

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

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 11/15/2017
SERFF Tr Num: MILL-131126147
SERFF Status: Assigned
State Tr Num: MILL-131126147
State Status: Received Review in Progress
Co Tr Num: LTC3+ TQ FO

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 38.5% increase on 66 policyholders of Brighthouse Life form H-LTC3JFQ7 (Series name is LTC3+ TQ FO).

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

Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.0 Filing

Project Number: 145GEC01-60

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 38.5%

Deemer Date:

Submitted By: John Hebig

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

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

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/15/2017

State Status Changed: 11/15/2017

Created By: Tanisha Duwearatchi

Corresponding Filing Tracking Number:

State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

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

H-LTC3JFQ7, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through January 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

1.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.

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

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

4.On August 17, 2016, the company requested a rate increase of 59.3%. 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 38.5% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

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

The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
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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 Actuary
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 8500 Normandale Lake Blvd.
 Suite 1850
 Minneapolis, MN 55437

952-820-2497 [Phone]

952-897-5301 [FAX]

Filing Company Information

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

Brighthouse Life Insurance
 Company

1209 Orange Street
 Wilmington, DE 19801

(860) 768-0328 ext. [Phone]

CoCode: 87726

Group Code: 241

Group Name: Metropolitan Group

FEIN Number: 06-0566090

State of Domicile: Delaware

Company Type:

Life/Accident/Health

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.
 Per Company: Yes

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
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Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	11/15/2017	131523653

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
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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	%	38.500%	\$55,824	66	\$144,997	38.500%	38.500%

SERFF Tracking #:

MILL-131126147

State Tracking #:

MILL-131126147

Company Tracking #:

LTC3+ TQ FO

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-130642241 Percent Rate Change Request: 38.5	PA_LTC3+_FO_Q_Prem_Current_20171115.pdf, PA_LTC3+_FO_Q_Prem_38.5%_20171115.pdf,

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	167.79	155.55	141.57	18-44	11.36	11.36	10.49
45-49	192.26	180.02	164.29	45-49	13.98	13.11	12.23
50-54	216.73	204.49	190.51	50-54	15.73	14.86	13.98
55	298.87	277.90	255.18	55	20.10	19.23	18.35
56	319.85	297.12	272.66	56	21.85	20.97	20.10
57	342.57	318.10	291.88	57	23.60	21.85	20.97
58	367.04	340.82	311.11	58	25.34	23.60	21.85
59	393.25	363.54	333.83	59	26.22	25.34	23.60
60	419.47	388.01	354.80	60	27.96	26.22	24.47
61	449.18	415.97	379.27	61	30.59	28.84	26.22
62	480.64	443.94	405.49	62	32.33	30.59	27.96
63	513.85	473.65	431.70	63	34.96	32.33	29.71
64	550.55	506.86	461.42	64	37.58	34.96	31.46
65	587.26	540.07	491.13	65	39.33	36.70	33.21
66	643.19	590.75	536.57	66	43.69	40.20	36.70
67	704.36	644.93	585.51	67	48.06	44.57	40.20
68	772.52	704.36	637.94	68	52.43	48.06	42.82
69	845.93	770.78	695.62	69	56.80	52.43	47.19
70	924.58	840.69	756.79	70	62.05	56.80	50.69
71	1,020.71	924.58	826.70	71	69.04	62.92	55.93
72	1,127.32	1,015.47	903.61	72	76.03	69.04	61.17
73	1,244.43	1,115.09	985.75	73	83.89	76.03	66.42
74	1,372.01	1,225.20	1,076.64	74	92.63	83.02	72.53

Fractional Premiums (expressed as a percent of annual premium)

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

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**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,513.59	1,344.05	1,174.51	75	102.25	90.89	78.65
76	1,704.09	1,513.59	1,323.08	76	115.35	102.25	89.14
77	1,919.07	1,704.09	1,487.37	77	129.34	115.35	99.62
78	2,160.27	1,917.33	1,674.38	78	145.94	129.34	112.73
79	2,431.18	2,158.52	1,884.12	79	163.42	145.07	126.71
80		2,427.68	2,118.32	80	183.52	162.54	141.57
81		2,731.80	2,383.98	81	207.11	183.52	159.92
82		3,074.36	2,681.11	82	232.46	206.24	180.02
83		3,460.62	3,016.68	83	261.29	231.58	201.87
84		3,894.08	3,394.21	84	293.63	260.42	227.21
				85	329.46	292.75	255.18
				86	371.41	329.46	287.51
				87	417.72	370.53	323.34
				88	469.28	416.85	363.54
				89	527.83	469.28	408.98
				90	594.25	527.83	460.54
				91	668.53	594.25	517.35
				92	751.55	668.53	582.01
				93	845.93	751.55	655.42
				94	951.67	845.06	736.69
				95	1,070.52	950.80	829.33
				96	1,204.23	1,069.65	932.45
				97	1,354.54	1,203.35	1,049.55
				98	1,524.07	1,353.66	1,180.63
				99	1,713.71	1,523.20	1,327.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	190.51	180.02	167.79	18-44	13.11	13.11	12.23
45-49	223.72	211.48	195.75	45-49	15.73	14.86	13.98
50-54	262.17	244.69	227.21	50-54	17.48	16.60	15.73
55	349.56	332.08	314.60	55	24.47	22.72	20.97
56	375.77	356.55	337.32	56	26.22	24.47	22.72
57	403.74	381.02	358.30	57	27.96	26.22	24.47
58	433.45	408.98	382.77	58	29.71	27.96	26.22
59	464.91	436.95	408.98	59	31.46	29.71	27.96
60	498.12	466.66	435.20	60	33.21	31.46	29.71
61	533.08	499.87	466.66	61	35.83	34.08	32.33
62	569.78	534.82	499.87	62	38.45	36.70	34.08
63	608.23	571.53	536.57	63	41.07	39.33	36.70
64	648.43	611.73	575.02	64	44.57	41.95	39.33
65	692.12	653.67	615.22	65	47.19	44.57	41.07
66	751.55	711.35	671.15	66	51.56	48.94	45.44
67	814.47	772.52	730.58	67	55.93	52.43	48.94
68	884.38	840.69	796.99	68	60.30	56.80	53.31
69	957.79	912.35	866.90	69	64.67	62.05	58.55
70	1,038.19	991.00	943.81	70	69.91	66.42	62.92
71	1,148.30	1,099.36	1,048.67	71	77.78	74.28	70.79
72	1,270.64	1,216.46	1,164.03	72	85.64	82.15	77.78
73	1,403.48	1,347.55	1,293.36	73	94.38	90.89	86.52
74	1,552.04	1,492.61	1,434.94	74	103.99	100.50	96.13

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)

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,714.58	1,653.41	1,592.24	75	114.48	110.98	106.62
76	1,929.56	1,861.40	1,791.48	76	129.34	124.97	120.60
77	2,170.75	2,093.85	2,015.20	77	145.07	140.70	135.45
78	2,441.66	2,356.02	2,266.88	78	163.42	158.17	152.06
79	2,747.53	2,649.65	2,550.02	79	183.52	177.40	171.28
				80	206.24	199.25	192.26
				81	232.46	224.59	216.73
				82	261.29	252.56	243.82
				83	293.63	284.02	274.40
				84	330.33	319.85	308.48
				85	371.41	359.17	346.06
				86	418.60	404.61	389.76
				87	470.16	455.30	438.70
				88	529.58	512.10	492.88
				89	595.12	575.90	554.92
				90	669.40	647.56	623.96
				91	753.30	728.83	701.74
				92	847.68	819.71	790.00
				93	953.42	921.96	888.75
				94	1,072.27	1,037.31	999.74
				95	1,206.85	1,166.65	1,123.83
				96	1,357.16	1,312.59	1,264.53
				97	1,526.69	1,476.88	1,422.70
				98	1,718.08	1,661.27	1,600.10
				99	1,932.18	1,868.39	1,800.22

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)

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	221.97	213.23	202.74	18-44	14.86	14.86	13.98
45-49	263.92	248.19	232.46	45-49	18.35	17.48	16.60
50-54	311.11	288.39	265.66	50-54	20.97	20.10	18.35
55	424.71	395.00	365.29	55	29.71	27.96	25.34
56	457.92	424.71	391.50	56	32.33	30.59	27.09
57	491.13	456.17	419.47	57	34.96	32.33	28.84
58	527.83	489.38	449.18	58	36.70	34.08	31.46
59	568.03	524.34	480.64	59	39.33	36.70	33.21
60	609.98	562.79	513.85	60	41.95	38.45	34.96
61	657.17	604.74	550.55	61	45.44	41.95	37.58
62	706.11	648.43	589.01	62	48.94	44.57	40.20
63	760.29	695.62	629.20	63	52.43	48.06	42.82
64	816.22	746.31	672.90	64	55.93	50.69	46.32
65	877.39	798.74	718.34	65	59.42	54.18	48.94
66	957.79	870.40	783.01	66	65.54	59.42	53.31
67	1,045.18	949.05	851.17	67	70.79	64.67	57.68
68	1,141.31	1,034.69	926.33	68	76.90	69.91	62.92
69	1,244.43	1,127.32	1,006.73	69	83.89	76.03	68.16
70	1,358.03	1,226.95	1,094.12	70	90.89	82.15	73.41
71	1,492.61	1,352.79	1,211.22	71	100.50	90.89	81.27
72	1,639.43	1,490.86	1,338.81	72	110.11	100.50	90.01
73	1,801.97	1,642.92	1,480.38	73	121.47	110.11	99.62
74	1,980.25	1,808.96	1,635.93	74	132.83	121.47	110.11

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)

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,174.25	1,992.48	1,808.96	75	145.94	133.71	121.47
76	2,448.65	2,242.41	2,036.17	76	164.29	151.18	137.20
77	2,754.52	2,523.81	2,291.35	77	185.27	169.54	153.81
78	3,100.58	2,840.16	2,579.74	78	207.99	190.51	173.03
79	3,488.59	3,194.96	2,901.33	79	233.33	214.10	194.88
				80	262.17	240.32	218.47
				81	295.38	270.91	246.44
				82	332.08	304.12	277.02
				83	373.15	342.57	311.11
				84	420.34	385.39	350.43
				85	471.90	432.58	393.25
				86	531.33	486.76	443.06
				87	597.74	547.93	498.12
				88	672.03	616.10	560.17
				89	755.92	693.00	630.08
				90	851.17	780.39	708.73
				91	956.91	877.39	797.87
				92	1,076.64	986.63	897.49
				93	1,211.22	1,110.72	1,009.35
				94	1,362.40	1,248.80	1,135.19
				95	1,532.81	1,405.22	1,277.63
				96	1,724.19	1,580.88	1,436.68
				97	1,940.05	1,778.38	1,616.71
				98	2,182.12	2,000.35	1,818.58
				99	2,454.77	2,250.28	2,045.79

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)

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	263.92	253.43	241.19	18-44	18.35	17.48	16.60
45-49	314.60	300.62	284.89	45-49	22.72	20.97	20.10
50-54	374.03	354.80	333.83	50-54	26.22	24.47	22.72
55	533.08	501.62	470.16	55	36.70	34.08	31.46
56	575.02	538.32	503.36	56	40.20	36.70	34.08
57	618.72	578.52	536.57	57	42.82	40.20	36.70
58	665.91	618.72	573.27	58	46.32	42.82	39.33
59	714.85	664.16	613.47	59	48.94	46.32	41.95
60	769.03	711.35	653.67	60	52.43	48.94	44.57
61	828.45	763.78	700.86	61	56.80	52.43	48.06
62	891.37	819.71	749.80	62	61.17	56.80	51.56
63	957.79	880.89	802.24	63	65.54	60.30	55.06
64	1,031.20	945.55	859.91	64	70.79	64.67	58.55
65	1,108.10	1,013.72	919.34	65	75.15	69.04	62.05
66	1,193.74	1,097.61	1,003.23	66	81.27	75.15	68.16
67	1,282.88	1,188.50	1,094.12	67	87.39	81.27	73.41
68	1,380.75	1,286.37	1,191.99	68	93.51	87.39	80.40
69	1,485.62	1,392.99	1,298.61	69	100.50	94.38	87.39
70	1,597.48	1,506.59	1,415.71	70	107.49	101.37	94.38
71	1,774.01	1,667.39	1,562.52	71	119.72	112.73	104.87
72	1,969.76	1,845.67	1,721.57	72	132.83	124.09	115.35
73	2,186.48	2,043.17	1,898.10	73	146.81	137.20	127.59
74	2,427.68	2,261.64	2,093.85	74	162.54	152.06	140.70

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**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,693.34	2,501.09	2,307.08	75	180.02	167.79	154.68
76	3,030.67	2,815.69	2,597.22	76	202.74	188.76	174.78
77	3,409.94	3,168.74	2,924.05	77	228.09	212.36	195.75
78	3,838.15	3,565.49	3,289.34	78	256.93	238.57	220.22
79	4,317.04	4,011.18	3,703.57	79	288.39	268.29	247.31
				80	324.21	301.49	277.90
				81	365.29	339.95	312.85
				82	410.73	381.89	352.18
				83	462.29	429.08	395.87
				84	519.97	483.26	445.69
				85	584.64	542.69	500.74
				86	658.04	610.85	563.66
				87	740.19	686.88	634.45
				88	832.82	773.40	713.10
				89	936.82	869.53	802.24
				90	1,053.92	978.76	902.73
				91	1,185.88	1,100.23	1,015.47
				92	1,333.56	1,238.31	1,142.18
				93	1,500.48	1,392.99	1,285.50
				94	1,688.36	1,566.89	1,445.42
				95	1,898.97	1,762.65	1,626.32
				96	2,136.67	1,982.87	1,829.94
				97	2,403.21	2,231.05	2,058.02
				98	2,703.83	2,509.83	2,315.82
				99	3,041.15	2,823.55	2,605.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	312.85	291.88	269.16	18-44	20.97	20.10	19.23
45-49	367.04	344.31	319.85	45-49	25.34	24.47	22.72
50-54	428.21	403.74	377.52	50-54	29.71	27.96	26.22
55	561.04	526.08	491.13	55	38.45	36.70	34.08
56	594.25	557.54	522.59	56	41.07	39.33	36.70
57	629.20	590.75	554.05	57	43.69	41.07	38.45
58	665.91	627.46	587.26	58	45.44	43.69	40.20
59	706.11	664.16	622.21	59	48.06	46.32	42.82
60	746.31	702.61	658.92	60	50.69	48.06	44.57
61	791.75	744.56	697.37	61	54.18	51.56	48.06
62	837.19	788.25	739.31	62	56.80	54.18	50.69
63	886.13	833.70	781.26	63	60.30	57.68	53.31
64	938.56	882.63	826.70	64	63.79	60.30	56.80
65	992.74	933.32	873.89	65	67.29	63.79	59.42
66	1,078.39	1,013.72	949.05	66	73.41	69.04	64.67
67	1,169.27	1,099.36	1,029.45	67	79.52	75.15	69.91
68	1,268.90	1,193.74	1,118.59	68	85.64	81.27	76.03
69	1,377.26	1,295.11	1,212.97	69	93.51	87.39	82.15
70	1,492.61	1,405.22	1,316.09	70	100.50	94.38	88.26
71	1,639.43	1,543.30	1,445.42	71	110.98	103.99	97.00
72	1,800.22	1,693.61	1,585.25	72	121.47	114.48	106.62
73	1,976.75	1,857.90	1,739.05	73	132.83	124.97	117.10
74	2,169.01	2,039.67	1,908.59	74	145.94	137.20	128.46

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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,380.49	2,237.17	2,092.10	75	159.05	150.31	140.70
76	2,679.36	2,518.56	2,356.02	76	179.15	169.54	158.17
77	3,013.19	2,833.17	2,651.40	77	201.87	190.51	178.27
78	3,390.71	3,187.97	2,983.48	78	227.21	214.10	200.12
79	3,813.68	3,586.46	3,357.50	79	255.18	240.32	225.46
80		4,033.90	3,778.72	80		270.03	252.56
81		4,539.01	4,252.37	81		304.12	284.89
82		5,107.04	4,783.70	82		341.69	319.85
83		5,744.98	5,381.44	83		384.51	360.04
84		6,461.58	6,054.34	84		432.58	405.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	375.77	351.31	326.84	18-44	25.34	24.47	22.72
45-49	443.94	415.97	389.76	45-49	30.59	29.71	27.09
50-54	520.84	491.13	461.42	50-54	35.83	34.08	31.46
55	693.87	651.93	609.98	55	46.32	43.69	41.07
56	734.07	690.38	646.68	56	49.81	47.19	43.69
57	776.02	730.58	685.13	57	52.43	49.81	46.32
58	819.71	774.27	725.33	58	55.93	52.43	48.94
59	866.90	817.97	769.03	59	58.55	55.93	51.56
60	915.84	865.16	812.72	60	62.05	58.55	54.18
61	970.02	915.84	859.91	61	66.42	62.05	57.68
62	1,027.70	970.02	910.60	62	69.91	66.42	61.17
63	1,087.13	1,025.95	961.28	63	74.28	69.91	64.67
64	1,151.79	1,085.38	1,017.21	64	77.78	74.28	69.04
65	1,218.21	1,146.55	1,074.89	65	82.15	77.78	72.53
66	1,324.82	1,246.17	1,169.27	66	90.01	84.77	79.52
67	1,438.43	1,354.54	1,270.64	67	97.00	91.76	85.64
68	1,562.52	1,471.64	1,380.75	68	105.74	99.62	93.51
69	1,698.85	1,599.23	1,501.35	69	114.48	108.36	101.37
70	1,843.92	1,737.30	1,630.69	70	124.09	117.10	109.24
71	2,029.18	1,912.08	1,793.23	71	136.33	129.34	120.60
72	2,231.93	2,102.59	1,971.51	72	150.31	141.57	132.83
73	2,455.64	2,312.33	2,167.26	73	165.17	155.55	145.94
74	2,702.08	2,541.29	2,380.49	74	180.90	170.41	159.92
75	2,971.24	2,794.72	2,616.44	75	198.37	187.01	175.65
76	3,343.52	3,146.02	2,945.03	76	223.72	210.61	197.50
77	3,761.24	3,539.27	3,315.56	77	251.68	236.83	222.84
78	4,231.40	3,981.46	3,731.53	78	283.14	266.54	249.93
79	4,759.23	4,479.58	4,198.19	79	318.10	299.75	281.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	484.14	456.17	426.46	18-44	32.33	30.59	28.84
45-49	575.02	541.81	506.86	45-49	39.33	36.70	34.96
50-54	681.64	641.44	601.24	50-54	46.32	43.69	41.07
55	908.85	851.17	793.50	55	61.17	57.68	54.18
56	963.03	901.86	840.69	56	65.54	61.17	57.68
57	1,018.96	954.29	889.62	57	69.04	64.67	60.30
58	1,078.39	1,010.22	942.06	58	73.41	68.16	63.79
59	1,141.31	1,069.65	996.24	59	76.90	72.53	67.29
60	1,207.72	1,130.82	1,053.92	60	81.27	76.03	70.79
61	1,281.13	1,197.24	1,115.09	61	86.52	80.40	75.15
62	1,356.28	1,267.15	1,178.01	62	91.76	85.64	79.52
63	1,436.68	1,340.55	1,246.17	63	96.13	90.01	83.89
64	1,522.32	1,419.21	1,316.09	64	102.25	95.25	89.14
65	1,611.46	1,501.35	1,391.24	65	107.49	100.50	93.51
66	1,754.78	1,637.68	1,520.58	66	117.10	110.11	102.25
67	1,908.59	1,784.49	1,658.65	67	127.59	119.72	111.86
68	2,076.37	1,943.54	1,812.46	68	138.95	130.21	121.47
69	2,258.14	2,118.32	1,978.50	69	151.18	142.44	132.83
70	2,455.64	2,307.08	2,158.52	70	164.29	154.68	144.19
71	2,691.60	2,525.56	2,357.77	71	180.02	169.54	158.17
72	2,950.27	2,763.26	2,576.24	72	197.50	185.27	172.16
73	3,231.66	3,023.68	2,813.94	73	215.85	202.74	187.89
74	3,541.02	3,306.82	3,072.61	74	236.83	221.10	205.37
75	3,880.09	3,617.92	3,355.76	75	258.67	241.19	223.72
76	4,303.06	4,028.65	3,754.25	76	287.51	269.16	250.81
77	4,771.47	4,484.83	4,198.19	77	318.10	299.75	280.52
78	5,288.81	4,993.43	4,696.31	78	353.05	332.95	313.73
79	5,865.58	5,557.97	5,252.11	79	391.50	370.53	350.43

