

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

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/15/2017
SERFF Tr Num: MILL-131126145
SERFF Status: Assigned
State Tr Num: MILL-131126145
State Status: Received Review in Progress
Co Tr Num: LTC3+ TQ COMP

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

State Filing Description:

Proposed 33% increase on 387 policyholders of Brighthouse Life form H-LTC3JQ3 (Series name is LTC3+ TQ COMP).

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

Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.0 Filing
Project Number: 145GEC01-60
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 33.3%

Deemer Date:
Submitted By: John Hebig

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

Filing Description:

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

H-LTC3JQ3, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through May 1999 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 15.9% 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 53.3%. 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 33.3% 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).

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

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

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

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

Company and Contact

Filing Contact Information

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

Filing Company Information

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

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

Filing Fees

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

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
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Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523501

SERFF Tracking #:

MILL-131126145

State Tracking #:

MILL-131126145

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate 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	%	33.300%	\$434,169	387	\$1,303,810	33.300%	33.300%

SERFF Tracking #:

MILL-131126145

State Tracking #:

MILL-131126145

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-130642239 Percent Rate Change Request: 33.3	PA_LTC3+_Comp_Q_Prem_Current_20171115.pdf, PA_LTC3+_Comp_Q_Prem_33.3%_20171115.pdf,

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	251.19	239.03	226.88	18-44	18.23	17.22	15.19
45-49	299.80	283.60	267.39	45-49	21.27	20.26	18.23
50-54	354.50	334.24	311.96	50-54	24.31	23.30	21.27
55	469.96	439.57	407.16	55	31.40	30.39	28.36
56	500.34	469.96	435.52	56	34.44	32.41	30.39
57	532.76	500.34	463.88	57	36.46	34.44	32.41
58	567.19	530.73	494.27	58	38.49	36.46	34.44
59	603.66	565.17	526.68	59	41.53	38.49	35.45
60	640.12	601.63	561.12	60	43.55	40.51	37.48
61	684.68	644.17	599.60	61	46.59	43.55	40.51
62	731.27	686.71	640.12	62	49.63	46.59	43.55
63	779.89	733.30	684.68	63	52.67	49.63	46.59
64	832.56	781.92	731.27	64	56.72	53.68	49.63
65	887.25	834.58	779.89	65	59.76	56.72	52.67
66	974.36	917.64	856.87	66	65.83	62.80	57.73
67	1,069.56	1,006.77	941.94	67	71.91	68.87	63.81
68	1,172.87	1,104.00	1,033.10	68	79.00	74.95	69.89
69	1,288.34	1,211.36	1,134.39	69	86.09	82.04	75.96
70	1,411.90	1,328.85	1,243.77	70	94.19	89.13	83.05
71	1,571.93	1,478.75	1,383.54	71	105.34	99.26	93.18
72	1,746.14	1,644.86	1,539.52	72	117.49	110.40	103.31
73	1,942.63	1,827.17	1,711.71	73	130.66	123.57	115.46
74	2,159.38	2,031.77	1,902.12	74	144.84	136.73	127.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,400.44	2,258.64	2,114.82	75	161.04	151.93	141.80
76	2,702.27	2,542.24	2,380.18	76	181.30	171.17	160.03
77	3,040.56	2,860.27	2,677.96	77	204.59	192.44	180.29
78	3,421.39	3,218.82	3,014.22	78	229.92	215.74	202.57
79	3,848.81	3,621.93	3,391.00	79	258.28	243.08	227.89
80		4,073.66	3,814.37	80	289.67	272.46	255.24
81		4,584.13	4,292.43	81	326.14	306.89	287.65
82		5,157.40	4,829.24	82	366.65	345.38	323.10
83		5,801.57	5,432.90	83	413.24	388.93	363.61
84		6,528.79	6,111.50	84	463.88	437.55	409.19
				85	521.61	491.23	459.83
				86	587.45	553.01	517.56
				87	660.37	621.89	582.39
				88	743.43	699.88	655.31
				89	835.60	786.98	737.35
				90	940.93	885.23	829.52
				91	1,058.42	996.64	932.83
				92	1,190.09	1,121.22	1,049.31
				93	1,338.98	1,260.99	1,179.96
				94	1,506.10	1,417.98	1,327.84
				95	1,694.49	1,595.23	1,493.94
				96	1,906.17	1,794.76	1,680.31
				97	2,144.19	2,019.61	1,889.97
				98	2,412.59	2,271.81	2,126.97
				99	2,713.41	2,555.41	2,392.34

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	299.80	285.62	269.42	18-44	21.27	20.26	18.23
45-49	356.52	340.32	320.06	45-49	25.32	24.31	22.28
50-54	423.37	401.09	378.80	50-54	29.37	27.35	25.32
55	561.12	526.68	490.22	55	37.48	35.45	33.42
56	599.60	563.14	524.65	56	40.51	38.49	36.46
57	638.09	599.60	559.09	57	43.55	40.51	38.49
58	678.61	640.12	597.58	58	45.58	43.55	40.51
59	723.17	680.63	636.07	59	48.62	46.59	43.55
60	769.76	725.20	678.61	60	51.66	48.62	45.58
61	822.43	773.81	725.20	61	55.71	52.67	48.62
62	877.12	826.48	771.79	62	58.74	55.71	52.67
63	935.87	881.17	824.46	63	62.80	59.76	55.71
64	998.66	939.92	879.15	64	66.85	62.80	59.76
65	1,063.49	1,000.69	935.87	65	70.90	66.85	62.80
66	1,170.85	1,099.95	1,029.05	66	79.00	73.94	69.89
67	1,286.31	1,209.34	1,132.36	67	86.09	82.04	76.98
68	1,413.93	1,328.85	1,243.77	68	95.21	90.14	84.07
69	1,553.70	1,460.52	1,367.34	69	104.32	99.26	92.17
70	1,705.63	1,604.34	1,501.03	70	114.45	108.37	101.28
71	1,906.17	1,794.76	1,679.30	71	128.63	121.54	113.44
72	2,131.02	2,005.43	1,877.81	72	142.81	135.72	126.61
73	2,380.18	2,240.41	2,098.61	73	160.03	150.91	140.79
74	2,659.73	2,503.75	2,347.77	74	178.26	168.13	158.00

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,971.68	2,797.48	2,623.27	75	198.52	187.38	175.22
76	3,344.41	3,147.92	2,951.43	76	223.84	211.68	197.50
77	3,763.73	3,540.90	3,320.10	77	252.20	238.02	222.83
78	4,233.69	3,984.53	3,735.37	78	282.58	267.39	250.17
79	4,762.39	4,482.85	4,201.28	79	318.03	300.81	281.57
				80	357.53	337.28	316.01
				81	403.11	379.82	355.51
				82	452.74	427.42	400.07
				83	509.46	480.09	450.72
				84	573.27	539.85	506.42
				85	644.17	606.69	569.22
				86	725.20	682.66	641.13
				87	815.34	768.75	721.14
				88	917.64	863.96	811.29
				89	1,032.09	972.33	912.57
				90	1,161.73	1,093.87	1,026.01
				91	1,306.57	1,230.61	1,154.64
				92	1,469.64	1,384.56	1,298.47
				93	1,652.96	1,556.74	1,460.52
				94	1,859.58	1,752.22	1,643.85
				95	2,092.54	1,970.99	1,848.44
				96	2,353.85	2,217.12	2,080.38
				97	2,647.57	2,493.62	2,339.67
				98	2,978.77	2,805.58	2,632.38
				99	3,351.50	3,156.02	2,961.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	384.88	362.60	340.32	18-44	26.33	25.32	23.30
45-49	459.83	431.47	405.14	45-49	32.41	30.39	28.36
50-54	544.91	512.50	480.09	50-54	37.48	35.45	33.42
55	713.04	670.50	625.94	55	47.60	45.58	42.54
56	761.66	715.07	668.48	56	51.66	48.62	45.58
57	810.28	761.66	711.02	57	54.69	52.67	48.62
58	864.97	812.30	757.61	58	58.74	55.71	51.66
59	921.69	864.97	808.25	59	61.78	59.76	55.71
60	980.43	919.66	858.89	60	65.83	62.80	58.74
61	1,045.26	982.46	919.66	61	70.90	67.86	62.80
62	1,114.13	1,047.28	982.46	62	75.96	71.91	66.85
63	1,187.05	1,118.18	1,049.31	63	81.03	75.96	70.90
64	1,266.06	1,193.13	1,122.23	64	86.09	81.03	75.96
65	1,347.08	1,272.13	1,197.18	65	91.16	86.09	80.01
66	1,488.88	1,405.83	1,320.75	66	101.28	95.21	89.13
67	1,644.86	1,551.68	1,456.47	67	111.41	105.34	98.25
68	1,817.04	1,711.71	1,606.37	68	122.55	115.46	108.37
69	2,009.48	1,889.97	1,770.45	69	134.71	127.62	119.52
70	2,218.13	2,084.43	1,950.74	70	147.88	139.77	131.67
71	2,489.57	2,341.70	2,191.79	71	166.11	156.99	147.88
72	2,795.45	2,629.34	2,463.24	72	187.38	176.23	166.11
73	3,135.77	2,951.43	2,765.06	73	209.66	198.52	186.36
74	3,518.62	3,314.03	3,107.41	74	235.99	222.83	208.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,948.07	3,719.16	3,488.23	75	264.35	249.16	233.97
76	4,442.33	4,185.07	3,927.81	76	297.78	280.56	263.34
77	4,997.37	4,709.72	4,420.05	77	335.25	316.01	296.76
78	5,623.31	5,299.20	4,975.09	78	376.78	355.51	333.23
79	6,326.22	5,963.63	5,599.00	79	423.37	399.06	374.75
				80	476.04	448.69	420.33
				81	535.79	505.41	473.00
				82	602.64	568.21	532.76
				83	677.59	639.10	598.59
				84	762.67	718.11	673.54
				85	856.87	807.24	757.61
				86	964.23	908.52	852.81
				87	1,084.76	1,021.96	959.16
				88	1,220.48	1,149.58	1,079.69
				89	1,373.42	1,293.40	1,214.40
				90	1,544.59	1,455.46	1,365.31
				91	1,738.04	1,636.76	1,536.48
				92	1,954.79	1,841.35	1,727.91
				93	2,198.88	2,071.27	1,944.66
				94	2,473.37	2,330.55	2,187.74
				95	2,783.30	2,622.25	2,460.20
				96	3,130.70	2,949.40	2,768.10
				97	3,521.66	3,318.08	3,114.50
				98	3,962.25	3,733.34	3,503.43
				99	4,457.53	4,199.25	3,940.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	498.32	474.01	449.70	18-44	33.42	32.41	30.39
45-49	591.50	563.14	532.76	45-49	40.51	38.49	36.46
50-54	698.86	664.43	629.99	50-54	47.60	45.58	43.55
55	917.64	875.10	832.56	55	62.80	59.76	56.72
56	980.43	935.87	889.28	56	66.85	63.81	60.77
57	1,047.28	998.66	948.02	57	71.91	67.86	64.82
58	1,120.21	1,065.51	1,008.79	58	75.96	72.92	68.87
59	1,195.16	1,136.41	1,075.64	59	81.03	77.99	73.94
60	1,276.18	1,211.36	1,146.54	60	85.08	82.04	77.99
61	1,361.26	1,292.39	1,225.54	61	91.16	88.12	83.05
62	1,450.39	1,379.49	1,308.59	62	97.23	93.18	89.13
63	1,543.57	1,470.65	1,395.70	63	103.31	99.26	94.19
64	1,644.86	1,567.88	1,490.91	64	110.40	106.35	100.27
65	1,752.22	1,671.19	1,590.17	65	117.49	112.43	106.35
66	1,932.51	1,843.38	1,752.22	66	129.64	124.58	117.49
67	2,131.02	2,031.77	1,930.48	67	142.81	136.73	129.64
68	2,349.80	2,238.39	2,126.97	68	156.99	150.91	142.81
69	2,590.86	2,467.29	2,343.72	69	173.20	166.11	158.00
70	2,854.19	2,718.47	2,580.73	70	190.41	182.31	173.20
71	3,192.48	3,042.58	2,888.63	71	213.71	204.59	194.47
72	3,571.29	3,403.16	3,233.00	72	239.03	228.90	216.75
73	3,994.66	3,806.27	3,617.88	73	267.39	255.24	243.08
74	4,466.64	4,258.00	4,049.35	74	298.79	285.62	271.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,995.35	4,762.39	4,529.44	75	334.24	319.05	302.84
76	5,621.28	5,359.97	5,098.66	76	376.78	359.56	341.33
77	6,324.20	6,030.47	5,736.75	77	423.37	404.12	383.87
78	7,116.24	6,786.06	6,453.84	78	476.04	453.75	431.47
79	8,007.55	7,634.82	7,262.09	79	535.79	510.47	485.15
				80	601.63	573.27	544.91
				81	677.59	645.18	613.78
				82	761.66	726.21	690.76
				83	856.87	816.35	776.85
				84	964.23	918.65	874.08
				85	1,083.74	1,033.10	982.46
				86	1,219.46	1,162.74	1,106.03
				87	1,372.40	1,307.58	1,243.77
				88	1,543.57	1,471.66	1,399.75
				89	1,736.01	1,654.99	1,573.96
				90	1,953.78	1,862.62	1,770.45
				91	2,197.87	2,094.56	1,992.26
				92	2,472.35	2,356.89	2,241.42
				93	2,781.27	2,651.63	2,520.97
				94	3,128.68	2,982.83	2,835.96
				95	3,519.63	3,355.55	3,190.46
				96	3,959.21	3,774.87	3,589.52
				97	4,454.49	4,246.86	4,038.21
				98	5,011.55	4,777.59	4,542.61
				99	5,637.49	5,374.15	5,110.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	496.29	465.91	435.52	18-44	33.42	31.40	29.37
45-49	587.45	550.99	514.52	45-49	39.50	37.48	35.45
50-54	692.79	650.25	605.68	50-54	46.59	44.57	41.53
55	875.10	824.46	771.79	55	58.74	55.71	51.66
56	923.71	871.05	816.35	56	62.80	59.76	55.71
57	976.38	919.66	860.92	57	65.83	62.80	58.74
58	1,031.08	970.30	907.51	58	69.89	66.85	61.78
59	1,087.79	1,025.00	958.15	59	73.94	69.89	65.83
60	1,146.54	1,079.69	1,010.82	60	77.99	73.94	68.87
61	1,213.39	1,142.49	1,071.59	61	83.05	77.99	72.92
62	1,284.29	1,209.34	1,132.36	62	87.10	83.05	76.98
63	1,359.24	1,280.23	1,199.21	63	92.17	87.10	81.03
64	1,438.24	1,355.19	1,268.08	64	97.23	92.17	86.09
65	1,521.29	1,432.16	1,341.01	65	102.30	96.22	90.14
66	1,648.91	1,551.68	1,454.44	66	111.41	104.32	98.25
67	1,786.66	1,681.32	1,573.96	67	120.53	113.44	106.35
68	1,934.53	1,821.09	1,705.63	68	130.66	122.55	114.45
69	2,094.56	1,973.02	1,847.43	69	140.79	132.68	123.57
70	2,268.77	2,135.08	2,001.38	70	151.93	142.81	133.70
71	2,489.57	2,343.72	2,195.85	71	167.12	156.99	146.86
72	2,730.63	2,568.57	2,406.52	72	183.32	172.18	161.04
73	2,995.99	2,817.73	2,639.47	73	200.54	189.40	177.25
74	3,285.67	3,091.20	2,894.71	74	220.80	207.63	194.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,603.70	3,388.98	3,172.23	75	241.06	226.88	212.70
76	4,055.43	3,814.37	3,571.29	76	271.44	255.24	240.04
77	4,563.88	4,292.43	4,016.94	77	304.87	287.65	269.42
78	5,135.12	4,829.24	4,521.34	78	343.35	323.10	302.84
79	5,777.26	5,432.90	5,086.50	79	385.89	363.61	341.33
80		6,111.50	5,722.57	80		408.18	382.86
81		6,877.21	6,439.66	81		459.83	431.47
82		7,736.10	7,245.89	82		516.55	485.15
83		8,702.36	8,153.39	83		581.37	544.91
84		9,790.15	9,174.34	84		654.30	612.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	599.60	565.17	530.73	18-44	41.53	39.50	36.46
45-49	713.04	670.50	627.96	45-49	48.62	46.59	43.55
50-54	846.74	794.07	741.40	50-54	56.72	53.68	50.64
55	1,077.67	1,016.90	956.12	55	72.92	68.87	63.81
56	1,140.46	1,075.64	1,010.82	56	76.98	72.92	67.86
57	1,205.28	1,136.41	1,067.54	57	82.04	76.98	71.91
58	1,274.16	1,201.23	1,126.28	58	86.09	81.03	75.96
59	1,347.08	1,268.08	1,189.08	59	91.16	86.09	80.01
60	1,422.03	1,338.98	1,253.90	60	95.21	90.14	84.07
61	1,503.06	1,415.96	1,326.83	61	101.28	96.22	89.13
62	1,588.14	1,494.96	1,401.78	62	107.36	101.28	94.19
63	1,677.27	1,580.04	1,480.78	63	112.43	106.35	99.26
64	1,770.45	1,669.17	1,565.86	64	119.52	112.43	105.34
65	1,869.71	1,762.35	1,652.96	65	125.59	118.50	110.40
66	2,029.74	1,914.28	1,794.76	66	136.73	128.63	120.53
67	2,203.95	2,076.33	1,946.69	67	148.89	139.77	130.66
68	2,392.34	2,252.57	2,112.79	68	161.04	151.93	141.80
69	2,596.93	2,445.01	2,291.05	69	175.22	165.09	153.95
70	2,817.73	2,651.63	2,485.52	70	189.40	178.26	167.12
71	3,097.28	2,914.97	2,732.65	71	208.65	196.49	184.34
72	3,405.18	3,204.64	3,004.10	72	228.90	215.74	202.57
73	3,743.47	3,522.67	3,301.87	73	251.19	237.01	221.81
74	4,114.17	3,871.09	3,628.01	74	276.51	260.30	244.10
75	4,521.34	4,253.94	3,986.55	75	302.84	285.62	267.39
76	5,088.53	4,786.70	4,486.90	76	341.33	322.08	300.81
77	5,724.59	5,386.30	5,050.04	77	383.87	361.59	338.29
78	6,441.69	6,060.86	5,682.06	78	431.47	406.15	380.83
79	7,247.91	6,820.49	6,393.07	79	485.15	456.79	428.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	800.15	753.56	706.97	18-44	53.68	50.64	47.60
45-49	941.94	889.28	834.58	45-49	63.81	60.77	56.72
50-54	1,106.03	1,045.26	982.46	50-54	74.95	70.90	65.83
55	1,440.26	1,357.21	1,272.13	55	96.22	91.16	85.08
56	1,519.27	1,432.16	1,345.06	56	102.30	97.23	90.14
57	1,602.32	1,511.16	1,420.01	57	108.37	102.30	95.21
58	1,691.45	1,594.22	1,499.01	58	114.45	107.36	100.27
59	1,782.61	1,683.35	1,582.06	59	120.53	113.44	106.35
60	1,879.84	1,774.50	1,669.17	60	126.61	119.52	111.41
61	1,987.20	1,875.79	1,762.35	61	133.70	126.61	118.50
62	2,098.61	1,981.12	1,861.61	62	141.80	133.70	124.58
63	2,218.13	2,090.51	1,964.92	63	148.89	140.79	131.67
64	2,341.70	2,208.00	2,074.30	64	156.99	148.89	138.76
65	2,473.37	2,331.57	2,187.74	65	165.09	155.98	145.85
66	2,692.14	2,538.19	2,382.21	66	180.29	170.16	159.02
67	2,931.17	2,761.01	2,590.86	67	196.49	185.35	173.20
68	3,188.43	3,006.12	2,819.76	68	213.71	201.56	189.40
69	3,470.00	3,269.46	3,068.92	69	232.95	219.79	205.61
70	3,775.88	3,557.11	3,338.33	70	253.21	239.03	223.84
71	4,160.76	3,919.71	3,678.65	71	279.54	263.34	247.13
72	4,582.11	4,316.74	4,051.38	72	306.89	289.67	271.44
73	5,045.99	4,754.29	4,462.59	73	338.29	319.05	298.79
74	5,558.49	5,236.40	4,914.32	74	372.73	351.46	329.17
75	6,121.63	5,767.13	5,412.64	75	409.19	385.89	361.59
76	6,889.37	6,490.30	6,091.24	76	460.84	434.51	407.16
77	7,750.28	7,302.61	6,852.90	77	518.58	488.19	457.81
78	8,720.59	8,216.19	7,709.77	78	582.39	548.96	515.54
79	9,812.43	9,243.21	8,674.00	79	655.31	617.83	579.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,031.08	986.51	939.92	18-44	69.89	66.85	62.80
45-49	1,233.64	1,176.92	1,120.21	45-49	83.05	80.01	74.95
50-54	1,472.68	1,403.80	1,332.90	50-54	98.25	94.19	89.13
55	1,896.04	1,804.89	1,711.71	55	126.61	121.54	115.46
56	2,001.38	1,906.17	1,808.94	56	133.70	128.63	122.55
57	2,112.79	2,011.51	1,910.22	57	141.80	135.72	128.63
58	2,230.28	2,124.95	2,015.56	58	149.90	142.81	135.72
59	2,353.85	2,242.44	2,129.00	59	158.00	150.91	143.82
60	2,483.49	2,366.00	2,246.49	60	166.11	159.02	150.91
61	2,623.27	2,497.67	2,374.11	61	176.23	168.13	160.03
62	2,767.09	2,637.45	2,505.78	62	185.35	177.25	168.13
63	2,921.04	2,783.30	2,645.55	63	195.48	187.38	178.26
64	3,083.10	2,939.27	2,793.42	64	206.62	197.50	187.38
65	3,253.26	3,101.33	2,949.40	65	217.76	207.63	197.50
66	3,534.83	3,368.72	3,204.64	66	237.01	225.86	214.72
67	3,838.68	3,658.39	3,478.11	67	257.26	245.11	232.95
68	4,166.84	3,972.37	3,777.91	68	278.53	266.38	253.21
69	4,525.39	4,314.72	4,102.02	69	302.84	288.66	274.48
70	4,914.32	4,683.39	4,452.46	70	328.16	312.97	297.78
71	5,396.43	5,143.22	4,890.01	71	360.57	344.37	327.15
72	5,923.11	5,647.62	5,370.10	72	396.02	377.79	359.56
73	6,502.46	6,200.63	5,896.78	73	434.51	414.25	394.00
74	7,138.52	6,806.31	6,476.12	74	477.05	455.78	432.48
75	7,835.36	7,472.76	7,110.17	75	523.64	499.33	474.01
76	8,815.79	8,408.63	7,999.44	76	589.48	562.13	533.77
77	9,919.79	9,457.94	8,998.11	77	663.41	632.01	600.62
78	11,159.52	10,640.94	10,122.36	78	745.45	711.02	675.57
79	12,555.21	11,971.82	11,386.39	79	838.63	800.15	760.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	220.80	208.65	194.47	18-44	16.21	15.19	14.18
45-49	257.26	245.11	228.90	45-49	19.24	18.23	16.21
50-54	297.78	283.60	267.39	50-54	21.27	20.26	18.23
55	407.16	380.83	354.50	55	27.35	26.33	24.31
56	435.52	409.19	380.83	56	29.37	28.36	26.33
57	465.91	437.55	405.14	57	31.40	30.39	28.36
58	498.32	465.91	433.50	58	34.44	32.41	30.39
59	532.76	498.32	463.88	59	36.46	34.44	32.41
60	569.22	532.76	494.27	60	38.49	36.46	34.44
61	609.73	571.24	530.73	61	41.53	39.50	37.48
62	654.30	611.76	569.22	62	44.57	42.54	39.50
63	698.86	656.32	611.76	63	47.60	44.57	42.54
64	747.48	702.91	656.32	64	50.64	47.60	45.58
65	800.15	751.53	702.91	65	53.68	50.64	47.60
66	877.12	824.46	769.76	66	59.76	55.71	52.67
67	960.18	901.43	842.69	67	64.82	61.78	57.73
68	1,049.31	986.51	923.71	68	70.90	66.85	62.80
69	1,148.57	1,079.69	1,010.82	69	77.99	73.94	68.87
70	1,255.93	1,180.98	1,106.03	70	85.08	80.01	74.95
71	1,401.78	1,318.72	1,235.67	71	95.21	90.14	84.07
72	1,563.83	1,470.65	1,377.47	72	106.35	100.27	93.18
73	1,746.14	1,640.81	1,537.50	73	118.50	111.41	104.32
74	1,946.69	1,831.22	1,715.76	74	131.67	123.57	115.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,171.54	2,041.89	1,912.25	75	145.85	137.75	128.63
76	2,445.01	2,299.16	2,153.31	76	164.08	154.97	144.84
77	2,750.88	2,586.80	2,424.75	77	185.35	174.21	163.07
78	3,093.23	2,910.91	2,728.60	78	207.63	196.49	183.32
79	3,482.16	3,277.56	3,070.94	79	233.97	220.80	205.61
80		3,686.75	3,455.82	80	262.33	247.13	230.93
81		4,148.61	3,889.32	81	295.75	278.53	260.30
82		4,667.19	4,373.46	82	332.21	312.97	292.71
83		5,250.58	4,920.40	83	373.74	352.47	329.17
84		5,906.91	5,534.18	84	420.33	396.02	370.70
				85	471.99	444.64	416.28
				86	531.74	500.34	468.95
				87	597.58	563.14	527.69
				88	672.53	634.04	593.53
				89	756.59	713.04	667.46
				90	850.79	802.17	750.52
				91	957.14	901.43	844.71
				92	1,076.65	1,014.87	950.05
				93	1,211.36	1,141.48	1,068.55
				94	1,363.29	1,284.29	1,202.25
				95	1,533.45	1,444.32	1,352.15
				96	1,724.87	1,624.60	1,521.29
				97	1,940.61	1,828.18	1,711.71
				98	2,182.68	2,056.07	1,925.42
				99	2,455.13	2,313.34	2,165.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	255.24	239.03	222.83	18-44	18.23	17.22	16.21
45-49	301.83	283.60	265.37	45-49	21.27	20.26	19.24
50-54	352.47	332.21	311.96	50-54	24.31	23.30	21.27
55	486.17	453.75	421.34	55	32.41	31.40	29.37
56	520.60	486.17	451.73	56	35.45	34.44	31.40
57	555.04	520.60	484.14	57	37.48	36.46	33.42
58	593.53	557.06	518.58	58	40.51	38.49	36.46
59	634.04	595.55	555.04	59	43.55	41.53	38.49
60	676.58	636.07	593.53	60	45.58	43.55	40.51
61	725.20	680.63	636.07	61	49.63	46.59	43.55
62	775.84	729.25	680.63	62	52.67	50.64	46.59
63	828.51	779.89	727.22	63	56.72	53.68	49.63
64	887.25	834.58	779.89	64	59.76	57.73	53.68
65	948.02	891.30	832.56	65	63.81	60.77	56.72
66	1,043.23	982.46	917.64	66	70.90	66.85	62.80
67	1,148.57	1,079.69	1,010.82	67	77.99	73.94	68.87
68	1,264.03	1,189.08	1,112.10	68	85.08	81.03	74.95
69	1,389.62	1,308.59	1,223.52	69	93.18	88.12	83.05
70	1,527.37	1,438.24	1,347.08	70	102.30	96.22	90.14
71	1,707.66	1,608.40	1,507.11	71	114.45	108.37	101.28
72	1,910.22	1,798.81	1,685.37	72	128.63	121.54	113.44
73	2,135.08	2,011.51	1,883.89	73	143.82	135.72	126.61
74	2,386.26	2,248.51	2,106.72	74	161.04	151.93	141.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,667.83	2,511.85	2,355.88	75	179.27	169.14	158.00
76	3,004.10	2,827.86	2,651.63	76	202.57	190.41	178.26
77	3,378.85	3,182.36	2,983.84	77	226.88	214.72	200.54
78	3,802.22	3,579.39	3,356.57	78	255.24	241.06	225.86
79	4,280.28	4,029.09	3,775.88	79	286.63	270.43	253.21
				80	322.08	303.85	284.61
				81	362.60	342.34	320.06
				82	408.18	384.88	360.57
				83	458.82	432.48	405.14
				84	515.54	486.17	455.78
				85	579.35	545.92	511.49
				86	652.27	614.80	576.31
				87	733.30	691.77	648.22
				88	825.47	777.86	729.25
				89	928.78	875.10	819.39
				90	1,044.24	984.48	922.70
				91	1,174.90	1,107.04	1,037.15
				92	1,321.76	1,245.80	1,166.80
				93	1,486.86	1,400.76	1,312.65
				94	1,673.22	1,575.99	1,476.73
				95	1,881.86	1,773.49	1,661.06
				96	2,116.84	1,995.30	1,868.70
				97	2,381.20	2,244.46	2,102.66
				98	2,678.97	2,525.02	2,364.99
				99	3,014.22	2,840.01	2,660.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.01	295.75	273.47	18-44	21.27	20.26	19.24
45-49	370.70	348.42	326.14	45-49	26.33	24.31	23.30
50-54	431.47	409.19	386.91	50-54	30.39	28.36	26.33
55	609.73	577.32	542.88	55	41.53	39.50	36.46
56	654.30	617.83	581.37	56	44.57	42.54	39.50
57	698.86	660.37	619.86	57	47.60	45.58	42.54
58	747.48	704.94	660.37	58	50.64	48.62	45.58
59	800.15	753.56	704.94	59	54.69	51.66	48.62
60	854.84	804.20	751.53	60	57.73	54.69	51.66
61	915.61	860.92	806.22	61	61.78	58.74	55.71
62	978.41	921.69	864.97	62	66.85	62.80	58.74
63	1,045.26	986.51	925.74	63	70.90	66.85	62.80
64	1,118.18	1,057.41	992.59	64	75.96	71.91	66.85
65	1,195.16	1,130.33	1,063.49	65	81.03	75.96	70.90
66	1,322.77	1,249.85	1,176.92	66	90.14	84.07	79.00
67	1,464.57	1,381.52	1,298.47	67	99.26	93.18	87.10
68	1,618.52	1,527.37	1,434.19	68	109.39	103.31	96.22
69	1,790.71	1,689.42	1,586.11	69	120.53	114.45	106.35
70	1,981.12	1,865.66	1,750.19	70	132.68	125.59	117.49
71	2,224.21	2,094.56	1,964.92	71	148.89	141.80	132.68
72	2,495.65	2,351.82	2,205.97	72	167.12	158.00	147.88
73	2,801.53	2,637.45	2,475.39	73	188.39	177.25	166.11
74	3,143.87	2,961.56	2,779.24	74	210.67	199.53	186.36

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,526.72	3,322.13	3,117.53	75	235.99	222.83	208.65
76	3,970.35	3,739.42	3,508.49	76	266.38	251.19	234.98
77	4,466.64	4,207.35	3,948.07	77	298.79	282.58	264.35
78	5,027.76	4,734.03	4,442.33	78	336.26	317.02	297.78
79	5,657.75	5,327.56	4,997.37	79	377.79	356.52	334.24
				80	424.38	400.07	375.77
				81	478.06	450.72	423.37
				82	537.82	506.42	476.04
				83	604.67	570.23	534.78
				84	680.63	641.13	601.63
				85	764.70	721.14	676.58
				86	860.92	811.29	761.66
				87	968.28	913.59	856.87
				88	1,088.81	1,027.02	964.23
				89	1,225.54	1,155.66	1,084.76
				90	1,378.48	1,300.49	1,219.46
				91	1,550.66	1,462.55	1,372.40
				92	1,744.12	1,644.86	1,543.57
				93	1,962.89	1,850.47	1,736.01
				94	2,208.00	2,082.41	1,953.78
				95	2,483.49	2,342.71	2,197.87
				96	2,794.44	2,635.42	2,472.35
				97	3,142.86	2,964.59	2,781.27
				98	3,535.84	3,335.30	3,128.68
				99	3,978.45	3,751.57	3,519.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	403.11	380.83	358.55	18-44	27.35	26.33	25.32
45-49	484.14	457.81	431.47	45-49	33.42	32.41	30.39
50-54	577.32	546.94	516.55	50-54	38.49	37.48	35.45
55	790.02	753.56	717.09	55	53.68	51.66	48.62
56	844.71	806.22	767.74	56	57.73	55.71	52.67
57	903.46	860.92	820.40	57	61.78	59.76	55.71
58	964.23	919.66	875.10	58	65.83	63.81	59.76
59	1,031.08	982.46	935.87	59	70.90	67.86	63.81
60	1,099.95	1,049.31	998.66	60	74.95	71.91	67.86
61	1,178.95	1,124.26	1,069.56	61	80.01	76.98	72.92
62	1,262.00	1,203.26	1,144.51	62	86.09	82.04	77.99
63	1,351.13	1,288.34	1,223.52	63	91.16	88.12	83.05
64	1,448.37	1,379.49	1,308.59	64	97.23	93.18	89.13
65	1,549.65	1,474.70	1,399.75	65	103.31	99.26	94.19
66	1,707.66	1,626.63	1,543.57	66	114.45	109.39	104.32
67	1,881.86	1,792.73	1,701.58	67	125.59	120.53	114.45
68	2,074.30	1,975.05	1,875.79	68	138.76	133.70	126.61
69	2,287.00	2,177.61	2,066.20	69	152.94	146.86	139.77
70	2,517.93	2,398.41	2,276.87	70	168.13	161.04	152.94
71	2,819.76	2,688.09	2,552.37	71	188.39	180.29	171.17
72	3,156.02	3,010.17	2,860.27	72	211.68	202.57	192.44
73	3,534.83	3,370.74	3,204.64	73	237.01	225.86	214.72
74	3,956.17	3,773.86	3,589.52	74	265.37	253.21	240.04

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,428.15	4,225.59	4,020.99	75	296.76	282.58	268.40
76	4,983.19	4,754.29	4,523.36	76	334.24	318.03	302.84
77	5,607.10	5,349.84	5,088.53	77	375.77	358.55	340.32
78	6,310.02	6,018.32	5,724.59	78	422.36	403.11	382.86
79	7,100.04	6,771.88	6,439.66	79	475.02	453.75	430.46
				80	533.77	509.46	484.14
				81	600.62	573.27	544.91
				82	675.57	645.18	612.77
				83	760.65	725.20	688.73
				84	854.84	815.34	774.83
				85	961.19	916.62	871.05
				86	1,081.72	1,032.09	980.43
				87	1,217.44	1,160.72	1,102.99
				88	1,369.37	1,305.56	1,240.73
				89	1,540.54	1,468.62	1,395.70
				90	1,732.98	1,651.95	1,569.91
				91	1,948.71	1,858.57	1,766.40
				92	2,192.81	2,091.52	1,987.20
				93	2,466.28	2,352.84	2,235.35
				94	2,775.19	2,646.56	2,514.89
				95	3,121.59	2,976.75	2,828.87
				96	3,511.53	3,349.48	3,182.36
				97	3,951.10	3,767.78	3,580.40
				98	4,444.36	4,238.75	4,028.08
				99	5,000.41	4,768.47	4,531.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.32	397.03	374.75	18-44	29.37	27.35	25.32
45-49	496.29	467.93	441.60	45-49	35.45	33.42	30.39
50-54	583.40	550.99	516.55	50-54	40.51	38.49	35.45
55	771.79	725.20	678.61	55	51.66	48.62	45.58
56	816.35	767.74	719.12	56	55.71	51.66	48.62
57	864.97	812.30	759.63	57	58.74	54.69	51.66
58	913.59	858.89	804.20	58	61.78	58.74	54.69
59	966.25	909.53	848.76	59	65.83	61.78	57.73
60	1,020.95	960.18	897.38	60	68.87	64.82	60.77
61	1,081.72	1,016.90	950.05	61	72.92	68.87	64.82
62	1,146.54	1,077.67	1,006.77	62	77.99	72.92	68.87
63	1,213.39	1,140.46	1,065.51	63	82.04	76.98	72.92
64	1,284.29	1,207.31	1,126.28	64	87.10	82.04	76.98
65	1,359.24	1,276.18	1,191.10	65	91.16	86.09	81.03
66	1,474.70	1,385.57	1,294.41	66	99.26	94.19	88.12
67	1,598.27	1,503.06	1,403.80	67	107.36	101.28	95.21
68	1,733.99	1,630.68	1,523.32	68	116.48	110.40	103.31
69	1,879.84	1,768.43	1,652.96	69	126.61	119.52	111.41
70	2,037.84	1,916.30	1,792.73	70	136.73	128.63	120.53
71	2,238.39	2,104.69	1,968.97	71	150.91	141.80	132.68
72	2,457.16	2,309.28	2,161.41	72	165.09	154.97	145.85
73	2,696.19	2,534.14	2,372.08	73	180.29	170.16	160.03
74	2,959.53	2,781.27	2,603.01	74	198.52	187.38	175.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,247.18	3,052.71	2,856.22	75	216.75	204.59	191.43
76	3,654.34	3,435.57	3,214.77	76	244.10	230.93	215.74
77	4,110.12	3,865.01	3,617.88	77	274.48	259.29	243.08
78	4,622.62	4,347.13	4,071.63	78	308.92	291.70	272.46
79	5,197.92	4,890.01	4,580.08	79	348.42	327.15	306.89
80		5,499.74	5,153.35	80		367.66	344.37
81		6,188.48	5,799.54	81		414.25	387.92
82		6,964.32	6,524.74	82		465.91	436.54
83		7,835.36	7,341.09	83		523.64	490.22
84		8,815.79	8,260.76	84		589.48	552.00

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	512.50	482.11	451.73	18-44	34.44	32.41	30.39
45-49	605.68	571.24	534.78	45-49	41.53	38.49	36.46
50-54	713.04	672.53	632.01	50-54	48.62	45.58	42.54
55	939.92	887.25	834.58	55	63.81	59.76	55.71
56	996.64	939.92	885.23	56	67.86	63.81	59.76
57	1,055.38	996.64	935.87	57	71.91	66.85	62.80
58	1,118.18	1,053.36	990.56	58	75.96	70.90	66.85
59	1,185.03	1,116.15	1,047.28	59	80.01	74.95	69.89
60	1,253.90	1,180.98	1,108.05	60	84.07	79.00	73.94
61	1,328.85	1,251.88	1,174.90	61	89.13	84.07	79.00
62	1,405.83	1,324.80	1,241.75	62	94.19	89.13	83.05
63	1,488.88	1,401.78	1,314.67	63	100.27	94.19	88.12
64	1,575.99	1,484.83	1,391.65	64	105.34	100.27	93.18
65	1,667.14	1,569.91	1,472.68	65	111.41	105.34	98.25
66	1,810.97	1,705.63	1,600.29	66	121.54	114.45	107.36
67	1,966.94	1,851.48	1,738.04	67	131.67	124.58	116.48
68	2,135.08	2,011.51	1,887.94	68	143.82	135.72	126.61
69	2,317.39	2,183.69	2,050.00	69	155.98	146.86	137.75
70	2,515.90	2,370.06	2,224.21	70	169.14	159.02	148.89
71	2,769.12	2,607.06	2,447.03	71	186.36	175.22	164.08
72	3,044.61	2,868.37	2,688.09	72	204.59	192.44	180.29
73	3,348.46	3,154.00	2,955.48	73	224.85	211.68	198.52
74	3,684.73	3,467.98	3,249.20	74	247.13	232.95	217.76
75	4,051.38	3,812.34	3,571.29	75	270.43	255.24	239.03
76	4,557.80	4,290.41	4,018.97	76	304.87	287.65	269.42
77	5,129.04	4,827.21	4,521.34	77	342.34	323.10	302.84
78	5,769.16	5,428.84	5,088.53	78	385.89	363.61	340.32
79	6,490.30	6,109.48	5,724.59	79	433.50	408.18	382.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	654.30	617.83	579.35	18-44	44.57	42.54	39.50
45-49	781.92	737.35	690.76	45-49	53.68	50.64	47.60
50-54	931.82	877.12	822.43	50-54	62.80	59.76	55.71
55	1,245.80	1,168.82	1,091.85	55	83.05	79.00	73.94
56	1,318.72	1,237.70	1,156.67	56	88.12	84.07	79.00
57	1,393.67	1,308.59	1,223.52	57	93.18	89.13	83.05
58	1,474.70	1,385.57	1,296.44	58	99.26	94.19	88.12
59	1,559.78	1,466.60	1,371.39	59	104.32	99.26	93.18
60	1,648.91	1,549.65	1,450.39	60	110.40	104.32	98.25
61	1,746.14	1,642.83	1,539.52	61	117.49	111.41	104.32
62	1,849.45	1,740.07	1,630.68	62	124.58	117.49	110.40
63	1,958.84	1,843.38	1,729.94	63	131.67	124.58	116.48
64	2,072.28	1,952.76	1,833.25	64	138.76	131.67	123.57
65	2,193.82	2,068.23	1,942.63	65	146.86	138.76	129.64
66	2,388.29	2,250.54	2,114.82	66	160.03	151.93	141.80
67	2,598.96	2,449.06	2,299.16	67	174.21	165.09	153.95
68	2,829.89	2,665.81	2,501.72	68	189.40	179.27	168.13
69	3,079.05	2,898.76	2,720.50	69	206.62	195.48	182.31
70	3,350.49	3,154.00	2,957.50	70	223.84	211.68	198.52
71	3,692.83	3,478.11	3,261.36	71	247.13	233.97	218.77
72	4,069.61	3,832.60	3,593.57	72	272.46	257.26	241.06
73	4,484.87	4,223.56	3,960.22	73	299.80	283.60	266.38
74	4,942.68	4,655.03	4,365.36	74	330.19	311.96	292.71
75	5,447.08	5,129.04	4,808.98	75	363.61	343.35	322.08
76	6,127.71	5,771.19	5,412.64	76	409.19	386.91	362.60
77	6,893.42	6,492.33	6,089.22	77	460.84	434.51	408.18
78	7,754.33	7,304.63	6,852.90	78	518.58	489.20	458.82
79	8,724.64	8,216.19	7,709.77	79	583.40	549.97	515.54

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	869.02	826.48	781.92	18-44	58.74	56.72	53.68
45-49	1,047.28	996.64	941.94	45-49	70.90	67.86	64.82
50-54	1,259.98	1,197.18	1,132.36	50-54	84.07	81.03	76.98
55	1,657.01	1,582.06	1,507.11	55	111.41	106.35	101.28
56	1,754.25	1,675.24	1,596.24	56	118.50	113.44	107.36
57	1,855.53	1,772.48	1,689.42	57	124.58	119.52	114.45
58	1,962.89	1,873.76	1,786.66	58	131.67	126.61	120.53
59	2,074.30	1,983.15	1,889.97	59	139.77	133.70	127.62
60	2,193.82	2,096.59	1,999.35	60	146.86	140.79	134.71
61	2,319.41	2,216.10	2,112.79	61	155.98	148.89	142.81
62	2,453.11	2,341.70	2,230.28	62	165.09	158.00	150.91
63	2,592.88	2,473.37	2,353.85	63	174.21	166.11	159.02
64	2,738.73	2,613.14	2,485.52	64	184.34	176.23	167.12
65	2,894.71	2,758.99	2,623.27	65	194.47	185.35	176.23
66	3,145.89	3,000.04	2,852.17	66	211.68	201.56	191.43
67	3,419.36	3,259.33	3,099.30	67	229.92	218.77	207.63
68	3,717.14	3,542.93	3,368.72	68	249.16	238.02	225.86
69	4,039.22	3,850.83	3,662.44	69	270.43	258.28	245.11
70	4,387.64	4,183.05	3,978.45	70	292.71	279.54	265.37
71	4,823.16	4,598.31	4,373.46	71	322.08	307.90	291.70
72	5,299.20	5,054.09	4,806.96	72	354.50	338.29	321.07
73	5,823.85	5,554.44	5,282.99	73	388.93	371.71	352.47
74	6,399.15	6,103.40	5,807.65	74	428.43	408.18	387.92
75	7,031.16	6,707.05	6,380.92	75	469.96	447.68	425.39
76	7,912.34	7,547.71	7,179.04	76	528.70	504.40	479.08
77	8,902.90	8,489.66	8,076.42	77	594.54	567.19	538.83
78	10,017.03	9,551.12	9,085.21	78	669.49	638.09	606.69
79	11,270.93	10,746.28	10,221.62	79	752.54	717.09	681.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	265.37	253.21	239.03	18-44	19.24	18.23	16.21
45-49	318.03	299.80	281.57	45-49	23.30	22.28	20.26
50-54	378.80	354.50	330.19	50-54	26.33	25.32	23.30
55	492.24	463.88	433.50	55	34.44	32.41	30.39
56	526.68	494.27	461.86	56	36.46	34.44	32.41
57	561.12	526.68	490.22	57	39.50	36.46	34.44
58	599.60	561.12	522.63	58	41.53	38.49	36.46
59	638.09	597.58	555.04	59	43.55	40.51	38.49
60	680.63	636.07	589.48	60	45.58	42.54	39.50
61	725.20	678.61	629.99	61	48.62	45.58	42.54
62	771.79	723.17	672.53	62	52.67	49.63	45.58
63	822.43	769.76	717.09	63	55.71	52.67	48.62
64	875.10	820.40	763.68	64	59.76	56.72	52.67
65	929.79	873.07	814.33	65	62.80	59.76	55.71
66	1,022.97	960.18	895.35	66	68.87	65.83	61.78
67	1,122.23	1,053.36	984.48	67	75.96	71.91	67.86
68	1,231.62	1,156.67	1,079.69	68	83.05	79.00	73.94
69	1,353.16	1,270.11	1,187.05	69	91.16	86.09	81.03
70	1,484.83	1,393.67	1,302.52	70	99.26	94.19	88.12
71	1,650.94	1,549.65	1,448.37	71	110.40	105.34	98.25
72	1,837.30	1,723.86	1,610.42	72	122.55	116.48	109.39
73	2,041.89	1,916.30	1,790.71	73	136.73	129.64	121.54
74	2,268.77	2,131.02	1,991.25	74	151.93	143.82	134.71

