245	1,020,047	146.7%	364	768,710	1,127,833	146.7%	4.1%	1.1057	
2015	698,345	1,602,118	229.4%	334	740,662	1,699,201	229.4%	4.0%	1.0606	
2016	684,558	1,288,598	188.2%	307	698,115	1,314,117	188.2%	4.0%	1.0198	
Projected Future Experience	2017	698,418	1,494,632	214.0%	288	684,856	1,465,607	214.0%	4.0%	0.9806
	2018	702,350	1,549,065	220.6%	269	662,222	1,460,561	220.6%	4.0%	0.9429
	2019	644,705	1,578,577	244.9%	250	584,491	1,431,141	244.9%	4.0%	0.9066
	2020	586,615	1,582,942	269.8%	230	511,372	1,379,903	269.8%	4.0%	0.8717
	2021	530,060	1,569,197	296.0%	211	444,298	1,315,308	296.0%	4.0%	0.8382
	2022	475,631	1,539,564	323.7%	192	383,342	1,240,836	323.7%	4.0%	0.8060
	2023	423,914	1,495,743	352.8%	174	328,519	1,159,152	352.8%	4.0%	0.7750
	2024	375,401	1,438,839	383.3%	157	279,734	1,072,166	383.3%	4.0%	0.7452
	2025	330,429	1,373,594	415.7%	141	236,753	984,181	415.7%	4.0%	0.7165
	2026	289,168	1,301,014	449.9%	125	199,220	896,325	449.9%	4.0%	0.6889
	2027	251,613	1,229,269	488.6%	111	166,680	814,324	488.6%	4.0%	0.6624
	2028	217,662	1,164,312	534.9%	98	138,644	741,628	534.9%	4.0%	0.6370
	2029	187,184	1,097,271	586.2%	86	114,644	672,043	586.2%	4.0%	0.6125
	2030	160,016	1,026,647	641.6%	75	94,236	604,604	641.6%	4.0%	0.5889
	2031	135,974	953,670	701.4%	65	76,997	540,026	701.4%	4.0%	0.5663
	2032	114,850	878,059	764.5%	56	62,534	478,087	764.5%	4.0%	0.5445
	2033	96,421	801,413	831.2%	48	50,480	419,572	831.2%	4.0%	0.5235
	2034	80,456	722,885	898.5%	40	40,502	363,903	898.5%	4.0%	0.5034
	2035	66,721	649,669	973.7%	34	32,296	314,467	973.7%	4.0%	0.4840
	2036	54,987	581,098	1056.8%	29	25,592	270,458	1056.8%	4.0%	0.4654
	2037	45,033	516,311	1146.5%	24	20,154	231,062	1146.5%	4.0%	0.4475
	2038	36,655	455,516	1242.7%	20	15,773	196,014	1242.7%	4.0%	0.4303
	2039	29,651	396,547	1337.4%	17	12,268	164,076	1337.4%	4.0%	0.4138
	2040	23,839	342,311	1435.9%	14	9,484	136,187	1435.9%	4.0%	0.3978
	2041	19,050	292,976	1537.9%	11	7,287	112,077	1537.9%	4.0%	0.3825
	2042	15,133	246,802	1630.9%	9	5,566	90,782	1630.9%	4.0%	0.3678
	2043	11,953	206,226	1725.4%	7	4,227	72,939	1725.4%	4.0%	0.3537
	2044	9,388	168,984	1800.0%	6	3,193	57,468	1800.0%	4.0%	0.3401
	2045	7,334	136,468	1860.8%	5	2,398	44,625	1860.8%	4.0%	0.3270
	2046	5,697	108,332	1901.6%	4	1,791	34,062	1901.6%	4.0%	0.3144
	2047	4,400	84,716	1925.4%	3	1,330	25,612	1925.4%	4.0%	0.3023
	2048	3,378	65,008	1924.4%	2	982	18,898	1924.4%	4.0%	0.2907
2049	2,577	49,237	1910.4%	2	720	13,763	1910.4%	4.0%	0.2795	
2050	1,952	36,767	1883.1%	2	525	9,882	1883.1%	4.0%	0.2688	
2051	1,468	27,237	1855.5%	1	379	7,039	1855.5%	4.0%	0.2584	
2052	1,094	20,070	1833.8%	1	272	4,987	1833.8%	4.0%	0.2485	
2053	809	14,655	1812.0%	1	193	3,502	1812.0%	4.0%	0.2389	
2054	592	10,777	1820.6%	1	136	2,476	1820.6%	4.0%	0.2297	
2055	429	7,811	1820.5%	0	95	1,725	1820.5%	4.0%	0.2209	
2056	308	5,634	1829.3%	0	65	1,197	1829.3%	4.0%	0.2124	
Past		13,615,071	10,938,630	80.3%	8,725	20,539,279	13,752,258	67.0%		
Future		6,643,317	27,219,846	409.7%	2,809	5,204,252	18,852,664	362.3%		
Lifetime		20,258,388	38,158,476	188.4%	11,534	25,743,531	32,604,923	126.7%		

**Exhibit IV**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with 33.7% Increase**  
**LTC4 Tax-Qualified 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	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	816,366	239,519	29.3%	573	1,401,757	411,271	29.3%	4.4%	1.7171
	2005	848,384	388,258	45.8%	533	1,394,003	637,958	45.8%	4.4%	1.6431
	2006	857,764	701,921	81.8%	516	1,348,724	1,103,681	81.8%	4.4%	1.5724
	2007	836,092	32,357	3.9%	504	1,258,036	48,687	3.9%	4.4%	1.5047
	2008	812,105	458,905	56.5%	486	1,169,324	660,763	56.5%	4.4%	1.4399
	2009	779,141	881,987	113.2%	468	1,073,551	1,215,257	113.2%	4.4%	1.3779
	2010	739,138	574,378	77.7%	448	974,575	757,335	77.7%	4.3%	1.3185
	2011	729,866	893,575	122.4%	426	920,909	1,127,469	122.4%	4.3%	1.2618
	2012	745,727	1,754,193	235.2%	408	900,404	2,118,044	235.2%	4.3%	1.2074
	2013	722,130	750,813	104.0%	388	834,365	867,506	104.0%	4.2%	1.1554
2014	695,245	1,020,047	146.7%	364	768,710	1,127,833	146.7%	4.1%	1.1057	
2015	698,345	1,602,118	229.4%	334	740,662	1,699,201	229.4%	4.0%	1.0606	
2016	684,558	1,288,598	188.2%	307	698,115	1,314,117	188.2%	4.0%	1.0198	
Projected Future Experience	2017	698,418	1,494,632	214.0%	288	684,856	1,465,607	214.0%	4.0%	0.9806
	2018	794,401	1,524,292	191.9%	266	749,014	1,437,203	191.9%	4.0%	0.9429
	2019	824,594	1,526,805	185.2%	247	747,578	1,384,204	185.2%	4.0%	0.9066
	2020	750,295	1,531,028	204.1%	228	654,057	1,334,647	204.1%	4.0%	0.8717
	2021	677,959	1,517,733	223.9%	209	568,268	1,272,171	223.9%	4.0%	0.8382
	2022	608,343	1,489,072	244.8%	191	490,304	1,200,141	244.8%	4.0%	0.8060
	2023	542,196	1,446,688	266.8%	173	420,184	1,121,136	266.8%	4.0%	0.7750
	2024	480,147	1,391,651	289.8%	155	357,786	1,037,003	289.8%	4.0%	0.7452
	2025	422,627	1,328,546	314.4%	139	302,812	951,904	314.4%	4.0%	0.7165
	2026	369,853	1,258,346	340.2%	124	254,807	866,929	340.2%	4.0%	0.6889
	2027	321,819	1,188,954	369.4%	110	213,187	787,617	369.4%	4.0%	0.6624
	2028	278,395	1,126,127	404.5%	97	177,329	717,305	404.5%	4.0%	0.6370
	2029	239,413	1,061,285	443.3%	85	146,633	650,003	443.3%	4.0%	0.6125
	2030	204,665	992,977	485.2%	74	120,530	584,776	485.2%	4.0%	0.5889
	2031	173,914	922,393	530.4%	64	98,481	522,315	530.4%	4.0%	0.5663
	2032	146,896	849,262	578.1%	55	79,982	462,408	578.1%	4.0%	0.5445
	2033	123,325	775,129	628.5%	47	64,566	405,811	628.5%	4.0%	0.5235
	2034	102,905	699,177	679.4%	40	51,803	351,968	679.4%	4.0%	0.5034
	2035	85,337	628,362	736.3%	34	41,307	304,154	736.3%	4.0%	0.4840
	2036	70,329	562,040	799.2%	28	32,733	261,588	799.2%	4.0%	0.4654
	2037	57,599	499,378	867.0%	24	25,777	223,484	867.0%	4.0%	0.4475
	2038	46,882	440,577	939.8%	20	20,174	189,586	939.8%	4.0%	0.4303
	2039	37,925	383,541	1011.3%	16	15,692	158,695	1011.3%	4.0%	0.4138
	2040	30,491	331,084	1085.8%	13	12,131	131,721	1085.8%	4.0%	0.3978
	2041	24,365	283,367	1163.0%	11	9,321	108,401	1163.0%	4.0%	0.3825
	2042	19,355	238,707	1233.3%	9	7,120	87,804	1233.3%	4.0%	0.3678
	2043	15,288	199,462	1304.7%	7	5,407	70,547	1304.7%	4.0%	0.3537
	2044	12,008	163,442	1361.1%	6	4,084	55,584	1361.1%	4.0%	0.3401
	2045	9,380	131,992	1407.1%	5	3,067	43,162	1407.1%	4.0%	0.3270
	2046	7,286	104,779	1438.0%	4	2,291	32,945	1438.0%	4.0%	0.3144
	2047	5,628	81,938	1456.0%	3	1,701	24,772	1456.0%	4.0%	0.3023
	2048	4,321	62,876	1455.2%	2	1,256	18,278	1455.2%	4.0%	0.2907
	2049	3,296	47,622	1444.6%	2	921	13,311	1444.6%	4.0%	0.2795
	2050	2,497	35,562	1424.0%	2	671	9,558	1424.0%	4.0%	0.2688
2051	1,877	26,343	1403.2%	1	485	6,808	1403.2%	4.0%	0.2584	
2052	1,400	19,412	1386.7%	1	348	4,824	1386.7%	4.0%	0.2485	
2053	1,034	14,174	1370.2%	1	247	3,387	1370.2%	4.0%	0.2389	
2054	757	10,424	1376.7%	1	174	2,395	1376.7%	4.0%	0.2297	
2055	549	7,555	1376.7%	0	121	1,669	1376.7%	4.0%	0.2209	
2056	394	5,449	1383.3%	0	84	1,157	1383.3%	4.0%	0.2124	
Past		13,615,071	10,938,630	80.3%	8,725	20,539,279	13,752,258	67.0%		
Future		8,198,164	26,402,184	322.0%	2,783	6,367,288	18,306,976	287.5%		
Lifetime		21,813,235	37,340,814	171.2%	11,508	26,906,567	32,059,235	119.2%		

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

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up <sup>[1]</sup>			Second Third Round Follow-Up <sup>[2]</sup>			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 <sup>[3]</sup>	Proportion of Nationwide
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	1/13/2014	91.0%	Not Filing		Not Filing		Not Filing	119.7%	21.0%	12/7/2016			23,425	3.33%	
California	20.0%	8/2/2004	20.0%	30.0%	10/29/2013	15.0%	68.0%		28.9%	Not Filing		Not Filing		Not Filing	38.0%	TBD				45,904	6.53%	
Colorado	20.0%	6/14/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%		1/12/2015	35.0%		Not Filing		Not Filing	78.2%	TBD				120,994	17.22%	
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	9/21/2016	18.0%	18.0%	111.2%	10/11/2017		22,681	3.23%	
District of Columbia	20.0%	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	2,240	0.32%	
Florida	20.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.5%	3.5%	7/8/2016	4.6%	Not Filing		23.2%	132.6%	8/15/2017			45,307	6.45%	
Georgia	20.0%	2/4/2005	14.0%	30.0%	5/13/2010	15.0%	74.9%	7/16/2014	15.0%	52.1%	8/3/2015	13.0%	34.6%	9/22/2016	15.0%	125.3%	41.6%	8/28/2017	11/3/2017	13,686	1.95%	
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	39.8%	Not Filing		Not Filing		Not Filing	118.1%	23.8%				5,736	0.82%	
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.5%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	126.9%	24.0%	9/18/2017		27,078	3.85%	
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing		Not Filing		Not Filing	183.1%	21.0%	11/10/2016	6/30/2017	21.0%	17,594	2.50%	
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	3/2/2015	13.9%	73.0%	5/9/2016	14.0%	Not Filing		41.5%	83.6%	3/3/2017	Disapproved	0.0%	13,514	1.92%	
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	74.0%	Not Filing		Not Filing		Not Filing	129.7%	TBD				11,471	1.63%	
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/10/2010	16.0%	66.8%	3/4/2014	20.0%	28.3%	11/10/2015	13.5%	Not Filing		123.7%	48.2%	1/12/2017	4/14/2017	18.0%	730	0.10%	
Louisiana	20.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing		25.0%	95.7%	2/16/2017	7/6/2017	25.0%	821	0.12%	
Maryland	20.0%	8/16/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	11/9/2016	15.0%	101.1%	15.0%	9/18/2017			15,671	2.23%	
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing		Not Filing		Not Filing	183.1%	21.0%	11/11/2016	11/28/2016	21.0%	5,399	0.77%	
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing		Not Filing		Not Filing		Not Filing		51.8%	86.6%				25,748	3.66%	
Missouri	20.0%	7/15/2004	20.0%	30.0%	7/1/2010	30.0%	Not Filing		Not Filing		50.0%	3/27/2015	25.0%	20.0%	183.1%	21.0%	12/12/2016	1/18/2017	21.0%	42,051	5.98%	
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing		Not Filing		Not Filing	182.3%	21.0%	12/6/2016	5/9/2017	21.0%	45,695	6.50%	
North Dakota	20.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	65.6%	1/21/2014	15.0%	44.0%	3/20/2015	15.0%	25.2%	7/20/2016	15.0%	113.5%	31.8%	8/29/2017	Disapproved	0.0%	1,845	0.26%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing		131.5%	21.0%				14,951	2.13%	
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing		Not Filing		Not Filing	17.9%	10.0%				1,700	0.24%	
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing		36.6%	89.4%	3/6/2017			14,324	2.04%	
Ohio	20.0%	6/10/2004	20.0%	33.7%	6/1/2010	33.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing		144.0%	15.0%	12/9/2016	3/20/2017	15.0%	26,387	3.75%	
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing		91.3%	58.0%	12/27/2016	2/9/2017	10.0%	2,242	0.32%	
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	109.7%	33.7%				71,499	10.17%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing		148.8%	36.1%	11/10/2016	2/3/2017	20.0%	11,588	1.65%	
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/8/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing		Not Filing		Not Filing	180.9%	21.0%	1/24/2017	2/8/2017	21.0%	20,411	2.90%	
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	10.0%	79.5%	4/28/2014	21.0%	79.5%	12/14/2016	38.0%	Not Filing		111.2%	30.1%				11,495	1.64%	
Virginia	20.0%	5/6/2005	20.0%	30.0%	5/4/2011	30.0%	25.7%	1/20/2016	11.7%	Not Filing		Not Filing		Not Filing	74.3%	62.5%				21,812	3.10%	
Washington	20.0%	7/7/2004	20.0%	30.0%	8/17/2010	30.0%	50.0%	8/14/2014	50.0%	Not Filing		Not Filing		Not Filing	183.1%	21.0%	12/30/2016	3/3/2017	21.0%	18,810	2.68%	
<b>Total</b>																					<b>702,818</b>	<b>100.00%</b>

[1] 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.  
[2] 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.  
[3] 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-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	188.76	178.27	167.79	18-39	18.88	17.83	16.78
40	188.76	178.27	167.79	40	18.88	17.83	16.78
41	199.25	188.76	178.27	41	19.92	18.88	17.83
42	199.25	188.76	178.27	42	19.92	18.88	17.83
43	209.73	199.25	188.76	43	20.97	19.92	18.88
44	220.22	209.73	188.76	44	22.02	20.97	18.88
45	220.22	209.73	199.25	45	22.02	20.97	19.92
46	230.71	220.22	199.25	46	23.07	22.02	19.92
47	241.19	230.71	209.73	47	24.12	23.07	20.97
48	241.19	230.71	220.22	48	24.12	23.07	22.02
49	251.68	241.19	220.22	49	25.17	24.12	22.02
50	262.17	251.68	230.71	50	26.22	25.17	23.07
51	272.66	262.17	241.19	51	27.27	26.22	24.12
52	293.63	283.14	262.17	52	29.36	28.31	26.22
53	314.60	293.63	272.66	53	31.46	29.36	27.27
54	325.09	304.12	283.14	54	32.51	30.41	28.31
55	346.06	325.09	304.12	55	34.61	32.51	30.41
56	367.04	346.06	314.60	56	36.70	34.61	31.46
57	388.01	367.04	335.58	57	38.80	36.70	33.56
58	419.47	388.01	356.55	58	41.95	38.80	35.65
59	440.44	408.98	367.04	59	44.04	40.90	36.70
60	471.90	429.96	388.01	60	47.19	43.00	38.80
61	513.85	471.90	419.47	61	51.39	47.19	41.95
62	545.31	503.36	450.93	62	54.53	50.34	45.09
63	597.74	545.31	492.88	63	59.77	54.53	49.29
64	639.69	587.26	534.82	64	63.97	58.73	53.48
65	692.12	639.69	576.77	65	69.21	63.97	57.68
66	755.05	692.12	629.20	66	75.50	69.21	62.92
67	828.45	755.05	681.64	67	82.85	75.50	68.16
68	901.86	817.97	734.07	68	90.19	81.80	73.41
69	985.75	891.37	796.99	69	98.58	89.14	79.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,080.13	975.27	870.40	70	108.01	97.53	87.04
71	1,195.49	1,080.13	954.29	71	119.55	108.01	95.43
72	1,331.82	1,195.49	1,048.67	72	133.18	119.55	104.87
73	1,478.63	1,321.33	1,153.54	73	147.86	132.13	115.35
74	1,646.42	1,457.66	1,268.90	74	164.64	145.77	126.89
75	1,824.69	1,614.96	1,394.74	75	182.47	161.50	139.47
76	2,034.43	1,793.23	1,552.04	76	203.44	179.32	155.20
77	2,275.62	2,013.45	1,740.80	77	227.56	201.35	174.08
78	2,548.28	2,244.16	1,940.05	78	254.83	224.42	194.00
79	2,841.91	2,506.33	2,160.27	79	284.19	250.63	216.03
80		2,799.96	2,411.95	80	317.75	280.00	241.19
81		3,093.59	2,663.63	81	351.31	309.36	266.36
82		3,418.68	2,946.77	82	389.06	341.87	294.68
83		3,785.71	3,261.38	83	429.96	378.57	326.14
84		4,184.21	3,607.44	84	475.05	418.42	360.74
				85	525.39	462.47	399.54
				86	591.45	521.19	449.88
				87	665.91	586.21	506.51
				88	748.75	658.57	569.43
				89	842.09	741.41	640.74
				90	953.24	833.70	720.44
				91	1,065.45	938.56	810.62
				92	1,198.63	1,054.97	911.30
				93	1,348.59	1,187.10	1,025.60
				94	1,517.43	1,334.96	1,153.54
				95	1,706.19	1,502.75	1,298.26
				96	1,920.12	1,690.46	1,459.75
				97	2,160.27	1,901.25	1,642.22
				98	2,429.78	2,139.29	1,847.76
				99	2,732.84	2,405.66	2,078.47