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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	639.69	606.48	573.27	18-44	42.82	41.07	39.33
45-49	767.28	730.58	692.12	45-49	51.56	49.81	47.19
50-54	919.34	877.39	835.44	50-54	62.05	59.42	55.93
55	1,211.22	1,150.05	1,087.13	55	82.15	77.78	73.41
56	1,282.88	1,216.46	1,148.30	56	87.39	82.15	77.78
57	1,358.03	1,286.37	1,212.97	57	91.76	86.52	82.15
58	1,438.43	1,361.53	1,281.13	58	97.00	91.76	86.52
59	1,522.32	1,438.43	1,352.79	59	102.25	97.00	90.89
60	1,611.46	1,520.58	1,427.94	60	107.49	101.37	95.25
61	1,704.09	1,606.22	1,506.59	61	114.48	107.49	101.37
62	1,800.22	1,695.36	1,588.74	62	120.60	113.61	106.62
63	1,903.34	1,789.74	1,676.13	63	127.59	119.72	112.73
64	2,011.71	1,889.36	1,767.02	64	135.45	126.71	118.85
65	2,125.31	1,994.23	1,863.14	65	142.44	133.71	124.97
66	2,284.36	2,155.02	2,027.44	66	152.93	145.07	136.33
67	2,453.90	2,328.06	2,203.96	67	164.29	156.43	147.69
68	2,635.67	2,516.82	2,396.22	68	176.53	168.66	160.80
69	2,831.42	2,717.81	2,604.21	69	189.64	181.77	173.91
70	3,041.15	2,936.29	2,831.42	70	202.74	195.75	188.76
71	3,336.53	3,214.18	3,093.59	71	222.84	214.98	206.24
72	3,658.12	3,518.30	3,380.22	72	244.69	235.08	225.46
73	4,011.18	3,852.13	3,691.33	73	267.41	256.93	246.44
74	4,399.19	4,215.67	4,032.15	74	293.63	281.39	269.16
75	4,823.90	4,614.16	4,404.43	75	321.59	307.61	293.63
76	5,363.97	5,117.53	4,869.34	76	358.30	341.69	325.09
77	5,965.21	5,673.32	5,381.44	77	398.50	379.27	359.17
78	6,631.11	6,290.29	5,945.98	78	443.06	420.34	397.62
79	7,373.92	6,973.68	6,571.69	79	492.00	465.79	438.70

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
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ7, 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	232.39	215.44	196.08	18-44	15.73	15.73	14.52
45-49	266.28	249.33	227.54	45-49	19.37	18.16	16.94
50-54	300.17	283.22	263.86	50-54	21.79	20.58	19.37
55	413.94	384.89	353.42	55	27.84	26.63	25.42
56	442.99	411.52	377.63	56	30.26	29.05	27.84
57	474.45	440.57	404.25	57	32.68	30.26	29.05
58	508.34	472.03	430.88	58	35.10	32.68	30.26
59	544.65	503.50	462.35	59	36.31	35.10	32.68
60	580.97	537.39	491.40	60	38.73	36.31	33.89
61	622.12	576.12	525.29	61	42.36	39.94	36.31
62	665.69	614.85	561.60	62	44.78	42.36	38.73
63	711.68	656.01	597.91	63	48.41	44.78	41.15
64	762.52	702.00	639.06	64	52.04	48.41	43.57
65	813.35	747.99	680.21	65	54.47	50.83	45.99
66	890.81	818.19	743.15	66	60.52	55.68	50.83
67	975.54	893.23	810.93	67	66.57	61.73	55.68
68	1,069.94	975.54	883.55	68	72.62	66.57	59.31
69	1,171.61	1,067.52	963.43	69	78.67	72.62	65.36
70	1,280.54	1,164.35	1,048.16	70	85.93	78.67	70.20
71	1,413.68	1,280.54	1,144.99	71	95.62	87.14	77.46
72	1,561.34	1,406.42	1,251.50	72	105.30	95.62	84.72
73	1,723.53	1,544.40	1,365.27	73	116.19	105.30	91.99
74	1,900.24	1,696.90	1,491.14	74	128.30	114.98	100.46

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.32	1,861.51	1,626.70	75	141.61	125.88	108.93
76	2,360.17	2,096.32	1,832.46	76	159.77	141.61	123.46
77	2,657.92	2,360.17	2,060.01	77	179.13	159.77	137.98
78	2,991.97	2,655.50	2,319.02	78	202.13	179.13	156.13
79	3,367.18	2,989.55	2,609.50	79	226.33	200.92	175.50
80		3,362.34	2,933.87	80	254.17	225.12	196.08
81		3,783.54	3,301.82	81	286.85	254.17	221.49
82		4,257.99	3,713.34	82	321.95	285.64	249.33
83		4,792.96	4,178.11	83	361.89	320.74	279.59
84		5,393.29	4,700.98	84	406.68	360.68	314.69
				85	456.30	405.47	353.42
				86	514.40	456.30	398.20
				87	578.54	513.19	447.83
				88	649.95	577.33	503.50
				89	731.05	649.95	566.44
				90	823.03	731.05	637.85
				91	925.91	823.03	716.52
				92	1,040.90	925.91	806.09
				93	1,171.61	1,040.90	907.76
				94	1,318.06	1,170.40	1,020.32
				95	1,482.67	1,316.85	1,148.62
				96	1,667.85	1,481.46	1,291.44
				97	1,876.03	1,666.64	1,453.62
				98	2,110.84	1,874.82	1,635.18
				99	2,373.49	2,109.63	1,838.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	263.86	249.33	232.39	18-44	18.16	18.16	16.94
45-49	309.85	292.90	271.12	45-49	21.79	20.58	19.37
50-54	363.10	338.90	314.69	50-54	24.21	23.00	21.79
55	484.14	459.93	435.72	55	33.89	31.47	29.05
56	520.45	493.82	467.19	56	36.31	33.89	31.47
57	559.18	527.71	496.24	57	38.73	36.31	33.89
58	600.33	566.44	530.13	58	41.15	38.73	36.31
59	643.90	605.17	566.44	59	43.57	41.15	38.73
60	689.90	646.32	602.75	60	45.99	43.57	41.15
61	738.31	692.32	646.32	61	49.62	47.20	44.78
62	789.14	740.73	692.32	62	53.26	50.83	47.20
63	842.40	791.57	743.15	63	56.89	54.47	50.83
64	898.08	847.24	796.41	64	61.73	58.10	54.47
65	958.59	905.34	852.08	65	65.36	61.73	56.89
66	1,040.90	985.22	929.54	66	71.41	67.78	62.94
67	1,128.04	1,069.94	1,011.85	67	77.46	72.62	67.78
68	1,224.87	1,164.35	1,103.83	68	83.51	78.67	73.83
69	1,326.54	1,263.60	1,200.66	69	89.57	85.93	81.09
70	1,437.89	1,372.53	1,307.17	70	96.83	91.99	87.14
71	1,590.39	1,522.61	1,452.41	71	107.72	102.88	98.04
72	1,759.84	1,684.80	1,612.18	72	118.61	113.77	107.72
73	1,943.81	1,866.35	1,791.31	73	130.72	125.88	119.82
74	2,149.57	2,067.27	1,987.39	74	144.03	139.19	133.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,374.70	2,289.97	2,205.25	75	158.56	153.71	147.66
76	2,672.44	2,578.03	2,481.21	76	179.13	173.08	167.03
77	3,006.50	2,899.98	2,791.05	77	200.92	194.87	187.60
78	3,381.70	3,263.09	3,139.63	78	226.33	219.07	210.60
79	3,805.32	3,669.76	3,531.78	79	254.17	245.70	237.23
				80	285.64	275.96	266.28
				81	321.95	311.06	300.17
				82	361.89	349.79	337.69
				83	406.68	393.36	380.05
				84	457.51	442.99	427.25
				85	514.40	497.45	479.30
				86	579.75	560.39	539.81
				87	651.17	630.59	607.59
				88	733.47	709.26	682.63
				89	824.24	797.62	768.57
				90	927.12	896.87	864.19
				91	1,043.32	1,009.43	971.91
				92	1,174.03	1,135.30	1,094.15
				93	1,320.49	1,276.91	1,230.92
				94	1,485.09	1,436.68	1,384.63
				95	1,671.49	1,615.81	1,556.50
				96	1,879.66	1,817.94	1,751.37
				97	2,114.47	2,045.48	1,970.44
				98	2,379.54	2,300.86	2,216.14
				99	2,676.07	2,587.72	2,493.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	307.43	295.32	280.80	18-44	20.58	20.58	19.37
45-49	365.52	343.74	321.95	45-49	25.42	24.21	23.00
50-54	430.88	399.41	367.94	50-54	29.05	27.84	25.42
55	588.23	547.08	505.92	55	41.15	38.73	35.10
56	634.22	588.23	542.23	56	44.78	42.36	37.52
57	680.21	631.80	580.97	57	48.41	44.78	39.94
58	731.05	677.79	622.12	58	50.83	47.20	43.57
59	786.72	726.21	665.69	59	54.47	50.83	45.99
60	844.82	779.46	711.68	60	58.10	53.26	48.41
61	910.18	837.56	762.52	61	62.94	58.10	52.04
62	977.96	898.08	815.77	62	67.78	61.73	55.68
63	1,053.00	963.43	871.45	63	72.62	66.57	59.31
64	1,130.46	1,033.63	931.97	64	77.46	70.20	64.15
65	1,215.19	1,106.25	994.90	65	82.30	75.04	67.78
66	1,326.54	1,205.50	1,084.47	66	90.78	82.30	73.83
67	1,447.57	1,314.43	1,178.88	67	98.04	89.57	79.88
68	1,580.71	1,433.05	1,282.96	68	106.51	96.83	87.14
69	1,723.53	1,561.34	1,394.32	69	116.19	105.30	94.41
70	1,880.87	1,699.32	1,515.35	70	125.88	113.77	101.67
71	2,067.27	1,873.61	1,677.54	71	139.19	125.88	112.56
72	2,270.61	2,064.85	1,854.25	72	152.50	139.19	124.67
73	2,495.73	2,275.45	2,050.32	73	168.24	152.50	137.98
74	2,742.64	2,505.41	2,265.76	74	183.97	168.24	152.50

Fractional Premiums (expressed as a percent of annual premium)

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

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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.34	2,759.58	2,505.41	75	202.13	185.18	168.24
76	3,391.38	3,105.74	2,820.10	76	227.54	209.39	190.02
77	3,815.01	3,495.47	3,173.52	77	256.59	234.81	213.02
78	4,294.30	3,933.62	3,572.94	78	288.06	263.86	239.65
79	4,831.69	4,425.02	4,018.34	79	323.16	296.53	269.91
				80	363.10	332.84	302.59
				81	409.10	375.21	341.32
				82	459.93	421.20	383.68
				83	516.82	474.45	430.88
				84	582.18	533.76	485.35
				85	653.59	599.12	544.65
				86	735.89	674.16	613.64
				87	827.88	758.89	689.90
				88	930.75	853.29	775.83
				89	1,046.95	959.80	872.66
				90	1,178.88	1,080.84	981.59
				91	1,325.33	1,215.19	1,105.04
				92	1,491.14	1,366.48	1,243.02
				93	1,677.54	1,538.35	1,397.95
				94	1,886.93	1,729.58	1,572.24
				95	2,122.94	1,946.23	1,769.52
				96	2,388.01	2,189.51	1,989.81
				97	2,686.96	2,463.05	2,239.14
				98	3,022.23	2,770.48	2,518.73
				99	3,399.86	3,116.64	2,833.42

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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	365.52	351.00	334.06	18-44	25.42	24.21	23.00
45-49	435.72	416.36	394.57	45-49	31.47	29.05	27.84
50-54	518.03	491.40	462.35	50-54	36.31	33.89	31.47
55	738.31	694.74	651.17	55	50.83	47.20	43.57
56	796.41	745.57	697.16	56	55.68	50.83	47.20
57	856.92	801.25	743.15	57	59.31	55.68	50.83
58	922.28	856.92	793.99	58	64.15	59.31	54.47
59	990.06	919.86	849.66	59	67.78	64.15	58.10
60	1,065.10	985.22	905.34	60	72.62	67.78	61.73
61	1,147.41	1,057.84	970.70	61	78.67	72.62	66.57
62	1,234.55	1,135.30	1,038.48	62	84.72	78.67	71.41
63	1,326.54	1,220.03	1,111.10	63	90.78	83.51	76.25
64	1,428.21	1,309.59	1,190.98	64	98.04	89.57	81.09
65	1,534.72	1,404.00	1,273.28	65	104.09	95.62	85.93
66	1,653.33	1,520.19	1,389.48	66	112.56	104.09	94.41
67	1,776.79	1,646.07	1,515.35	67	121.03	112.56	101.67
68	1,912.34	1,781.63	1,650.91	68	129.51	121.03	111.35
69	2,057.59	1,929.29	1,798.57	69	139.19	130.72	121.03
70	2,212.51	2,086.63	1,960.76	70	148.87	140.40	130.72
71	2,457.00	2,309.34	2,164.10	71	165.82	156.13	145.24
72	2,728.12	2,556.25	2,384.38	72	183.97	171.87	159.77
73	3,028.28	2,829.78	2,628.87	73	203.34	190.02	176.71
74	3,362.34	3,132.37	2,899.98	74	225.12	210.60	194.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,730.28	3,464.01	3,195.31	75	249.33	232.39	214.23
76	4,197.47	3,899.73	3,597.14	76	280.80	261.43	242.07
77	4,722.76	4,388.71	4,049.81	77	315.90	294.11	271.12
78	5,315.83	4,938.20	4,555.74	78	355.84	330.42	305.01
79	5,979.10	5,555.48	5,129.44	79	399.41	371.58	342.53
				80	449.04	417.57	384.89
				81	505.92	470.82	433.30
				82	568.86	528.92	487.77
				83	640.27	594.28	548.29
				84	720.15	669.32	617.28
				85	809.72	751.62	693.53
				86	911.39	846.03	780.67
				87	1,025.16	951.33	878.71
				88	1,153.46	1,071.15	987.64
				89	1,297.49	1,204.29	1,111.10
				90	1,459.68	1,355.59	1,250.29
				91	1,642.44	1,523.82	1,406.42
				92	1,846.99	1,715.06	1,581.92
				93	2,078.16	1,929.29	1,780.42
				94	2,338.39	2,170.15	2,001.91
				95	2,630.08	2,441.26	2,252.45
				96	2,959.29	2,746.27	2,534.46
				97	3,328.45	3,090.01	2,850.36
				98	3,744.81	3,476.11	3,207.41
				99	4,212.00	3,910.62	3,608.04

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	433.30	404.25	372.79	18-44	29.05	27.84	26.63
45-49	508.34	476.88	442.99	45-49	35.10	33.89	31.47
50-54	593.07	559.18	522.87	50-54	41.15	38.73	36.31
55	777.04	728.63	680.21	55	53.26	50.83	47.20
56	823.03	772.20	723.79	56	56.89	54.47	50.83
57	871.45	818.19	767.36	57	60.52	56.89	53.26
58	922.28	869.03	813.35	58	62.94	60.52	55.68
59	977.96	919.86	861.77	59	66.57	64.15	59.31
60	1,033.63	973.12	912.60	60	70.20	66.57	61.73
61	1,096.57	1,031.21	965.85	61	75.04	71.41	66.57
62	1,159.51	1,091.73	1,023.95	62	78.67	75.04	70.20
63	1,227.29	1,154.67	1,082.05	63	83.51	79.88	73.83
64	1,299.91	1,222.45	1,144.99	64	88.36	83.51	78.67
65	1,374.95	1,292.65	1,210.34	65	93.20	88.36	82.30
66	1,493.56	1,404.00	1,314.43	66	101.67	95.62	89.57
67	1,619.44	1,522.61	1,425.79	67	110.14	104.09	96.83
68	1,757.42	1,653.33	1,549.24	68	118.61	112.56	105.30
69	1,907.50	1,793.73	1,679.96	69	129.51	121.03	113.77
70	2,067.27	1,946.23	1,822.78	70	139.19	130.72	122.24
71	2,270.61	2,137.47	2,001.91	71	153.71	144.03	134.35
72	2,493.31	2,345.65	2,195.56	72	168.24	158.56	147.66
73	2,737.80	2,573.19	2,408.59	73	183.97	173.08	162.19
74	3,004.07	2,824.94	2,643.39	74	202.13	190.02	177.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,296.98	3,098.48	2,897.56	75	220.28	208.18	194.87
76	3,710.92	3,488.21	3,263.09	76	248.12	234.81	219.07
77	4,173.27	3,923.94	3,672.18	77	279.59	263.86	246.91
78	4,696.14	4,415.34	4,132.12	78	314.69	296.53	277.17
79	5,281.94	4,967.25	4,650.14	79	353.42	332.84	312.27
80		5,586.95	5,233.53	80		374.00	349.79
81		6,286.53	5,889.54	81		421.20	394.57
82		7,073.25	6,625.42	82		473.24	442.99
83		7,956.80	7,453.30	83		532.55	498.66
84		8,949.29	8,385.27	84		599.12	561.60