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,521.98	2,368.03	2,212.05	75	168.13	159.02	148.89
76	2,835.96	2,663.78	2,491.60	76	189.40	179.27	168.13
77	3,190.46	2,998.02	2,803.55	77	213.71	201.56	188.39
78	3,587.49	3,370.74	3,154.00	78	240.04	226.88	211.68
79	4,033.14	3,792.09	3,551.03	79	270.43	254.22	238.02
80		4,264.07	3,994.66	80	303.85	285.62	267.39
81		4,798.86	4,495.00	81	342.34	322.08	300.81
82		5,400.48	5,058.14	82	384.88	361.59	338.29
83		6,077.06	5,692.18	83	432.48	406.15	380.83
84		6,838.72	6,405.23	84	486.17	456.79	428.43
				85	545.92	513.51	481.10
				86	614.80	578.33	541.87
				87	691.77	650.25	609.73
				88	777.86	731.27	685.70
				89	875.10	823.44	770.77
				90	984.48	925.74	866.99
				91	1,107.04	1,041.20	975.37
				92	1,245.80	1,171.86	1,097.92
				93	1,400.76	1,317.71	1,234.66
				94	1,575.99	1,482.80	1,389.62
				95	1,773.49	1,668.15	1,562.82
				96	1,995.30	1,876.80	1,758.30
				97	2,244.46	2,110.77	1,978.08
				98	2,525.02	2,375.12	2,225.22
				99	2,840.01	2,671.88	2,502.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.16	305.88	283.60	18-44	22.28	21.27	20.26
45-49	392.98	366.65	338.29	45-49	27.35	26.33	24.31
50-54	465.91	435.52	403.11	50-54	31.40	30.39	28.36
55	591.50	559.09	524.65	55	40.51	38.49	35.45
56	632.01	597.58	559.09	56	43.55	41.53	38.49
57	674.55	636.07	595.55	57	46.59	43.55	40.51
58	719.12	676.58	634.04	58	48.62	46.59	43.55
59	765.71	721.14	674.55	59	51.66	49.63	46.59
60	816.35	767.74	717.09	60	54.69	51.66	48.62
61	871.05	818.38	763.68	61	58.74	55.71	52.67
62	925.74	871.05	812.30	62	62.80	58.74	55.71
63	986.51	925.74	864.97	63	66.85	62.80	59.76
64	1,049.31	984.48	919.66	64	70.90	66.85	62.80
65	1,116.15	1,047.28	978.41	65	74.95	70.90	66.85
66	1,227.57	1,152.62	1,077.67	66	83.05	77.99	73.94
67	1,351.13	1,268.08	1,187.05	67	91.16	86.09	81.03
68	1,484.83	1,395.70	1,306.57	68	100.27	94.19	89.13
69	1,632.70	1,535.47	1,440.26	69	110.40	103.31	97.23
70	1,794.76	1,689.42	1,584.09	70	120.53	113.44	106.35
71	2,005.43	1,887.94	1,770.45	71	134.71	127.62	119.52
72	2,240.41	2,108.74	1,977.07	72	150.91	141.80	132.68
73	2,501.72	2,355.88	2,208.00	73	168.13	158.00	148.89
74	2,793.42	2,631.37	2,465.26	74	187.38	176.23	166.11

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,119.56	2,937.25	2,752.91	75	208.65	196.49	184.34
76	3,510.52	3,305.92	3,097.28	76	234.98	221.81	207.63
77	3,950.09	3,719.16	3,484.18	77	264.35	249.16	233.97
78	4,444.36	4,183.05	3,919.71	78	297.78	280.56	263.34
79	5,001.42	4,705.67	4,409.92	79	334.24	316.01	295.75
				80	375.77	354.50	332.21
				81	423.37	399.06	373.74
				82	476.04	448.69	420.33
				83	534.78	504.40	473.00
				84	601.63	567.19	531.74
				85	676.58	637.08	597.58
				86	761.66	717.09	672.53
				87	856.87	807.24	756.59
				88	964.23	907.51	851.80
				89	1,084.76	1,020.95	958.15
				90	1,219.46	1,148.57	1,077.67
				91	1,372.40	1,292.39	1,212.37
				92	1,543.57	1,453.43	1,363.29
				93	1,736.01	1,634.73	1,533.45
				94	1,953.78	1,839.32	1,725.89
				95	2,197.87	2,069.24	1,940.61
				96	2,472.35	2,327.52	2,183.69
				97	2,781.27	2,619.21	2,456.15
				98	3,128.68	2,946.36	2,763.04
				99	3,519.63	3,314.03	3,108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	425.39	401.09	374.75	18-44	28.36	27.35	25.32
45-49	508.45	478.06	447.68	45-49	34.44	33.42	30.39
50-54	607.71	569.22	530.73	50-54	40.51	38.49	36.46
55	755.58	713.04	668.48	55	51.66	48.62	45.58
56	806.22	761.66	713.04	56	55.71	52.67	48.62
57	860.92	812.30	759.63	57	58.74	55.71	51.66
58	917.64	864.97	810.28	58	62.80	58.74	55.71
59	978.41	921.69	862.94	59	65.83	62.80	58.74
60	1,043.23	982.46	919.66	60	69.89	65.83	61.78
61	1,112.10	1,047.28	980.43	61	74.95	70.90	66.85
62	1,183.00	1,114.13	1,043.23	62	80.01	75.96	70.90
63	1,257.95	1,185.03	1,110.08	63	85.08	81.03	74.95
64	1,338.98	1,262.00	1,183.00	64	91.16	86.09	80.01
65	1,424.06	1,341.01	1,257.95	65	96.22	91.16	85.08
66	1,571.93	1,480.78	1,389.62	66	106.35	101.28	94.19
67	1,736.01	1,634.73	1,533.45	67	117.49	110.40	103.31
68	1,914.28	1,804.89	1,693.48	68	128.63	121.54	114.45
69	2,112.79	1,991.25	1,869.71	69	141.80	133.70	125.59
70	2,331.57	2,197.87	2,062.15	70	155.98	146.86	137.75
71	2,619.21	2,469.31	2,315.36	71	175.22	165.09	154.97
72	2,939.27	2,771.14	2,600.98	72	197.50	185.35	174.21
73	3,299.85	3,111.46	2,919.02	73	221.81	208.65	195.48
74	3,704.98	3,492.29	3,277.56	74	248.15	233.97	219.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,158.74	3,919.71	3,678.65	75	278.53	262.33	246.12
76	4,679.34	4,411.95	4,140.51	76	313.98	295.75	277.52
77	5,264.76	4,962.94	4,659.08	77	352.47	332.21	311.96
78	5,923.11	5,584.82	5,242.48	78	397.03	373.74	350.44
79	6,664.51	6,281.66	5,900.83	79	446.66	420.33	394.00
				80	501.36	471.99	442.61
				81	564.15	531.74	498.32
				82	635.05	597.58	561.12
				83	714.06	672.53	631.00
				84	803.19	756.59	710.00
				85	902.44	850.79	798.12
				86	1,015.88	957.14	898.39
				87	1,142.49	1,077.67	1,010.82
				88	1,285.30	1,212.37	1,136.41
				89	1,446.34	1,363.29	1,279.22
				90	1,626.63	1,533.45	1,439.25
				91	1,830.21	1,724.87	1,618.52
				92	2,059.11	1,940.61	1,821.09
				93	2,316.37	2,183.69	2,047.97
				94	2,605.03	2,456.15	2,304.22
				95	2,931.17	2,763.04	2,591.87
				96	3,297.82	3,108.42	2,915.98
				97	3,709.03	3,497.35	3,280.60
				98	4,172.92	3,933.89	3,690.80
				99	4,694.53	4,426.13	4,151.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	544.91	518.58	490.22	18-44	36.46	35.45	33.42
45-49	646.19	615.81	585.42	45-49	43.55	42.54	39.50
50-54	763.68	731.27	696.84	50-54	51.66	49.63	46.59
55	988.54	939.92	891.30	55	66.85	63.81	60.77
56	1,053.36	1,002.72	950.05	56	71.91	68.87	64.82
57	1,122.23	1,067.54	1,012.84	57	75.96	72.92	68.87
58	1,195.16	1,136.41	1,077.67	58	81.03	76.98	73.94
59	1,272.13	1,211.36	1,148.57	59	86.09	82.04	79.00
60	1,353.16	1,288.34	1,221.49	60	91.16	87.10	83.05
61	1,442.29	1,373.42	1,304.54	61	97.23	93.18	89.13
62	1,535.47	1,462.55	1,389.62	62	103.31	99.26	94.19
63	1,634.73	1,559.78	1,482.80	63	110.40	105.34	100.27
64	1,740.07	1,661.06	1,582.06	64	117.49	112.43	106.35
65	1,851.48	1,768.43	1,685.37	65	124.58	118.50	112.43
66	2,041.89	1,950.74	1,857.56	66	137.75	130.66	124.58
67	2,252.57	2,149.26	2,045.94	67	151.93	144.84	136.73
68	2,483.49	2,368.03	2,252.57	68	167.12	159.02	150.91
69	2,738.73	2,611.11	2,481.47	69	183.32	175.22	167.12
70	3,020.30	2,876.48	2,732.65	70	201.56	192.44	183.32
71	3,378.85	3,218.82	3,056.76	71	225.86	215.74	205.61
72	3,777.91	3,599.65	3,419.36	72	252.20	241.06	229.92
73	4,225.59	4,027.07	3,824.50	73	282.58	269.42	256.25
74	4,725.93	4,503.10	4,278.25	74	316.01	300.81	286.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,285.02	5,035.86	4,784.68	75	352.47	336.26	320.06
76	5,947.42	5,665.85	5,384.28	76	397.03	378.80	360.57
77	6,688.82	6,374.84	6,056.81	77	446.66	426.41	405.14
78	7,525.43	7,170.94	6,814.41	78	502.37	479.08	455.78
79	8,465.35	8,068.32	7,667.23	79	565.17	538.83	512.50
				80	635.05	605.68	576.31
				81	715.07	681.64	648.22
				82	804.20	766.72	729.25
				83	904.47	862.94	820.40
				84	1,017.91	970.30	922.70
				85	1,144.51	1,090.83	1,037.15
				86	1,288.34	1,227.57	1,166.80
				87	1,449.38	1,381.52	1,312.65
				88	1,629.67	1,553.70	1,476.73
				89	1,834.26	1,748.17	1,662.08
				90	2,063.16	1,965.93	1,869.71
				91	2,320.43	2,212.05	2,102.66
				92	2,611.11	2,488.56	2,366.00
				93	2,937.25	2,799.50	2,661.75
				94	3,303.90	3,148.93	2,993.97
				95	3,717.14	3,542.93	3,368.72
				96	4,182.03	3,985.54	3,789.05
				97	4,704.66	4,483.86	4,263.06
				98	5,292.11	5,043.96	4,795.82
				99	5,953.50	5,674.97	5,395.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	522.63	494.27	465.91	18-44	36.46	34.44	31.40
45-49	621.89	587.45	550.99	45-49	43.55	40.51	37.48
50-54	737.35	694.81	650.25	50-54	50.64	47.60	44.57
55	919.66	869.02	818.38	55	62.80	58.74	54.69
56	974.36	919.66	864.97	56	66.85	62.80	58.74
57	1,029.05	972.33	915.61	57	69.89	65.83	61.78
58	1,087.79	1,027.02	966.25	58	73.94	69.89	64.82
59	1,150.59	1,085.77	1,020.95	59	77.99	73.94	68.87
60	1,215.41	1,146.54	1,077.67	60	82.04	76.98	71.91
61	1,286.31	1,211.36	1,138.44	61	87.10	82.04	76.98
62	1,359.24	1,280.23	1,201.23	62	92.17	86.09	81.03
63	1,438.24	1,353.16	1,268.08	63	97.23	91.16	86.09
64	1,519.27	1,430.14	1,338.98	64	102.30	96.22	90.14
65	1,606.37	1,509.14	1,411.90	65	107.36	101.28	95.21
66	1,738.04	1,634.73	1,529.39	66	116.48	110.40	103.31
67	1,881.86	1,768.43	1,657.01	67	126.61	119.52	111.41
68	2,033.79	1,914.28	1,792.73	68	136.73	129.64	120.53
69	2,201.92	2,070.25	1,940.61	69	147.88	139.77	130.66
70	2,380.18	2,240.41	2,100.64	70	160.03	150.91	140.79
71	2,613.14	2,459.19	2,305.23	71	176.23	166.11	154.97
72	2,866.35	2,696.19	2,528.06	72	192.44	181.30	170.16
73	3,143.87	2,959.53	2,773.17	73	211.68	198.52	186.36
74	3,447.72	3,245.15	3,042.58	74	231.94	217.76	203.58

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,781.96	3,559.13	3,336.31	75	253.21	238.02	222.83
76	4,255.97	4,004.79	3,755.63	76	285.62	268.40	251.19
77	4,788.73	4,507.16	4,225.59	77	321.07	301.83	282.58
78	5,388.33	5,070.30	4,754.29	78	360.57	339.30	318.03
79	6,060.86	5,704.34	5,347.82	79	406.15	381.84	357.53
80		6,417.38	6,016.29	80	0.00	428.43	401.09
81		7,221.58	6,767.82	81	0.00	482.11	451.73
82		8,123.01	7,614.56	82	0.00	542.88	508.45
83		9,137.88	8,564.61	83	0.00	610.74	572.26
84		10,280.37	9,634.17	84	0.00	686.71	643.16

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	650.25	611.76	571.24	18-44	44.57	42.54	39.50
45-49	767.74	723.17	674.55	45-49	52.67	50.64	46.59
50-54	903.46	850.79	796.10	50-54	61.78	58.74	54.69
55	1,152.62	1,085.77	1,016.90	55	76.98	72.92	67.86
56	1,217.44	1,146.54	1,073.61	56	82.04	76.98	71.91
57	1,282.26	1,209.34	1,132.36	57	86.09	82.04	75.96
58	1,353.16	1,274.16	1,193.13	58	91.16	86.09	80.01
59	1,426.08	1,343.03	1,259.98	59	96.22	91.16	85.08
60	1,503.06	1,415.96	1,326.83	60	101.28	95.21	89.13
61	1,588.14	1,494.96	1,401.78	61	107.36	101.28	94.19
62	1,675.24	1,580.04	1,480.78	62	113.44	106.35	99.26
63	1,768.43	1,667.14	1,563.83	63	119.52	112.43	105.34
64	1,865.66	1,760.32	1,652.96	64	126.61	118.50	111.41
65	1,968.97	1,857.56	1,744.12	65	132.68	124.58	116.48
66	2,139.13	2,017.59	1,894.02	66	144.84	135.72	126.61
67	2,321.44	2,189.77	2,056.07	67	156.99	146.86	137.75
68	2,519.96	2,376.13	2,230.28	68	170.16	160.03	148.89
69	2,736.70	2,580.73	2,420.70	69	184.34	173.20	162.06
70	2,969.66	2,799.50	2,627.32	70	199.53	187.38	175.22
71	3,265.41	3,077.02	2,886.61	71	219.79	206.62	193.45
72	3,589.52	3,380.87	3,172.23	72	241.06	226.88	211.68
73	3,944.01	3,715.11	3,484.18	73	264.35	249.16	232.95
74	4,334.97	4,081.76	3,828.55	74	290.69	273.47	256.25
75	4,764.42	4,484.87	4,205.33	75	318.03	299.80	280.56
76	5,359.97	5,045.99	4,732.01	76	358.55	337.28	316.01
77	6,030.47	5,678.00	5,323.51	77	403.11	379.82	355.51
78	6,784.03	6,386.99	5,987.93	78	453.75	427.42	400.07
79	7,632.79	7,185.12	6,737.44	79	510.47	480.09	449.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	866.99	818.38	769.76	18-44	58.74	55.71	51.66
45-49	1,018.92	962.20	905.48	45-49	69.89	65.83	60.77
50-54	1,193.13	1,128.31	1,061.46	50-54	81.03	75.96	70.90
55	1,533.45	1,446.34	1,357.21	55	103.31	97.23	91.16
56	1,618.52	1,527.37	1,432.16	56	109.39	103.31	96.22
57	1,707.66	1,610.42	1,511.16	57	115.46	108.37	101.28
58	1,802.86	1,699.55	1,594.22	58	121.54	114.45	107.36
59	1,902.12	1,792.73	1,681.32	59	127.62	120.53	113.44
60	2,005.43	1,889.97	1,772.48	60	133.70	126.61	118.50
61	2,114.82	1,993.28	1,869.71	61	141.80	133.70	125.59
62	2,230.28	2,100.64	1,970.99	62	148.89	140.79	131.67
63	2,351.82	2,216.10	2,078.36	63	156.99	148.89	138.76
64	2,479.44	2,335.62	2,191.79	64	166.11	155.98	146.86
65	2,613.14	2,461.21	2,309.28	65	174.21	164.08	153.95
66	2,846.09	2,679.99	2,515.90	66	190.41	179.27	168.13
67	3,097.28	2,919.02	2,738.73	67	207.63	195.48	183.32
68	3,372.77	3,178.30	2,981.81	68	225.86	212.70	199.53
69	3,670.55	3,459.88	3,247.18	69	246.12	231.94	216.75
70	3,994.66	3,765.75	3,534.83	70	267.39	252.20	235.99
71	4,399.79	4,146.58	3,891.35	71	294.74	278.53	260.30
72	4,843.42	4,563.88	4,284.33	72	324.11	305.88	286.63
73	5,333.64	5,023.71	4,713.78	73	356.52	336.26	314.99
74	5,872.47	5,530.13	5,189.81	74	392.98	370.70	347.41
75	6,463.97	6,087.19	5,710.41	75	431.47	407.16	381.84
76	7,272.22	6,848.85	6,425.48	76	486.17	458.82	430.46
77	8,181.75	7,705.72	7,229.68	77	546.94	515.54	484.14
78	9,202.70	8,667.92	8,133.14	78	614.80	580.36	543.90
79	10,353.29	9,751.66	9,150.03	79	691.77	652.27	611.76

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,118.18	1,067.54	1,014.87	18-44	74.95	71.91	67.86
45-49	1,330.88	1,268.08	1,203.26	45-49	89.13	86.09	81.03
50-54	1,580.04	1,503.06	1,424.06	50-54	105.34	101.28	96.22
55	2,009.48	1,912.25	1,815.02	55	134.71	128.63	122.55
56	2,120.90	2,017.59	1,916.30	56	142.81	135.72	129.64
57	2,236.36	2,129.00	2,019.61	57	150.91	143.82	136.73
58	2,357.90	2,244.46	2,131.02	58	159.02	151.93	143.82
59	2,487.54	2,368.03	2,248.51	59	167.12	160.03	151.93
60	2,621.24	2,495.65	2,370.06	60	176.23	168.13	159.02
61	2,767.09	2,635.42	2,503.75	61	186.36	178.26	168.13
62	2,919.02	2,781.27	2,641.50	62	196.49	187.38	178.26
63	3,079.05	2,935.22	2,789.37	63	207.63	197.50	187.38
64	3,249.20	3,097.28	2,945.35	64	218.77	208.65	198.52
65	3,427.46	3,267.43	3,107.41	65	229.92	219.79	208.65
66	3,723.21	3,549.01	3,374.80	66	250.17	239.03	226.88
67	4,041.25	3,852.86	3,664.47	67	271.44	259.29	246.12
68	4,387.64	4,183.05	3,978.45	68	294.74	281.57	267.39
69	4,764.42	4,541.59	4,320.79	69	320.06	304.87	289.67
70	5,171.58	4,930.52	4,689.47	70	346.39	330.19	313.98
71	5,678.00	5,412.64	5,149.30	71	380.83	362.60	345.38
72	6,233.04	5,943.37	5,651.67	72	417.29	398.05	377.79
73	6,840.75	6,522.72	6,204.68	73	457.81	436.54	415.27
74	7,509.23	7,160.81	6,810.36	74	502.37	479.08	454.77
75	8,242.52	7,859.67	7,474.79	75	549.97	524.65	498.32
76	9,273.60	8,844.15	8,410.66	76	618.85	590.49	561.12
77	10,434.32	9,948.15	9,459.96	77	696.84	664.43	631.00
78	11,738.86	11,191.93	10,642.97	78	782.93	747.48	710.00
79	13,207.49	12,591.68	11,971.82	79	881.17	840.66	799.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	334.83	318.63	302.43	18-44	24.30	22.95	20.25
45-49	399.64	378.03	356.43	45-49	28.35	27.00	24.30
50-54	472.54	445.54	415.84	50-54	32.40	31.05	28.35
55	626.46	585.95	542.75	55	41.85	40.50	37.80
56	666.96	626.46	580.55	56	45.90	43.20	40.50
57	710.16	666.96	618.36	57	48.60	45.90	43.20
58	756.07	707.46	658.86	58	51.30	48.60	45.90
59	804.67	753.37	702.06	59	55.35	51.30	47.25
60	853.28	801.97	747.97	60	58.06	54.00	49.95
61	912.68	858.68	799.27	61	62.11	58.06	54.00
62	974.79	915.38	853.28	62	66.16	62.11	58.06
63	1,039.59	977.49	912.68	63	70.21	66.16	62.11
64	1,109.80	1,042.29	974.79	64	75.61	71.56	66.16
65	1,182.71	1,112.50	1,039.59	65	79.66	75.61	70.21
66	1,298.82	1,223.21	1,142.20	66	87.76	83.71	76.96
67	1,425.73	1,342.02	1,255.61	67	95.86	91.81	85.06
68	1,563.44	1,471.63	1,377.12	68	105.31	99.91	93.16
69	1,717.35	1,614.74	1,512.14	69	114.76	109.36	101.26
70	1,882.07	1,771.36	1,657.95	70	125.56	118.81	110.71
71	2,095.39	1,971.18	1,844.27	71	140.41	132.31	124.21
72	2,327.61	2,192.60	2,052.18	72	156.61	147.16	137.71
73	2,589.53	2,435.62	2,281.70	73	174.17	164.71	153.91
74	2,878.46	2,708.34	2,535.53	74	193.07	182.27	170.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,199.79	3,010.77	2,819.05	75	214.67	202.52	189.02
76	3,602.12	3,388.80	3,172.78	76	241.67	228.17	213.32
77	4,053.06	3,812.74	3,569.72	77	272.72	256.52	240.32
78	4,560.71	4,290.68	4,017.96	78	306.48	287.58	270.02
79	5,130.46	4,828.03	4,520.21	79	344.28	324.03	303.78
80		5,430.19	5,084.56	80	386.13	363.18	340.23
81		6,110.65	5,721.81	81	434.74	409.09	383.43
82		6,874.82	6,437.38	82	488.74	460.39	430.69
83		7,733.49	7,242.05	83	550.85	518.45	484.69
84		8,702.88	8,146.63	84	618.36	583.25	545.45
				85	695.31	654.81	612.95
				86	783.07	737.17	689.91
				87	880.28	828.97	776.32
				88	990.99	932.93	873.53
				89	1,113.85	1,049.04	982.89
				90	1,254.26	1,180.01	1,105.75
				91	1,410.88	1,328.52	1,243.46
				92	1,586.39	1,494.58	1,398.73
				93	1,784.86	1,680.90	1,572.89
				94	2,007.63	1,890.17	1,770.01
				95	2,258.75	2,126.44	1,991.43
				96	2,540.93	2,392.41	2,239.85
				97	2,858.21	2,692.14	2,519.33
				98	3,215.99	3,028.32	2,835.25
				99	3,616.97	3,406.36	3,188.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	399.64	380.73	359.13	18-44	28.35	27.00	24.30
45-49	475.24	453.64	426.64	45-49	33.75	32.40	29.70
50-54	564.35	534.65	504.95	50-54	39.15	36.45	33.75
55	747.97	702.06	653.46	55	49.95	47.25	44.55
56	799.27	750.67	699.36	56	54.00	51.30	48.60
57	850.58	799.27	745.27	57	58.06	54.00	51.30
58	904.58	853.28	796.57	58	60.76	58.06	54.00
59	963.99	907.28	847.88	59	64.81	62.11	58.06
60	1,026.09	966.69	904.58	60	68.86	64.81	60.76
61	1,096.30	1,031.49	966.69	61	74.26	70.21	64.81
62	1,169.20	1,101.70	1,028.79	62	78.31	74.26	70.21
63	1,247.51	1,174.61	1,099.00	63	83.71	79.66	74.26
64	1,331.22	1,252.91	1,171.91	64	89.11	83.71	79.66
65	1,417.63	1,333.92	1,247.51	65	94.51	89.11	83.71
66	1,560.74	1,466.23	1,371.72	66	105.31	98.56	93.16
67	1,714.65	1,612.04	1,509.44	67	114.76	109.36	102.61
68	1,884.77	1,771.36	1,657.95	68	126.91	120.16	112.06
69	2,071.09	1,946.87	1,822.66	69	139.06	132.31	122.86
70	2,273.60	2,138.59	2,000.88	70	152.56	144.46	135.01
71	2,540.93	2,392.41	2,238.50	71	171.47	162.01	151.21
72	2,840.65	2,673.24	2,503.12	72	190.37	180.92	168.77
73	3,172.78	2,986.47	2,797.45	73	213.32	201.17	187.67
74	3,545.42	3,337.50	3,129.58	74	237.62	224.12	210.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,961.26	3,729.03	3,496.81	75	264.62	249.77	233.57
76	4,458.10	4,196.18	3,934.25	76	298.38	282.18	263.27
77	5,017.05	4,720.02	4,425.70	77	336.18	317.28	297.03
78	5,643.51	5,311.38	4,979.25	78	376.68	356.43	333.48
79	6,348.27	5,975.64	5,600.30	79	423.94	400.99	375.33
				80	476.59	449.59	421.24
				81	537.35	506.30	473.89
				82	603.50	569.75	533.30
				83	679.11	639.96	600.80
				84	764.17	719.61	675.06
				85	858.68	808.72	758.77
				86	966.69	909.98	854.63
				87	1,086.85	1,024.74	961.29
				88	1,223.21	1,151.65	1,081.45
				89	1,375.77	1,296.12	1,216.46
				90	1,548.59	1,458.13	1,367.67
				91	1,741.66	1,640.40	1,539.14
				92	1,959.03	1,845.62	1,730.86
				93	2,203.40	2,075.14	1,946.87
				94	2,478.82	2,335.71	2,191.25
				95	2,789.35	2,627.34	2,463.97
				96	3,137.68	2,955.42	2,773.15
				97	3,529.22	3,324.00	3,118.78
				98	3,970.71	3,739.84	3,508.96
				99	4,467.55	4,206.98	3,947.75

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	513.05	483.34	453.64	18-44	35.10	33.75	31.05
45-49	612.95	575.15	540.05	45-49	43.20	40.50	37.80
50-54	726.37	683.16	639.96	50-54	49.95	47.25	44.55
55	950.49	893.78	834.37	55	63.46	60.76	56.71
56	1,015.29	953.19	891.08	56	68.86	64.81	60.76
57	1,080.10	1,015.29	947.79	57	72.91	70.21	64.81
58	1,153.00	1,082.80	1,009.89	58	78.31	74.26	68.86
59	1,228.61	1,153.00	1,077.40	59	82.36	79.66	74.26
60	1,306.92	1,225.91	1,144.90	60	87.76	83.71	78.31
61	1,393.32	1,309.62	1,225.91	61	94.51	90.46	83.71
62	1,485.13	1,396.03	1,309.62	62	101.26	95.86	89.11
63	1,582.34	1,490.53	1,398.73	63	108.01	101.26	94.51
64	1,687.65	1,590.44	1,495.93	64	114.76	108.01	101.26
65	1,795.66	1,695.75	1,595.84	65	121.51	114.76	106.66
66	1,984.68	1,873.97	1,760.56	66	135.01	126.91	118.81
67	2,192.60	2,068.39	1,941.47	67	148.51	140.41	130.96
68	2,422.12	2,281.70	2,141.29	68	163.36	153.91	144.46
69	2,678.64	2,519.33	2,360.01	69	179.57	170.12	159.31
70	2,956.77	2,778.55	2,600.33	70	197.12	186.32	175.52
71	3,318.60	3,121.48	2,921.66	71	221.42	209.27	197.12
72	3,726.33	3,504.91	3,283.49	72	249.77	234.92	221.42
73	4,179.97	3,934.25	3,685.83	73	279.48	264.62	248.42
74	4,690.32	4,417.60	4,142.17	74	314.58	297.03	278.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,262.77	4,957.64	4,649.82	75	352.38	332.13	311.88
76	5,921.63	5,578.70	5,235.77	76	396.94	373.98	351.03
77	6,661.50	6,278.06	5,891.93	77	446.89	421.24	395.59
78	7,495.87	7,063.83	6,631.79	78	502.25	473.89	444.19
79	8,432.86	7,949.51	7,463.47	79	564.35	531.95	499.54
				80	634.56	598.10	560.30
				81	714.21	673.71	630.51
				82	803.32	757.42	710.16
				83	903.23	851.93	797.92
				84	1,016.64	957.24	897.83
				85	1,142.20	1,076.05	1,009.89
				86	1,285.32	1,211.06	1,136.80
				87	1,445.98	1,362.27	1,278.56
				88	1,626.90	1,532.39	1,439.23
				89	1,830.76	1,724.10	1,618.80
				90	2,058.93	1,940.12	1,819.96
				91	2,316.81	2,181.80	2,048.13
				92	2,605.73	2,454.52	2,303.31
				93	2,931.11	2,761.00	2,592.23
				94	3,297.00	3,106.63	2,916.26
				95	3,710.13	3,495.46	3,279.44
				96	4,173.22	3,931.55	3,689.88
				97	4,694.37	4,423.00	4,151.62
				98	5,281.67	4,976.55	4,670.07
				99	5,941.88	5,597.60	5,253.32

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	664.26	631.86	599.45	18-44	44.55	43.20	40.50
45-49	788.47	750.67	710.16	45-49	54.00	51.30	48.60
50-54	931.58	885.68	839.78	50-54	63.46	60.76	58.06
55	1,223.21	1,166.50	1,109.80	55	83.71	79.66	75.61
56	1,306.92	1,247.51	1,185.41	56	89.11	85.06	81.01
57	1,396.03	1,331.22	1,263.71	57	95.86	90.46	86.41
58	1,493.23	1,420.33	1,344.72	58	101.26	97.21	91.81
59	1,593.14	1,514.84	1,433.83	59	108.01	103.96	98.56
60	1,701.15	1,614.74	1,528.34	60	113.41	109.36	103.96
61	1,814.56	1,722.75	1,633.65	61	121.51	117.46	110.71
62	1,933.37	1,838.86	1,744.36	62	129.61	124.21	118.81
63	2,057.58	1,960.38	1,860.47	63	137.71	132.31	125.56
64	2,192.60	2,089.99	1,987.38	64	147.16	141.76	133.66
65	2,335.71	2,227.70	2,119.69	65	156.61	149.86	141.76
66	2,576.03	2,457.22	2,335.71	66	172.82	166.06	156.61
67	2,840.65	2,708.34	2,573.33	67	190.37	182.27	172.82
68	3,132.28	2,983.77	2,835.25	68	209.27	201.17	190.37
69	3,453.61	3,288.90	3,124.18	69	230.87	221.42	210.62
70	3,804.64	3,623.73	3,440.11	70	253.82	243.02	230.87
71	4,255.58	4,055.76	3,850.55	71	284.88	272.72	259.22
72	4,760.53	4,536.41	4,309.59	72	318.63	305.13	288.93
73	5,324.88	5,073.76	4,822.63	73	356.43	340.23	324.03
74	5,954.03	5,675.91	5,397.78	74	398.29	380.73	361.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,658.80	6,348.27	6,037.74	75	445.54	425.29	403.69
76	7,493.17	7,144.84	6,796.51	76	502.25	479.29	454.99
77	8,430.16	8,038.62	7,647.09	77	564.35	538.70	511.70
78	9,485.95	9,045.81	8,602.97	78	634.56	604.85	575.15
79	10,674.06	10,177.21	9,680.37	79	714.21	680.46	646.71
				80	801.97	764.17	726.37
				81	903.23	860.03	818.17
				82	1,015.29	968.04	920.78
				83	1,142.20	1,088.20	1,035.54
				84	1,285.32	1,224.56	1,165.15
				85	1,444.63	1,377.12	1,309.62
				86	1,625.55	1,549.94	1,474.33
				87	1,829.41	1,743.01	1,657.95
				88	2,057.58	1,961.73	1,865.87
				89	2,314.11	2,206.10	2,098.09
				90	2,604.38	2,482.87	2,360.01
				91	2,929.76	2,792.05	2,655.69
				92	3,295.65	3,141.73	2,987.82
				93	3,707.43	3,534.62	3,360.45
				94	4,170.52	3,976.11	3,780.34
				95	4,691.67	4,472.95	4,252.88
				96	5,277.62	5,031.90	4,784.83
				97	5,937.83	5,661.06	5,382.93
				98	6,680.40	6,368.52	6,055.29
				99	7,514.77	7,163.74	6,812.71