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	241.19	230.71	209.73	18-39	24.12	23.07	20.97
40	241.19	230.71	209.73	40	24.12	23.07	20.97
41	251.68	241.19	220.22	41	25.17	24.12	22.02
42	251.68	241.19	220.22	42	25.17	24.12	22.02
43	262.17	251.68	230.71	43	26.22	25.17	23.07
44	272.66	262.17	241.19	44	27.27	26.22	24.12
45	283.14	262.17	241.19	45	28.31	26.22	24.12
46	293.63	272.66	251.68	46	29.36	27.27	25.17
47	293.63	283.14	262.17	47	29.36	28.31	26.22
48	304.12	283.14	262.17	48	30.41	28.31	26.22
49	314.60	293.63	272.66	49	31.46	29.36	27.27
50	325.09	304.12	283.14	50	32.51	30.41	28.31
51	335.58	314.60	293.63	51	33.56	31.46	29.36
52	356.55	335.58	304.12	52	35.65	33.56	30.41
53	377.52	346.06	314.60	53	37.75	34.61	31.46
54	388.01	367.04	335.58	54	38.80	36.70	33.56
55	408.98	377.52	346.06	55	40.90	37.75	34.61
56	440.44	408.98	367.04	56	44.04	40.90	36.70
57	461.42	429.96	398.50	57	46.14	43.00	39.85
58	492.88	461.42	419.47	58	49.29	46.14	41.95
59	534.82	492.88	450.93	59	53.48	49.29	45.09
60	566.28	524.34	482.39	60	56.63	52.43	48.24
61	608.23	566.28	524.34	61	60.82	56.63	52.43
62	660.66	618.72	566.28	62	66.07	61.87	56.63
63	713.10	671.15	618.72	63	71.31	67.12	61.87
64	776.02	723.58	671.15	64	77.60	72.36	67.12
65	838.94	786.51	734.07	65	83.89	78.65	73.41
66	912.35	859.91	796.99	66	91.23	85.99	79.70
67	985.75	933.32	870.40	67	98.58	93.33	87.04
68	1,069.65	1,006.73	943.81	68	106.96	100.67	94.38
69	1,153.54	1,090.62	1,027.70	69	115.35	109.06	102.77

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,247.92	1,185.00	1,111.59	70	124.79	118.50	111.16
71	1,394.74	1,321.33	1,247.92	71	139.47	132.13	124.79
72	1,552.04	1,478.63	1,394.74	72	155.20	147.86	139.47
73	1,719.82	1,646.42	1,562.52	73	171.98	164.64	156.25
74	1,919.07	1,835.18	1,740.80	74	191.91	183.52	174.08
75	2,139.29	2,044.91	1,950.53	75	213.93	204.49	195.05
76	2,380.49	2,275.62	2,170.75	76	238.05	227.56	217.08
77	2,653.14	2,537.79	2,422.44	77	265.31	253.78	242.24
78	2,967.75	2,841.91	2,705.58	78	296.77	284.19	270.56
79	3,303.32	3,156.51	3,009.69	79	330.33	315.65	300.97
				80	368.08	352.35	335.58
				81	406.89	389.06	371.23
				82	449.88	429.96	410.03
				83	502.31	476.10	454.08
				84	549.51	534.82	501.27
				85	607.18	580.97	554.75
				86	683.74	654.37	625.01
				87	768.68	736.17	702.61
				88	865.16	827.40	790.70
				89	973.17	931.22	889.28
				90	1,094.82	1,047.63	1,000.43
				91	1,231.14	1,178.71	1,128.37
				92	1,385.30	1,325.52	1,265.75
				93	1,558.33	1,491.21	1,424.10
				94	1,753.38	1,677.88	1,601.32
				95	1,972.56	1,887.61	1,801.62
				96	2,218.99	2,122.52	2,027.09
				97	2,495.84	2,387.83	2,280.87
				98	2,808.35	2,686.70	2,565.06
				99	3,158.61	3,022.28	2,885.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	272.66	262.17	241.19	18-39	27.27	26.22	24.12
40	272.66	262.17	241.19	40	27.27	26.22	24.12
41	283.14	272.66	251.68	41	28.31	27.27	25.17
42	293.63	283.14	262.17	42	29.36	28.31	26.22
43	304.12	293.63	272.66	43	30.41	29.36	27.27
44	314.60	304.12	283.14	44	31.46	30.41	28.31
45	325.09	314.60	293.63	45	32.51	31.46	29.36
46	346.06	325.09	304.12	46	34.61	32.51	30.41
47	356.55	335.58	314.60	47	35.65	33.56	31.46
48	367.04	346.06	325.09	48	36.70	34.61	32.51
49	388.01	367.04	335.58	49	38.80	36.70	33.56
50	398.50	377.52	346.06	50	39.85	37.75	34.61
51	408.98	388.01	356.55	51	40.90	38.80	35.65
52	429.96	398.50	367.04	52	43.00	39.85	36.70
53	440.44	408.98	377.52	53	44.04	40.90	37.75
54	461.42	429.96	388.01	54	46.14	43.00	38.80
55	471.90	440.44	398.50	55	47.19	44.04	39.85
56	503.36	471.90	429.96	56	50.34	47.19	43.00
57	545.31	503.36	450.93	57	54.53	50.34	45.09
58	587.26	534.82	482.39	58	58.73	53.48	48.24
59	629.20	576.77	524.34	59	62.92	57.68	52.43
60	671.15	618.72	555.80	60	67.12	61.87	55.58
61	734.07	671.15	608.23	61	73.41	67.12	60.82
62	807.48	734.07	660.66	62	80.75	73.41	66.07
63	880.89	796.99	713.10	63	88.09	79.70	71.31
64	954.29	870.40	776.02	64	95.43	87.04	77.60
65	1,048.67	954.29	849.43	65	104.87	95.43	84.94
66	1,132.57	1,027.70	912.35	66	113.26	102.77	91.23
67	1,226.95	1,111.59	985.75	67	122.69	111.16	98.58
68	1,331.82	1,195.49	1,059.16	68	133.18	119.55	105.92
69	1,436.68	1,289.87	1,143.05	69	143.67	128.99	114.31

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,552.04	1,394.74	1,226.95	70	155.20	139.47	122.69
71	1,719.82	1,552.04	1,373.76	71	171.98	155.20	137.38
72	1,908.59	1,719.82	1,531.06	72	190.86	171.98	153.11
73	2,118.32	1,908.59	1,698.85	73	211.83	190.86	169.89
74	2,349.03	2,128.81	1,898.10	74	234.90	212.88	189.81
75	2,600.71	2,359.52	2,118.32	75	260.07	235.95	211.83
76	2,894.34	2,632.17	2,359.52	76	289.43	263.22	235.95
77	3,229.92	2,936.29	2,632.17	77	322.99	293.63	263.22
78	3,596.95	3,271.86	2,936.29	78	359.70	327.19	293.63
79	4,005.93	3,638.90	3,271.86	79	400.59	363.89	327.19
				80	446.74	405.84	364.94
				81	492.88	447.78	402.69
				82	545.31	496.02	445.69
				83	601.94	547.41	491.83
				84	664.86	604.04	544.26
				85	734.07	666.96	599.84
				86	826.35	750.85	675.35
				87	929.12	844.18	778.12
				88	1,045.53	950.10	854.67
				89	1,176.61	1,068.60	961.63
				90	1,323.43	1,202.83	1,081.18
				91	1,489.12	1,352.79	1,216.46
				92	1,674.73	1,521.63	1,368.52
				93	1,884.47	1,711.44	1,539.45
				94	2,119.37	1,925.36	1,732.41
				95	2,384.68	2,166.56	1,948.44
				96	2,682.51	2,437.12	2,191.73
				97	3,017.03	2,741.23	2,465.43
				98	3,394.56	3,084.15	2,773.74
				99	3,819.27	3,470.06	3,120.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	325.09	314.60	293.63	18-39	32.51	31.46	29.36
40	325.09	314.60	293.63	40	32.51	31.46	29.36
41	335.58	325.09	304.12	41	33.56	32.51	30.41
42	356.55	335.58	314.60	42	35.65	33.56	31.46
43	367.04	346.06	325.09	43	36.70	34.61	32.51
44	377.52	356.55	335.58	44	37.75	35.65	33.56
45	398.50	377.52	346.06	45	39.85	37.75	34.61
46	408.98	388.01	356.55	46	40.90	38.80	35.65
47	429.96	398.50	367.04	47	43.00	39.85	36.70
48	450.93	419.47	377.52	48	45.09	41.95	37.75
49	461.42	429.96	398.50	49	46.14	43.00	39.85
50	482.39	450.93	408.98	50	48.24	45.09	40.90
51	503.36	461.42	419.47	51	50.34	46.14	41.95
52	524.34	482.39	440.44	52	52.43	48.24	44.04
53	545.31	503.36	461.42	53	54.53	50.34	46.14
54	566.28	524.34	471.90	54	56.63	52.43	47.19
55	587.26	545.31	492.88	55	58.73	54.53	49.29
56	629.20	587.26	534.82	56	62.92	58.73	53.48
57	681.64	629.20	576.77	57	68.16	62.92	57.68
58	734.07	681.64	618.72	58	73.41	68.16	61.87
59	796.99	734.07	671.15	59	79.70	73.41	67.12
60	859.91	796.99	723.58	60	85.99	79.70	72.36
61	933.32	859.91	786.51	61	93.33	85.99	78.65
62	1,027.70	943.81	849.43	62	102.77	94.38	84.94
63	1,122.08	1,027.70	922.83	63	112.21	102.77	92.28
64	1,216.46	1,111.59	996.24	64	121.65	111.16	99.62
65	1,331.82	1,205.97	1,080.13	65	133.18	120.60	108.01
66	1,426.20	1,300.36	1,174.51	66	142.62	130.04	117.45
67	1,531.06	1,405.22	1,268.90	67	153.11	140.52	126.89
68	1,635.93	1,510.09	1,373.76	68	163.59	151.01	137.38
69	1,751.29	1,625.44	1,489.12	69	175.13	162.54	148.91

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,877.13	1,751.29	1,614.96	70	187.71	175.13	161.50
71	2,097.35	1,950.53	1,793.23	71	209.73	195.05	179.32
72	2,338.54	2,170.75	1,992.48	72	233.85	217.08	199.25
73	2,600.71	2,411.95	2,212.70	73	260.07	241.19	221.27
74	2,904.83	2,684.60	2,453.90	74	290.48	268.46	245.39
75	3,240.40	2,988.72	2,726.55	75	324.04	298.87	272.66
76	3,607.44	3,324.30	3,041.15	76	360.74	332.43	304.12
77	4,016.42	3,701.82	3,387.22	77	401.64	370.18	338.72
78	4,477.84	4,131.77	3,775.23	78	447.78	413.18	377.52
79	4,991.69	4,603.68	4,205.18	79	499.17	460.37	420.52
				80	555.80	512.80	468.76
				81	613.47	565.24	517.00
				82	677.44	623.96	570.48
				83	748.75	690.03	630.25
				84	826.35	761.34	695.27
				85	912.35	839.99	767.63
				86	1,026.65	945.90	864.11
				87	1,155.64	1,063.36	972.12
				88	1,299.31	1,196.54	1,093.77
				89	1,461.85	1,356.98	1,230.09
				90	1,644.32	1,514.28	1,384.25
				91	1,849.86	1,703.05	1,556.23
				92	2,081.62	1,915.93	1,751.29
				93	2,341.69	2,156.07	1,970.46
				94	2,634.27	2,425.58	2,215.85
				95	2,963.55	2,728.65	2,493.75
				96	3,333.73	3,069.47	2,805.20
				97	3,750.06	3,453.28	3,155.46
				98	4,218.81	3,884.29	3,549.76
				99	4,746.30	4,369.82	3,993.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	283.14	272.66	251.68	18-39	28.31	27.27	25.17
40	283.14	272.66	251.68	40	28.31	27.27	25.17
41	293.63	283.14	262.17	41	29.36	28.31	26.22
42	304.12	293.63	272.66	42	30.41	29.36	27.27
43	314.60	304.12	283.14	43	31.46	30.41	28.31
44	325.09	314.60	293.63	44	32.51	31.46	29.36
45	335.58	325.09	304.12	45	33.56	32.51	30.41
46	356.55	335.58	314.60	46	35.65	33.56	31.46
47	367.04	346.06	325.09	47	36.70	34.61	32.51
48	377.52	356.55	335.58	48	37.75	35.65	33.56
49	398.50	377.52	346.06	49	39.85	37.75	34.61
50	408.98	388.01	356.55	50	40.90	38.80	35.65
51	419.47	398.50	367.04	51	41.95	39.85	36.70
52	440.44	419.47	388.01	52	44.04	41.95	38.80
53	461.42	429.96	398.50	53	46.14	43.00	39.85
54	471.90	440.44	408.98	54	47.19	44.04	40.90
55	492.88	461.42	429.96	55	49.29	46.14	43.00
56	524.34	492.88	450.93	56	52.43	49.29	45.09
57	566.28	524.34	482.39	57	56.63	52.43	48.24
58	597.74	555.80	513.85	58	59.77	55.58	51.39
59	639.69	597.74	545.31	59	63.97	59.77	54.53
60	681.64	629.20	576.77	60	68.16	62.92	57.68
61	734.07	681.64	618.72	61	73.41	68.16	61.87
62	786.51	734.07	671.15	62	78.65	73.41	67.12
63	838.94	786.51	723.58	63	83.89	78.65	72.36
64	901.86	838.94	776.02	64	90.19	83.89	77.60
65	964.78	901.86	838.94	65	96.48	90.19	83.89
66	1,048.67	985.75	912.35	66	104.87	98.58	91.23
67	1,143.05	1,069.65	985.75	67	114.31	106.96	98.58
68	1,247.92	1,164.03	1,069.65	68	124.79	116.40	106.96
69	1,352.79	1,258.41	1,164.03	69	135.28	125.84	116.40

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,478.63	1,373.76	1,258.41	70	147.86	137.38	125.84
71	1,625.44	1,510.09	1,384.25	71	162.54	151.01	138.42
72	1,793.23	1,667.39	1,531.06	72	179.32	166.74	153.11
73	1,981.99	1,835.18	1,688.36	73	198.20	183.52	168.84
74	2,181.24	2,023.94	1,866.64	74	218.12	202.39	186.66
75	2,401.46	2,233.68	2,055.40	75	240.15	223.37	205.54
76	2,705.58	2,516.82	2,317.57	76	270.56	251.68	231.76
77	3,041.15	2,831.42	2,611.20	77	304.12	283.14	261.12
78	3,418.68	3,187.97	2,946.77	78	341.87	318.80	294.68
79	3,838.15	3,586.46	3,324.30	79	383.81	358.65	332.43
80		4,037.39	3,743.77	80		403.74	374.38
81		4,519.78	4,194.69	81		451.98	419.47
82		5,054.61	4,698.06	82		505.46	469.81
83		5,662.84	5,264.34	83		566.28	526.43
84		6,333.99	5,893.55	84		633.40	589.35

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	346.06	325.09	304.12	18-39	34.61	32.51	30.41
40	346.06	325.09	304.12	40	34.61	32.51	30.41
41	356.55	335.58	314.60	41	35.65	33.56	31.46
42	367.04	346.06	325.09	42	36.70	34.61	32.51
43	388.01	367.04	335.58	43	38.80	36.70	33.56
44	398.50	377.52	346.06	44	39.85	37.75	34.61
45	408.98	388.01	356.55	45	40.90	38.80	35.65
46	429.96	408.98	377.52	46	43.00	40.90	37.75
47	440.44	419.47	388.01	47	44.04	41.95	38.80
48	461.42	429.96	398.50	48	46.14	43.00	39.85
49	471.90	450.93	419.47	49	47.19	45.09	41.95
50	492.88	461.42	429.96	50	49.29	46.14	43.00
51	513.85	482.39	450.93	51	51.39	48.24	45.09
52	534.82	503.36	461.42	52	53.48	50.34	46.14
53	555.80	524.34	482.39	53	55.58	52.43	48.24
54	587.26	545.31	503.36	54	58.73	54.53	50.34
55	608.23	566.28	524.34	55	60.82	56.63	52.43
56	650.18	608.23	555.80	56	65.02	60.82	55.58
57	692.12	650.18	597.74	57	69.21	65.02	59.77
58	734.07	692.12	639.69	58	73.41	69.21	63.97
59	786.51	734.07	681.64	59	78.65	73.41	68.16
60	838.94	786.51	734.07	60	83.89	78.65	73.41
61	901.86	849.43	786.51	61	90.19	84.94	78.65
62	964.78	901.86	838.94	62	96.48	90.19	83.89
63	1,038.19	975.27	901.86	63	103.82	97.53	90.19
64	1,122.08	1,048.67	964.78	64	112.21	104.87	96.48
65	1,205.97	1,122.08	1,038.19	65	120.60	112.21	103.82
66	1,310.84	1,226.95	1,132.57	66	131.08	122.69	113.26
67	1,426.20	1,331.82	1,237.44	67	142.62	133.18	123.74
68	1,541.55	1,447.17	1,352.79	68	154.16	144.72	135.28
69	1,677.88	1,573.01	1,468.14	69	167.79	157.30	146.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,824.69	1,719.82	1,604.47	70	182.47	171.98	160.45
71	2,013.45	1,898.10	1,772.26	71	201.35	189.81	177.23
72	2,223.19	2,097.35	1,961.02	72	222.32	209.73	196.10
73	2,443.41	2,307.08	2,160.27	73	244.34	230.71	216.03
74	2,695.09	2,537.79	2,380.49	74	269.51	253.78	238.05
75	2,978.23	2,810.45	2,632.17	75	297.82	281.04	263.22
76	3,334.78	3,146.02	2,946.77	76	333.48	314.60	294.68
77	3,722.79	3,513.06	3,292.84	77	372.28	351.31	329.28
78	4,163.23	3,922.04	3,680.84	78	416.32	392.20	368.08
79	4,656.11	4,393.94	4,121.29	79	465.61	439.39	412.13

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	419.47	398.50	367.04	18-39	41.95	39.85	36.70
40	419.47	398.50	367.04	40	41.95	39.85	36.70
41	440.44	408.98	377.52	41	44.04	40.90	37.75
42	450.93	429.96	398.50	42	45.09	43.00	39.85
43	471.90	440.44	408.98	43	47.19	44.04	40.90
44	492.88	461.42	429.96	44	49.29	46.14	43.00
45	513.85	482.39	440.44	45	51.39	48.24	44.04
46	534.82	503.36	461.42	46	53.48	50.34	46.14
47	555.80	524.34	482.39	47	55.58	52.43	48.24
48	576.77	534.82	492.88	48	57.68	53.48	49.29
49	597.74	555.80	513.85	49	59.77	55.58	51.39
50	618.72	576.77	534.82	50	61.87	57.68	53.48
51	639.69	597.74	555.80	51	63.97	59.77	55.58
52	671.15	629.20	576.77	52	67.12	62.92	57.68
53	692.12	650.18	597.74	53	69.21	65.02	59.77
54	713.10	671.15	618.72	54	71.31	67.12	61.87
55	744.56	692.12	639.69	55	74.46	69.21	63.97
56	796.99	744.56	681.64	56	79.70	74.46	68.16
57	849.43	796.99	734.07	57	84.94	79.70	73.41
58	912.35	849.43	786.51	58	91.23	84.94	78.65
59	975.27	912.35	838.94	59	97.53	91.23	83.89
60	1,048.67	975.27	901.86	60	104.87	97.53	90.19
61	1,132.57	1,048.67	964.78	61	113.26	104.87	96.48
62	1,216.46	1,132.57	1,038.19	62	121.65	113.26	103.82
63	1,310.84	1,216.46	1,111.59	63	131.08	121.65	111.16
64	1,415.71	1,310.84	1,195.49	64	141.57	131.08	119.55
65	1,520.58	1,405.22	1,279.38	65	152.06	140.52	127.94
66	1,656.90	1,531.06	1,394.74	66	165.69	153.11	139.47
67	1,803.72	1,667.39	1,520.58	67	180.37	166.74	152.06
68	1,961.02	1,814.21	1,667.39	68	196.10	181.42	166.74
69	2,139.29	1,981.99	1,814.21	69	213.93	198.20	181.42

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,328.06	2,160.27	1,981.99	70	232.81	216.03	198.20
71	2,569.25	2,380.49	2,181.24	71	256.93	238.05	218.12
72	2,820.93	2,611.20	2,401.46	72	282.09	261.12	240.15
73	3,114.56	2,883.85	2,642.66	73	311.46	288.39	264.27
74	3,429.16	3,177.48	2,915.31	74	342.92	317.75	291.53
75	3,775.23	3,492.08	3,208.94	75	377.52	349.21	320.89
76	4,194.69	3,901.07	3,596.95	76	419.47	390.11	359.70
77	4,656.11	4,352.00	4,037.39	77	465.61	435.20	403.74
78	5,180.45	4,855.36	4,530.27	78	518.04	485.54	453.03
79	5,746.73	5,411.16	5,075.58	79	574.67	541.12	507.56