Fractional Premiums (expressed as 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
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	520.45	486.56	452.67	18-44	35.10	33.89	31.47
45-49	614.85	576.12	539.81	45-49	42.36	41.15	37.52
50-54	721.37	680.21	639.06	50-54	49.62	47.20	43.57
55	961.01	902.92	844.82	55	64.15	60.52	56.89
56	1,016.69	956.17	895.65	56	68.99	65.36	60.52
57	1,074.79	1,011.85	948.91	57	72.62	68.99	64.15
58	1,135.30	1,072.37	1,004.59	58	77.46	72.62	67.78
59	1,200.66	1,132.88	1,065.10	59	81.09	77.46	71.41
60	1,268.44	1,198.24	1,125.62	60	85.93	81.09	75.04
61	1,343.48	1,268.44	1,190.98	61	91.99	85.93	79.88
62	1,423.36	1,343.48	1,261.18	62	96.83	91.99	84.72
63	1,505.67	1,420.94	1,331.38	63	102.88	96.83	89.57
64	1,595.23	1,503.25	1,408.84	64	107.72	102.88	95.62
65	1,687.22	1,587.97	1,488.72	65	113.77	107.72	100.46
66	1,834.88	1,725.95	1,619.44	66	124.67	117.40	110.14
67	1,992.23	1,876.03	1,759.84	67	134.35	127.09	118.61
68	2,164.10	2,038.22	1,912.34	68	146.45	137.98	129.51
69	2,352.91	2,214.93	2,079.37	69	158.56	150.08	140.40
70	2,553.83	2,406.16	2,258.50	70	171.87	162.19	151.29
71	2,810.42	2,648.23	2,483.63	71	188.81	179.13	167.03
72	3,091.22	2,912.09	2,730.54	72	208.18	196.08	183.97
73	3,401.07	3,202.57	3,001.65	73	228.76	215.44	202.13
74	3,742.38	3,519.68	3,296.98	74	250.54	236.02	221.49
75	4,115.17	3,870.68	3,623.77	75	274.75	259.01	243.28
76	4,630.78	4,357.24	4,078.86	76	309.85	291.69	273.54
77	5,209.32	4,901.89	4,592.05	77	348.58	328.00	308.64
78	5,860.49	5,514.33	5,168.17	78	392.15	369.16	346.16
79	6,591.53	6,204.22	5,814.49	79	440.57	415.15	389.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	670.53	631.80	590.65	18-44	44.78	42.36	39.94
45-49	796.41	750.41	702.00	45-49	54.47	50.83	48.41
50-54	944.07	888.39	832.72	50-54	64.15	60.52	56.89
55	1,258.76	1,178.88	1,098.99	55	84.72	79.88	75.04
56	1,333.80	1,249.08	1,164.35	56	90.78	84.72	79.88
57	1,411.26	1,321.70	1,232.13	57	95.62	89.57	83.51
58	1,493.56	1,399.16	1,304.75	58	101.67	94.41	88.36
59	1,580.71	1,481.46	1,379.79	59	106.51	100.46	93.20
60	1,672.70	1,566.19	1,459.68	60	112.56	105.30	98.04
61	1,774.36	1,658.17	1,544.40	61	119.82	111.35	104.09
62	1,878.45	1,755.00	1,631.54	62	127.09	118.61	110.14
63	1,989.81	1,856.67	1,725.95	63	133.14	124.67	116.19
64	2,108.42	1,965.60	1,822.78	64	141.61	131.93	123.46
65	2,231.87	2,079.37	1,926.87	65	148.87	139.19	129.51
66	2,430.37	2,268.19	2,106.00	66	162.19	152.50	141.61
67	2,643.39	2,471.52	2,297.23	67	176.71	165.82	154.92
68	2,875.78	2,691.81	2,510.25	68	192.44	180.34	168.24
69	3,127.53	2,933.87	2,740.22	69	209.39	197.29	183.97
70	3,401.07	3,195.31	2,989.55	70	227.54	214.23	199.71
71	3,727.86	3,497.89	3,265.51	71	249.33	234.81	219.07
72	4,086.12	3,827.11	3,568.09	72	273.54	256.59	238.44
73	4,475.85	4,187.79	3,897.31	73	298.96	280.80	260.22
74	4,904.31	4,579.94	4,255.57	74	328.00	306.22	284.43
75	5,373.93	5,010.83	4,647.72	75	358.26	334.06	309.85
76	5,959.74	5,579.69	5,199.64	76	398.20	372.79	347.37
77	6,608.48	6,211.49	5,814.49	77	440.57	415.15	388.52
78	7,325.00	6,915.91	6,504.39	78	488.98	461.14	434.51
79	8,123.83	7,697.79	7,274.17	79	542.23	513.19	485.35

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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	885.97	839.98	793.99	18-44	59.31	56.89	54.47
45-49	1,062.68	1,011.85	958.59	45-49	71.41	68.99	65.36
50-54	1,273.28	1,215.19	1,157.09	50-54	85.93	82.30	77.46
55	1,677.54	1,592.81	1,505.67	55	113.77	107.72	101.67
56	1,776.79	1,684.80	1,590.39	56	121.03	113.77	107.72
57	1,880.87	1,781.63	1,679.96	57	127.09	119.82	113.77
58	1,992.23	1,885.72	1,774.36	58	134.35	127.09	119.82
59	2,108.42	1,992.23	1,873.61	59	141.61	134.35	125.88
60	2,231.87	2,106.00	1,977.70	60	148.87	140.40	131.93
61	2,360.17	2,224.61	2,086.63	61	158.56	148.87	140.40
62	2,493.31	2,348.07	2,200.41	62	167.03	157.34	147.66
63	2,636.13	2,478.79	2,321.44	63	176.71	165.82	156.13
64	2,786.21	2,616.76	2,447.32	64	187.60	175.50	164.61
65	2,943.56	2,762.01	2,580.45	65	197.29	185.18	173.08
66	3,163.84	2,984.71	2,808.00	66	211.81	200.92	188.81
67	3,398.65	3,224.36	3,052.49	67	227.54	216.65	204.55
68	3,650.40	3,485.79	3,318.76	68	244.49	233.60	222.70
69	3,921.52	3,764.17	3,606.83	69	262.64	251.75	240.86
70	4,212.00	4,066.76	3,921.52	70	280.80	271.12	261.43
71	4,621.09	4,451.65	4,284.62	71	308.64	297.74	285.64
72	5,066.50	4,872.85	4,681.61	72	338.90	325.58	312.27
73	5,555.48	5,335.20	5,112.49	73	370.37	355.84	341.32
74	6,092.87	5,838.70	5,584.53	74	406.68	389.73	372.79
75	6,681.10	6,390.62	6,100.14	75	445.41	426.04	406.68
76	7,429.09	7,087.78	6,744.04	76	496.24	473.24	450.25
77	8,261.81	7,857.55	7,453.30	77	551.92	525.29	497.45
78	9,184.09	8,712.06	8,235.18	78	613.64	582.18	550.71
79	10,212.88	9,658.55	9,101.79	79	681.42	645.11	607.59

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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-LTC3JFQ7, 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-131126147

State Tracking #:

MILL-131126147

Company Tracking #:

LTC3+ TQ FO

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

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

Supporting Document Schedules

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

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

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

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

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

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

SERFF Tracking #:

MILL-131126147

State Tracking #:

MILL-131126147

Company Tracking #:

LTC3+ TQ FO

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

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

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 FO_20171115.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	MICC RIL 20160429.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-131126147

State Tracking #:

MILL-131126147

Company Tracking #:

LTC3+ TQ FO

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

Long-Term Care

Project Name/Number:

Round 4.0 Filing/145GEC01-60

Attachment PA_Supplement Exhibits_LTC3+ TQ FO_20171115.xlsb is not a PDF document and cannot be reproduced here.



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November 15, 2017

Honorable Jessica Altman
Acting Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131126147

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

H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10

Dear Commissioner Altman:

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

H-LTC3JFQ7, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through January 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

1. 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.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. On August 17, 2016, the company requested a rate increase of 59.3%. 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 38.5% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

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

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.

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 Nursing Facility Only Product

November 2017

Product or Rider

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

Form Number

**H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10**

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

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care 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 not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

November 2017

5. Actuarial Assumptions

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

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

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

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

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

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

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

Voluntary Lapse Rates

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

November 2017

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

Assumed Benefit Exhaustion Rates

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 3.9% reduction in premium and claims is expected due to the election of reduced benefits.

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

November 2017

Mortality Selection Factors

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

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

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

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

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

6. Marketing Method

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

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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, and inflation protection option.

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	50.2%
Semi-Annual	0.51*AP	16.0%
Quarterly	0.26*AP	8.0%
Monthly	0.09*AP	25.8%

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

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

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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

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

1. 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.

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2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. 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 59.3%. 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 38.5% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

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

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

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

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

Current rate tables are included with this memorandum in Exhibit VI. Rate tables reflecting the 38.5% increase are included with this memorandum in Exhibit VII. The actual rates implemented may vary slightly from those in Exhibit VII due to rounding in the implementation algorithm.

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

Before increase:	\$2,197
After increase:	\$3,043

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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	3.1%
48 - 52	3.9%
53 - 57	9.6%
58 - 62	20.8%
63 - 67	30.6%
68 - 72	23.7%
73 +	8.3%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.2%
60-day	16.0%
100-day	42.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	8.6%
3-Year	29.9%
5-Year	27.2%
Unlimited	34.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	17.5%
Compound	37.1%
CPI	45.4%

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21. Number of Policyholders

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

	Number of Insured	Annual Premium* based on 2016 In-force
Pennsylvania	66	\$144,997
Nationwide	636	\$1,550,093

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

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22. Actuarial Certification

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

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

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

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



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

Date: November 15, 2017

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

Voluntary Lapse

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

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

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

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

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

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2015

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

Exhibit I
Brighthouse Life Insurance Company
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In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 3.9% 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%

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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
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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 Nursing Facility Only Policy Form

Interest Rate

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

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

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

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

Expenses

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

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

Loss Ratio Demonstration with Interest									
	Calendar Year Values				3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1997	1,322,964	0	0.0%	5,382,326	59,903	1.1%		
	1998	4,059,363	59,903	1.5%					
	1999	4,711,291	35,128	0.7%					
	2000	4,363,497	583,018	13.4%	13,128,181	1,498,710	11.4%	10.26	2.17
	2001	4,053,394	880,563	21.7%					
	2002	3,796,281	1,110,116	29.2%					
	2003	3,547,368	1,374,395	38.7%	10,662,637	6,180,796	58.0%	5.08	1.72
	2004	3,318,988	3,696,285	111.4%					
	2005	3,072,299	3,237,712	105.4%					
	2006	2,861,779	2,709,386	94.7%	8,615,099	10,171,348	118.1%	2.04	1.27
	2007	2,681,020	4,224,249	157.6%					
	2008	2,487,930	5,226,827	210.1%					
	2009	2,287,915	3,987,783	174.3%	6,859,397	13,223,673	192.8%	1.63	1.18
	2010	2,083,552	4,009,062	192.4%					
	2011	1,829,223	2,105,287	115.1%					
	2012	1,591,083	5,092,799	320.1%	4,850,478	11,627,783	239.7%	1.24	1.08
2013	1,430,172	4,429,697	309.7%						
2014	1,261,117	3,357,162	266.2%						
2015	1,065,494	6,470,321	607.3%	3,212,713	13,490,123	419.9%	1.75	1.21	
2016	886,102	3,662,640	413.3%						
Projected Future Experience	2017	759,245	3,812,142	502.1%					
	2018	653,865	3,590,287	549.1%	1,971,256	10,737,059	544.7%	1.30	1.09
	2019	558,146	3,334,630	597.4%					
	2020	472,268	3,065,073	649.0%					
	2021	396,247	2,787,354	703.4%	1,198,368	8,362,444	697.8%	1.28	1.09
	2022	329,854	2,510,016	760.9%					
	2023	272,612	2,237,383	820.7%					
	2024	223,823	1,977,244	883.4%	679,049	5,953,699	876.8%	1.26	1.08
	2025	182,614	1,739,072	952.3%					
	2026	148,086	1,535,536	1036.9%					
	2027	119,382	1,351,958	1132.5%	363,170	4,068,895	1120.4%	1.28	1.09
	2028	95,703	1,181,401	1234.4%					
	2029	76,315	1,024,039	1341.9%					
	2030	60,554	882,143	1456.8%	184,696	2,659,246	1439.8%	1.29	1.09
	2031	47,827	753,064	1574.5%					
	2032	37,620	638,849	1698.2%					
	2033	29,483	538,556	1826.7%	90,136	1,630,980	1809.5%	1.26	1.08
	2034	23,033	453,575	1969.3%					
	2035	17,945	382,019	2128.8%					
	2036	13,951	321,955	2307.8%	42,722	975,325	2282.9%	1.26	1.08
	2037	10,826	271,350	2506.5%					
	2038	8,389	226,613	2701.3%					
	2039	6,493	188,855	2908.5%	19,903	572,087	2874.4%	1.26	1.08
	2040	5,021	156,619	3119.4%					
	2041	3,879	129,123	3329.1%					
	2042	2,993	105,845	3536.3%	9,178	321,275	3500.3%	1.22	1.07
	2043	2,307	86,307	3741.5%					
	2044	1,775	70,196	3955.0%					
	2045	1,363	56,974	4181.2%	4,181	172,959	4137.0%	1.18	1.06
	2046	1,043	45,789	4388.9%					
2047	796	36,666	4606.0%						
2048	605	29,094	4811.0%	1,858	88,631	4771.0%	1.15	1.05	
2049	457	22,871	5005.3%						
2050	343	17,901	5217.9%						
2051	256	14,061	5499.6%	788	42,814	5435.6%	1.14	1.04	
2052	189	10,853	5744.2%						
2053	138	8,214	5942.5%						
2054	100	6,068	6070.5%	309	18,690	6038.7%	1.11	1.04	
2055	71	4,408	6180.6%						
2056	50	3,105	6198.5%						
Past		52,710,832	56,252,335	106.7%					
Future		4,565,665	35,607,208	779.9%					
Lifetime		57,276,497	91,859,543	160.4%					

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 96.4%. 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. 48.1%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 30.8% = 7.9% + 4.5% + 1.2% + 17.2%).

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Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 96.4%*
Original Pricing Assumptions	51.3%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	96.4%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	104.3%	7.9%	185.8%
Mortality	100.9%	4.5%	74.0%
Lapse	97.6%	1.2%	25.6%
Interest	113.6%	17.2%	255.3%
Historical Experience & Projections with All Current Assumptions	144.5%	48.1%	438.2%

* 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 Nursing Facility Only Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

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

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

Interest Rate: 7.5%

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

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

Voluntary Lapse Rates:

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

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

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

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

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

Morbidity:

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

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

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

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

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

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

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,169	0	0.0%	966	1,322,964	0	0.0%	4.4%	2.3367
	1998	1,815,400	26,789	1.5%	1,672	4,059,363	59,903	1.5%	4.4%	2.2361
	1999	2,201,764	16,417	0.7%	1,650	4,711,291	35,128	0.7%	4.4%	2.1398
	2000	2,130,992	284,727	13.4%	1,578	4,363,497	583,018	13.4%	4.4%	2.0476
	2001	2,068,627	449,391	21.7%	1,515	4,053,394	880,563	21.7%	4.4%	1.9595
	2002	2,024,594	592,036	29.2%	1,473	3,796,281	1,110,116	29.2%	4.4%	1.8751
	2003	1,976,980	765,963	38.7%	1,436	3,547,368	1,374,395	38.7%	4.4%	1.7943
	2004	1,932,938	2,152,671	111.4%	1,385	3,318,988	3,696,285	111.4%	4.4%	1.7171
	2005	1,869,787	1,970,456	105.4%	1,320	3,072,299	3,237,712	105.4%	4.4%	1.6431
	2006	1,820,040	1,723,121	94.7%	1,281	2,861,779	2,709,386	94.7%	4.4%	1.5724
	2007	1,781,809	2,807,441	157.6%	1,235	2,681,020	4,224,249	157.6%	4.4%	1.5047
	2008	1,727,888	3,630,075	210.1%	1,168	2,487,930	5,226,827	210.1%	4.4%	1.4399
	2009	1,660,480	2,894,178	174.3%	1,120	2,287,915	3,987,783	174.3%	4.4%	1.3779
	2010	1,580,467	3,040,555	192.4%	1,057	2,083,893	4,009,062	192.4%	4.3%	1.3185
	2011	1,509,087	1,668,543	110.6%	976	1,904,092	2,105,287	110.6%	4.3%	1.2618
	2012	1,471,159	4,217,928	286.7%	916	1,776,303	5,092,799	286.7%	4.3%	1.2074
2013	1,422,450	3,833,830	269.5%	865	1,643,531	4,429,697	269.5%	4.2%	1.1554	
2014	1,332,064	3,036,320	227.9%	790	1,472,821	3,357,162	227.9%	4.1%	1.1057	
2015	1,304,279	6,100,646	467.7%	713	1,383,313	6,470,321	467.7%	4.0%	1.0606	
2016	1,261,094	3,591,514	284.8%	636	1,286,069	3,662,640	284.8%	4.0%	1.0198	
Projected Future Experience	2017	1,239,199	3,887,637	313.7%	584	1,215,134	3,812,142	313.7%	4.0%	0.9806
	2018	1,208,710	3,807,845	315.0%	532	1,139,652	3,590,287	315.0%	4.0%	0.9429
	2019	1,075,423	3,678,163	342.0%	482	974,981	3,334,630	342.0%	4.0%	0.9066
	2020	946,374	3,516,070	371.5%	433	824,985	3,065,073	371.5%	4.0%	0.8717
	2021	825,817	3,325,387	402.7%	386	692,203	2,787,354	402.7%	4.0%	0.8382
	2022	714,963	3,114,296	435.6%	343	576,236	2,510,016	435.6%	4.0%	0.8060
	2023	614,541	2,887,068	469.8%	302	476,249	2,237,383	469.8%	4.0%	0.7750
	2024	524,752	2,653,446	505.7%	265	391,025	1,977,244	505.7%	4.0%	0.7452
	2025	445,275	2,427,175	545.1%	232	319,040	1,739,072	545.1%	4.0%	0.7165
	2026	375,535	2,228,829	593.5%	201	258,722	1,535,536	593.5%	4.0%	0.6889
	2027	314,857	2,040,860	648.2%	174	208,576	1,351,958	648.2%	4.0%	0.6624
	2028	262,506	1,854,730	706.5%	150	167,208	1,181,401	706.5%	4.0%	0.6370
	2029	217,703	1,671,988	768.0%	128	133,336	1,024,039	768.0%	4.0%	0.6125
	2030	179,651	1,497,921	833.8%	109	105,798	882,143	833.8%	4.0%	0.5889
	2031	147,570	1,329,889	901.2%	93	83,563	753,064	901.2%	4.0%	0.5663
	2032	120,718	1,173,317	971.9%	79	65,729	638,849	971.9%	4.0%	0.5445
	2033	98,392	1,028,681	1045.5%	67	51,512	538,556	1045.5%	4.0%	0.5235
	2034	79,940	901,015	1127.1%	56	40,242	453,575	1127.1%	4.0%	0.5034
	2035	64,774	789,227	1218.4%	47	31,353	382,019	1218.4%	4.0%	0.4840
	2036	52,369	691,744	1320.9%	40	24,374	321,955	1320.9%	4.0%	0.4654
2037	42,264	606,337	1434.7%	33	18,914	271,350	1434.7%	4.0%	0.4475	
2038	34,060	526,624	1546.2%	28	14,656	226,613	1546.2%	4.0%	0.4303	
2039	27,417	456,436	1664.8%	23	11,344	188,855	1664.8%	4.0%	0.4138	
2040	22,047	393,665	1785.6%	19	8,771	156,619	1785.6%	4.0%	0.3978	
2041	17,713	337,537	1905.6%	16	6,776	129,123	1905.6%	4.0%	0.3825	
2042	14,215	287,754	2024.3%	13	5,229	105,845	2024.3%	4.0%	0.3678	
2043	11,394	244,022	2141.7%	11	4,030	86,307	2141.7%	4.0%	0.3537	
2044	9,117	206,410	2264.0%	9	3,101	70,196	2264.0%	4.0%	0.3401	
2045	7,280	174,232	2393.4%	7	2,380	56,974	2393.4%	4.0%	0.3270	
2046	5,797	145,628	2512.3%	6	1,823	45,789	2512.3%	4.0%	0.3144	
2047	4,600	121,278	2636.6%	5	1,391	36,666	2636.6%	4.0%	0.3023	
2048	3,634	100,081	2753.9%	4	1,056	29,094	2753.9%	4.0%	0.2907	
2049	2,856	81,821	2865.1%	3	798	22,871	2865.1%	4.0%	0.2795	
2050	2,230	66,601	2986.8%	2	599	17,901	2986.8%	4.0%	0.2688	
2051	1,728	54,408	3148.0%	2	447	14,061	3148.0%	4.0%	0.2584	
2052	1,328	43,673	3287.9%	1	330	10,853	3287.9%	4.0%	0.2485	
2053	1,011	34,377	3401.4%	1	241	8,214	3401.4%	4.0%	0.2389	
2054	760	26,412	3474.6%	1	175	6,068	3474.6%	4.0%	0.2297	
2055	564	19,952	3537.5%	1	125	4,408	3537.5%	4.0%	0.2209	
2056	412	14,616	3547.7%	0	88	3,105	3547.7%	4.0%	0.2124	
Past		33,458,068	42,802,602	127.9%	23,752	54,114,111	56,252,335	104.0%		
Future		9,719,495	48,447,153	498.5%	4,889	7,862,192	35,607,208	452.9%		
Lifetime		43,177,564	91,249,755	211.3%	28,641	61,976,303	91,859,543	148.2%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 38.5% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Loss Ratio Demonstration									Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			
Historical Experience	1997	566,169	0	0.0%	966	1,322,964	0	0.0%	4.4%	2.3367	
	1998	1,815,400	26,789	1.5%	1,672	4,059,363	59,903	1.5%	4.4%	2.2361	
	1999	2,201,764	16,417	0.7%	1,650	4,711,291	35,128	0.7%	4.4%	2.1398	
	2000	2,130,992	284,727	13.4%	1,578	4,363,497	583,018	13.4%	4.4%	2.0476	
	2001	2,068,627	449,391	21.7%	1,515	4,053,394	880,563	21.7%	4.4%	1.9595	
	2002	2,024,594	592,036	29.2%	1,473	3,796,281	1,110,116	29.2%	4.4%	1.8751	
	2003	1,976,980	765,963	38.7%	1,436	3,547,368	1,374,395	38.7%	4.4%	1.7943	
	2004	1,932,938	2,152,671	111.4%	1,385	3,318,988	3,696,285	111.4%	4.4%	1.7171	
	2005	1,869,787	1,970,456	105.4%	1,320	3,072,299	3,237,712	105.4%	4.4%	1.6431	
	2006	1,820,040	1,723,121	94.7%	1,281	2,861,779	2,709,386	94.7%	4.4%	1.5724	
	2007	1,781,809	2,807,441	157.6%	1,235	2,681,020	4,224,249	157.6%	4.4%	1.5047	
	2008	1,727,888	3,630,075	210.1%	1,168	2,487,930	5,226,827	210.1%	4.4%	1.4399	
	2009	1,660,480	2,894,178	174.3%	1,120	2,287,915	3,987,783	174.3%	4.4%	1.3779	
	2010	1,580,467	3,040,555	192.4%	1,057	2,083,893	4,009,062	192.4%	4.3%	1.3185	
	2011	1,509,087	1,668,543	110.6%	976	1,904,092	2,105,287	110.6%	4.3%	1.2618	
	2012	1,471,159	4,217,928	286.7%	916	1,776,303	5,092,799	286.7%	4.3%	1.2074	
2013	1,422,450	3,833,830	269.5%	865	1,643,531	4,429,697	269.5%	4.2%	1.1554		
2014	1,332,064	3,036,320	227.9%	790	1,472,821	3,357,162	227.9%	4.1%	1.1057		
2015	1,304,279	6,100,646	467.7%	713	1,383,313	6,470,321	467.7%	4.0%	1.0606		
2016	1,261,094	3,591,514	284.8%	636	1,286,069	3,662,640	284.8%	4.0%	1.0198		
Projected Future Experience	2017	1,239,199	3,887,637	313.7%	584	1,215,134	3,812,142	313.7%	4.0%	0.9806	
	2018	1,404,593	3,735,111	265.9%	527	1,324,343	3,521,709	265.9%	4.0%	0.9429	
	2019	1,417,796	3,544,161	250.0%	477	1,285,376	3,213,143	250.0%	4.0%	0.9066	
	2020	1,247,662	3,387,974	271.5%	429	1,087,628	2,953,407	271.5%	4.0%	0.8717	
	2021	1,088,725	3,204,237	294.3%	383	912,574	2,685,806	294.3%	4.0%	0.8382	
	2022	942,579	3,000,837	318.4%	339	759,686	2,418,572	318.4%	4.0%	0.8060	
	2023	810,186	2,781,888	343.4%	299	627,868	2,155,871	343.4%	4.0%	0.7750	
	2024	691,813	2,556,776	369.6%	263	515,512	1,905,209	369.6%	4.0%	0.7452	
	2025	587,033	2,338,748	398.4%	229	420,609	1,675,715	398.4%	4.0%	0.7165	
	2026	495,090	2,147,629	433.8%	199	341,089	1,479,594	433.8%	4.0%	0.6889	
	2027	415,095	1,966,508	473.7%	172	274,978	1,302,704	473.7%	4.0%	0.6624	
	2028	346,078	1,787,159	516.4%	148	220,440	1,138,360	516.4%	4.0%	0.6370	
	2029	287,011	1,611,075	561.3%	127	175,785	986,731	561.3%	4.0%	0.6125	
	2030	236,845	1,443,349	609.4%	108	139,480	850,005	609.4%	4.0%	0.5889	
	2031	194,551	1,281,439	658.7%	92	110,167	725,629	658.7%	4.0%	0.5663	
	2032	159,150	1,130,571	710.4%	78	86,655	615,575	710.4%	4.0%	0.5445	
	2033	129,716	991,204	764.1%	66	67,912	518,935	764.1%	4.0%	0.5235	
	2034	105,389	868,190	823.8%	56	53,053	437,050	823.8%	4.0%	0.5034	
	2035	85,396	760,474	890.5%	47	41,335	368,101	890.5%	4.0%	0.4840	
	2036	69,042	666,543	965.4%	39	32,134	310,226	965.4%	4.0%	0.4654	
	2037	55,719	584,247	1048.6%	33	24,936	261,465	1048.6%	4.0%	0.4475	
	2038	44,903	507,439	1130.1%	28	19,322	218,357	1130.1%	4.0%	0.4303	
	2039	36,145	439,807	1216.8%	23	14,956	181,975	1216.8%	4.0%	0.4138	
	2040	29,066	379,323	1305.0%	19	11,564	150,913	1305.0%	4.0%	0.3978	
	2041	23,352	325,240	1392.8%	16	8,933	124,419	1392.8%	4.0%	0.3825	
	2042	18,741	277,271	1479.5%	13	6,894	101,989	1479.5%	4.0%	0.3678	
	2043	15,021	235,132	1565.3%	11	5,313	83,163	1565.3%	4.0%	0.3537	
	2044	12,020	198,890	1654.7%	9	4,088	67,639	1654.7%	4.0%	0.3401	
2045	9,597	167,884	1749.3%	7	3,138	54,898	1749.3%	4.0%	0.3270		
2046	7,642	140,322	1836.2%	6	2,403	44,121	1836.2%	4.0%	0.3144		
2047	6,064	116,860	1927.0%	5	1,833	35,330	1927.0%	4.0%	0.3023		
2048	4,791	96,435	2012.8%	4	1,393	28,034	2012.8%	4.0%	0.2907		
2049	3,765	78,840	2094.0%	3	1,052	22,037	2094.0%	4.0%	0.2795		
2050	2,940	64,175	2183.0%	2	790	17,248	2183.0%	4.0%	0.2688		
2051	2,279	52,426	2300.8%	2	589	13,549	2300.8%	4.0%	0.2584		
2052	1,751	42,082	2403.1%	1	435	10,457	2403.1%	4.0%	0.2485		
2053	1,332	33,125	2486.0%	1	318	7,915	2486.0%	4.0%	0.2389		
2054	1,002	25,449	2539.5%	1	230	5,847	2539.5%	4.0%	0.2297		
2055	744	19,225	2585.5%	1	164	4,247	2585.5%	4.0%	0.2209		
2056	543	14,084	2593.0%	0	115	2,992	2593.0%	4.0%	0.2124		
Past		33,458,068	42,802,602	127.9%	23,752	54,114,111	56,252,335	104.0%			
Future		12,230,366	46,889,766	383.4%	4,846	9,800,225	34,511,081	352.1%			
Lifetime		45,688,434	89,692,367	196.3%	28,598	63,914,336	90,763,416	142.0%			

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

Jurisdiction	First Round			Second Round			Second Round Follow-Up ^[1]			2nd Second Round Follow-Up ^[2]			Cumulative Approved Increase	Third 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 of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium ^[3]	Proportion of Nationwide
Alabama	39.0%	Withdrawn	Withdrawn	89.0%	1/14/2014	20.0%	57.5%	2/16/2016	20.0%	Not Filing	Not Filing	Not Filing	72.8%	58.8%	12/14/2016	6/7/2017	20.0%	-	0.00%
Arizona	39.0%	7/12/2010	18.0%	71.0%	12/20/2013	71.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	101.8%	21.0%	12/7/2016			87,102	5.62%
California	39.0%	10/24/2012	18.0%	71.0%			Not Filing						18.0%	TBD				866	0.06%
Colorado	39.0%	11/22/2010	10.0%	79.0%	1/12/2015	35.0%	32.6%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	48.5%	TBD				62,007	4.00%
Connecticut	39.0%	9/3/2010	30.0%	59.0%	3/28/2014	20.0%	32.5%	Disapproved	0.0%	32.5%	10/13/2016	23.5%	92.7%	29.8%				121,183	7.82%
District of Columbia	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	46.4%	10.0%				739	0.05%
Florida	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	3.7%	4.3%	7/8/2016	4.2%	Not Filing	Not Filing	Not Filing	21.8%	132.6%	8/15/2017	10/3/2017	10.0%	53,127	3.43%
Iowa	39.0%	7/12/2010	23.0%	66.0%	4/7/2014	17.0%	41.9%	8/18/2015	17.5%	46.1%	10/19/2016	17.5%	98.7%	24.3%	9/18/2017			27,423	1.77%
Illinois	39.0%	8/2/2010	39.0%	50.0%	1/8/2015	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	152.3%	21.0%	11/10/2016	6/30/2017	21.0%	67,832	4.38%
Indiana	39.0%	6/24/2010	30.0%	59.0%	2/25/2015	15.2%	38.0%	5/9/2016	15.0%	Not Filing	Not Filing	Not Filing	80.8%	45.2%	3/3/2017	8/29/2017	5.0%	25,454	1.64%
Kansas	39.0%	8/5/2010	10.0%	79.0%	5/21/2014	36.4%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	50.0%	TBD				54,454	3.51%
Kentucky	39.0%	5/10/2010	30.0%	59.0%	3/4/2014	20.7%	22.3%	11/10/2015	13.5%	Not Filing	Not Filing	Not Filing	113.7%	40.4%	1/12/2017	4/14/2017	20.0%	30,584	1.97%
Michigan	39.0%	3/19/2010	39.0%	50.0%	12/3/2013	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	152.3%	21.0%	11/1/2016	11/28/2016	21.0%	11,693	0.75%
Missouri	39.0%	10/8/2010	39.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	152.3%	21.0%	12/12/2016	1/18/2017	21.0%	199,097	12.84%
North Carolina	39.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	96.6%	36.5%	12/6/2016	5/18/2017	11.4%	165,425	10.67%
Nebraska	39.0%	12/14/2010	16.0%	73.0%	9/29/2014	25.0%	38.4%	11/13/2015	38.4%	Not Filing	Not Filing	Not Filing	100.7%	21.0%				40,315	2.60%
New Hampshire	39.0%	8/26/2010	17.8%	71.1%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	17.9%	18.6%				3,177	0.20%
New Mexico	39.0%	7/27/2010	39.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing	Not Filing	Not Filing	111.4%	37.2%	2/1/2017	4/19/2017	15.0%	4,541	0.29%
Nevada	39.0%	Withdrawn	Withdrawn	89.0%	10/16/2014	35.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	128.7%	69.4%	3/2/2017	7/12/2017	69.4%	2,848	0.18%
Ohio	44.7%	6/1/2010	44.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing	Not Filing	Not Filing	120.1%	15.0%	12/9/2016	3/20/2017	15.0%	88,999	5.74%
Oklahoma	39.0%	11/15/2010	10.0%	79.0%	3/17/2014	25.0%	43.2%	2/1/2016	10.0%	Not Filing	Not Filing	Not Filing	66.4%	57.5%	12/27/2016	2/9/2017	10.0%	16,057	1.04%
Pennsylvania	39.0%	7/28/2010	14.8%	74.1%	2/28/2014	15.0%	51.4%	7/21/2015	15.0%	59.3%	12/13/2016	15.0%	74.8%	38.5%				144,997	9.35%
South Carolina	39.0%	11/12/2010	20.0%	69.0%	2/4/2014	20.0%	40.8%	5/4/2015	20.0%	Not Filing	Not Filing	Not Filing	107.4%	42.0%	11/10/2016	2/3/2017	20.0%	53,285	3.44%
South Dakota	39.0%	4/9/2010	39.0%	50.0%	3/5/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	152.3%	21.0%	1/24/2017	2/8/2017	21.0%	97,817	6.31%
Tennessee	39.0%	6/24/2010	10.0%	79.0%	4/14/2014	79.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	120.5%	21.0%	11/16/2016	9/11/2017	12.0%	8,376	0.54%
Texas	39.0%	7/16/2010	12.0%	77.0%	4/28/2014	21.0%	77.0%	12/14/2016	38.0%	Not Filing	Not Filing	Not Filing	87.0%	28.3%				109,887	7.09%
Virginia	39.0%	5/4/2011	39.0%	50.0%	1/20/2016	15.6%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	60.7%	57.0%				57,229	3.69%
Washington	39.0%	3/22/2010	39.0%	32.0%	8/14/2014	32.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	83.5%	37.5%	12/30/2016			15,578	1.00%
Total																		1,550,093	100.00%

[1] The company is generally filing in jurisdictions where the requested second round rate increase was not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the second round rate increase was phased-in over multiple years.
[2] The company is generally filing in jurisdictions where the requested second round and second round follow-up rate increases were not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the second round rate increase was phased-in over multiple years.
[3] Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

Exhibit VI

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	167.79	155.55	141.57	18-44	11.36	11.36	10.49
45-49	192.26	180.02	164.29	45-49	13.98	13.11	12.23
50-54	216.73	204.49	190.51	50-54	15.73	14.86	13.98
55	298.87	277.90	255.18	55	20.10	19.23	18.35
56	319.85	297.12	272.66	56	21.85	20.97	20.10
57	342.57	318.10	291.88	57	23.60	21.85	20.97
58	367.04	340.82	311.11	58	25.34	23.60	21.85
59	393.25	363.54	333.83	59	26.22	25.34	23.60
60	419.47	388.01	354.80	60	27.96	26.22	24.47
61	449.18	415.97	379.27	61	30.59	28.84	26.22
62	480.64	443.94	405.49	62	32.33	30.59	27.96
63	513.85	473.65	431.70	63	34.96	32.33	29.71
64	550.55	506.86	461.42	64	37.58	34.96	31.46
65	587.26	540.07	491.13	65	39.33	36.70	33.21
66	643.19	590.75	536.57	66	43.69	40.20	36.70
67	704.36	644.93	585.51	67	48.06	44.57	40.20
68	772.52	704.36	637.94	68	52.43	48.06	42.82
69	845.93	770.78	695.62	69	56.80	52.43	47.19
70	924.58	840.69	756.79	70	62.05	56.80	50.69
71	1,020.71	924.58	826.70	71	69.04	62.92	55.93
72	1,127.32	1,015.47	903.61	72	76.03	69.04	61.17
73	1,244.43	1,115.09	985.75	73	83.89	76.03	66.42
74	1,372.01	1,225.20	1,076.64	74	92.63	83.02	72.53

Fractional Premiums (expressed as a percent of annual premium)

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

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**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,513.59	1,344.05	1,174.51	75	102.25	90.89	78.65
76	1,704.09	1,513.59	1,323.08	76	115.35	102.25	89.14
77	1,919.07	1,704.09	1,487.37	77	129.34	115.35	99.62
78	2,160.27	1,917.33	1,674.38	78	145.94	129.34	112.73
79	2,431.18	2,158.52	1,884.12	79	163.42	145.07	126.71
80		2,427.68	2,118.32	80	183.52	162.54	141.57
81		2,731.80	2,383.98	81	207.11	183.52	159.92
82		3,074.36	2,681.11	82	232.46	206.24	180.02
83		3,460.62	3,016.68	83	261.29	231.58	201.87
84		3,894.08	3,394.21	84	293.63	260.42	227.21
				85	329.46	292.75	255.18
				86	371.41	329.46	287.51
				87	417.72	370.53	323.34
				88	469.28	416.85	363.54
				89	527.83	469.28	408.98
				90	594.25	527.83	460.54
				91	668.53	594.25	517.35
				92	751.55	668.53	582.01
				93	845.93	751.55	655.42
				94	951.67	845.06	736.69
				95	1,070.52	950.80	829.33
				96	1,204.23	1,069.65	932.45
				97	1,354.54	1,203.35	1,049.55
				98	1,524.07	1,353.66	1,180.63
				99	1,713.71	1,523.20	1,327.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	190.51	180.02	167.79	18-44	13.11	13.11	12.23
45-49	223.72	211.48	195.75	45-49	15.73	14.86	13.98
50-54	262.17	244.69	227.21	50-54	17.48	16.60	15.73
55	349.56	332.08	314.60	55	24.47	22.72	20.97
56	375.77	356.55	337.32	56	26.22	24.47	22.72
57	403.74	381.02	358.30	57	27.96	26.22	24.47
58	433.45	408.98	382.77	58	29.71	27.96	26.22
59	464.91	436.95	408.98	59	31.46	29.71	27.96
60	498.12	466.66	435.20	60	33.21	31.46	29.71
61	533.08	499.87	466.66	61	35.83	34.08	32.33
62	569.78	534.82	499.87	62	38.45	36.70	34.08
63	608.23	571.53	536.57	63	41.07	39.33	36.70
64	648.43	611.73	575.02	64	44.57	41.95	39.33
65	692.12	653.67	615.22	65	47.19	44.57	41.07
66	751.55	711.35	671.15	66	51.56	48.94	45.44
67	814.47	772.52	730.58	67	55.93	52.43	48.94
68	884.38	840.69	796.99	68	60.30	56.80	53.31
69	957.79	912.35	866.90	69	64.67	62.05	58.55
70	1,038.19	991.00	943.81	70	69.91	66.42	62.92
71	1,148.30	1,099.36	1,048.67	71	77.78	74.28	70.79
72	1,270.64	1,216.46	1,164.03	72	85.64	82.15	77.78
73	1,403.48	1,347.55	1,293.36	73	94.38	90.89	86.52
74	1,552.04	1,492.61	1,434.94	74	103.99	100.50	96.13

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

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

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,714.58	1,653.41	1,592.24	75	114.48	110.98	106.62
76	1,929.56	1,861.40	1,791.48	76	129.34	124.97	120.60
77	2,170.75	2,093.85	2,015.20	77	145.07	140.70	135.45
78	2,441.66	2,356.02	2,266.88	78	163.42	158.17	152.06
79	2,747.53	2,649.65	2,550.02	79	183.52	177.40	171.28
				80	206.24	199.25	192.26
				81	232.46	224.59	216.73
				82	261.29	252.56	243.82
				83	293.63	284.02	274.40
				84	330.33	319.85	308.48
				85	371.41	359.17	346.06
				86	418.60	404.61	389.76
				87	470.16	455.30	438.70
				88	529.58	512.10	492.88
				89	595.12	575.90	554.92
				90	669.40	647.56	623.96
				91	753.30	728.83	701.74
				92	847.68	819.71	790.00
				93	953.42	921.96	888.75
				94	1,072.27	1,037.31	999.74
				95	1,206.85	1,166.65	1,123.83
				96	1,357.16	1,312.59	1,264.53
				97	1,526.69	1,476.88	1,422.70
				98	1,718.08	1,661.27	1,600.10
				99	1,932.18	1,868.39	1,800.22

Fractional Premiums (expressed as a percent of annual premium)