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	661.56	621.06	580.55	18-44	44.55	41.85	39.15
45-49	783.07	734.47	685.86	45-49	52.65	49.95	47.25
50-54	923.48	866.78	807.37	50-54	62.11	59.41	55.35
55	1,166.50	1,099.00	1,028.79	55	78.31	74.26	68.86
56	1,231.31	1,161.10	1,088.20	56	83.71	79.66	74.26
57	1,301.52	1,225.91	1,147.60	57	87.76	83.71	78.31
58	1,374.42	1,293.42	1,209.71	58	93.16	89.11	82.36
59	1,450.03	1,366.32	1,277.21	59	98.56	93.16	87.76
60	1,528.34	1,439.23	1,347.42	60	103.96	98.56	91.81
61	1,617.45	1,522.94	1,428.43	61	110.71	103.96	97.21
62	1,711.95	1,612.04	1,509.44	62	116.11	110.71	102.61
63	1,811.86	1,706.55	1,598.54	63	122.86	116.11	108.01
64	1,917.17	1,806.46	1,690.35	64	129.61	122.86	114.76
65	2,027.88	1,909.07	1,787.56	65	136.36	128.26	120.16
66	2,198.00	2,068.39	1,938.77	66	148.51	139.06	130.96
67	2,381.61	2,241.20	2,098.09	67	160.66	151.21	141.76
68	2,578.73	2,427.52	2,273.60	68	174.17	163.36	152.56
69	2,792.05	2,630.04	2,462.62	69	187.67	176.87	164.71
70	3,024.27	2,846.06	2,667.84	70	202.52	190.37	178.22
71	3,318.60	3,124.18	2,927.06	71	222.77	209.27	195.77
72	3,639.93	3,423.91	3,207.89	72	244.37	229.52	214.67
73	3,993.66	3,756.04	3,518.42	73	267.32	252.47	236.27
74	4,379.79	4,120.57	3,858.65	74	294.33	276.77	259.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,803.73	4,517.51	4,228.58	75	321.33	302.43	283.53
76	5,405.88	5,084.56	4,760.53	76	361.83	340.23	319.98
77	6,083.65	5,721.81	5,354.58	77	406.39	383.43	359.13
78	6,845.11	6,437.38	6,026.94	78	457.69	430.69	403.69
79	7,701.09	7,242.05	6,780.31	79	514.40	484.69	454.99
80		8,146.63	7,628.18	80		544.10	510.35
81		9,167.32	8,584.07	81		612.95	575.15
82		10,312.23	9,658.77	82		688.56	646.71
83		11,600.24	10,868.47	83		774.97	726.37
84		13,050.27	12,229.40	84		872.18	816.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	799.27	753.37	707.46	18-44	55.35	52.65	48.60
45-49	950.49	893.78	837.08	45-49	64.81	62.11	58.06
50-54	1,128.70	1,058.49	988.29	50-54	75.61	71.56	67.51
55	1,436.53	1,355.52	1,274.51	55	97.21	91.81	85.06
56	1,520.24	1,433.83	1,347.42	56	102.61	97.21	90.46
57	1,606.64	1,514.84	1,423.03	57	109.36	102.61	95.86
58	1,698.45	1,601.24	1,501.33	58	114.76	108.01	101.26
59	1,795.66	1,690.35	1,585.04	59	121.51	114.76	106.66
60	1,895.57	1,784.86	1,671.45	60	126.91	120.16	112.06
61	2,003.58	1,887.47	1,768.66	61	135.01	128.26	118.81
62	2,116.99	1,992.78	1,868.57	62	143.11	135.01	125.56
63	2,235.80	2,106.19	1,973.88	63	149.86	141.76	132.31
64	2,360.01	2,225.00	2,087.29	64	159.31	149.86	140.41
65	2,492.32	2,349.21	2,203.40	65	167.42	157.96	147.16
66	2,705.64	2,551.73	2,392.41	66	182.27	171.47	160.66
67	2,937.86	2,767.75	2,594.93	67	198.47	186.32	174.17
68	3,188.99	3,002.67	2,816.35	68	214.67	202.52	189.02
69	3,461.71	3,259.19	3,053.97	69	233.57	220.07	205.22
70	3,756.04	3,534.62	3,313.20	70	252.47	237.62	222.77
71	4,128.67	3,885.65	3,642.63	71	278.12	261.92	245.72
72	4,539.11	4,271.78	4,004.46	72	305.13	287.58	270.02
73	4,990.05	4,695.72	4,401.39	73	334.83	315.93	295.68
74	5,484.19	5,160.16	4,836.13	74	368.58	346.98	325.38
75	6,026.94	5,670.51	5,314.08	75	403.69	380.73	356.43
76	6,783.01	6,380.67	5,981.04	76	454.99	429.34	400.99
77	7,630.88	7,179.94	6,731.70	77	511.70	481.99	450.94
78	8,586.77	8,079.12	7,574.18	78	575.15	541.40	507.65
79	9,661.47	9,091.72	8,521.96	79	646.71	608.90	571.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,066.60	1,004.49	942.38	18-44	71.56	67.51	63.46
45-49	1,255.61	1,185.41	1,112.50	45-49	85.06	81.01	75.61
50-54	1,474.33	1,393.32	1,309.62	50-54	99.91	94.51	87.76
55	1,919.87	1,809.16	1,695.75	55	128.26	121.51	113.41
56	2,025.18	1,909.07	1,792.96	56	136.36	129.61	120.16
57	2,135.89	2,014.38	1,892.87	57	144.46	136.36	126.91
58	2,254.70	2,125.09	1,998.18	58	152.56	143.11	133.66
59	2,376.21	2,243.90	2,108.89	59	160.66	151.21	141.76
60	2,505.82	2,365.41	2,225.00	60	168.77	159.31	148.51
61	2,648.94	2,500.42	2,349.21	61	178.22	168.77	157.96
62	2,797.45	2,640.84	2,481.52	62	189.02	178.22	166.06
63	2,956.77	2,786.65	2,619.23	63	198.47	187.67	175.52
64	3,121.48	2,943.26	2,765.05	64	209.27	198.47	184.97
65	3,297.00	3,107.98	2,916.26	65	220.07	207.92	194.42
66	3,588.62	3,383.40	3,175.48	66	240.32	226.82	211.97
67	3,907.25	3,680.43	3,453.61	67	261.92	247.07	230.87
68	4,250.18	4,007.16	3,758.74	68	284.88	268.67	252.47
69	4,625.51	4,358.19	4,090.87	69	310.53	292.98	274.07
70	5,033.25	4,741.63	4,450.00	70	337.53	318.63	298.38
71	5,546.30	5,224.97	4,903.64	71	372.63	351.03	329.43
72	6,107.95	5,754.22	5,400.48	72	409.09	386.13	361.83
73	6,726.30	6,337.47	5,948.63	73	450.94	425.29	398.29
74	7,409.46	6,980.13	6,550.79	74	496.84	468.49	438.79
75	8,160.13	7,687.59	7,215.05	75	545.45	514.40	481.99
76	9,183.52	8,651.58	8,119.63	76	614.31	579.20	542.75
77	10,331.13	9,734.37	9,134.92	77	691.26	650.76	610.25
78	11,624.54	10,952.18	10,277.12	78	776.32	731.77	687.21
79	13,079.97	12,321.21	11,562.44	79	873.53	823.57	772.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,374.42	1,315.02	1,252.91	18-44	93.16	89.11	83.71
45-49	1,644.45	1,568.84	1,493.23	45-49	110.71	106.66	99.91
50-54	1,963.08	1,871.27	1,776.76	50-54	130.96	125.56	118.81
55	2,527.43	2,405.92	2,281.70	55	168.77	162.01	153.91
56	2,667.84	2,540.93	2,411.32	56	178.22	171.47	163.36
57	2,816.35	2,681.34	2,546.33	57	189.02	180.92	171.47
58	2,972.97	2,832.55	2,686.74	58	199.82	190.37	180.92
59	3,137.68	2,989.17	2,837.95	59	210.62	201.17	191.72
60	3,310.50	3,153.88	2,994.57	60	221.42	211.97	201.17
61	3,496.81	3,329.40	3,164.68	61	234.92	224.12	213.32
62	3,688.53	3,515.72	3,340.20	62	247.07	236.27	224.12
63	3,893.75	3,710.13	3,526.52	63	260.57	249.77	237.62
64	4,109.77	3,918.05	3,723.63	64	275.42	263.27	249.77
65	4,336.59	4,134.07	3,931.55	65	290.28	276.77	263.27
66	4,711.92	4,490.50	4,271.78	66	315.93	301.08	286.23
67	5,116.96	4,876.64	4,636.32	67	342.93	326.73	310.53
68	5,554.40	5,295.17	5,035.95	68	371.28	355.08	337.53
69	6,032.34	5,751.52	5,467.99	69	403.69	384.78	365.88
70	6,550.79	6,242.96	5,935.13	70	437.44	417.19	396.94
71	7,193.45	6,855.92	6,518.38	71	480.64	459.04	436.09
72	7,895.51	7,528.28	7,158.34	72	527.90	503.60	479.29
73	8,667.78	8,265.44	7,860.41	73	579.20	552.20	525.20
74	9,515.65	9,072.81	8,632.67	74	635.91	607.55	576.50
75	10,444.54	9,961.19	9,477.85	75	698.01	665.61	631.86
76	11,751.45	11,208.71	10,663.26	76	785.77	749.32	711.51
77	13,223.09	12,607.43	11,994.48	77	884.33	842.48	800.62
78	14,875.63	14,184.37	13,493.11	78	993.69	947.79	900.53
79	16,736.10	15,958.43	15,178.06	79	1,117.90	1,066.60	1,013.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	294.33	278.12	259.22	18-44	21.60	20.25	18.90
45-49	342.93	326.73	305.13	45-49	25.65	24.30	21.60
50-54	396.94	378.03	356.43	50-54	28.35	27.00	24.30
55	542.75	507.65	472.54	55	36.45	35.10	32.40
56	580.55	545.45	507.65	56	39.15	37.80	35.10
57	621.06	583.25	540.05	57	41.85	40.50	37.80
58	664.26	621.06	577.85	58	45.90	43.20	40.50
59	710.16	664.26	618.36	59	48.60	45.90	43.20
60	758.77	710.16	658.86	60	51.30	48.60	45.90
61	812.77	761.47	707.46	61	55.35	52.65	49.95
62	872.18	815.47	758.77	62	59.41	56.71	52.65
63	931.58	874.88	815.47	63	63.46	59.41	56.71
64	996.39	936.98	874.88	64	67.51	63.46	60.76
65	1,066.60	1,001.79	936.98	65	71.56	67.51	63.46
66	1,169.20	1,099.00	1,026.09	66	79.66	74.26	70.21
67	1,279.91	1,201.61	1,123.30	67	86.41	82.36	76.96
68	1,398.73	1,315.02	1,231.31	68	94.51	89.11	83.71
69	1,531.04	1,439.23	1,347.42	69	103.96	98.56	91.81
70	1,674.15	1,574.24	1,474.33	70	113.41	106.66	99.91
71	1,868.57	1,757.86	1,647.15	71	126.91	120.16	112.06
72	2,084.59	1,960.38	1,836.16	72	141.76	133.66	124.21
73	2,327.61	2,187.20	2,049.48	73	157.96	148.51	139.06
74	2,594.93	2,441.02	2,287.11	74	175.52	164.71	153.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,894.66	2,721.84	2,549.03	75	194.42	183.62	171.47
76	3,259.19	3,064.77	2,870.36	76	218.72	206.57	193.07
77	3,666.93	3,448.21	3,232.19	77	247.07	232.22	217.37
78	4,123.27	3,880.25	3,637.23	78	276.77	261.92	244.37
79	4,641.72	4,368.99	4,093.57	79	311.88	294.33	274.07
80		4,914.44	4,606.61	80	349.68	329.43	307.83
81		5,530.10	5,184.47	81	394.24	371.28	346.98
82		6,221.36	5,829.82	82	442.84	417.19	390.19
83		6,999.03	6,558.89	83	498.19	469.84	438.79
84		7,873.91	7,377.06	84	560.30	527.90	494.14
				85	629.16	592.70	554.90
				86	708.81	666.96	625.11
				87	796.57	750.67	703.41
				88	896.48	845.18	791.17
				89	1,008.54	950.49	889.73
				90	1,134.10	1,069.30	1,000.44
				91	1,275.86	1,201.61	1,126.00
				92	1,435.18	1,352.82	1,266.41
				93	1,614.74	1,521.59	1,424.38
				94	1,817.26	1,711.95	1,602.59
				95	2,044.08	1,925.27	1,802.41
				96	2,299.26	2,165.59	2,027.88
				97	2,586.83	2,436.97	2,281.70
				98	2,909.51	2,740.75	2,566.58
				99	3,272.69	3,083.68	2,886.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	340.23	318.63	297.03	18-44	24.30	22.95	21.60
45-49	402.34	378.03	353.73	45-49	28.35	27.00	25.65
50-54	469.84	442.84	415.84	50-54	32.40	31.05	28.35
55	648.06	604.85	561.65	55	43.20	41.85	39.15
56	693.96	648.06	602.15	56	47.25	45.90	41.85
57	739.87	693.96	645.36	57	49.95	48.60	44.55
58	791.17	742.57	691.26	58	54.00	51.30	48.60
59	845.18	793.87	739.87	59	58.06	55.35	51.30
60	901.88	847.88	791.17	60	60.76	58.06	54.00
61	966.69	907.28	847.88	61	66.16	62.11	58.06
62	1,034.19	972.09	907.28	62	70.21	67.51	62.11
63	1,104.40	1,039.59	969.39	63	75.61	71.56	66.16
64	1,182.71	1,112.50	1,039.59	64	79.66	76.96	71.56
65	1,263.71	1,188.11	1,109.80	65	85.06	81.01	75.61
66	1,390.62	1,309.62	1,223.21	66	94.51	89.11	83.71
67	1,531.04	1,439.23	1,347.42	67	103.96	98.56	91.81
68	1,684.95	1,585.04	1,482.43	68	113.41	108.01	99.91
69	1,852.37	1,744.36	1,630.95	69	124.21	117.46	110.71
70	2,035.98	1,917.17	1,795.66	70	136.36	128.26	120.16
71	2,276.30	2,143.99	2,008.98	71	152.56	144.46	135.01
72	2,546.33	2,397.82	2,246.60	72	171.47	162.01	151.21
73	2,846.06	2,681.34	2,511.23	73	191.72	180.92	168.77
74	3,180.89	2,997.27	2,808.25	74	214.67	202.52	189.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,556.22	3,348.30	3,140.38	75	238.97	225.47	210.62
76	4,004.46	3,769.54	3,534.62	76	270.02	253.82	237.62
77	4,504.00	4,242.08	3,977.46	77	302.43	286.23	267.32
78	5,068.35	4,771.33	4,474.30	78	340.23	321.33	301.08
79	5,705.61	5,370.78	5,033.25	79	382.08	360.48	337.53
				80	429.34	405.04	379.38
				81	483.34	456.34	426.64
				82	544.10	513.05	480.64
				83	611.60	576.50	540.05
				84	687.21	648.06	607.55
				85	772.27	727.72	681.81
				86	869.48	819.52	768.22
				87	977.49	922.13	864.08
				88	1,100.35	1,036.89	972.09
				89	1,238.06	1,166.50	1,092.25
				90	1,391.97	1,312.32	1,229.96
				91	1,566.14	1,475.68	1,382.52
				92	1,761.91	1,660.65	1,555.34
				93	1,981.98	1,867.22	1,749.76
				94	2,230.40	2,100.79	1,968.48
				95	2,508.53	2,364.06	2,214.20
				96	2,821.75	2,659.74	2,490.97
				97	3,174.13	2,991.87	2,802.85
				98	3,571.07	3,365.85	3,152.53
				99	4,017.96	3,785.74	3,546.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	421.24	394.24	364.53	18-44	28.35	27.00	25.65
45-49	494.14	464.44	434.74	45-49	35.10	32.40	31.05
50-54	575.15	545.45	515.75	50-54	40.50	37.80	35.10
55	812.77	769.57	723.66	55	55.35	52.65	48.60
56	872.18	823.57	774.97	56	59.41	56.71	52.65
57	931.58	880.28	826.27	57	63.46	60.76	56.71
58	996.39	939.68	880.28	58	67.51	64.81	60.76
59	1,066.60	1,004.49	939.68	59	72.91	68.86	64.81
60	1,139.50	1,072.00	1,001.79	60	76.96	72.91	68.86
61	1,220.51	1,147.60	1,074.70	61	82.36	78.31	74.26
62	1,304.22	1,228.61	1,153.00	62	89.11	83.71	78.31
63	1,393.32	1,315.02	1,234.01	63	94.51	89.11	83.71
64	1,490.53	1,409.53	1,323.12	64	101.26	95.86	89.11
65	1,593.14	1,506.74	1,417.63	65	108.01	101.26	94.51
66	1,763.26	1,666.05	1,568.84	66	120.16	112.06	105.31
67	1,952.28	1,841.57	1,730.86	67	132.31	124.21	116.11
68	2,157.49	2,035.98	1,911.77	68	145.81	137.71	128.26
69	2,387.01	2,252.00	2,114.29	69	160.66	152.56	141.76
70	2,640.84	2,486.92	2,333.01	70	176.87	167.42	156.61
71	2,964.87	2,792.05	2,619.23	71	198.47	189.02	176.87
72	3,326.70	3,134.98	2,940.56	72	222.77	210.62	197.12
73	3,734.43	3,515.72	3,299.70	73	251.12	236.27	221.42
74	4,190.78	3,947.75	3,704.73	74	280.83	265.97	248.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,701.12	4,428.40	4,155.67	75	314.58	297.03	278.12
76	5,292.47	4,984.65	4,676.82	76	355.08	334.83	313.23
77	5,954.03	5,608.40	5,262.77	77	398.29	376.68	352.38
78	6,702.00	6,310.47	5,921.63	78	448.24	422.59	396.94
79	7,541.78	7,101.64	6,661.50	79	503.60	475.24	445.54
				80	565.70	533.30	500.89
				81	637.26	600.80	564.35
				82	716.91	675.06	634.56
				83	806.02	760.12	712.86
				84	907.28	854.63	801.97
				85	1,019.34	961.29	901.88
				86	1,147.60	1,081.45	1,015.29
				87	1,290.72	1,217.81	1,142.20
				88	1,451.38	1,369.02	1,285.32
				89	1,633.65	1,540.49	1,445.98
				90	1,837.51	1,733.56	1,625.55
				91	2,067.04	1,949.57	1,829.41
				92	2,324.91	2,192.60	2,057.58
				93	2,616.53	2,466.67	2,314.11
				94	2,943.26	2,775.85	2,604.38
				95	3,310.50	3,122.83	2,929.76
				96	3,724.98	3,513.02	3,295.65
				97	4,189.43	3,951.80	3,707.43
				98	4,713.27	4,445.95	4,170.52
				99	5,303.28	5,000.85	4,691.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	537.35	507.65	477.94	18-44	36.45	35.10	33.75
45-49	645.36	610.25	575.15	45-49	44.55	43.20	40.50
50-54	769.57	729.07	688.56	50-54	51.30	49.95	47.25
55	1,053.09	1,004.49	955.89	55	71.56	68.86	64.81
56	1,126.00	1,074.70	1,023.39	56	76.96	74.26	70.21
57	1,204.31	1,147.60	1,093.60	57	82.36	79.66	74.26
58	1,285.32	1,225.91	1,166.50	58	87.76	85.06	79.66
59	1,374.42	1,309.62	1,247.51	59	94.51	90.46	85.06
60	1,466.23	1,398.73	1,331.22	60	99.91	95.86	90.46
61	1,571.54	1,498.63	1,425.73	61	106.66	102.61	97.21
62	1,682.25	1,603.94	1,525.64	62	114.76	109.36	103.96
63	1,801.06	1,717.35	1,630.95	63	121.51	117.46	110.71
64	1,930.67	1,838.86	1,744.36	64	129.61	124.21	118.81
65	2,065.69	1,965.78	1,865.87	65	137.71	132.31	125.56
66	2,276.30	2,168.29	2,057.58	66	152.56	145.81	139.06
67	2,508.53	2,389.71	2,268.20	67	167.42	160.66	152.56
68	2,765.05	2,632.74	2,500.42	68	184.97	178.22	168.77
69	3,048.57	2,902.76	2,754.25	69	203.87	195.77	186.32
70	3,356.40	3,197.09	3,035.07	70	224.12	214.67	203.87
71	3,758.74	3,583.22	3,402.31	71	251.12	240.32	228.17
72	4,206.98	4,012.56	3,812.74	72	282.18	270.02	256.52
73	4,711.92	4,493.20	4,271.78	73	315.93	301.08	286.23
74	5,273.57	5,030.55	4,784.83	74	353.73	337.53	319.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,902.73	5,632.71	5,359.98	75	395.59	376.68	357.78
76	6,642.60	6,337.47	6,029.64	76	445.54	423.94	403.69
77	7,474.27	7,131.34	6,783.01	77	500.89	477.94	453.64
78	8,411.25	8,022.42	7,630.88	78	563.00	537.35	510.35
79	9,464.35	9,026.91	8,584.07	79	633.21	604.85	573.80
				80	711.51	679.11	645.36
				81	800.62	764.17	726.37
				82	900.53	860.03	816.82
				83	1,013.94	966.69	918.08
				84	1,139.50	1,086.85	1,032.84
				85	1,281.26	1,221.86	1,161.10
				86	1,441.93	1,375.77	1,306.92
				87	1,622.85	1,547.24	1,470.28
				88	1,825.36	1,740.31	1,653.90
				89	2,053.53	1,957.68	1,860.47
				90	2,310.06	2,202.05	2,092.69
				91	2,597.63	2,477.47	2,354.61
				92	2,923.01	2,788.00	2,648.94
				93	3,287.54	3,136.33	2,979.72
				94	3,699.33	3,527.87	3,352.35
				95	4,161.07	3,968.01	3,770.89
				96	4,680.87	4,464.85	4,242.08
				97	5,266.82	5,022.45	4,772.68
				98	5,924.33	5,650.26	5,369.43
				99	6,665.55	6,356.37	6,040.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	558.95	529.25	499.54	18-44	39.15	36.45	33.75
45-49	661.56	623.76	588.65	45-49	47.25	44.55	40.50
50-54	777.67	734.47	688.56	50-54	54.00	51.30	47.25
55	1,028.79	966.69	904.58	55	68.86	64.81	60.76
56	1,088.20	1,023.39	958.59	56	74.26	68.86	64.81
57	1,153.00	1,082.80	1,012.59	57	78.31	72.91	68.86
58	1,217.81	1,144.90	1,072.00	58	82.36	78.31	72.91
59	1,288.02	1,212.41	1,131.40	59	87.76	82.36	76.96
60	1,360.92	1,279.91	1,196.21	60	91.81	86.41	81.01
61	1,441.93	1,355.52	1,266.41	61	97.21	91.81	86.41
62	1,528.34	1,436.53	1,342.02	62	103.96	97.21	91.81
63	1,617.45	1,520.24	1,420.33	63	109.36	102.61	97.21
64	1,711.95	1,609.34	1,501.33	64	116.11	109.36	102.61
65	1,811.86	1,701.15	1,587.74	65	121.51	114.76	108.01
66	1,965.78	1,846.97	1,725.45	66	132.31	125.56	117.46
67	2,130.49	2,003.58	1,871.27	67	143.11	135.01	126.91
68	2,311.41	2,173.69	2,030.58	68	155.26	147.16	137.71
69	2,505.82	2,357.31	2,203.40	69	168.77	159.31	148.51
70	2,716.44	2,554.43	2,389.71	70	182.27	171.47	160.66
71	2,983.77	2,805.55	2,624.64	71	201.17	189.02	176.87
72	3,275.39	3,078.28	2,881.16	72	220.07	206.57	194.42
73	3,594.02	3,378.00	3,161.98	73	240.32	226.82	213.32
74	3,945.05	3,707.43	3,469.81	74	264.62	249.77	233.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,328.49	4,069.27	3,807.34	75	288.93	272.72	255.17
76	4,871.24	4,579.61	4,285.28	76	325.38	307.83	287.58
77	5,478.79	5,152.06	4,822.63	77	365.88	345.63	324.03
78	6,161.95	5,794.72	5,427.49	78	411.79	388.83	363.18
79	6,928.82	6,518.38	6,105.25	79	464.44	436.09	409.09
80		7,331.16	6,869.42	80		490.09	459.04
81		8,249.24	7,730.79	81		552.20	517.10
82		9,283.43	8,697.48	82		621.06	581.90
83		10,444.54	9,785.68	83		698.01	653.46
84		11,751.45	11,011.59	84		785.77	735.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	683.16	642.66	602.15	18-44	45.90	43.20	40.50
45-49	807.37	761.47	712.86	45-49	55.35	51.30	48.60
50-54	950.49	896.48	842.48	50-54	64.81	60.76	56.71
55	1,252.91	1,182.71	1,112.50	55	85.06	79.66	74.26
56	1,328.52	1,252.91	1,180.01	56	90.46	85.06	79.66
57	1,406.83	1,328.52	1,247.51	57	95.86	89.11	83.71
58	1,490.53	1,404.13	1,320.42	58	101.26	94.51	89.11
59	1,579.64	1,487.83	1,396.03	59	106.66	99.91	93.16
60	1,671.45	1,574.24	1,477.03	60	112.06	105.31	98.56
61	1,771.36	1,668.75	1,566.14	61	118.81	112.06	105.31
62	1,873.97	1,765.96	1,655.25	62	125.56	118.81	110.71
63	1,984.68	1,868.57	1,752.46	63	133.66	125.56	117.46
64	2,100.79	1,979.28	1,855.07	64	140.41	133.66	124.21
65	2,222.30	2,092.69	1,963.08	65	148.51	140.41	130.96
66	2,414.02	2,273.60	2,133.19	66	162.01	152.56	143.11
67	2,621.94	2,468.02	2,316.81	67	175.52	166.06	155.26
68	2,846.06	2,681.34	2,516.63	68	191.72	180.92	168.77
69	3,089.08	2,910.86	2,732.65	69	207.92	195.77	183.62
70	3,353.70	3,159.28	2,964.87	70	225.47	211.97	198.47
71	3,691.23	3,475.21	3,261.89	71	248.42	233.57	218.72
72	4,058.46	3,823.54	3,583.22	72	272.72	256.52	240.32
73	4,463.50	4,204.28	3,939.65	73	299.73	282.18	264.62
74	4,911.74	4,622.81	4,331.19	74	329.43	310.53	290.28
75	5,400.48	5,081.86	4,760.53	75	360.48	340.23	318.63
76	6,075.54	5,719.11	5,357.28	76	406.39	383.43	359.13
77	6,837.01	6,434.68	6,026.94	77	456.34	430.69	403.69
78	7,690.29	7,236.65	6,783.01	78	514.40	484.69	453.64
79	8,651.58	8,143.93	7,630.88	79	577.85	544.10	510.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	872.18	823.57	772.27	18-44	59.41	56.71	52.65
45-49	1,042.29	982.89	920.78	45-49	71.56	67.51	63.46
50-54	1,242.11	1,169.20	1,096.30	50-54	83.71	79.66	74.26
55	1,660.65	1,558.04	1,455.43	55	110.71	105.31	98.56
56	1,757.86	1,649.85	1,541.84	56	117.46	112.06	105.31
57	1,857.77	1,744.36	1,630.95	57	124.21	118.81	110.71
58	1,965.78	1,846.97	1,728.16	58	132.31	125.56	117.46
59	2,079.19	1,954.98	1,828.06	59	139.06	132.31	124.21
60	2,198.00	2,065.69	1,933.37	60	147.16	139.06	130.96
61	2,327.61	2,189.90	2,052.18	61	156.61	148.51	139.06
62	2,465.32	2,319.51	2,173.69	62	166.06	156.61	147.16
63	2,611.13	2,457.22	2,306.01	63	175.52	166.06	155.26
64	2,762.35	2,603.03	2,443.72	64	184.97	175.52	164.71
65	2,924.36	2,756.95	2,589.53	65	195.77	184.97	172.82
66	3,183.59	2,999.97	2,819.05	66	213.32	202.52	189.02
67	3,464.41	3,264.59	3,064.77	67	232.22	220.07	205.22
68	3,772.24	3,553.52	3,334.80	68	252.47	238.97	224.12
69	4,104.37	3,864.05	3,626.43	69	275.42	260.57	243.02
70	4,466.20	4,204.28	3,942.35	70	298.38	282.18	264.62
71	4,922.54	4,636.32	4,347.39	71	329.43	311.88	291.63
72	5,424.79	5,108.86	4,790.23	72	363.18	342.93	321.33
73	5,978.34	5,630.01	5,278.97	73	399.64	378.03	355.08
74	6,588.59	6,205.16	5,819.02	74	440.14	415.84	390.19
75	7,260.95	6,837.01	6,410.38	75	484.69	457.69	429.34
76	8,168.23	7,692.99	7,215.05	76	545.45	515.75	483.34
77	9,188.92	8,654.28	8,116.93	77	614.31	579.20	544.10
78	10,336.53	9,737.07	9,134.92	78	691.26	652.11	611.60
79	11,629.94	10,952.18	10,277.12	79	777.67	733.12	687.21

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,158.40	1,101.70	1,042.29	18-44	78.31	75.61	71.56
45-49	1,396.03	1,328.52	1,255.61	45-49	94.51	90.46	86.41
50-54	1,679.55	1,595.84	1,509.44	50-54	112.06	108.01	102.61
55	2,208.80	2,108.89	2,008.98	55	148.51	141.76	135.01
56	2,338.41	2,233.10	2,127.79	56	157.96	151.21	143.11
57	2,473.42	2,362.71	2,252.00	57	166.06	159.31	152.56
58	2,616.53	2,497.72	2,381.61	58	175.52	168.77	160.66
59	2,765.05	2,643.54	2,519.33	59	186.32	178.22	170.12
60	2,924.36	2,794.75	2,665.14	60	195.77	187.67	179.57
61	3,091.78	2,954.06	2,816.35	61	207.92	198.47	190.37
62	3,269.99	3,121.48	2,972.97	62	220.07	210.62	201.17
63	3,456.31	3,297.00	3,137.68	63	232.22	221.42	211.97
64	3,650.73	3,483.31	3,313.20	64	245.72	234.92	222.77
65	3,858.65	3,677.73	3,496.81	65	259.22	247.07	234.92
66	4,193.48	3,999.06	3,801.94	66	282.18	268.67	255.17
67	4,558.01	4,344.69	4,131.37	67	306.48	291.63	276.77
68	4,954.94	4,722.72	4,490.50	68	332.13	317.28	301.08
69	5,384.28	5,133.16	4,882.04	69	360.48	344.28	326.73
70	5,848.72	5,576.00	5,303.28	70	390.19	372.63	353.73
71	6,429.28	6,129.55	5,829.82	71	429.34	410.44	388.83
72	7,063.83	6,737.10	6,407.67	72	472.54	450.94	427.99
73	7,763.20	7,404.06	7,042.23	73	518.45	495.49	469.84
74	8,530.07	8,135.83	7,741.59	74	571.10	544.10	517.10
75	9,372.54	8,940.50	8,505.76	75	626.46	596.75	567.05
76	10,547.15	10,061.10	9,569.66	76	704.76	672.36	638.61
77	11,867.56	11,316.72	10,765.87	77	792.52	756.07	718.26
78	13,352.70	12,731.64	12,110.59	78	892.43	850.58	808.72
79	15,024.15	14,324.78	13,625.42	79	1,003.14	955.89	908.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.73	337.53	318.63	18-44	25.65	24.30	21.60
45-49	423.94	399.64	375.33	45-49	31.05	29.70	27.00
50-54	504.95	472.54	440.14	50-54	35.10	33.75	31.05
55	656.16	618.36	577.85	55	45.90	43.20	40.50
56	702.06	658.86	615.66	56	48.60	45.90	43.20
57	747.97	702.06	653.46	57	52.65	48.60	45.90
58	799.27	747.97	696.66	58	55.35	51.30	48.60
59	850.58	796.57	739.87	59	58.06	54.00	51.30
60	907.28	847.88	785.77	60	60.76	56.71	52.65
61	966.69	904.58	839.78	61	64.81	60.76	56.71
62	1,028.79	963.99	896.48	62	70.21	66.16	60.76
63	1,096.30	1,026.09	955.89	63	74.26	70.21	64.81
64	1,166.50	1,093.60	1,017.99	64	79.66	75.61	70.21
65	1,239.41	1,163.80	1,085.50	65	83.71	79.66	74.26
66	1,363.62	1,279.91	1,193.51	66	91.81	87.76	82.36
67	1,495.93	1,404.13	1,312.32	67	101.26	95.86	90.46
68	1,641.75	1,541.84	1,439.23	68	110.71	105.31	98.56
69	1,803.76	1,693.05	1,582.34	69	121.51	114.76	108.01
70	1,979.28	1,857.77	1,736.26	70	132.31	125.56	117.46
71	2,200.70	2,065.69	1,930.67	71	147.16	140.41	130.96
72	2,449.12	2,297.91	2,146.69	72	163.36	155.26	145.81
73	2,721.84	2,554.43	2,387.01	73	182.27	172.82	162.01
74	3,024.27	2,840.65	2,654.34	74	202.52	191.72	179.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,361.80	3,156.58	2,948.66	75	224.12	211.97	198.47
76	3,780.34	3,550.82	3,321.30	76	252.47	238.97	224.12
77	4,252.88	3,996.36	3,737.14	77	284.88	268.67	251.12
78	4,782.13	4,493.20	4,204.28	78	319.98	302.43	282.18
79	5,376.18	5,054.85	4,733.52	79	360.48	338.88	317.28
80		5,684.01	5,324.88	80	405.04	380.73	356.43
81		6,396.87	5,991.84	81	456.34	429.34	400.99
82		7,198.85	6,742.50	82	513.05	481.99	450.94
83		8,100.73	7,587.68	83	576.50	541.40	507.65
84		9,116.02	8,538.17	84	648.06	608.90	571.10
				85	727.72	684.51	641.31
				86	819.52	770.92	722.31
				87	922.13	866.78	812.77
				88	1,036.89	974.79	914.03
				89	1,166.50	1,097.65	1,027.44
				90	1,312.32	1,234.01	1,155.70
				91	1,475.68	1,387.92	1,300.17
				92	1,660.65	1,562.09	1,463.53
				93	1,867.22	1,756.51	1,645.80
				94	2,100.79	1,976.58	1,852.37
				95	2,364.06	2,223.65	2,083.24
				96	2,659.74	2,501.77	2,343.81
				97	2,991.87	2,813.65	2,636.79
				98	3,365.85	3,166.03	2,966.22
				99	3,785.74	3,561.62	3,336.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	407.74	378.03	18-44	29.70	28.35	27.00
45-49	523.85	488.74	450.94	45-49	36.45	35.10	32.40
50-54	621.06	580.55	537.35	50-54	41.85	40.50	37.80
55	788.47	745.27	699.36	55	54.00	51.30	47.25
56	842.48	796.57	745.27	56	58.06	55.35	51.30
57	899.18	847.88	793.87	57	62.11	58.06	54.00
58	958.59	901.88	845.18	58	64.81	62.11	58.06
59	1,020.69	961.29	899.18	59	68.86	66.16	62.11
60	1,088.20	1,023.39	955.89	60	72.91	68.86	64.81
61	1,161.10	1,090.90	1,017.99	61	78.31	74.26	70.21
62	1,234.01	1,161.10	1,082.80	62	83.71	78.31	74.26
63	1,315.02	1,234.01	1,153.00	63	89.11	83.71	79.66
64	1,398.73	1,312.32	1,225.91	64	94.51	89.11	83.71
65	1,487.83	1,396.03	1,304.22	65	99.91	94.51	89.11
66	1,636.35	1,536.44	1,436.53	66	110.71	103.96	98.56
67	1,801.06	1,690.35	1,582.34	67	121.51	114.76	108.01
68	1,979.28	1,860.47	1,741.66	68	133.66	125.56	118.81
69	2,176.40	2,046.78	1,919.87	69	147.16	137.71	129.61
70	2,392.41	2,252.00	2,111.59	70	160.66	151.21	141.76
71	2,673.24	2,516.63	2,360.01	71	179.57	170.12	159.31
72	2,986.47	2,810.95	2,635.44	72	201.17	189.02	176.87
73	3,334.80	3,140.38	2,943.26	73	224.12	210.62	198.47
74	3,723.63	3,507.61	3,286.19	74	249.77	234.92	221.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,158.37	3,915.35	3,669.63	75	278.12	261.92	245.72
76	4,679.52	4,406.80	4,128.67	76	313.23	295.68	276.77
77	5,265.47	4,957.64	4,644.42	77	352.38	332.13	311.88
78	5,924.33	5,576.00	5,224.97	78	396.94	373.98	351.03
79	6,666.90	6,272.66	5,878.43	79	445.54	421.24	394.24
				80	500.89	472.54	442.84
				81	564.35	531.95	498.19
				82	634.56	598.10	560.30
				83	712.86	672.36	630.51
				84	801.97	756.07	708.81
				85	901.88	849.23	796.57
				86	1,015.29	955.89	896.48
				87	1,142.20	1,076.05	1,008.54
				88	1,285.32	1,209.71	1,135.45
				89	1,445.98	1,360.92	1,277.21
				90	1,625.55	1,531.04	1,436.53
				91	1,829.41	1,722.75	1,616.09
				92	2,057.58	1,937.42	1,817.26
				93	2,314.11	2,179.10	2,044.08
				94	2,604.38	2,451.82	2,300.61
				95	2,929.76	2,758.30	2,586.83
				96	3,295.65	3,102.58	2,910.86
				97	3,707.43	3,491.41	3,274.04
				98	4,170.52	3,927.50	3,683.13
				99	4,691.67	4,417.60	4,143.52

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	567.05	534.65	499.54	18-44	37.80	36.45	33.75
45-49	677.76	637.26	596.75	45-49	45.90	44.55	40.50
50-54	810.07	758.77	707.46	50-54	54.00	51.30	48.60
55	1,007.19	950.49	891.08	55	68.86	64.81	60.76
56	1,074.70	1,015.29	950.49	56	74.26	70.21	64.81
57	1,147.60	1,082.80	1,012.59	57	78.31	74.26	68.86
58	1,223.21	1,153.00	1,080.10	58	83.71	78.31	74.26
59	1,304.22	1,228.61	1,150.30	59	87.76	83.71	78.31
60	1,390.62	1,309.62	1,225.91	60	93.16	87.76	82.36
61	1,482.43	1,396.03	1,306.92	61	99.91	94.51	89.11
62	1,576.94	1,485.13	1,390.62	62	106.66	101.26	94.51
63	1,676.85	1,579.64	1,479.73	63	113.41	108.01	99.91
64	1,784.86	1,682.25	1,576.94	64	121.51	114.76	106.66
65	1,898.27	1,787.56	1,676.85	65	128.26	121.51	113.41
66	2,095.39	1,973.88	1,852.37	66	141.76	135.01	125.56
67	2,314.11	2,179.10	2,044.08	67	156.61	147.16	137.71
68	2,551.73	2,405.92	2,257.40	68	171.47	162.01	152.56
69	2,816.35	2,654.34	2,492.32	69	189.02	178.22	167.42
70	3,107.98	2,929.76	2,748.85	70	207.92	195.77	183.62
71	3,491.41	3,291.60	3,086.38	71	233.57	220.07	206.57
72	3,918.05	3,693.93	3,467.11	72	263.27	247.07	232.22
73	4,398.69	4,147.57	3,891.05	73	295.68	278.12	260.57
74	4,938.74	4,655.22	4,368.99	74	330.78	311.88	292.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,543.60	5,224.97	4,903.64	75	371.28	349.68	328.08
76	6,237.56	5,881.13	5,519.30	76	418.54	394.24	369.93
77	7,017.93	6,615.59	6,210.56	77	469.84	442.84	415.84
78	7,895.51	7,444.57	6,988.23	78	529.25	498.19	467.14
79	8,883.80	8,373.45	7,865.81	79	595.40	560.30	525.20
				80	668.31	629.16	590.00
				81	752.02	708.81	664.26
				82	846.53	796.57	747.97
				83	951.84	896.48	841.13
				84	1,070.65	1,008.54	946.43
				85	1,202.96	1,134.10	1,063.90
				86	1,354.17	1,275.86	1,197.56
				87	1,522.94	1,436.53	1,347.42
				88	1,713.30	1,616.09	1,514.84
				89	1,927.97	1,817.26	1,705.20
				90	2,168.29	2,044.08	1,918.52
				91	2,439.67	2,299.26	2,157.49
				92	2,744.80	2,586.83	2,427.52
				93	3,087.73	2,910.86	2,729.94
				94	3,472.51	3,274.04	3,071.53
				95	3,907.25	3,683.13	3,454.96
				96	4,395.99	4,143.52	3,887.00
				97	4,944.14	4,661.97	4,373.04
				98	5,562.50	5,243.87	4,919.84
				99	6,257.81	5,900.03	5,534.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	726.37	691.26	653.46	18-44	48.60	47.25	44.55
45-49	861.38	820.87	780.37	45-49	58.06	56.71	52.65
50-54	1,017.99	974.79	928.88	50-54	68.86	66.16	62.11
55	1,317.72	1,252.91	1,188.11	55	89.11	85.06	81.01
56	1,404.13	1,336.62	1,266.41	56	95.86	91.81	86.41
57	1,495.93	1,423.03	1,350.12	57	101.26	97.21	91.81
58	1,593.14	1,514.84	1,436.53	58	108.01	102.61	98.56
59	1,695.75	1,614.74	1,531.04	59	114.76	109.36	105.31
60	1,803.76	1,717.35	1,628.25	60	121.51	116.11	110.71
61	1,922.57	1,830.76	1,738.96	61	129.61	124.21	118.81
62	2,046.78	1,949.57	1,852.37	62	137.71	132.31	125.56
63	2,179.10	2,079.19	1,976.58	63	147.16	140.41	133.66
64	2,319.51	2,214.20	2,108.89	64	156.61	149.86	141.76
65	2,468.02	2,357.31	2,246.60	65	166.06	157.96	149.86
66	2,721.84	2,600.33	2,476.12	66	183.62	174.17	166.06
67	3,002.67	2,864.96	2,727.24	67	202.52	193.07	182.27
68	3,310.50	3,156.58	3,002.67	68	222.77	211.97	201.17
69	3,650.73	3,480.61	3,307.80	69	244.37	233.57	222.77
70	4,026.06	3,834.34	3,642.63	70	268.67	256.52	244.37
71	4,504.00	4,290.68	4,074.67	71	301.08	287.58	274.07
72	5,035.95	4,798.33	4,558.01	72	336.18	321.33	306.48
73	5,632.71	5,368.08	5,098.06	73	376.68	359.13	341.58
74	6,299.67	6,002.64	5,702.91	74	421.24	400.99	382.08

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,044.93	6,712.80	6,377.97	75	469.84	448.24	426.64
76	7,927.91	7,552.58	7,177.24	76	529.25	504.95	480.64
77	8,916.20	8,497.66	8,073.72	77	595.40	568.40	540.05
78	10,031.40	9,558.86	9,083.61	78	669.66	638.61	607.55
79	11,284.31	10,755.06	10,220.42	79	753.37	718.26	683.16
				80	846.53	807.37	768.22
				81	953.19	908.63	864.08
				82	1,072.00	1,022.04	972.09
				83	1,205.66	1,150.30	1,093.60
				84	1,356.87	1,293.42	1,229.96
				85	1,525.64	1,454.08	1,382.52
				86	1,717.35	1,636.35	1,555.34
				87	1,932.02	1,841.57	1,749.76
				88	2,172.34	2,071.09	1,968.48
				89	2,445.07	2,330.31	2,215.55
				90	2,750.20	2,620.59	2,492.32
				91	3,093.13	2,948.66	2,802.85
				92	3,480.61	3,317.25	3,153.88
				93	3,915.35	3,731.73	3,548.12
				94	4,404.10	4,197.53	3,990.96
				95	4,954.94	4,722.72	4,490.50
				96	5,574.65	5,312.73	5,050.80
				97	6,271.31	5,976.99	5,682.66
				98	7,054.38	6,723.60	6,392.82
				99	7,936.01	7,564.73	7,192.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	696.66	658.86	621.06	18-44	48.60	45.90	41.85
45-49	828.97	783.07	734.47	45-49	58.06	54.00	49.95
50-54	982.89	926.18	866.78	50-54	67.51	63.46	59.41
55	1,225.91	1,158.40	1,090.90	55	83.71	78.31	72.91
56	1,298.82	1,225.91	1,153.00	56	89.11	83.71	78.31
57	1,371.72	1,296.12	1,220.51	57	93.16	87.76	82.36
58	1,450.03	1,369.02	1,288.02	58	98.56	93.16	86.41
59	1,533.74	1,447.33	1,360.92	59	103.96	98.56	91.81
60	1,620.15	1,528.34	1,436.53	60	109.36	102.61	95.86
61	1,714.65	1,614.74	1,517.54	61	116.11	109.36	102.61
62	1,811.86	1,706.55	1,601.24	62	122.86	114.76	108.01
63	1,917.17	1,803.76	1,690.35	63	129.61	121.51	114.76
64	2,025.18	1,906.37	1,784.86	64	136.36	128.26	120.16
65	2,141.29	2,011.68	1,882.07	65	143.11	135.01	126.91
66	2,316.81	2,179.10	2,038.68	66	155.26	147.16	137.71
67	2,508.53	2,357.31	2,208.80	67	168.77	159.31	148.51
68	2,711.04	2,551.73	2,389.71	68	182.27	172.82	160.66
69	2,935.16	2,759.65	2,586.83	69	197.12	186.32	174.17
70	3,172.78	2,986.47	2,800.15	70	213.32	201.17	187.67
71	3,483.31	3,278.09	3,072.88	71	234.92	221.42	206.57
72	3,820.84	3,594.02	3,369.90	72	256.52	241.67	226.82
73	4,190.78	3,945.05	3,696.63	73	282.18	264.62	248.42
74	4,595.81	4,325.79	4,055.76	74	309.18	290.28	271.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,041.35	4,744.33	4,447.30	75	337.53	317.28	297.03
76	5,673.21	5,338.38	5,006.25	76	380.73	357.78	334.83
77	6,383.37	6,008.04	5,632.71	77	427.99	402.34	376.68
78	7,182.64	6,758.71	6,337.47	78	480.64	452.29	423.94
79	8,079.12	7,603.88	7,128.64	79	541.40	509.00	476.59
80		8,554.37	8,019.72	80	0.00	571.10	534.65
81		9,626.36	9,021.51	81	0.00	642.66	602.15
82		10,827.97	10,150.21	82	0.00	723.66	677.76
83		12,180.79	11,416.62	83	0.00	814.12	762.82
84		13,703.73	12,842.35	84	0.00	915.38	857.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	866.78	815.47	761.47	18-44	59.41	56.71	52.65
45-49	1,023.39	963.99	899.18	45-49	70.21	67.51	62.11
50-54	1,204.31	1,134.10	1,061.20	50-54	82.36	78.31	72.91
55	1,536.44	1,447.33	1,355.52	55	102.61	97.21	90.46
56	1,622.85	1,528.34	1,431.13	56	109.36	102.61	95.86
57	1,709.25	1,612.04	1,509.44	57	114.76	109.36	101.26
58	1,803.76	1,698.45	1,590.44	58	121.51	114.76	106.66
59	1,900.97	1,790.26	1,679.55	59	128.26	121.51	113.41
60	2,003.58	1,887.47	1,768.66	60	135.01	126.91	118.81
61	2,116.99	1,992.78	1,868.57	61	143.11	135.01	125.56
62	2,233.10	2,106.19	1,973.88	62	151.21	141.76	132.31
63	2,357.31	2,222.30	2,084.59	63	159.31	149.86	140.41
64	2,486.92	2,346.51	2,203.40	64	168.77	157.96	148.51
65	2,624.64	2,476.12	2,324.91	65	176.87	166.06	155.26
66	2,851.46	2,689.44	2,524.73	66	193.07	180.92	168.77
67	3,094.48	2,918.96	2,740.75	67	209.27	195.77	183.62
68	3,359.10	3,167.38	2,972.97	68	226.82	213.32	198.47
69	3,648.03	3,440.11	3,226.79	69	245.72	230.87	216.02
70	3,958.56	3,731.73	3,502.21	70	265.97	249.77	233.57
71	4,352.79	4,101.67	3,847.85	71	292.98	275.42	257.87
72	4,784.83	4,506.70	4,228.58	72	321.33	302.43	282.18
73	5,257.37	4,952.24	4,644.42	73	352.38	332.13	310.53
74	5,778.52	5,440.99	5,103.46	74	387.48	364.53	341.58
75	6,350.97	5,978.34	5,605.70	75	423.94	399.64	373.98
76	7,144.84	6,726.30	6,307.77	76	477.94	449.59	421.24
77	8,038.62	7,568.78	7,096.24	77	537.35	506.30	473.89
78	9,043.11	8,513.86	7,981.92	78	604.85	569.75	533.30
79	10,174.51	9,577.76	8,981.01	79	680.46	639.96	599.45

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,155.70	1,090.90	1,026.09	18-44	78.31	74.26	68.86
45-49	1,358.22	1,282.62	1,207.01	45-49	93.16	87.76	81.01
50-54	1,590.44	1,504.03	1,414.93	50-54	108.01	101.26	94.51
55	2,044.08	1,927.97	1,809.16	55	137.71	129.61	121.51
56	2,157.49	2,035.98	1,909.07	56	145.81	137.71	128.26
57	2,276.30	2,146.69	2,014.38	57	153.91	144.46	135.01
58	2,403.22	2,265.50	2,125.09	58	162.01	152.56	143.11
59	2,535.53	2,389.71	2,241.20	59	170.12	160.66	151.21
60	2,673.24	2,519.33	2,362.71	60	178.22	168.77	157.96
61	2,819.05	2,657.04	2,492.32	61	189.02	178.22	167.42
62	2,972.97	2,800.15	2,627.34	62	198.47	187.67	175.52
63	3,134.98	2,954.06	2,770.45	63	209.27	198.47	184.97
64	3,305.10	3,113.38	2,921.66	64	221.42	207.92	195.77
65	3,483.31	3,280.79	3,078.28	65	232.22	218.72	205.22
66	3,793.84	3,572.42	3,353.70	66	253.82	238.97	224.12
67	4,128.67	3,891.05	3,650.73	67	276.77	260.57	244.37
68	4,495.90	4,236.68	3,974.76	68	301.08	283.53	265.97
69	4,892.84	4,612.01	4,328.49	69	328.08	309.18	288.93
70	5,324.88	5,019.75	4,711.92	70	356.43	336.18	314.58
71	5,864.93	5,527.40	5,187.17	71	392.89	371.28	346.98
72	6,456.28	6,083.65	5,711.01	72	432.04	407.74	382.08
73	7,109.74	6,696.60	6,283.46	73	475.24	448.24	419.89
74	7,828.00	7,371.66	6,918.02	74	523.85	494.14	463.09
75	8,616.47	8,114.23	7,611.98	75	575.15	542.75	509.00
76	9,693.87	9,129.52	8,565.17	76	648.06	611.60	573.80
77	10,906.28	10,271.72	9,637.16	77	729.07	687.21	645.36
78	12,267.20	11,554.34	10,841.47	78	819.52	773.62	725.02
79	13,800.94	12,998.97	12,196.99	79	922.13	869.48	815.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,490.53	1,423.03	1,352.82	18-44	99.91	95.86	90.46
45-49	1,774.06	1,690.35	1,603.94	45-49	118.81	114.76	108.01
50-54	2,106.19	2,003.58	1,898.27	50-54	140.41	135.01	128.26
55	2,678.64	2,549.03	2,419.42	55	179.57	171.47	163.36
56	2,827.15	2,689.44	2,554.43	56	190.37	180.92	172.82
57	2,981.07	2,837.95	2,692.14	57	201.17	191.72	182.27
58	3,143.08	2,991.87	2,840.65	58	211.97	202.52	191.72
59	3,315.90	3,156.58	2,997.27	59	222.77	213.32	202.52
60	3,494.11	3,326.70	3,159.28	60	234.92	224.12	211.97
61	3,688.53	3,513.02	3,337.50	61	248.42	237.62	224.12
62	3,891.05	3,707.43	3,521.12	62	261.92	249.77	237.62
63	4,104.37	3,912.65	3,718.23	63	276.77	263.27	249.77
64	4,331.19	4,128.67	3,926.15	64	291.63	278.12	264.62
65	4,568.81	4,355.49	4,142.17	65	306.48	292.98	278.12
66	4,963.05	4,730.82	4,498.60	66	333.48	318.63	302.43
67	5,386.98	5,135.86	4,884.74	67	361.83	345.63	328.08
68	5,848.72	5,576.00	5,303.28	68	392.89	375.33	356.43
69	6,350.97	6,053.94	5,759.62	69	426.64	406.39	386.13
70	6,893.72	6,572.39	6,251.06	70	461.74	440.14	418.54
71	7,568.78	7,215.05	6,864.02	71	507.65	483.34	460.39
72	8,308.65	7,922.51	7,533.68	72	556.25	530.60	503.60
73	9,118.72	8,694.78	8,270.84	73	610.25	581.90	553.55
74	10,009.80	9,545.36	9,078.21	74	669.66	638.61	606.20
75	10,987.29	10,476.94	9,963.89	75	733.12	699.36	664.26
76	12,361.71	11,789.26	11,211.41	76	824.92	787.12	747.97
77	13,908.95	13,260.89	12,610.13	77	928.88	885.68	841.13
78	15,647.90	14,918.84	14,187.07	78	1,043.64	996.39	946.43
79	17,605.58	16,784.71	15,958.43	79	1,174.61	1,120.60	1,065.25

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

SERFF Tracking #:

MILL-131126145

State Tracking #:

MILL-131126145

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ TQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3+ TQ Comp_PA_20171115.pdf Supplement to AM_LTC3+ TQ Comp_PA_20171115.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC3+ TQ Comp_20171115.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

MILL-131126145

State Tracking #:

MILL-131126145

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

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

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

SERFF Tracking #:

MILL-131126145

State Tracking #:

MILL-131126145

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Attachment PA_Supplement Exhibits_LTC3+ TQ Comp_20171115.xlsb is not a PDF document and cannot be reproduced here.



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

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-131126145

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

H-LTC3JQ3, et al.
H-5AI
H-COLI
H-NF3-10
H-IBOR

Dear Commissioner Altman:

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

H-LTC3JQ3, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through May 1999 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 15.9% 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 53.3%. 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 33.3% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

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

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

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

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

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

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

The following electronic items are included in this submission:

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

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

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



Honorable Jessica Altman
11/15/2017

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

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

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/tad

Enclosures

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

November 2017

Product or Rider

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

Form Number

**H-LTC3JQ3, et al.
H-5AI
H-COLI
H-NF3-10
H-IBOR**

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from January 1997 through May 1999.

1. Purpose of Filing

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

2. Description of Benefits

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

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

BRIGHOUSE LIFE INSURANCE COMPANY

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November 2017

4. Applicability

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

5. Actuarial Assumptions

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

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

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

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

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

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

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

Voluntary Lapse Rates

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

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

Assumed Benefit Exhaustion Rates

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

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.3% 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

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Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

November 2017

Mortality Selection Factors

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

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

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

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

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

6. Marketing Method

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

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7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	53.2%
Semi-Annual	0.51*AP	18.6%
Quarterly	0.26*AP	7.0%
Monthly	0.09*AP	21.2%

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

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

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

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

LR_j = loss ratio for year j

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

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

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

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

j = year of incurral

$v = 1 / 1.045 = 0.956938$

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

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

15. Projected Earned Premiums and Incurred Claims

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

16. History of Previous Rate Revisions

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

1. A 15.9% 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 53.3%. 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 33.3% 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 33.3% increase are included with this memorandum in Exhibit VII. The actual rates implemented may vary slightly from those in Exhibit VII due to rounding in the implementation algorithm.