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	534.82	513.85	482.39	18-39	53.48	51.39	48.24
40	534.82	513.85	482.39	40	53.48	51.39	48.24
41	555.80	534.82	503.36	41	55.58	53.48	50.34
42	587.26	555.80	524.34	42	58.73	55.58	52.43
43	608.23	576.77	545.31	43	60.82	57.68	54.53
44	629.20	597.74	566.28	44	62.92	59.77	56.63
45	660.66	629.20	587.26	45	66.07	62.92	58.73
46	692.12	660.66	618.72	46	69.21	66.07	61.87
47	723.58	681.64	639.69	47	72.36	68.16	63.97
48	755.05	713.10	671.15	48	75.50	71.31	67.12
49	786.51	744.56	692.12	49	78.65	74.46	69.21
50	817.97	776.02	723.58	50	81.80	77.60	72.36
51	849.43	807.48	755.05	51	84.94	80.75	75.50
52	891.37	838.94	776.02	52	89.14	83.89	77.60
53	922.83	870.40	807.48	53	92.28	87.04	80.75
54	964.78	901.86	838.94	54	96.48	90.19	83.89
55	1,006.73	943.81	870.40	55	100.67	94.38	87.04
56	1,080.13	1,006.73	933.32	56	108.01	100.67	93.33
57	1,153.54	1,080.13	996.24	57	115.35	108.01	99.62
58	1,237.44	1,153.54	1,059.16	58	123.74	115.35	105.92
59	1,321.33	1,226.95	1,132.57	59	132.13	122.69	113.26
60	1,415.71	1,310.84	1,205.97	60	141.57	131.08	120.60
61	1,520.58	1,405.22	1,289.87	61	152.06	140.52	128.99
62	1,625.44	1,510.09	1,394.74	62	162.54	151.01	139.47
63	1,751.29	1,625.44	1,489.12	63	175.13	162.54	148.91
64	1,877.13	1,740.80	1,604.47	64	187.71	174.08	160.45
65	2,013.45	1,866.64	1,719.82	65	201.35	186.66	171.98
66	2,170.75	2,023.94	1,877.13	66	217.08	202.39	187.71
67	2,338.54	2,191.73	2,044.91	67	233.85	219.17	204.49
68	2,516.82	2,380.49	2,233.68	68	251.68	238.05	223.37
69	2,716.06	2,579.74	2,443.41	69	271.61	257.97	244.34

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,925.80	2,799.96	2,663.63	70	292.58	280.00	266.36
71	3,229.92	3,083.10	2,925.80	71	322.99	308.31	292.58
72	3,555.00	3,387.22	3,219.43	72	355.50	338.72	321.94
73	3,922.04	3,733.28	3,544.52	73	392.20	373.33	354.45
74	4,331.02	4,121.29	3,901.07	74	433.10	412.13	390.11
75	4,771.47	4,530.27	4,289.08	75	477.15	453.03	428.91
76	5,316.78	5,033.63	4,750.49	76	531.68	503.36	475.05
77	5,914.52	5,589.43	5,264.34	77	591.45	558.94	526.43
78	6,585.67	6,218.64	5,841.11	78	658.57	621.86	584.11
79	7,330.23	6,900.27	6,470.32	79	733.02	690.03	647.03

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	408.98	388.01	367.04	18-39	40.90	38.80	36.70
40	408.98	388.01	367.04	40	40.90	38.80	36.70
41	419.47	398.50	377.52	41	41.95	39.85	37.75
42	429.96	408.98	388.01	42	43.00	40.90	38.80
43	450.93	429.96	398.50	43	45.09	43.00	39.85
44	461.42	440.44	408.98	44	46.14	44.04	40.90
45	471.90	450.93	419.47	45	47.19	45.09	41.95
46	482.39	461.42	429.96	46	48.24	46.14	43.00
47	503.36	471.90	440.44	47	50.34	47.19	44.04
48	513.85	492.88	461.42	48	51.39	49.29	46.14
49	534.82	503.36	471.90	49	53.48	50.34	47.19
50	545.31	513.85	482.39	50	54.53	51.39	48.24
51	566.28	534.82	492.88	51	56.63	53.48	49.29
52	576.77	545.31	513.85	52	57.68	54.53	51.39
53	597.74	566.28	524.34	53	59.77	56.63	52.43
54	608.23	576.77	545.31	54	60.82	57.68	54.53
55	629.20	597.74	555.80	55	62.92	59.77	55.58
56	660.66	629.20	587.26	56	66.07	62.92	58.73
57	702.61	660.66	618.72	57	70.26	66.07	61.87
58	744.56	702.61	650.18	58	74.46	70.26	65.02
59	786.51	734.07	681.64	59	78.65	73.41	68.16
60	828.45	776.02	713.10	60	82.85	77.60	71.31
61	880.89	828.45	765.53	61	88.09	82.85	76.55
62	943.81	880.89	807.48	62	94.38	88.09	80.75
63	1,006.73	943.81	870.40	63	100.67	94.38	87.04
64	1,069.65	996.24	922.83	64	106.96	99.62	92.28
65	1,143.05	1,069.65	985.75	65	114.31	106.96	98.58
66	1,226.95	1,143.05	1,059.16	66	122.69	114.31	105.92
67	1,321.33	1,237.44	1,143.05	67	132.13	123.74	114.31
68	1,426.20	1,331.82	1,237.44	68	142.62	133.18	123.74
69	1,541.55	1,436.68	1,331.82	69	154.16	143.67	133.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,656.90	1,552.04	1,436.68	70	165.69	155.20	143.67
71	1,814.21	1,698.85	1,573.01	71	181.42	169.89	157.30
72	1,992.48	1,866.64	1,730.31	72	199.25	186.66	173.03
73	2,191.73	2,044.91	1,898.10	73	219.17	204.49	189.81
74	2,401.46	2,244.16	2,086.86	74	240.15	224.42	208.69
75	2,632.17	2,464.38	2,286.11	75	263.22	246.44	228.61
76	2,957.26	2,768.50	2,569.25	76	295.73	276.85	256.93
77	3,324.30	3,104.07	2,883.85	77	332.43	310.41	288.39
78	3,733.28	3,492.08	3,250.89	78	373.33	349.21	325.09
79	4,194.69	3,922.04	3,649.38	79	419.47	392.20	364.94
80		4,414.92	4,100.31	80		441.49	410.03
81		4,907.79	4,561.73	81		490.78	456.17
82		5,474.08	5,086.07	82		547.41	508.61
83		6,092.79	5,662.84	83		609.28	566.28
84		6,784.92	6,302.53	84		678.49	630.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	513.85	482.39	440.44	18-39	51.39	48.24	44.04
40	513.85	482.39	440.44	40	51.39	48.24	44.04
41	524.34	492.88	450.93	41	52.43	49.29	45.09
42	545.31	503.36	461.42	42	54.53	50.34	46.14
43	555.80	524.34	482.39	43	55.58	52.43	48.24
44	576.77	534.82	492.88	44	57.68	53.48	49.29
45	587.26	545.31	503.36	45	58.73	54.53	50.34
46	608.23	566.28	524.34	46	60.82	56.63	52.43
47	618.72	576.77	534.82	47	61.87	57.68	53.48
48	639.69	597.74	555.80	48	63.97	59.77	55.58
49	650.18	608.23	566.28	49	65.02	60.82	56.63
50	671.15	629.20	587.26	50	67.12	62.92	58.73
51	692.12	650.18	608.23	51	69.21	65.02	60.82
52	713.10	671.15	618.72	52	71.31	67.12	61.87
53	734.07	692.12	639.69	53	73.41	69.21	63.97
54	755.05	713.10	660.66	54	75.50	71.31	66.07
55	776.02	734.07	681.64	55	77.60	73.41	68.16
56	817.97	776.02	723.58	56	81.80	77.60	72.36
57	870.40	817.97	755.05	57	87.04	81.80	75.50
58	922.83	859.91	796.99	58	92.28	85.99	79.70
59	975.27	912.35	849.43	59	97.53	91.23	84.94
60	1,038.19	964.78	891.37	60	103.82	96.48	89.14
61	1,101.11	1,027.70	954.29	61	110.11	102.77	95.43
62	1,174.51	1,101.11	1,017.21	62	117.45	110.11	101.72
63	1,258.41	1,174.51	1,080.13	63	125.84	117.45	108.01
64	1,342.30	1,247.92	1,153.54	64	134.23	124.79	115.35
65	1,426.20	1,331.82	1,226.95	65	142.62	133.18	122.69
66	1,541.55	1,436.68	1,331.82	66	154.16	143.67	133.18
67	1,667.39	1,552.04	1,436.68	67	166.74	155.20	143.67
68	1,803.72	1,677.88	1,552.04	68	180.37	167.79	155.20
69	1,950.53	1,824.69	1,688.36	69	195.05	182.47	168.84

Fractional Premiums (expressed as a percent of annual premium)

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

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

Exhibit VI

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,107.83	1,971.51	1,824.69	70	210.78	197.15	182.47
71	2,307.08	2,160.27	2,002.97	71	230.71	216.03	200.30
72	2,537.79	2,370.00	2,202.21	72	253.78	237.00	220.22
73	2,778.99	2,600.71	2,411.95	73	277.90	260.07	241.19
74	3,051.64	2,852.39	2,653.14	74	305.16	285.24	265.31
75	3,345.27	3,135.53	2,915.31	75	334.53	313.55	291.53
76	3,722.79	3,481.60	3,240.40	76	372.28	348.16	324.04
77	4,142.26	3,880.09	3,607.44	77	414.23	388.01	360.74
78	4,614.16	4,310.05	4,005.93	78	461.42	431.00	400.59
79	5,138.50	4,802.93	4,456.86	79	513.85	480.29	445.69

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	639.69	597.74	545.31	18-39	63.97	59.77	54.53
40	639.69	597.74	545.31	40	63.97	59.77	54.53
41	660.66	618.72	566.28	41	66.07	61.87	56.63
42	681.64	629.20	576.77	42	68.16	62.92	57.68
43	692.12	650.18	597.74	43	69.21	65.02	59.77
44	713.10	671.15	618.72	44	71.31	67.12	61.87
45	734.07	681.64	629.20	45	73.41	68.16	62.92
46	755.05	702.61	650.18	46	75.50	70.26	65.02
47	776.02	723.58	671.15	47	77.60	72.36	67.12
48	807.48	755.05	692.12	48	80.75	75.50	69.21
49	828.45	776.02	713.10	49	82.85	77.60	71.31
50	849.43	796.99	734.07	50	84.94	79.70	73.41
51	870.40	817.97	755.05	51	87.04	81.80	75.50
52	901.86	838.94	776.02	52	90.19	83.89	77.60
53	922.83	859.91	796.99	53	92.28	85.99	79.70
54	943.81	891.37	828.45	54	94.38	89.14	82.85
55	975.27	912.35	849.43	55	97.53	91.23	84.94
56	1,038.19	975.27	901.86	56	103.82	97.53	90.19
57	1,090.62	1,027.70	954.29	57	109.06	102.77	95.43
58	1,164.03	1,090.62	1,006.73	58	116.40	109.06	100.67
59	1,226.95	1,143.05	1,059.16	59	122.69	114.31	105.92
60	1,300.36	1,216.46	1,122.08	60	130.04	121.65	112.21
61	1,384.25	1,289.87	1,195.49	61	138.42	128.99	119.55
62	1,478.63	1,373.76	1,268.90	62	147.86	137.38	126.89
63	1,583.50	1,468.14	1,352.79	63	158.35	146.81	135.28
64	1,688.36	1,562.52	1,436.68	64	168.84	156.25	143.67
65	1,803.72	1,667.39	1,531.06	65	180.37	166.74	153.11
66	1,950.53	1,803.72	1,656.90	66	195.05	180.37	165.69
67	2,107.83	1,961.02	1,803.72	67	210.78	196.10	180.37
68	2,286.11	2,128.81	1,961.02	68	228.61	212.88	196.10
69	2,474.87	2,307.08	2,128.81	69	247.49	230.71	212.88

Fractional Premiums (expressed as a percent of annual premium)

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

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



Exhibit VI

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

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,674.12	2,495.84	2,307.08	70	267.41	249.58	230.71
71	2,925.80	2,726.55	2,516.82	71	292.58	272.66	251.68
72	3,208.94	2,978.23	2,747.53	72	320.89	297.82	274.75
73	3,513.06	3,261.38	2,999.21	73	351.31	326.14	299.92
74	3,838.15	3,555.00	3,271.86	74	383.81	355.50	327.19
75	4,205.18	3,890.58	3,575.98	75	420.52	389.06	357.60
76	4,656.11	4,331.02	3,995.45	76	465.61	433.10	399.54
77	5,148.99	4,802.93	4,456.86	77	514.90	480.29	445.69
78	5,694.30	5,337.75	4,970.71	78	569.43	533.77	497.07
79	6,302.53	5,925.01	5,547.48	79	630.25	592.50	554.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	828.45	786.51	734.07	18-39	82.85	78.65	73.41
40	828.45	786.51	734.07	40	82.85	78.65	73.41
41	859.91	817.97	765.53	41	85.99	81.80	76.55
42	891.37	838.94	786.51	42	89.14	83.89	78.65
43	922.83	870.40	817.97	43	92.28	87.04	81.80
44	954.29	901.86	849.43	44	95.43	90.19	84.94
45	985.75	933.32	880.89	45	98.58	93.33	88.09
46	1,017.21	964.78	912.35	46	101.72	96.48	91.23
47	1,059.16	1,006.73	943.81	47	105.92	100.67	94.38
48	1,090.62	1,038.19	975.27	48	109.06	103.82	97.53
49	1,132.57	1,069.65	1,006.73	49	113.26	106.96	100.67
50	1,174.51	1,111.59	1,048.67	50	117.45	111.16	104.87
51	1,205.97	1,143.05	1,069.65	51	120.60	114.31	106.96
52	1,237.44	1,174.51	1,101.11	52	123.74	117.45	110.11
53	1,268.90	1,205.97	1,132.57	53	126.89	120.60	113.26
54	1,310.84	1,237.44	1,153.54	54	131.08	123.74	115.35
55	1,342.30	1,268.90	1,185.00	55	134.23	126.89	118.50
56	1,415.71	1,331.82	1,247.92	56	141.57	133.18	124.79
57	1,499.60	1,405.22	1,310.84	57	149.96	140.52	131.08
58	1,583.50	1,478.63	1,373.76	58	158.35	147.86	137.38
59	1,677.88	1,562.52	1,447.17	59	167.79	156.25	144.72
60	1,772.26	1,646.42	1,520.58	60	177.23	164.64	152.06
61	1,887.61	1,751.29	1,614.96	61	188.76	175.13	161.50
62	2,002.97	1,866.64	1,719.82	62	200.30	186.66	171.98
63	2,128.81	1,981.99	1,835.18	63	212.88	198.20	183.52
64	2,265.14	2,107.83	1,950.53	64	226.51	210.78	195.05
65	2,411.95	2,244.16	2,076.37	65	241.19	224.42	207.64
66	2,579.74	2,411.95	2,244.16	66	257.97	241.19	224.42
67	2,758.01	2,600.71	2,432.92	67	275.80	260.07	243.29
68	2,957.26	2,799.96	2,642.66	68	295.73	280.00	264.27
69	3,166.99	3,009.69	2,852.39	69	316.70	300.97	285.24

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VI**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,387.22	3,240.40	3,093.59	70	338.72	324.04	309.36
71	3,712.31	3,544.52	3,376.73	71	371.23	354.45	337.67
72	4,058.37	3,869.61	3,680.84	72	405.84	386.96	368.08
73	4,446.38	4,236.64	4,016.42	73	444.64	423.66	401.64
74	4,865.85	4,624.65	4,383.46	74	486.58	462.47	438.35
75	5,327.26	5,054.61	4,781.95	75	532.73	505.46	478.20
76	5,904.03	5,589.43	5,274.83	76	590.40	558.94	527.48
77	6,554.21	6,187.18	5,809.65	77	655.42	618.72	580.97
78	7,267.31	6,837.35	6,407.40	78	726.73	683.74	640.74
79	8,064.30	7,571.42	7,068.06	79	806.43	757.14	706.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	252.37	238.35	224.33	18-39	25.24	23.84	22.43
40	252.37	238.35	224.33	40	25.24	23.84	22.43
41	266.39	252.37	238.35	41	26.64	25.24	23.84
42	266.39	252.37	238.35	42	26.64	25.24	23.84
43	280.42	266.39	252.37	43	28.04	26.64	25.24
44	294.44	280.42	252.37	44	29.44	28.04	25.24
45	294.44	280.42	266.39	45	29.44	28.04	26.64
46	308.46	294.44	266.39	46	30.85	29.44	26.64
47	322.48	308.46	280.42	47	32.25	30.85	28.04
48	322.48	308.46	294.44	48	32.25	30.85	29.44
49	336.50	322.48	294.44	49	33.65	32.25	29.44
50	350.52	336.50	308.46	50	35.05	33.65	30.85
51	364.54	350.52	322.48	51	36.45	35.05	32.25
52	392.58	378.56	350.52	52	39.26	37.86	35.05
53	420.62	392.58	364.54	53	42.06	39.26	36.45
54	434.64	406.60	378.56	54	43.46	40.66	37.86
55	462.69	434.64	406.60	55	46.27	43.46	40.66
56	490.73	462.69	420.62	56	49.07	46.27	42.06
57	518.77	490.73	448.66	57	51.88	49.07	44.87
58	560.83	518.77	476.71	58	56.08	51.88	47.67
59	588.87	546.81	490.73	59	58.89	54.68	49.07
60	630.93	574.85	518.77	60	63.09	57.49	51.88
61	687.02	630.93	560.83	61	68.70	63.09	56.08
62	729.08	673.00	602.89	62	72.91	67.30	60.29
63	799.18	729.08	658.98	63	79.92	72.91	65.90
64	855.27	785.16	715.06	64	85.53	78.52	71.51
65	925.37	855.27	771.14	65	92.54	85.53	77.11
66	1,009.50	925.37	841.25	66	100.95	92.54	84.12
67	1,107.64	1,009.50	911.35	67	110.76	100.95	91.13
68	1,205.79	1,093.62	981.45	68	120.58	109.36	98.15
69	1,317.95	1,191.77	1,065.58	69	131.80	119.18	106.56

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,444.14	1,303.93	1,163.72	70	144.41	130.39	116.37
71	1,598.37	1,444.14	1,275.89	71	159.84	144.41	127.59
72	1,780.64	1,598.37	1,402.08	72	178.06	159.84	140.21
73	1,976.93	1,766.62	1,542.28	73	197.69	176.66	154.23
74	2,201.26	1,948.89	1,696.51	74	220.13	194.89	169.65
75	2,439.61	2,159.20	1,864.76	75	243.96	215.92	186.48
76	2,720.03	2,397.55	2,075.07	76	272.00	239.76	207.51
77	3,042.51	2,691.99	2,327.45	77	304.25	269.20	232.74
78	3,407.05	3,000.44	2,593.84	78	340.70	300.04	259.38
79	3,799.63	3,350.96	2,888.28	79	379.96	335.10	288.83
80		3,743.54	3,224.78	80	424.83	374.35	322.48
81		4,136.13	3,561.28	81	469.70	413.61	356.13
82		4,570.77	3,939.84	82	520.17	457.08	393.98
83		5,061.50	4,360.46	83	574.85	506.15	436.05
84		5,594.29	4,823.14	84	635.14	559.43	482.31
				85	702.44	618.32	534.19
				86	790.77	696.83	601.49
				87	890.32	783.76	677.20
				88	1,001.08	880.50	761.33
				89	1,125.87	991.27	856.67
				90	1,274.49	1,114.65	963.23
				91	1,424.51	1,254.86	1,083.81
				92	1,602.57	1,410.49	1,218.40
				93	1,803.07	1,587.15	1,371.23
				94	2,028.81	1,784.84	1,542.28
				95	2,281.18	2,009.18	1,735.77
				96	2,567.20	2,260.15	1,951.69
				97	2,888.28	2,541.97	2,195.65
				98	3,248.61	2,860.24	2,470.46
				99	3,653.81	3,216.36	2,778.92