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

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Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	221.97	213.23	202.74	18-44	14.86	14.86	13.98
45-49	263.92	248.19	232.46	45-49	18.35	17.48	16.60
50-54	311.11	288.39	265.66	50-54	20.97	20.10	18.35
55	424.71	395.00	365.29	55	29.71	27.96	25.34
56	457.92	424.71	391.50	56	32.33	30.59	27.09
57	491.13	456.17	419.47	57	34.96	32.33	28.84
58	527.83	489.38	449.18	58	36.70	34.08	31.46
59	568.03	524.34	480.64	59	39.33	36.70	33.21
60	609.98	562.79	513.85	60	41.95	38.45	34.96
61	657.17	604.74	550.55	61	45.44	41.95	37.58
62	706.11	648.43	589.01	62	48.94	44.57	40.20
63	760.29	695.62	629.20	63	52.43	48.06	42.82
64	816.22	746.31	672.90	64	55.93	50.69	46.32
65	877.39	798.74	718.34	65	59.42	54.18	48.94
66	957.79	870.40	783.01	66	65.54	59.42	53.31
67	1,045.18	949.05	851.17	67	70.79	64.67	57.68
68	1,141.31	1,034.69	926.33	68	76.90	69.91	62.92
69	1,244.43	1,127.32	1,006.73	69	83.89	76.03	68.16
70	1,358.03	1,226.95	1,094.12	70	90.89	82.15	73.41
71	1,492.61	1,352.79	1,211.22	71	100.50	90.89	81.27
72	1,639.43	1,490.86	1,338.81	72	110.11	100.50	90.01
73	1,801.97	1,642.92	1,480.38	73	121.47	110.11	99.62
74	1,980.25	1,808.96	1,635.93	74	132.83	121.47	110.11

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**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,174.25	1,992.48	1,808.96	75	145.94	133.71	121.47
76	2,448.65	2,242.41	2,036.17	76	164.29	151.18	137.20
77	2,754.52	2,523.81	2,291.35	77	185.27	169.54	153.81
78	3,100.58	2,840.16	2,579.74	78	207.99	190.51	173.03
79	3,488.59	3,194.96	2,901.33	79	233.33	214.10	194.88
				80	262.17	240.32	218.47
				81	295.38	270.91	246.44
				82	332.08	304.12	277.02
				83	373.15	342.57	311.11
				84	420.34	385.39	350.43
				85	471.90	432.58	393.25
				86	531.33	486.76	443.06
				87	597.74	547.93	498.12
				88	672.03	616.10	560.17
				89	755.92	693.00	630.08
				90	851.17	780.39	708.73
				91	956.91	877.39	797.87
				92	1,076.64	986.63	897.49
				93	1,211.22	1,110.72	1,009.35
				94	1,362.40	1,248.80	1,135.19
				95	1,532.81	1,405.22	1,277.63
				96	1,724.19	1,580.88	1,436.68
				97	1,940.05	1,778.38	1,616.71
				98	2,182.12	2,000.35	1,818.58
				99	2,454.77	2,250.28	2,045.79

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)

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Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	263.92	253.43	241.19	18-44	18.35	17.48	16.60
45-49	314.60	300.62	284.89	45-49	22.72	20.97	20.10
50-54	374.03	354.80	333.83	50-54	26.22	24.47	22.72
55	533.08	501.62	470.16	55	36.70	34.08	31.46
56	575.02	538.32	503.36	56	40.20	36.70	34.08
57	618.72	578.52	536.57	57	42.82	40.20	36.70
58	665.91	618.72	573.27	58	46.32	42.82	39.33
59	714.85	664.16	613.47	59	48.94	46.32	41.95
60	769.03	711.35	653.67	60	52.43	48.94	44.57
61	828.45	763.78	700.86	61	56.80	52.43	48.06
62	891.37	819.71	749.80	62	61.17	56.80	51.56
63	957.79	880.89	802.24	63	65.54	60.30	55.06
64	1,031.20	945.55	859.91	64	70.79	64.67	58.55
65	1,108.10	1,013.72	919.34	65	75.15	69.04	62.05
66	1,193.74	1,097.61	1,003.23	66	81.27	75.15	68.16
67	1,282.88	1,188.50	1,094.12	67	87.39	81.27	73.41
68	1,380.75	1,286.37	1,191.99	68	93.51	87.39	80.40
69	1,485.62	1,392.99	1,298.61	69	100.50	94.38	87.39
70	1,597.48	1,506.59	1,415.71	70	107.49	101.37	94.38
71	1,774.01	1,667.39	1,562.52	71	119.72	112.73	104.87
72	1,969.76	1,845.67	1,721.57	72	132.83	124.09	115.35
73	2,186.48	2,043.17	1,898.10	73	146.81	137.20	127.59
74	2,427.68	2,261.64	2,093.85	74	162.54	152.06	140.70

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**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,693.34	2,501.09	2,307.08	75	180.02	167.79	154.68
76	3,030.67	2,815.69	2,597.22	76	202.74	188.76	174.78
77	3,409.94	3,168.74	2,924.05	77	228.09	212.36	195.75
78	3,838.15	3,565.49	3,289.34	78	256.93	238.57	220.22
79	4,317.04	4,011.18	3,703.57	79	288.39	268.29	247.31
				80	324.21	301.49	277.90
				81	365.29	339.95	312.85
				82	410.73	381.89	352.18
				83	462.29	429.08	395.87
				84	519.97	483.26	445.69
				85	584.64	542.69	500.74
				86	658.04	610.85	563.66
				87	740.19	686.88	634.45
				88	832.82	773.40	713.10
				89	936.82	869.53	802.24
				90	1,053.92	978.76	902.73
				91	1,185.88	1,100.23	1,015.47
				92	1,333.56	1,238.31	1,142.18
				93	1,500.48	1,392.99	1,285.50
				94	1,688.36	1,566.89	1,445.42
				95	1,898.97	1,762.65	1,626.32
				96	2,136.67	1,982.87	1,829.94
				97	2,403.21	2,231.05	2,058.02
				98	2,703.83	2,509.83	2,315.82
				99	3,041.15	2,823.55	2,605.08

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	312.85	291.88	269.16	18-44	20.97	20.10	19.23
45-49	367.04	344.31	319.85	45-49	25.34	24.47	22.72
50-54	428.21	403.74	377.52	50-54	29.71	27.96	26.22
55	561.04	526.08	491.13	55	38.45	36.70	34.08
56	594.25	557.54	522.59	56	41.07	39.33	36.70
57	629.20	590.75	554.05	57	43.69	41.07	38.45
58	665.91	627.46	587.26	58	45.44	43.69	40.20
59	706.11	664.16	622.21	59	48.06	46.32	42.82
60	746.31	702.61	658.92	60	50.69	48.06	44.57
61	791.75	744.56	697.37	61	54.18	51.56	48.06
62	837.19	788.25	739.31	62	56.80	54.18	50.69
63	886.13	833.70	781.26	63	60.30	57.68	53.31
64	938.56	882.63	826.70	64	63.79	60.30	56.80
65	992.74	933.32	873.89	65	67.29	63.79	59.42
66	1,078.39	1,013.72	949.05	66	73.41	69.04	64.67
67	1,169.27	1,099.36	1,029.45	67	79.52	75.15	69.91
68	1,268.90	1,193.74	1,118.59	68	85.64	81.27	76.03
69	1,377.26	1,295.11	1,212.97	69	93.51	87.39	82.15
70	1,492.61	1,405.22	1,316.09	70	100.50	94.38	88.26
71	1,639.43	1,543.30	1,445.42	71	110.98	103.99	97.00
72	1,800.22	1,693.61	1,585.25	72	121.47	114.48	106.62
73	1,976.75	1,857.90	1,739.05	73	132.83	124.97	117.10
74	2,169.01	2,039.67	1,908.59	74	145.94	137.20	128.46

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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,380.49	2,237.17	2,092.10	75	159.05	150.31	140.70
76	2,679.36	2,518.56	2,356.02	76	179.15	169.54	158.17
77	3,013.19	2,833.17	2,651.40	77	201.87	190.51	178.27
78	3,390.71	3,187.97	2,983.48	78	227.21	214.10	200.12
79	3,813.68	3,586.46	3,357.50	79	255.18	240.32	225.46
80		4,033.90	3,778.72	80		270.03	252.56
81		4,539.01	4,252.37	81		304.12	284.89
82		5,107.04	4,783.70	82		341.69	319.85
83		5,744.98	5,381.44	83		384.51	360.04
84		6,461.58	6,054.34	84		432.58	405.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	375.77	351.31	326.84	18-44	25.34	24.47	22.72
45-49	443.94	415.97	389.76	45-49	30.59	29.71	27.09
50-54	520.84	491.13	461.42	50-54	35.83	34.08	31.46
55	693.87	651.93	609.98	55	46.32	43.69	41.07
56	734.07	690.38	646.68	56	49.81	47.19	43.69
57	776.02	730.58	685.13	57	52.43	49.81	46.32
58	819.71	774.27	725.33	58	55.93	52.43	48.94
59	866.90	817.97	769.03	59	58.55	55.93	51.56
60	915.84	865.16	812.72	60	62.05	58.55	54.18
61	970.02	915.84	859.91	61	66.42	62.05	57.68
62	1,027.70	970.02	910.60	62	69.91	66.42	61.17
63	1,087.13	1,025.95	961.28	63	74.28	69.91	64.67
64	1,151.79	1,085.38	1,017.21	64	77.78	74.28	69.04
65	1,218.21	1,146.55	1,074.89	65	82.15	77.78	72.53
66	1,324.82	1,246.17	1,169.27	66	90.01	84.77	79.52
67	1,438.43	1,354.54	1,270.64	67	97.00	91.76	85.64
68	1,562.52	1,471.64	1,380.75	68	105.74	99.62	93.51
69	1,698.85	1,599.23	1,501.35	69	114.48	108.36	101.37
70	1,843.92	1,737.30	1,630.69	70	124.09	117.10	109.24
71	2,029.18	1,912.08	1,793.23	71	136.33	129.34	120.60
72	2,231.93	2,102.59	1,971.51	72	150.31	141.57	132.83
73	2,455.64	2,312.33	2,167.26	73	165.17	155.55	145.94
74	2,702.08	2,541.29	2,380.49	74	180.90	170.41	159.92
75	2,971.24	2,794.72	2,616.44	75	198.37	187.01	175.65
76	3,343.52	3,146.02	2,945.03	76	223.72	210.61	197.50
77	3,761.24	3,539.27	3,315.56	77	251.68	236.83	222.84
78	4,231.40	3,981.46	3,731.53	78	283.14	266.54	249.93
79	4,759.23	4,479.58	4,198.19	79	318.10	299.75	281.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	484.14	456.17	426.46	18-44	32.33	30.59	28.84
45-49	575.02	541.81	506.86	45-49	39.33	36.70	34.96
50-54	681.64	641.44	601.24	50-54	46.32	43.69	41.07
55	908.85	851.17	793.50	55	61.17	57.68	54.18
56	963.03	901.86	840.69	56	65.54	61.17	57.68
57	1,018.96	954.29	889.62	57	69.04	64.67	60.30
58	1,078.39	1,010.22	942.06	58	73.41	68.16	63.79
59	1,141.31	1,069.65	996.24	59	76.90	72.53	67.29
60	1,207.72	1,130.82	1,053.92	60	81.27	76.03	70.79
61	1,281.13	1,197.24	1,115.09	61	86.52	80.40	75.15
62	1,356.28	1,267.15	1,178.01	62	91.76	85.64	79.52
63	1,436.68	1,340.55	1,246.17	63	96.13	90.01	83.89
64	1,522.32	1,419.21	1,316.09	64	102.25	95.25	89.14
65	1,611.46	1,501.35	1,391.24	65	107.49	100.50	93.51
66	1,754.78	1,637.68	1,520.58	66	117.10	110.11	102.25
67	1,908.59	1,784.49	1,658.65	67	127.59	119.72	111.86
68	2,076.37	1,943.54	1,812.46	68	138.95	130.21	121.47
69	2,258.14	2,118.32	1,978.50	69	151.18	142.44	132.83
70	2,455.64	2,307.08	2,158.52	70	164.29	154.68	144.19
71	2,691.60	2,525.56	2,357.77	71	180.02	169.54	158.17
72	2,950.27	2,763.26	2,576.24	72	197.50	185.27	172.16
73	3,231.66	3,023.68	2,813.94	73	215.85	202.74	187.89
74	3,541.02	3,306.82	3,072.61	74	236.83	221.10	205.37
75	3,880.09	3,617.92	3,355.76	75	258.67	241.19	223.72
76	4,303.06	4,028.65	3,754.25	76	287.51	269.16	250.81
77	4,771.47	4,484.83	4,198.19	77	318.10	299.75	280.52
78	5,288.81	4,993.43	4,696.31	78	353.05	332.95	313.73
79	5,865.58	5,557.97	5,252.11	79	391.50	370.53	350.43

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**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	639.69	606.48	573.27	18-44	42.82	41.07	39.33
45-49	767.28	730.58	692.12	45-49	51.56	49.81	47.19
50-54	919.34	877.39	835.44	50-54	62.05	59.42	55.93
55	1,211.22	1,150.05	1,087.13	55	82.15	77.78	73.41
56	1,282.88	1,216.46	1,148.30	56	87.39	82.15	77.78
57	1,358.03	1,286.37	1,212.97	57	91.76	86.52	82.15
58	1,438.43	1,361.53	1,281.13	58	97.00	91.76	86.52
59	1,522.32	1,438.43	1,352.79	59	102.25	97.00	90.89
60	1,611.46	1,520.58	1,427.94	60	107.49	101.37	95.25
61	1,704.09	1,606.22	1,506.59	61	114.48	107.49	101.37
62	1,800.22	1,695.36	1,588.74	62	120.60	113.61	106.62
63	1,903.34	1,789.74	1,676.13	63	127.59	119.72	112.73
64	2,011.71	1,889.36	1,767.02	64	135.45	126.71	118.85
65	2,125.31	1,994.23	1,863.14	65	142.44	133.71	124.97
66	2,284.36	2,155.02	2,027.44	66	152.93	145.07	136.33
67	2,453.90	2,328.06	2,203.96	67	164.29	156.43	147.69
68	2,635.67	2,516.82	2,396.22	68	176.53	168.66	160.80
69	2,831.42	2,717.81	2,604.21	69	189.64	181.77	173.91
70	3,041.15	2,936.29	2,831.42	70	202.74	195.75	188.76
71	3,336.53	3,214.18	3,093.59	71	222.84	214.98	206.24
72	3,658.12	3,518.30	3,380.22	72	244.69	235.08	225.46
73	4,011.18	3,852.13	3,691.33	73	267.41	256.93	246.44
74	4,399.19	4,215.67	4,032.15	74	293.63	281.39	269.16
75	4,823.90	4,614.16	4,404.43	75	321.59	307.61	293.63
76	5,363.97	5,117.53	4,869.34	76	358.30	341.69	325.09
77	5,965.21	5,673.32	5,381.44	77	398.50	379.27	359.17
78	6,631.11	6,290.29	5,945.98	78	443.06	420.34	397.62
79	7,373.92	6,973.68	6,571.69	79	492.00	465.79	438.70

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
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ7, 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	232.39	215.44	196.08	18-44	15.73	15.73	14.52
45-49	266.28	249.33	227.54	45-49	19.37	18.16	16.94
50-54	300.17	283.22	263.86	50-54	21.79	20.58	19.37
55	413.94	384.89	353.42	55	27.84	26.63	25.42
56	442.99	411.52	377.63	56	30.26	29.05	27.84
57	474.45	440.57	404.25	57	32.68	30.26	29.05
58	508.34	472.03	430.88	58	35.10	32.68	30.26
59	544.65	503.50	462.35	59	36.31	35.10	32.68
60	580.97	537.39	491.40	60	38.73	36.31	33.89
61	622.12	576.12	525.29	61	42.36	39.94	36.31
62	665.69	614.85	561.60	62	44.78	42.36	38.73
63	711.68	656.01	597.91	63	48.41	44.78	41.15
64	762.52	702.00	639.06	64	52.04	48.41	43.57
65	813.35	747.99	680.21	65	54.47	50.83	45.99
66	890.81	818.19	743.15	66	60.52	55.68	50.83
67	975.54	893.23	810.93	67	66.57	61.73	55.68
68	1,069.94	975.54	883.55	68	72.62	66.57	59.31
69	1,171.61	1,067.52	963.43	69	78.67	72.62	65.36
70	1,280.54	1,164.35	1,048.16	70	85.93	78.67	70.20
71	1,413.68	1,280.54	1,144.99	71	95.62	87.14	77.46
72	1,561.34	1,406.42	1,251.50	72	105.30	95.62	84.72
73	1,723.53	1,544.40	1,365.27	73	116.19	105.30	91.99
74	1,900.24	1,696.90	1,491.14	74	128.30	114.98	100.46

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.32	1,861.51	1,626.70	75	141.61	125.88	108.93
76	2,360.17	2,096.32	1,832.46	76	159.77	141.61	123.46
77	2,657.92	2,360.17	2,060.01	77	179.13	159.77	137.98
78	2,991.97	2,655.50	2,319.02	78	202.13	179.13	156.13
79	3,367.18	2,989.55	2,609.50	79	226.33	200.92	175.50
80		3,362.34	2,933.87	80	254.17	225.12	196.08
81		3,783.54	3,301.82	81	286.85	254.17	221.49
82		4,257.99	3,713.34	82	321.95	285.64	249.33
83		4,792.96	4,178.11	83	361.89	320.74	279.59
84		5,393.29	4,700.98	84	406.68	360.68	314.69
				85	456.30	405.47	353.42
				86	514.40	456.30	398.20
				87	578.54	513.19	447.83
				88	649.95	577.33	503.50
				89	731.05	649.95	566.44
				90	823.03	731.05	637.85
				91	925.91	823.03	716.52
				92	1,040.90	925.91	806.09
				93	1,171.61	1,040.90	907.76
				94	1,318.06	1,170.40	1,020.32
				95	1,482.67	1,316.85	1,148.62
				96	1,667.85	1,481.46	1,291.44
				97	1,876.03	1,666.64	1,453.62
				98	2,110.84	1,874.82	1,635.18
				99	2,373.49	2,109.63	1,838.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	263.86	249.33	232.39	18-44	18.16	18.16	16.94
45-49	309.85	292.90	271.12	45-49	21.79	20.58	19.37
50-54	363.10	338.90	314.69	50-54	24.21	23.00	21.79
55	484.14	459.93	435.72	55	33.89	31.47	29.05
56	520.45	493.82	467.19	56	36.31	33.89	31.47
57	559.18	527.71	496.24	57	38.73	36.31	33.89
58	600.33	566.44	530.13	58	41.15	38.73	36.31
59	643.90	605.17	566.44	59	43.57	41.15	38.73
60	689.90	646.32	602.75	60	45.99	43.57	41.15
61	738.31	692.32	646.32	61	49.62	47.20	44.78
62	789.14	740.73	692.32	62	53.26	50.83	47.20
63	842.40	791.57	743.15	63	56.89	54.47	50.83
64	898.08	847.24	796.41	64	61.73	58.10	54.47
65	958.59	905.34	852.08	65	65.36	61.73	56.89
66	1,040.90	985.22	929.54	66	71.41	67.78	62.94
67	1,128.04	1,069.94	1,011.85	67	77.46	72.62	67.78
68	1,224.87	1,164.35	1,103.83	68	83.51	78.67	73.83
69	1,326.54	1,263.60	1,200.66	69	89.57	85.93	81.09
70	1,437.89	1,372.53	1,307.17	70	96.83	91.99	87.14
71	1,590.39	1,522.61	1,452.41	71	107.72	102.88	98.04
72	1,759.84	1,684.80	1,612.18	72	118.61	113.77	107.72
73	1,943.81	1,866.35	1,791.31	73	130.72	125.88	119.82
74	2,149.57	2,067.27	1,987.39	74	144.03	139.19	133.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,374.70	2,289.97	2,205.25	75	158.56	153.71	147.66
76	2,672.44	2,578.03	2,481.21	76	179.13	173.08	167.03
77	3,006.50	2,899.98	2,791.05	77	200.92	194.87	187.60
78	3,381.70	3,263.09	3,139.63	78	226.33	219.07	210.60
79	3,805.32	3,669.76	3,531.78	79	254.17	245.70	237.23
				80	285.64	275.96	266.28
				81	321.95	311.06	300.17
				82	361.89	349.79	337.69
				83	406.68	393.36	380.05
				84	457.51	442.99	427.25
				85	514.40	497.45	479.30
				86	579.75	560.39	539.81
				87	651.17	630.59	607.59
				88	733.47	709.26	682.63
				89	824.24	797.62	768.57
				90	927.12	896.87	864.19
				91	1,043.32	1,009.43	971.91
				92	1,174.03	1,135.30	1,094.15
				93	1,320.49	1,276.91	1,230.92
				94	1,485.09	1,436.68	1,384.63
				95	1,671.49	1,615.81	1,556.50
				96	1,879.66	1,817.94	1,751.37
				97	2,114.47	2,045.48	1,970.44
				98	2,379.54	2,300.86	2,216.14
				99	2,676.07	2,587.72	2,493.31