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

Before increase:	\$3,369
After increase:	\$4,491

BRIGHOUSE LIFE INSURANCE COMPANY

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Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

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19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	6.3%
48 - 52	10.5%
53 - 57	18.3%
58 - 62	22.6%
63 - 67	25.5%
68 - 72	13.3%
73 +	3.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	34.9%
60-day	15.1%
90-day	2.4%
100-day	47.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.8%
3-Year	32.4%
5-Year	30.6%
Unlimited	32.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.6%
Compound	55.9%
CPI	36.5%

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By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.4%
Standard	25.7%
Increased	63.9%

21. Number of Policyholders

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

	Number of Insured	Annual Premium* based on 2016 In-force
Pennsylvania	387	\$1,303,810
Nationwide	9,111	\$29,967,540

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

November 2017

22. Actuarial Certification

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

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

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

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



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

Date: November 15, 2017

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2015, including runout through June 2016, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2015

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2015, including runout through June 2016.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2015

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.3% reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

Morbidity

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

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

Interest Rate

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

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

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

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

Expenses

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

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values				3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1996	263	0	0.0%					
	1997	21,890,901	658,656	3.0%	79,277,208	5,671,976	7.2%		
	1998	57,386,044	5,013,320	8.7%					
	1999	59,083,343	6,315,793	10.7%					
	2000	56,241,577	9,763,980	17.4%	168,400,402	31,785,699	18.9%	2.64	1.38
	2001	53,075,482	15,705,926	29.6%					
	2002	50,188,720	18,818,351	37.5%					
	2003	47,338,478	18,790,110	39.7%	142,097,674	54,523,694	38.4%	2.03	1.27
	2004	44,570,477	16,915,233	38.0%					
	2005	41,793,388	24,934,044	59.7%					
	2006	39,184,744	32,093,230	81.9%	118,094,199	84,463,019	71.5%	1.86	1.23
	2007	37,116,066	27,435,745	73.9%					
	2008	35,002,458	34,329,558	98.1%					
	2009	32,952,235	43,133,503	130.9%	98,622,854	119,745,982	121.4%	1.70	1.19
	2010	30,668,161	42,282,921	137.9%					
	2011	27,792,081	53,025,629	190.8%					
	2012	25,476,879	53,101,021	208.4%	76,618,668	159,263,930	207.9%	1.71	1.20
2013	23,349,708	53,137,281	227.6%						
2014	21,281,558	51,383,261	241.4%						
2015	18,953,054	48,735,252	257.1%	56,964,994	149,953,968	263.2%	1.27	1.08	
2016	16,730,381	49,835,455	297.9%						
Projected Future Experience	2017	14,885,023	48,360,035	324.9%					
	2018	13,109,325	47,052,852	358.9%	39,464,347	140,725,974	356.6%	1.35	1.11
	2019	11,469,999	45,313,087	395.1%					
	2020	9,970,522	43,205,782	433.3%					
	2021	8,613,599	40,831,779	474.0%	25,982,656	122,315,444	470.8%	1.32	1.10
	2022	7,398,536	38,277,884	517.4%					
	2023	6,321,515	35,607,764	563.3%					
	2024	5,375,014	32,882,342	611.8%	16,245,125	98,822,401	608.3%	1.29	1.09
	2025	4,548,596	30,332,295	666.8%					
	2026	3,831,397	28,163,931	735.1%					
	2027	3,212,617	26,035,140	810.4%	9,725,775	78,138,982	803.4%	1.32	1.10
	2028	2,681,760	23,939,911	892.7%					
	2029	2,228,816	21,886,566	982.0%					
	2030	1,844,391	19,873,144	1077.5%	5,592,982	59,687,616	1067.2%	1.33	1.10
	2031	1,519,774	17,927,906	1179.6%					
	2032	1,246,965	16,073,843	1289.0%					
	2033	1,018,750	14,365,265	1410.1%	3,094,404	43,245,523	1397.5%	1.31	1.09
	2034	828,689	12,806,415	1545.4%					
	2035	671,097	11,375,954	1695.1%					
	2036	540,990	10,062,339	1860.0%	1,646,128	30,258,717	1838.2%	1.32	1.10
	2037	434,041	8,820,423	2032.2%					
	2038	346,518	7,652,749	2208.5%					
	2039	275,228	6,583,171	2391.9%	839,187	19,830,747	2363.1%	1.29	1.09
	2040	217,441	5,594,826	2573.0%					
	2041	170,840	4,698,381	2750.2%					
	2042	133,459	3,892,982	2917.0%	407,941	11,783,068	2888.4%	1.22	1.07
	2043	103,642	3,191,704	3079.6%					
	2044	79,995	2,584,548	3230.9%					
	2045	61,358	2,064,617	3364.9%	188,117	6,276,464	3336.5%	1.16	1.05
	2046	46,763	1,627,299	3479.9%					
2047	35,408	1,267,088	3578.5%						
2048	26,634	975,327	3661.9%	81,946	2,985,881	3643.7%	1.09	1.03	
2049	19,904	743,466	3735.3%						
2050	14,780	559,473	3785.5%						
2051	10,908	416,505	3818.3%	33,693	1,281,721	3804.1%	1.04	1.01	
2052	8,006	305,743	3819.1%						
2053	5,846	221,730	3792.9%						
2054	4,250	159,058	3742.1%	13,176	493,708	3747.0%	0.99	0.99	
2055	3,080	112,921	3666.7%						
2056	2,225	79,532	3573.9%						
Past		740,076,000	605,408,267	81.8%					
Future		103,317,703	615,925,778	596.1%					
Lifetime		843,393,703	1,221,334,045	144.8%					

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

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

This table also shows the rate increase needed to produce a lifetime loss ratio of 78.2%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 44.5%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 28.7% = 4.2% + 6.2% + 2.5% + 15.8%).

LTC3+ Tax-Qualified Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 78.2%*
Original Pricing Assumptions	47.6%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	78.2%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	82.4%	4.2%	76.0%
Mortality	84.4%	6.2%	85.3%
Lapse	80.7%	2.5%	39.6%
Interest	94.0%	15.8%	185.9%
Historical Experience & Projections with All Current Assumptions	122.7%	44.5%	339.6%

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

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

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

Interest Rate: 7.5%

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

Voluntary Lapse Rates:

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

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

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

Morbidity:

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

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

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

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

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,145	10,036,014	37.5%	15,288	50,188,721	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,477	18,790,110	39.7%	4.4%	1.7943
	2004	25,980,009	9,851,225	37.9%	14,623	44,609,466	16,915,233	37.9%	4.4%	1.7171
	2005	27,973,793	15,174,741	54.2%	14,266	45,964,526	24,934,044	54.2%	4.4%	1.6431
	2006	28,883,200	20,410,718	70.7%	13,932	45,415,119	32,093,230	70.7%	4.4%	1.5724
	2007	28,589,498	18,233,830	63.8%	13,593	43,017,522	27,435,745	63.8%	4.4%	1.5047
	2008	28,174,708	23,842,162	84.6%	13,231	40,567,850	34,329,558	84.6%	4.4%	1.4399
	2009	27,718,009	31,304,621	112.9%	12,841	38,191,639	43,133,503	112.9%	4.4%	1.3779
	2010	26,963,248	32,068,230	118.9%	12,386	35,551,848	42,282,921	118.9%	4.3%	1.3185
	2011	26,640,185	42,025,427	157.8%	11,869	33,613,283	53,025,629	157.8%	4.3%	1.2618
	2012	27,363,275	43,979,012	160.7%	11,357	33,038,892	53,101,021	160.7%	4.3%	1.2074
2013	26,916,176	45,989,450	170.9%	10,862	31,099,576	53,137,281	170.9%	4.2%	1.1554	
2014	25,987,513	46,472,586	178.8%	10,312	28,733,567	51,383,261	178.8%	4.1%	1.1057	
2015	26,871,251	45,950,814	171.0%	9,648	28,499,543	48,735,252	171.0%	4.0%	1.0606	
2016	27,737,257	48,867,684	176.2%	9,111	28,286,563	49,835,455	176.2%	4.0%	1.0198	
Projected Future Experience	2017	28,162,463	49,317,753	175.1%	8,530	27,615,567	48,360,035	175.1%	4.0%	0.9806
	2018	28,055,399	49,904,069	177.9%	7,943	26,452,482	47,052,852	177.9%	4.0%	0.9429
	2019	25,589,742	49,981,237	195.3%	7,357	23,199,710	45,313,087	195.3%	4.0%	0.9066
	2020	23,134,322	49,563,111	214.2%	6,777	20,166,943	43,205,782	214.2%	4.0%	0.8717
	2021	20,785,578	48,713,387	234.4%	6,212	17,422,565	40,831,779	234.4%	4.0%	0.8382
	2022	18,567,966	47,493,184	255.8%	5,666	14,965,146	38,277,884	255.8%	4.0%	0.8060
	2023	16,499,982	45,947,449	278.5%	5,145	12,786,944	35,607,764	278.5%	4.0%	0.7750
	2024	14,591,110	44,127,852	302.4%	4,651	10,872,722	32,882,342	302.4%	4.0%	0.7452
	2025	12,842,081	42,333,936	329.7%	4,187	9,201,360	30,332,295	329.7%	4.0%	0.7165
	2026	11,250,381	40,879,915	363.4%	3,754	7,750,871	28,163,931	363.4%	4.0%	0.6889
	2027	9,811,237	39,301,577	400.6%	3,350	6,499,407	26,035,140	400.6%	4.0%	0.6624
	2028	8,518,082	37,584,254	441.2%	2,978	5,425,733	23,939,911	441.2%	4.0%	0.6370
	2029	7,363,012	35,735,047	485.3%	2,636	4,509,607	21,886,566	485.3%	4.0%	0.6125
	2030	6,337,171	33,745,562	532.5%	2,323	3,732,032	19,873,144	532.5%	4.0%	0.5889
	2031	5,431,053	31,660,152	582.9%	2,039	3,075,393	17,927,906	582.9%	4.0%	0.5663
	2032	4,634,713	29,521,368	637.0%	1,782	2,523,516	16,073,843	637.0%	4.0%	0.5445
	2033	3,938,224	27,438,713	696.7%	1,550	2,061,818	14,365,265	696.7%	4.0%	0.5235
	2034	3,331,877	25,439,643	763.5%	1,343	1,677,280	12,806,415	763.5%	4.0%	0.5034
	2035	2,806,384	23,501,989	837.4%	1,157	1,358,408	11,375,954	837.4%	4.0%	0.4840
	2036	2,352,962	21,619,670	918.8%	993	1,095,128	10,062,339	918.8%	4.0%	0.4654
	2037	1,963,445	19,709,376	1003.8%	847	878,689	8,820,423	1003.8%	4.0%	0.4475
	2038	1,630,332	17,784,198	1090.8%	719	701,551	7,652,749	1090.8%	4.0%	0.4303
	2039	1,346,799	15,910,553	1181.4%	608	557,253	6,583,171	1181.4%	4.0%	0.4138
	2040	1,106,652	14,062,744	1270.7%	510	440,279	5,594,826	1270.7%	4.0%	0.3978
	2041	904,307	12,281,886	1358.2%	426	345,939	4,698,381	1358.2%	4.0%	0.3825
	2042	734,735	10,583,579	1440.5%	354	270,259	3,892,982	1440.5%	4.0%	0.3678
	2043	593,430	9,024,146	1520.7%	292	209,887	3,191,704	1520.7%	4.0%	0.3537
	2044	476,377	7,599,788	1595.3%	239	162,007	2,584,548	1595.3%	4.0%	0.3401
	2045	380,021	6,313,782	1661.4%	195	124,268	2,064,617	1661.4%	4.0%	0.3270
	2046	301,221	5,175,483	1718.2%	158	94,711	1,627,299	1718.2%	4.0%	0.3144
2047	237,209	4,191,059	1766.8%	127	71,716	1,267,088	1766.8%	4.0%	0.3023	
2048	185,570	3,355,061	1808.0%	102	53,946	975,327	1808.0%	4.0%	0.2907	
2049	144,225	2,659,772	1844.2%	81	40,314	743,466	1844.2%	4.0%	0.2795	
2050	111,381	2,081,592	1868.9%	64	29,936	559,473	1868.9%	4.0%	0.2688	
2051	85,495	1,611,650	1885.1%	50	22,095	416,505	1885.1%	4.0%	0.2584	
2052	65,257	1,230,384	1885.4%	39	16,216	305,743	1885.4%	4.0%	0.2485	
2053	49,558	927,985	1872.5%	30	11,841	221,730	1872.5%	4.0%	0.2389	
2054	37,475	692,317	1847.4%	23	8,610	159,058	1847.4%	4.0%	0.2297	
2055	28,238	511,161	1810.2%	18	6,238	112,921	1810.2%	4.0%	0.2209	
2056	21,222	374,420	1764.3%	14	4,508	79,532	1764.3%	4.0%	0.2124	
Past		526,143,875	462,937,762	88.0%	264,733	821,794,203	605,408,267	73.7%		
Future		264,406,686	909,890,808	344.1%	85,268	206,442,895	615,925,778	298.4%		
Lifetime		790,550,561	1,372,828,569	173.7%	350,001	1,028,237,098	1,221,334,045	118.8%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 33.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,145	10,036,014	37.5%	15,288	50,188,721	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,477	18,790,110	39.7%	4.4%	1.7943
	2004	25,980,009	9,851,225	37.9%	14,623	44,609,466	16,915,233	37.9%	4.4%	1.7171
	2005	27,973,793	15,174,741	54.2%	14,266	45,964,526	24,934,044	54.2%	4.4%	1.6431
	2006	28,883,200	20,410,718	70.7%	13,932	45,415,119	32,093,230	70.7%	4.4%	1.5724
	2007	28,589,498	18,233,830	63.8%	13,593	43,017,522	27,435,745	63.8%	4.4%	1.5047
	2008	28,174,708	23,842,162	84.6%	13,231	40,567,850	34,329,558	84.6%	4.4%	1.4399
	2009	27,718,009	31,304,621	112.9%	12,841	38,191,639	43,133,503	112.9%	4.4%	1.3779
	2010	26,963,248	32,068,230	118.9%	12,386	35,551,848	42,282,921	118.9%	4.3%	1.3185
	2011	26,640,185	42,025,427	157.8%	11,869	33,613,283	53,025,629	157.8%	4.3%	1.2618
	2012	27,363,275	43,979,012	160.7%	11,357	33,038,892	53,101,021	160.7%	4.3%	1.2074
2013	26,916,176	45,989,450	170.9%	10,862	31,099,576	53,137,281	170.9%	4.2%	1.1554	
2014	25,987,513	46,472,586	178.8%	10,312	28,733,567	51,383,261	178.8%	4.1%	1.1057	
2015	26,871,251	45,950,814	171.0%	9,648	28,499,543	48,735,252	171.0%	4.0%	1.0606	
2016	27,737,257	48,867,684	176.2%	9,111	28,286,563	49,835,455	176.2%	4.0%	1.0198	
Projected Future Experience	2017	28,162,463	49,317,753	175.1%	8,530	27,615,567	48,360,035	175.1%	4.0%	0.9806
	2018	32,174,056	49,020,190	152.4%	7,864	30,335,825	46,219,472	152.4%	4.0%	0.9429
	2019	32,645,474	48,357,159	148.1%	7,283	29,596,450	43,840,695	148.1%	4.0%	0.9066
	2020	29,513,032	47,952,620	162.5%	6,709	25,727,474	41,801,864	162.5%	4.0%	0.8717
	2021	26,516,682	47,130,507	177.7%	6,149	22,226,401	39,505,001	177.7%	4.0%	0.8382
	2022	23,687,619	45,949,952	194.0%	5,609	19,091,411	37,034,092	194.0%	4.0%	0.8060
	2023	21,049,439	44,454,445	211.2%	5,093	16,312,624	34,450,734	211.2%	4.0%	0.7750
	2024	18,614,244	42,693,973	229.4%	4,605	13,870,603	31,813,872	229.4%	4.0%	0.7452
	2025	16,382,964	40,958,348	250.0%	4,146	11,738,405	29,346,685	250.0%	4.0%	0.7165
	2026	14,352,392	39,551,574	275.6%	3,716	9,887,980	27,248,779	275.6%	4.0%	0.6889
	2027	12,516,440	38,024,522	303.8%	3,317	8,291,456	25,189,161	303.8%	4.0%	0.6624
	2028	10,866,730	36,363,001	334.6%	2,948	6,921,743	23,162,014	334.6%	4.0%	0.6370
	2029	9,393,178	34,573,882	368.1%	2,609	5,753,019	21,175,389	368.1%	4.0%	0.6125
	2030	8,084,488	32,649,042	403.8%	2,300	4,761,046	19,227,391	403.8%	4.0%	0.5889
	2031	6,928,530	30,631,395	442.1%	2,018	3,923,356	17,345,361	442.1%	4.0%	0.5663
	2032	5,912,619	28,562,108	483.1%	1,764	3,219,312	15,551,544	483.1%	4.0%	0.5445
	2033	5,024,091	26,547,126	528.4%	1,535	2,630,313	13,898,484	528.4%	4.0%	0.5235
	2034	4,250,559	24,613,014	579.1%	1,329	2,139,748	12,390,287	579.1%	4.0%	0.5034
	2035	3,580,174	22,738,321	635.1%	1,146	1,732,955	11,006,307	635.1%	4.0%	0.4840
	2036	3,001,732	20,917,166	696.8%	983	1,397,082	9,735,376	696.8%	4.0%	0.4654
	2037	2,504,815	19,068,945	761.3%	839	1,120,966	8,533,815	761.3%	4.0%	0.4475
	2038	2,079,856	17,206,323	827.3%	712	894,986	7,404,083	827.3%	4.0%	0.4303
	2039	1,718,145	15,393,559	895.9%	601	710,902	6,369,259	895.9%	4.0%	0.4138
	2040	1,411,783	13,605,793	963.7%	505	561,674	5,413,029	963.7%	4.0%	0.3978
	2041	1,153,647	11,882,802	1030.0%	422	441,322	4,545,713	1030.0%	4.0%	0.3825
	2042	937,319	10,239,679	1092.4%	350	344,776	3,766,485	1092.4%	4.0%	0.3678
	2043	757,053	8,730,918	1153.3%	289	267,758	3,087,994	1153.3%	4.0%	0.3537
	2044	607,726	7,352,842	1209.9%	237	206,676	2,500,567	1209.9%	4.0%	0.3401
	2045	484,802	6,108,624	1260.0%	193	158,531	1,997,530	1260.0%	4.0%	0.3270
	2046	384,275	5,007,312	1303.1%	156	120,826	1,574,422	1303.1%	4.0%	0.3144
2047	302,613	4,054,876	1340.0%	126	91,489	1,225,916	1340.0%	4.0%	0.3023	
2048	236,737	3,246,043	1371.2%	101	68,820	943,635	1371.2%	4.0%	0.2907	
2049	183,991	2,573,346	1398.6%	80	51,430	719,308	1398.6%	4.0%	0.2795	
2050	142,091	2,013,954	1417.4%	63	38,190	541,293	1417.4%	4.0%	0.2688	
2051	109,069	1,559,281	1429.6%	50	28,187	402,971	1429.6%	4.0%	0.2584	
2052	83,250	1,190,404	1429.9%	39	20,687	295,809	1429.9%	4.0%	0.2485	
2053	63,223	897,832	1420.1%	30	15,106	214,525	1420.1%	4.0%	0.2389	
2054	47,807	669,821	1401.1%	23	10,984	153,889	1401.1%	4.0%	0.2297	
2055	36,024	494,552	1372.8%	18	7,958	109,252	1372.8%	4.0%	0.2209	
2056	27,073	362,254	1338.1%	14	5,751	76,948	1338.1%	4.0%	0.2124	
Past		526,143,875	462,937,762	88.0%	264,733	821,794,203	605,408,267	73.7%		
Future		325,928,204	882,665,257	270.8%	84,500	252,339,790	598,178,985	237.1%		
Lifetime		852,072,079	1,345,603,019	157.9%	349,233	1,074,133,993	1,203,587,253	112.1%		

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

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ⁽¹⁾			Second Third Round Follow-Up ⁽²⁾			Cumulative Approved Increase	Fourth Round				
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium ⁽⁴⁾
Alaska ⁽¹⁾	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing		Not Filing			173.5%	21.0%	N/A	N/A	21.0%	4,566	0.02%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	25.0%	Not Filing	2/16/2016	20.0%	Not Filing	160.4%	26.0%	12/14/2016	6/7/2017	20.0%	44,668	0.15%
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	90.7%	1/29/2015	25.0%	52.6%	Not Filing	11/19/2015	25.0%	Not Filing	71.9%	47.7%	1/24/2017	Disapproved	0.0%	25,575	0.09%
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.7%	12/20/2013	85.7%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	113.6%	21.0%	12/7/2016	Disapproved	0.0%	143,903	0.48%
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	19.4%	TBD	TBD	TBD	1,833,692	6.12%	
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%	1/12/2015	35.0%	28.3%	Disapproved	0.0%	Not Filing	Not Filing	72.1%	TBD	TBD	TBD	181,641	0.61%	
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	70.7%	3/28/2014	20.0%	42.3%	3/20/2015	10.0%	29.4%	10/13/2016	111.4%	27.0%	10/13/2016	23.2%	111.4%	3,129,453	10.44%
District of Columbia	15.9%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	46.4%	10.0%	9/5/2017	10/3/2017	10.0%	97,491	0.33%
Delaware	15.9%	9/8/2004	10.0%	30.0%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	Not Filing	168.6%	25.0%	12/21/2016	2/23/2017	25.0%	39,741	0.13%
Florida	32.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	8.9%	7.0%	7/8/2016	9.4%	Not Filing	Not Filing	88.6%	88.6%	8/15/2017	8/15/2017	25.0%	2,365,179	7.89%
Georgia	15.9%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	74.2%	7/16/2014	15.0%	51.5%	8/3/2015	13.0%	34.1%	9/22/2016	117.4%	41.0%	8/28/2017	11/3/2017	15.0%	269,234	0.90%
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	126.0%	21.0%	Not Filing	Not Filing	179,467	0.60%	
Iowa	15.9%	6/23/2004	12.0%	30.0%	7/12/2010	20.5%	65.7%	4/7/2014	17.0%	41.6%	8/18/2015	17.5%	45.8%	10/19/2016	118.0%	24.1%	9/18/2017	9/18/2017	15.0%	486,934	1.62%
Idaho	15.9%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	90.7%	10/31/2014	30.0%	46.7%	12/24/2015	20.0%	Not Filing	Not Filing	71.6%	47.9%	11/10/2016	6/30/2017	21.0%	5,367	0.02%
Illinois	15.9%	7/28/2004	15.9%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	173.5%	21.0%	3/3/2017	8/29/2017	10.0%	1,013,981	3.38%
Indiana	15.9%	Disapproved	0.0%	39.0%	8/8/2012	9.0%	91.7%	2/25/2015	18.1%	62.3%	5/9/2016	15.0%	Not Filing	Not Filing	62.8%	70.8%	3/3/2017	8/29/2017	10.0%	274,925	0.92%
Kansas	15.9%	6/17/2004	15.9%	30.0%	8/5/2010	10.0%	73.2%	5/21/2014	49.7%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	90.9%	TBD	TBD	TBD	134,066	0.45%	
Kentucky	15.9%	9/20/2004	15.9%	30.0%	5/10/2010	20.0%	61.6%	3/4/2014	20.4%	24.3%	11/10/2015	13.5%	Not Filing	Not Filing	127.3%	43.1%	1/12/2017	4/18/2017	19.6%	64,107	0.21%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing	Not Filing	44.9%	95.7%	2/16/2017	7/6/2017	25.0%	23,326	0.08%
Massachusetts	0.0%	Not Filing	0.0%	39.0%	11/26/2012	10.0%	90.7%	1/20/2017	40.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	54.0%	Not Filing	Not Filing	Not Filing	2,466,619	8.23%	
Maryland	15.9%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	101.1%	15.0%	9/18/2017	9/18/2017	15.0%	2,676,665	8.93%
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	12/19/2014	30.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	95.9%	Not Filing	Not Filing	Not Filing	155,928	0.52%	
Michigan	15.9%	9/1/2004	15.9%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	173.5%	21.0%	11/11/2016	11/28/2016	21.0%	191,363	0.64%
Minnesota	15.9%	7/26/2004	15.9%	30.0%	3/3/2015	26.5%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	46.6%	86.5%	6/29/2016	6/29/2016	17.0%	751,372	2.51%
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	13.7%	1/30/2014	13.7%	46.3%	3/27/2015	25.0%	17.0%	6/29/2016	170.5%	21.0%	12/12/2016	1/18/2017	21.0%	288,521	0.96%
Mississippi	15.9%	8/19/2004	15.9%	30.0%	5/6/2010	30.6%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing	Not Filing	174.7%	21.0%	1/25/2017	4/17/2017	21.0%	16,570	0.06%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing	Not Filing	95.9%	39.6%	3/2/2017	Disapproved	0.0%	15,846	0.05%
North Carolina	15.9%	6/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	173.5%	21.0%	1/26/2016	5/9/2017	21.0%	5,538,900	5.14%
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/21/2014	15.0%	49.6%	3/20/2015	15.0%	30.1%	7/20/2016	95.7%	36.8%	8/29/2017	Disapproved	0.0%	15,260	0.05%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing	Not Filing	122.6%	21.0%	Disapproved	Disapproved	0.0%	50,766	0.17%
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	82.8%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	17.9%	21.7%	Not Filing	Not Filing	89,734	0.30%	
New Jersey	39.0%	4/4/2005	15.0%	30.0%	7/16/2010	30.0%	51.2%	7/3/2014	52.1%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	150.7%	21.0%	2/17/2017	6/15/2017	10.3%	6,581,860	21.96%
New Mexico	15.9%	6/23/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	5/21/2014	15.0%	60.7%	7/31/2015	15.0%	Not Filing	Not Filing	76.3%	69.1%	2/1/2017	4/19/2017	15.0%	39,967	0.13%
Nevada	15.9%	7/23/2004	5.0%	30.0%	11/30/2010	10.0%	85.2%	10/16/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	158.8%	49.4%	3/2/2017	7/12/2017	49.4%	60,219	0.20%
Ohio	15.9%	6/10/2004	15.9%	34.7%	6/1/2010	33.8%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing	Not Filing	135.8%	15.0%	12/9/2016	3/20/2017	15.0%	685,309	2.29%
Oklahoma	15.9%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	74.2%	3/17/2014	25.0%	39.4%	2/1/2016	10.0%	Not Filing	Not Filing	91.3%	53.3%	12/27/2016	2/9/2017	10.0%	40,657	0.14%
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	30.0%	28.8%	4/7/2016	28.8%	Not Filing	Not Filing	123.2%	21.0%	Not Filing	Not Filing	15.0%	58,016	0.19%
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	67.5%	7/28/2010	15.0%	45.7%	7/21/2015	15.0%	53.3%	12/13/2016	102.6%	33.3%	12/13/2016	12/13/2016	15.0%	1,303,810	4.35%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	3/9/2017	75.7%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	119.6%	21.0%	Not Filing	Not Filing	21.0%	303,372	1.01%
South Carolina	15.9%	7/12/2004	15.9%	30.0%	11/12/2010	20.0%	61.6%	2/4/2014	20.0%	34.7%	5/4/2015	20.0%	Not Filing	Not Filing	140.3%	35.8%	11/10/2016	2/3/2017	20.0%	398,015	1.33%
South Dakota	15.9%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	61.7%	3/5/2014	61.7%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	172.0%	21.0%	1/24/2017	2/8/2017	21.0%	35,738	0.12%
Tennessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	73.2%	4/14/2014	73.2%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	147.3%	21.0%	11/16/2016	9/11/2017	12.0%	64,096	0.21%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing	Not Filing	128.5%	21.0%	Not Filing	Not Filing	21.0%	426,671	1.42%
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	61.6%	11/5/2014	30.0%	24.3%	Disapproved	0.0%	Not Filing	Not Filing	144.1%	50.4%	2/27/2017	5/1/2017	35.0%	19,401	0.06%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	1/20/2016	25.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	73.8%	56.5%	Not Filing	Not Filing	21.0%	819,969	2.74%
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	0.0%	142.8%	12/12/2016	Not Filing	21.0%	159,175	0.53%
Washington	15.9%	7/19/2004	7.8%	30.0%	8/17/2010	30.0%	60.8%	8/14/2014	60.8%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	172.2%	21.0%	12/30/2016	3/3/2017	21.0%	366,753	1.22%
West Virginia	15.9%	7/20/2004	15.9%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	126.0%	21.0%	2/22/2017	Disapproved	0.0%	25,812	0.09%
Wyoming	15.9%	5/6/2004	15.9%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	173.5%	21.0%	2/28/2017	3/1/2017	21.0%	3,840	0.01%
Total																				29,967,540	100.00%

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

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	251.19	239.03	226.88	18-44	18.23	17.22	15.19
45-49	299.80	283.60	267.39	45-49	21.27	20.26	18.23
50-54	354.50	334.24	311.96	50-54	24.31	23.30	21.27
55	469.96	439.57	407.16	55	31.40	30.39	28.36
56	500.34	469.96	435.52	56	34.44	32.41	30.39
57	532.76	500.34	463.88	57	36.46	34.44	32.41
58	567.19	530.73	494.27	58	38.49	36.46	34.44
59	603.66	565.17	526.68	59	41.53	38.49	35.45
60	640.12	601.63	561.12	60	43.55	40.51	37.48
61	684.68	644.17	599.60	61	46.59	43.55	40.51
62	731.27	686.71	640.12	62	49.63	46.59	43.55
63	779.89	733.30	684.68	63	52.67	49.63	46.59
64	832.56	781.92	731.27	64	56.72	53.68	49.63
65	887.25	834.58	779.89	65	59.76	56.72	52.67
66	974.36	917.64	856.87	66	65.83	62.80	57.73
67	1,069.56	1,006.77	941.94	67	71.91	68.87	63.81
68	1,172.87	1,104.00	1,033.10	68	79.00	74.95	69.89
69	1,288.34	1,211.36	1,134.39	69	86.09	82.04	75.96
70	1,411.90	1,328.85	1,243.77	70	94.19	89.13	83.05
71	1,571.93	1,478.75	1,383.54	71	105.34	99.26	93.18
72	1,746.14	1,644.86	1,539.52	72	117.49	110.40	103.31
73	1,942.63	1,827.17	1,711.71	73	130.66	123.57	115.46
74	2,159.38	2,031.77	1,902.12	74	144.84	136.73	127.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,400.44	2,258.64	2,114.82	75	161.04	151.93	141.80
76	2,702.27	2,542.24	2,380.18	76	181.30	171.17	160.03
77	3,040.56	2,860.27	2,677.96	77	204.59	192.44	180.29
78	3,421.39	3,218.82	3,014.22	78	229.92	215.74	202.57
79	3,848.81	3,621.93	3,391.00	79	258.28	243.08	227.89
80		4,073.66	3,814.37	80	289.67	272.46	255.24
81		4,584.13	4,292.43	81	326.14	306.89	287.65
82		5,157.40	4,829.24	82	366.65	345.38	323.10
83		5,801.57	5,432.90	83	413.24	388.93	363.61
84		6,528.79	6,111.50	84	463.88	437.55	409.19
				85	521.61	491.23	459.83
				86	587.45	553.01	517.56
				87	660.37	621.89	582.39
				88	743.43	699.88	655.31
				89	835.60	786.98	737.35
				90	940.93	885.23	829.52
				91	1,058.42	996.64	932.83
				92	1,190.09	1,121.22	1,049.31
				93	1,338.98	1,260.99	1,179.96
				94	1,506.10	1,417.98	1,327.84
				95	1,694.49	1,595.23	1,493.94
				96	1,906.17	1,794.76	1,680.31
				97	2,144.19	2,019.61	1,889.97
				98	2,412.59	2,271.81	2,126.97
				99	2,713.41	2,555.41	2,392.34

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	299.80	285.62	269.42	18-44	21.27	20.26	18.23
45-49	356.52	340.32	320.06	45-49	25.32	24.31	22.28
50-54	423.37	401.09	378.80	50-54	29.37	27.35	25.32
55	561.12	526.68	490.22	55	37.48	35.45	33.42
56	599.60	563.14	524.65	56	40.51	38.49	36.46
57	638.09	599.60	559.09	57	43.55	40.51	38.49
58	678.61	640.12	597.58	58	45.58	43.55	40.51
59	723.17	680.63	636.07	59	48.62	46.59	43.55
60	769.76	725.20	678.61	60	51.66	48.62	45.58
61	822.43	773.81	725.20	61	55.71	52.67	48.62
62	877.12	826.48	771.79	62	58.74	55.71	52.67
63	935.87	881.17	824.46	63	62.80	59.76	55.71
64	998.66	939.92	879.15	64	66.85	62.80	59.76
65	1,063.49	1,000.69	935.87	65	70.90	66.85	62.80
66	1,170.85	1,099.95	1,029.05	66	79.00	73.94	69.89
67	1,286.31	1,209.34	1,132.36	67	86.09	82.04	76.98
68	1,413.93	1,328.85	1,243.77	68	95.21	90.14	84.07
69	1,553.70	1,460.52	1,367.34	69	104.32	99.26	92.17
70	1,705.63	1,604.34	1,501.03	70	114.45	108.37	101.28
71	1,906.17	1,794.76	1,679.30	71	128.63	121.54	113.44
72	2,131.02	2,005.43	1,877.81	72	142.81	135.72	126.61
73	2,380.18	2,240.41	2,098.61	73	160.03	150.91	140.79
74	2,659.73	2,503.75	2,347.77	74	178.26	168.13	158.00

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,971.68	2,797.48	2,623.27	75	198.52	187.38	175.22
76	3,344.41	3,147.92	2,951.43	76	223.84	211.68	197.50
77	3,763.73	3,540.90	3,320.10	77	252.20	238.02	222.83
78	4,233.69	3,984.53	3,735.37	78	282.58	267.39	250.17
79	4,762.39	4,482.85	4,201.28	79	318.03	300.81	281.57
				80	357.53	337.28	316.01
				81	403.11	379.82	355.51
				82	452.74	427.42	400.07
				83	509.46	480.09	450.72
				84	573.27	539.85	506.42
				85	644.17	606.69	569.22
				86	725.20	682.66	641.13
				87	815.34	768.75	721.14
				88	917.64	863.96	811.29
				89	1,032.09	972.33	912.57
				90	1,161.73	1,093.87	1,026.01
				91	1,306.57	1,230.61	1,154.64
				92	1,469.64	1,384.56	1,298.47
				93	1,652.96	1,556.74	1,460.52
				94	1,859.58	1,752.22	1,643.85
				95	2,092.54	1,970.99	1,848.44
				96	2,353.85	2,217.12	2,080.38
				97	2,647.57	2,493.62	2,339.67
				98	2,978.77	2,805.58	2,632.38
				99	3,351.50	3,156.02	2,961.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	384.88	362.60	340.32	18-44	26.33	25.32	23.30
45-49	459.83	431.47	405.14	45-49	32.41	30.39	28.36
50-54	544.91	512.50	480.09	50-54	37.48	35.45	33.42
55	713.04	670.50	625.94	55	47.60	45.58	42.54
56	761.66	715.07	668.48	56	51.66	48.62	45.58
57	810.28	761.66	711.02	57	54.69	52.67	48.62
58	864.97	812.30	757.61	58	58.74	55.71	51.66
59	921.69	864.97	808.25	59	61.78	59.76	55.71
60	980.43	919.66	858.89	60	65.83	62.80	58.74
61	1,045.26	982.46	919.66	61	70.90	67.86	62.80
62	1,114.13	1,047.28	982.46	62	75.96	71.91	66.85
63	1,187.05	1,118.18	1,049.31	63	81.03	75.96	70.90
64	1,266.06	1,193.13	1,122.23	64	86.09	81.03	75.96
65	1,347.08	1,272.13	1,197.18	65	91.16	86.09	80.01
66	1,488.88	1,405.83	1,320.75	66	101.28	95.21	89.13
67	1,644.86	1,551.68	1,456.47	67	111.41	105.34	98.25
68	1,817.04	1,711.71	1,606.37	68	122.55	115.46	108.37
69	2,009.48	1,889.97	1,770.45	69	134.71	127.62	119.52
70	2,218.13	2,084.43	1,950.74	70	147.88	139.77	131.67
71	2,489.57	2,341.70	2,191.79	71	166.11	156.99	147.88
72	2,795.45	2,629.34	2,463.24	72	187.38	176.23	166.11
73	3,135.77	2,951.43	2,765.06	73	209.66	198.52	186.36
74	3,518.62	3,314.03	3,107.41	74	235.99	222.83	208.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,948.07	3,719.16	3,488.23	75	264.35	249.16	233.97
76	4,442.33	4,185.07	3,927.81	76	297.78	280.56	263.34
77	4,997.37	4,709.72	4,420.05	77	335.25	316.01	296.76
78	5,623.31	5,299.20	4,975.09	78	376.78	355.51	333.23
79	6,326.22	5,963.63	5,599.00	79	423.37	399.06	374.75
				80	476.04	448.69	420.33
				81	535.79	505.41	473.00
				82	602.64	568.21	532.76
				83	677.59	639.10	598.59
				84	762.67	718.11	673.54
				85	856.87	807.24	757.61
				86	964.23	908.52	852.81
				87	1,084.76	1,021.96	959.16
				88	1,220.48	1,149.58	1,079.69
				89	1,373.42	1,293.40	1,214.40
				90	1,544.59	1,455.46	1,365.31
				91	1,738.04	1,636.76	1,536.48
				92	1,954.79	1,841.35	1,727.91
				93	2,198.88	2,071.27	1,944.66
				94	2,473.37	2,330.55	2,187.74
				95	2,783.30	2,622.25	2,460.20
				96	3,130.70	2,949.40	2,768.10
				97	3,521.66	3,318.08	3,114.50
				98	3,962.25	3,733.34	3,503.43
				99	4,457.53	4,199.25	3,940.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	498.32	474.01	449.70	18-44	33.42	32.41	30.39
45-49	591.50	563.14	532.76	45-49	40.51	38.49	36.46
50-54	698.86	664.43	629.99	50-54	47.60	45.58	43.55
55	917.64	875.10	832.56	55	62.80	59.76	56.72
56	980.43	935.87	889.28	56	66.85	63.81	60.77
57	1,047.28	998.66	948.02	57	71.91	67.86	64.82
58	1,120.21	1,065.51	1,008.79	58	75.96	72.92	68.87
59	1,195.16	1,136.41	1,075.64	59	81.03	77.99	73.94
60	1,276.18	1,211.36	1,146.54	60	85.08	82.04	77.99
61	1,361.26	1,292.39	1,225.54	61	91.16	88.12	83.05
62	1,450.39	1,379.49	1,308.59	62	97.23	93.18	89.13
63	1,543.57	1,470.65	1,395.70	63	103.31	99.26	94.19
64	1,644.86	1,567.88	1,490.91	64	110.40	106.35	100.27
65	1,752.22	1,671.19	1,590.17	65	117.49	112.43	106.35
66	1,932.51	1,843.38	1,752.22	66	129.64	124.58	117.49
67	2,131.02	2,031.77	1,930.48	67	142.81	136.73	129.64
68	2,349.80	2,238.39	2,126.97	68	156.99	150.91	142.81
69	2,590.86	2,467.29	2,343.72	69	173.20	166.11	158.00
70	2,854.19	2,718.47	2,580.73	70	190.41	182.31	173.20
71	3,192.48	3,042.58	2,888.63	71	213.71	204.59	194.47
72	3,571.29	3,403.16	3,233.00	72	239.03	228.90	216.75
73	3,994.66	3,806.27	3,617.88	73	267.39	255.24	243.08
74	4,466.64	4,258.00	4,049.35	74	298.79	285.62	271.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,995.35	4,762.39	4,529.44	75	334.24	319.05	302.84
76	5,621.28	5,359.97	5,098.66	76	376.78	359.56	341.33
77	6,324.20	6,030.47	5,736.75	77	423.37	404.12	383.87
78	7,116.24	6,786.06	6,453.84	78	476.04	453.75	431.47
79	8,007.55	7,634.82	7,262.09	79	535.79	510.47	485.15
				80	601.63	573.27	544.91
				81	677.59	645.18	613.78
				82	761.66	726.21	690.76
				83	856.87	816.35	776.85
				84	964.23	918.65	874.08
				85	1,083.74	1,033.10	982.46
				86	1,219.46	1,162.74	1,106.03
				87	1,372.40	1,307.58	1,243.77
				88	1,543.57	1,471.66	1,399.75
				89	1,736.01	1,654.99	1,573.96
				90	1,953.78	1,862.62	1,770.45
				91	2,197.87	2,094.56	1,992.26
				92	2,472.35	2,356.89	2,241.42
				93	2,781.27	2,651.63	2,520.97
				94	3,128.68	2,982.83	2,835.96
				95	3,519.63	3,355.55	3,190.46
				96	3,959.21	3,774.87	3,589.52
				97	4,454.49	4,246.86	4,038.21
				98	5,011.55	4,777.59	4,542.61
				99	5,637.49	5,374.15	5,110.81