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	322.48	308.46	280.42	18-39	32.25	30.85	28.04
40	322.48	308.46	280.42	40	32.25	30.85	28.04
41	336.50	322.48	294.44	41	33.65	32.25	29.44
42	336.50	322.48	294.44	42	33.65	32.25	29.44
43	350.52	336.50	308.46	43	35.05	33.65	30.85
44	364.54	350.52	322.48	44	36.45	35.05	32.25
45	378.56	350.52	322.48	45	37.86	35.05	32.25
46	392.58	364.54	336.50	46	39.26	36.45	33.65
47	392.58	378.56	350.52	47	39.26	37.86	35.05
48	406.60	378.56	350.52	48	40.66	37.86	35.05
49	420.62	392.58	364.54	49	42.06	39.26	36.45
50	434.64	406.60	378.56	50	43.46	40.66	37.86
51	448.66	420.62	392.58	51	44.87	42.06	39.26
52	476.71	448.66	406.60	52	47.67	44.87	40.66
53	504.75	462.69	420.62	53	50.47	46.27	42.06
54	518.77	490.73	448.66	54	51.88	49.07	44.87
55	546.81	504.75	462.69	55	54.68	50.47	46.27
56	588.87	546.81	490.73	56	58.89	54.68	49.07
57	616.91	574.85	532.79	57	61.69	57.49	53.28
58	658.98	616.91	560.83	58	65.90	61.69	56.08
59	715.06	658.98	602.89	59	71.51	65.90	60.29
60	757.12	701.04	644.96	60	75.71	70.10	64.50
61	813.20	757.12	701.04	61	81.32	75.71	70.10
62	883.31	827.23	757.12	62	88.33	82.72	75.71
63	953.41	897.33	827.23	63	95.34	89.73	82.72
64	1,037.54	967.43	897.33	64	103.75	96.74	89.73
65	1,121.66	1,051.56	981.45	65	112.17	105.16	98.15
66	1,219.81	1,149.70	1,065.58	66	121.98	114.97	106.56
67	1,317.95	1,247.85	1,163.72	67	131.80	124.78	116.37
68	1,430.12	1,345.99	1,261.87	68	143.01	134.60	126.19
69	1,542.28	1,458.16	1,374.04	69	154.23	145.82	137.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,668.47	1,584.35	1,486.20	70	166.85	158.43	148.62
71	1,864.76	1,766.62	1,668.47	71	186.48	176.66	166.85
72	2,075.07	1,976.93	1,864.76	72	207.51	197.69	186.48
73	2,299.41	2,201.26	2,089.09	73	229.94	220.13	208.91
74	2,565.80	2,453.63	2,327.45	74	256.58	245.36	232.74
75	2,860.24	2,734.05	2,607.86	75	286.02	273.40	260.79
76	3,182.71	3,042.51	2,902.30	76	318.27	304.25	290.23
77	3,547.25	3,393.03	3,238.80	77	354.73	339.30	323.88
78	3,967.88	3,799.63	3,617.36	78	396.79	379.96	361.74
79	4,416.54	4,220.25	4,023.96	79	441.65	422.03	402.40
				80	492.13	471.10	448.66
				81	544.01	520.17	496.34
				82	601.49	574.85	548.21
				83	671.59	636.54	607.10
				84	734.69	715.06	670.19
				85	811.80	776.75	741.70
				86	914.15	874.90	835.64
				87	1,027.72	984.26	939.39
				88	1,156.71	1,106.24	1,057.17
				89	1,301.13	1,245.04	1,188.96
				90	1,463.77	1,400.67	1,337.58
				91	1,646.04	1,575.93	1,508.63
				92	1,852.14	1,772.23	1,692.31
				93	2,083.49	1,993.75	1,904.02
				94	2,344.27	2,243.32	2,140.97
				95	2,637.31	2,523.74	2,408.77
				96	2,966.79	2,837.80	2,710.21
				97	3,336.94	3,192.53	3,049.52
				98	3,754.76	3,592.12	3,429.48
				99	4,223.06	4,040.79	3,858.52

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	364.54	350.52	322.48	18-39	36.45	35.05	32.25
40	364.54	350.52	322.48	40	36.45	35.05	32.25
41	378.56	364.54	336.50	41	37.86	36.45	33.65
42	392.58	378.56	350.52	42	39.26	37.86	35.05
43	406.60	392.58	364.54	43	40.66	39.26	36.45
44	420.62	406.60	378.56	44	42.06	40.66	37.86
45	434.64	420.62	392.58	45	43.46	42.06	39.26
46	462.69	434.64	406.60	46	46.27	43.46	40.66
47	476.71	448.66	420.62	47	47.67	44.87	42.06
48	490.73	462.69	434.64	48	49.07	46.27	43.46
49	518.77	490.73	448.66	49	51.88	49.07	44.87
50	532.79	504.75	462.69	50	53.28	50.47	46.27
51	546.81	518.77	476.71	51	54.68	51.88	47.67
52	574.85	532.79	490.73	52	57.49	53.28	49.07
53	588.87	546.81	504.75	53	58.89	54.68	50.47
54	616.91	574.85	518.77	54	61.69	57.49	51.88
55	630.93	588.87	532.79	55	63.09	58.89	53.28
56	673.00	630.93	574.85	56	67.30	63.09	57.49
57	729.08	673.00	602.89	57	72.91	67.30	60.29
58	785.16	715.06	644.96	58	78.52	71.51	64.50
59	841.25	771.14	701.04	59	84.12	77.11	70.10
60	897.33	827.23	743.10	60	89.73	82.72	74.31
61	981.45	897.33	813.20	61	98.15	89.73	81.32
62	1,079.60	981.45	883.31	62	107.96	98.15	88.33
63	1,177.74	1,065.58	953.41	63	117.77	106.56	95.34
64	1,275.89	1,163.72	1,037.54	64	127.59	116.37	103.75
65	1,402.08	1,275.89	1,135.68	65	140.21	127.59	113.57
66	1,514.24	1,374.04	1,219.81	66	151.42	137.40	121.98
67	1,640.43	1,486.20	1,317.95	67	164.04	148.62	131.80
68	1,780.64	1,598.37	1,416.10	68	178.06	159.84	141.61
69	1,920.85	1,724.55	1,528.26	69	192.08	172.46	152.83

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,075.07	1,864.76	1,640.43	70	207.51	186.48	164.04
71	2,299.41	2,075.07	1,836.72	71	229.94	207.51	183.67
72	2,551.78	2,299.41	2,047.03	72	255.18	229.94	204.70
73	2,832.20	2,551.78	2,271.36	73	283.22	255.18	227.14
74	3,140.65	2,846.22	2,537.76	74	314.07	284.62	253.78
75	3,477.15	3,154.67	2,832.20	75	347.72	315.47	283.22
76	3,869.73	3,519.21	3,154.67	76	386.97	351.92	315.47
77	4,318.40	3,925.81	3,519.21	77	431.84	392.58	351.92
78	4,809.12	4,374.48	3,925.81	78	480.91	437.45	392.58
79	5,355.93	4,865.21	4,374.48	79	535.59	486.52	437.45
				80	597.28	542.60	487.92
				81	658.98	598.69	538.40
				82	729.08	663.18	595.88
				83	804.79	731.88	657.57
				84	888.92	807.60	727.68
				85	981.45	891.72	801.99
				86	1,104.84	1,003.89	902.94
				87	1,242.24	1,128.67	1,040.34
				88	1,397.87	1,270.28	1,142.69
				89	1,573.13	1,428.72	1,285.70
				90	1,769.42	1,608.18	1,445.54
				91	1,990.95	1,808.68	1,626.41
				92	2,239.12	2,034.41	1,829.71
				93	2,519.53	2,288.19	2,058.25
				94	2,833.60	2,574.21	2,316.23
				95	3,188.32	2,896.69	2,605.06
				96	3,586.51	3,258.43	2,930.34
				97	4,033.77	3,665.03	3,296.28
				98	4,538.52	4,123.51	3,708.49
				99	5,106.36	4,639.47	4,172.58

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	434.64	420.62	392.58	18-39	43.46	42.06	39.26
40	434.64	420.62	392.58	40	43.46	42.06	39.26
41	448.66	434.64	406.60	41	44.87	43.46	40.66
42	476.71	448.66	420.62	42	47.67	44.87	42.06
43	490.73	462.69	434.64	43	49.07	46.27	43.46
44	504.75	476.71	448.66	44	50.47	47.67	44.87
45	532.79	504.75	462.69	45	53.28	50.47	46.27
46	546.81	518.77	476.71	46	54.68	51.88	47.67
47	574.85	532.79	490.73	47	57.49	53.28	49.07
48	602.89	560.83	504.75	48	60.29	56.08	50.47
49	616.91	574.85	532.79	49	61.69	57.49	53.28
50	644.96	602.89	546.81	50	64.50	60.29	54.68
51	673.00	616.91	560.83	51	67.30	61.69	56.08
52	701.04	644.96	588.87	52	70.10	64.50	58.89
53	729.08	673.00	616.91	53	72.91	67.30	61.69
54	757.12	701.04	630.93	54	75.71	70.10	63.09
55	785.16	729.08	658.98	55	78.52	72.91	65.90
56	841.25	785.16	715.06	56	84.12	78.52	71.51
57	911.35	841.25	771.14	57	91.13	84.12	77.11
58	981.45	911.35	827.23	58	98.15	91.13	82.72
59	1,065.58	981.45	897.33	59	106.56	98.15	89.73
60	1,149.70	1,065.58	967.43	60	114.97	106.56	96.74
61	1,247.85	1,149.70	1,051.56	61	124.78	114.97	105.16
62	1,374.04	1,261.87	1,135.68	62	137.40	126.19	113.57
63	1,500.22	1,374.04	1,233.83	63	150.02	137.40	123.38
64	1,626.41	1,486.20	1,331.97	64	162.64	148.62	133.20
65	1,780.64	1,612.39	1,444.14	65	178.06	161.24	144.41
66	1,906.82	1,738.58	1,570.33	66	190.68	173.86	157.03
67	2,047.03	1,878.78	1,696.51	67	204.70	187.88	169.65
68	2,187.24	2,018.99	1,836.72	68	218.72	201.90	183.67
69	2,341.47	2,173.22	1,990.95	69	234.15	217.32	199.09

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,509.72	2,341.47	2,159.20	70	250.97	234.15	215.92
71	2,804.15	2,607.86	2,397.55	71	280.42	260.79	239.76
72	3,126.63	2,902.30	2,663.95	72	312.66	290.23	266.39
73	3,477.15	3,224.78	2,958.38	73	347.72	322.48	295.84
74	3,883.75	3,589.32	3,280.86	74	388.38	358.93	328.09
75	4,332.42	3,995.92	3,645.40	75	433.24	399.59	364.54
76	4,823.14	4,444.58	4,066.02	76	482.31	444.46	406.60
77	5,369.95	4,949.33	4,528.71	77	537.00	494.93	452.87
78	5,986.87	5,524.18	5,047.48	78	598.69	552.42	504.75
79	6,673.89	6,155.12	5,622.33	79	667.39	615.51	562.23
				80	743.10	685.62	626.73
				81	820.21	755.72	691.22
				82	905.74	834.24	762.73
				83	1,001.08	922.57	842.65
				84	1,104.84	1,017.91	929.58
				85	1,219.81	1,123.06	1,026.32
				86	1,372.63	1,264.67	1,155.31
				87	1,545.09	1,421.71	1,299.73
				88	1,737.17	1,599.77	1,462.37
				89	1,954.50	1,814.29	1,644.64
				90	2,198.46	2,024.60	1,850.74
				91	2,473.26	2,276.97	2,080.68
				92	2,783.12	2,561.59	2,341.47
				93	3,130.84	2,882.67	2,634.50
				94	3,522.02	3,243.00	2,962.59
				95	3,962.27	3,648.20	3,334.14
				96	4,457.20	4,103.88	3,750.56
				97	5,013.83	4,617.04	4,218.85
				98	5,640.55	5,193.29	4,746.03
				99	6,345.80	5,842.45	5,339.11

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	378.56	364.54	336.50	18-39	37.86	36.45	33.65
40	378.56	364.54	336.50	40	37.86	36.45	33.65
41	392.58	378.56	350.52	41	39.26	37.86	35.05
42	406.60	392.58	364.54	42	40.66	39.26	36.45
43	420.62	406.60	378.56	43	42.06	40.66	37.86
44	434.64	420.62	392.58	44	43.46	42.06	39.26
45	448.66	434.64	406.60	45	44.87	43.46	40.66
46	476.71	448.66	420.62	46	47.67	44.87	42.06
47	490.73	462.69	434.64	47	49.07	46.27	43.46
48	504.75	476.71	448.66	48	50.47	47.67	44.87
49	532.79	504.75	462.69	49	53.28	50.47	46.27
50	546.81	518.77	476.71	50	54.68	51.88	47.67
51	560.83	532.79	490.73	51	56.08	53.28	49.07
52	588.87	560.83	518.77	52	58.89	56.08	51.88
53	616.91	574.85	532.79	53	61.69	57.49	53.28
54	630.93	588.87	546.81	54	63.09	58.89	54.68
55	658.98	616.91	574.85	55	65.90	61.69	57.49
56	701.04	658.98	602.89	56	70.10	65.90	60.29
57	757.12	701.04	644.96	57	75.71	70.10	64.50
58	799.18	743.10	687.02	58	79.92	74.31	68.70
59	855.27	799.18	729.08	59	85.53	79.92	72.91
60	911.35	841.25	771.14	60	91.13	84.12	77.11
61	981.45	911.35	827.23	61	98.15	91.13	82.72
62	1,051.56	981.45	897.33	62	105.16	98.15	89.73
63	1,121.66	1,051.56	967.43	63	112.17	105.16	96.74
64	1,205.79	1,121.66	1,037.54	64	120.58	112.17	103.75
65	1,289.91	1,205.79	1,121.66	65	128.99	120.58	112.17
66	1,402.08	1,317.95	1,219.81	66	140.21	131.80	121.98
67	1,528.26	1,430.12	1,317.95	67	152.83	143.01	131.80
68	1,668.47	1,556.31	1,430.12	68	166.85	155.63	143.01
69	1,808.68	1,682.49	1,556.31	69	180.87	168.25	155.63

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,976.93	1,836.72	1,682.49	70	197.69	183.67	168.25
71	2,173.22	2,018.99	1,850.74	71	217.32	201.90	185.07
72	2,397.55	2,229.30	2,047.03	72	239.76	222.93	204.70
73	2,649.93	2,453.63	2,257.34	73	264.99	245.36	225.73
74	2,916.32	2,706.01	2,495.70	74	291.63	270.60	249.57
75	3,210.76	2,986.42	2,748.07	75	321.08	298.64	274.81
76	3,617.36	3,364.98	3,098.59	76	361.74	336.50	309.86
77	4,066.02	3,785.61	3,491.17	77	406.60	378.56	349.12
78	4,570.77	4,262.31	3,939.84	78	457.08	426.23	393.98
79	5,131.60	4,795.10	4,444.58	79	513.16	479.51	444.46
80		5,398.00	5,005.41	80		539.80	500.54
81		6,042.95	5,608.31	81		604.30	560.83
82		6,758.01	6,281.30	82		675.80	628.13
83		7,571.21	7,038.43	83		757.12	703.84
84		8,468.54	7,879.67	84		846.85	787.97

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	462.69	434.64	406.60	18-39	46.27	43.46	40.66
40	462.69	434.64	406.60	40	46.27	43.46	40.66
41	476.71	448.66	420.62	41	47.67	44.87	42.06
42	490.73	462.69	434.64	42	49.07	46.27	43.46
43	518.77	490.73	448.66	43	51.88	49.07	44.87
44	532.79	504.75	462.69	44	53.28	50.47	46.27
45	546.81	518.77	476.71	45	54.68	51.88	47.67
46	574.85	546.81	504.75	46	57.49	54.68	50.47
47	588.87	560.83	518.77	47	58.89	56.08	51.88
48	616.91	574.85	532.79	48	61.69	57.49	53.28
49	630.93	602.89	560.83	49	63.09	60.29	56.08
50	658.98	616.91	574.85	50	65.90	61.69	57.49
51	687.02	644.96	602.89	51	68.70	64.50	60.29
52	715.06	673.00	616.91	52	71.51	67.30	61.69
53	743.10	701.04	644.96	53	74.31	70.10	64.50
54	785.16	729.08	673.00	54	78.52	72.91	67.30
55	813.20	757.12	701.04	55	81.32	75.71	70.10
56	869.29	813.20	743.10	56	86.93	81.32	74.31
57	925.37	869.29	799.18	57	92.54	86.93	79.92
58	981.45	925.37	855.27	58	98.15	92.54	85.53
59	1,051.56	981.45	911.35	59	105.16	98.15	91.13
60	1,121.66	1,051.56	981.45	60	112.17	105.16	98.15
61	1,205.79	1,135.68	1,051.56	61	120.58	113.57	105.16
62	1,289.91	1,205.79	1,121.66	62	128.99	120.58	112.17
63	1,388.06	1,303.93	1,205.79	63	138.81	130.39	120.58
64	1,500.22	1,402.08	1,289.91	64	150.02	140.21	128.99
65	1,612.39	1,500.22	1,388.06	65	161.24	150.02	138.81
66	1,752.60	1,640.43	1,514.24	66	175.26	164.04	151.42
67	1,906.82	1,780.64	1,654.45	67	190.68	178.06	165.45
68	2,061.05	1,934.87	1,808.68	68	206.11	193.49	180.87
69	2,243.32	2,103.12	1,962.91	69	224.33	210.31	196.29

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,439.61	2,299.41	2,145.18	70	243.96	229.94	214.52
71	2,691.99	2,537.76	2,369.51	71	269.20	253.78	236.95
72	2,972.40	2,804.15	2,621.88	72	297.24	280.42	262.19
73	3,266.84	3,084.57	2,888.28	73	326.68	308.46	288.83
74	3,603.34	3,393.03	3,182.71	74	360.33	339.30	318.27
75	3,981.90	3,757.57	3,519.21	75	398.19	375.76	351.92
76	4,458.60	4,206.23	3,939.84	76	445.86	420.62	393.98
77	4,977.37	4,696.96	4,402.52	77	497.74	469.70	440.25
78	5,566.24	5,243.77	4,921.29	78	556.62	524.38	492.13
79	6,225.22	5,874.70	5,510.16	79	622.52	587.47	551.02

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	560.83	532.79	490.73	18-39	56.08	53.28	49.07
40	560.83	532.79	490.73	40	56.08	53.28	49.07
41	588.87	546.81	504.75	41	58.89	54.68	50.47
42	602.89	574.85	532.79	42	60.29	57.49	53.28
43	630.93	588.87	546.81	43	63.09	58.89	54.68
44	658.98	616.91	574.85	44	65.90	61.69	57.49
45	687.02	644.96	588.87	45	68.70	64.50	58.89
46	715.06	673.00	616.91	46	71.51	67.30	61.69
47	743.10	701.04	644.96	47	74.31	70.10	64.50
48	771.14	715.06	658.98	48	77.11	71.51	65.90
49	799.18	743.10	687.02	49	79.92	74.31	68.70
50	827.23	771.14	715.06	50	82.72	77.11	71.51
51	855.27	799.18	743.10	51	85.53	79.92	74.31
52	897.33	841.25	771.14	52	89.73	84.12	77.11
53	925.37	869.29	799.18	53	92.54	86.93	79.92
54	953.41	897.33	827.23	54	95.34	89.73	82.72
55	995.47	925.37	855.27	55	99.55	92.54	85.53
56	1,065.58	995.47	911.35	56	106.56	99.55	91.13
57	1,135.68	1,065.58	981.45	57	113.57	106.56	98.15
58	1,219.81	1,135.68	1,051.56	58	121.98	113.57	105.16
59	1,303.93	1,219.81	1,121.66	59	130.39	121.98	112.17
60	1,402.08	1,303.93	1,205.79	60	140.21	130.39	120.58
61	1,514.24	1,402.08	1,289.91	61	151.42	140.21	128.99
62	1,626.41	1,514.24	1,388.06	62	162.64	151.42	138.81
63	1,752.60	1,626.41	1,486.20	63	175.26	162.64	148.62
64	1,892.80	1,752.60	1,598.37	64	189.28	175.26	159.84
65	2,033.01	1,878.78	1,710.53	65	203.30	187.88	171.05
66	2,215.28	2,047.03	1,864.76	66	221.53	204.70	186.48
67	2,411.57	2,229.30	2,033.01	67	241.16	222.93	203.30
68	2,621.88	2,425.59	2,229.30	68	262.19	242.56	222.93
69	2,860.24	2,649.93	2,425.59	69	286.02	264.99	242.56