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	307.43	295.32	280.80	18-44	20.58	20.58	19.37
45-49	365.52	343.74	321.95	45-49	25.42	24.21	23.00
50-54	430.88	399.41	367.94	50-54	29.05	27.84	25.42
55	588.23	547.08	505.92	55	41.15	38.73	35.10
56	634.22	588.23	542.23	56	44.78	42.36	37.52
57	680.21	631.80	580.97	57	48.41	44.78	39.94
58	731.05	677.79	622.12	58	50.83	47.20	43.57
59	786.72	726.21	665.69	59	54.47	50.83	45.99
60	844.82	779.46	711.68	60	58.10	53.26	48.41
61	910.18	837.56	762.52	61	62.94	58.10	52.04
62	977.96	898.08	815.77	62	67.78	61.73	55.68
63	1,053.00	963.43	871.45	63	72.62	66.57	59.31
64	1,130.46	1,033.63	931.97	64	77.46	70.20	64.15
65	1,215.19	1,106.25	994.90	65	82.30	75.04	67.78
66	1,326.54	1,205.50	1,084.47	66	90.78	82.30	73.83
67	1,447.57	1,314.43	1,178.88	67	98.04	89.57	79.88
68	1,580.71	1,433.05	1,282.96	68	106.51	96.83	87.14
69	1,723.53	1,561.34	1,394.32	69	116.19	105.30	94.41
70	1,880.87	1,699.32	1,515.35	70	125.88	113.77	101.67
71	2,067.27	1,873.61	1,677.54	71	139.19	125.88	112.56
72	2,270.61	2,064.85	1,854.25	72	152.50	139.19	124.67
73	2,495.73	2,275.45	2,050.32	73	168.24	152.50	137.98
74	2,742.64	2,505.41	2,265.76	74	183.97	168.24	152.50

Fractional Premiums (expressed as a percent of annual premium)

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

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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.34	2,759.58	2,505.41	75	202.13	185.18	168.24
76	3,391.38	3,105.74	2,820.10	76	227.54	209.39	190.02
77	3,815.01	3,495.47	3,173.52	77	256.59	234.81	213.02
78	4,294.30	3,933.62	3,572.94	78	288.06	263.86	239.65
79	4,831.69	4,425.02	4,018.34	79	323.16	296.53	269.91
				80	363.10	332.84	302.59
				81	409.10	375.21	341.32
				82	459.93	421.20	383.68
				83	516.82	474.45	430.88
				84	582.18	533.76	485.35
				85	653.59	599.12	544.65
				86	735.89	674.16	613.64
				87	827.88	758.89	689.90
				88	930.75	853.29	775.83
				89	1,046.95	959.80	872.66
				90	1,178.88	1,080.84	981.59
				91	1,325.33	1,215.19	1,105.04
				92	1,491.14	1,366.48	1,243.02
				93	1,677.54	1,538.35	1,397.95
				94	1,886.93	1,729.58	1,572.24
				95	2,122.94	1,946.23	1,769.52
				96	2,388.01	2,189.51	1,989.81
				97	2,686.96	2,463.05	2,239.14
				98	3,022.23	2,770.48	2,518.73
				99	3,399.86	3,116.64	2,833.42

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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	365.52	351.00	334.06	18-44	25.42	24.21	23.00
45-49	435.72	416.36	394.57	45-49	31.47	29.05	27.84
50-54	518.03	491.40	462.35	50-54	36.31	33.89	31.47
55	738.31	694.74	651.17	55	50.83	47.20	43.57
56	796.41	745.57	697.16	56	55.68	50.83	47.20
57	856.92	801.25	743.15	57	59.31	55.68	50.83
58	922.28	856.92	793.99	58	64.15	59.31	54.47
59	990.06	919.86	849.66	59	67.78	64.15	58.10
60	1,065.10	985.22	905.34	60	72.62	67.78	61.73
61	1,147.41	1,057.84	970.70	61	78.67	72.62	66.57
62	1,234.55	1,135.30	1,038.48	62	84.72	78.67	71.41
63	1,326.54	1,220.03	1,111.10	63	90.78	83.51	76.25
64	1,428.21	1,309.59	1,190.98	64	98.04	89.57	81.09
65	1,534.72	1,404.00	1,273.28	65	104.09	95.62	85.93
66	1,653.33	1,520.19	1,389.48	66	112.56	104.09	94.41
67	1,776.79	1,646.07	1,515.35	67	121.03	112.56	101.67
68	1,912.34	1,781.63	1,650.91	68	129.51	121.03	111.35
69	2,057.59	1,929.29	1,798.57	69	139.19	130.72	121.03
70	2,212.51	2,086.63	1,960.76	70	148.87	140.40	130.72
71	2,457.00	2,309.34	2,164.10	71	165.82	156.13	145.24
72	2,728.12	2,556.25	2,384.38	72	183.97	171.87	159.77
73	3,028.28	2,829.78	2,628.87	73	203.34	190.02	176.71
74	3,362.34	3,132.37	2,899.98	74	225.12	210.60	194.87

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,730.28	3,464.01	3,195.31	75	249.33	232.39	214.23
76	4,197.47	3,899.73	3,597.14	76	280.80	261.43	242.07
77	4,722.76	4,388.71	4,049.81	77	315.90	294.11	271.12
78	5,315.83	4,938.20	4,555.74	78	355.84	330.42	305.01
79	5,979.10	5,555.48	5,129.44	79	399.41	371.58	342.53
				80	449.04	417.57	384.89
				81	505.92	470.82	433.30
				82	568.86	528.92	487.77
				83	640.27	594.28	548.29
				84	720.15	669.32	617.28
				85	809.72	751.62	693.53
				86	911.39	846.03	780.67
				87	1,025.16	951.33	878.71
				88	1,153.46	1,071.15	987.64
				89	1,297.49	1,204.29	1,111.10
				90	1,459.68	1,355.59	1,250.29
				91	1,642.44	1,523.82	1,406.42
				92	1,846.99	1,715.06	1,581.92
				93	2,078.16	1,929.29	1,780.42
				94	2,338.39	2,170.15	2,001.91
				95	2,630.08	2,441.26	2,252.45
				96	2,959.29	2,746.27	2,534.46
				97	3,328.45	3,090.01	2,850.36
				98	3,744.81	3,476.11	3,207.41
				99	4,212.00	3,910.62	3,608.04

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 VII

**BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	433.30	404.25	372.79	18-44	29.05	27.84	26.63
45-49	508.34	476.88	442.99	45-49	35.10	33.89	31.47
50-54	593.07	559.18	522.87	50-54	41.15	38.73	36.31
55	777.04	728.63	680.21	55	53.26	50.83	47.20
56	823.03	772.20	723.79	56	56.89	54.47	50.83
57	871.45	818.19	767.36	57	60.52	56.89	53.26
58	922.28	869.03	813.35	58	62.94	60.52	55.68
59	977.96	919.86	861.77	59	66.57	64.15	59.31
60	1,033.63	973.12	912.60	60	70.20	66.57	61.73
61	1,096.57	1,031.21	965.85	61	75.04	71.41	66.57
62	1,159.51	1,091.73	1,023.95	62	78.67	75.04	70.20
63	1,227.29	1,154.67	1,082.05	63	83.51	79.88	73.83
64	1,299.91	1,222.45	1,144.99	64	88.36	83.51	78.67
65	1,374.95	1,292.65	1,210.34	65	93.20	88.36	82.30
66	1,493.56	1,404.00	1,314.43	66	101.67	95.62	89.57
67	1,619.44	1,522.61	1,425.79	67	110.14	104.09	96.83
68	1,757.42	1,653.33	1,549.24	68	118.61	112.56	105.30
69	1,907.50	1,793.73	1,679.96	69	129.51	121.03	113.77
70	2,067.27	1,946.23	1,822.78	70	139.19	130.72	122.24
71	2,270.61	2,137.47	2,001.91	71	153.71	144.03	134.35
72	2,493.31	2,345.65	2,195.56	72	168.24	158.56	147.66
73	2,737.80	2,573.19	2,408.59	73	183.97	173.08	162.19
74	3,004.07	2,824.94	2,643.39	74	202.13	190.02	177.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,296.98	3,098.48	2,897.56	75	220.28	208.18	194.87
76	3,710.92	3,488.21	3,263.09	76	248.12	234.81	219.07
77	4,173.27	3,923.94	3,672.18	77	279.59	263.86	246.91
78	4,696.14	4,415.34	4,132.12	78	314.69	296.53	277.17
79	5,281.94	4,967.25	4,650.14	79	353.42	332.84	312.27
80		5,586.95	5,233.53	80		374.00	349.79
81		6,286.53	5,889.54	81		421.20	394.57
82		7,073.25	6,625.42	82		473.24	442.99
83		7,956.80	7,453.30	83		532.55	498.66
84		8,949.29	8,385.27	84		599.12	561.60

Fractional Premiums (expressed as 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
Annual Premiums with 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	520.45	486.56	452.67	18-44	35.10	33.89	31.47
45-49	614.85	576.12	539.81	45-49	42.36	41.15	37.52
50-54	721.37	680.21	639.06	50-54	49.62	47.20	43.57
55	961.01	902.92	844.82	55	64.15	60.52	56.89
56	1,016.69	956.17	895.65	56	68.99	65.36	60.52
57	1,074.79	1,011.85	948.91	57	72.62	68.99	64.15
58	1,135.30	1,072.37	1,004.59	58	77.46	72.62	67.78
59	1,200.66	1,132.88	1,065.10	59	81.09	77.46	71.41
60	1,268.44	1,198.24	1,125.62	60	85.93	81.09	75.04
61	1,343.48	1,268.44	1,190.98	61	91.99	85.93	79.88
62	1,423.36	1,343.48	1,261.18	62	96.83	91.99	84.72
63	1,505.67	1,420.94	1,331.38	63	102.88	96.83	89.57
64	1,595.23	1,503.25	1,408.84	64	107.72	102.88	95.62
65	1,687.22	1,587.97	1,488.72	65	113.77	107.72	100.46
66	1,834.88	1,725.95	1,619.44	66	124.67	117.40	110.14
67	1,992.23	1,876.03	1,759.84	67	134.35	127.09	118.61
68	2,164.10	2,038.22	1,912.34	68	146.45	137.98	129.51
69	2,352.91	2,214.93	2,079.37	69	158.56	150.08	140.40
70	2,553.83	2,406.16	2,258.50	70	171.87	162.19	151.29
71	2,810.42	2,648.23	2,483.63	71	188.81	179.13	167.03
72	3,091.22	2,912.09	2,730.54	72	208.18	196.08	183.97
73	3,401.07	3,202.57	3,001.65	73	228.76	215.44	202.13
74	3,742.38	3,519.68	3,296.98	74	250.54	236.02	221.49
75	4,115.17	3,870.68	3,623.77	75	274.75	259.01	243.28
76	4,630.78	4,357.24	4,078.86	76	309.85	291.69	273.54
77	5,209.32	4,901.89	4,592.05	77	348.58	328.00	308.64
78	5,860.49	5,514.33	5,168.17	78	392.15	369.16	346.16
79	6,591.53	6,204.22	5,814.49	79	440.57	415.15	389.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	670.53	631.80	590.65	18-44	44.78	42.36	39.94
45-49	796.41	750.41	702.00	45-49	54.47	50.83	48.41
50-54	944.07	888.39	832.72	50-54	64.15	60.52	56.89
55	1,258.76	1,178.88	1,098.99	55	84.72	79.88	75.04
56	1,333.80	1,249.08	1,164.35	56	90.78	84.72	79.88
57	1,411.26	1,321.70	1,232.13	57	95.62	89.57	83.51
58	1,493.56	1,399.16	1,304.75	58	101.67	94.41	88.36
59	1,580.71	1,481.46	1,379.79	59	106.51	100.46	93.20
60	1,672.70	1,566.19	1,459.68	60	112.56	105.30	98.04
61	1,774.36	1,658.17	1,544.40	61	119.82	111.35	104.09
62	1,878.45	1,755.00	1,631.54	62	127.09	118.61	110.14
63	1,989.81	1,856.67	1,725.95	63	133.14	124.67	116.19
64	2,108.42	1,965.60	1,822.78	64	141.61	131.93	123.46
65	2,231.87	2,079.37	1,926.87	65	148.87	139.19	129.51
66	2,430.37	2,268.19	2,106.00	66	162.19	152.50	141.61
67	2,643.39	2,471.52	2,297.23	67	176.71	165.82	154.92
68	2,875.78	2,691.81	2,510.25	68	192.44	180.34	168.24
69	3,127.53	2,933.87	2,740.22	69	209.39	197.29	183.97
70	3,401.07	3,195.31	2,989.55	70	227.54	214.23	199.71
71	3,727.86	3,497.89	3,265.51	71	249.33	234.81	219.07
72	4,086.12	3,827.11	3,568.09	72	273.54	256.59	238.44
73	4,475.85	4,187.79	3,897.31	73	298.96	280.80	260.22
74	4,904.31	4,579.94	4,255.57	74	328.00	306.22	284.43
75	5,373.93	5,010.83	4,647.72	75	358.26	334.06	309.85
76	5,959.74	5,579.69	5,199.64	76	398.20	372.79	347.37
77	6,608.48	6,211.49	5,814.49	77	440.57	415.15	388.52
78	7,325.00	6,915.91	6,504.39	78	488.98	461.14	434.51
79	8,123.83	7,697.79	7,274.17	79	542.23	513.19	485.35

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 38.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	885.97	839.98	793.99	18-44	59.31	56.89	54.47
45-49	1,062.68	1,011.85	958.59	45-49	71.41	68.99	65.36
50-54	1,273.28	1,215.19	1,157.09	50-54	85.93	82.30	77.46
55	1,677.54	1,592.81	1,505.67	55	113.77	107.72	101.67
56	1,776.79	1,684.80	1,590.39	56	121.03	113.77	107.72
57	1,880.87	1,781.63	1,679.96	57	127.09	119.82	113.77
58	1,992.23	1,885.72	1,774.36	58	134.35	127.09	119.82
59	2,108.42	1,992.23	1,873.61	59	141.61	134.35	125.88
60	2,231.87	2,106.00	1,977.70	60	148.87	140.40	131.93
61	2,360.17	2,224.61	2,086.63	61	158.56	148.87	140.40
62	2,493.31	2,348.07	2,200.41	62	167.03	157.34	147.66
63	2,636.13	2,478.79	2,321.44	63	176.71	165.82	156.13
64	2,786.21	2,616.76	2,447.32	64	187.60	175.50	164.61
65	2,943.56	2,762.01	2,580.45	65	197.29	185.18	173.08
66	3,163.84	2,984.71	2,808.00	66	211.81	200.92	188.81
67	3,398.65	3,224.36	3,052.49	67	227.54	216.65	204.55
68	3,650.40	3,485.79	3,318.76	68	244.49	233.60	222.70
69	3,921.52	3,764.17	3,606.83	69	262.64	251.75	240.86
70	4,212.00	4,066.76	3,921.52	70	280.80	271.12	261.43
71	4,621.09	4,451.65	4,284.62	71	308.64	297.74	285.64
72	5,066.50	4,872.85	4,681.61	72	338.90	325.58	312.27
73	5,555.48	5,335.20	5,112.49	73	370.37	355.84	341.32
74	6,092.87	5,838.70	5,584.53	74	406.68	389.73	372.79
75	6,681.10	6,390.62	6,100.14	75	445.41	426.04	406.68
76	7,429.09	7,087.78	6,744.04	76	496.24	473.24	450.25
77	8,261.81	7,857.55	7,453.30	77	551.92	525.29	497.45
78	9,184.09	8,712.06	8,235.18	78	613.64	582.18	550.71
79	10,212.88	9,658.55	9,101.79	79	681.42	645.11	607.59

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ7, 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 Nursing Facility Only Product**

November 2017

Product

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

Form Number

**H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10**

1. Purpose of Filing

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

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

On August 17, 2016, the company requested a rate increase of 59.3%. 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 38.5% 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 Nursing Facility Only Product**

November 2017

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

1. 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.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