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	496.29	465.91	435.52	18-44	33.42	31.40	29.37
45-49	587.45	550.99	514.52	45-49	39.50	37.48	35.45
50-54	692.79	650.25	605.68	50-54	46.59	44.57	41.53
55	875.10	824.46	771.79	55	58.74	55.71	51.66
56	923.71	871.05	816.35	56	62.80	59.76	55.71
57	976.38	919.66	860.92	57	65.83	62.80	58.74
58	1,031.08	970.30	907.51	58	69.89	66.85	61.78
59	1,087.79	1,025.00	958.15	59	73.94	69.89	65.83
60	1,146.54	1,079.69	1,010.82	60	77.99	73.94	68.87
61	1,213.39	1,142.49	1,071.59	61	83.05	77.99	72.92
62	1,284.29	1,209.34	1,132.36	62	87.10	83.05	76.98
63	1,359.24	1,280.23	1,199.21	63	92.17	87.10	81.03
64	1,438.24	1,355.19	1,268.08	64	97.23	92.17	86.09
65	1,521.29	1,432.16	1,341.01	65	102.30	96.22	90.14
66	1,648.91	1,551.68	1,454.44	66	111.41	104.32	98.25
67	1,786.66	1,681.32	1,573.96	67	120.53	113.44	106.35
68	1,934.53	1,821.09	1,705.63	68	130.66	122.55	114.45
69	2,094.56	1,973.02	1,847.43	69	140.79	132.68	123.57
70	2,268.77	2,135.08	2,001.38	70	151.93	142.81	133.70
71	2,489.57	2,343.72	2,195.85	71	167.12	156.99	146.86
72	2,730.63	2,568.57	2,406.52	72	183.32	172.18	161.04
73	2,995.99	2,817.73	2,639.47	73	200.54	189.40	177.25
74	3,285.67	3,091.20	2,894.71	74	220.80	207.63	194.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,603.70	3,388.98	3,172.23	75	241.06	226.88	212.70
76	4,055.43	3,814.37	3,571.29	76	271.44	255.24	240.04
77	4,563.88	4,292.43	4,016.94	77	304.87	287.65	269.42
78	5,135.12	4,829.24	4,521.34	78	343.35	323.10	302.84
79	5,777.26	5,432.90	5,086.50	79	385.89	363.61	341.33
80		6,111.50	5,722.57	80		408.18	382.86
81		6,877.21	6,439.66	81		459.83	431.47
82		7,736.10	7,245.89	82		516.55	485.15
83		8,702.36	8,153.39	83		581.37	544.91
84		9,790.15	9,174.34	84		654.30	612.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	599.60	565.17	530.73	18-44	41.53	39.50	36.46
45-49	713.04	670.50	627.96	45-49	48.62	46.59	43.55
50-54	846.74	794.07	741.40	50-54	56.72	53.68	50.64
55	1,077.67	1,016.90	956.12	55	72.92	68.87	63.81
56	1,140.46	1,075.64	1,010.82	56	76.98	72.92	67.86
57	1,205.28	1,136.41	1,067.54	57	82.04	76.98	71.91
58	1,274.16	1,201.23	1,126.28	58	86.09	81.03	75.96
59	1,347.08	1,268.08	1,189.08	59	91.16	86.09	80.01
60	1,422.03	1,338.98	1,253.90	60	95.21	90.14	84.07
61	1,503.06	1,415.96	1,326.83	61	101.28	96.22	89.13
62	1,588.14	1,494.96	1,401.78	62	107.36	101.28	94.19
63	1,677.27	1,580.04	1,480.78	63	112.43	106.35	99.26
64	1,770.45	1,669.17	1,565.86	64	119.52	112.43	105.34
65	1,869.71	1,762.35	1,652.96	65	125.59	118.50	110.40
66	2,029.74	1,914.28	1,794.76	66	136.73	128.63	120.53
67	2,203.95	2,076.33	1,946.69	67	148.89	139.77	130.66
68	2,392.34	2,252.57	2,112.79	68	161.04	151.93	141.80
69	2,596.93	2,445.01	2,291.05	69	175.22	165.09	153.95
70	2,817.73	2,651.63	2,485.52	70	189.40	178.26	167.12
71	3,097.28	2,914.97	2,732.65	71	208.65	196.49	184.34
72	3,405.18	3,204.64	3,004.10	72	228.90	215.74	202.57
73	3,743.47	3,522.67	3,301.87	73	251.19	237.01	221.81
74	4,114.17	3,871.09	3,628.01	74	276.51	260.30	244.10
75	4,521.34	4,253.94	3,986.55	75	302.84	285.62	267.39
76	5,088.53	4,786.70	4,486.90	76	341.33	322.08	300.81
77	5,724.59	5,386.30	5,050.04	77	383.87	361.59	338.29
78	6,441.69	6,060.86	5,682.06	78	431.47	406.15	380.83
79	7,247.91	6,820.49	6,393.07	79	485.15	456.79	428.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	800.15	753.56	706.97	18-44	53.68	50.64	47.60
45-49	941.94	889.28	834.58	45-49	63.81	60.77	56.72
50-54	1,106.03	1,045.26	982.46	50-54	74.95	70.90	65.83
55	1,440.26	1,357.21	1,272.13	55	96.22	91.16	85.08
56	1,519.27	1,432.16	1,345.06	56	102.30	97.23	90.14
57	1,602.32	1,511.16	1,420.01	57	108.37	102.30	95.21
58	1,691.45	1,594.22	1,499.01	58	114.45	107.36	100.27
59	1,782.61	1,683.35	1,582.06	59	120.53	113.44	106.35
60	1,879.84	1,774.50	1,669.17	60	126.61	119.52	111.41
61	1,987.20	1,875.79	1,762.35	61	133.70	126.61	118.50
62	2,098.61	1,981.12	1,861.61	62	141.80	133.70	124.58
63	2,218.13	2,090.51	1,964.92	63	148.89	140.79	131.67
64	2,341.70	2,208.00	2,074.30	64	156.99	148.89	138.76
65	2,473.37	2,331.57	2,187.74	65	165.09	155.98	145.85
66	2,692.14	2,538.19	2,382.21	66	180.29	170.16	159.02
67	2,931.17	2,761.01	2,590.86	67	196.49	185.35	173.20
68	3,188.43	3,006.12	2,819.76	68	213.71	201.56	189.40
69	3,470.00	3,269.46	3,068.92	69	232.95	219.79	205.61
70	3,775.88	3,557.11	3,338.33	70	253.21	239.03	223.84
71	4,160.76	3,919.71	3,678.65	71	279.54	263.34	247.13
72	4,582.11	4,316.74	4,051.38	72	306.89	289.67	271.44
73	5,045.99	4,754.29	4,462.59	73	338.29	319.05	298.79
74	5,558.49	5,236.40	4,914.32	74	372.73	351.46	329.17
75	6,121.63	5,767.13	5,412.64	75	409.19	385.89	361.59
76	6,889.37	6,490.30	6,091.24	76	460.84	434.51	407.16
77	7,750.28	7,302.61	6,852.90	77	518.58	488.19	457.81
78	8,720.59	8,216.19	7,709.77	78	582.39	548.96	515.54
79	9,812.43	9,243.21	8,674.00	79	655.31	617.83	579.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,031.08	986.51	939.92	18-44	69.89	66.85	62.80
45-49	1,233.64	1,176.92	1,120.21	45-49	83.05	80.01	74.95
50-54	1,472.68	1,403.80	1,332.90	50-54	98.25	94.19	89.13
55	1,896.04	1,804.89	1,711.71	55	126.61	121.54	115.46
56	2,001.38	1,906.17	1,808.94	56	133.70	128.63	122.55
57	2,112.79	2,011.51	1,910.22	57	141.80	135.72	128.63
58	2,230.28	2,124.95	2,015.56	58	149.90	142.81	135.72
59	2,353.85	2,242.44	2,129.00	59	158.00	150.91	143.82
60	2,483.49	2,366.00	2,246.49	60	166.11	159.02	150.91
61	2,623.27	2,497.67	2,374.11	61	176.23	168.13	160.03
62	2,767.09	2,637.45	2,505.78	62	185.35	177.25	168.13
63	2,921.04	2,783.30	2,645.55	63	195.48	187.38	178.26
64	3,083.10	2,939.27	2,793.42	64	206.62	197.50	187.38
65	3,253.26	3,101.33	2,949.40	65	217.76	207.63	197.50
66	3,534.83	3,368.72	3,204.64	66	237.01	225.86	214.72
67	3,838.68	3,658.39	3,478.11	67	257.26	245.11	232.95
68	4,166.84	3,972.37	3,777.91	68	278.53	266.38	253.21
69	4,525.39	4,314.72	4,102.02	69	302.84	288.66	274.48
70	4,914.32	4,683.39	4,452.46	70	328.16	312.97	297.78
71	5,396.43	5,143.22	4,890.01	71	360.57	344.37	327.15
72	5,923.11	5,647.62	5,370.10	72	396.02	377.79	359.56
73	6,502.46	6,200.63	5,896.78	73	434.51	414.25	394.00
74	7,138.52	6,806.31	6,476.12	74	477.05	455.78	432.48
75	7,835.36	7,472.76	7,110.17	75	523.64	499.33	474.01
76	8,815.79	8,408.63	7,999.44	76	589.48	562.13	533.77
77	9,919.79	9,457.94	8,998.11	77	663.41	632.01	600.62
78	11,159.52	10,640.94	10,122.36	78	745.45	711.02	675.57
79	12,555.21	11,971.82	11,386.39	79	838.63	800.15	760.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	220.80	208.65	194.47	18-44	16.21	15.19	14.18
45-49	257.26	245.11	228.90	45-49	19.24	18.23	16.21
50-54	297.78	283.60	267.39	50-54	21.27	20.26	18.23
55	407.16	380.83	354.50	55	27.35	26.33	24.31
56	435.52	409.19	380.83	56	29.37	28.36	26.33
57	465.91	437.55	405.14	57	31.40	30.39	28.36
58	498.32	465.91	433.50	58	34.44	32.41	30.39
59	532.76	498.32	463.88	59	36.46	34.44	32.41
60	569.22	532.76	494.27	60	38.49	36.46	34.44
61	609.73	571.24	530.73	61	41.53	39.50	37.48
62	654.30	611.76	569.22	62	44.57	42.54	39.50
63	698.86	656.32	611.76	63	47.60	44.57	42.54
64	747.48	702.91	656.32	64	50.64	47.60	45.58
65	800.15	751.53	702.91	65	53.68	50.64	47.60
66	877.12	824.46	769.76	66	59.76	55.71	52.67
67	960.18	901.43	842.69	67	64.82	61.78	57.73
68	1,049.31	986.51	923.71	68	70.90	66.85	62.80
69	1,148.57	1,079.69	1,010.82	69	77.99	73.94	68.87
70	1,255.93	1,180.98	1,106.03	70	85.08	80.01	74.95
71	1,401.78	1,318.72	1,235.67	71	95.21	90.14	84.07
72	1,563.83	1,470.65	1,377.47	72	106.35	100.27	93.18
73	1,746.14	1,640.81	1,537.50	73	118.50	111.41	104.32
74	1,946.69	1,831.22	1,715.76	74	131.67	123.57	115.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,171.54	2,041.89	1,912.25	75	145.85	137.75	128.63
76	2,445.01	2,299.16	2,153.31	76	164.08	154.97	144.84
77	2,750.88	2,586.80	2,424.75	77	185.35	174.21	163.07
78	3,093.23	2,910.91	2,728.60	78	207.63	196.49	183.32
79	3,482.16	3,277.56	3,070.94	79	233.97	220.80	205.61
80		3,686.75	3,455.82	80	262.33	247.13	230.93
81		4,148.61	3,889.32	81	295.75	278.53	260.30
82		4,667.19	4,373.46	82	332.21	312.97	292.71
83		5,250.58	4,920.40	83	373.74	352.47	329.17
84		5,906.91	5,534.18	84	420.33	396.02	370.70
				85	471.99	444.64	416.28
				86	531.74	500.34	468.95
				87	597.58	563.14	527.69
				88	672.53	634.04	593.53
				89	756.59	713.04	667.46
				90	850.79	802.17	750.52
				91	957.14	901.43	844.71
				92	1,076.65	1,014.87	950.05
				93	1,211.36	1,141.48	1,068.55
				94	1,363.29	1,284.29	1,202.25
				95	1,533.45	1,444.32	1,352.15
				96	1,724.87	1,624.60	1,521.29
				97	1,940.61	1,828.18	1,711.71
				98	2,182.68	2,056.07	1,925.42
				99	2,455.13	2,313.34	2,165.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	255.24	239.03	222.83	18-44	18.23	17.22	16.21
45-49	301.83	283.60	265.37	45-49	21.27	20.26	19.24
50-54	352.47	332.21	311.96	50-54	24.31	23.30	21.27
55	486.17	453.75	421.34	55	32.41	31.40	29.37
56	520.60	486.17	451.73	56	35.45	34.44	31.40
57	555.04	520.60	484.14	57	37.48	36.46	33.42
58	593.53	557.06	518.58	58	40.51	38.49	36.46
59	634.04	595.55	555.04	59	43.55	41.53	38.49
60	676.58	636.07	593.53	60	45.58	43.55	40.51
61	725.20	680.63	636.07	61	49.63	46.59	43.55
62	775.84	729.25	680.63	62	52.67	50.64	46.59
63	828.51	779.89	727.22	63	56.72	53.68	49.63
64	887.25	834.58	779.89	64	59.76	57.73	53.68
65	948.02	891.30	832.56	65	63.81	60.77	56.72
66	1,043.23	982.46	917.64	66	70.90	66.85	62.80
67	1,148.57	1,079.69	1,010.82	67	77.99	73.94	68.87
68	1,264.03	1,189.08	1,112.10	68	85.08	81.03	74.95
69	1,389.62	1,308.59	1,223.52	69	93.18	88.12	83.05
70	1,527.37	1,438.24	1,347.08	70	102.30	96.22	90.14
71	1,707.66	1,608.40	1,507.11	71	114.45	108.37	101.28
72	1,910.22	1,798.81	1,685.37	72	128.63	121.54	113.44
73	2,135.08	2,011.51	1,883.89	73	143.82	135.72	126.61
74	2,386.26	2,248.51	2,106.72	74	161.04	151.93	141.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,667.83	2,511.85	2,355.88	75	179.27	169.14	158.00
76	3,004.10	2,827.86	2,651.63	76	202.57	190.41	178.26
77	3,378.85	3,182.36	2,983.84	77	226.88	214.72	200.54
78	3,802.22	3,579.39	3,356.57	78	255.24	241.06	225.86
79	4,280.28	4,029.09	3,775.88	79	286.63	270.43	253.21
				80	322.08	303.85	284.61
				81	362.60	342.34	320.06
				82	408.18	384.88	360.57
				83	458.82	432.48	405.14
				84	515.54	486.17	455.78
				85	579.35	545.92	511.49
				86	652.27	614.80	576.31
				87	733.30	691.77	648.22
				88	825.47	777.86	729.25
				89	928.78	875.10	819.39
				90	1,044.24	984.48	922.70
				91	1,174.90	1,107.04	1,037.15
				92	1,321.76	1,245.80	1,166.80
				93	1,486.86	1,400.76	1,312.65
				94	1,673.22	1,575.99	1,476.73
				95	1,881.86	1,773.49	1,661.06
				96	2,116.84	1,995.30	1,868.70
				97	2,381.20	2,244.46	2,102.66
				98	2,678.97	2,525.02	2,364.99
				99	3,014.22	2,840.01	2,660.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	316.01	295.75	273.47	18-44	21.27	20.26	19.24
45-49	370.70	348.42	326.14	45-49	26.33	24.31	23.30
50-54	431.47	409.19	386.91	50-54	30.39	28.36	26.33
55	609.73	577.32	542.88	55	41.53	39.50	36.46
56	654.30	617.83	581.37	56	44.57	42.54	39.50
57	698.86	660.37	619.86	57	47.60	45.58	42.54
58	747.48	704.94	660.37	58	50.64	48.62	45.58
59	800.15	753.56	704.94	59	54.69	51.66	48.62
60	854.84	804.20	751.53	60	57.73	54.69	51.66
61	915.61	860.92	806.22	61	61.78	58.74	55.71
62	978.41	921.69	864.97	62	66.85	62.80	58.74
63	1,045.26	986.51	925.74	63	70.90	66.85	62.80
64	1,118.18	1,057.41	992.59	64	75.96	71.91	66.85
65	1,195.16	1,130.33	1,063.49	65	81.03	75.96	70.90
66	1,322.77	1,249.85	1,176.92	66	90.14	84.07	79.00
67	1,464.57	1,381.52	1,298.47	67	99.26	93.18	87.10
68	1,618.52	1,527.37	1,434.19	68	109.39	103.31	96.22
69	1,790.71	1,689.42	1,586.11	69	120.53	114.45	106.35
70	1,981.12	1,865.66	1,750.19	70	132.68	125.59	117.49
71	2,224.21	2,094.56	1,964.92	71	148.89	141.80	132.68
72	2,495.65	2,351.82	2,205.97	72	167.12	158.00	147.88
73	2,801.53	2,637.45	2,475.39	73	188.39	177.25	166.11
74	3,143.87	2,961.56	2,779.24	74	210.67	199.53	186.36

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,526.72	3,322.13	3,117.53	75	235.99	222.83	208.65
76	3,970.35	3,739.42	3,508.49	76	266.38	251.19	234.98
77	4,466.64	4,207.35	3,948.07	77	298.79	282.58	264.35
78	5,027.76	4,734.03	4,442.33	78	336.26	317.02	297.78
79	5,657.75	5,327.56	4,997.37	79	377.79	356.52	334.24
				80	424.38	400.07	375.77
				81	478.06	450.72	423.37
				82	537.82	506.42	476.04
				83	604.67	570.23	534.78
				84	680.63	641.13	601.63
				85	764.70	721.14	676.58
				86	860.92	811.29	761.66
				87	968.28	913.59	856.87
				88	1,088.81	1,027.02	964.23
				89	1,225.54	1,155.66	1,084.76
				90	1,378.48	1,300.49	1,219.46
				91	1,550.66	1,462.55	1,372.40
				92	1,744.12	1,644.86	1,543.57
				93	1,962.89	1,850.47	1,736.01
				94	2,208.00	2,082.41	1,953.78
				95	2,483.49	2,342.71	2,197.87
				96	2,794.44	2,635.42	2,472.35
				97	3,142.86	2,964.59	2,781.27
				98	3,535.84	3,335.30	3,128.68
				99	3,978.45	3,751.57	3,519.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	403.11	380.83	358.55	18-44	27.35	26.33	25.32
45-49	484.14	457.81	431.47	45-49	33.42	32.41	30.39
50-54	577.32	546.94	516.55	50-54	38.49	37.48	35.45
55	790.02	753.56	717.09	55	53.68	51.66	48.62
56	844.71	806.22	767.74	56	57.73	55.71	52.67
57	903.46	860.92	820.40	57	61.78	59.76	55.71
58	964.23	919.66	875.10	58	65.83	63.81	59.76
59	1,031.08	982.46	935.87	59	70.90	67.86	63.81
60	1,099.95	1,049.31	998.66	60	74.95	71.91	67.86
61	1,178.95	1,124.26	1,069.56	61	80.01	76.98	72.92
62	1,262.00	1,203.26	1,144.51	62	86.09	82.04	77.99
63	1,351.13	1,288.34	1,223.52	63	91.16	88.12	83.05
64	1,448.37	1,379.49	1,308.59	64	97.23	93.18	89.13
65	1,549.65	1,474.70	1,399.75	65	103.31	99.26	94.19
66	1,707.66	1,626.63	1,543.57	66	114.45	109.39	104.32
67	1,881.86	1,792.73	1,701.58	67	125.59	120.53	114.45
68	2,074.30	1,975.05	1,875.79	68	138.76	133.70	126.61
69	2,287.00	2,177.61	2,066.20	69	152.94	146.86	139.77
70	2,517.93	2,398.41	2,276.87	70	168.13	161.04	152.94
71	2,819.76	2,688.09	2,552.37	71	188.39	180.29	171.17
72	3,156.02	3,010.17	2,860.27	72	211.68	202.57	192.44
73	3,534.83	3,370.74	3,204.64	73	237.01	225.86	214.72
74	3,956.17	3,773.86	3,589.52	74	265.37	253.21	240.04

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,428.15	4,225.59	4,020.99	75	296.76	282.58	268.40
76	4,983.19	4,754.29	4,523.36	76	334.24	318.03	302.84
77	5,607.10	5,349.84	5,088.53	77	375.77	358.55	340.32
78	6,310.02	6,018.32	5,724.59	78	422.36	403.11	382.86
79	7,100.04	6,771.88	6,439.66	79	475.02	453.75	430.46
				80	533.77	509.46	484.14
				81	600.62	573.27	544.91
				82	675.57	645.18	612.77
				83	760.65	725.20	688.73
				84	854.84	815.34	774.83
				85	961.19	916.62	871.05
				86	1,081.72	1,032.09	980.43
				87	1,217.44	1,160.72	1,102.99
				88	1,369.37	1,305.56	1,240.73
				89	1,540.54	1,468.62	1,395.70
				90	1,732.98	1,651.95	1,569.91
				91	1,948.71	1,858.57	1,766.40
				92	2,192.81	2,091.52	1,987.20
				93	2,466.28	2,352.84	2,235.35
				94	2,775.19	2,646.56	2,514.89
				95	3,121.59	2,976.75	2,828.87
				96	3,511.53	3,349.48	3,182.36
				97	3,951.10	3,767.78	3,580.40
				98	4,444.36	4,238.75	4,028.08
				99	5,000.41	4,768.47	4,531.46

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.32	397.03	374.75	18-44	29.37	27.35	25.32
45-49	496.29	467.93	441.60	45-49	35.45	33.42	30.39
50-54	583.40	550.99	516.55	50-54	40.51	38.49	35.45
55	771.79	725.20	678.61	55	51.66	48.62	45.58
56	816.35	767.74	719.12	56	55.71	51.66	48.62
57	864.97	812.30	759.63	57	58.74	54.69	51.66
58	913.59	858.89	804.20	58	61.78	58.74	54.69
59	966.25	909.53	848.76	59	65.83	61.78	57.73
60	1,020.95	960.18	897.38	60	68.87	64.82	60.77
61	1,081.72	1,016.90	950.05	61	72.92	68.87	64.82
62	1,146.54	1,077.67	1,006.77	62	77.99	72.92	68.87
63	1,213.39	1,140.46	1,065.51	63	82.04	76.98	72.92
64	1,284.29	1,207.31	1,126.28	64	87.10	82.04	76.98
65	1,359.24	1,276.18	1,191.10	65	91.16	86.09	81.03
66	1,474.70	1,385.57	1,294.41	66	99.26	94.19	88.12
67	1,598.27	1,503.06	1,403.80	67	107.36	101.28	95.21
68	1,733.99	1,630.68	1,523.32	68	116.48	110.40	103.31
69	1,879.84	1,768.43	1,652.96	69	126.61	119.52	111.41
70	2,037.84	1,916.30	1,792.73	70	136.73	128.63	120.53
71	2,238.39	2,104.69	1,968.97	71	150.91	141.80	132.68
72	2,457.16	2,309.28	2,161.41	72	165.09	154.97	145.85
73	2,696.19	2,534.14	2,372.08	73	180.29	170.16	160.03
74	2,959.53	2,781.27	2,603.01	74	198.52	187.38	175.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,247.18	3,052.71	2,856.22	75	216.75	204.59	191.43
76	3,654.34	3,435.57	3,214.77	76	244.10	230.93	215.74
77	4,110.12	3,865.01	3,617.88	77	274.48	259.29	243.08
78	4,622.62	4,347.13	4,071.63	78	308.92	291.70	272.46
79	5,197.92	4,890.01	4,580.08	79	348.42	327.15	306.89
80		5,499.74	5,153.35	80		367.66	344.37
81		6,188.48	5,799.54	81		414.25	387.92
82		6,964.32	6,524.74	82		465.91	436.54
83		7,835.36	7,341.09	83		523.64	490.22
84		8,815.79	8,260.76	84		589.48	552.00

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	512.50	482.11	451.73	18-44	34.44	32.41	30.39
45-49	605.68	571.24	534.78	45-49	41.53	38.49	36.46
50-54	713.04	672.53	632.01	50-54	48.62	45.58	42.54
55	939.92	887.25	834.58	55	63.81	59.76	55.71
56	996.64	939.92	885.23	56	67.86	63.81	59.76
57	1,055.38	996.64	935.87	57	71.91	66.85	62.80
58	1,118.18	1,053.36	990.56	58	75.96	70.90	66.85
59	1,185.03	1,116.15	1,047.28	59	80.01	74.95	69.89
60	1,253.90	1,180.98	1,108.05	60	84.07	79.00	73.94
61	1,328.85	1,251.88	1,174.90	61	89.13	84.07	79.00
62	1,405.83	1,324.80	1,241.75	62	94.19	89.13	83.05
63	1,488.88	1,401.78	1,314.67	63	100.27	94.19	88.12
64	1,575.99	1,484.83	1,391.65	64	105.34	100.27	93.18
65	1,667.14	1,569.91	1,472.68	65	111.41	105.34	98.25
66	1,810.97	1,705.63	1,600.29	66	121.54	114.45	107.36
67	1,966.94	1,851.48	1,738.04	67	131.67	124.58	116.48
68	2,135.08	2,011.51	1,887.94	68	143.82	135.72	126.61
69	2,317.39	2,183.69	2,050.00	69	155.98	146.86	137.75
70	2,515.90	2,370.06	2,224.21	70	169.14	159.02	148.89
71	2,769.12	2,607.06	2,447.03	71	186.36	175.22	164.08
72	3,044.61	2,868.37	2,688.09	72	204.59	192.44	180.29
73	3,348.46	3,154.00	2,955.48	73	224.85	211.68	198.52
74	3,684.73	3,467.98	3,249.20	74	247.13	232.95	217.76
75	4,051.38	3,812.34	3,571.29	75	270.43	255.24	239.03
76	4,557.80	4,290.41	4,018.97	76	304.87	287.65	269.42
77	5,129.04	4,827.21	4,521.34	77	342.34	323.10	302.84
78	5,769.16	5,428.84	5,088.53	78	385.89	363.61	340.32
79	6,490.30	6,109.48	5,724.59	79	433.50	408.18	382.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	654.30	617.83	579.35	18-44	44.57	42.54	39.50
45-49	781.92	737.35	690.76	45-49	53.68	50.64	47.60
50-54	931.82	877.12	822.43	50-54	62.80	59.76	55.71
55	1,245.80	1,168.82	1,091.85	55	83.05	79.00	73.94
56	1,318.72	1,237.70	1,156.67	56	88.12	84.07	79.00
57	1,393.67	1,308.59	1,223.52	57	93.18	89.13	83.05
58	1,474.70	1,385.57	1,296.44	58	99.26	94.19	88.12
59	1,559.78	1,466.60	1,371.39	59	104.32	99.26	93.18
60	1,648.91	1,549.65	1,450.39	60	110.40	104.32	98.25
61	1,746.14	1,642.83	1,539.52	61	117.49	111.41	104.32
62	1,849.45	1,740.07	1,630.68	62	124.58	117.49	110.40
63	1,958.84	1,843.38	1,729.94	63	131.67	124.58	116.48
64	2,072.28	1,952.76	1,833.25	64	138.76	131.67	123.57
65	2,193.82	2,068.23	1,942.63	65	146.86	138.76	129.64
66	2,388.29	2,250.54	2,114.82	66	160.03	151.93	141.80
67	2,598.96	2,449.06	2,299.16	67	174.21	165.09	153.95
68	2,829.89	2,665.81	2,501.72	68	189.40	179.27	168.13
69	3,079.05	2,898.76	2,720.50	69	206.62	195.48	182.31
70	3,350.49	3,154.00	2,957.50	70	223.84	211.68	198.52
71	3,692.83	3,478.11	3,261.36	71	247.13	233.97	218.77
72	4,069.61	3,832.60	3,593.57	72	272.46	257.26	241.06
73	4,484.87	4,223.56	3,960.22	73	299.80	283.60	266.38
74	4,942.68	4,655.03	4,365.36	74	330.19	311.96	292.71
75	5,447.08	5,129.04	4,808.98	75	363.61	343.35	322.08
76	6,127.71	5,771.19	5,412.64	76	409.19	386.91	362.60
77	6,893.42	6,492.33	6,089.22	77	460.84	434.51	408.18
78	7,754.33	7,304.63	6,852.90	78	518.58	489.20	458.82
79	8,724.64	8,216.19	7,709.77	79	583.40	549.97	515.54

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	869.02	826.48	781.92	18-44	58.74	56.72	53.68
45-49	1,047.28	996.64	941.94	45-49	70.90	67.86	64.82
50-54	1,259.98	1,197.18	1,132.36	50-54	84.07	81.03	76.98
55	1,657.01	1,582.06	1,507.11	55	111.41	106.35	101.28
56	1,754.25	1,675.24	1,596.24	56	118.50	113.44	107.36
57	1,855.53	1,772.48	1,689.42	57	124.58	119.52	114.45
58	1,962.89	1,873.76	1,786.66	58	131.67	126.61	120.53
59	2,074.30	1,983.15	1,889.97	59	139.77	133.70	127.62
60	2,193.82	2,096.59	1,999.35	60	146.86	140.79	134.71
61	2,319.41	2,216.10	2,112.79	61	155.98	148.89	142.81
62	2,453.11	2,341.70	2,230.28	62	165.09	158.00	150.91
63	2,592.88	2,473.37	2,353.85	63	174.21	166.11	159.02
64	2,738.73	2,613.14	2,485.52	64	184.34	176.23	167.12
65	2,894.71	2,758.99	2,623.27	65	194.47	185.35	176.23
66	3,145.89	3,000.04	2,852.17	66	211.68	201.56	191.43
67	3,419.36	3,259.33	3,099.30	67	229.92	218.77	207.63
68	3,717.14	3,542.93	3,368.72	68	249.16	238.02	225.86
69	4,039.22	3,850.83	3,662.44	69	270.43	258.28	245.11
70	4,387.64	4,183.05	3,978.45	70	292.71	279.54	265.37
71	4,823.16	4,598.31	4,373.46	71	322.08	307.90	291.70
72	5,299.20	5,054.09	4,806.96	72	354.50	338.29	321.07
73	5,823.85	5,554.44	5,282.99	73	388.93	371.71	352.47
74	6,399.15	6,103.40	5,807.65	74	428.43	408.18	387.92
75	7,031.16	6,707.05	6,380.92	75	469.96	447.68	425.39
76	7,912.34	7,547.71	7,179.04	76	528.70	504.40	479.08
77	8,902.90	8,489.66	8,076.42	77	594.54	567.19	538.83
78	10,017.03	9,551.12	9,085.21	78	669.49	638.09	606.69
79	11,270.93	10,746.28	10,221.62	79	752.54	717.09	681.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	265.37	253.21	239.03	18-44	19.24	18.23	16.21
45-49	318.03	299.80	281.57	45-49	23.30	22.28	20.26
50-54	378.80	354.50	330.19	50-54	26.33	25.32	23.30
55	492.24	463.88	433.50	55	34.44	32.41	30.39
56	526.68	494.27	461.86	56	36.46	34.44	32.41
57	561.12	526.68	490.22	57	39.50	36.46	34.44
58	599.60	561.12	522.63	58	41.53	38.49	36.46
59	638.09	597.58	555.04	59	43.55	40.51	38.49
60	680.63	636.07	589.48	60	45.58	42.54	39.50
61	725.20	678.61	629.99	61	48.62	45.58	42.54
62	771.79	723.17	672.53	62	52.67	49.63	45.58
63	822.43	769.76	717.09	63	55.71	52.67	48.62
64	875.10	820.40	763.68	64	59.76	56.72	52.67
65	929.79	873.07	814.33	65	62.80	59.76	55.71
66	1,022.97	960.18	895.35	66	68.87	65.83	61.78
67	1,122.23	1,053.36	984.48	67	75.96	71.91	67.86
68	1,231.62	1,156.67	1,079.69	68	83.05	79.00	73.94
69	1,353.16	1,270.11	1,187.05	69	91.16	86.09	81.03
70	1,484.83	1,393.67	1,302.52	70	99.26	94.19	88.12
71	1,650.94	1,549.65	1,448.37	71	110.40	105.34	98.25
72	1,837.30	1,723.86	1,610.42	72	122.55	116.48	109.39
73	2,041.89	1,916.30	1,790.71	73	136.73	129.64	121.54
74	2,268.77	2,131.02	1,991.25	74	151.93	143.82	134.71

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,521.98	2,368.03	2,212.05	75	168.13	159.02	148.89
76	2,835.96	2,663.78	2,491.60	76	189.40	179.27	168.13
77	3,190.46	2,998.02	2,803.55	77	213.71	201.56	188.39
78	3,587.49	3,370.74	3,154.00	78	240.04	226.88	211.68
79	4,033.14	3,792.09	3,551.03	79	270.43	254.22	238.02
80		4,264.07	3,994.66	80	303.85	285.62	267.39
81		4,798.86	4,495.00	81	342.34	322.08	300.81
82		5,400.48	5,058.14	82	384.88	361.59	338.29
83		6,077.06	5,692.18	83	432.48	406.15	380.83
84		6,838.72	6,405.23	84	486.17	456.79	428.43
				85	545.92	513.51	481.10
				86	614.80	578.33	541.87
				87	691.77	650.25	609.73
				88	777.86	731.27	685.70
				89	875.10	823.44	770.77
				90	984.48	925.74	866.99
				91	1,107.04	1,041.20	975.37
				92	1,245.80	1,171.86	1,097.92
				93	1,400.76	1,317.71	1,234.66
				94	1,575.99	1,482.80	1,389.62
				95	1,773.49	1,668.15	1,562.82
				96	1,995.30	1,876.80	1,758.30
				97	2,244.46	2,110.77	1,978.08
				98	2,525.02	2,375.12	2,225.22
				99	2,840.01	2,671.88	2,502.74

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	328.16	305.88	283.60	18-44	22.28	21.27	20.26
45-49	392.98	366.65	338.29	45-49	27.35	26.33	24.31
50-54	465.91	435.52	403.11	50-54	31.40	30.39	28.36
55	591.50	559.09	524.65	55	40.51	38.49	35.45
56	632.01	597.58	559.09	56	43.55	41.53	38.49
57	674.55	636.07	595.55	57	46.59	43.55	40.51
58	719.12	676.58	634.04	58	48.62	46.59	43.55
59	765.71	721.14	674.55	59	51.66	49.63	46.59
60	816.35	767.74	717.09	60	54.69	51.66	48.62
61	871.05	818.38	763.68	61	58.74	55.71	52.67
62	925.74	871.05	812.30	62	62.80	58.74	55.71
63	986.51	925.74	864.97	63	66.85	62.80	59.76
64	1,049.31	984.48	919.66	64	70.90	66.85	62.80
65	1,116.15	1,047.28	978.41	65	74.95	70.90	66.85
66	1,227.57	1,152.62	1,077.67	66	83.05	77.99	73.94
67	1,351.13	1,268.08	1,187.05	67	91.16	86.09	81.03
68	1,484.83	1,395.70	1,306.57	68	100.27	94.19	89.13
69	1,632.70	1,535.47	1,440.26	69	110.40	103.31	97.23
70	1,794.76	1,689.42	1,584.09	70	120.53	113.44	106.35
71	2,005.43	1,887.94	1,770.45	71	134.71	127.62	119.52
72	2,240.41	2,108.74	1,977.07	72	150.91	141.80	132.68
73	2,501.72	2,355.88	2,208.00	73	168.13	158.00	148.89
74	2,793.42	2,631.37	2,465.26	74	187.38	176.23	166.11

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,119.56	2,937.25	2,752.91	75	208.65	196.49	184.34
76	3,510.52	3,305.92	3,097.28	76	234.98	221.81	207.63
77	3,950.09	3,719.16	3,484.18	77	264.35	249.16	233.97
78	4,444.36	4,183.05	3,919.71	78	297.78	280.56	263.34
79	5,001.42	4,705.67	4,409.92	79	334.24	316.01	295.75
				80	375.77	354.50	332.21
				81	423.37	399.06	373.74
				82	476.04	448.69	420.33
				83	534.78	504.40	473.00
				84	601.63	567.19	531.74
				85	676.58	637.08	597.58
				86	761.66	717.09	672.53
				87	856.87	807.24	756.59
				88	964.23	907.51	851.80
				89	1,084.76	1,020.95	958.15
				90	1,219.46	1,148.57	1,077.67
				91	1,372.40	1,292.39	1,212.37
				92	1,543.57	1,453.43	1,363.29
				93	1,736.01	1,634.73	1,533.45
				94	1,953.78	1,839.32	1,725.89
				95	2,197.87	2,069.24	1,940.61
				96	2,472.35	2,327.52	2,183.69
				97	2,781.27	2,619.21	2,456.15
				98	3,128.68	2,946.36	2,763.04
				99	3,519.63	3,314.03	3,108.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	425.39	401.09	374.75	18-44	28.36	27.35	25.32
45-49	508.45	478.06	447.68	45-49	34.44	33.42	30.39
50-54	607.71	569.22	530.73	50-54	40.51	38.49	36.46
55	755.58	713.04	668.48	55	51.66	48.62	45.58
56	806.22	761.66	713.04	56	55.71	52.67	48.62
57	860.92	812.30	759.63	57	58.74	55.71	51.66
58	917.64	864.97	810.28	58	62.80	58.74	55.71
59	978.41	921.69	862.94	59	65.83	62.80	58.74
60	1,043.23	982.46	919.66	60	69.89	65.83	61.78
61	1,112.10	1,047.28	980.43	61	74.95	70.90	66.85
62	1,183.00	1,114.13	1,043.23	62	80.01	75.96	70.90
63	1,257.95	1,185.03	1,110.08	63	85.08	81.03	74.95
64	1,338.98	1,262.00	1,183.00	64	91.16	86.09	80.01
65	1,424.06	1,341.01	1,257.95	65	96.22	91.16	85.08
66	1,571.93	1,480.78	1,389.62	66	106.35	101.28	94.19
67	1,736.01	1,634.73	1,533.45	67	117.49	110.40	103.31
68	1,914.28	1,804.89	1,693.48	68	128.63	121.54	114.45
69	2,112.79	1,991.25	1,869.71	69	141.80	133.70	125.59
70	2,331.57	2,197.87	2,062.15	70	155.98	146.86	137.75
71	2,619.21	2,469.31	2,315.36	71	175.22	165.09	154.97
72	2,939.27	2,771.14	2,600.98	72	197.50	185.35	174.21
73	3,299.85	3,111.46	2,919.02	73	221.81	208.65	195.48
74	3,704.98	3,492.29	3,277.56	74	248.15	233.97	219.79

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,158.74	3,919.71	3,678.65	75	278.53	262.33	246.12
76	4,679.34	4,411.95	4,140.51	76	313.98	295.75	277.52
77	5,264.76	4,962.94	4,659.08	77	352.47	332.21	311.96
78	5,923.11	5,584.82	5,242.48	78	397.03	373.74	350.44
79	6,664.51	6,281.66	5,900.83	79	446.66	420.33	394.00
				80	501.36	471.99	442.61
				81	564.15	531.74	498.32
				82	635.05	597.58	561.12
				83	714.06	672.53	631.00
				84	803.19	756.59	710.00
				85	902.44	850.79	798.12
				86	1,015.88	957.14	898.39
				87	1,142.49	1,077.67	1,010.82
				88	1,285.30	1,212.37	1,136.41
				89	1,446.34	1,363.29	1,279.22
				90	1,626.63	1,533.45	1,439.25
				91	1,830.21	1,724.87	1,618.52
				92	2,059.11	1,940.61	1,821.09
				93	2,316.37	2,183.69	2,047.97
				94	2,605.03	2,456.15	2,304.22
				95	2,931.17	2,763.04	2,591.87
				96	3,297.82	3,108.42	2,915.98
				97	3,709.03	3,497.35	3,280.60
				98	4,172.92	3,933.89	3,690.80
				99	4,694.53	4,426.13	4,151.65

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	544.91	518.58	490.22	18-44	36.46	35.45	33.42
45-49	646.19	615.81	585.42	45-49	43.55	42.54	39.50
50-54	763.68	731.27	696.84	50-54	51.66	49.63	46.59
55	988.54	939.92	891.30	55	66.85	63.81	60.77
56	1,053.36	1,002.72	950.05	56	71.91	68.87	64.82
57	1,122.23	1,067.54	1,012.84	57	75.96	72.92	68.87
58	1,195.16	1,136.41	1,077.67	58	81.03	76.98	73.94
59	1,272.13	1,211.36	1,148.57	59	86.09	82.04	79.00
60	1,353.16	1,288.34	1,221.49	60	91.16	87.10	83.05
61	1,442.29	1,373.42	1,304.54	61	97.23	93.18	89.13
62	1,535.47	1,462.55	1,389.62	62	103.31	99.26	94.19
63	1,634.73	1,559.78	1,482.80	63	110.40	105.34	100.27
64	1,740.07	1,661.06	1,582.06	64	117.49	112.43	106.35
65	1,851.48	1,768.43	1,685.37	65	124.58	118.50	112.43
66	2,041.89	1,950.74	1,857.56	66	137.75	130.66	124.58
67	2,252.57	2,149.26	2,045.94	67	151.93	144.84	136.73
68	2,483.49	2,368.03	2,252.57	68	167.12	159.02	150.91
69	2,738.73	2,611.11	2,481.47	69	183.32	175.22	167.12
70	3,020.30	2,876.48	2,732.65	70	201.56	192.44	183.32
71	3,378.85	3,218.82	3,056.76	71	225.86	215.74	205.61
72	3,777.91	3,599.65	3,419.36	72	252.20	241.06	229.92
73	4,225.59	4,027.07	3,824.50	73	282.58	269.42	256.25
74	4,725.93	4,503.10	4,278.25	74	316.01	300.81	286.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,285.02	5,035.86	4,784.68	75	352.47	336.26	320.06
76	5,947.42	5,665.85	5,384.28	76	397.03	378.80	360.57
77	6,688.82	6,374.84	6,056.81	77	446.66	426.41	405.14
78	7,525.43	7,170.94	6,814.41	78	502.37	479.08	455.78
79	8,465.35	8,068.32	7,667.23	79	565.17	538.83	512.50
				80	635.05	605.68	576.31
				81	715.07	681.64	648.22
				82	804.20	766.72	729.25
				83	904.47	862.94	820.40
				84	1,017.91	970.30	922.70
				85	1,144.51	1,090.83	1,037.15
				86	1,288.34	1,227.57	1,166.80
				87	1,449.38	1,381.52	1,312.65
				88	1,629.67	1,553.70	1,476.73
				89	1,834.26	1,748.17	1,662.08
				90	2,063.16	1,965.93	1,869.71
				91	2,320.43	2,212.05	2,102.66
				92	2,611.11	2,488.56	2,366.00
				93	2,937.25	2,799.50	2,661.75
				94	3,303.90	3,148.93	2,993.97
				95	3,717.14	3,542.93	3,368.72
				96	4,182.03	3,985.54	3,789.05
				97	4,704.66	4,483.86	4,263.06
				98	5,292.11	5,043.96	4,795.82
				99	5,953.50	5,674.97	5,395.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	522.63	494.27	465.91	18-44	36.46	34.44	31.40
45-49	621.89	587.45	550.99	45-49	43.55	40.51	37.48
50-54	737.35	694.81	650.25	50-54	50.64	47.60	44.57
55	919.66	869.02	818.38	55	62.80	58.74	54.69
56	974.36	919.66	864.97	56	66.85	62.80	58.74
57	1,029.05	972.33	915.61	57	69.89	65.83	61.78
58	1,087.79	1,027.02	966.25	58	73.94	69.89	64.82
59	1,150.59	1,085.77	1,020.95	59	77.99	73.94	68.87
60	1,215.41	1,146.54	1,077.67	60	82.04	76.98	71.91
61	1,286.31	1,211.36	1,138.44	61	87.10	82.04	76.98
62	1,359.24	1,280.23	1,201.23	62	92.17	86.09	81.03
63	1,438.24	1,353.16	1,268.08	63	97.23	91.16	86.09
64	1,519.27	1,430.14	1,338.98	64	102.30	96.22	90.14
65	1,606.37	1,509.14	1,411.90	65	107.36	101.28	95.21
66	1,738.04	1,634.73	1,529.39	66	116.48	110.40	103.31
67	1,881.86	1,768.43	1,657.01	67	126.61	119.52	111.41
68	2,033.79	1,914.28	1,792.73	68	136.73	129.64	120.53
69	2,201.92	2,070.25	1,940.61	69	147.88	139.77	130.66
70	2,380.18	2,240.41	2,100.64	70	160.03	150.91	140.79
71	2,613.14	2,459.19	2,305.23	71	176.23	166.11	154.97
72	2,866.35	2,696.19	2,528.06	72	192.44	181.30	170.16
73	3,143.87	2,959.53	2,773.17	73	211.68	198.52	186.36
74	3,447.72	3,245.15	3,042.58	74	231.94	217.76	203.58

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,781.96	3,559.13	3,336.31	75	253.21	238.02	222.83
76	4,255.97	4,004.79	3,755.63	76	285.62	268.40	251.19
77	4,788.73	4,507.16	4,225.59	77	321.07	301.83	282.58
78	5,388.33	5,070.30	4,754.29	78	360.57	339.30	318.03
79	6,060.86	5,704.34	5,347.82	79	406.15	381.84	357.53
80		6,417.38	6,016.29	80	0.00	428.43	401.09
81		7,221.58	6,767.82	81	0.00	482.11	451.73
82		8,123.01	7,614.56	82	0.00	542.88	508.45
83		9,137.88	8,564.61	83	0.00	610.74	572.26
84		10,280.37	9,634.17	84	0.00	686.71	643.16

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	650.25	611.76	571.24	18-44	44.57	42.54	39.50
45-49	767.74	723.17	674.55	45-49	52.67	50.64	46.59
50-54	903.46	850.79	796.10	50-54	61.78	58.74	54.69
55	1,152.62	1,085.77	1,016.90	55	76.98	72.92	67.86
56	1,217.44	1,146.54	1,073.61	56	82.04	76.98	71.91
57	1,282.26	1,209.34	1,132.36	57	86.09	82.04	75.96
58	1,353.16	1,274.16	1,193.13	58	91.16	86.09	80.01
59	1,426.08	1,343.03	1,259.98	59	96.22	91.16	85.08
60	1,503.06	1,415.96	1,326.83	60	101.28	95.21	89.13
61	1,588.14	1,494.96	1,401.78	61	107.36	101.28	94.19
62	1,675.24	1,580.04	1,480.78	62	113.44	106.35	99.26
63	1,768.43	1,667.14	1,563.83	63	119.52	112.43	105.34
64	1,865.66	1,760.32	1,652.96	64	126.61	118.50	111.41
65	1,968.97	1,857.56	1,744.12	65	132.68	124.58	116.48
66	2,139.13	2,017.59	1,894.02	66	144.84	135.72	126.61
67	2,321.44	2,189.77	2,056.07	67	156.99	146.86	137.75
68	2,519.96	2,376.13	2,230.28	68	170.16	160.03	148.89
69	2,736.70	2,580.73	2,420.70	69	184.34	173.20	162.06
70	2,969.66	2,799.50	2,627.32	70	199.53	187.38	175.22
71	3,265.41	3,077.02	2,886.61	71	219.79	206.62	193.45
72	3,589.52	3,380.87	3,172.23	72	241.06	226.88	211.68
73	3,944.01	3,715.11	3,484.18	73	264.35	249.16	232.95
74	4,334.97	4,081.76	3,828.55	74	290.69	273.47	256.25
75	4,764.42	4,484.87	4,205.33	75	318.03	299.80	280.56
76	5,359.97	5,045.99	4,732.01	76	358.55	337.28	316.01
77	6,030.47	5,678.00	5,323.51	77	403.11	379.82	355.51
78	6,784.03	6,386.99	5,987.93	78	453.75	427.42	400.07
79	7,632.79	7,185.12	6,737.44	79	510.47	480.09	449.70

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	866.99	818.38	769.76	18-44	58.74	55.71	51.66
45-49	1,018.92	962.20	905.48	45-49	69.89	65.83	60.77
50-54	1,193.13	1,128.31	1,061.46	50-54	81.03	75.96	70.90
55	1,533.45	1,446.34	1,357.21	55	103.31	97.23	91.16
56	1,618.52	1,527.37	1,432.16	56	109.39	103.31	96.22
57	1,707.66	1,610.42	1,511.16	57	115.46	108.37	101.28
58	1,802.86	1,699.55	1,594.22	58	121.54	114.45	107.36
59	1,902.12	1,792.73	1,681.32	59	127.62	120.53	113.44
60	2,005.43	1,889.97	1,772.48	60	133.70	126.61	118.50
61	2,114.82	1,993.28	1,869.71	61	141.80	133.70	125.59
62	2,230.28	2,100.64	1,970.99	62	148.89	140.79	131.67
63	2,351.82	2,216.10	2,078.36	63	156.99	148.89	138.76
64	2,479.44	2,335.62	2,191.79	64	166.11	155.98	146.86
65	2,613.14	2,461.21	2,309.28	65	174.21	164.08	153.95
66	2,846.09	2,679.99	2,515.90	66	190.41	179.27	168.13
67	3,097.28	2,919.02	2,738.73	67	207.63	195.48	183.32
68	3,372.77	3,178.30	2,981.81	68	225.86	212.70	199.53
69	3,670.55	3,459.88	3,247.18	69	246.12	231.94	216.75
70	3,994.66	3,765.75	3,534.83	70	267.39	252.20	235.99
71	4,399.79	4,146.58	3,891.35	71	294.74	278.53	260.30
72	4,843.42	4,563.88	4,284.33	72	324.11	305.88	286.63
73	5,333.64	5,023.71	4,713.78	73	356.52	336.26	314.99
74	5,872.47	5,530.13	5,189.81	74	392.98	370.70	347.41
75	6,463.97	6,087.19	5,710.41	75	431.47	407.16	381.84
76	7,272.22	6,848.85	6,425.48	76	486.17	458.82	430.46
77	8,181.75	7,705.72	7,229.68	77	546.94	515.54	484.14
78	9,202.70	8,667.92	8,133.14	78	614.80	580.36	543.90
79	10,353.29	9,751.66	9,150.03	79	691.77	652.27	611.76

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,118.18	1,067.54	1,014.87	18-44	74.95	71.91	67.86
45-49	1,330.88	1,268.08	1,203.26	45-49	89.13	86.09	81.03
50-54	1,580.04	1,503.06	1,424.06	50-54	105.34	101.28	96.22
55	2,009.48	1,912.25	1,815.02	55	134.71	128.63	122.55
56	2,120.90	2,017.59	1,916.30	56	142.81	135.72	129.64
57	2,236.36	2,129.00	2,019.61	57	150.91	143.82	136.73
58	2,357.90	2,244.46	2,131.02	58	159.02	151.93	143.82
59	2,487.54	2,368.03	2,248.51	59	167.12	160.03	151.93
60	2,621.24	2,495.65	2,370.06	60	176.23	168.13	159.02
61	2,767.09	2,635.42	2,503.75	61	186.36	178.26	168.13
62	2,919.02	2,781.27	2,641.50	62	196.49	187.38	178.26
63	3,079.05	2,935.22	2,789.37	63	207.63	197.50	187.38
64	3,249.20	3,097.28	2,945.35	64	218.77	208.65	198.52
65	3,427.46	3,267.43	3,107.41	65	229.92	219.79	208.65
66	3,723.21	3,549.01	3,374.80	66	250.17	239.03	226.88
67	4,041.25	3,852.86	3,664.47	67	271.44	259.29	246.12
68	4,387.64	4,183.05	3,978.45	68	294.74	281.57	267.39
69	4,764.42	4,541.59	4,320.79	69	320.06	304.87	289.67
70	5,171.58	4,930.52	4,689.47	70	346.39	330.19	313.98
71	5,678.00	5,412.64	5,149.30	71	380.83	362.60	345.38
72	6,233.04	5,943.37	5,651.67	72	417.29	398.05	377.79
73	6,840.75	6,522.72	6,204.68	73	457.81	436.54	415.27
74	7,509.23	7,160.81	6,810.36	74	502.37	479.08	454.77
75	8,242.52	7,859.67	7,474.79	75	549.97	524.65	498.32
76	9,273.60	8,844.15	8,410.66	76	618.85	590.49	561.12
77	10,434.32	9,948.15	9,459.96	77	696.84	664.43	631.00
78	11,738.86	11,191.93	10,642.97	78	782.93	747.48	710.00
79	13,207.49	12,591.68	11,971.82	79	881.17	840.66	799.13