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,112.61	2,888.28	2,649.93	70	311.26	288.83	264.99
71	3,435.09	3,182.71	2,916.32	71	343.51	318.27	291.63
72	3,771.59	3,491.17	3,210.76	72	377.16	349.12	321.08
73	4,164.17	3,855.71	3,533.23	73	416.42	385.57	353.32
74	4,584.79	4,248.29	3,897.77	74	458.48	424.83	389.78
75	5,047.48	4,668.92	4,290.35	75	504.75	466.89	429.04
76	5,608.31	5,215.73	4,809.12	76	560.83	521.57	480.91
77	6,225.22	5,818.62	5,398.00	77	622.52	581.86	539.80
78	6,926.26	6,491.62	6,056.97	78	692.63	649.16	605.70
79	7,683.38	7,234.72	6,786.05	79	768.34	723.47	678.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	715.06	687.02	644.96	18-39	71.51	68.70	64.50
40	715.06	687.02	644.96	40	71.51	68.70	64.50
41	743.10	715.06	673.00	41	74.31	71.51	67.30
42	785.16	743.10	701.04	42	78.52	74.31	70.10
43	813.20	771.14	729.08	43	81.32	77.11	72.91
44	841.25	799.18	757.12	44	84.12	79.92	75.71
45	883.31	841.25	785.16	45	88.33	84.12	78.52
46	925.37	883.31	827.23	46	92.54	88.33	82.72
47	967.43	911.35	855.27	47	96.74	91.13	85.53
48	1,009.50	953.41	897.33	48	100.95	95.34	89.73
49	1,051.56	995.47	925.37	49	105.16	99.55	92.54
50	1,093.62	1,037.54	967.43	50	109.36	103.75	96.74
51	1,135.68	1,079.60	1,009.50	51	113.57	107.96	100.95
52	1,191.77	1,121.66	1,037.54	52	119.18	112.17	103.75
53	1,233.83	1,163.72	1,079.60	53	123.38	116.37	107.96
54	1,289.91	1,205.79	1,121.66	54	128.99	120.58	112.17
55	1,345.99	1,261.87	1,163.72	55	134.60	126.19	116.37
56	1,444.14	1,345.99	1,247.85	56	144.41	134.60	124.78
57	1,542.28	1,444.14	1,331.97	57	154.23	144.41	133.20
58	1,654.45	1,542.28	1,416.10	58	165.45	154.23	141.61
59	1,766.62	1,640.43	1,514.24	59	176.66	164.04	151.42
60	1,892.80	1,752.60	1,612.39	60	189.28	175.26	161.24
61	2,033.01	1,878.78	1,724.55	61	203.30	187.88	172.46
62	2,173.22	2,018.99	1,864.76	62	217.32	201.90	186.48
63	2,341.47	2,173.22	1,990.95	63	234.15	217.32	199.09
64	2,509.72	2,327.45	2,145.18	64	250.97	232.74	214.52
65	2,691.99	2,495.70	2,299.41	65	269.20	249.57	229.94
66	2,902.30	2,706.01	2,509.72	66	290.23	270.60	250.97
67	3,126.63	2,930.34	2,734.05	67	312.66	293.03	273.40
68	3,364.98	3,182.71	2,986.42	68	336.50	318.27	298.64
69	3,631.38	3,449.11	3,266.84	69	363.14	344.91	326.68

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,911.79	3,743.54	3,561.28	70	391.18	374.35	356.13
71	4,318.40	4,122.11	3,911.79	71	431.84	412.21	391.18
72	4,753.04	4,528.71	4,304.38	72	475.30	452.87	430.44
73	5,243.77	4,991.39	4,739.02	73	524.38	499.14	473.90
74	5,790.58	5,510.16	5,215.73	74	579.06	551.02	521.57
75	6,379.45	6,056.97	5,734.49	75	637.94	605.70	573.45
76	7,108.53	6,729.97	6,351.41	76	710.85	673.00	635.14
77	7,907.71	7,473.07	7,038.43	77	790.77	747.31	703.84
78	8,805.04	8,314.32	7,809.57	78	880.50	831.43	780.96
79	9,800.52	9,225.67	8,650.81	79	980.05	922.57	865.08

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	546.81	518.77	490.73	18-39	54.68	51.88	49.07
40	546.81	518.77	490.73	40	54.68	51.88	49.07
41	560.83	532.79	504.75	41	56.08	53.28	50.47
42	574.85	546.81	518.77	42	57.49	54.68	51.88
43	602.89	574.85	532.79	43	60.29	57.49	53.28
44	616.91	588.87	546.81	44	61.69	58.89	54.68
45	630.93	602.89	560.83	45	63.09	60.29	56.08
46	644.96	616.91	574.85	46	64.50	61.69	57.49
47	673.00	630.93	588.87	47	67.30	63.09	58.89
48	687.02	658.98	616.91	48	68.70	65.90	61.69
49	715.06	673.00	630.93	49	71.51	67.30	63.09
50	729.08	687.02	644.96	50	72.91	68.70	64.50
51	757.12	715.06	658.98	51	75.71	71.51	65.90
52	771.14	729.08	687.02	52	77.11	72.91	68.70
53	799.18	757.12	701.04	53	79.92	75.71	70.10
54	813.20	771.14	729.08	54	81.32	77.11	72.91
55	841.25	799.18	743.10	55	84.12	79.92	74.31
56	883.31	841.25	785.16	56	88.33	84.12	78.52
57	939.39	883.31	827.23	57	93.94	88.33	82.72
58	995.47	939.39	869.29	58	99.55	93.94	86.93
59	1,051.56	981.45	911.35	59	105.16	98.15	91.13
60	1,107.64	1,037.54	953.41	60	110.76	103.75	95.34
61	1,177.74	1,107.64	1,023.52	61	117.77	110.76	102.35
62	1,261.87	1,177.74	1,079.60	62	126.19	117.77	107.96
63	1,345.99	1,261.87	1,163.72	63	134.60	126.19	116.37
64	1,430.12	1,331.97	1,233.83	64	143.01	133.20	123.38
65	1,528.26	1,430.12	1,317.95	65	152.83	143.01	131.80
66	1,640.43	1,528.26	1,416.10	66	164.04	152.83	141.61
67	1,766.62	1,654.45	1,528.26	67	176.66	165.45	152.83
68	1,906.82	1,780.64	1,654.45	68	190.68	178.06	165.45
69	2,061.05	1,920.85	1,780.64	69	206.11	192.08	178.06

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,215.28	2,075.07	1,920.85	70	221.53	207.51	192.08
71	2,425.59	2,271.36	2,103.12	71	242.56	227.14	210.31
72	2,663.95	2,495.70	2,313.43	72	266.39	249.57	231.34
73	2,930.34	2,734.05	2,537.76	73	293.03	273.40	253.78
74	3,210.76	3,000.44	2,790.13	74	321.08	300.04	279.01
75	3,519.21	3,294.88	3,056.53	75	351.92	329.49	305.65
76	3,953.86	3,701.48	3,435.09	76	395.39	370.15	343.51
77	4,444.58	4,150.15	3,855.71	77	444.46	415.01	385.57
78	4,991.39	4,668.92	4,346.44	78	499.14	466.89	434.64
79	5,608.31	5,243.77	4,879.23	79	560.83	524.38	487.92
80		5,902.74	5,482.12	80		590.27	548.21
81		6,561.72	6,099.03	81		656.17	609.90
82		7,318.84	6,800.07	82		731.88	680.01
83		8,146.07	7,571.21	83		814.61	757.12
84		9,071.44	8,426.48	84		907.14	842.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	687.02	644.96	588.87	18-39	68.70	64.50	58.89
40	687.02	644.96	588.87	40	68.70	64.50	58.89
41	701.04	658.98	602.89	41	70.10	65.90	60.29
42	729.08	673.00	616.91	42	72.91	67.30	61.69
43	743.10	701.04	644.96	43	74.31	70.10	64.50
44	771.14	715.06	658.98	44	77.11	71.51	65.90
45	785.16	729.08	673.00	45	78.52	72.91	67.30
46	813.20	757.12	701.04	46	81.32	75.71	70.10
47	827.23	771.14	715.06	47	82.72	77.11	71.51
48	855.27	799.18	743.10	48	85.53	79.92	74.31
49	869.29	813.20	757.12	49	86.93	81.32	75.71
50	897.33	841.25	785.16	50	89.73	84.12	78.52
51	925.37	869.29	813.20	51	92.54	86.93	81.32
52	953.41	897.33	827.23	52	95.34	89.73	82.72
53	981.45	925.37	855.27	53	98.15	92.54	85.53
54	1,009.50	953.41	883.31	54	100.95	95.34	88.33
55	1,037.54	981.45	911.35	55	103.75	98.15	91.13
56	1,093.62	1,037.54	967.43	56	109.36	103.75	96.74
57	1,163.72	1,093.62	1,009.50	57	116.37	109.36	100.95
58	1,233.83	1,149.70	1,065.58	58	123.38	114.97	106.56
59	1,303.93	1,219.81	1,135.68	59	130.39	121.98	113.57
60	1,388.06	1,289.91	1,191.77	60	138.81	128.99	119.18
61	1,472.18	1,374.04	1,275.89	61	147.22	137.40	127.59
62	1,570.33	1,472.18	1,360.01	62	157.03	147.22	136.00
63	1,682.49	1,570.33	1,444.14	63	168.25	157.03	144.41
64	1,794.66	1,668.47	1,542.28	64	179.47	166.85	154.23
65	1,906.82	1,780.64	1,640.43	65	190.68	178.06	164.04
66	2,061.05	1,920.85	1,780.64	66	206.11	192.08	178.06
67	2,229.30	2,075.07	1,920.85	67	222.93	207.51	192.08
68	2,411.57	2,243.32	2,075.07	68	241.16	224.33	207.51
69	2,607.86	2,439.61	2,257.34	69	260.79	243.96	225.73

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,818.17	2,635.90	2,439.61	70	281.82	263.59	243.96
71	3,084.57	2,888.28	2,677.97	71	308.46	288.83	267.80
72	3,393.03	3,168.69	2,944.36	72	339.30	316.87	294.44
73	3,715.50	3,477.15	3,224.78	73	371.55	347.72	322.48
74	4,080.04	3,813.65	3,547.25	74	408.00	381.36	354.73
75	4,472.62	4,192.21	3,897.77	75	447.26	419.22	389.78
76	4,977.37	4,654.89	4,332.42	76	497.74	465.49	433.24
77	5,538.20	5,187.68	4,823.14	77	553.82	518.77	482.31
78	6,169.14	5,762.54	5,355.93	78	616.91	576.25	535.59
79	6,870.18	6,421.51	5,958.83	79	687.02	642.15	595.88

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	855.27	799.18	729.08	18-39	85.53	79.92	72.91
40	855.27	799.18	729.08	40	85.53	79.92	72.91
41	883.31	827.23	757.12	41	88.33	82.72	75.71
42	911.35	841.25	771.14	42	91.13	84.12	77.11
43	925.37	869.29	799.18	43	92.54	86.93	79.92
44	953.41	897.33	827.23	44	95.34	89.73	82.72
45	981.45	911.35	841.25	45	98.15	91.13	84.12
46	1,009.50	939.39	869.29	46	100.95	93.94	86.93
47	1,037.54	967.43	897.33	47	103.75	96.74	89.73
48	1,079.60	1,009.50	925.37	48	107.96	100.95	92.54
49	1,107.64	1,037.54	953.41	49	110.76	103.75	95.34
50	1,135.68	1,065.58	981.45	50	113.57	106.56	98.15
51	1,163.72	1,093.62	1,009.50	51	116.37	109.36	100.95
52	1,205.79	1,121.66	1,037.54	52	120.58	112.17	103.75
53	1,233.83	1,149.70	1,065.58	53	123.38	114.97	106.56
54	1,261.87	1,191.77	1,107.64	54	126.19	119.18	110.76
55	1,303.93	1,219.81	1,135.68	55	130.39	121.98	113.57
56	1,388.06	1,303.93	1,205.79	56	138.81	130.39	120.58
57	1,458.16	1,374.04	1,275.89	57	145.82	137.40	127.59
58	1,556.31	1,458.16	1,345.99	58	155.63	145.82	134.60
59	1,640.43	1,528.26	1,416.10	59	164.04	152.83	141.61
60	1,738.58	1,626.41	1,500.22	60	173.86	162.64	150.02
61	1,850.74	1,724.55	1,598.37	61	185.07	172.46	159.84
62	1,976.93	1,836.72	1,696.51	62	197.69	183.67	169.65
63	2,117.14	1,962.91	1,808.68	63	211.71	196.29	180.87
64	2,257.34	2,089.09	1,920.85	64	225.73	208.91	192.08
65	2,411.57	2,229.30	2,047.03	65	241.16	222.93	204.70
66	2,607.86	2,411.57	2,215.28	66	260.79	241.16	221.53
67	2,818.17	2,621.88	2,411.57	67	281.82	262.19	241.16
68	3,056.53	2,846.22	2,621.88	68	305.65	284.62	262.19
69	3,308.90	3,084.57	2,846.22	69	330.89	308.46	284.62

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,575.30	3,336.94	3,084.57	70	357.53	333.69	308.46
71	3,911.79	3,645.40	3,364.98	71	391.18	364.54	336.50
72	4,290.35	3,981.90	3,673.44	72	429.04	398.19	367.34
73	4,696.96	4,360.46	4,009.94	73	469.70	436.05	400.99
74	5,131.60	4,753.04	4,374.48	74	513.16	475.30	437.45
75	5,622.33	5,201.70	4,781.08	75	562.23	520.17	478.11
76	6,225.22	5,790.58	5,341.91	76	622.52	579.06	534.19
77	6,884.20	6,421.51	5,958.83	77	688.42	642.15	595.88
78	7,613.28	7,136.57	6,645.84	78	761.33	713.66	664.58
79	8,426.48	7,921.73	7,416.99	79	842.65	792.17	741.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,107.64	1,051.56	981.45	18-39	110.76	105.16	98.15
40	1,107.64	1,051.56	981.45	40	110.76	105.16	98.15
41	1,149.70	1,093.62	1,023.52	41	114.97	109.36	102.35
42	1,191.77	1,121.66	1,051.56	42	119.18	112.17	105.16
43	1,233.83	1,163.72	1,093.62	43	123.38	116.37	109.36
44	1,275.89	1,205.79	1,135.68	44	127.59	120.58	113.57
45	1,317.95	1,247.85	1,177.74	45	131.80	124.78	117.77
46	1,360.01	1,289.91	1,219.81	46	136.00	128.99	121.98
47	1,416.10	1,345.99	1,261.87	47	141.61	134.60	126.19
48	1,458.16	1,388.06	1,303.93	48	145.82	138.81	130.39
49	1,514.24	1,430.12	1,345.99	49	151.42	143.01	134.60
50	1,570.33	1,486.20	1,402.08	50	157.03	148.62	140.21
51	1,612.39	1,528.26	1,430.12	51	161.24	152.83	143.01
52	1,654.45	1,570.33	1,472.18	52	165.45	157.03	147.22
53	1,696.51	1,612.39	1,514.24	53	169.65	161.24	151.42
54	1,752.60	1,654.45	1,542.28	54	175.26	165.45	154.23
55	1,794.66	1,696.51	1,584.35	55	179.47	169.65	158.43
56	1,892.80	1,780.64	1,668.47	56	189.28	178.06	166.85
57	2,004.97	1,878.78	1,752.60	57	200.50	187.88	175.26
58	2,117.14	1,976.93	1,836.72	58	211.71	197.69	183.67
59	2,243.32	2,089.09	1,934.87	59	224.33	208.91	193.49
60	2,369.51	2,201.26	2,033.01	60	236.95	220.13	203.30
61	2,523.74	2,341.47	2,159.20	61	252.37	234.15	215.92
62	2,677.97	2,495.70	2,299.41	62	267.80	249.57	229.94
63	2,846.22	2,649.93	2,453.63	63	284.62	264.99	245.36
64	3,028.49	2,818.17	2,607.86	64	302.85	281.82	260.79
65	3,224.78	3,000.44	2,776.11	65	322.48	300.04	277.61
66	3,449.11	3,224.78	3,000.44	66	344.91	322.48	300.04
67	3,687.46	3,477.15	3,252.82	67	368.75	347.72	325.28
68	3,953.86	3,743.54	3,533.23	68	395.39	374.35	353.32
69	4,234.27	4,023.96	3,813.65	69	423.43	402.40	381.36

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit VII**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	4,528.71	4,332.42	4,136.13	70	452.87	433.24	413.61
71	4,963.35	4,739.02	4,514.69	71	496.34	473.90	451.47
72	5,426.04	5,173.66	4,921.29	72	542.60	517.37	492.13
73	5,944.81	5,664.39	5,369.95	73	594.48	566.44	537.00
74	6,505.64	6,183.16	5,860.68	74	650.56	618.32	586.07
75	7,122.55	6,758.01	6,393.47	75	712.26	675.80	639.35
76	7,893.69	7,473.07	7,052.45	76	789.37	747.31	705.24
77	8,762.98	8,272.25	7,767.51	77	876.30	827.23	776.75
78	9,716.39	9,141.54	8,566.69	78	971.64	914.15	856.67
79	10,781.97	10,122.99	9,450.00	79	1,078.20	1,012.30	945.00

Fractional Premiums (expressed as a percent of annual premium)

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

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

**BRIGHTHOUSE LIFE INSURANCE COMPANY**

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

**Supplement to the Actuarial Memorandum for the  
LTC4 Tax-Qualified Nursing Facility Only Product**

**November 2017**

**Product**

**Nursing Facility Insurance  
Annual 5% Compound Benefit Inflation Rider  
Annual 5% Simple Benefit Inflation Rider  
Nonforfeiture Benefit Rider**

**Form Number**

**H-LTC4JFQ15, et al.  
H-5AICFO  
H-5AISFO  
H-NF3-10**

**1. Purpose of Filing**

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

**2. Demonstration of Compliance with Reg. 89.83**

*89.83 (a):* This subsection requires no action.

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

*89.83 (c): Revision of Current Rates*

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

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

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

On August 17, 2016, the company requested a rate increase of 53.8%. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 33.7% at this time. This level is comprised of the remainder of the 2016 request.