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

Table 1: Commission Scales by Duration

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

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

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

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

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

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

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

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,169	0	0.0%	966	1,322,964	0	0.0%	4.4%	2.3367
	1998	1,815,400	26,789	1.5%	1,672	4,059,363	59,903	1.5%	4.4%	2.2361
	1999	2,201,764	16,417	0.7%	1,650	4,711,291	35,128	0.7%	4.4%	2.1398
	2000	2,130,992	284,727	13.4%	1,578	4,363,497	583,018	13.4%	4.4%	2.0476
	2001	2,068,627	449,391	21.7%	1,515	4,053,394	880,563	21.7%	4.4%	1.9595
	2002	2,024,594	592,036	29.2%	1,473	3,796,281	1,110,116	29.2%	4.4%	1.8751
	2003	1,976,980	765,963	38.7%	1,436	3,547,368	1,374,395	38.7%	4.4%	1.7943
	2004	1,932,938	2,152,671	111.4%	1,385	3,318,988	3,696,285	111.4%	4.4%	1.7171
	2005	1,869,787	1,970,456	105.4%	1,320	3,072,299	3,237,712	105.4%	4.4%	1.6431
	2006	1,820,040	1,723,121	94.7%	1,281	2,861,779	2,709,386	94.7%	4.4%	1.5724
	2007	1,781,809	2,807,441	157.6%	1,235	2,681,020	4,224,249	157.6%	4.4%	1.5047
	2008	1,727,888	3,630,075	210.1%	1,168	2,487,930	5,226,827	210.1%	4.4%	1.4399
	2009	1,660,480	2,894,178	174.3%	1,120	2,287,915	3,987,783	174.3%	4.4%	1.3779
	2010	1,580,467	3,040,555	192.4%	1,057	2,083,893	4,009,062	192.4%	4.3%	1.3185
	2011	1,509,087	1,668,543	110.6%	976	1,904,092	2,105,287	110.6%	4.3%	1.2618
	2012	1,471,159	4,217,928	286.7%	916	1,776,303	5,092,799	286.7%	4.3%	1.2074
	2013	1,422,450	3,833,830	269.5%	865	1,643,531	4,429,697	269.5%	4.2%	1.1554
2014	1,332,064	3,036,320	227.9%	790	1,472,821	3,357,162	227.9%	4.1%	1.1057	
2015	1,304,279	6,100,646	467.7%	713	1,383,313	6,470,321	467.7%	4.0%	1.0606	
2016	1,261,094	3,591,514	284.8%	636	1,286,069	3,662,640	284.8%	4.0%	1.0198	
Projected Future Experience	2017	1,239,199	3,887,637	313.7%	584	1,215,134	3,812,142	313.7%	4.0%	0.9806
	2018	1,208,710	3,807,845	315.0%	532	1,139,652	3,590,287	315.0%	4.0%	0.9429
	2019	1,075,423	3,678,163	342.0%	482	974,981	3,334,630	342.0%	4.0%	0.9066
	2020	946,374	3,516,070	371.5%	433	824,985	3,065,073	371.5%	4.0%	0.8717
	2021	825,817	3,325,387	402.7%	386	692,203	2,787,354	402.7%	4.0%	0.8382
	2022	714,963	3,114,296	435.6%	343	576,236	2,510,016	435.6%	4.0%	0.8060
	2023	614,541	2,887,068	469.8%	302	476,249	2,237,383	469.8%	4.0%	0.7750
	2024	524,752	2,653,446	505.7%	265	391,025	1,977,244	505.7%	4.0%	0.7452
	2025	445,275	2,427,175	545.1%	232	319,040	1,739,072	545.1%	4.0%	0.7165
	2026	375,535	2,228,829	593.5%	201	258,722	1,535,536	593.5%	4.0%	0.6889
	2027	314,857	2,040,860	648.2%	174	208,576	1,351,958	648.2%	4.0%	0.6624
	2028	262,506	1,854,730	706.5%	150	167,208	1,181,401	706.5%	4.0%	0.6370
	2029	217,703	1,671,988	768.0%	128	133,336	1,024,039	768.0%	4.0%	0.6125
	2030	179,651	1,497,921	833.8%	109	105,798	882,143	833.8%	4.0%	0.5889
	2031	147,570	1,329,889	901.2%	93	83,563	753,064	901.2%	4.0%	0.5663
	2032	120,718	1,173,317	971.9%	79	65,729	638,849	971.9%	4.0%	0.5445
	2033	98,392	1,028,681	1045.5%	67	51,512	538,556	1045.5%	4.0%	0.5235
	2034	79,940	901,015	1127.1%	56	40,242	453,575	1127.1%	4.0%	0.5034
	2035	64,774	789,227	1218.4%	47	31,353	382,019	1218.4%	4.0%	0.4840
	2036	52,369	691,744	1320.9%	40	24,374	321,955	1320.9%	4.0%	0.4654
	2037	42,264	606,337	1434.7%	33	18,914	271,350	1434.7%	4.0%	0.4475
	2038	34,060	526,624	1546.2%	28	14,656	226,613	1546.2%	4.0%	0.4303
	2039	27,417	456,436	1664.8%	23	11,344	188,855	1664.8%	4.0%	0.4138
	2040	22,047	393,665	1785.6%	19	8,771	156,619	1785.6%	4.0%	0.3978
	2041	17,713	337,537	1905.6%	16	6,776	129,123	1905.6%	4.0%	0.3825
	2042	14,215	287,754	2024.3%	13	5,229	105,845	2024.3%	4.0%	0.3678
	2043	11,394	244,022	2141.7%	11	4,030	86,307	2141.7%	4.0%	0.3537
	2044	9,117	206,410	2264.0%	9	3,101	70,196	2264.0%	4.0%	0.3401
	2045	7,280	174,232	2393.4%	7	2,380	56,974	2393.4%	4.0%	0.3270
	2046	5,797	145,628	2512.3%	6	1,823	45,789	2512.3%	4.0%	0.3144
	2047	4,600	121,278	2636.6%	5	1,391	36,666	2636.6%	4.0%	0.3023
	2048	3,634	100,081	2753.9%	4	1,056	29,094	2753.9%	4.0%	0.2907
	2049	2,856	81,821	2865.1%	3	798	22,871	2865.1%	4.0%	0.2795
	2050	2,230	66,601	2986.8%	2	599	17,901	2986.8%	4.0%	0.2688
	2051	1,728	54,408	3148.0%	2	447	14,061	3148.0%	4.0%	0.2584
	2052	1,328	43,673	3287.9%	1	330	10,853	3287.9%	4.0%	0.2485
	2053	1,011	34,377	3401.4%	1	241	8,214	3401.4%	4.0%	0.2389
	2054	760	26,412	3474.6%	1	175	6,068	3474.6%	4.0%	0.2297
	2055	564	19,952	3537.5%	1	125	4,408	3537.5%	4.0%	0.2209
2056	412	14,616	3547.7%	0	88	3,105	3547.7%	4.0%	0.2124	
	Past	33,458,068	42,802,602	127.9%	23,752	54,114,111	56,252,335	104.0%		
	Future	9,719,495	48,447,153	498.5%	4,889	7,862,192	35,607,208	452.9%		
	Lifetime	43,177,564	91,249,755	211.3%	28,641	61,976,303	91,859,543	148.2%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 38.5% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,169	0	0.0%	966	1,322,964	0	0.0%	4.4%	2.3367
	1998	1,815,400	26,789	1.5%	1,672	4,059,363	59,903	1.5%	4.4%	2.2361
	1999	2,201,764	16,417	0.7%	1,650	4,711,291	35,128	0.7%	4.4%	2.1398
	2000	2,130,992	284,727	13.4%	1,578	4,363,497	583,018	13.4%	4.4%	2.0476
	2001	2,068,627	449,391	21.7%	1,515	4,053,394	880,563	21.7%	4.4%	1.9595
	2002	2,024,594	592,036	29.2%	1,473	3,796,281	1,110,116	29.2%	4.4%	1.8751
	2003	1,976,980	765,963	38.7%	1,436	3,547,368	1,374,395	38.7%	4.4%	1.7943
	2004	1,932,938	2,152,671	111.4%	1,385	3,318,988	3,696,285	111.4%	4.4%	1.7171
	2005	1,869,787	1,970,456	105.4%	1,320	3,072,299	3,237,712	105.4%	4.4%	1.6431
	2006	1,820,040	1,723,121	94.7%	1,281	2,861,779	2,709,386	94.7%	4.4%	1.5724
	2007	1,781,809	2,807,441	157.6%	1,235	2,681,020	4,224,249	157.6%	4.4%	1.5047
	2008	1,727,888	3,630,075	210.1%	1,168	2,487,930	5,226,827	210.1%	4.4%	1.4399
	2009	1,660,480	2,894,178	174.3%	1,120	2,287,915	3,987,783	174.3%	4.4%	1.3779
	2010	1,580,467	3,040,555	192.4%	1,057	2,083,893	4,009,062	192.4%	4.3%	1.3185
	2011	1,509,087	1,668,543	110.6%	976	1,904,092	2,105,287	110.6%	4.3%	1.2618
	2012	1,471,159	4,217,928	286.7%	916	1,776,303	5,092,799	286.7%	4.3%	1.2074
	2013	1,422,450	3,833,830	269.5%	865	1,643,531	4,429,697	269.5%	4.2%	1.1554
	2014	1,332,064	3,036,320	227.9%	790	1,472,821	3,357,162	227.9%	4.1%	1.1057
	2015	1,304,279	6,100,646	467.7%	713	1,383,313	6,470,321	467.7%	4.0%	1.0606
	2016	1,261,094	3,591,514	284.8%	636	1,286,069	3,662,640	284.8%	4.0%	1.0198
Projected Future Experience	2017	1,239,199	3,887,637	313.7%	584	1,215,134	3,812,142	313.7%	4.0%	0.9806
	2018	1,404,593	3,735,111	265.9%	527	1,324,343	3,521,709	265.9%	4.0%	0.9429
	2019	1,417,796	3,544,161	250.0%	477	1,285,376	3,213,143	250.0%	4.0%	0.9066
	2020	1,247,662	3,387,974	271.5%	429	1,087,628	2,953,407	271.5%	4.0%	0.8717
	2021	1,088,725	3,204,237	294.3%	383	912,574	2,685,806	294.3%	4.0%	0.8382
	2022	942,579	3,000,837	318.4%	339	759,686	2,418,572	318.4%	4.0%	0.8060
	2023	810,186	2,781,888	343.4%	299	627,868	2,155,871	343.4%	4.0%	0.7750
	2024	691,813	2,556,776	369.6%	263	515,512	1,905,209	369.6%	4.0%	0.7452
	2025	587,033	2,338,748	398.4%	229	420,609	1,675,715	398.4%	4.0%	0.7165
	2026	495,090	2,147,629	433.8%	199	341,089	1,479,594	433.8%	4.0%	0.6889
	2027	415,095	1,966,508	473.7%	172	274,978	1,302,704	473.7%	4.0%	0.6624
	2028	346,078	1,787,159	516.4%	148	220,440	1,138,360	516.4%	4.0%	0.6370
	2029	287,011	1,611,075	561.3%	127	175,785	986,731	561.3%	4.0%	0.6125
	2030	236,845	1,443,349	609.4%	108	139,480	850,005	609.4%	4.0%	0.5889
	2031	194,551	1,281,439	658.7%	92	110,167	725,629	658.7%	4.0%	0.5663
	2032	159,150	1,130,571	710.4%	78	86,655	615,575	710.4%	4.0%	0.5445
	2033	129,716	991,204	764.1%	66	67,912	518,935	764.1%	4.0%	0.5235
	2034	105,389	868,190	823.8%	56	53,053	437,050	823.8%	4.0%	0.5034
	2035	85,396	760,474	890.5%	47	41,335	368,101	890.5%	4.0%	0.4840
	2036	69,042	666,543	965.4%	39	32,134	310,226	965.4%	4.0%	0.4654
	2037	55,719	584,247	1048.6%	33	24,936	261,465	1048.6%	4.0%	0.4475
	2038	44,903	507,439	1130.1%	28	19,322	218,357	1130.1%	4.0%	0.4303
	2039	36,145	439,807	1216.8%	23	14,956	181,975	1216.8%	4.0%	0.4138
	2040	29,066	379,323	1305.0%	19	11,564	150,913	1305.0%	4.0%	0.3978
	2041	23,352	325,240	1392.8%	16	8,933	124,419	1392.8%	4.0%	0.3825
	2042	18,741	277,271	1479.5%	13	6,894	101,989	1479.5%	4.0%	0.3678
	2043	15,021	235,132	1565.3%	11	5,313	83,163	1565.3%	4.0%	0.3537
	2044	12,020	198,890	1654.7%	9	4,088	67,639	1654.7%	4.0%	0.3401
	2045	9,597	167,884	1749.3%	7	3,138	54,898	1749.3%	4.0%	0.3270
	2046	7,642	140,322	1836.2%	6	2,403	44,121	1836.2%	4.0%	0.3144
	2047	6,064	116,860	1927.0%	5	1,833	35,330	1927.0%	4.0%	0.3023
	2048	4,791	96,435	2012.8%	4	1,393	28,034	2012.8%	4.0%	0.2907
	2049	3,765	78,840	2094.0%	3	1,052	22,037	2094.0%	4.0%	0.2795
	2050	2,940	64,175	2183.0%	2	790	17,248	2183.0%	4.0%	0.2688
	2051	2,279	52,426	2300.8%	2	589	13,549	2300.8%	4.0%	0.2584
	2052	1,751	42,082	2403.1%	1	435	10,457	2403.1%	4.0%	0.2485
	2053	1,332	33,125	2486.0%	1	318	7,915	2486.0%	4.0%	0.2389
	2054	1,002	25,449	2539.5%	1	230	5,847	2539.5%	4.0%	0.2297
	2055	744	19,225	2585.5%	1	164	4,247	2585.5%	4.0%	0.2209
	2056	543	14,084	2593.0%	0	115	2,992	2593.0%	4.0%	0.2124
	Past	33,458,068	42,802,602	127.9%	23,752	54,114,111	56,252,335	104.0%		
	Future	12,230,366	46,889,766	383.4%	4,846	9,800,225	34,511,081	352.1%		
	Lifetime	45,688,434	89,692,367	196.3%	28,598	63,914,336	90,763,416	142.0%		

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

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors		
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1997	901,301	0	0.0%	0.0%	2,106,065	0	0.0%	0.0%	0.0%	4.4%	2.3367
	1998	2,022,638	6,979	0.3%	0.2%	4,522,760	15,605	0.3%	0.2%	0.2%	4.4%	2.2361
	1999	2,179,804	32,515	1.5%	0.8%	4,664,301	69,575	1.5%	0.8%	0.8%	4.4%	2.1398
	2000	2,104,731	56,681	2.7%	1.3%	4,309,725	116,062	2.7%	1.3%	1.3%	4.4%	2.0476
	2001	2,049,836	131,063	6.4%	2.5%	4,016,573	256,814	6.4%	2.3%	2.3%	4.4%	1.9595
	2002	2,014,980	226,220	11.2%	4.0%	3,778,253	424,180	11.2%	3.8%	3.8%	4.4%	1.8751
	2003	1,965,564	472,541	24.0%	7.0%	3,526,885	847,898	24.0%	6.4%	6.4%	4.4%	1.7943
	2004	1,915,246	616,425	32.2%	10.2%	3,288,609	1,058,445	32.2%	9.2%	9.2%	4.4%	1.7171
	2005	1,857,988	798,482	43.0%	13.8%	3,052,912	1,312,009	43.0%	12.3%	12.3%	4.4%	1.6431
	2006	1,807,889	676,228	37.4%	16.0%	2,842,674	1,063,281	37.4%	14.3%	14.3%	4.4%	1.5724
	2007	1,767,491	535,805	30.3%	17.3%	2,659,476	806,206	30.3%	15.4%	15.4%	4.4%	1.5047
	2008	1,707,104	2,792,274	163.6%	28.5%	2,458,004	4,020,506	163.6%	24.2%	24.2%	4.4%	1.4399
	2009	1,652,568	3,663,197	221.7%	41.8%	2,277,014	5,047,387	221.7%	34.6%	34.6%	4.4%	1.3779
	2010	1,552,407	3,641,555	234.6%	53.5%	2,046,895	4,801,499	234.6%	43.6%	43.6%	4.3%	1.3185
	2011	1,490,956	3,103,159	208.1%	62.1%	1,881,216	3,915,415	208.1%	50.1%	50.1%	4.3%	1.2618
	2012	1,479,173	3,163,351	213.9%	70.0%	1,785,979	3,819,485	213.9%	56.0%	56.0%	4.3%	1.2074
2013	1,404,992	3,488,331	248.3%	78.3%	1,623,361	4,030,498	248.3%	62.2%	62.2%	4.2%	1.1554	
2014	1,333,055	3,895,876	292.3%	87.5%	1,473,916	4,307,546	292.3%	68.6%	68.6%	4.1%	1.1057	
2015	1,302,718	4,165,793	319.8%	96.8%	1,381,657	4,418,224	319.8%	75.1%	75.1%	4.0%	1.0606	
2016	1,249,384	4,480,203	358.6%	106.5%	1,274,127	4,568,929	358.6%	81.7%	81.7%	4.0%	1.0198	
Projected Future Experience	2017	1,248,910	4,632,971	371.0%	115.9%	1,224,657	4,543,002	371.0%	88.0%	88.0%	4.0%	0.9806
	2018	1,178,477	4,907,572	416.4%	125.7%	1,111,146	4,627,183	416.4%	94.4%	94.4%	4.0%	0.9429
	2019	1,044,271	4,840,326	463.5%	135.2%	946,738	4,388,249	463.5%	100.4%	100.4%	4.0%	0.9066
	2020	916,788	4,114,009	448.7%	142.7%	799,194	3,586,316	448.7%	105.1%	105.1%	4.0%	0.8717
	2021	798,178	3,902,680	488.9%	149.8%	669,037	3,271,244	488.9%	109.4%	109.4%	4.0%	0.8382
	2022	689,548	3,661,380	531.0%	156.4%	555,752	2,950,947	531.0%	113.3%	113.3%	4.0%	0.8060
	2023	591,507	3,452,566	583.7%	162.7%	458,398	2,675,625	583.7%	116.8%	116.8%	4.0%	0.7750
	2024	504,110	3,229,898	640.7%	168.6%	375,643	2,406,793	640.7%	120.0%	120.0%	4.0%	0.7452
	2025	426,936	2,999,774	702.6%	174.2%	305,900	2,149,340	702.6%	122.9%	122.9%	4.0%	0.7165
	2026	359,386	2,773,601	771.8%	179.3%	247,597	1,910,853	771.8%	125.5%	125.5%	4.0%	0.6889
	2027	300,754	2,558,074	850.6%	184.2%	199,233	1,694,584	850.6%	127.9%	127.9%	4.0%	0.6624
	2028	250,288	2,352,165	939.8%	188.7%	159,425	1,498,251	939.8%	130.0%	130.0%	4.0%	0.6370
	2029	207,200	2,153,172	1039.2%	192.8%	126,903	1,318,749	1039.2%	131.8%	131.8%	4.0%	0.6125
	2030	170,688	1,960,783	1148.8%	196.7%	100,520	1,154,727	1148.8%	133.5%	133.5%	4.0%	0.5889
	2031	139,976	1,775,324	1268.3%	200.2%	79,263	1,005,297	1268.3%	134.9%	134.9%	4.0%	0.5663
	2032	114,328	1,597,177	1397.0%	203.4%	62,250	869,633	1397.0%	136.2%	136.2%	4.0%	0.5445
	2033	93,048	1,427,977	1534.7%	206.3%	48,714	747,603	1534.7%	137.2%	137.2%	4.0%	0.5235
	2034	75,495	1,270,003	1682.2%	208.9%	38,005	639,325	1682.2%	138.2%	138.2%	4.0%	0.5034
	2035	61,098	1,125,503	1842.1%	211.2%	29,574	544,791	1842.1%	139.0%	139.0%	4.0%	0.4840
	2036	49,342	995,805	2018.2%	213.3%	22,965	463,473	2018.2%	139.7%	139.7%	4.0%	0.4654
	2037	39,781	880,192	2212.6%	215.2%	17,803	393,907	2212.6%	140.3%	140.3%	4.0%	0.4475
	2038	32,031	776,447	2424.1%	216.8%	13,783	334,114	2424.1%	140.8%	140.8%	4.0%	0.4303
	2039	25,763	682,845	2650.5%	218.2%	10,660	282,535	2650.5%	141.2%	141.2%	4.0%	0.4138
	2040	20,702	598,579	2891.5%	219.5%	8,236	238,143	2891.5%	141.6%	141.6%	4.0%	0.3978
	2041	16,620	522,806	3145.7%	220.7%	6,358	199,997	3145.7%	141.9%	141.9%	4.0%	0.3825
	2042	13,329	454,627	3410.9%	221.6%	4,903	167,227	3410.9%	142.1%	142.1%	4.0%	0.3678
	2043	10,676	393,304	3684.1%	222.5%	3,776	139,106	3684.1%	142.3%	142.3%	4.0%	0.3537
	2044	8,536	338,445	3964.8%	223.2%	2,903	115,099	3964.8%	142.5%	142.5%	4.0%	0.3401
	2045	6,811	290,358	4263.2%	223.9%	2,227	94,947	4263.2%	142.7%	142.7%	4.0%	0.3270
	2046	5,419	248,080	4577.6%	224.4%	1,704	78,002	4577.6%	142.8%	142.8%	4.0%	0.3144
	2047	4,297	210,953	4909.0%	224.9%	1,299	63,778	4909.0%	142.9%	142.9%	4.0%	0.3023
	2048	3,392	178,472	5261.0%	225.3%	986	51,883	5261.0%	143.0%	143.0%	4.0%	0.2907
	2049	2,664	150,104	5635.5%	225.6%	745	41,958	5635.5%	143.0%	143.0%	4.0%	0.2795
	2050	2,078	125,545	6041.4%	225.9%	559	33,743	6041.4%	143.1%	143.1%	4.0%	0.2688
	2051	1,609	104,544	6495.7%	226.1%	416	27,018	6495.7%	143.1%	143.1%	4.0%	0.2584
	2052	1,236	86,755	7021.1%	226.3%	307	21,558	7021.1%	143.2%	143.2%	4.0%	0.2485
	2053	939	71,514	7616.2%	226.5%	224	17,087	7616.2%	143.2%	143.2%	4.0%	0.2389
	2054	705	58,421	8286.7%	226.6%	162	13,422	8286.7%	143.2%	143.2%	4.0%	0.2297
2055	522	47,215	9046.0%	226.7%	115	10,430	9046.0%	143.2%	143.2%	4.0%	0.2209	
2056	380	37,689	9912.9%	226.8%	81	8,006	9912.9%	143.2%	143.2%	4.0%	0.2124	
	Past	33,759,825	35,946,679	106.5%		54,970,401	44,899,562	81.7%				
	Future	9,417,818	61,987,657	658.2%		7,638,160	44,777,943	586.2%				
	Lifetime	43,177,643	97,934,336	226.8%		62,608,560	89,677,505	143.2%				