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VI

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	334.83	318.63	302.43	18-44	24.30	22.95	20.25
45-49	399.64	378.03	356.43	45-49	28.35	27.00	24.30
50-54	472.54	445.54	415.84	50-54	32.40	31.05	28.35
55	626.46	585.95	542.75	55	41.85	40.50	37.80
56	666.96	626.46	580.55	56	45.90	43.20	40.50
57	710.16	666.96	618.36	57	48.60	45.90	43.20
58	756.07	707.46	658.86	58	51.30	48.60	45.90
59	804.67	753.37	702.06	59	55.35	51.30	47.25
60	853.28	801.97	747.97	60	58.06	54.00	49.95
61	912.68	858.68	799.27	61	62.11	58.06	54.00
62	974.79	915.38	853.28	62	66.16	62.11	58.06
63	1,039.59	977.49	912.68	63	70.21	66.16	62.11
64	1,109.80	1,042.29	974.79	64	75.61	71.56	66.16
65	1,182.71	1,112.50	1,039.59	65	79.66	75.61	70.21
66	1,298.82	1,223.21	1,142.20	66	87.76	83.71	76.96
67	1,425.73	1,342.02	1,255.61	67	95.86	91.81	85.06
68	1,563.44	1,471.63	1,377.12	68	105.31	99.91	93.16
69	1,717.35	1,614.74	1,512.14	69	114.76	109.36	101.26
70	1,882.07	1,771.36	1,657.95	70	125.56	118.81	110.71
71	2,095.39	1,971.18	1,844.27	71	140.41	132.31	124.21
72	2,327.61	2,192.60	2,052.18	72	156.61	147.16	137.71
73	2,589.53	2,435.62	2,281.70	73	174.17	164.71	153.91
74	2,878.46	2,708.34	2,535.53	74	193.07	182.27	170.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,199.79	3,010.77	2,819.05	75	214.67	202.52	189.02
76	3,602.12	3,388.80	3,172.78	76	241.67	228.17	213.32
77	4,053.06	3,812.74	3,569.72	77	272.72	256.52	240.32
78	4,560.71	4,290.68	4,017.96	78	306.48	287.58	270.02
79	5,130.46	4,828.03	4,520.21	79	344.28	324.03	303.78
80		5,430.19	5,084.56	80	386.13	363.18	340.23
81		6,110.65	5,721.81	81	434.74	409.09	383.43
82		6,874.82	6,437.38	82	488.74	460.39	430.69
83		7,733.49	7,242.05	83	550.85	518.45	484.69
84		8,702.88	8,146.63	84	618.36	583.25	545.45
				85	695.31	654.81	612.95
				86	783.07	737.17	689.91
				87	880.28	828.97	776.32
				88	990.99	932.93	873.53
				89	1,113.85	1,049.04	982.89
				90	1,254.26	1,180.01	1,105.75
				91	1,410.88	1,328.52	1,243.46
				92	1,586.39	1,494.58	1,398.73
				93	1,784.86	1,680.90	1,572.89
				94	2,007.63	1,890.17	1,770.01
				95	2,258.75	2,126.44	1,991.43
				96	2,540.93	2,392.41	2,239.85
				97	2,858.21	2,692.14	2,519.33
				98	3,215.99	3,028.32	2,835.25
				99	3,616.97	3,406.36	3,188.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	399.64	380.73	359.13	18-44	28.35	27.00	24.30
45-49	475.24	453.64	426.64	45-49	33.75	32.40	29.70
50-54	564.35	534.65	504.95	50-54	39.15	36.45	33.75
55	747.97	702.06	653.46	55	49.95	47.25	44.55
56	799.27	750.67	699.36	56	54.00	51.30	48.60
57	850.58	799.27	745.27	57	58.06	54.00	51.30
58	904.58	853.28	796.57	58	60.76	58.06	54.00
59	963.99	907.28	847.88	59	64.81	62.11	58.06
60	1,026.09	966.69	904.58	60	68.86	64.81	60.76
61	1,096.30	1,031.49	966.69	61	74.26	70.21	64.81
62	1,169.20	1,101.70	1,028.79	62	78.31	74.26	70.21
63	1,247.51	1,174.61	1,099.00	63	83.71	79.66	74.26
64	1,331.22	1,252.91	1,171.91	64	89.11	83.71	79.66
65	1,417.63	1,333.92	1,247.51	65	94.51	89.11	83.71
66	1,560.74	1,466.23	1,371.72	66	105.31	98.56	93.16
67	1,714.65	1,612.04	1,509.44	67	114.76	109.36	102.61
68	1,884.77	1,771.36	1,657.95	68	126.91	120.16	112.06
69	2,071.09	1,946.87	1,822.66	69	139.06	132.31	122.86
70	2,273.60	2,138.59	2,000.88	70	152.56	144.46	135.01
71	2,540.93	2,392.41	2,238.50	71	171.47	162.01	151.21
72	2,840.65	2,673.24	2,503.12	72	190.37	180.92	168.77
73	3,172.78	2,986.47	2,797.45	73	213.32	201.17	187.67
74	3,545.42	3,337.50	3,129.58	74	237.62	224.12	210.62

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,961.26	3,729.03	3,496.81	75	264.62	249.77	233.57
76	4,458.10	4,196.18	3,934.25	76	298.38	282.18	263.27
77	5,017.05	4,720.02	4,425.70	77	336.18	317.28	297.03
78	5,643.51	5,311.38	4,979.25	78	376.68	356.43	333.48
79	6,348.27	5,975.64	5,600.30	79	423.94	400.99	375.33
				80	476.59	449.59	421.24
				81	537.35	506.30	473.89
				82	603.50	569.75	533.30
				83	679.11	639.96	600.80
				84	764.17	719.61	675.06
				85	858.68	808.72	758.77
				86	966.69	909.98	854.63
				87	1,086.85	1,024.74	961.29
				88	1,223.21	1,151.65	1,081.45
				89	1,375.77	1,296.12	1,216.46
				90	1,548.59	1,458.13	1,367.67
				91	1,741.66	1,640.40	1,539.14
				92	1,959.03	1,845.62	1,730.86
				93	2,203.40	2,075.14	1,946.87
				94	2,478.82	2,335.71	2,191.25
				95	2,789.35	2,627.34	2,463.97
				96	3,137.68	2,955.42	2,773.15
				97	3,529.22	3,324.00	3,118.78
				98	3,970.71	3,739.84	3,508.96
				99	4,467.55	4,206.98	3,947.75

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	513.05	483.34	453.64	18-44	35.10	33.75	31.05
45-49	612.95	575.15	540.05	45-49	43.20	40.50	37.80
50-54	726.37	683.16	639.96	50-54	49.95	47.25	44.55
55	950.49	893.78	834.37	55	63.46	60.76	56.71
56	1,015.29	953.19	891.08	56	68.86	64.81	60.76
57	1,080.10	1,015.29	947.79	57	72.91	70.21	64.81
58	1,153.00	1,082.80	1,009.89	58	78.31	74.26	68.86
59	1,228.61	1,153.00	1,077.40	59	82.36	79.66	74.26
60	1,306.92	1,225.91	1,144.90	60	87.76	83.71	78.31
61	1,393.32	1,309.62	1,225.91	61	94.51	90.46	83.71
62	1,485.13	1,396.03	1,309.62	62	101.26	95.86	89.11
63	1,582.34	1,490.53	1,398.73	63	108.01	101.26	94.51
64	1,687.65	1,590.44	1,495.93	64	114.76	108.01	101.26
65	1,795.66	1,695.75	1,595.84	65	121.51	114.76	106.66
66	1,984.68	1,873.97	1,760.56	66	135.01	126.91	118.81
67	2,192.60	2,068.39	1,941.47	67	148.51	140.41	130.96
68	2,422.12	2,281.70	2,141.29	68	163.36	153.91	144.46
69	2,678.64	2,519.33	2,360.01	69	179.57	170.12	159.31
70	2,956.77	2,778.55	2,600.33	70	197.12	186.32	175.52
71	3,318.60	3,121.48	2,921.66	71	221.42	209.27	197.12
72	3,726.33	3,504.91	3,283.49	72	249.77	234.92	221.42
73	4,179.97	3,934.25	3,685.83	73	279.48	264.62	248.42
74	4,690.32	4,417.60	4,142.17	74	314.58	297.03	278.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,262.77	4,957.64	4,649.82	75	352.38	332.13	311.88
76	5,921.63	5,578.70	5,235.77	76	396.94	373.98	351.03
77	6,661.50	6,278.06	5,891.93	77	446.89	421.24	395.59
78	7,495.87	7,063.83	6,631.79	78	502.25	473.89	444.19
79	8,432.86	7,949.51	7,463.47	79	564.35	531.95	499.54
				80	634.56	598.10	560.30
				81	714.21	673.71	630.51
				82	803.32	757.42	710.16
				83	903.23	851.93	797.92
				84	1,016.64	957.24	897.83
				85	1,142.20	1,076.05	1,009.89
				86	1,285.32	1,211.06	1,136.80
				87	1,445.98	1,362.27	1,278.56
				88	1,626.90	1,532.39	1,439.23
				89	1,830.76	1,724.10	1,618.80
				90	2,058.93	1,940.12	1,819.96
				91	2,316.81	2,181.80	2,048.13
				92	2,605.73	2,454.52	2,303.31
				93	2,931.11	2,761.00	2,592.23
				94	3,297.00	3,106.63	2,916.26
				95	3,710.13	3,495.46	3,279.44
				96	4,173.22	3,931.55	3,689.88
				97	4,694.37	4,423.00	4,151.62
				98	5,281.67	4,976.55	4,670.07
				99	5,941.88	5,597.60	5,253.32

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	664.26	631.86	599.45	18-44	44.55	43.20	40.50
45-49	788.47	750.67	710.16	45-49	54.00	51.30	48.60
50-54	931.58	885.68	839.78	50-54	63.46	60.76	58.06
55	1,223.21	1,166.50	1,109.80	55	83.71	79.66	75.61
56	1,306.92	1,247.51	1,185.41	56	89.11	85.06	81.01
57	1,396.03	1,331.22	1,263.71	57	95.86	90.46	86.41
58	1,493.23	1,420.33	1,344.72	58	101.26	97.21	91.81
59	1,593.14	1,514.84	1,433.83	59	108.01	103.96	98.56
60	1,701.15	1,614.74	1,528.34	60	113.41	109.36	103.96
61	1,814.56	1,722.75	1,633.65	61	121.51	117.46	110.71
62	1,933.37	1,838.86	1,744.36	62	129.61	124.21	118.81
63	2,057.58	1,960.38	1,860.47	63	137.71	132.31	125.56
64	2,192.60	2,089.99	1,987.38	64	147.16	141.76	133.66
65	2,335.71	2,227.70	2,119.69	65	156.61	149.86	141.76
66	2,576.03	2,457.22	2,335.71	66	172.82	166.06	156.61
67	2,840.65	2,708.34	2,573.33	67	190.37	182.27	172.82
68	3,132.28	2,983.77	2,835.25	68	209.27	201.17	190.37
69	3,453.61	3,288.90	3,124.18	69	230.87	221.42	210.62
70	3,804.64	3,623.73	3,440.11	70	253.82	243.02	230.87
71	4,255.58	4,055.76	3,850.55	71	284.88	272.72	259.22
72	4,760.53	4,536.41	4,309.59	72	318.63	305.13	288.93
73	5,324.88	5,073.76	4,822.63	73	356.43	340.23	324.03
74	5,954.03	5,675.91	5,397.78	74	398.29	380.73	361.83

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,658.80	6,348.27	6,037.74	75	445.54	425.29	403.69
76	7,493.17	7,144.84	6,796.51	76	502.25	479.29	454.99
77	8,430.16	8,038.62	7,647.09	77	564.35	538.70	511.70
78	9,485.95	9,045.81	8,602.97	78	634.56	604.85	575.15
79	10,674.06	10,177.21	9,680.37	79	714.21	680.46	646.71
				80	801.97	764.17	726.37
				81	903.23	860.03	818.17
				82	1,015.29	968.04	920.78
				83	1,142.20	1,088.20	1,035.54
				84	1,285.32	1,224.56	1,165.15
				85	1,444.63	1,377.12	1,309.62
				86	1,625.55	1,549.94	1,474.33
				87	1,829.41	1,743.01	1,657.95
				88	2,057.58	1,961.73	1,865.87
				89	2,314.11	2,206.10	2,098.09
				90	2,604.38	2,482.87	2,360.01
				91	2,929.76	2,792.05	2,655.69
				92	3,295.65	3,141.73	2,987.82
				93	3,707.43	3,534.62	3,360.45
				94	4,170.52	3,976.11	3,780.34
				95	4,691.67	4,472.95	4,252.88
				96	5,277.62	5,031.90	4,784.83
				97	5,937.83	5,661.06	5,382.93
				98	6,680.40	6,368.52	6,055.29
				99	7,514.77	7,163.74	6,812.71

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	661.56	621.06	580.55	18-44	44.55	41.85	39.15
45-49	783.07	734.47	685.86	45-49	52.65	49.95	47.25
50-54	923.48	866.78	807.37	50-54	62.11	59.41	55.35
55	1,166.50	1,099.00	1,028.79	55	78.31	74.26	68.86
56	1,231.31	1,161.10	1,088.20	56	83.71	79.66	74.26
57	1,301.52	1,225.91	1,147.60	57	87.76	83.71	78.31
58	1,374.42	1,293.42	1,209.71	58	93.16	89.11	82.36
59	1,450.03	1,366.32	1,277.21	59	98.56	93.16	87.76
60	1,528.34	1,439.23	1,347.42	60	103.96	98.56	91.81
61	1,617.45	1,522.94	1,428.43	61	110.71	103.96	97.21
62	1,711.95	1,612.04	1,509.44	62	116.11	110.71	102.61
63	1,811.86	1,706.55	1,598.54	63	122.86	116.11	108.01
64	1,917.17	1,806.46	1,690.35	64	129.61	122.86	114.76
65	2,027.88	1,909.07	1,787.56	65	136.36	128.26	120.16
66	2,198.00	2,068.39	1,938.77	66	148.51	139.06	130.96
67	2,381.61	2,241.20	2,098.09	67	160.66	151.21	141.76
68	2,578.73	2,427.52	2,273.60	68	174.17	163.36	152.56
69	2,792.05	2,630.04	2,462.62	69	187.67	176.87	164.71
70	3,024.27	2,846.06	2,667.84	70	202.52	190.37	178.22
71	3,318.60	3,124.18	2,927.06	71	222.77	209.27	195.77
72	3,639.93	3,423.91	3,207.89	72	244.37	229.52	214.67
73	3,993.66	3,756.04	3,518.42	73	267.32	252.47	236.27
74	4,379.79	4,120.57	3,858.65	74	294.33	276.77	259.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,803.73	4,517.51	4,228.58	75	321.33	302.43	283.53
76	5,405.88	5,084.56	4,760.53	76	361.83	340.23	319.98
77	6,083.65	5,721.81	5,354.58	77	406.39	383.43	359.13
78	6,845.11	6,437.38	6,026.94	78	457.69	430.69	403.69
79	7,701.09	7,242.05	6,780.31	79	514.40	484.69	454.99
80		8,146.63	7,628.18	80		544.10	510.35
81		9,167.32	8,584.07	81		612.95	575.15
82		10,312.23	9,658.77	82		688.56	646.71
83		11,600.24	10,868.47	83		774.97	726.37
84		13,050.27	12,229.40	84		872.18	816.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	799.27	753.37	707.46	18-44	55.35	52.65	48.60
45-49	950.49	893.78	837.08	45-49	64.81	62.11	58.06
50-54	1,128.70	1,058.49	988.29	50-54	75.61	71.56	67.51
55	1,436.53	1,355.52	1,274.51	55	97.21	91.81	85.06
56	1,520.24	1,433.83	1,347.42	56	102.61	97.21	90.46
57	1,606.64	1,514.84	1,423.03	57	109.36	102.61	95.86
58	1,698.45	1,601.24	1,501.33	58	114.76	108.01	101.26
59	1,795.66	1,690.35	1,585.04	59	121.51	114.76	106.66
60	1,895.57	1,784.86	1,671.45	60	126.91	120.16	112.06
61	2,003.58	1,887.47	1,768.66	61	135.01	128.26	118.81
62	2,116.99	1,992.78	1,868.57	62	143.11	135.01	125.56
63	2,235.80	2,106.19	1,973.88	63	149.86	141.76	132.31
64	2,360.01	2,225.00	2,087.29	64	159.31	149.86	140.41
65	2,492.32	2,349.21	2,203.40	65	167.42	157.96	147.16
66	2,705.64	2,551.73	2,392.41	66	182.27	171.47	160.66
67	2,937.86	2,767.75	2,594.93	67	198.47	186.32	174.17
68	3,188.99	3,002.67	2,816.35	68	214.67	202.52	189.02
69	3,461.71	3,259.19	3,053.97	69	233.57	220.07	205.22
70	3,756.04	3,534.62	3,313.20	70	252.47	237.62	222.77
71	4,128.67	3,885.65	3,642.63	71	278.12	261.92	245.72
72	4,539.11	4,271.78	4,004.46	72	305.13	287.58	270.02
73	4,990.05	4,695.72	4,401.39	73	334.83	315.93	295.68
74	5,484.19	5,160.16	4,836.13	74	368.58	346.98	325.38
75	6,026.94	5,670.51	5,314.08	75	403.69	380.73	356.43
76	6,783.01	6,380.67	5,981.04	76	454.99	429.34	400.99
77	7,630.88	7,179.94	6,731.70	77	511.70	481.99	450.94
78	8,586.77	8,079.12	7,574.18	78	575.15	541.40	507.65
79	9,661.47	9,091.72	8,521.96	79	646.71	608.90	571.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,066.60	1,004.49	942.38	18-44	71.56	67.51	63.46
45-49	1,255.61	1,185.41	1,112.50	45-49	85.06	81.01	75.61
50-54	1,474.33	1,393.32	1,309.62	50-54	99.91	94.51	87.76
55	1,919.87	1,809.16	1,695.75	55	128.26	121.51	113.41
56	2,025.18	1,909.07	1,792.96	56	136.36	129.61	120.16
57	2,135.89	2,014.38	1,892.87	57	144.46	136.36	126.91
58	2,254.70	2,125.09	1,998.18	58	152.56	143.11	133.66
59	2,376.21	2,243.90	2,108.89	59	160.66	151.21	141.76
60	2,505.82	2,365.41	2,225.00	60	168.77	159.31	148.51
61	2,648.94	2,500.42	2,349.21	61	178.22	168.77	157.96
62	2,797.45	2,640.84	2,481.52	62	189.02	178.22	166.06
63	2,956.77	2,786.65	2,619.23	63	198.47	187.67	175.52
64	3,121.48	2,943.26	2,765.05	64	209.27	198.47	184.97
65	3,297.00	3,107.98	2,916.26	65	220.07	207.92	194.42
66	3,588.62	3,383.40	3,175.48	66	240.32	226.82	211.97
67	3,907.25	3,680.43	3,453.61	67	261.92	247.07	230.87
68	4,250.18	4,007.16	3,758.74	68	284.88	268.67	252.47
69	4,625.51	4,358.19	4,090.87	69	310.53	292.98	274.07
70	5,033.25	4,741.63	4,450.00	70	337.53	318.63	298.38
71	5,546.30	5,224.97	4,903.64	71	372.63	351.03	329.43
72	6,107.95	5,754.22	5,400.48	72	409.09	386.13	361.83
73	6,726.30	6,337.47	5,948.63	73	450.94	425.29	398.29
74	7,409.46	6,980.13	6,550.79	74	496.84	468.49	438.79
75	8,160.13	7,687.59	7,215.05	75	545.45	514.40	481.99
76	9,183.52	8,651.58	8,119.63	76	614.31	579.20	542.75
77	10,331.13	9,734.37	9,134.92	77	691.26	650.76	610.25
78	11,624.54	10,952.18	10,277.12	78	776.32	731.77	687.21
79	13,079.97	12,321.21	11,562.44	79	873.53	823.57	772.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,374.42	1,315.02	1,252.91	18-44	93.16	89.11	83.71
45-49	1,644.45	1,568.84	1,493.23	45-49	110.71	106.66	99.91
50-54	1,963.08	1,871.27	1,776.76	50-54	130.96	125.56	118.81
55	2,527.43	2,405.92	2,281.70	55	168.77	162.01	153.91
56	2,667.84	2,540.93	2,411.32	56	178.22	171.47	163.36
57	2,816.35	2,681.34	2,546.33	57	189.02	180.92	171.47
58	2,972.97	2,832.55	2,686.74	58	199.82	190.37	180.92
59	3,137.68	2,989.17	2,837.95	59	210.62	201.17	191.72
60	3,310.50	3,153.88	2,994.57	60	221.42	211.97	201.17
61	3,496.81	3,329.40	3,164.68	61	234.92	224.12	213.32
62	3,688.53	3,515.72	3,340.20	62	247.07	236.27	224.12
63	3,893.75	3,710.13	3,526.52	63	260.57	249.77	237.62
64	4,109.77	3,918.05	3,723.63	64	275.42	263.27	249.77
65	4,336.59	4,134.07	3,931.55	65	290.28	276.77	263.27
66	4,711.92	4,490.50	4,271.78	66	315.93	301.08	286.23
67	5,116.96	4,876.64	4,636.32	67	342.93	326.73	310.53
68	5,554.40	5,295.17	5,035.95	68	371.28	355.08	337.53
69	6,032.34	5,751.52	5,467.99	69	403.69	384.78	365.88
70	6,550.79	6,242.96	5,935.13	70	437.44	417.19	396.94
71	7,193.45	6,855.92	6,518.38	71	480.64	459.04	436.09
72	7,895.51	7,528.28	7,158.34	72	527.90	503.60	479.29
73	8,667.78	8,265.44	7,860.41	73	579.20	552.20	525.20
74	9,515.65	9,072.81	8,632.67	74	635.91	607.55	576.50
75	10,444.54	9,961.19	9,477.85	75	698.01	665.61	631.86
76	11,751.45	11,208.71	10,663.26	76	785.77	749.32	711.51
77	13,223.09	12,607.43	11,994.48	77	884.33	842.48	800.62
78	14,875.63	14,184.37	13,493.11	78	993.69	947.79	900.53
79	16,736.10	15,958.43	15,178.06	79	1,117.90	1,066.60	1,013.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	294.33	278.12	259.22	18-44	21.60	20.25	18.90
45-49	342.93	326.73	305.13	45-49	25.65	24.30	21.60
50-54	396.94	378.03	356.43	50-54	28.35	27.00	24.30
55	542.75	507.65	472.54	55	36.45	35.10	32.40
56	580.55	545.45	507.65	56	39.15	37.80	35.10
57	621.06	583.25	540.05	57	41.85	40.50	37.80
58	664.26	621.06	577.85	58	45.90	43.20	40.50
59	710.16	664.26	618.36	59	48.60	45.90	43.20
60	758.77	710.16	658.86	60	51.30	48.60	45.90
61	812.77	761.47	707.46	61	55.35	52.65	49.95
62	872.18	815.47	758.77	62	59.41	56.71	52.65
63	931.58	874.88	815.47	63	63.46	59.41	56.71
64	996.39	936.98	874.88	64	67.51	63.46	60.76
65	1,066.60	1,001.79	936.98	65	71.56	67.51	63.46
66	1,169.20	1,099.00	1,026.09	66	79.66	74.26	70.21
67	1,279.91	1,201.61	1,123.30	67	86.41	82.36	76.96
68	1,398.73	1,315.02	1,231.31	68	94.51	89.11	83.71
69	1,531.04	1,439.23	1,347.42	69	103.96	98.56	91.81
70	1,674.15	1,574.24	1,474.33	70	113.41	106.66	99.91
71	1,868.57	1,757.86	1,647.15	71	126.91	120.16	112.06
72	2,084.59	1,960.38	1,836.16	72	141.76	133.66	124.21
73	2,327.61	2,187.20	2,049.48	73	157.96	148.51	139.06
74	2,594.93	2,441.02	2,287.11	74	175.52	164.71	153.91

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,894.66	2,721.84	2,549.03	75	194.42	183.62	171.47
76	3,259.19	3,064.77	2,870.36	76	218.72	206.57	193.07
77	3,666.93	3,448.21	3,232.19	77	247.07	232.22	217.37
78	4,123.27	3,880.25	3,637.23	78	276.77	261.92	244.37
79	4,641.72	4,368.99	4,093.57	79	311.88	294.33	274.07
80		4,914.44	4,606.61	80	349.68	329.43	307.83
81		5,530.10	5,184.47	81	394.24	371.28	346.98
82		6,221.36	5,829.82	82	442.84	417.19	390.19
83		6,999.03	6,558.89	83	498.19	469.84	438.79
84		7,873.91	7,377.06	84	560.30	527.90	494.14
				85	629.16	592.70	554.90
				86	708.81	666.96	625.11
				87	796.57	750.67	703.41
				88	896.48	845.18	791.17
				89	1,008.54	950.49	889.73
				90	1,134.10	1,069.30	1,000.44
				91	1,275.86	1,201.61	1,126.00
				92	1,435.18	1,352.82	1,266.41
				93	1,614.74	1,521.59	1,424.38
				94	1,817.26	1,711.95	1,602.59
				95	2,044.08	1,925.27	1,802.41
				96	2,299.26	2,165.59	2,027.88
				97	2,586.83	2,436.97	2,281.70
				98	2,909.51	2,740.75	2,566.58
				99	3,272.69	3,083.68	2,886.56

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	340.23	318.63	297.03	18-44	24.30	22.95	21.60
45-49	402.34	378.03	353.73	45-49	28.35	27.00	25.65
50-54	469.84	442.84	415.84	50-54	32.40	31.05	28.35
55	648.06	604.85	561.65	55	43.20	41.85	39.15
56	693.96	648.06	602.15	56	47.25	45.90	41.85
57	739.87	693.96	645.36	57	49.95	48.60	44.55
58	791.17	742.57	691.26	58	54.00	51.30	48.60
59	845.18	793.87	739.87	59	58.06	55.35	51.30
60	901.88	847.88	791.17	60	60.76	58.06	54.00
61	966.69	907.28	847.88	61	66.16	62.11	58.06
62	1,034.19	972.09	907.28	62	70.21	67.51	62.11
63	1,104.40	1,039.59	969.39	63	75.61	71.56	66.16
64	1,182.71	1,112.50	1,039.59	64	79.66	76.96	71.56
65	1,263.71	1,188.11	1,109.80	65	85.06	81.01	75.61
66	1,390.62	1,309.62	1,223.21	66	94.51	89.11	83.71
67	1,531.04	1,439.23	1,347.42	67	103.96	98.56	91.81
68	1,684.95	1,585.04	1,482.43	68	113.41	108.01	99.91
69	1,852.37	1,744.36	1,630.95	69	124.21	117.46	110.71
70	2,035.98	1,917.17	1,795.66	70	136.36	128.26	120.16
71	2,276.30	2,143.99	2,008.98	71	152.56	144.46	135.01
72	2,546.33	2,397.82	2,246.60	72	171.47	162.01	151.21
73	2,846.06	2,681.34	2,511.23	73	191.72	180.92	168.77
74	3,180.89	2,997.27	2,808.25	74	214.67	202.52	189.02

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,556.22	3,348.30	3,140.38	75	238.97	225.47	210.62
76	4,004.46	3,769.54	3,534.62	76	270.02	253.82	237.62
77	4,504.00	4,242.08	3,977.46	77	302.43	286.23	267.32
78	5,068.35	4,771.33	4,474.30	78	340.23	321.33	301.08
79	5,705.61	5,370.78	5,033.25	79	382.08	360.48	337.53
				80	429.34	405.04	379.38
				81	483.34	456.34	426.64
				82	544.10	513.05	480.64
				83	611.60	576.50	540.05
				84	687.21	648.06	607.55
				85	772.27	727.72	681.81
				86	869.48	819.52	768.22
				87	977.49	922.13	864.08
				88	1,100.35	1,036.89	972.09
				89	1,238.06	1,166.50	1,092.25
				90	1,391.97	1,312.32	1,229.96
				91	1,566.14	1,475.68	1,382.52
				92	1,761.91	1,660.65	1,555.34
				93	1,981.98	1,867.22	1,749.76
				94	2,230.40	2,100.79	1,968.48
				95	2,508.53	2,364.06	2,214.20
				96	2,821.75	2,659.74	2,490.97
				97	3,174.13	2,991.87	2,802.85
				98	3,571.07	3,365.85	3,152.53
				99	4,017.96	3,785.74	3,546.77

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	421.24	394.24	364.53	18-44	28.35	27.00	25.65
45-49	494.14	464.44	434.74	45-49	35.10	32.40	31.05
50-54	575.15	545.45	515.75	50-54	40.50	37.80	35.10
55	812.77	769.57	723.66	55	55.35	52.65	48.60
56	872.18	823.57	774.97	56	59.41	56.71	52.65
57	931.58	880.28	826.27	57	63.46	60.76	56.71
58	996.39	939.68	880.28	58	67.51	64.81	60.76
59	1,066.60	1,004.49	939.68	59	72.91	68.86	64.81
60	1,139.50	1,072.00	1,001.79	60	76.96	72.91	68.86
61	1,220.51	1,147.60	1,074.70	61	82.36	78.31	74.26
62	1,304.22	1,228.61	1,153.00	62	89.11	83.71	78.31
63	1,393.32	1,315.02	1,234.01	63	94.51	89.11	83.71
64	1,490.53	1,409.53	1,323.12	64	101.26	95.86	89.11
65	1,593.14	1,506.74	1,417.63	65	108.01	101.26	94.51
66	1,763.26	1,666.05	1,568.84	66	120.16	112.06	105.31
67	1,952.28	1,841.57	1,730.86	67	132.31	124.21	116.11
68	2,157.49	2,035.98	1,911.77	68	145.81	137.71	128.26
69	2,387.01	2,252.00	2,114.29	69	160.66	152.56	141.76
70	2,640.84	2,486.92	2,333.01	70	176.87	167.42	156.61
71	2,964.87	2,792.05	2,619.23	71	198.47	189.02	176.87
72	3,326.70	3,134.98	2,940.56	72	222.77	210.62	197.12
73	3,734.43	3,515.72	3,299.70	73	251.12	236.27	221.42
74	4,190.78	3,947.75	3,704.73	74	280.83	265.97	248.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,701.12	4,428.40	4,155.67	75	314.58	297.03	278.12
76	5,292.47	4,984.65	4,676.82	76	355.08	334.83	313.23
77	5,954.03	5,608.40	5,262.77	77	398.29	376.68	352.38
78	6,702.00	6,310.47	5,921.63	78	448.24	422.59	396.94
79	7,541.78	7,101.64	6,661.50	79	503.60	475.24	445.54
				80	565.70	533.30	500.89
				81	637.26	600.80	564.35
				82	716.91	675.06	634.56
				83	806.02	760.12	712.86
				84	907.28	854.63	801.97
				85	1,019.34	961.29	901.88
				86	1,147.60	1,081.45	1,015.29
				87	1,290.72	1,217.81	1,142.20
				88	1,451.38	1,369.02	1,285.32
				89	1,633.65	1,540.49	1,445.98
				90	1,837.51	1,733.56	1,625.55
				91	2,067.04	1,949.57	1,829.41
				92	2,324.91	2,192.60	2,057.58
				93	2,616.53	2,466.67	2,314.11
				94	2,943.26	2,775.85	2,604.38
				95	3,310.50	3,122.83	2,929.76
				96	3,724.98	3,513.02	3,295.65
				97	4,189.43	3,951.80	3,707.43
				98	4,713.27	4,445.95	4,170.52
				99	5,303.28	5,000.85	4,691.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	537.35	507.65	477.94	18-44	36.45	35.10	33.75
45-49	645.36	610.25	575.15	45-49	44.55	43.20	40.50
50-54	769.57	729.07	688.56	50-54	51.30	49.95	47.25
55	1,053.09	1,004.49	955.89	55	71.56	68.86	64.81
56	1,126.00	1,074.70	1,023.39	56	76.96	74.26	70.21
57	1,204.31	1,147.60	1,093.60	57	82.36	79.66	74.26
58	1,285.32	1,225.91	1,166.50	58	87.76	85.06	79.66
59	1,374.42	1,309.62	1,247.51	59	94.51	90.46	85.06
60	1,466.23	1,398.73	1,331.22	60	99.91	95.86	90.46
61	1,571.54	1,498.63	1,425.73	61	106.66	102.61	97.21
62	1,682.25	1,603.94	1,525.64	62	114.76	109.36	103.96
63	1,801.06	1,717.35	1,630.95	63	121.51	117.46	110.71
64	1,930.67	1,838.86	1,744.36	64	129.61	124.21	118.81
65	2,065.69	1,965.78	1,865.87	65	137.71	132.31	125.56
66	2,276.30	2,168.29	2,057.58	66	152.56	145.81	139.06
67	2,508.53	2,389.71	2,268.20	67	167.42	160.66	152.56
68	2,765.05	2,632.74	2,500.42	68	184.97	178.22	168.77
69	3,048.57	2,902.76	2,754.25	69	203.87	195.77	186.32
70	3,356.40	3,197.09	3,035.07	70	224.12	214.67	203.87
71	3,758.74	3,583.22	3,402.31	71	251.12	240.32	228.17
72	4,206.98	4,012.56	3,812.74	72	282.18	270.02	256.52
73	4,711.92	4,493.20	4,271.78	73	315.93	301.08	286.23
74	5,273.57	5,030.55	4,784.83	74	353.73	337.53	319.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,902.73	5,632.71	5,359.98	75	395.59	376.68	357.78
76	6,642.60	6,337.47	6,029.64	76	445.54	423.94	403.69
77	7,474.27	7,131.34	6,783.01	77	500.89	477.94	453.64
78	8,411.25	8,022.42	7,630.88	78	563.00	537.35	510.35
79	9,464.35	9,026.91	8,584.07	79	633.21	604.85	573.80
				80	711.51	679.11	645.36
				81	800.62	764.17	726.37
				82	900.53	860.03	816.82
				83	1,013.94	966.69	918.08
				84	1,139.50	1,086.85	1,032.84
				85	1,281.26	1,221.86	1,161.10
				86	1,441.93	1,375.77	1,306.92
				87	1,622.85	1,547.24	1,470.28
				88	1,825.36	1,740.31	1,653.90
				89	2,053.53	1,957.68	1,860.47
				90	2,310.06	2,202.05	2,092.69
				91	2,597.63	2,477.47	2,354.61
				92	2,923.01	2,788.00	2,648.94
				93	3,287.54	3,136.33	2,979.72
				94	3,699.33	3,527.87	3,352.35
				95	4,161.07	3,968.01	3,770.89
				96	4,680.87	4,464.85	4,242.08
				97	5,266.82	5,022.45	4,772.68
				98	5,924.33	5,650.26	5,369.43
				99	6,665.55	6,356.37	6,040.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	558.95	529.25	499.54	18-44	39.15	36.45	33.75
45-49	661.56	623.76	588.65	45-49	47.25	44.55	40.50
50-54	777.67	734.47	688.56	50-54	54.00	51.30	47.25
55	1,028.79	966.69	904.58	55	68.86	64.81	60.76
56	1,088.20	1,023.39	958.59	56	74.26	68.86	64.81
57	1,153.00	1,082.80	1,012.59	57	78.31	72.91	68.86
58	1,217.81	1,144.90	1,072.00	58	82.36	78.31	72.91
59	1,288.02	1,212.41	1,131.40	59	87.76	82.36	76.96
60	1,360.92	1,279.91	1,196.21	60	91.81	86.41	81.01
61	1,441.93	1,355.52	1,266.41	61	97.21	91.81	86.41
62	1,528.34	1,436.53	1,342.02	62	103.96	97.21	91.81
63	1,617.45	1,520.24	1,420.33	63	109.36	102.61	97.21
64	1,711.95	1,609.34	1,501.33	64	116.11	109.36	102.61
65	1,811.86	1,701.15	1,587.74	65	121.51	114.76	108.01
66	1,965.78	1,846.97	1,725.45	66	132.31	125.56	117.46
67	2,130.49	2,003.58	1,871.27	67	143.11	135.01	126.91
68	2,311.41	2,173.69	2,030.58	68	155.26	147.16	137.71
69	2,505.82	2,357.31	2,203.40	69	168.77	159.31	148.51
70	2,716.44	2,554.43	2,389.71	70	182.27	171.47	160.66
71	2,983.77	2,805.55	2,624.64	71	201.17	189.02	176.87
72	3,275.39	3,078.28	2,881.16	72	220.07	206.57	194.42
73	3,594.02	3,378.00	3,161.98	73	240.32	226.82	213.32
74	3,945.05	3,707.43	3,469.81	74	264.62	249.77	233.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,328.49	4,069.27	3,807.34	75	288.93	272.72	255.17
76	4,871.24	4,579.61	4,285.28	76	325.38	307.83	287.58
77	5,478.79	5,152.06	4,822.63	77	365.88	345.63	324.03
78	6,161.95	5,794.72	5,427.49	78	411.79	388.83	363.18
79	6,928.82	6,518.38	6,105.25	79	464.44	436.09	409.09
80		7,331.16	6,869.42	80		490.09	459.04
81		8,249.24	7,730.79	81		552.20	517.10
82		9,283.43	8,697.48	82		621.06	581.90
83		10,444.54	9,785.68	83		698.01	653.46
84		11,751.45	11,011.59	84		785.77	735.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	683.16	642.66	602.15	18-44	45.90	43.20	40.50
45-49	807.37	761.47	712.86	45-49	55.35	51.30	48.60
50-54	950.49	896.48	842.48	50-54	64.81	60.76	56.71
55	1,252.91	1,182.71	1,112.50	55	85.06	79.66	74.26
56	1,328.52	1,252.91	1,180.01	56	90.46	85.06	79.66
57	1,406.83	1,328.52	1,247.51	57	95.86	89.11	83.71
58	1,490.53	1,404.13	1,320.42	58	101.26	94.51	89.11
59	1,579.64	1,487.83	1,396.03	59	106.66	99.91	93.16
60	1,671.45	1,574.24	1,477.03	60	112.06	105.31	98.56
61	1,771.36	1,668.75	1,566.14	61	118.81	112.06	105.31
62	1,873.97	1,765.96	1,655.25	62	125.56	118.81	110.71
63	1,984.68	1,868.57	1,752.46	63	133.66	125.56	117.46
64	2,100.79	1,979.28	1,855.07	64	140.41	133.66	124.21
65	2,222.30	2,092.69	1,963.08	65	148.51	140.41	130.96
66	2,414.02	2,273.60	2,133.19	66	162.01	152.56	143.11
67	2,621.94	2,468.02	2,316.81	67	175.52	166.06	155.26
68	2,846.06	2,681.34	2,516.63	68	191.72	180.92	168.77
69	3,089.08	2,910.86	2,732.65	69	207.92	195.77	183.62
70	3,353.70	3,159.28	2,964.87	70	225.47	211.97	198.47
71	3,691.23	3,475.21	3,261.89	71	248.42	233.57	218.72
72	4,058.46	3,823.54	3,583.22	72	272.72	256.52	240.32
73	4,463.50	4,204.28	3,939.65	73	299.73	282.18	264.62
74	4,911.74	4,622.81	4,331.19	74	329.43	310.53	290.28
75	5,400.48	5,081.86	4,760.53	75	360.48	340.23	318.63
76	6,075.54	5,719.11	5,357.28	76	406.39	383.43	359.13
77	6,837.01	6,434.68	6,026.94	77	456.34	430.69	403.69
78	7,690.29	7,236.65	6,783.01	78	514.40	484.69	453.64
79	8,651.58	8,143.93	7,630.88	79	577.85	544.10	510.35

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	872.18	823.57	772.27	18-44	59.41	56.71	52.65
45-49	1,042.29	982.89	920.78	45-49	71.56	67.51	63.46
50-54	1,242.11	1,169.20	1,096.30	50-54	83.71	79.66	74.26
55	1,660.65	1,558.04	1,455.43	55	110.71	105.31	98.56
56	1,757.86	1,649.85	1,541.84	56	117.46	112.06	105.31
57	1,857.77	1,744.36	1,630.95	57	124.21	118.81	110.71
58	1,965.78	1,846.97	1,728.16	58	132.31	125.56	117.46
59	2,079.19	1,954.98	1,828.06	59	139.06	132.31	124.21
60	2,198.00	2,065.69	1,933.37	60	147.16	139.06	130.96
61	2,327.61	2,189.90	2,052.18	61	156.61	148.51	139.06
62	2,465.32	2,319.51	2,173.69	62	166.06	156.61	147.16
63	2,611.13	2,457.22	2,306.01	63	175.52	166.06	155.26
64	2,762.35	2,603.03	2,443.72	64	184.97	175.52	164.71
65	2,924.36	2,756.95	2,589.53	65	195.77	184.97	172.82
66	3,183.59	2,999.97	2,819.05	66	213.32	202.52	189.02
67	3,464.41	3,264.59	3,064.77	67	232.22	220.07	205.22
68	3,772.24	3,553.52	3,334.80	68	252.47	238.97	224.12
69	4,104.37	3,864.05	3,626.43	69	275.42	260.57	243.02
70	4,466.20	4,204.28	3,942.35	70	298.38	282.18	264.62
71	4,922.54	4,636.32	4,347.39	71	329.43	311.88	291.63
72	5,424.79	5,108.86	4,790.23	72	363.18	342.93	321.33
73	5,978.34	5,630.01	5,278.97	73	399.64	378.03	355.08
74	6,588.59	6,205.16	5,819.02	74	440.14	415.84	390.19
75	7,260.95	6,837.01	6,410.38	75	484.69	457.69	429.34
76	8,168.23	7,692.99	7,215.05	76	545.45	515.75	483.34
77	9,188.92	8,654.28	8,116.93	77	614.31	579.20	544.10
78	10,336.53	9,737.07	9,134.92	78	691.26	652.11	611.60
79	11,629.94	10,952.18	10,277.12	79	777.67	733.12	687.21

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,158.40	1,101.70	1,042.29	18-44	78.31	75.61	71.56
45-49	1,396.03	1,328.52	1,255.61	45-49	94.51	90.46	86.41
50-54	1,679.55	1,595.84	1,509.44	50-54	112.06	108.01	102.61
55	2,208.80	2,108.89	2,008.98	55	148.51	141.76	135.01
56	2,338.41	2,233.10	2,127.79	56	157.96	151.21	143.11
57	2,473.42	2,362.71	2,252.00	57	166.06	159.31	152.56
58	2,616.53	2,497.72	2,381.61	58	175.52	168.77	160.66
59	2,765.05	2,643.54	2,519.33	59	186.32	178.22	170.12
60	2,924.36	2,794.75	2,665.14	60	195.77	187.67	179.57
61	3,091.78	2,954.06	2,816.35	61	207.92	198.47	190.37
62	3,269.99	3,121.48	2,972.97	62	220.07	210.62	201.17
63	3,456.31	3,297.00	3,137.68	63	232.22	221.42	211.97
64	3,650.73	3,483.31	3,313.20	64	245.72	234.92	222.77
65	3,858.65	3,677.73	3,496.81	65	259.22	247.07	234.92
66	4,193.48	3,999.06	3,801.94	66	282.18	268.67	255.17
67	4,558.01	4,344.69	4,131.37	67	306.48	291.63	276.77
68	4,954.94	4,722.72	4,490.50	68	332.13	317.28	301.08
69	5,384.28	5,133.16	4,882.04	69	360.48	344.28	326.73
70	5,848.72	5,576.00	5,303.28	70	390.19	372.63	353.73
71	6,429.28	6,129.55	5,829.82	71	429.34	410.44	388.83
72	7,063.83	6,737.10	6,407.67	72	472.54	450.94	427.99
73	7,763.20	7,404.06	7,042.23	73	518.45	495.49	469.84
74	8,530.07	8,135.83	7,741.59	74	571.10	544.10	517.10
75	9,372.54	8,940.50	8,505.76	75	626.46	596.75	567.05
76	10,547.15	10,061.10	9,569.66	76	704.76	672.36	638.61
77	11,867.56	11,316.72	10,765.87	77	792.52	756.07	718.26
78	13,352.70	12,731.64	12,110.59	78	892.43	850.58	808.72
79	15,024.15	14,324.78	13,625.42	79	1,003.14	955.89	908.63