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

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

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

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

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

**Supplement to the Actuarial Memorandum for the  
LTC4 Tax-Qualified 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 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

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

**Table 1: Commission Scales by Duration**

Duration	Commission Percentage
1	63% - 92%
2-7	5% - 15%
8+	0% - 15%

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

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

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

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

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

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

**Attachment 1**  
**Brighthouse Life Insurance Company**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC4 Tax-Qualified 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	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	816,366	239,519	29.3%	573	1,401,757	411,271	29.3%	4.4%	1.7171
	2005	848,384	388,258	45.8%	533	1,394,003	637,958	45.8%	4.4%	1.6431
	2006	857,764	701,921	81.8%	516	1,348,724	1,103,681	81.8%	4.4%	1.5724
	2007	836,092	32,357	3.9%	504	1,258,036	48,687	3.9%	4.4%	1.5047
	2008	812,105	458,905	56.5%	486	1,169,324	660,763	56.5%	4.4%	1.4399
	2009	779,141	881,987	113.2%	468	1,073,551	1,215,257	113.2%	4.4%	1.3779
	2010	739,138	574,378	77.7%	448	974,575	757,335	77.7%	4.3%	1.3185
	2011	729,866	893,575	122.4%	426	920,909	1,127,469	122.4%	4.3%	1.2618
	2012	745,727	1,754,193	235.2%	408	900,404	2,118,044	235.2%	4.3%	1.2074
	2013	722,130	750,813	104.0%	388	834,365	867,506	104.0%	4.2%	1.1554
2014	695,245	1,020,047	146.7%	364	768,710	1,127,833	146.7%	4.1%	1.1057	
2015	698,345	1,602,118	229.4%	334	740,662	1,699,201	229.4%	4.0%	1.0606	
2016	684,558	1,288,598	188.2%	307	698,115	1,314,117	188.2%	4.0%	1.0198	
Projected Future Experience	2017	698,418	1,494,632	214.0%	288	684,856	1,465,607	214.0%	4.0%	0.9806
	2018	702,350	1,549,065	220.6%	269	662,222	1,460,561	220.6%	4.0%	0.9429
	2019	644,705	1,578,577	244.9%	250	584,491	1,431,141	244.9%	4.0%	0.9066
	2020	586,615	1,582,942	269.8%	230	511,372	1,379,903	269.8%	4.0%	0.8717
	2021	530,060	1,569,197	296.0%	211	444,298	1,315,308	296.0%	4.0%	0.8382
	2022	475,631	1,539,564	323.7%	192	383,342	1,240,836	323.7%	4.0%	0.8060
	2023	423,914	1,495,743	352.8%	174	328,519	1,159,152	352.8%	4.0%	0.7750
	2024	375,401	1,438,839	383.3%	157	279,734	1,072,166	383.3%	4.0%	0.7452
	2025	330,429	1,373,594	415.7%	141	236,753	984,181	415.7%	4.0%	0.7165
	2026	289,168	1,301,014	449.9%	125	199,220	896,325	449.9%	4.0%	0.6889
	2027	251,613	1,229,269	488.6%	111	166,680	814,324	488.6%	4.0%	0.6624
	2028	217,662	1,164,312	534.9%	98	138,644	741,628	534.9%	4.0%	0.6370
	2029	187,184	1,097,271	586.2%	86	114,644	672,043	586.2%	4.0%	0.6125
	2030	160,016	1,026,647	641.6%	75	94,236	604,604	641.6%	4.0%	0.5889
	2031	135,974	953,670	701.4%	65	76,997	540,026	701.4%	4.0%	0.5663
	2032	114,850	878,059	764.5%	56	62,534	478,087	764.5%	4.0%	0.5445
	2033	96,421	801,413	831.2%	48	50,480	419,572	831.2%	4.0%	0.5235
	2034	80,456	722,885	898.5%	40	40,502	363,903	898.5%	4.0%	0.5034
	2035	66,721	649,669	973.7%	34	32,296	314,467	973.7%	4.0%	0.4840
	2036	54,987	581,098	1056.8%	29	25,592	270,458	1056.8%	4.0%	0.4654
	2037	45,033	516,311	1146.5%	24	20,154	231,062	1146.5%	4.0%	0.4475
	2038	36,655	455,516	1242.7%	20	15,773	196,014	1242.7%	4.0%	0.4303
	2039	29,651	396,547	1337.4%	17	12,268	164,076	1337.4%	4.0%	0.4138
	2040	23,839	342,311	1435.9%	14	9,484	136,187	1435.9%	4.0%	0.3978
	2041	19,050	292,976	1537.9%	11	7,287	112,077	1537.9%	4.0%	0.3825
	2042	15,133	246,802	1630.9%	9	5,566	90,782	1630.9%	4.0%	0.3678
	2043	11,953	206,226	1725.4%	7	4,227	72,939	1725.4%	4.0%	0.3537
	2044	9,388	168,984	1800.0%	6	3,193	57,468	1800.0%	4.0%	0.3401
2045	7,334	136,468	1860.8%	5	2,398	44,625	1860.8%	4.0%	0.3270	
2046	5,697	108,332	1901.6%	4	1,791	34,062	1901.6%	4.0%	0.3144	
2047	4,400	84,716	1925.4%	3	1,330	25,612	1925.4%	4.0%	0.3023	
2048	3,378	65,008	1924.4%	2	982	18,898	1924.4%	4.0%	0.2907	
2049	2,577	49,237	1910.4%	2	720	13,763	1910.4%	4.0%	0.2795	
2050	1,952	36,767	1883.1%	2	525	9,882	1883.1%	4.0%	0.2688	
2051	1,468	27,237	1855.5%	1	379	7,039	1855.5%	4.0%	0.2584	
2052	1,094	20,070	1833.8%	1	272	4,987	1833.8%	4.0%	0.2485	
2053	809	14,655	1812.0%	1	193	3,502	1812.0%	4.0%	0.2389	
2054	592	10,777	1820.6%	1	136	2,476	1820.6%	4.0%	0.2297	
2055	429	7,811	1820.5%	0	95	1,725	1820.5%	4.0%	0.2209	
2056	308	5,634	1829.3%	0	65	1,197	1829.3%	4.0%	0.2124	
	Past	13,615,071	10,938,630	80.3%	8,725	20,539,279	13,752,258	67.0%		
	Future	6,643,317	27,219,846	409.7%	2,809	5,204,252	18,852,664	362.3%		
	Lifetime	20,258,388	38,158,476	188.4%	11,534	25,743,531	32,604,923	126.7%		

**Attachment 1**  
**Brighthouse Life Insurance Company**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with 33.7% Increase**  
**LTC4 Tax-Qualified 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	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	816,366	239,519	29.3%	573	1,401,757	411,271	29.3%	4.4%	1.7171
	2005	848,384	388,258	45.8%	533	1,394,003	637,958	45.8%	4.4%	1.6431
	2006	857,764	701,921	81.8%	516	1,348,724	1,103,681	81.8%	4.4%	1.5724
	2007	836,092	32,357	3.9%	504	1,258,036	48,687	3.9%	4.4%	1.5047
	2008	812,105	458,905	56.5%	486	1,169,324	660,763	56.5%	4.4%	1.4399
	2009	779,141	881,987	113.2%	468	1,073,551	1,215,257	113.2%	4.4%	1.3779
	2010	739,138	574,378	77.7%	448	974,575	757,335	77.7%	4.3%	1.3185
	2011	729,866	893,575	122.4%	426	920,909	1,127,469	122.4%	4.3%	1.2618
	2012	745,727	1,754,193	235.2%	408	900,404	2,118,044	235.2%	4.3%	1.2074
	2013	722,130	750,813	104.0%	388	834,365	867,506	104.0%	4.2%	1.1554
2014	695,245	1,020,047	146.7%	364	768,710	1,127,833	146.7%	4.1%	1.1057	
2015	698,345	1,602,118	229.4%	334	740,662	1,699,201	229.4%	4.0%	1.0606	
2016	684,558	1,288,598	188.2%	307	698,115	1,314,117	188.2%	4.0%	1.0198	
Projected Future Experience	2017	698,418	1,494,632	214.0%	288	684,856	1,465,607	214.0%	4.0%	0.9806
	2018	794,401	1,524,292	191.9%	266	749,014	1,437,203	191.9%	4.0%	0.9429
	2019	824,594	1,526,805	185.2%	247	747,578	1,384,204	185.2%	4.0%	0.9066
	2020	750,295	1,531,028	204.1%	228	654,057	1,334,647	204.1%	4.0%	0.8717
	2021	677,959	1,517,733	223.9%	209	568,268	1,272,171	223.9%	4.0%	0.8382
	2022	608,343	1,489,072	244.8%	191	490,304	1,200,141	244.8%	4.0%	0.8060
	2023	542,196	1,446,688	266.8%	173	420,184	1,121,136	266.8%	4.0%	0.7750
	2024	480,147	1,391,651	289.8%	155	357,786	1,037,003	289.8%	4.0%	0.7452
	2025	422,627	1,328,546	314.4%	139	302,812	951,904	314.4%	4.0%	0.7165
	2026	369,853	1,258,346	340.2%	124	254,807	866,929	340.2%	4.0%	0.6889
	2027	321,819	1,188,954	369.4%	110	213,187	787,617	369.4%	4.0%	0.6624
	2028	278,395	1,126,127	404.5%	97	177,329	717,305	404.5%	4.0%	0.6370
	2029	239,413	1,061,285	443.3%	85	146,633	650,003	443.3%	4.0%	0.6125
	2030	204,665	992,977	485.2%	74	120,530	584,776	485.2%	4.0%	0.5889
	2031	173,914	922,393	530.4%	64	98,481	522,315	530.4%	4.0%	0.5663
	2032	146,896	849,262	578.1%	55	79,982	462,408	578.1%	4.0%	0.5445
	2033	123,325	775,129	628.5%	47	64,566	405,811	628.5%	4.0%	0.5235
	2034	102,905	699,177	679.4%	40	51,803	351,968	679.4%	4.0%	0.5034
	2035	85,337	628,362	736.3%	34	41,307	304,154	736.3%	4.0%	0.4840
	2036	70,329	562,040	799.2%	28	32,733	261,588	799.2%	4.0%	0.4654
	2037	57,599	499,378	867.0%	24	25,777	223,484	867.0%	4.0%	0.4475
	2038	46,882	440,577	939.8%	20	20,174	189,586	939.8%	4.0%	0.4303
	2039	37,925	383,541	1011.3%	16	15,692	158,695	1011.3%	4.0%	0.4138
	2040	30,491	331,084	1085.8%	13	12,131	131,721	1085.8%	4.0%	0.3978
	2041	24,365	283,367	1163.0%	11	9,321	108,401	1163.0%	4.0%	0.3825
	2042	19,355	238,707	1233.3%	9	7,120	87,804	1233.3%	4.0%	0.3678
	2043	15,288	199,462	1304.7%	7	5,407	70,547	1304.7%	4.0%	0.3537
	2044	12,008	163,442	1361.1%	6	4,084	55,584	1361.1%	4.0%	0.3401
2045	9,380	131,992	1407.1%	5	3,067	43,162	1407.1%	4.0%	0.3270	
2046	7,286	104,779	1438.0%	4	2,291	32,945	1438.0%	4.0%	0.3144	
2047	5,628	81,938	1456.0%	3	1,701	24,772	1456.0%	4.0%	0.3023	
2048	4,321	62,876	1455.2%	2	1,256	18,278	1455.2%	4.0%	0.2907	
2049	3,296	47,622	1444.6%	2	921	13,311	1444.6%	4.0%	0.2795	
2050	2,497	35,562	1424.0%	2	671	9,558	1424.0%	4.0%	0.2688	
2051	1,877	26,343	1403.2%	1	485	6,808	1403.2%	4.0%	0.2584	
2052	1,400	19,412	1386.7%	1	348	4,824	1386.7%	4.0%	0.2485	
2053	1,034	14,174	1370.2%	1	247	3,387	1370.2%	4.0%	0.2389	
2054	757	10,424	1376.7%	1	174	2,395	1376.7%	4.0%	0.2297	
2055	549	7,555	1376.7%	0	121	1,669	1376.7%	4.0%	0.2209	
2056	394	5,449	1383.3%	0	84	1,157	1383.3%	4.0%	0.2124	
	Past	13,615,071	10,938,630	80.3%	8,725	20,539,279	13,752,258	67.0%		
	Future	8,198,164	26,402,184	322.0%	2,783	6,367,288	18,306,976	287.5%		
	Lifetime	21,813,235	37,340,814	171.2%	11,508	26,906,567	32,059,235	119.2%		

**Attachment 2**  
**Brighthouse Life Insurance Company**  
**Nationwide Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC4 Tax-Qualified 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	1998	18,243	0	0.0%	0.0%	40,792	0	0.0%	0.0%	4.4%	2.2361
	1999	431,084	0	0.0%	0.0%	922,425	0	0.0%	0.0%	4.4%	2.1398
	2000	847,812	0	0.0%	0.0%	1,736,011	0	0.0%	0.0%	4.4%	2.0476
	2001	898,101	2,679	0.3%	0.1%	1,759,793	5,249	0.3%	0.1%	4.4%	1.9595
	2002	862,152	47,430	5.5%	1.6%	1,616,606	88,934	5.5%	1.6%	4.4%	1.8751
	2003	838,614	112,363	13.4%	4.2%	1,504,756	201,618	13.4%	3.9%	4.4%	1.7943
	2004	812,519	103,556	12.7%	5.6%	1,395,151	177,813	12.7%	5.3%	4.4%	1.7171
	2005	862,821	95,703	11.1%	6.5%	1,417,726	157,253	11.1%	6.1%	4.4%	1.6431
	2006	838,737	103,190	12.3%	7.3%	1,318,806	162,253	12.3%	6.8%	4.4%	1.5724
	2007	831,530	73,931	8.9%	7.4%	1,251,172	111,241	8.9%	7.0%	4.4%	1.5047
	2008	804,144	549,240	68.3%	13.5%	1,157,860	790,832	68.3%	12.0%	4.4%	1.4399
	2009	769,624	571,991	74.3%	18.8%	1,060,437	788,126	74.3%	16.4%	4.4%	1.3779
	2010	725,318	671,638	92.6%	24.4%	956,354	885,575	92.6%	20.9%	4.3%	1.3185
	2011	736,558	718,959	97.6%	29.7%	929,353	907,147	97.6%	25.1%	4.3%	1.2618
	2012	750,999	790,149	105.2%	34.8%	906,769	954,039	105.2%	29.1%	4.3%	1.2074
	2013	714,619	896,713	125.5%	40.3%	825,688	1,036,083	125.5%	33.3%	4.2%	1.1554
2014	705,778	1,115,223	158.0%	47.0%	780,356	1,233,066	158.0%	38.3%	4.1%	1.1057	
2015	696,436	1,143,673	164.2%	53.2%	738,638	1,212,975	164.2%	42.9%	4.0%	1.0606	
2016	691,353	1,334,348	193.0%	60.2%	705,044	1,360,773	193.0%	47.9%	4.0%	1.0198	
Projected Future Experience	2017	712,960	1,528,848	214.4%	67.8%	699,115	1,499,159	214.4%	53.3%	4.0%	0.9806
	2018	686,104	1,749,766	255.0%	76.2%	646,905	1,649,795	255.0%	59.1%	4.0%	0.9429
	2019	627,121	1,839,111	293.3%	84.8%	568,549	1,667,341	293.3%	64.9%	4.0%	0.9066
	2020	569,147	1,655,526	290.9%	91.9%	496,144	1,443,176	290.9%	69.7%	4.0%	0.8717
	2021	512,893	1,662,804	324.2%	99.0%	429,909	1,393,770	324.2%	74.3%	4.0%	0.8382
	2022	458,955	1,646,441	358.7%	105.8%	369,902	1,326,975	358.7%	78.6%	4.0%	0.8060
	2023	407,934	1,629,821	399.5%	112.5%	316,136	1,263,058	399.5%	82.8%	4.0%	0.7750
	2024	360,280	1,598,091	443.6%	119.1%	268,466	1,190,835	443.6%	86.7%	4.0%	0.7452
	2025	316,294	1,552,891	491.0%	125.5%	226,625	1,112,648	491.0%	90.3%	4.0%	0.7165
	2026	276,084	1,496,339	542.0%	131.6%	190,206	1,030,892	542.0%	93.7%	4.0%	0.6889
	2027	239,600	1,431,451	597.4%	137.5%	158,722	948,258	597.4%	96.9%	4.0%	0.6624
	2028	206,729	1,363,196	659.4%	143.1%	131,679	868,310	659.4%	99.8%	4.0%	0.6370
	2029	177,318	1,294,565	730.1%	148.4%	108,602	792,880	730.1%	102.4%	4.0%	0.6125
	2030	151,194	1,225,118	810.3%	153.6%	89,040	721,486	810.3%	104.9%	4.0%	0.5889
	2031	128,157	1,153,771	900.3%	158.4%	72,570	653,335	900.3%	107.1%	4.0%	0.5663
	2032	107,988	1,079,950	1000.1%	163.0%	58,797	588,013	1000.1%	109.2%	4.0%	0.5445
	2033	90,450	1,003,877	1109.9%	167.3%	47,354	525,570	1109.9%	111.0%	4.0%	0.5235
	2034	75,307	926,051	1229.7%	171.3%	37,910	466,178	1229.7%	112.6%	4.0%	0.5034
	2035	62,319	847,615	1360.1%	175.1%	30,165	410,281	1360.1%	114.1%	4.0%	0.4840
	2036	51,256	770,734	1503.7%	178.4%	23,856	358,719	1503.7%	115.3%	4.0%	0.4654
	2037	41,899	696,512	1662.3%	181.5%	18,751	311,706	1662.3%	116.5%	4.0%	0.4475
	2038	34,043	625,794	1838.2%	184.3%	14,649	269,286	1838.2%	117.4%	4.0%	0.4303
	2039	27,492	558,595	2031.9%	186.9%	11,375	231,125	2031.9%	118.3%	4.0%	0.4138
	2040	22,066	494,830	2242.5%	189.1%	8,779	196,867	2242.5%	119.0%	4.0%	0.3978
	2041	17,603	434,987	2471.1%	191.1%	6,734	166,402	2471.1%	119.6%	4.0%	0.3825
	2042	13,960	379,069	2715.5%	192.8%	5,135	139,434	2715.5%	120.1%	4.0%	0.3678
	2043	11,006	327,357	2974.3%	194.4%	3,893	115,781	2974.3%	120.5%	4.0%	0.3537
	2044	8,629	279,989	3244.8%	195.7%	2,934	95,219	3244.8%	120.9%	4.0%	0.3401
	2045	6,726	236,968	3523.3%	196.8%	2,199	77,489	3523.3%	121.2%	4.0%	0.3270
	2046	5,211	198,309	3805.4%	197.7%	1,639	62,353	3805.4%	121.4%	4.0%	0.3144
2047	4,013	164,076	4089.0%	198.5%	1,213	49,605	4089.0%	121.6%	4.0%	0.3023	
2048	3,070	134,141	4369.7%	199.1%	892	38,995	4369.7%	121.7%	4.0%	0.2907	
2049	2,332	108,393	4648.1%	199.6%	652	30,298	4648.1%	121.8%	4.0%	0.2795	
2050	1,758	86,625	4928.1%	200.0%	472	23,282	4928.1%	121.9%	4.0%	0.2688	
2051	1,314	68,549	5216.9%	200.3%	340	17,716	5216.9%	122.0%	4.0%	0.2584	
2052	974	53,813	5527.8%	200.6%	242	13,372	5527.8%	122.0%	4.0%	0.2485	
2053	714	41,949	5872.8%	200.8%	171	10,023	5872.8%	122.1%	4.0%	0.2389	
2054	519	32,527	6269.5%	201.0%	119	7,473	6269.5%	122.1%	4.0%	0.2297	
2055	373	25,140	6739.7%	201.1%	82	5,554	6739.7%	122.1%	4.0%	0.2209	
2056	266	19,355	7288.0%	201.2%	56	4,111	7288.0%	122.1%	4.0%	0.2124	
	Past	13,836,443	8,330,785	60.2%		21,023,739	10,072,978	47.9%			
	Future	6,422,058	32,422,946	504.9%		5,050,981	21,776,771	431.1%			
	Lifetime	20,258,501	40,753,731	201.2%		26,074,719	31,849,750	122.1%			



**Attachment 2**  
**Brighthouse Life Insurance Company**  
**Nationwide Written Premium and Paid Claim Experience Projections with 33.7% Increase**  
**LTC4 Tax-Qualified 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	1998	18,243	0	0.0%	0.0%	40,792	0	0.0%	0.0%	4.4%	2.2361
	1999	431,084	0	0.0%	0.0%	922,425	0	0.0%	0.0%	4.4%	2.1398
	2000	847,812	0	0.0%	0.0%	1,736,011	0	0.0%	0.0%	4.4%	2.0476
	2001	898,101	2,679	0.3%	0.1%	1,759,793	5,249	0.3%	0.1%	4.4%	1.9595
	2002	862,152	47,430	5.5%	1.6%	1,616,606	88,934	5.5%	1.6%	4.4%	1.8751
	2003	838,614	112,363	13.4%	4.2%	1,504,756	201,618	13.4%	3.9%	4.4%	1.7943
	2004	812,519	103,556	12.7%	5.6%	1,395,151	177,813	12.7%	5.3%	4.4%	1.7171
	2005	862,821	95,703	11.1%	6.5%	1,417,726	157,253	11.1%	6.1%	4.4%	1.6431
	2006	838,737	103,190	12.3%	7.3%	1,318,806	162,253	12.3%	6.8%	4.4%	1.5724
	2007	831,530	73,931	8.9%	7.4%	1,251,172	111,241	8.9%	7.0%	4.4%	1.5047
	2008	804,144	549,240	68.3%	13.5%	1,157,860	790,832	68.3%	12.0%	4.4%	1.4399
	2009	769,624	571,991	74.3%	18.8%	1,060,437	788,126	74.3%	16.4%	4.4%	1.3779
	2010	725,318	671,638	92.6%	24.4%	956,354	885,575	92.6%	20.9%	4.3%	1.3185
	2011	736,558	718,959	97.6%	29.7%	929,353	907,147	97.6%	25.1%	4.3%	1.2618
	2012	750,999	790,149	105.2%	34.8%	906,769	954,039	105.2%	29.1%	4.3%	1.2074
	2013	714,619	896,713	125.5%	40.3%	825,688	1,036,083	125.5%	33.3%	4.2%	1.1554
2014	705,778	1,115,223	158.0%	47.0%	780,356	1,233,066	158.0%	38.3%	4.1%	1.1057	
2015	696,436	1,143,673	164.2%	53.2%	738,638	1,212,975	164.2%	42.9%	4.0%	1.0606	
2016	691,353	1,334,348	193.0%	60.2%	705,044	1,360,773	193.0%	47.9%	4.0%	1.0198	
Projected Future Experience	2017	713,012	1,528,848	214.4%	67.8%	699,166	1,499,159	214.4%	53.3%	4.0%	0.9806
	2018	839,070	1,744,688	207.9%	75.4%	791,130	1,645,007	207.9%	58.7%	4.0%	0.9429
	2019	802,154	1,818,818	226.7%	82.9%	727,235	1,648,944	226.7%	64.0%	4.0%	0.9066
	2020	727,998	1,621,836	222.8%	88.9%	634,620	1,413,807	222.8%	68.2%	4.0%	0.8717
	2021	656,042	1,619,229	246.8%	94.8%	549,897	1,357,245	246.8%	72.2%	4.0%	0.8382
	2022	587,049	1,597,852	272.2%	100.6%	473,142	1,287,814	272.2%	76.0%	4.0%	0.8060
	2023	521,787	1,579,286	302.7%	106.2%	404,368	1,223,895	302.7%	79.6%	4.0%	0.7750
	2024	460,831	1,547,366	335.8%	111.7%	343,393	1,153,036	335.8%	83.1%	4.0%	0.7452
	2025	404,568	1,503,085	371.5%	117.1%	289,873	1,076,962	371.5%	86.3%	4.0%	0.7165
	2026	353,135	1,448,029	410.0%	122.3%	243,290	997,610	410.0%	89.3%	4.0%	0.6889
	2027	306,468	1,385,039	451.9%	127.3%	203,018	917,513	451.9%	92.1%	4.0%	0.6624
	2028	264,422	1,318,869	498.8%	132.1%	168,428	840,075	498.8%	94.7%	4.0%	0.6370
	2029	226,803	1,252,386	552.2%	136.7%	138,910	767,046	552.2%	97.0%	4.0%	0.6125
	2030	193,387	1,185,149	612.8%	141.1%	113,888	697,948	612.8%	99.2%	4.0%	0.5889
	2031	163,922	1,116,098	680.9%	145.3%	92,822	632,002	680.9%	101.2%	4.0%	0.5663
	2032	138,123	1,044,665	756.3%	149.3%	75,206	568,801	756.3%	103.1%	4.0%	0.5445
	2033	115,691	971,061	839.4%	153.0%	60,569	508,389	839.4%	104.7%	4.0%	0.5235
	2034	96,322	895,768	930.0%	156.5%	48,489	450,933	930.0%	106.2%	4.0%	0.5034
	2035	79,710	819,889	1028.6%	159.8%	38,583	396,861	1028.6%	107.5%	4.0%	0.4840
	2036	65,559	745,516	1137.2%	162.7%	30,513	346,982	1137.2%	108.7%	4.0%	0.4654
	2037	53,591	673,719	1257.1%	165.5%	23,983	301,506	1257.1%	109.7%	4.0%	0.4475
	2038	43,542	605,310	1390.2%	167.9%	18,737	260,472	1390.2%	110.6%	4.0%	0.4303
	2039	35,163	540,308	1536.6%	170.1%	14,549	223,559	1536.6%	111.3%	4.0%	0.4138
	2040	28,223	478,627	1695.8%	172.1%	11,229	190,421	1695.8%	112.0%	4.0%	0.3978
	2041	22,515	420,741	1868.7%	173.9%	8,613	160,953	1868.7%	112.5%	4.0%	0.3825
	2042	17,855	366,653	2053.5%	175.4%	6,568	134,867	2053.5%	113.0%	4.0%	0.3678
	2043	14,077	316,631	2249.2%	176.8%	4,979	111,988	2249.2%	113.4%	4.0%	0.3537
	2044	11,036	270,810	2453.8%	177.9%	3,753	92,098	2453.8%	113.7%	4.0%	0.3401
	2045	8,602	229,198	2664.4%	178.9%	2,813	74,948	2664.4%	114.0%	4.0%	0.3270
	2046	6,665	191,805	2877.6%	179.7%	2,096	60,308	2877.6%	114.2%	4.0%	0.3144
2047	5,132	158,695	3092.1%	180.4%	1,552	47,978	3092.1%	114.4%	4.0%	0.3023	
2048	3,926	129,742	3304.3%	181.0%	1,141	37,716	3304.3%	114.5%	4.0%	0.2907	
2049	2,983	104,838	3514.9%	181.4%	834	29,305	3514.9%	114.6%	4.0%	0.2795	
2050	2,248	83,784	3726.6%	181.8%	604	22,519	3726.6%	114.7%	4.0%	0.2688	
2051	1,681	66,301	3945.0%	182.1%	434	17,135	3945.0%	114.7%	4.0%	0.2584	
2052	1,245	52,048	4180.1%	182.3%	309	12,934	4180.1%	114.8%	4.0%	0.2485	
2053	914	40,573	4441.0%	182.5%	218	9,694	4441.0%	114.8%	4.0%	0.2389	
2054	664	31,460	4741.0%	182.6%	152	7,228	4741.0%	114.8%	4.0%	0.2297	
2055	477	24,316	5096.6%	182.7%	105	5,372	5096.6%	114.9%	4.0%	0.2209	
2056	340	18,720	5511.2%	182.8%	72	3,976	5511.2%	114.9%	4.0%	0.2124	
	Past	13,836,443	8,330,785	60.2%		21,023,739	10,072,978	47.9%			
	Future	7,976,937	31,547,758	395.5%		6,229,283	21,235,003	340.9%			
	Lifetime	21,813,380	39,878,544	182.8%		27,253,021	31,307,982	114.9%			

**Attachment 3**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC4 Tax-Qualified 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	1998	408	0	0.0%	2	913	0	0.0%	4.4%	2.2361
	1999	19,568	0	0.0%	32	41,872	0	0.0%	4.4%	2.1398
	2000	53,085	0	0.0%	57	108,700	0	0.0%	4.4%	2.0476
	2001	70,871	0	0.0%	59	138,869	0	0.0%	4.4%	1.9595
	2002	68,193	0	0.0%	56	127,867	0	0.0%	4.4%	1.8751
	2003	66,259	0	0.0%	55	118,891	0	0.0%	4.4%	1.7943
	2004	65,477	0	0.0%	52	112,429	0	0.0%	4.4%	1.7171
	2005	68,964	0	0.0%	49	113,317	0	0.0%	4.4%	1.6431
	2006	69,084	0	0.0%	47	108,626	0	0.0%	4.4%	1.5724
	2007	66,706	0	0.0%	44	100,369	0	0.0%	4.4%	1.5047
	2008	64,188	0	0.0%	44	92,422	0	0.0%	4.4%	1.4399
	2009	60,110	0	0.0%	42	82,824	0	0.0%	4.4%	1.3779
	2010	53,746	0	0.0%	41	70,866	0	0.0%	4.3%	1.3185
	2011	54,858	0	0.0%	40	69,217	0	0.0%	4.3%	1.2618
	2012	57,350	0	0.0%	39	69,246	0	0.0%	4.3%	1.2074
	2013	56,612	0	0.0%	38	65,410	0	0.0%	4.2%	1.1554
2014	53,172	204,288	384.2%	36	58,791	225,874	384.2%	4.1%	1.1057	
2015	57,517	230,180	400.2%	35	61,002	244,128	400.2%	4.0%	1.0606	
2016	62,185	39,012	62.7%	34	63,417	39,785	62.7%	4.0%	1.0198	
Projected Future Experience	2017	63,053	147,400	233.8%	32	61,828	144,537	233.8%	4.0%	0.9806
	2018	65,062	158,107	243.0%	31	61,344	149,074	243.0%	4.0%	0.9429
	2019	60,850	165,795	272.5%	29	55,167	150,310	272.5%	4.0%	0.9066
	2020	56,302	170,770	303.3%	27	49,081	148,866	303.3%	4.0%	0.8717
	2021	51,665	171,807	332.5%	25	43,306	144,009	332.5%	4.0%	0.8382
	2022	46,999	170,845	363.5%	23	37,879	137,695	363.5%	4.0%	0.8060
	2023	42,375	167,139	394.4%	22	32,839	129,527	394.4%	4.0%	0.7750
	2024	37,867	161,660	426.9%	20	28,217	120,462	426.9%	4.0%	0.7452
	2025	33,543	154,874	461.7%	18	24,034	110,968	461.7%	4.0%	0.7165
	2026	29,459	145,719	494.7%	16	20,295	100,392	494.7%	4.0%	0.6889
	2027	25,650	136,755	533.2%	14	16,992	90,593	533.2%	4.0%	0.6624
	2028	22,142	127,013	573.6%	13	14,104	80,903	573.6%	4.0%	0.6370
	2029	18,950	117,167	618.3%	11	11,606	71,761	618.3%	4.0%	0.6125
	2030	16,081	107,655	669.5%	10	9,470	63,399	669.5%	4.0%	0.5889
	2031	13,534	96,710	714.6%	9	7,664	54,763	714.6%	4.0%	0.5663
	2032	11,299	86,084	761.9%	7	6,152	46,871	761.9%	4.0%	0.5445
	2033	9,357	75,042	802.0%	6	4,899	39,287	802.0%	4.0%	0.5235
	2034	7,689	64,655	840.8%	5	3,871	32,547	840.8%	4.0%	0.5034
	2035	6,272	54,973	876.5%	5	3,036	26,609	876.5%	4.0%	0.4840
	2036	5,079	46,285	911.3%	4	2,364	21,542	911.3%	4.0%	0.4654
	2037	4,085	38,738	948.3%	3	1,828	17,336	948.3%	4.0%	0.4475
	2038	3,264	32,045	981.6%	3	1,405	13,789	981.6%	4.0%	0.4303
	2039	2,594	26,372	1016.7%	2	1,073	10,912	1016.7%	4.0%	0.4138
	2040	2,050	21,480	1047.6%	2	816	8,546	1047.6%	4.0%	0.3978
	2041	1,614	17,429	1080.0%	2	617	6,667	1080.0%	4.0%	0.3825
	2042	1,266	14,415	1138.9%	1	466	5,302	1138.9%	4.0%	0.3678
	2043	990	11,492	1160.8%	1	350	4,064	1160.8%	4.0%	0.3537
	2044	773	9,165	1186.4%	1	263	3,117	1186.4%	4.0%	0.3401
	2045	601	7,238	1203.5%	1	197	2,367	1203.5%	4.0%	0.3270
	2046	467	5,715	1223.8%	1	147	1,797	1223.8%	4.0%	0.3144
2047	361	4,507	1246.9%	0	109	1,363	1246.9%	4.0%	0.3023	
2048	279	3,525	1263.7%	0	81	1,025	1263.7%	4.0%	0.2907	
2049	215	2,759	1286.0%	0	60	771	1286.0%	4.0%	0.2795	
2050	164	2,156	1313.2%	0	44	580	1313.2%	4.0%	0.2688	
2051	125	1,647	1318.8%	0	32	426	1318.8%	4.0%	0.2584	
2052	94	1,234	1308.3%	0	23	307	1308.3%	4.0%	0.2485	
2053	71	901	1276.4%	0	17	215	1276.4%	4.0%	0.2389	
2054	52	640	1224.6%	0	12	147	1224.6%	4.0%	0.2297	
2055	38	445	1165.1%	0	8	98	1165.1%	4.0%	0.2209	
2056	28	302	1098.7%	0	6	64	1098.7%	4.0%	0.2124	
	Past	1,068,353	473,480	44.3%	802	1,605,045	509,787	31.8%		
	Future	642,356	2,728,659	424.8%	346	501,701	1,943,010	387.3%		
	Lifetime	1,710,710	3,202,138	187.2%	1,148	2,106,746	2,452,797	116.4%		

**Attachment 3**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with 33.7% Increase**  
**LTC4 Tax-Qualified 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	1998	408	0	0.0%	2	913	0	0.0%	4.4%	2.2361
	1999	19,568	0	0.0%	32	41,872	0	0.0%	4.4%	2.1398
	2000	53,085	0	0.0%	57	108,700	0	0.0%	4.4%	2.0476
	2001	70,871	0	0.0%	59	138,869	0	0.0%	4.4%	1.9595
	2002	68,193	0	0.0%	56	127,867	0	0.0%	4.4%	1.8751
	2003	66,259	0	0.0%	55	118,891	0	0.0%	4.4%	1.7943
	2004	65,477	0	0.0%	52	112,429	0	0.0%	4.4%	1.7171
	2005	68,964	0	0.0%	49	113,317	0	0.0%	4.4%	1.6431
	2006	69,084	0	0.0%	47	108,626	0	0.0%	4.4%	1.5724
	2007	66,706	0	0.0%	44	100,369	0	0.0%	4.4%	1.5047
	2008	64,188	0	0.0%	44	92,422	0	0.0%	4.4%	1.4399
	2009	60,110	0	0.0%	42	82,824	0	0.0%	4.4%	1.3779
	2010	53,746	0	0.0%	41	70,866	0	0.0%	4.3%	1.3185
	2011	54,858	0	0.0%	40	69,217	0	0.0%	4.3%	1.2618
	2012	57,350	0	0.0%	39	69,246	0	0.0%	4.3%	1.2074
	2013	56,612	0	0.0%	38	65,410	0	0.0%	4.2%	1.1554
2014	53,172	204,288	384.2%	36	58,791	225,874	384.2%	4.1%	1.1057	
2015	57,517	230,180	400.2%	35	61,002	244,128	400.2%	4.0%	1.0606	
2016	62,185	39,012	62.7%	34	63,417	39,785	62.7%	4.0%	1.0198	
Projected Future Experience	2017	63,053	147,400	233.8%	32	61,828	144,537	233.8%	4.0%	0.9806
	2018	73,444	155,568	211.8%	30	69,247	146,680	211.8%	4.0%	0.9429
	2019	77,829	160,358	206.0%	29	70,560	145,380	206.0%	4.0%	0.9066
	2020	72,012	165,170	229.4%	27	62,775	143,984	229.4%	4.0%	0.8717
	2021	66,081	166,172	251.5%	25	55,389	139,286	251.5%	4.0%	0.8382
	2022	60,112	165,242	274.9%	23	48,448	133,179	274.9%	4.0%	0.8060
	2023	54,198	161,657	298.3%	21	42,002	125,279	298.3%	4.0%	0.7750
	2024	48,432	156,358	322.8%	20	36,090	116,512	322.8%	4.0%	0.7452
	2025	42,903	149,795	349.2%	18	30,740	107,328	349.2%	4.0%	0.7165
	2026	37,679	140,940	374.1%	16	25,958	97,100	374.1%	4.0%	0.6889
	2027	32,807	132,270	403.2%	14	21,733	87,622	403.2%	4.0%	0.6624
	2028	28,320	122,848	433.8%	13	18,039	78,250	433.8%	4.0%	0.6370
	2029	24,237	113,324	467.6%	11	14,844	69,407	467.6%	4.0%	0.6125
	2030	20,567	104,124	506.3%	10	12,112	61,320	506.3%	4.0%	0.5889
	2031	17,310	93,539	540.4%	9	9,802	52,967	540.4%	4.0%	0.5663
	2032	14,451	83,261	576.1%	7	7,868	45,334	576.1%	4.0%	0.5445
	2033	11,968	72,581	606.5%	6	6,266	37,999	606.5%	4.0%	0.5235
	2034	9,835	62,534	635.8%	5	4,951	31,480	635.8%	4.0%	0.5034
	2035	8,022	53,170	662.8%	5	3,883	25,736	662.8%	4.0%	0.4840
	2036	6,496	44,767	689.1%	4	3,023	20,836	689.1%	4.0%	0.4654
	2037	5,225	37,467	717.1%	3	2,338	16,768	717.1%	4.0%	0.4475
	2038	4,175	30,994	742.3%	3	1,797	13,337	742.3%	4.0%	0.4303
	2039	3,317	25,507	768.9%	2	1,373	10,554	768.9%	4.0%	0.4138
	2040	2,622	20,775	792.2%	2	1,043	8,265	792.2%	4.0%	0.3978
	2041	2,064	16,857	816.7%	1	790	6,449	816.7%	4.0%	0.3825
	2042	1,619	13,942	861.2%	1	595	5,128	861.2%	4.0%	0.3678
	2043	1,266	11,115	877.8%	1	448	3,931	877.8%	4.0%	0.3537
	2044	988	8,864	897.1%	1	336	3,015	897.1%	4.0%	0.3401
	2045	769	7,001	910.1%	1	252	2,289	910.1%	4.0%	0.3270
	2046	597	5,527	925.5%	1	188	1,738	925.5%	4.0%	0.3144
2047	462	4,359	942.9%	0	140	1,318	942.9%	4.0%	0.3023	
2048	357	3,409	955.6%	0	104	991	955.6%	4.0%	0.2907	
2049	274	2,668	972.5%	0	77	746	972.5%	4.0%	0.2795	
2050	210	2,086	993.0%	0	56	561	993.0%	4.0%	0.2688	
2051	160	1,593	997.3%	0	41	412	997.3%	4.0%	0.2584	
2052	121	1,194	989.3%	0	30	297	989.3%	4.0%	0.2485	
2053	90	872	965.2%	0	22	208	965.2%	4.0%	0.2389	
2054	67	619	926.1%	0	15	142	926.1%	4.0%	0.2297	
2055	49	431	881.0%	0	11	95	881.0%	4.0%	0.2209	
2056	35	292	830.9%	0	7	62	830.9%	4.0%	0.2124	
	Past	1,068,353	473,480	44.3%	802	1,605,045	509,787	31.8%		
	Future	794,224	2,646,649	333.2%	343	615,222	1,886,522	306.6%		
	Lifetime	1,862,577	3,120,129	167.5%	1,145	2,220,268	2,396,309	107.9%		