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.73	337.53	318.63	18-44	25.65	24.30	21.60
45-49	423.94	399.64	375.33	45-49	31.05	29.70	27.00
50-54	504.95	472.54	440.14	50-54	35.10	33.75	31.05
55	656.16	618.36	577.85	55	45.90	43.20	40.50
56	702.06	658.86	615.66	56	48.60	45.90	43.20
57	747.97	702.06	653.46	57	52.65	48.60	45.90
58	799.27	747.97	696.66	58	55.35	51.30	48.60
59	850.58	796.57	739.87	59	58.06	54.00	51.30
60	907.28	847.88	785.77	60	60.76	56.71	52.65
61	966.69	904.58	839.78	61	64.81	60.76	56.71
62	1,028.79	963.99	896.48	62	70.21	66.16	60.76
63	1,096.30	1,026.09	955.89	63	74.26	70.21	64.81
64	1,166.50	1,093.60	1,017.99	64	79.66	75.61	70.21
65	1,239.41	1,163.80	1,085.50	65	83.71	79.66	74.26
66	1,363.62	1,279.91	1,193.51	66	91.81	87.76	82.36
67	1,495.93	1,404.13	1,312.32	67	101.26	95.86	90.46
68	1,641.75	1,541.84	1,439.23	68	110.71	105.31	98.56
69	1,803.76	1,693.05	1,582.34	69	121.51	114.76	108.01
70	1,979.28	1,857.77	1,736.26	70	132.31	125.56	117.46
71	2,200.70	2,065.69	1,930.67	71	147.16	140.41	130.96
72	2,449.12	2,297.91	2,146.69	72	163.36	155.26	145.81
73	2,721.84	2,554.43	2,387.01	73	182.27	172.82	162.01
74	3,024.27	2,840.65	2,654.34	74	202.52	191.72	179.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,361.80	3,156.58	2,948.66	75	224.12	211.97	198.47
76	3,780.34	3,550.82	3,321.30	76	252.47	238.97	224.12
77	4,252.88	3,996.36	3,737.14	77	284.88	268.67	251.12
78	4,782.13	4,493.20	4,204.28	78	319.98	302.43	282.18
79	5,376.18	5,054.85	4,733.52	79	360.48	338.88	317.28
80		5,684.01	5,324.88	80	405.04	380.73	356.43
81		6,396.87	5,991.84	81	456.34	429.34	400.99
82		7,198.85	6,742.50	82	513.05	481.99	450.94
83		8,100.73	7,587.68	83	576.50	541.40	507.65
84		9,116.02	8,538.17	84	648.06	608.90	571.10
				85	727.72	684.51	641.31
				86	819.52	770.92	722.31
				87	922.13	866.78	812.77
				88	1,036.89	974.79	914.03
				89	1,166.50	1,097.65	1,027.44
				90	1,312.32	1,234.01	1,155.70
				91	1,475.68	1,387.92	1,300.17
				92	1,660.65	1,562.09	1,463.53
				93	1,867.22	1,756.51	1,645.80
				94	2,100.79	1,976.58	1,852.37
				95	2,364.06	2,223.65	2,083.24
				96	2,659.74	2,501.77	2,343.81
				97	2,991.87	2,813.65	2,636.79
				98	3,365.85	3,166.03	2,966.22
				99	3,785.74	3,561.62	3,336.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.44	407.74	378.03	18-44	29.70	28.35	27.00
45-49	523.85	488.74	450.94	45-49	36.45	35.10	32.40
50-54	621.06	580.55	537.35	50-54	41.85	40.50	37.80
55	788.47	745.27	699.36	55	54.00	51.30	47.25
56	842.48	796.57	745.27	56	58.06	55.35	51.30
57	899.18	847.88	793.87	57	62.11	58.06	54.00
58	958.59	901.88	845.18	58	64.81	62.11	58.06
59	1,020.69	961.29	899.18	59	68.86	66.16	62.11
60	1,088.20	1,023.39	955.89	60	72.91	68.86	64.81
61	1,161.10	1,090.90	1,017.99	61	78.31	74.26	70.21
62	1,234.01	1,161.10	1,082.80	62	83.71	78.31	74.26
63	1,315.02	1,234.01	1,153.00	63	89.11	83.71	79.66
64	1,398.73	1,312.32	1,225.91	64	94.51	89.11	83.71
65	1,487.83	1,396.03	1,304.22	65	99.91	94.51	89.11
66	1,636.35	1,536.44	1,436.53	66	110.71	103.96	98.56
67	1,801.06	1,690.35	1,582.34	67	121.51	114.76	108.01
68	1,979.28	1,860.47	1,741.66	68	133.66	125.56	118.81
69	2,176.40	2,046.78	1,919.87	69	147.16	137.71	129.61
70	2,392.41	2,252.00	2,111.59	70	160.66	151.21	141.76
71	2,673.24	2,516.63	2,360.01	71	179.57	170.12	159.31
72	2,986.47	2,810.95	2,635.44	72	201.17	189.02	176.87
73	3,334.80	3,140.38	2,943.26	73	224.12	210.62	198.47
74	3,723.63	3,507.61	3,286.19	74	249.77	234.92	221.42

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,158.37	3,915.35	3,669.63	75	278.12	261.92	245.72
76	4,679.52	4,406.80	4,128.67	76	313.23	295.68	276.77
77	5,265.47	4,957.64	4,644.42	77	352.38	332.13	311.88
78	5,924.33	5,576.00	5,224.97	78	396.94	373.98	351.03
79	6,666.90	6,272.66	5,878.43	79	445.54	421.24	394.24
				80	500.89	472.54	442.84
				81	564.35	531.95	498.19
				82	634.56	598.10	560.30
				83	712.86	672.36	630.51
				84	801.97	756.07	708.81
				85	901.88	849.23	796.57
				86	1,015.29	955.89	896.48
				87	1,142.20	1,076.05	1,008.54
				88	1,285.32	1,209.71	1,135.45
				89	1,445.98	1,360.92	1,277.21
				90	1,625.55	1,531.04	1,436.53
				91	1,829.41	1,722.75	1,616.09
				92	2,057.58	1,937.42	1,817.26
				93	2,314.11	2,179.10	2,044.08
				94	2,604.38	2,451.82	2,300.61
				95	2,929.76	2,758.30	2,586.83
				96	3,295.65	3,102.58	2,910.86
				97	3,707.43	3,491.41	3,274.04
				98	4,170.52	3,927.50	3,683.13
				99	4,691.67	4,417.60	4,143.52

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	567.05	534.65	499.54	18-44	37.80	36.45	33.75
45-49	677.76	637.26	596.75	45-49	45.90	44.55	40.50
50-54	810.07	758.77	707.46	50-54	54.00	51.30	48.60
55	1,007.19	950.49	891.08	55	68.86	64.81	60.76
56	1,074.70	1,015.29	950.49	56	74.26	70.21	64.81
57	1,147.60	1,082.80	1,012.59	57	78.31	74.26	68.86
58	1,223.21	1,153.00	1,080.10	58	83.71	78.31	74.26
59	1,304.22	1,228.61	1,150.30	59	87.76	83.71	78.31
60	1,390.62	1,309.62	1,225.91	60	93.16	87.76	82.36
61	1,482.43	1,396.03	1,306.92	61	99.91	94.51	89.11
62	1,576.94	1,485.13	1,390.62	62	106.66	101.26	94.51
63	1,676.85	1,579.64	1,479.73	63	113.41	108.01	99.91
64	1,784.86	1,682.25	1,576.94	64	121.51	114.76	106.66
65	1,898.27	1,787.56	1,676.85	65	128.26	121.51	113.41
66	2,095.39	1,973.88	1,852.37	66	141.76	135.01	125.56
67	2,314.11	2,179.10	2,044.08	67	156.61	147.16	137.71
68	2,551.73	2,405.92	2,257.40	68	171.47	162.01	152.56
69	2,816.35	2,654.34	2,492.32	69	189.02	178.22	167.42
70	3,107.98	2,929.76	2,748.85	70	207.92	195.77	183.62
71	3,491.41	3,291.60	3,086.38	71	233.57	220.07	206.57
72	3,918.05	3,693.93	3,467.11	72	263.27	247.07	232.22
73	4,398.69	4,147.57	3,891.05	73	295.68	278.12	260.57
74	4,938.74	4,655.22	4,368.99	74	330.78	311.88	292.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,543.60	5,224.97	4,903.64	75	371.28	349.68	328.08
76	6,237.56	5,881.13	5,519.30	76	418.54	394.24	369.93
77	7,017.93	6,615.59	6,210.56	77	469.84	442.84	415.84
78	7,895.51	7,444.57	6,988.23	78	529.25	498.19	467.14
79	8,883.80	8,373.45	7,865.81	79	595.40	560.30	525.20
				80	668.31	629.16	590.00
				81	752.02	708.81	664.26
				82	846.53	796.57	747.97
				83	951.84	896.48	841.13
				84	1,070.65	1,008.54	946.43
				85	1,202.96	1,134.10	1,063.90
				86	1,354.17	1,275.86	1,197.56
				87	1,522.94	1,436.53	1,347.42
				88	1,713.30	1,616.09	1,514.84
				89	1,927.97	1,817.26	1,705.20
				90	2,168.29	2,044.08	1,918.52
				91	2,439.67	2,299.26	2,157.49
				92	2,744.80	2,586.83	2,427.52
				93	3,087.73	2,910.86	2,729.94
				94	3,472.51	3,274.04	3,071.53
				95	3,907.25	3,683.13	3,454.96
				96	4,395.99	4,143.52	3,887.00
				97	4,944.14	4,661.97	4,373.04
				98	5,562.50	5,243.87	4,919.84
				99	6,257.81	5,900.03	5,534.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	726.37	691.26	653.46	18-44	48.60	47.25	44.55
45-49	861.38	820.87	780.37	45-49	58.06	56.71	52.65
50-54	1,017.99	974.79	928.88	50-54	68.86	66.16	62.11
55	1,317.72	1,252.91	1,188.11	55	89.11	85.06	81.01
56	1,404.13	1,336.62	1,266.41	56	95.86	91.81	86.41
57	1,495.93	1,423.03	1,350.12	57	101.26	97.21	91.81
58	1,593.14	1,514.84	1,436.53	58	108.01	102.61	98.56
59	1,695.75	1,614.74	1,531.04	59	114.76	109.36	105.31
60	1,803.76	1,717.35	1,628.25	60	121.51	116.11	110.71
61	1,922.57	1,830.76	1,738.96	61	129.61	124.21	118.81
62	2,046.78	1,949.57	1,852.37	62	137.71	132.31	125.56
63	2,179.10	2,079.19	1,976.58	63	147.16	140.41	133.66
64	2,319.51	2,214.20	2,108.89	64	156.61	149.86	141.76
65	2,468.02	2,357.31	2,246.60	65	166.06	157.96	149.86
66	2,721.84	2,600.33	2,476.12	66	183.62	174.17	166.06
67	3,002.67	2,864.96	2,727.24	67	202.52	193.07	182.27
68	3,310.50	3,156.58	3,002.67	68	222.77	211.97	201.17
69	3,650.73	3,480.61	3,307.80	69	244.37	233.57	222.77
70	4,026.06	3,834.34	3,642.63	70	268.67	256.52	244.37
71	4,504.00	4,290.68	4,074.67	71	301.08	287.58	274.07
72	5,035.95	4,798.33	4,558.01	72	336.18	321.33	306.48
73	5,632.71	5,368.08	5,098.06	73	376.68	359.13	341.58
74	6,299.67	6,002.64	5,702.91	74	421.24	400.99	382.08

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,044.93	6,712.80	6,377.97	75	469.84	448.24	426.64
76	7,927.91	7,552.58	7,177.24	76	529.25	504.95	480.64
77	8,916.20	8,497.66	8,073.72	77	595.40	568.40	540.05
78	10,031.40	9,558.86	9,083.61	78	669.66	638.61	607.55
79	11,284.31	10,755.06	10,220.42	79	753.37	718.26	683.16
				80	846.53	807.37	768.22
				81	953.19	908.63	864.08
				82	1,072.00	1,022.04	972.09
				83	1,205.66	1,150.30	1,093.60
				84	1,356.87	1,293.42	1,229.96
				85	1,525.64	1,454.08	1,382.52
				86	1,717.35	1,636.35	1,555.34
				87	1,932.02	1,841.57	1,749.76
				88	2,172.34	2,071.09	1,968.48
				89	2,445.07	2,330.31	2,215.55
				90	2,750.20	2,620.59	2,492.32
				91	3,093.13	2,948.66	2,802.85
				92	3,480.61	3,317.25	3,153.88
				93	3,915.35	3,731.73	3,548.12
				94	4,404.10	4,197.53	3,990.96
				95	4,954.94	4,722.72	4,490.50
				96	5,574.65	5,312.73	5,050.80
				97	6,271.31	5,976.99	5,682.66
				98	7,054.38	6,723.60	6,392.82
				99	7,936.01	7,564.73	7,192.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	696.66	658.86	621.06	18-44	48.60	45.90	41.85
45-49	828.97	783.07	734.47	45-49	58.06	54.00	49.95
50-54	982.89	926.18	866.78	50-54	67.51	63.46	59.41
55	1,225.91	1,158.40	1,090.90	55	83.71	78.31	72.91
56	1,298.82	1,225.91	1,153.00	56	89.11	83.71	78.31
57	1,371.72	1,296.12	1,220.51	57	93.16	87.76	82.36
58	1,450.03	1,369.02	1,288.02	58	98.56	93.16	86.41
59	1,533.74	1,447.33	1,360.92	59	103.96	98.56	91.81
60	1,620.15	1,528.34	1,436.53	60	109.36	102.61	95.86
61	1,714.65	1,614.74	1,517.54	61	116.11	109.36	102.61
62	1,811.86	1,706.55	1,601.24	62	122.86	114.76	108.01
63	1,917.17	1,803.76	1,690.35	63	129.61	121.51	114.76
64	2,025.18	1,906.37	1,784.86	64	136.36	128.26	120.16
65	2,141.29	2,011.68	1,882.07	65	143.11	135.01	126.91
66	2,316.81	2,179.10	2,038.68	66	155.26	147.16	137.71
67	2,508.53	2,357.31	2,208.80	67	168.77	159.31	148.51
68	2,711.04	2,551.73	2,389.71	68	182.27	172.82	160.66
69	2,935.16	2,759.65	2,586.83	69	197.12	186.32	174.17
70	3,172.78	2,986.47	2,800.15	70	213.32	201.17	187.67
71	3,483.31	3,278.09	3,072.88	71	234.92	221.42	206.57
72	3,820.84	3,594.02	3,369.90	72	256.52	241.67	226.82
73	4,190.78	3,945.05	3,696.63	73	282.18	264.62	248.42
74	4,595.81	4,325.79	4,055.76	74	309.18	290.28	271.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,041.35	4,744.33	4,447.30	75	337.53	317.28	297.03
76	5,673.21	5,338.38	5,006.25	76	380.73	357.78	334.83
77	6,383.37	6,008.04	5,632.71	77	427.99	402.34	376.68
78	7,182.64	6,758.71	6,337.47	78	480.64	452.29	423.94
79	8,079.12	7,603.88	7,128.64	79	541.40	509.00	476.59
80		8,554.37	8,019.72	80	0.00	571.10	534.65
81		9,626.36	9,021.51	81	0.00	642.66	602.15
82		10,827.97	10,150.21	82	0.00	723.66	677.76
83		12,180.79	11,416.62	83	0.00	814.12	762.82
84		13,703.73	12,842.35	84	0.00	915.38	857.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	866.78	815.47	761.47	18-44	59.41	56.71	52.65
45-49	1,023.39	963.99	899.18	45-49	70.21	67.51	62.11
50-54	1,204.31	1,134.10	1,061.20	50-54	82.36	78.31	72.91
55	1,536.44	1,447.33	1,355.52	55	102.61	97.21	90.46
56	1,622.85	1,528.34	1,431.13	56	109.36	102.61	95.86
57	1,709.25	1,612.04	1,509.44	57	114.76	109.36	101.26
58	1,803.76	1,698.45	1,590.44	58	121.51	114.76	106.66
59	1,900.97	1,790.26	1,679.55	59	128.26	121.51	113.41
60	2,003.58	1,887.47	1,768.66	60	135.01	126.91	118.81
61	2,116.99	1,992.78	1,868.57	61	143.11	135.01	125.56
62	2,233.10	2,106.19	1,973.88	62	151.21	141.76	132.31
63	2,357.31	2,222.30	2,084.59	63	159.31	149.86	140.41
64	2,486.92	2,346.51	2,203.40	64	168.77	157.96	148.51
65	2,624.64	2,476.12	2,324.91	65	176.87	166.06	155.26
66	2,851.46	2,689.44	2,524.73	66	193.07	180.92	168.77
67	3,094.48	2,918.96	2,740.75	67	209.27	195.77	183.62
68	3,359.10	3,167.38	2,972.97	68	226.82	213.32	198.47
69	3,648.03	3,440.11	3,226.79	69	245.72	230.87	216.02
70	3,958.56	3,731.73	3,502.21	70	265.97	249.77	233.57
71	4,352.79	4,101.67	3,847.85	71	292.98	275.42	257.87
72	4,784.83	4,506.70	4,228.58	72	321.33	302.43	282.18
73	5,257.37	4,952.24	4,644.42	73	352.38	332.13	310.53
74	5,778.52	5,440.99	5,103.46	74	387.48	364.53	341.58
75	6,350.97	5,978.34	5,605.70	75	423.94	399.64	373.98
76	7,144.84	6,726.30	6,307.77	76	477.94	449.59	421.24
77	8,038.62	7,568.78	7,096.24	77	537.35	506.30	473.89
78	9,043.11	8,513.86	7,981.92	78	604.85	569.75	533.30
79	10,174.51	9,577.76	8,981.01	79	680.46	639.96	599.45

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,155.70	1,090.90	1,026.09	18-44	78.31	74.26	68.86
45-49	1,358.22	1,282.62	1,207.01	45-49	93.16	87.76	81.01
50-54	1,590.44	1,504.03	1,414.93	50-54	108.01	101.26	94.51
55	2,044.08	1,927.97	1,809.16	55	137.71	129.61	121.51
56	2,157.49	2,035.98	1,909.07	56	145.81	137.71	128.26
57	2,276.30	2,146.69	2,014.38	57	153.91	144.46	135.01
58	2,403.22	2,265.50	2,125.09	58	162.01	152.56	143.11
59	2,535.53	2,389.71	2,241.20	59	170.12	160.66	151.21
60	2,673.24	2,519.33	2,362.71	60	178.22	168.77	157.96
61	2,819.05	2,657.04	2,492.32	61	189.02	178.22	167.42
62	2,972.97	2,800.15	2,627.34	62	198.47	187.67	175.52
63	3,134.98	2,954.06	2,770.45	63	209.27	198.47	184.97
64	3,305.10	3,113.38	2,921.66	64	221.42	207.92	195.77
65	3,483.31	3,280.79	3,078.28	65	232.22	218.72	205.22
66	3,793.84	3,572.42	3,353.70	66	253.82	238.97	224.12
67	4,128.67	3,891.05	3,650.73	67	276.77	260.57	244.37
68	4,495.90	4,236.68	3,974.76	68	301.08	283.53	265.97
69	4,892.84	4,612.01	4,328.49	69	328.08	309.18	288.93
70	5,324.88	5,019.75	4,711.92	70	356.43	336.18	314.58
71	5,864.93	5,527.40	5,187.17	71	392.89	371.28	346.98
72	6,456.28	6,083.65	5,711.01	72	432.04	407.74	382.08
73	7,109.74	6,696.60	6,283.46	73	475.24	448.24	419.89
74	7,828.00	7,371.66	6,918.02	74	523.85	494.14	463.09
75	8,616.47	8,114.23	7,611.98	75	575.15	542.75	509.00
76	9,693.87	9,129.52	8,565.17	76	648.06	611.60	573.80
77	10,906.28	10,271.72	9,637.16	77	729.07	687.21	645.36
78	12,267.20	11,554.34	10,841.47	78	819.52	773.62	725.02
79	13,800.94	12,998.97	12,196.99	79	922.13	869.48	815.47

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 33.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,490.53	1,423.03	1,352.82	18-44	99.91	95.86	90.46
45-49	1,774.06	1,690.35	1,603.94	45-49	118.81	114.76	108.01
50-54	2,106.19	2,003.58	1,898.27	50-54	140.41	135.01	128.26
55	2,678.64	2,549.03	2,419.42	55	179.57	171.47	163.36
56	2,827.15	2,689.44	2,554.43	56	190.37	180.92	172.82
57	2,981.07	2,837.95	2,692.14	57	201.17	191.72	182.27
58	3,143.08	2,991.87	2,840.65	58	211.97	202.52	191.72
59	3,315.90	3,156.58	2,997.27	59	222.77	213.32	202.52
60	3,494.11	3,326.70	3,159.28	60	234.92	224.12	211.97
61	3,688.53	3,513.02	3,337.50	61	248.42	237.62	224.12
62	3,891.05	3,707.43	3,521.12	62	261.92	249.77	237.62
63	4,104.37	3,912.65	3,718.23	63	276.77	263.27	249.77
64	4,331.19	4,128.67	3,926.15	64	291.63	278.12	264.62
65	4,568.81	4,355.49	4,142.17	65	306.48	292.98	278.12
66	4,963.05	4,730.82	4,498.60	66	333.48	318.63	302.43
67	5,386.98	5,135.86	4,884.74	67	361.83	345.63	328.08
68	5,848.72	5,576.00	5,303.28	68	392.89	375.33	356.43
69	6,350.97	6,053.94	5,759.62	69	426.64	406.39	386.13
70	6,893.72	6,572.39	6,251.06	70	461.74	440.14	418.54
71	7,568.78	7,215.05	6,864.02	71	507.65	483.34	460.39
72	8,308.65	7,922.51	7,533.68	72	556.25	530.60	503.60
73	9,118.72	8,694.78	8,270.84	73	610.25	581.90	553.55
74	10,009.80	9,545.36	9,078.21	74	669.66	638.61	606.20
75	10,987.29	10,476.94	9,963.89	75	733.12	699.36	664.26
76	12,361.71	11,789.26	11,211.41	76	824.92	787.12	747.97
77	13,908.95	13,260.89	12,610.13	77	928.88	885.68	841.13
78	15,647.90	14,918.84	14,187.07	78	1,043.64	996.39	946.43
79	17,605.58	16,784.71	15,958.43	79	1,174.61	1,120.60	1,065.25

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 a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit VII

**BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified Comprehensive Product**

November 2017

Product

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

Form Number

**H-LTC3JQ3, et al.
H-5AI
H-COLI
H-NF3-10
H-IBOR**

1. Purpose of Filing

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

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

On August 17, 2016, the company requested a rate increase of 53.3%. 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 33.3% at this time. This level is comprised of the remainder of the 2016 request.

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

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

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

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified Comprehensive Product**