**Attachment 4**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC4 Tax-Qualified 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	1998	2,929	0	0.0%	0.0%	6,549	0	0.0%	0.0%	4.4%	2.2361
	1999	35,714	0	0.0%	0.0%	76,420	0	0.0%	0.0%	4.4%	2.1398
	2000	61,550	0	0.0%	0.0%	126,032	0	0.0%	0.0%	4.4%	2.0476
	2001	70,934	0	0.0%	0.0%	138,993	0	0.0%	0.0%	4.4%	1.9595
	2002	67,811	0	0.0%	0.0%	127,151	0	0.0%	0.0%	4.4%	1.8751
	2003	66,177	0	0.0%	0.0%	118,744	0	0.0%	0.0%	4.4%	1.7943
	2004	66,339	0	0.0%	0.0%	113,909	0	0.0%	0.0%	4.4%	1.7171
	2005	71,522	0	0.0%	0.0%	117,520	0	0.0%	0.0%	4.4%	1.6431
	2006	66,419	0	0.0%	0.0%	104,435	0	0.0%	0.0%	4.4%	1.5724
	2007	65,102	0	0.0%	0.0%	97,956	0	0.0%	0.0%	4.4%	1.5047
	2008	64,190	0	0.0%	0.0%	92,425	0	0.0%	0.0%	4.4%	1.4399
	2009	56,331	0	0.0%	0.0%	77,616	0	0.0%	0.0%	4.4%	1.3779
	2010	52,879	0	0.0%	0.0%	69,722	0	0.0%	0.0%	4.3%	1.3185
	2011	56,974	0	0.0%	0.0%	71,887	0	0.0%	0.0%	4.3%	1.2618
	2012	57,247	0	0.0%	0.0%	69,121	0	0.0%	0.0%	4.3%	1.2074
	2013	55,673	0	0.0%	0.0%	64,326	0	0.0%	0.0%	4.2%	1.1554
2014	55,047	0	0.0%	0.0%	60,863	0	0.0%	0.0%	4.1%	1.1057	
2015	58,821	65,273	111.0%	6.3%	62,386	69,229	111.0%	4.3%	4.0%	1.0606	
2016	63,462	163,858	258.2%	20.9%	64,719	167,104	258.2%	14.2%	4.0%	1.0198	
Projected Future Experience	2017	65,252	132,333	202.8%	31.2%	63,985	129,763	202.8%	21.2%	4.0%	0.9806
	2018	63,553	167,455	263.5%	43.2%	59,922	157,888	263.5%	29.4%	4.0%	0.9429
	2019	59,061	184,757	312.8%	55.6%	53,545	167,501	312.8%	37.6%	4.0%	0.9066
	2020	54,442	169,511	311.4%	66.0%	47,459	147,768	311.4%	44.5%	4.0%	0.8717
	2021	49,753	175,618	353.0%	76.3%	41,703	147,204	353.0%	51.2%	4.0%	0.8382
	2022	45,060	175,833	390.2%	86.2%	36,317	141,715	390.2%	57.5%	4.0%	0.8060
	2023	40,439	176,957	437.6%	95.9%	31,339	137,136	437.6%	63.4%	4.0%	0.7750
	2024	35,966	175,406	487.7%	105.2%	26,801	130,706	487.7%	69.0%	4.0%	0.7452
	2025	31,706	171,505	540.9%	114.2%	22,718	122,883	540.9%	74.3%	4.0%	0.7165
	2026	27,708	165,441	597.1%	122.7%	19,089	113,980	597.1%	79.1%	4.0%	0.6889
	2027	24,003	157,758	657.3%	130.8%	15,901	104,506	657.3%	83.5%	4.0%	0.6624
	2028	20,612	149,158	723.6%	138.3%	13,129	95,009	723.6%	87.6%	4.0%	0.6370
	2029	17,549	139,933	797.4%	145.4%	10,748	85,704	797.4%	91.2%	4.0%	0.6125
	2030	14,817	130,317	879.5%	152.0%	8,726	76,745	879.5%	94.4%	4.0%	0.5889
	2031	12,410	120,202	968.6%	158.2%	7,028	68,066	968.6%	97.3%	4.0%	0.5663
	2032	10,313	109,684	1063.5%	163.8%	5,615	59,721	1063.5%	99.9%	4.0%	0.5445
	2033	8,504	98,999	1164.1%	168.8%	4,452	51,830	1164.1%	102.1%	4.0%	0.5235
	2034	6,963	88,246	1267.4%	173.4%	3,505	44,424	1267.4%	104.0%	4.0%	0.5034
	2035	5,661	77,663	1372.0%	177.4%	2,740	37,592	1372.0%	105.7%	4.0%	0.4840
	2036	4,572	67,481	1476.0%	180.9%	2,128	31,407	1476.0%	107.0%	4.0%	0.4654
	2037	3,670	57,997	1580.2%	183.9%	1,642	25,955	1580.2%	108.2%	4.0%	0.4475
	2038	2,930	49,424	1686.8%	186.5%	1,261	21,268	1686.8%	109.1%	4.0%	0.4303
	2039	2,328	41,762	1793.7%	188.7%	963	17,280	1793.7%	109.8%	4.0%	0.4138
	2040	1,843	35,030	1901.1%	190.6%	733	13,937	1901.1%	110.5%	4.0%	0.3978
	2041	1,453	29,172	2007.4%	192.1%	556	11,160	2007.4%	111.0%	4.0%	0.3825
	2042	1,143	24,178	2115.6%	193.4%	420	8,893	2115.6%	111.3%	4.0%	0.3678
	2043	897	19,991	2229.1%	194.5%	317	7,070	2229.1%	111.7%	4.0%	0.3537
	2044	702	16,396	2335.0%	195.3%	239	5,576	2335.0%	111.9%	4.0%	0.3401
	2045	548	13,355	2435.0%	196.1%	179	4,367	2435.0%	112.1%	4.0%	0.3270
	2046	427	10,802	2528.8%	196.6%	134	3,396	2528.8%	112.3%	4.0%	0.3144
2047	331	8,683	2619.7%	197.1%	100	2,625	2619.7%	112.4%	4.0%	0.3023	
2048	256	6,934	2705.7%	197.5%	74	2,016	2705.7%	112.5%	4.0%	0.2907	
2049	197	5,518	2797.6%	197.8%	55	1,542	2797.6%	112.5%	4.0%	0.2795	
2050	151	4,382	2903.0%	198.0%	41	1,178	2903.0%	112.6%	4.0%	0.2688	
2051	115	3,470	3026.3%	198.2%	30	897	3026.3%	112.6%	4.0%	0.2584	
2052	86	2,733	3164.3%	198.4%	21	679	3164.3%	112.7%	4.0%	0.2485	
2053	64	2,136	3314.2%	198.5%	15	510	3314.2%	112.7%	4.0%	0.2389	
2054	48	1,652	3478.1%	198.6%	11	380	3478.1%	112.7%	4.0%	0.2297	
2055	35	1,264	3661.9%	198.6%	8	279	3661.9%	112.7%	4.0%	0.2209	
2056	25	956	3871.4%	198.7%	5	203	3871.4%	112.7%	4.0%	0.2124	
	Past	1,095,121	229,132	20.9%		1,660,774	236,332	14.2%			
	Future	615,596	3,170,094	515.0%		483,656	2,180,760	450.9%			
	Lifetime	1,710,717	3,399,226	198.7%		2,144,431	2,417,092	112.7%			

**Attachment 4**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with 33.7% Increase**  
**LTC4 Tax-Qualified 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	1998	2,929	0	0.0%	0.0%	6,549	0	0.0%	0.0%	4.4%	2.2361
	1999	35,714	0	0.0%	0.0%	76,420	0	0.0%	0.0%	4.4%	2.1398
	2000	61,550	0	0.0%	0.0%	126,032	0	0.0%	0.0%	4.4%	2.0476
	2001	70,934	0	0.0%	0.0%	138,993	0	0.0%	0.0%	4.4%	1.9595
	2002	67,811	0	0.0%	0.0%	127,151	0	0.0%	0.0%	4.4%	1.8751
	2003	66,177	0	0.0%	0.0%	118,744	0	0.0%	0.0%	4.4%	1.7943
	2004	66,339	0	0.0%	0.0%	113,909	0	0.0%	0.0%	4.4%	1.7171
	2005	71,522	0	0.0%	0.0%	117,520	0	0.0%	0.0%	4.4%	1.6431
	2006	66,419	0	0.0%	0.0%	104,435	0	0.0%	0.0%	4.4%	1.5724
	2007	65,102	0	0.0%	0.0%	97,956	0	0.0%	0.0%	4.4%	1.5047
	2008	64,190	0	0.0%	0.0%	92,425	0	0.0%	0.0%	4.4%	1.4399
	2009	56,331	0	0.0%	0.0%	77,616	0	0.0%	0.0%	4.4%	1.3779
	2010	52,879	0	0.0%	0.0%	69,722	0	0.0%	0.0%	4.3%	1.3185
	2011	56,974	0	0.0%	0.0%	71,887	0	0.0%	0.0%	4.3%	1.2618
	2012	57,247	0	0.0%	0.0%	69,121	0	0.0%	0.0%	4.3%	1.2074
	2013	55,673	0	0.0%	0.0%	64,326	0	0.0%	0.0%	4.2%	1.1554
2014	55,047	0	0.0%	0.0%	60,863	0	0.0%	0.0%	4.1%	1.1057	
2015	58,821	65,273	111.0%	6.3%	62,386	69,229	111.0%	4.3%	4.0%	1.0606	
2016	63,462	163,858	258.2%	20.9%	64,719	167,104	258.2%	14.2%	4.0%	1.0198	
Projected Future Experience	2017	65,257	132,333	202.8%	31.2%	63,990	129,763	202.8%	21.2%	4.0%	0.9806
	2018	79,553	166,910	209.8%	42.6%	75,008	157,374	209.8%	29.1%	4.0%	0.9429
	2019	75,546	182,543	241.6%	54.0%	68,490	165,493	241.6%	36.9%	4.0%	0.9066
	2020	69,637	165,775	238.1%	63.3%	60,705	144,511	238.1%	43.2%	4.0%	0.8717
	2021	63,639	170,740	268.3%	72.3%	53,343	143,115	268.3%	49.3%	4.0%	0.8382
	2022	57,637	170,408	295.7%	80.8%	46,453	137,343	295.7%	54.9%	4.0%	0.8060
	2023	51,726	171,286	331.1%	89.2%	40,086	132,741	331.1%	60.3%	4.0%	0.7750
	2024	46,005	169,706	368.9%	97.2%	34,281	126,458	368.9%	65.3%	4.0%	0.7452
	2025	40,556	165,914	409.1%	104.9%	29,058	118,878	409.1%	70.0%	4.0%	0.7165
	2026	35,441	160,038	451.6%	112.2%	24,417	110,257	451.6%	74.3%	4.0%	0.6889
	2027	30,702	152,600	497.0%	119.1%	20,338	101,089	497.0%	78.2%	4.0%	0.6624
	2028	26,365	144,278	547.2%	125.6%	16,794	91,900	547.2%	81.8%	4.0%	0.6370
	2029	22,447	135,351	603.0%	131.7%	13,748	82,898	603.0%	85.1%	4.0%	0.6125
	2030	18,953	126,049	665.1%	137.4%	11,161	74,232	665.1%	88.0%	4.0%	0.5889
	2031	15,874	116,265	732.4%	142.6%	8,989	65,836	732.4%	90.6%	4.0%	0.5663
	2032	13,191	106,090	804.2%	147.5%	7,182	57,764	804.2%	92.9%	4.0%	0.5445
	2033	10,878	95,756	880.3%	151.8%	5,695	50,132	880.3%	94.9%	4.0%	0.5235
	2034	8,906	85,355	958.4%	155.8%	4,483	42,968	958.4%	96.6%	4.0%	0.5034
	2035	7,241	75,118	1037.5%	159.2%	3,505	36,361	1037.5%	98.1%	4.0%	0.4840
	2036	5,848	65,270	1116.1%	162.3%	2,722	30,378	1116.1%	99.3%	4.0%	0.4654
	2037	4,694	56,097	1195.0%	164.9%	2,101	25,105	1195.0%	100.3%	4.0%	0.4475
	2038	3,748	47,804	1275.5%	167.2%	1,613	20,571	1275.5%	101.2%	4.0%	0.4303
	2039	2,978	40,394	1356.4%	169.1%	1,232	16,713	1356.4%	101.9%	4.0%	0.4138
	2040	2,357	33,882	1437.6%	170.7%	938	13,480	1437.6%	102.4%	4.0%	0.3978
	2041	1,859	28,216	1518.0%	172.0%	711	10,794	1518.0%	102.9%	4.0%	0.3825
	2042	1,462	23,386	1599.9%	173.2%	538	8,602	1599.9%	103.2%	4.0%	0.3678
	2043	1,147	19,335	1685.6%	174.1%	406	6,839	1685.6%	103.5%	4.0%	0.3537
	2044	898	15,858	1765.7%	174.9%	305	5,393	1765.7%	103.7%	4.0%	0.3401
	2045	701	12,917	1841.3%	175.5%	229	4,224	1841.3%	103.9%	4.0%	0.3270
	2046	546	10,448	1912.3%	176.0%	172	3,285	1912.3%	104.0%	4.0%	0.3144
2047	424	8,399	1981.0%	176.4%	128	2,539	1981.0%	104.2%	4.0%	0.3023	
2048	328	6,706	2046.1%	176.7%	95	1,950	2046.1%	104.2%	4.0%	0.2907	
2049	252	5,337	2115.5%	177.0%	71	1,492	2115.5%	104.3%	4.0%	0.2795	
2050	193	4,238	2195.3%	177.2%	52	1,139	2195.3%	104.3%	4.0%	0.2688	
2051	147	3,356	2288.5%	177.4%	38	867	2288.5%	104.4%	4.0%	0.2584	
2052	110	2,644	2392.8%	177.5%	27	657	2392.8%	104.4%	4.0%	0.2485	
2053	82	2,066	2506.2%	177.6%	20	494	2506.2%	104.4%	4.0%	0.2389	
2054	61	1,598	2630.1%	177.7%	14	367	2630.1%	104.4%	4.0%	0.2297	
2055	44	1,222	2769.1%	177.8%	10	270	2769.1%	104.5%	4.0%	0.2209	
2056	32	925	2927.6%	177.8%	7	197	2927.6%	104.5%	4.0%	0.2124	
	Past	1,095,121	229,132	20.9%	0.0%	1,660,774	236,332	14.2%			
	Future	767,465	3,082,614	401.7%	0.0%	599,155	2,124,469	354.6%			
	Lifetime	1,862,586	3,311,745	177.8%	0.0%	2,259,929	2,360,802	104.5%			

**Attachment 5**  
**Brighthouse Life Insurance Company**  
**Reserve Balance at 12/31/2016**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	0		0	
2006	0		0	
2007	0		0	
2008	0		0	
2009	0		0	
2010	0		0	
2011	85,354		0	
2012	443,232		0	
2013	17,927		0	
2014	449,870		69,224	
2015	1,050,293		147,806	
2016	1,200,983	9,566,702	39,012	1,042,086

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

**Attachment 6**  
**Brighthouse Life Insurance Company**  
**Nationwide Actual Experience Projections by Duration, with No Increase**  
**With No Interest**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	970,451	0	0.0%
2	910,092	85,747	9.4%
3	876,475	115,854	13.2%
4	837,941	98,388	11.7%
5	818,428	322,623	39.4%
6	850,011	597,969	70.3%
7	864,738	461,078	53.3%
8	835,455	0	0.0%
9	812,001	384,274	47.3%
10	776,300	986,842	127.1%
11	743,087	369,238	49.7%
12	733,699	1,075,457	146.6%
13	739,085	1,212,861	164.1%
14	727,607	1,240,600	170.5%
15	705,552	946,817	134.2%
16	706,234	2,029,260	287.3%
17	679,078	908,808	133.8%
18	700,961	1,512,631	215.8%
19	690,514	1,549,555	224.4%
20	648,662	1,584,546	244.3%
21	590,847	1,585,370	268.3%
22	533,847	1,572,107	294.5%
23	478,955	1,543,392	322.2%
24	426,791	1,498,705	351.2%
25	377,859	1,442,142	381.7%
26	332,522	1,376,172	413.9%
27	290,957	1,304,393	448.3%
28	253,142	1,229,696	485.8%
29	218,979	1,166,393	532.7%
30	188,328	1,100,124	584.2%
31	161,022	1,028,930	639.0%
32	136,866	956,371	698.8%
33	115,648	880,498	761.4%
34	97,140	803,300	826.9%
35	81,110	724,868	893.7%
36	67,317	650,936	967.0%
37	55,531	582,456	1048.9%
38	45,534	517,829	1137.2%
39	37,114	457,379	1232.4%
40	30,073	399,023	1326.9%
41	24,223	344,975	1424.1%
42	19,399	294,635	1518.8%
43	15,447	249,493	1615.2%
44	12,234	208,461	1704.0%
45	9,639	171,387	1778.1%
46	7,555	139,173	1842.1%
47	5,892	110,771	1880.2%
48	4,571	86,760	1898.2%
49	3,527	66,893	1896.4%
50	2,707	50,804	1876.8%
51	2,064	38,263	1853.5%
52	1,564	28,562	1826.6%
53	1,175	21,199	1803.5%
54	876	15,668	1788.2%
55	647	11,537	1782.7%
56	473	8,605	1817.7%
57	343	6,310	1840.5%
58	246	4,574	1859.9%
59	175	3,208	1836.7%
60	123	2,197	1788.7%
<b>Total</b>	<b>20,258,830</b>	<b>38,166,109</b>	<b>188.4%</b>

**Attachment 7**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Actual Experience Projections by Duration, with No Increase**  
**With No Interest**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	71,397	0	0.0%
2	69,972	0	0.0%
3	68,969	0	0.0%
4	67,285	0	0.0%
5	65,823	0	0.0%
6	66,774	0	0.0%
7	70,816	0	0.0%
8	67,901	0	0.0%
9	63,017	0	0.0%
10	54,758	0	0.0%
11	53,475	0	0.0%
12	54,333	0	0.0%
13	57,025	1	0.0%
14	57,444	174	0.3%
15	57,020	80,425	141.0%
16	57,616	357,793	621.0%
17	59,319	43,975	74.1%
18	63,444	113,699	179.2%
19	64,015	156,270	244.1%
20	61,549	165,486	268.9%
21	57,041	170,322	298.6%
22	52,406	172,974	330.1%
23	47,727	172,300	361.0%
24	43,077	169,511	393.5%
25	38,528	164,842	427.9%
26	34,150	157,931	462.5%
27	30,002	149,644	498.8%
28	26,122	139,809	535.2%
29	22,536	130,726	580.1%
30	19,264	120,793	627.0%
31	16,315	110,292	676.0%
32	13,691	100,152	731.5%
33	11,384	88,509	777.5%
34	9,382	77,115	822.0%
35	7,664	66,008	861.2%
36	6,209	55,678	896.7%
37	4,990	46,552	932.9%
38	3,980	38,284	961.9%
39	3,153	31,228	990.4%
40	2,483	25,129	1012.0%
41	1,946	20,154	1035.7%
42	1,520	16,400	1079.2%
43	1,184	13,021	1099.6%
44	922	10,313	1118.6%
45	718	8,106	1129.4%
46	559	6,418	1148.5%
47	435	5,109	1174.2%
48	339	4,075	1202.3%
49	264	3,237	1226.0%
50	205	2,574	1254.7%
51	159	2,045	1288.2%
52	122	1,589	1301.9%
53	93	1,212	1302.5%
54	70	891	1268.3%
55	52	635	1214.0%
56	38	443	1153.9%
57	28	301	1088.5%
58	19	198	1019.2%
59	13	127	947.6%
60	9	78	874.2%
<b>Total</b>	<b>1,710,752</b>	<b>3,202,549</b>	<b>187.2%</b>



# Brighthouse

FINANCIAL

Brighthouse Life Insurance Company  
PO Box 40006  
Lynchburg, VA 24506

November 15, 2017

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

RE: Brighthouse Life Insurance Company  
Company NAIC # 87726  
SERFF Tracking # MILL-131126126

Dear Commissioner Altman:

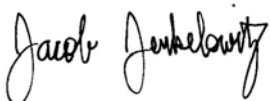
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”)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

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

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

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

Sincerely,



Jacob Jenkelowitz  
Vice President and Assistant Secretary  
Brighthouse Life Insurance Company

[company\_logo]

[company\_name\_short]  
[company\_address1]  
[company\_address2]  
[company\_city\_state]

[mailing\_name]  
[mailing\_address1]  
[mailing\_address2]  
[mailing\_address3]  
[mailing\_address4]  
[mailing\_address5]  
[mailing\_address6]  
[mailing\_address7]

# Long Term Care Insurance

[Masthead subtitle]

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from [MetLife Insurance Company USA]

[company copyright ]

[Insured[s]]  
[Insured\_name1]  
[Insured\_name2]

[Policy] number  
[policy\_number]

[Agent]  
[servicing\_agent\_name]  
[servicing\_agent\_address1]  
[servicing\_agent\_address2]  
[servicing\_agent\_address3]  
[servicing\_agent\_address4]  
[servicing\_agent\_address5]  
[servicing\_agent\_address6]

Customer service  
[company\_phone]  
[company\_hours1]  
[company\_hours2]  
Fax: [company\_fax]  
[company\_website]

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

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

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

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

## About the premium increase

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

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

## Effect on your premium rate

### <[if not phased]>

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

### <[if phased]>

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

### <[if SC]>

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

### <[ELSE]>

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

< if phased >

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

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

#### What are my options?

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

#### < if NFO Rider on Policy >

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

#### < if CNF >

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

#### < if Optional Limited Benefit >

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

#### Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc\_name1]  
[cc\_name2]]

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

## Important Information Regarding This Premium Increase

### 1. About this premium increase

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

### 2. Guaranteed renewable

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

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

### 3. Considerations related to reducing your benefits

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

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

### 4. Waiver of premium benefit

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

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

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

### 6. Time frame to reverse your decision

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

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

### 7. Rate increase history

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