November 2017

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

1. A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

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

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

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

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

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

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

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

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

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,145	10,036,014	37.5%	15,288	50,188,721	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,477	18,790,110	39.7%	4.4%	1.7943
	2004	25,980,009	9,851,225	37.9%	14,623	44,609,466	16,915,233	37.9%	4.4%	1.7171
	2005	27,973,793	15,174,741	54.2%	14,266	45,964,526	24,934,044	54.2%	4.4%	1.6431
	2006	28,883,200	20,410,718	70.7%	13,932	45,415,119	32,093,230	70.7%	4.4%	1.5724
	2007	28,589,498	18,233,830	63.8%	13,593	43,017,522	27,435,745	63.8%	4.4%	1.5047
	2008	28,174,708	23,842,162	84.6%	13,231	40,567,850	34,329,558	84.6%	4.4%	1.4399
	2009	27,718,009	31,304,621	112.9%	12,841	38,191,639	43,133,503	112.9%	4.4%	1.3779
	2010	26,963,248	32,068,230	118.9%	12,386	35,551,848	42,282,921	118.9%	4.3%	1.3185
	2011	26,640,185	42,025,427	157.8%	11,869	33,613,283	53,025,629	157.8%	4.3%	1.2618
2012	27,363,275	43,979,012	160.7%	11,357	33,038,892	53,101,021	160.7%	4.3%	1.2074	
2013	26,916,176	45,989,450	170.9%	10,862	31,099,576	53,137,281	170.9%	4.2%	1.1554	
2014	25,987,513	46,472,586	178.8%	10,312	28,733,567	51,383,261	178.8%	4.1%	1.1057	
2015	26,871,251	45,950,814	171.0%	9,648	28,499,543	48,735,252	171.0%	4.0%	1.0606	
2016	27,737,257	48,867,684	176.2%	9,111	28,286,563	49,835,455	176.2%	4.0%	1.0198	
Projected Future Experience	2017	28,162,463	49,317,753	175.1%	8,530	27,615,567	48,360,035	175.1%	4.0%	0.9806
	2018	28,055,399	49,904,069	177.9%	7,943	26,452,482	47,052,852	177.9%	4.0%	0.9429
	2019	25,589,742	49,981,237	195.3%	7,357	23,199,710	45,313,087	195.3%	4.0%	0.9066
	2020	23,134,322	49,563,111	214.2%	6,777	20,166,943	43,205,782	214.2%	4.0%	0.8717
	2021	20,785,578	48,713,387	234.4%	6,212	17,422,565	40,831,779	234.4%	4.0%	0.8382
	2022	18,567,966	47,493,184	255.8%	5,666	14,965,146	38,277,884	255.8%	4.0%	0.8060
	2023	16,499,982	45,947,449	278.5%	5,145	12,786,944	35,607,764	278.5%	4.0%	0.7750
	2024	14,591,110	44,127,852	302.4%	4,651	10,872,722	32,882,342	302.4%	4.0%	0.7452
	2025	12,842,081	42,333,936	329.7%	4,187	9,201,360	30,332,295	329.7%	4.0%	0.7165
	2026	11,250,381	40,879,915	363.4%	3,754	7,750,871	28,163,931	363.4%	4.0%	0.6889
	2027	9,811,237	39,301,577	400.6%	3,350	6,499,407	26,035,140	400.6%	4.0%	0.6624
	2028	8,518,082	37,584,254	441.2%	2,978	5,425,733	23,939,911	441.2%	4.0%	0.6370
	2029	7,363,012	35,735,047	485.3%	2,636	4,509,607	21,886,566	485.3%	4.0%	0.6125
	2030	6,337,171	33,745,562	532.5%	2,323	3,732,032	19,873,144	532.5%	4.0%	0.5889
	2031	5,431,053	31,660,152	582.9%	2,039	3,075,393	17,927,906	582.9%	4.0%	0.5663
	2032	4,634,713	29,521,368	637.0%	1,782	2,523,516	16,073,843	637.0%	4.0%	0.5445
	2033	3,938,224	27,438,713	696.7%	1,550	2,061,818	14,365,265	696.7%	4.0%	0.5235
	2034	3,331,877	25,439,643	763.5%	1,343	1,677,280	12,806,415	763.5%	4.0%	0.5034
	2035	2,806,384	23,501,989	837.4%	1,157	1,358,408	11,375,954	837.4%	4.0%	0.4840
	2036	2,352,962	21,619,670	918.8%	993	1,095,128	10,062,339	918.8%	4.0%	0.4654
	2037	1,963,445	19,709,376	1003.8%	847	878,689	8,820,423	1003.8%	4.0%	0.4475
	2038	1,630,332	17,784,198	1090.8%	719	701,551	7,652,749	1090.8%	4.0%	0.4303
	2039	1,346,799	15,910,553	1181.4%	608	557,253	6,583,171	1181.4%	4.0%	0.4138
2040	1,106,652	14,062,744	1270.7%	510	440,279	5,594,626	1270.7%	4.0%	0.3978	
2041	904,307	12,281,886	1358.2%	426	345,939	4,698,381	1358.2%	4.0%	0.3825	
2042	734,735	10,583,579	1440.5%	354	270,259	3,892,982	1440.5%	4.0%	0.3678	
2043	593,430	9,024,146	1520.7%	292	209,887	3,191,704	1520.7%	4.0%	0.3537	
2044	476,377	7,599,788	1595.3%	239	162,007	2,584,548	1595.3%	4.0%	0.3401	
2045	380,021	6,313,782	1661.4%	195	124,268	2,064,617	1661.4%	4.0%	0.3270	
2046	301,221	5,175,483	1718.2%	158	94,711	1,627,299	1718.2%	4.0%	0.3144	
2047	237,209	4,191,059	1766.8%	127	71,716	1,267,088	1766.8%	4.0%	0.3023	
2048	185,570	3,355,061	1808.0%	102	53,946	975,327	1808.0%	4.0%	0.2907	
2049	144,225	2,659,772	1844.2%	81	40,314	743,466	1844.2%	4.0%	0.2795	
2050	111,381	2,081,592	1868.9%	64	29,936	559,473	1868.9%	4.0%	0.2688	
2051	85,495	1,611,650	1885.1%	50	22,095	416,505	1885.1%	4.0%	0.2584	
2052	65,257	1,230,384	1885.4%	39	16,216	305,743	1885.4%	4.0%	0.2485	
2053	49,558	927,985	1872.5%	30	11,841	221,730	1872.5%	4.0%	0.2389	
2054	37,475	692,317	1847.4%	23	8,610	159,058	1847.4%	4.0%	0.2297	
2055	28,238	511,161	1810.2%	18	6,238	112,921	1810.2%	4.0%	0.2209	
2056	21,222	374,420	1764.3%	14	4,508	79,532	1764.3%	4.0%	0.2124	
Past		526,143,875	462,937,762	88.0%	264,733	821,794,203	605,408,267	73.7%		
Future		264,406,686	909,890,808	344.1%	85,268	206,442,895	615,925,778	298.4%		
Lifetime		790,550,561	1,372,828,569	173.7%	350,001	1,028,237,098	1,221,334,045	118.8%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 33.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,145	10,036,014	37.5%	15,288	50,188,721	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,477	18,790,110	39.7%	4.4%	1.7943
	2004	25,980,009	9,851,225	37.9%	14,623	44,609,466	16,915,233	37.9%	4.4%	1.7171
	2005	27,973,793	15,174,741	54.2%	14,266	45,964,526	24,934,044	54.2%	4.4%	1.6431
	2006	28,883,200	20,410,718	70.7%	13,932	45,415,119	32,093,230	70.7%	4.4%	1.5724
	2007	28,589,498	18,233,830	63.8%	13,593	43,017,522	27,435,745	63.8%	4.4%	1.5047
	2008	28,174,708	23,842,162	84.6%	13,231	40,567,850	34,329,558	84.6%	4.4%	1.4399
	2009	27,718,009	31,304,621	112.9%	12,841	38,191,639	43,133,503	112.9%	4.4%	1.3779
	2010	26,963,248	32,068,230	118.9%	12,386	35,551,848	42,282,921	118.9%	4.3%	1.3185
	2011	26,640,185	42,025,427	157.8%	11,869	33,613,283	53,025,629	157.8%	4.3%	1.2618
	2012	27,363,275	43,979,012	160.7%	11,357	33,038,892	53,101,021	160.7%	4.3%	1.2074
2013	26,916,176	45,989,450	170.9%	10,862	31,099,576	53,137,281	170.9%	4.2%	1.1554	
2014	25,987,513	46,472,586	178.8%	10,312	28,733,567	51,383,261	178.8%	4.1%	1.1057	
2015	26,871,251	45,950,814	171.0%	9,648	28,499,543	48,735,252	171.0%	4.0%	1.0606	
2016	27,737,257	48,867,684	176.2%	9,111	28,286,563	49,835,455	176.2%	4.0%	1.0198	
Projected Future Experience	2017	28,162,463	49,317,753	175.1%	8,530	27,615,567	48,360,035	175.1%	4.0%	0.9806
	2018	32,174,056	49,020,190	152.4%	7,864	30,335,825	46,219,472	152.4%	4.0%	0.9429
	2019	32,645,474	48,357,159	148.1%	7,283	29,596,450	43,840,695	148.1%	4.0%	0.9066
	2020	29,513,032	47,952,620	162.5%	6,709	25,727,474	41,801,864	162.5%	4.0%	0.8717
	2021	26,516,682	47,130,507	177.7%	6,149	22,226,401	39,505,001	177.7%	4.0%	0.8382
	2022	23,687,619	45,949,952	194.0%	5,609	19,091,411	37,034,092	194.0%	4.0%	0.8060
	2023	21,049,439	44,454,445	211.2%	5,093	16,312,624	34,450,734	211.2%	4.0%	0.7750
	2024	18,614,244	42,693,973	229.4%	4,605	13,870,603	31,813,872	229.4%	4.0%	0.7452
	2025	16,382,964	40,958,348	250.0%	4,146	11,738,405	29,346,685	250.0%	4.0%	0.7165
	2026	14,352,392	39,551,574	275.6%	3,716	9,887,980	27,248,779	275.6%	4.0%	0.6889
	2027	12,516,440	38,024,522	303.8%	3,317	8,291,456	25,189,161	303.8%	4.0%	0.6624
	2028	10,866,730	36,363,001	334.6%	2,948	6,921,743	23,162,014	334.6%	4.0%	0.6370
	2029	9,393,178	34,573,882	368.1%	2,609	5,753,019	21,175,389	368.1%	4.0%	0.6125
	2030	8,084,488	32,649,042	403.8%	2,300	4,761,046	19,227,391	403.8%	4.0%	0.5889
	2031	6,928,530	30,631,395	442.1%	2,018	3,923,356	17,345,361	442.1%	4.0%	0.5663
	2032	5,912,619	28,562,108	483.1%	1,764	3,219,312	15,551,544	483.1%	4.0%	0.5445
	2033	5,024,091	26,547,126	528.4%	1,535	2,630,313	13,898,484	528.4%	4.0%	0.5235
	2034	4,250,559	24,613,014	579.1%	1,329	2,139,748	12,390,287	579.1%	4.0%	0.5034
	2035	3,580,174	22,738,321	635.1%	1,146	1,732,955	11,006,307	635.1%	4.0%	0.4840
	2036	3,001,732	20,917,166	696.8%	983	1,397,082	9,735,376	696.8%	4.0%	0.4654
2037	2,504,815	19,068,945	761.3%	839	1,120,966	8,533,815	761.3%	4.0%	0.4475	
2038	2,079,856	17,206,323	827.3%	712	894,986	7,404,083	827.3%	4.0%	0.4303	
2039	1,718,145	15,393,559	895.9%	601	710,902	6,369,259	895.9%	4.0%	0.4138	
2040	1,411,783	13,605,793	963.7%	505	561,674	5,413,029	963.7%	4.0%	0.3978	
2041	1,153,647	11,882,802	1030.0%	422	441,322	4,545,713	1030.0%	4.0%	0.3825	
2042	937,319	10,239,679	1092.4%	350	344,776	3,766,485	1092.4%	4.0%	0.3678	
2043	757,053	8,730,918	1153.3%	289	267,758	3,087,994	1153.3%	4.0%	0.3537	
2044	607,726	7,352,842	1209.9%	237	206,676	2,500,567	1209.9%	4.0%	0.3401	
2045	484,802	6,108,624	1260.0%	193	158,531	1,997,530	1260.0%	4.0%	0.3270	
2046	384,275	5,007,312	1303.1%	156	120,826	1,574,422	1303.1%	4.0%	0.3144	
2047	302,613	4,054,876	1340.0%	126	91,489	1,225,916	1340.0%	4.0%	0.3023	
2048	236,737	3,246,043	1371.2%	101	68,820	943,635	1371.2%	4.0%	0.2907	
2049	183,991	2,573,346	1398.6%	80	51,430	719,308	1398.6%	4.0%	0.2795	
2050	142,091	2,013,954	1417.4%	63	38,190	541,293	1417.4%	4.0%	0.2688	
2051	109,069	1,559,281	1429.6%	50	28,187	402,971	1429.6%	4.0%	0.2584	
2052	83,250	1,190,404	1429.9%	39	20,687	295,809	1429.9%	4.0%	0.2485	
2053	63,223	897,832	1420.1%	30	15,106	214,525	1420.1%	4.0%	0.2389	
2054	47,807	669,821	1401.1%	23	10,984	153,889	1401.1%	4.0%	0.2297	
2055	36,024	494,552	1372.8%	18	7,958	109,252	1372.8%	4.0%	0.2209	
2056	27,073	362,254	1338.1%	14	5,751	76,948	1338.1%	4.0%	0.2124	
	Past	526,143,875	462,937,762	88.0%	264,733	821,794,203	605,408,267	73.7%		
	Future	325,928,204	882,665,257	270.8%	84,500	252,339,790	598,178,985	237.1%		
	Lifetime	852,072,079	1,345,603,019	157.9%	349,233	1,074,133,993	1,203,587,253	112.1%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	164	0	0.0%	0.0%	400	0	0.0%	0.0%	4.5%	2.4418
	1997	15,825,352	3,068	0.0%	0.0%	36,978,999	7,168	0.0%	0.0%	4.4%	2.3367
	1998	26,479,715	279,777	1.1%	0.7%	59,210,506	625,602	1.1%	0.7%	4.4%	2.2361
	1999	27,673,831	813,690	2.9%	1.6%	59,215,917	1,741,118	2.9%	1.5%	4.4%	2.1398
	2000	27,306,714	1,338,629	4.9%	2.5%	55,914,228	2,741,025	4.9%	2.4%	4.4%	2.0476
	2001	26,934,891	2,266,772	8.4%	3.8%	52,777,865	4,441,651	8.4%	3.6%	4.4%	1.9595
	2002	26,624,673	3,725,462	14.0%	5.6%	49,923,451	6,985,547	14.0%	5.3%	4.4%	1.8751
	2003	26,233,209	5,009,619	19.1%	7.6%	47,071,218	8,988,944	19.1%	7.1%	4.4%	1.7943
	2004	26,019,124	5,564,843	21.4%	9.4%	44,676,630	9,555,219	21.4%	8.6%	4.4%	1.7171
	2005	28,613,861	6,556,339	22.9%	11.0%	47,016,240	10,772,905	22.9%	10.1%	4.4%	1.6431
	2006	28,767,353	6,349,642	22.1%	12.2%	45,232,964	9,983,997	22.1%	11.2%	4.4%	1.5724
	2007	28,532,008	4,951,523	17.4%	12.8%	42,931,019	7,450,367	17.4%	11.7%	4.4%	1.5047
	2008	28,021,943	21,023,105	75.0%	18.3%	40,347,888	30,270,488	75.0%	16.1%	4.4%	1.4399
	2009	27,660,968	28,665,739	103.6%	25.1%	38,113,045	39,497,482	103.6%	21.5%	4.4%	1.3779
	2010	26,723,052	32,391,804	121.2%	32.0%	35,235,143	42,709,562	121.2%	26.8%	4.3%	1.3185
	2011	26,742,520	28,543,628	106.7%	37.0%	33,742,404	36,014,954	106.7%	30.8%	4.3%	1.2618
	2012	27,584,519	32,809,748	118.9%	42.3%	33,306,026	39,615,058	118.9%	34.8%	4.3%	1.2074
2013	26,714,890	37,861,475	141.7%	48.2%	30,867,005	43,746,030	141.7%	39.2%	4.2%	1.1554	
2014	26,372,729	44,064,864	167.1%	54.8%	29,159,488	48,721,119	167.1%	44.0%	4.1%	1.1057	
2015	27,153,898	46,432,897	171.0%	61.0%	28,799,317	49,246,548	171.0%	48.5%	4.0%	1.0606	
2016	28,074,044	50,347,385	179.3%	67.2%	28,630,020	51,344,460	179.3%	53.0%	4.0%	1.0198	
Projected Future Experience	2017	28,593,060	68,908,141	241.0%	76.1%	28,037,802	67,569,992	241.0%	59.0%	4.0%	0.9806
	2018	27,433,412	67,209,045	245.0%	83.9%	25,866,033	63,369,126	245.0%	64.4%	4.0%	0.9429
	2019	24,918,428	65,098,596	261.2%	91.1%	22,591,095	59,018,515	261.2%	69.3%	4.0%	0.9066
	2020	22,479,432	55,214,840	245.6%	96.5%	19,596,055	48,132,578	245.6%	73.0%	4.0%	0.8717
	2021	20,155,035	53,689,321	266.4%	101.7%	16,894,040	45,002,629	266.4%	76.4%	4.0%	0.8382
	2022	17,968,709	51,687,473	287.7%	106.7%	14,482,165	41,658,337	287.7%	79.6%	4.0%	0.8060
	2023	15,937,409	50,532,420	317.1%	111.5%	12,350,968	39,160,966	317.1%	82.6%	4.0%	0.7750
	2024	14,067,463	49,103,781	349.1%	116.3%	10,482,521	36,590,209	349.1%	85.4%	4.0%	0.7452
	2025	12,358,544	47,464,208	384.1%	120.9%	8,854,905	34,008,138	384.1%	88.0%	4.0%	0.7165
	2026	10,807,289	45,787,235	423.7%	125.4%	7,445,606	31,544,794	423.7%	90.5%	4.0%	0.6889
	2027	9,408,238	44,156,404	469.3%	129.8%	6,232,442	29,251,197	469.3%	92.9%	4.0%	0.6624
	2028	8,154,218	42,507,390	521.3%	134.0%	5,193,964	27,075,784	521.3%	95.1%	4.0%	0.6370
	2029	7,036,780	40,788,090	579.6%	138.2%	4,309,801	24,981,391	579.6%	97.1%	4.0%	0.6125
	2030	6,046,675	38,972,775	644.5%	142.2%	3,560,955	22,951,509	644.5%	99.0%	4.0%	0.5889
	2031	5,174,028	37,047,804	716.0%	146.1%	2,929,850	20,978,723	716.0%	100.8%	4.0%	0.5663
	2032	4,408,668	35,023,287	794.4%	149.8%	2,400,439	19,069,537	794.4%	102.4%	4.0%	0.5445
	2033	3,740,574	32,942,588	880.7%	153.4%	1,958,340	17,246,764	880.7%	103.8%	4.0%	0.5235
	2034	3,160,023	30,857,978	976.5%	156.7%	1,590,768	15,534,026	976.5%	105.2%	4.0%	0.5034
	2035	2,657,779	28,804,422	1083.8%	159.9%	1,286,477	13,942,556	1083.8%	106.4%	4.0%	0.4840
	2036	2,225,148	26,797,812	1204.3%	162.9%	1,035,640	12,472,376	1204.3%	107.5%	4.0%	0.4654
	2037	1,854,088	24,826,939	1339.0%	165.6%	829,749	11,110,656	1339.0%	108.5%	4.0%	0.4475
	2038	1,537,260	22,867,207	1487.5%	168.2%	661,501	9,840,028	1487.5%	109.4%	4.0%	0.4303
	2039	1,268,006	20,917,222	1649.6%	170.6%	524,652	8,654,737	1649.6%	110.1%	4.0%	0.4138
	2040	1,040,321	18,984,944	1824.9%	172.8%	413,889	7,553,111	1824.9%	110.8%	4.0%	0.3978
	2041	848,777	17,077,687	2012.0%	174.8%	324,696	6,532,994	2012.0%	111.4%	4.0%	0.3825
	2042	688,513	15,214,823	2209.8%	176.6%	253,257	5,596,503	2209.8%	111.9%	4.0%	0.3678
2043	555,185	13,419,630	2417.1%	178.2%	196,361	4,746,321	2417.1%	112.4%	4.0%	0.3537	
2044	444,930	11,718,058	2633.7%	179.5%	151,312	3,985,096	2633.7%	112.7%	4.0%	0.3401	
2045	354,330	10,130,625	2859.1%	180.7%	115,867	3,312,730	2859.1%	113.0%	4.0%	0.3270	
2046	280,370	8,666,244	3091.0%	181.8%	88,155	2,724,880	3091.0%	113.3%	4.0%	0.3144	
2047	220,399	7,335,977	3328.5%	182.7%	66,634	2,217,896	3328.5%	113.5%	4.0%	0.3023	
2048	172,116	6,146,994	3571.4%	183.4%	50,035	1,786,951	3571.4%	113.7%	4.0%	0.2907	
2049	133,537	5,101,076	3820.0%	184.0%	37,327	1,425,865	3820.0%	113.8%	4.0%	0.2795	
2050	102,957	4,194,458	4074.0%	184.5%	27,672	1,127,351	4074.0%	113.9%	4.0%	0.2688	
2051	78,908	3,417,345	4330.8%	184.9%	20,392	883,158	4330.8%	114.0%	4.0%	0.2584	
2052	60,146	2,759,416	4587.9%	185.3%	14,946	685,699	4587.9%	114.1%	4.0%	0.2485	
2053	45,623	2,208,096	4839.9%	185.5%	10,901	527,595	4839.9%	114.1%	4.0%	0.2389	
2054	34,466	1,751,585	5082.1%	185.7%	7,918	402,421	5082.1%	114.1%	4.0%	0.2297	
2055	25,952	1,377,994	5309.8%	185.9%	5,733	304,414	5309.8%	114.2%	4.0%	0.2209	
2056	19,493	1,075,852	5519.1%	186.0%	4,141	228,526	5519.1%	114.2%	4.0%	0.2124	
	Past	534,059,456	359,000,007	67.2%		839,149,773	444,459,243	53.0%			
	Future	256,496,287	1,111,785,785	433.5%		200,905,004	743,206,079	369.9%			
	Lifetime	790,555,743	1,470,785,791	186.0%		1,040,054,777	1,187,665,322	114.2%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 33.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	164	0	0.0%	0.0%	400	0	0.0%	0.0%	4.5%	2.4418
	1997	15,825,352	3,068	0.0%	0.0%	36,978,999	7,168	0.0%	0.0%	4.4%	2.3367
	1998	26,479,715	279,777	1.1%	0.7%	59,210,506	625,602	1.1%	0.7%	4.4%	2.2361
	1999	27,673,831	813,690	2.9%	1.6%	59,215,917	1,741,118	2.9%	1.5%	4.4%	2.1398
	2000	27,306,714	1,338,629	4.9%	2.5%	55,914,228	2,741,025	4.9%	2.4%	4.4%	2.0476
	2001	26,934,891	2,266,772	8.4%	3.8%	52,777,865	4,441,651	8.4%	3.6%	4.4%	1.9595
	2002	26,624,673	3,725,462	14.0%	5.6%	49,923,451	6,985,547	14.0%	5.3%	4.4%	1.8751
	2003	26,233,209	5,009,619	19.1%	7.6%	47,071,218	8,988,944	19.1%	7.1%	4.4%	1.7943
	2004	26,019,124	5,564,843	21.4%	9.4%	44,676,630	9,555,219	21.4%	8.6%	4.4%	1.7171
	2005	28,613,861	6,556,339	22.9%	11.0%	47,016,240	10,772,905	22.9%	10.1%	4.4%	1.6431
	2006	28,767,353	6,349,642	22.1%	12.2%	45,232,964	9,983,997	22.1%	11.2%	4.4%	1.5724
	2007	28,532,008	4,951,523	17.4%	12.8%	42,931,019	7,450,367	17.4%	11.7%	4.4%	1.5047
	2008	28,021,943	21,023,105	75.0%	18.3%	40,347,888	30,270,488	75.0%	16.1%	4.4%	1.4399
	2009	27,660,968	28,665,739	103.6%	25.1%	38,113,045	39,497,482	103.6%	21.5%	4.4%	1.3779
	2010	26,723,052	32,391,804	121.2%	32.0%	35,235,143	42,709,562	121.2%	26.8%	4.4%	1.3185
	2011	26,742,620	28,543,628	106.7%	37.0%	33,742,404	36,014,954	106.7%	30.8%	4.4%	1.2618
	2012	27,584,519	32,809,748	118.9%	42.3%	33,306,026	39,615,058	118.9%	34.8%	4.4%	1.2074
2013	26,714,890	37,861,475	141.7%	48.2%	30,867,005	43,746,030	141.7%	39.2%	4.4%	1.1554	
2014	26,372,729	44,064,864	167.1%	54.8%	29,159,488	48,721,119	167.1%	44.0%	4.4%	1.1057	
2015	27,153,898	46,432,897	171.0%	61.0%	28,799,317	49,246,548	171.0%	48.5%	4.0%	1.0606	
2016	28,074,044	50,347,385	179.3%	67.2%	28,630,020	51,344,460	179.3%	53.0%	4.0%	1.0198	
Projected Future Experience	2017	28,594,526	68,908,141	241.0%	76.1%	28,039,240	67,569,992	241.0%	59.0%	4.0%	0.9806
	2018	33,672,445	67,007,000	199.0%	83.0%	31,748,605	63,178,624	199.0%	64.0%	4.0%	0.9429
	2019	31,790,465	64,367,491	202.5%	89.0%	28,821,297	58,355,694	202.5%	68.3%	4.0%	0.9066
	2020	28,678,771	54,092,234	188.6%	93.4%	25,000,221	47,153,966	188.6%	71.4%	4.0%	0.8717
	2021	25,713,292	52,296,279	203.4%	97.5%	21,552,997	43,834,975	203.4%	74.4%	4.0%	0.8382
	2022	22,923,975	50,169,464	218.9%	101.5%	18,475,941	40,434,874	218.9%	77.1%	4.0%	0.8060
	2023	20,332,450	48,976,276	240.9%	105.4%	15,756,981	37,955,005	240.9%	79.6%	4.0%	0.7750
	2024	17,946,788	47,557,894	265.0%	109.2%	13,373,242	35,438,275	265.0%	82.0%	4.0%	0.7452
	2025	15,766,570	45,954,901	291.5%	113.0%	11,296,758	32,926,718	291.5%	84.3%	4.0%	0.7165
	2026	13,787,506	44,321,755	321.5%	116.7%	9,498,805	30,535,161	321.5%	86.5%	4.0%	0.6889
	2027	12,002,625	42,736,999	356.1%	120.4%	7,951,081	28,310,918	356.1%	88.5%	4.0%	0.6624
	2028	10,402,779	41,136,943	395.4%	124.0%	6,626,222	26,202,855	395.4%	90.5%	4.0%	0.6370
	2029	8,977,183	39,470,277	439.7%	127.5%	5,498,235	24,174,273	439.7%	92.3%	4.0%	0.6125
	2030	7,714,040	37,711,905	488.9%	130.9%	4,542,886	22,208,969	488.9%	93.9%	4.0%	0.5889
	2031	6,600,750	35,848,147	543.1%	134.3%	3,737,746	20,299,404	543.1%	95.5%	4.0%	0.5663
	2032	5,624,334	33,888,464	602.5%	137.5%	3,062,347	18,451,646	602.5%	97.0%	4.0%	0.5445
	2033	4,772,010	31,874,682	668.0%	140.5%	2,498,338	16,687,673	668.0%	98.3%	4.0%	0.5235
	2034	4,031,371	29,857,278	740.6%	143.4%	2,029,408	15,030,270	740.6%	99.5%	4.0%	0.5034
	2035	3,390,633	27,870,016	822.0%	146.2%	1,641,209	13,490,264	822.0%	100.6%	4.0%	0.4840
	2036	2,838,705	25,928,295	913.4%	148.8%	1,321,205	12,067,682	913.4%	101.6%	4.0%	0.4654
2037	2,365,327	24,021,228	1015.6%	151.2%	1,058,541	10,750,081	1015.6%	102.5%	4.0%	0.4475	
2038	1,961,137	22,124,969	1128.2%	153.5%	843,900	9,520,634	1128.2%	103.3%	4.0%	0.4303	
2039	1,617,639	20,238,182	1251.1%	155.6%	669,317	8,373,777	1251.1%	104.0%	4.0%	0.4138	
2040	1,327,173	18,368,563	1384.0%	157.5%	528,012	7,307,885	1384.0%	104.6%	4.0%	0.3978	
2041	1,082,812	16,523,171	1526.0%	159.2%	414,225	6,320,866	1526.0%	105.2%	4.0%	0.3825	
2042	878,358	14,720,754	1675.9%	160.8%	323,088	5,414,769	1675.9%	105.6%	4.0%	0.3678	
2043	708,267	12,983,781	1833.2%	162.2%	250,503	4,592,167	1833.2%	106.0%	4.0%	0.3537	
2044	567,610	11,337,354	1997.4%	163.4%	193,034	3,855,626	1997.4%	106.4%	4.0%	0.3401	
2045	452,030	9,801,458	2168.3%	164.5%	147,814	3,205,092	2168.3%	106.6%	4.0%	0.3270	
2046	357,677	8,384,646	2344.2%	165.4%	112,462	2,636,339	2344.2%	106.9%	4.0%	0.3144	
2047	281,170	7,097,604	2524.3%	166.2%	85,007	2,145,828	2524.3%	107.1%	4.0%	0.3023	
2048	219,573	5,947,255	2708.6%	166.8%	63,831	1,728,886	2708.6%	107.2%	4.0%	0.2907	
2049	170,357	4,935,323	2897.0%	167.4%	47,619	1,379,533	2897.0%	107.3%	4.0%	0.2795	
2050	131,345	4,058,165	3089.7%	167.8%	35,302	1,090,719	3089.7%	107.4%	4.0%	0.2688	
2051	100,665	3,306,303	3284.5%	168.2%	26,015	854,461	3284.5%	107.5%	4.0%	0.2584	
2052	76,729	2,669,752	3479.4%	168.5%	19,067	663,418	3479.4%	107.6%	4.0%	0.2485	
2053	58,203	2,136,346	3670.5%	168.7%	13,907	510,452	3670.5%	107.6%	4.0%	0.2389	
2054	43,969	1,694,670	3854.2%	168.9%	10,102	389,345	3854.2%	107.6%	4.0%	0.2297	
2055	33,108	1,333,218	4026.9%	169.1%	7,314	294,522	4026.9%	107.7%	4.0%	0.2209	
2056	24,868	1,040,894	4185.6%	169.2%	5,282	221,100	4185.6%	107.7%	4.0%	0.2124	
	Past	534,059,456	359,000,007	67.2%		839,149,773	444,459,243	53.0%			
	Future	318,019,234	1,082,698,077	340.5%		247,327,106	725,562,739	293.4%			
	Lifetime	852,078,690	1,441,698,084	169.2%		1,086,476,879	1,170,021,982	107.7%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	4.4%	0.0000
	1997	442,398	0	0.0%	617	1,033,750	0	0.0%	4.4%	2.3367
	1998	1,204,211	0	0.0%	741	2,692,701	0	0.0%	4.4%	2.2361
	1999	1,212,179	0	0.0%	713	2,593,796	0	0.0%	4.4%	2.1398
	2000	1,178,626	453,127	38.4%	686	2,413,398	927,839	38.4%	4.4%	2.0476
	2001	1,157,439	338,389	29.2%	672	2,267,956	663,060	29.2%	4.4%	1.9595
	2002	1,141,439	413,747	36.2%	658	2,140,292	775,809	36.2%	4.4%	1.8751
	2003	1,118,375	422,396	37.8%	643	2,006,742	757,921	37.8%	4.4%	1.7943
	2004	1,093,231	367,774	33.6%	627	1,877,154	631,493	33.6%	4.4%	1.7171
	2005	1,161,160	835,009	71.9%	610	1,907,935	1,372,026	71.9%	4.4%	1.6431
	2006	1,206,811	870,443	72.1%	595	1,897,555	1,368,660	72.1%	4.4%	1.5724
	2007	1,201,406	1,161,143	96.6%	581	1,807,709	1,747,128	96.6%	4.4%	1.5047
	2008	1,171,969	960,665	82.0%	563	1,687,481	1,383,230	82.0%	4.4%	1.4399
	2009	1,137,660	1,791,347	157.5%	541	1,567,540	2,468,233	157.5%	4.4%	1.3779
	2010	1,102,839	1,337,588	121.3%	522	1,454,126	1,763,649	121.3%	4.3%	1.3185
	2011	1,092,322	1,975,323	180.8%	495	1,378,238	2,492,366	180.8%	4.3%	1.2618
	2012	1,118,262	1,834,429	164.0%	479	1,350,209	2,214,921	164.0%	4.3%	1.2074
2013	1,099,890	934,620	85.0%	459	1,270,838	1,079,882	85.0%	4.2%	1.1554	
2014	1,066,418	1,665,898	156.2%	443	1,179,105	1,841,931	156.2%	4.1%	1.1057	
2015	1,116,184	2,610,040	233.8%	413	1,183,820	2,768,199	233.8%	4.0%	1.0606	
2016	1,147,960	1,731,725	150.9%	387	1,170,694	1,766,019	150.9%	4.0%	1.0198	
Projected Future Experience	2017	1,143,441	2,050,605	179.3%	361	1,121,236	2,010,784	179.3%	4.0%	0.9806
	2018	1,137,686	2,056,448	180.8%	335	1,072,686	1,938,955	180.8%	4.0%	0.9429
	2019	1,034,643	2,047,723	197.9%	309	938,009	1,856,470	197.9%	4.0%	0.9066
	2020	932,761	2,017,285	216.3%	284	813,118	1,758,533	216.3%	4.0%	0.8717
	2021	835,929	1,975,356	236.3%	259	700,680	1,655,752	236.3%	4.0%	0.8382
	2022	745,133	1,919,402	257.6%	235	600,551	1,546,973	257.6%	4.0%	0.8060
	2023	661,066	1,853,171	280.3%	212	512,304	1,436,147	280.3%	4.0%	0.7750
	2024	583,975	1,780,547	304.9%	191	435,155	1,326,794	304.9%	4.0%	0.7452
	2025	513,739	1,711,356	333.1%	171	368,094	1,226,188	333.1%	4.0%	0.7165
	2026	450,132	1,663,075	369.5%	153	310,116	1,145,764	369.5%	4.0%	0.6889
	2027	392,826	1,604,645	408.5%	136	260,225	1,062,989	408.5%	4.0%	0.6624
	2028	341,451	1,541,931	451.6%	120	217,493	982,158	451.6%	4.0%	0.6370
	2029	295,618	1,474,699	498.9%	105	181,056	903,206	498.9%	4.0%	0.6125
	2030	254,905	1,400,641	549.5%	92	150,117	824,853	549.5%	4.0%	0.5889
	2031	218,891	1,325,095	605.4%	80	123,950	750,350	605.4%	4.0%	0.5663
	2032	187,162	1,243,785	664.6%	70	101,906	677,218	664.6%	4.0%	0.5445
	2033	159,321	1,164,785	731.1%	60	83,411	609,811	731.1%	4.0%	0.5235
	2034	134,993	1,087,131	805.3%	52	67,956	547,266	805.3%	4.0%	0.5034
	2035	113,823	1,010,759	888.0%	44	55,095	489,250	888.0%	4.0%	0.4840
	2036	95,482	935,112	979.4%	37	44,440	435,225	979.4%	4.0%	0.4654
	2037	79,668	852,713	1070.3%	31	35,654	381,610	1070.3%	4.0%	0.4475
	2038	66,107	769,113	1163.4%	26	28,446	330,958	1163.4%	4.0%	0.4303
	2039	54,540	687,055	1259.7%	22	22,567	284,277	1259.7%	4.0%	0.4138
	2040	44,734	605,890	1354.4%	18	17,797	241,052	1354.4%	4.0%	0.3978
	2041	36,472	526,207	1442.8%	15	13,952	201,298	1442.8%	4.0%	0.3825
	2042	29,555	450,722	1525.0%	12	10,871	165,790	1525.0%	4.0%	0.3678
	2043	23,804	380,559	1598.7%	10	8,419	134,598	1598.7%	4.0%	0.3537
	2044	19,056	315,105	1653.6%	8	6,481	107,162	1653.6%	4.0%	0.3401
	2045	15,164	257,793	1700.1%	6	4,959	84,299	1700.1%	4.0%	0.3270
	2046	11,995	207,286	1728.1%	5	3,772	65,176	1728.1%	4.0%	0.3144
2047	9,435	165,884	1758.2%	4	2,852	50,152	1758.2%	4.0%	0.3023	
2048	7,380	131,693	1784.5%	3	2,145	38,284	1784.5%	4.0%	0.2907	
2049	5,742	104,052	1812.1%	2	1,605	29,085	1812.1%	4.0%	0.2795	
2050	4,446	82,271	1850.5%	2	1,195	22,112	1850.5%	4.0%	0.2688	
2051	3,427	64,574	1884.5%	2	886	16,688	1884.5%	4.0%	0.2584	
2052	2,630	50,565	1922.3%	1	654	12,565	1922.3%	4.0%	0.2485	
2053	2,012	39,245	1950.3%	1	481	9,377	1950.3%	4.0%	0.2389	
2054	1,535	30,390	1980.0%	1	353	6,982	1980.0%	4.0%	0.2297	
2055	1,168	23,484	2010.9%	1	258	5,188	2010.9%	4.0%	0.2209	
2056	886	18,239	2057.8%	0	188	3,874	2057.8%	4.0%	0.2124	
	Past	22,170,781	19,703,663	88.9%	11,445	34,881,041	26,022,367	74.6%		
	Future	10,652,734	37,626,392	353.2%	3,477	8,321,133	25,375,211	304.9%		
	Lifetime	32,823,515	57,330,055	174.7%	14,922	43,202,174	51,397,577	119.0%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 33.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	4.4%	0.0000
	1997	442,398	0	0.0%	617	1,033,750	0	0.0%	4.4%	2.3367
	1998	1,204,211	0	0.0%	741	2,692,701	0	0.0%	4.4%	2.2361
	1999	1,212,179	0	0.0%	713	2,593,796	0	0.0%	4.4%	2.1398
	2000	1,178,626	453,127	38.4%	686	2,413,398	927,839	38.4%	4.4%	2.0476
	2001	1,157,439	338,389	29.2%	672	2,267,956	663,060	29.2%	4.4%	1.9595
	2002	1,141,439	413,747	36.2%	658	2,140,292	775,809	36.2%	4.4%	1.8751
	2003	1,118,375	422,396	37.8%	643	2,006,742	757,921	37.8%	4.4%	1.7943
	2004	1,093,231	367,774	33.6%	627	1,877,154	631,493	33.6%	4.4%	1.7171
	2005	1,161,160	835,009	71.9%	610	1,907,935	1,372,026	71.9%	4.4%	1.6431
	2006	1,206,811	870,443	72.1%	595	1,897,555	1,368,660	72.1%	4.4%	1.5724
	2007	1,201,406	1,161,143	96.6%	581	1,807,709	1,747,128	96.6%	4.4%	1.5047
	2008	1,171,969	960,665	82.0%	563	1,687,481	1,383,230	82.0%	4.4%	1.4399
	2009	1,137,660	1,791,347	157.5%	541	1,567,540	2,468,233	157.5%	4.4%	1.3779
	2010	1,102,839	1,337,588	121.3%	522	1,454,126	1,763,649	121.3%	4.3%	1.3185
	2011	1,092,322	1,975,323	180.8%	495	1,378,238	2,492,366	180.8%	4.3%	1.2618
	2012	1,118,262	1,834,429	164.0%	479	1,350,209	2,214,921	164.0%	4.3%	1.2074
2013	1,099,890	934,620	85.0%	459	1,270,838	1,079,882	85.0%	4.2%	1.1554	
2014	1,066,418	1,665,898	156.2%	443	1,179,105	1,841,931	156.2%	4.1%	1.1057	
2015	1,116,184	2,610,040	233.8%	413	1,183,820	2,768,199	233.8%	4.0%	1.0606	
2016	1,147,960	1,731,725	150.9%	387	1,170,694	1,766,019	150.9%	4.0%	1.0198	
Projected Future Experience	2017	1,143,441	2,050,605	179.3%	361	1,121,236	2,010,784	179.3%	4.0%	0.9806
	2018	1,296,525	2,021,745	155.9%	332	1,222,450	1,906,235	155.9%	4.0%	0.9429
	2019	1,319,920	1,981,185	150.1%	306	1,196,642	1,796,146	150.1%	4.0%	0.9066
	2020	1,189,947	1,951,736	164.0%	281	1,037,316	1,701,392	164.0%	4.0%	0.8717
	2021	1,066,416	1,911,169	179.2%	256	893,875	1,601,951	179.2%	4.0%	0.8382
	2022	950,584	1,857,034	195.4%	233	766,138	1,496,706	195.4%	4.0%	0.8060
	2023	843,338	1,792,954	212.6%	210	653,559	1,389,481	212.6%	4.0%	0.7750
	2024	744,991	1,722,690	231.2%	189	555,138	1,283,681	231.2%	4.0%	0.7452
	2025	655,390	1,655,748	252.6%	170	469,587	1,186,344	252.6%	4.0%	0.7165
	2026	574,245	1,609,036	280.2%	151	395,622	1,108,534	280.2%	4.0%	0.6889
	2027	501,137	1,552,504	309.8%	134	331,976	1,028,449	309.8%	4.0%	0.6624
	2028	435,598	1,491,828	342.5%	119	277,461	950,244	342.5%	4.0%	0.6370
	2029	377,127	1,426,781	378.3%	104	230,978	873,857	378.3%	4.0%	0.6125
	2030	325,189	1,355,129	416.7%	91	191,508	798,051	416.7%	4.0%	0.5889
	2031	279,245	1,282,038	459.1%	80	158,126	725,968	459.1%	4.0%	0.5663
	2032	238,767	1,203,370	504.0%	69	130,004	655,213	504.0%	4.0%	0.5445
	2033	203,250	1,126,936	554.5%	60	106,409	589,996	554.5%	4.0%	0.5235
	2034	172,214	1,051,806	610.8%	51	86,693	529,483	610.8%	4.0%	0.5034
	2035	145,207	977,916	673.5%	44	70,286	473,352	673.5%	4.0%	0.4840
	2036	121,809	904,726	742.7%	37	56,693	421,082	742.7%	4.0%	0.4654
	2037	101,635	825,005	811.7%	31	45,484	369,210	811.7%	4.0%	0.4475
	2038	84,334	744,122	882.4%	26	36,290	320,204	882.4%	4.0%	0.4303
	2039	69,578	664,730	955.4%	22	28,789	275,040	955.4%	4.0%	0.4138
	2040	57,069	586,203	1027.2%	18	22,705	233,219	1027.2%	4.0%	0.3978
	2041	46,528	509,109	1094.2%	15	17,799	194,757	1094.2%	4.0%	0.3825
	2042	37,704	436,076	1156.6%	12	13,869	160,403	1156.6%	4.0%	0.3678
	2043	30,368	368,193	1212.4%	10	10,741	130,224	1212.4%	4.0%	0.3537
	2044	24,310	304,866	1254.1%	8	8,267	103,679	1254.1%	4.0%	0.3401
	2045	19,345	249,416	1289.3%	6	6,326	81,560	1289.3%	4.0%	0.3270
2046	15,303	200,551	1310.6%	5	4,812	63,058	1310.6%	4.0%	0.3144	
2047	12,036	160,494	1333.4%	4	3,639	48,522	1333.4%	4.0%	0.3023	
2048	9,415	127,414	1353.4%	3	2,737	37,040	1353.4%	4.0%	0.2907	
2049	7,325	100,671	1374.3%	2	2,048	28,140	1374.3%	4.0%	0.2795	
2050	5,672	79,598	1403.4%	2	1,524	21,394	1403.4%	4.0%	0.2688	
2051	4,371	62,476	1429.2%	1	1,130	16,146	1429.2%	4.0%	0.2584	
2052	3,356	48,922	1457.9%	1	834	12,157	1457.9%	4.0%	0.2485	
2053	2,567	37,970	1479.1%	1	613	9,072	1479.1%	4.0%	0.2389	
2054	1,958	29,402	1501.6%	1	450	6,755	1501.6%	4.0%	0.2297	
2055	1,490	22,721	1525.1%	1	329	5,019	1525.1%	4.0%	0.2209	
2056	1,131	17,646	1560.6%	0	240	3,748	1560.6%	4.0%	0.2124	
Past		22,170,781	19,703,663	88.9%	11,445	34,881,041	26,022,367	74.6%		
Future		13,119,834	36,502,520	278.2%	3,446	10,160,322	24,646,297	242.6%		
Lifetime		35,290,614	56,206,183	159.3%	14,891	45,041,363	50,668,664	112.5%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors		
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1996	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0%	0.0000
	1997	749,278	0	0.0%	0.0%	1,750,834	0	0.0%	0.0%	4.4%	2.3367	
	1998	1,224,472	0	0.0%	0.0%	2,738,006	0	0.0%	0.0%	4.4%	2.2361	
	1999	1,197,510	0	0.0%	0.0%	2,562,408	0	0.0%	0.0%	4.4%	2.1398	
	2000	1,171,859	44,790	3.8%	1.0%	2,399,541	91,714	3.8%	1.0%	4.4%	2.0476	
	2001	1,148,627	155,670	13.6%	3.7%	2,250,689	305,029	13.6%	3.4%	4.4%	1.9595	
	2002	1,136,377	207,314	18.2%	6.2%	2,130,800	388,731	18.2%	5.7%	4.4%	1.8751	
	2003	1,105,164	312,568	28.3%	9.3%	1,983,036	560,853	28.3%	8.5%	4.4%	1.7943	
	2004	1,096,493	157,024	14.3%	9.9%	1,882,755	269,621	14.3%	9.1%	4.4%	1.7171	
	2005	1,185,953	181,998	15.3%	10.6%	1,948,673	299,046	15.3%	9.7%	4.4%	1.6431	
	2006	1,200,652	148,474	12.4%	10.8%	1,887,870	233,456	12.4%	10.0%	4.4%	1.5724	
	2007	1,201,198	229,589	19.1%	11.6%	1,807,397	345,454	19.1%	10.7%	4.4%	1.5047	
	2008	1,158,572	751,064	64.8%	16.1%	1,668,191	1,081,433	64.8%	14.3%	4.4%	1.4399	
	2009	1,133,469	1,460,670	128.9%	24.8%	1,561,766	2,012,605	128.9%	21.0%	4.4%	1.3779	
	2010	1,096,227	1,593,660	145.4%	33.2%	1,445,408	2,101,289	145.4%	27.4%	4.3%	1.3185	
	2011	1,107,866	1,466,306	132.4%	39.7%	1,397,851	1,850,113	132.4%	32.4%	4.3%	1.2618	
	2012	1,112,719	1,428,273	128.4%	45.1%	1,343,516	1,724,521	128.4%	36.6%	4.3%	1.2074	
2013	1,092,000	1,683,302	154.1%	51.4%	1,261,722	1,944,927	154.1%	41.3%	4.2%	1.1554		
2014	1,089,023	1,798,807	165.2%	57.5%	1,204,099	1,988,883	165.2%	45.7%	4.1%	1.1057		
2015	1,127,366	2,262,262	200.7%	65.1%	1,195,680	2,399,347	200.7%	51.1%	4.0%	1.0606		
2016	1,153,834	2,123,167	184.0%	71.2%	1,176,685	2,165,214	184.0%	55.5%	4.0%	1.0198		
Projected Future Experience	2017	1,160,425	2,751,401	237.1%	79.3%	1,137,890	2,697,971	237.1%	61.1%	4.0%	0.9806	
	2018	1,112,007	2,752,018	247.5%	86.9%	1,048,473	2,594,785	247.5%	66.3%	4.0%	0.9429	
	2019	1,007,349	2,650,435	263.1%	93.8%	913,265	2,402,889	263.1%	71.0%	4.0%	0.9066	
	2020	906,368	2,212,551	244.1%	98.9%	790,110	1,928,753	244.1%	74.4%	4.0%	0.8717	
	2021	810,716	2,159,178	266.3%	103.8%	679,546	1,809,833	266.3%	77.7%	4.0%	0.8382	
	2022	721,332	2,071,848	287.2%	108.5%	581,369	1,669,839	287.2%	80.7%	4.0%	0.8060	
	2023	638,844	2,023,623	316.8%	113.1%	495,083	1,568,241	316.8%	83.5%	4.0%	0.7750	
	2024	563,366	1,964,929	348.8%	117.6%	419,798	1,464,188	348.8%	86.2%	4.0%	0.7452	
	2025	494,747	1,899,377	383.9%	122.0%	354,487	1,360,905	383.9%	88.7%	4.0%	0.7165	
	2026	432,729	1,835,523	424.2%	126.3%	298,126	1,264,571	424.2%	91.0%	4.0%	0.6889	
	2027	376,972	1,776,058	471.1%	130.6%	249,724	1,176,541	471.1%	93.3%	4.0%	0.6624	
	2028	327,103	1,716,544	524.8%	134.7%	208,353	1,093,381	524.8%	95.4%	4.0%	0.6370	
	2029	282,711	1,654,834	585.3%	138.8%	173,152	1,013,533	585.3%	97.3%	4.0%	0.6125	
	2030	243,365	1,589,329	653.1%	142.8%	143,321	935,974	653.1%	99.2%	4.0%	0.5889	
	2031	208,630	1,519,862	728.5%	146.6%	118,139	860,639	728.5%	100.9%	4.0%	0.5663	
	2032	178,089	1,446,447	812.2%	150.3%	96,966	787,564	812.2%	102.5%	4.0%	0.5445	
	2033	151,343	1,370,025	905.2%	153.9%	79,234	717,263	905.2%	104.0%	4.0%	0.5235	
	2034	128,015	1,292,563	1009.7%	157.3%	64,443	650,681	1009.7%	105.3%	4.0%	0.5034	
	2035	107,752	1,215,173	1127.7%	160.5%	52,157	588,195	1127.7%	106.5%	4.0%	0.4840	
	2036	90,228	1,138,323	1261.6%	163.6%	41,994	529,804	1261.6%	107.7%	4.0%	0.4654	
	2037	75,146	1,060,436	1411.2%	166.4%	33,630	474,571	1411.2%	108.7%	4.0%	0.4475	
	2038	62,238	980,157	1574.9%	169.1%	26,782	421,773	1574.9%	109.6%	4.0%	0.4303	
	2039	51,249	898,312	1752.8%	171.6%	21,205	371,687	1752.8%	110.4%	4.0%	0.4138	
	2040	41,952	815,866	1944.8%	173.9%	16,691	324,590	1944.8%	111.1%	4.0%	0.3978	
	2041	34,135	733,394	2148.5%	176.0%	13,058	280,556	2148.5%	111.7%	4.0%	0.3825	
	2042	27,606	651,794	2361.1%	177.8%	10,154	239,751	2361.1%	112.2%	4.0%	0.3678	
	2043	22,190	572,324	2579.2%	179.4%	7,848	202,422	2579.2%	112.6%	4.0%	0.3537	
	2044	17,728	496,288	2799.5%	180.9%	6,029	168,779	2799.5%	113.0%	4.0%	0.3401	
	2045	14,078	425,031	3019.1%	182.1%	4,604	138,986	3019.1%	113.3%	4.0%	0.3270	
	2046	11,114	359,376	3233.5%	183.1%	3,495	112,997	3233.5%	113.6%	4.0%	0.3144	
2047	8,724	300,296	3442.2%	184.0%	2,638	90,789	3442.2%	113.8%	4.0%	0.3023		
2048	6,810	248,435	3648.3%	184.7%	1,980	72,221	3648.3%	113.9%	4.0%	0.2907		
2049	5,287	203,944	3857.4%	185.3%	1,478	57,007	3857.4%	114.1%	4.0%	0.2795		
2050	4,085	166,492	4075.8%	185.8%	1,098	44,748	4075.8%	114.2%	4.0%	0.2688		
2051	3,142	135,295	4306.0%	186.2%	812	34,965	4306.0%	114.2%	4.0%	0.2584		
2052	2,407	109,505	4548.7%	186.5%	598	27,211	4548.7%	114.3%	4.0%	0.2485		
2053	1,839	88,261	4800.6%	186.7%	439	21,089	4800.6%	114.3%	4.0%	0.2389		
2054	1,400	70,858	5059.5%	187.0%	322	16,279	5059.5%	114.4%	4.0%	0.2297		
2055	1,064	56,721	5328.9%	187.1%	235	12,530	5328.9%	114.4%	4.0%	0.2209		
2056	807	45,296	5612.9%	187.3%	171	9,622	5612.9%	114.4%	4.0%	0.2124		
	Past	22,488,661	16,004,939	71.2%		35,596,928	19,762,235	55.5%				
	Future	10,335,090	45,458,125	439.8%		8,098,893	30,238,122	373.4%				
	Lifetime	32,823,751	61,463,064	187.3%		43,695,821	50,000,357	114.4%				

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 33.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0000
	1997	749,278	0	0.0%	0.0%	1,750,834	0	0.0%	0.0%	4.4%	2.3367
	1998	1,224,472	0	0.0%	0.0%	2,738,006	0	0.0%	0.0%	4.4%	2.2361
	1999	1,197,510	0	0.0%	0.0%	2,562,408	0	0.0%	0.0%	4.4%	2.1398
	2000	1,171,859	44,790	3.8%	1.0%	2,399,541	91,714	3.8%	1.0%	4.4%	2.0476
	2001	1,148,627	155,670	13.6%	3.7%	2,250,689	305,029	13.6%	3.4%	4.4%	1.9595
	2002	1,136,377	207,314	18.2%	6.2%	2,130,800	388,731	18.2%	5.7%	4.4%	1.8751
	2003	1,105,164	312,568	28.3%	9.3%	1,983,036	560,853	28.3%	8.5%	4.4%	1.7943
	2004	1,096,493	157,024	14.3%	9.9%	1,882,755	269,621	14.3%	9.1%	4.4%	1.7171
	2005	1,185,953	181,998	15.3%	10.6%	1,948,673	299,046	15.3%	9.7%	4.4%	1.6431
	2006	1,200,652	148,474	12.4%	10.8%	1,887,870	233,456	12.4%	10.0%	4.4%	1.5724
	2007	1,201,198	229,589	19.1%	11.6%	1,807,397	345,454	19.1%	10.7%	4.4%	1.5047
	2008	1,158,572	751,064	64.8%	16.1%	1,668,191	1,081,433	64.8%	14.3%	4.4%	1.4399
	2009	1,133,469	1,460,670	128.9%	24.8%	1,561,766	2,012,605	128.9%	21.0%	4.4%	1.3779
	2010	1,096,227	1,593,660	145.4%	33.2%	1,445,408	2,101,289	145.4%	27.4%	4.3%	1.3185
	2011	1,107,866	1,466,306	132.4%	39.7%	1,397,851	1,850,113	132.4%	32.4%	4.3%	1.2618
	2012	1,112,719	1,428,273	128.4%	45.1%	1,343,516	1,724,521	128.4%	36.6%	4.3%	1.2074
2013	1,092,000	1,683,302	154.1%	51.4%	1,261,722	1,944,927	154.1%	41.3%	4.2%	1.1554	
2014	1,089,023	1,798,807	165.2%	57.5%	1,204,099	1,988,883	165.2%	45.7%	4.1%	1.1057	
2015	1,127,366	2,262,262	200.7%	65.1%	1,195,680	2,399,347	200.7%	51.1%	4.0%	1.0606	
2016	1,153,834	2,123,167	184.0%	71.2%	1,176,685	2,165,214	184.0%	55.5%	4.0%	1.0198	
Projected Future Experience	2017	1,160,499	2,751,401	237.1%	79.3%	1,137,963	2,697,971	237.1%	61.1%	4.0%	0.9806
	2018	1,355,659	2,743,630	202.4%	86.0%	1,278,205	2,586,876	202.4%	65.9%	4.0%	0.9429
	2019	1,285,169	2,620,059	203.9%	91.7%	1,165,136	2,375,350	203.9%	70.0%	4.0%	0.9066
	2020	1,156,332	2,165,883	187.3%	95.8%	1,008,013	1,888,071	187.3%	72.9%	4.0%	0.8717
	2021	1,034,297	2,101,707	203.2%	99.7%	866,952	1,761,660	203.2%	75.7%	4.0%	0.8382
	2022	920,259	2,009,854	218.4%	103.4%	741,697	1,619,874	218.4%	78.2%	4.0%	0.8060
	2023	815,020	1,960,675	240.6%	107.1%	631,614	1,519,459	240.6%	80.6%	4.0%	0.7750
	2024	718,725	1,902,701	264.7%	110.8%	535,566	1,417,818	264.7%	82.9%	4.0%	0.7452
	2025	631,182	1,838,735	291.3%	114.4%	452,242	1,317,455	291.3%	85.1%	4.0%	0.7165
	2026	552,059	1,776,605	321.8%	117.9%	380,337	1,223,980	321.8%	87.2%	4.0%	0.6889
	2027	480,926	1,718,846	357.4%	121.5%	318,587	1,138,642	357.4%	89.1%	4.0%	0.6624
	2028	417,303	1,661,116	398.1%	125.0%	265,808	1,058,075	398.1%	91.0%	4.0%	0.6370
	2029	360,670	1,601,308	444.0%	128.4%	220,899	980,750	444.0%	92.7%	4.0%	0.6125
	2030	310,473	1,537,865	495.3%	131.8%	182,841	905,666	495.3%	94.4%	4.0%	0.5889
	2031	266,159	1,470,611	552.5%	135.1%	150,715	832,749	552.5%	95.9%	4.0%	0.5663
	2032	227,196	1,399,550	616.0%	138.3%	123,704	762,030	616.0%	97.3%	4.0%	0.5445
	2033	193,076	1,325,590	686.6%	141.4%	101,083	693,999	686.6%	98.6%	4.0%	0.5235
	2034	163,314	1,250,627	765.8%	144.3%	82,213	629,571	765.8%	99.8%	4.0%	0.5034
	2035	137,464	1,175,739	855.3%	147.1%	66,539	569,107	855.3%	101.0%	4.0%	0.4840
	2036	115,107	1,101,375	956.8%	149.8%	53,574	512,608	956.8%	102.0%	4.0%	0.4654
	2037	95,867	1,026,011	1070.2%	152.3%	42,903	459,165	1070.2%	102.9%	4.0%	0.4475
	2038	79,399	948,335	1194.4%	154.7%	34,166	408,080	1194.4%	103.7%	4.0%	0.4303
	2039	65,380	869,144	1329.4%	156.9%	27,052	359,618	1329.4%	104.4%	4.0%	0.4138
	2040	53,520	789,372	1474.9%	158.9%	21,293	314,049	1474.9%	105.1%	4.0%	0.3978
	2041	43,547	709,576	1629.4%	160.7%	16,659	271,445	1629.4%	105.6%	4.0%	0.3825
	2042	35,217	630,625	1790.7%	162.4%	12,954	231,964	1790.7%	106.1%	4.0%	0.3678
	2043	28,308	553,734	1956.1%	163.8%	10,012	195,847	1956.1%	106.5%	4.0%	0.3537
	2044	22,616	480,165	2123.1%	165.1%	7,691	163,295	2123.1%	106.9%	4.0%	0.3401
	2045	17,960	411,221	2289.7%	166.2%	5,873	134,470	2289.7%	107.1%	4.0%	0.3270
2046	14,179	347,698	2452.2%	167.1%	4,458	109,325	2452.2%	107.4%	4.0%	0.3144	
2047	11,129	290,538	2610.5%	167.8%	3,365	87,839	2610.5%	107.6%	4.0%	0.3023	
2048	8,687	240,363	2766.9%	168.5%	2,525	69,874	2766.9%	107.7%	4.0%	0.2907	
2049	6,745	197,317	2925.5%	169.0%	1,885	55,155	2925.5%	107.8%	4.0%	0.2795	
2050	5,211	161,082	3091.1%	169.4%	1,401	43,294	3091.1%	107.9%	4.0%	0.2688	
2051	4,008	130,899	3265.6%	169.8%	1,036	33,829	3265.6%	108.0%	4.0%	0.2584	
2052	3,071	105,947	3449.7%	170.1%	763	26,327	3449.7%	108.0%	4.0%	0.2485	
2053	2,345	85,393	3640.8%	170.3%	560	20,404	3640.8%	108.1%	4.0%	0.2389	
2054	1,787	68,556	3837.1%	170.5%	410	15,751	3837.1%	108.1%	4.0%	0.2297	
2055	1,358	54,878	4041.4%	170.6%	300	12,123	4041.4%	108.1%	4.0%	0.2209	
2056	1,030	43,824	4256.8%	170.8%	219	9,309	4256.8%	108.2%	4.0%	0.2124	
	Past	22,488,661	16,004,939	71.2%	0.0%	35,596,928	19,762,235	55.5%			
	Future	12,802,255	44,258,555	345.7%	0.0%	9,959,214	29,512,872	296.3%			
	Lifetime	35,290,916	60,263,495	170.8%	0.0%	45,556,142	49,275,107	108.2%			

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

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1996	0		0	
1997	0		0	
1998	42,393		0	
1999	0		0	
2000	0		0	
2001	119,788		0	
2002	78,167		0	
2003	55,730		0	
2004	180,846		0	
2005	111,111		0	
2006	585,643		0	
2007	685,440		101,898	
2008	809,952		95,638	
2009	2,079,301		132,938	
2010	2,882,141		42,928	
2011	6,082,923		274,816	
2012	9,392,603		283,968	
2013	13,379,016		0	
2014	23,432,824		770,189	
2015	32,571,260		1,935,689	
2016	45,432,516	382,741,331	1,635,572	15,988,405

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

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	29,431,437	1,954,471	6.6%
2	28,126,762	3,120,123	11.1%
3	27,482,179	3,247,284	11.8%
4	27,069,397	8,633,623	31.9%
5	26,743,324	9,280,299	34.7%
6	26,438,989	7,832,415	29.6%
7	26,214,932	12,721,216	48.5%
8	27,134,758	11,650,090	42.9%
9	28,969,474	19,269,845	66.5%
10	28,617,103	21,215,521	74.1%
11	28,279,080	23,441,023	82.9%
12	27,760,286	29,034,570	104.6%
13	27,284,460	31,711,707	116.2%
14	26,659,925	38,949,815	146.1%
15	26,996,097	43,795,538	162.2%
16	27,268,630	46,011,639	168.7%
17	26,145,223	46,487,445	177.8%
18	26,819,463	46,096,886	171.9%
19	27,567,353	51,507,753	186.8%
20	28,105,742	45,907,808	163.3%
21	27,997,807	49,978,432	178.5%
22	26,130,080	50,169,851	192.0%
23	23,668,665	49,867,179	210.7%
24	21,289,647	49,124,953	230.7%
25	19,036,838	47,995,574	252.1%
26	16,930,318	46,513,142	274.7%
27	14,982,181	44,755,814	298.7%
28	13,194,383	42,863,402	324.9%
29	11,564,781	41,409,244	358.1%
30	10,089,082	39,879,282	395.3%
31	8,761,194	38,160,671	435.6%
32	7,573,587	36,327,100	479.7%
33	6,517,685	34,322,076	526.6%
34	5,584,162	32,228,468	577.1%
35	4,763,233	30,050,136	630.9%
36	4,044,979	27,901,791	689.8%
37	3,419,637	25,860,985	756.2%
38	2,877,790	23,872,148	829.5%
39	2,410,480	21,957,437	910.9%
40	2,009,323	20,013,146	996.0%
41	1,666,579	18,034,577	1082.1%
42	1,375,162	16,129,717	1172.9%
43	1,128,640	14,243,574	1262.0%
44	921,201	12,438,148	1350.2%
45	747,606	10,709,924	1432.6%
46	603,157	9,113,822	1511.0%
47	483,669	7,675,247	1586.9%
48	385,436	6,371,468	1653.1%
49	305,203	5,222,704	1711.2%
50	240,102	4,225,374	1759.8%
51	187,645	3,378,296	1800.4%
52	145,685	2,675,848	1836.7%
53	112,381	2,095,912	1865.0%
54	86,158	1,623,139	1883.9%
55	65,674	1,241,871	1890.9%
56	49,801	937,519	1882.5%
57	37,594	699,219	1859.9%
58	28,272	517,087	1828.9%
59	21,199	379,117	1788.4%
60	15,859	275,592	1737.8%
Total	790,567,489	1,373,108,060	173.7%

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	1,252,221	0	0.0%
2	1,225,674	0	0.0%
3	1,187,839	537,295	45.2%
4	1,164,042	467,917	40.2%
5	1,140,781	200,051	17.5%
6	1,123,812	172,632	15.4%
7	1,094,041	469,120	42.9%
8	1,121,097	983,427	87.7%
9	1,207,192	189,276	15.7%
10	1,199,942	1,177,065	98.1%
11	1,183,098	914,530	77.3%
12	1,136,049	1,399,458	123.2%
13	1,117,515	2,440,857	218.4%
14	1,076,710	1,626,904	151.1%
15	1,111,175	1,736,645	156.3%
16	1,115,761	1,181,886	105.9%
17	1,072,143	1,212,576	113.1%
18	1,094,449	2,690,566	245.8%
19	1,136,719	1,869,944	164.5%
20	1,152,026	1,750,811	152.0%
21	1,145,759	2,060,208	179.8%
22	1,073,208	2,057,757	191.7%
23	970,593	2,034,989	209.7%
24	871,458	1,995,762	229.0%
25	778,053	1,943,917	249.8%
26	691,195	1,881,858	272.3%
27	611,321	1,812,754	296.5%
28	538,413	1,738,570	322.9%
29	472,264	1,685,223	356.8%
30	412,572	1,629,498	395.0%
31	358,976	1,567,599	436.7%
32	311,082	1,502,436	483.0%
33	268,480	1,430,151	532.7%
34	230,749	1,354,278	586.9%
35	197,473	1,273,360	644.8%
36	168,246	1,192,225	708.6%
37	142,686	1,113,904	780.7%
38	120,428	1,036,402	860.6%
39	101,132	960,259	949.5%
40	84,481	878,612	1040.0%
41	70,186	793,773	1131.0%
42	57,979	712,134	1228.3%
43	47,617	630,684	1324.5%
44	38,872	550,349	1415.8%
45	31,540	473,334	1500.7%
46	25,434	400,198	1573.5%
47	20,382	334,631	1641.8%
48	16,234	275,088	1694.5%
49	12,853	222,524	1731.4%
50	10,116	178,211	1761.8%
51	7,916	141,295	1785.0%
52	6,160	111,818	1815.1%
53	4,769	88,619	1858.2%
54	3,674	69,538	1892.7%
55	2,818	54,204	1923.6%
56	2,153	42,123	1956.7%
57	1,639	32,556	1986.4%
58	1,244	25,223	2027.5%
59	942	19,555	2076.7%
60	710	14,875	2094.0%
Total	32,824,090	57,341,451	174.7%

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-131126145

Dear Commissioner Altman:

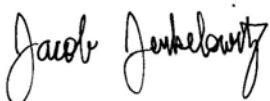
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”)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

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

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

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

Sincerely,



Jacob Jenkelowitz
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company_logo]

[company_name_short]
[company_address1]
[company_address2]
[company_city_state]

[mailing_name]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]
[mailing_address6]
[mailing_address7]

Long Term Care Insurance

[Masthead subtitle]

[document_date]

[product_name_long]

from [MetLife Insurance Company USA]

[company copyright]

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

[Policy] number
[policy_number]

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

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

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

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

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

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

About the premium increase

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

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

Effect on your premium rate

<[if not phased]>

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

<[if phased]>

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

<[if SC]>

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

<[ELSE]>

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

< if phased >

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

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

What are my options?

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

< if NFO Rider on Policy >

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

< if CNF >

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

< if Optional Limited Benefit >

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Important Information Regarding This Premium Increase

1. About this premium increase

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

2. Guaranteed renewable

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

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

3. Considerations related to reducing your benefits

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

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

4. Waiver of premium benefit

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

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

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

6. Time frame to reverse your decision

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

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

7. Rate increase history

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