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 38.5% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	901,301	0	0.0%	0.0%	2,106,065	0	0.0%	0.0%	4.4%	2.3367
	1998	2,022,638	6,979	0.3%	0.2%	4,522,760	15,605	0.3%	0.2%	4.4%	2.2361
	1999	2,179,804	32,515	1.5%	0.8%	4,664,301	69,575	1.5%	0.8%	4.4%	2.1398
	2000	2,104,731	56,681	2.7%	1.3%	4,309,725	116,062	2.7%	1.3%	4.4%	2.0476
	2001	2,049,836	131,063	6.4%	2.5%	4,016,573	256,814	6.4%	2.3%	4.4%	1.9595
	2002	2,014,980	226,220	11.2%	4.0%	3,778,253	424,180	11.2%	3.8%	4.4%	1.8751
	2003	1,965,564	472,541	24.0%	7.0%	3,526,885	847,898	24.0%	6.4%	4.4%	1.7943
	2004	1,915,246	616,425	32.2%	10.2%	3,288,609	1,058,445	32.2%	9.2%	4.4%	1.7171
	2005	1,857,988	798,482	43.0%	13.8%	3,052,912	1,312,009	43.0%	12.3%	4.4%	1.6431
	2006	1,807,889	676,228	37.4%	16.0%	2,842,674	1,063,281	37.4%	14.3%	4.4%	1.5724
	2007	1,767,491	535,805	30.3%	17.3%	2,659,476	806,206	30.3%	15.4%	4.4%	1.5047
	2008	1,707,104	2,792,274	163.6%	28.5%	2,458,004	4,020,506	163.6%	24.2%	4.4%	1.4399
	2009	1,652,568	3,663,197	221.7%	41.8%	2,277,014	5,047,387	221.7%	34.6%	4.4%	1.3779
	2010	1,552,407	3,641,555	234.6%	53.5%	2,046,895	4,801,499	234.6%	43.6%	4.3%	1.3185
	2011	1,490,956	3,103,159	208.1%	62.1%	1,881,216	3,915,415	208.1%	50.1%	4.3%	1.2618
	2012	1,479,173	3,163,351	213.9%	70.0%	1,785,979	3,819,485	213.9%	56.0%	4.3%	1.2074
2013	1,404,992	3,488,331	248.3%	78.3%	1,623,361	4,030,498	248.3%	62.2%	4.2%	1.1554	
2014	1,333,055	3,895,876	292.3%	87.5%	1,473,916	4,307,546	292.3%	68.6%	4.1%	1.1057	
2015	1,302,718	4,165,793	319.8%	96.8%	1,381,657	4,418,224	319.8%	75.1%	4.0%	1.0606	
2016	1,249,384	4,480,203	358.6%	106.5%	1,274,127	4,568,929	358.6%	81.7%	4.0%	1.0198	
Projected Future Experience	2017	1,248,980	4,632,971	370.9%	115.9%	1,224,726	4,543,002	370.9%	88.0%	4.0%	0.9806
	2018	1,463,476	4,892,043	334.3%	124.7%	1,379,862	4,612,541	334.3%	93.9%	4.0%	0.9429
	2019	1,376,795	4,782,870	347.4%	132.8%	1,248,205	4,336,160	347.4%	99.3%	4.0%	0.9066
	2020	1,208,715	4,025,043	333.0%	139.0%	1,053,676	3,508,762	333.0%	103.4%	4.0%	0.8717
	2021	1,052,334	3,793,123	360.4%	144.8%	882,071	3,179,413	360.4%	107.1%	4.0%	0.8382
	2022	909,111	3,544,506	389.9%	150.2%	732,712	2,856,751	389.9%	110.5%	4.0%	0.8060
	2023	779,850	3,335,968	427.8%	155.4%	604,358	2,585,265	427.8%	113.6%	4.0%	0.7750
	2024	664,623	3,117,720	469.1%	160.3%	495,251	2,323,203	469.1%	116.4%	4.0%	0.7452
	2025	562,875	2,894,131	514.2%	164.9%	403,301	2,073,647	514.2%	118.9%	4.0%	0.7165
	2026	473,815	2,675,042	564.6%	169.3%	326,432	1,842,951	564.6%	121.2%	4.0%	0.6889
	2027	396,514	2,466,621	622.1%	173.4%	262,669	1,634,001	622.1%	123.3%	4.0%	0.6624
	2028	329,978	2,267,718	687.2%	177.2%	210,185	1,444,460	687.2%	125.2%	4.0%	0.6370
	2029	273,171	2,075,639	759.8%	180.8%	167,308	1,271,262	759.8%	126.8%	4.0%	0.6125
	2030	225,033	1,890,045	839.9%	184.1%	132,525	1,113,069	839.9%	128.3%	4.0%	0.5889
	2031	184,543	1,711,199	927.3%	187.2%	104,500	968,985	927.3%	129.6%	4.0%	0.5663
	2032	150,728	1,539,434	1021.3%	189.9%	82,069	838,193	1021.3%	130.7%	4.0%	0.5445
	2033	122,673	1,376,315	1121.9%	192.5%	64,224	720,556	1121.9%	131.7%	4.0%	0.5235
	2034	99,531	1,224,032	1229.8%	194.8%	50,105	616,183	1229.8%	132.6%	4.0%	0.5034
	2035	80,550	1,084,744	1346.7%	196.8%	38,990	525,062	1346.7%	133.3%	4.0%	0.4840
	2036	65,052	959,729	1475.3%	198.6%	30,277	446,682	1475.3%	133.9%	4.0%	0.4654
	2037	52,446	848,295	1617.5%	200.3%	23,471	379,633	1617.5%	134.5%	4.0%	0.4475
	2038	42,229	748,298	1772.0%	201.7%	18,172	322,002	1772.0%	134.9%	4.0%	0.4303
	2039	33,965	658,080	1937.5%	203.0%	14,053	272,288	1937.5%	135.3%	4.0%	0.4138
	2040	27,292	576,863	2113.7%	204.2%	10,858	229,503	2113.7%	135.7%	4.0%	0.3978
	2041	21,911	503,832	2299.4%	205.2%	8,382	192,739	2299.4%	135.9%	4.0%	0.3825
	2042	17,572	438,121	2493.3%	206.1%	6,464	161,155	2493.3%	136.2%	4.0%	0.3678
	2043	14,075	379,011	2692.9%	206.8%	4,978	134,051	2692.9%	136.4%	4.0%	0.3537
	2044	11,254	326,125	2897.9%	207.5%	3,827	110,909	2897.9%	136.5%	4.0%	0.3401
	2045	8,979	279,782	3115.9%	208.1%	2,936	91,489	3115.9%	136.7%	4.0%	0.3270
	2046	7,145	239,042	3345.7%	208.5%	2,246	75,161	3345.7%	136.8%	4.0%	0.3144
2047	5,665	203,268	3587.9%	209.0%	1,713	61,454	3587.9%	136.9%	4.0%	0.3023	
2048	4,472	171,970	3845.2%	209.3%	1,300	49,992	3845.2%	137.0%	4.0%	0.2907	
2049	3,512	144,636	4118.9%	209.6%	982	40,429	4118.9%	137.0%	4.0%	0.2795	
2050	2,740	120,971	4415.5%	209.9%	736	32,514	4415.5%	137.1%	4.0%	0.2688	
2051	2,122	100,735	4747.6%	210.1%	548	26,033	4747.6%	137.1%	4.0%	0.2584	
2052	1,629	83,595	5131.6%	210.3%	405	20,773	5131.6%	137.1%	4.0%	0.2485	
2053	1,238	68,909	5566.6%	210.4%	296	16,465	5566.6%	137.2%	4.0%	0.2389	
2054	929	56,292	6056.6%	210.5%	214	12,933	6056.6%	137.2%	4.0%	0.2297	
2055	688	45,495	6611.6%	210.6%	152	10,050	6611.6%	137.2%	4.0%	0.2209	
2056	501	36,316	7245.2%	210.7%	106	7,714	7245.2%	137.2%	4.0%	0.2124	
	Past	33,759,825	35,946,679	106.5%		54,970,401	44,899,562	81.7%			
	Future	11,928,713	60,318,532	505.7%		9,595,284	43,687,435	455.3%			
	Lifetime	45,688,538	96,265,211	210.7%		64,565,684	88,586,997	137.2%			

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

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	57,665	0	0.0%	98	134,745	0	0.0%	4.4%	2.3367
	1998	176,798	0	0.0%	159	395,332	0	0.0%	4.4%	2.2361
	1999	200,510	0	0.0%	153	429,046	0	0.0%	4.4%	2.1398
	2000	195,423	0	0.0%	150	400,155	0	0.0%	4.4%	2.0476
	2001	192,213	0	0.0%	145	376,634	0	0.0%	4.4%	1.9595
	2002	190,492	5,056	2.7%	140	357,188	9,481	2.7%	4.4%	1.8751
	2003	186,105	0	0.0%	137	333,936	0	0.0%	4.4%	1.7943
	2004	182,182	628,525	345.0%	132	312,818	1,079,220	345.0%	4.4%	1.7171
	2005	175,136	71,161	40.6%	124	287,770	116,927	40.6%	4.4%	1.6431
	2006	171,896	231,447	134.6%	122	270,285	363,921	134.6%	4.4%	1.5724
	2007	170,717	1,083,885	634.9%	119	256,871	1,630,881	634.9%	4.4%	1.5047
	2008	166,064	11,506	6.9%	112	239,109	16,566	6.9%	4.4%	1.4399
	2009	162,493	256,341	157.8%	109	223,893	353,204	157.8%	4.4%	1.3779
	2010	153,853	1,534	1.0%	101	202,860	2,023	1.0%	4.3%	1.3185
	2011	147,159	163,080	110.8%	97	185,677	205,766	110.8%	4.3%	1.2618
	2012	149,255	432,969	290.1%	92	180,213	522,774	290.1%	4.3%	1.2074
2013	141,261	73,545	52.1%	86	163,216	84,976	52.1%	4.2%	1.1554	
2014	135,235	445,271	329.3%	82	149,525	492,322	329.3%	4.1%	1.1057	
2015	143,036	105,998	74.1%	77	151,703	112,421	74.1%	4.0%	1.0606	
2016	134,037	274,969	205.1%	66	136,692	280,415	205.1%	4.0%	1.0198	
Projected Future Experience	2017	126,442	361,808	286.1%	60	123,987	354,782	286.1%	4.0%	0.9806
	2018	123,034	355,697	289.1%	55	116,004	335,375	289.1%	4.0%	0.9429
	2019	109,538	345,294	315.2%	50	99,308	313,044	315.2%	4.0%	0.9066
	2020	96,433	330,493	342.7%	44	84,064	288,101	342.7%	4.0%	0.8717
	2021	84,150	312,735	371.6%	39	70,535	262,136	371.6%	4.0%	0.8382
	2022	72,800	293,235	402.8%	35	58,674	236,338	402.8%	4.0%	0.8060
	2023	62,462	272,415	436.1%	30	48,406	211,113	436.1%	4.0%	0.7750
	2024	53,179	251,085	472.2%	26	39,627	187,099	472.2%	4.0%	0.7452
	2025	44,938	228,288	508.0%	23	32,198	163,568	508.0%	4.0%	0.7165
	2026	37,697	208,432	552.9%	20	25,971	143,598	552.9%	4.0%	0.6889
	2027	31,397	189,491	603.5%	17	20,799	125,527	603.5%	4.0%	0.6624
	2028	25,972	170,617	656.9%	14	16,543	108,677	656.9%	4.0%	0.6370
	2029	21,344	152,415	714.1%	12	13,073	93,349	714.1%	4.0%	0.6125
	2030	17,430	134,502	771.7%	10	10,264	79,210	771.7%	4.0%	0.5889
	2031	14,140	117,443	830.6%	8	8,007	66,504	830.6%	4.0%	0.5663
	2032	11,394	101,512	890.9%	7	6,204	55,271	890.9%	4.0%	0.5445
	2033	9,115	86,952	954.0%	5	4,772	45,523	954.0%	4.0%	0.5235
	2034	7,232	74,108	1024.7%	4	3,641	37,306	1024.7%	4.0%	0.5034
	2035	5,687	62,278	1095.1%	3	2,753	30,145	1095.1%	4.0%	0.4840
	2036	4,428	51,813	1170.1%	3	2,061	24,115	1170.1%	4.0%	0.4654
	2037	3,411	42,434	1244.1%	2	1,526	18,990	1244.1%	4.0%	0.4475
	2038	2,597	34,126	1314.2%	2	1,117	14,685	1314.2%	4.0%	0.4303
	2039	1,952	27,180	1392.3%	1	808	11,246	1392.3%	4.0%	0.4138
	2040	1,448	20,681	1428.3%	1	576	8,228	1428.3%	4.0%	0.3978
	2041	1,058	15,317	1447.2%	1	405	5,859	1447.2%	4.0%	0.3825
	2042	761	10,923	1434.7%	0	280	4,018	1434.7%	4.0%	0.3678
	2043	538	7,558	1404.9%	0	190	2,673	1404.9%	4.0%	0.3537
	2044	373	5,074	1361.8%	0	127	1,726	1361.8%	4.0%	0.3401
	2045	252	3,287	1304.5%	0	82	1,075	1304.5%	4.0%	0.3270
	2046	166	2,055	1237.5%	0	52	646	1237.5%	4.0%	0.3144
2047	106	1,243	1171.3%	0	32	376	1171.3%	4.0%	0.3023	
2048	65	733	1123.7%	0	19	213	1123.7%	4.0%	0.2907	
2049	38	417	1087.8%	0	11	117	1087.8%	4.0%	0.2795	
2050	21	237	1115.6%	0	6	64	1115.6%	4.0%	0.2688	
2051	11	127	1156.2%	0	3	33	1156.2%	4.0%	0.2584	
2052	5	63	1198.0%	0	1	16	1198.0%	4.0%	0.2485	
2053	2	28	1239.2%	0	1	7	1239.2%	4.0%	0.2389	
2054	1	11	1274.0%	0	0	3	1274.0%	4.0%	0.2297	
2055	0	4	1291.5%	0	0	1	1291.5%	4.0%	0.2209	
2056	0	1	1269.1%	0	0	0	1269.1%	4.0%	0.2124	
	Past	3,231,527	3,785,287	117.1%	2,301	5,187,669	5,270,895	101.6%		
	Future	971,620	4,272,114	439.7%	474	792,128	3,230,756	407.9%		
	Lifetime	4,203,147	8,057,401	191.7%	2,775	5,979,796	8,501,651	142.2%		

**Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 38.5% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	57,665	0	0.0%	98	134,745	0	0.0%	4.4%	2.3367
	1998	176,798	0	0.0%	159	395,332	0	0.0%	4.4%	2.2361
	1999	200,510	0	0.0%	153	429,046	0	0.0%	4.4%	2.1398
	2000	195,423	0	0.0%	150	400,155	0	0.0%	4.4%	2.0476
	2001	192,213	0	0.0%	145	376,634	0	0.0%	4.4%	1.9595
	2002	190,492	5,056	2.7%	140	357,188	9,481	2.7%	4.4%	1.8751
	2003	186,105	0	0.0%	137	333,936	0	0.0%	4.4%	1.7943
	2004	182,182	628,525	345.0%	132	312,818	1,079,220	345.0%	4.4%	1.7171
	2005	175,136	71,161	40.6%	124	287,770	116,927	40.6%	4.4%	1.6431
	2006	171,896	231,447	134.6%	122	270,285	363,921	134.6%	4.4%	1.5724
	2007	170,717	1,083,885	634.9%	119	256,871	1,630,881	634.9%	4.4%	1.5047
	2008	166,064	11,506	6.9%	112	239,109	16,566	6.9%	4.4%	1.4399
	2009	162,493	256,341	157.8%	109	223,893	353,204	157.8%	4.4%	1.3779
	2010	153,853	1,534	1.0%	101	202,860	2,023	1.0%	4.3%	1.3185
	2011	147,159	163,080	110.8%	97	185,677	205,766	110.8%	4.3%	1.2618
	2012	149,255	432,969	290.1%	92	180,213	522,774	290.1%	4.3%	1.2074
	2013	141,261	73,545	52.1%	86	163,216	84,976	52.1%	4.2%	1.1554
2014	135,235	445,271	329.3%	82	149,525	492,322	329.3%	4.1%	1.1057	
2015	143,036	105,998	74.1%	77	151,703	112,421	74.1%	4.0%	1.0606	
2016	134,037	274,969	205.1%	66	136,692	280,415	205.1%	4.0%	1.0198	
Projected Future Experience	2017	126,442	361,808	286.1%	60	123,987	354,782	286.1%	4.0%	0.9806
	2018	141,805	349,468	246.4%	54	133,703	329,501	246.4%	4.0%	0.9429
	2019	144,411	332,714	230.4%	49	130,923	301,639	230.4%	4.0%	0.9066
	2020	127,134	318,452	250.5%	44	110,827	277,605	250.5%	4.0%	0.8717
	2021	110,941	301,342	271.6%	39	92,991	252,586	271.6%	4.0%	0.8382
	2022	95,977	282,552	294.4%	34	77,354	227,727	294.4%	4.0%	0.8060
	2023	82,347	262,490	318.8%	30	63,817	203,421	318.8%	4.0%	0.7750
	2024	70,109	241,938	345.1%	26	52,242	180,282	345.1%	4.0%	0.7452
	2025	59,244	219,971	371.3%	23	42,449	157,609	371.3%	4.0%	0.7165
	2026	49,698	200,838	404.1%	19	34,239	138,366	404.1%	4.0%	0.6889
	2027	41,393	182,587	441.1%	16	27,421	120,954	441.1%	4.0%	0.6624
	2028	34,240	164,401	480.1%	14	21,810	104,718	480.1%	4.0%	0.6370
	2029	28,140	146,862	521.9%	12	17,235	89,948	521.9%	4.0%	0.6125
	2030	22,978	129,602	564.0%	10	13,532	76,324	564.0%	4.0%	0.5889
	2031	18,642	113,165	607.0%	8	10,556	64,081	607.0%	4.0%	0.5663
	2032	15,022	97,813	651.1%	7	8,179	53,258	651.1%	4.0%	0.5445
	2033	12,017	83,784	697.2%	5	6,291	43,864	697.2%	4.0%	0.5235
	2034	9,534	71,408	749.0%	4	4,800	35,947	749.0%	4.0%	0.5034
	2035	7,497	60,009	800.4%	3	3,629	29,047	800.4%	4.0%	0.4840
	2036	5,838	49,925	855.2%	3	2,717	23,236	855.2%	4.0%	0.4654
	2037	4,497	40,888	909.3%	2	2,012	18,298	909.3%	4.0%	0.4475
	2038	3,424	32,883	960.5%	2	1,473	14,150	960.5%	4.0%	0.4303
	2039	2,574	26,190	1017.6%	1	1,065	10,836	1017.6%	4.0%	0.4138
	2040	1,909	19,927	1043.9%	1	759	7,928	1043.9%	4.0%	0.3978
	2041	1,395	14,759	1057.8%	1	534	5,646	1057.8%	4.0%	0.3825
	2042	1,004	10,525	1048.6%	0	369	3,872	1048.6%	4.0%	0.3678
	2043	709	7,283	1026.8%	0	251	2,576	1026.8%	4.0%	0.3537
	2044	491	4,889	995.3%	0	167	1,663	995.3%	4.0%	0.3401
	2045	332	3,168	953.4%	0	109	1,036	953.4%	4.0%	0.3270
	2046	219	1,980	904.5%	0	69	623	904.5%	4.0%	0.3144
2047	140	1,198	856.1%	0	42	362	856.1%	4.0%	0.3023	
2048	86	707	821.3%	0	25	205	821.3%	4.0%	0.2907	
2049	51	402	795.1%	0	14	112	795.1%	4.0%	0.2795	
2050	28	228	815.4%	0	8	61	815.4%	4.0%	0.2688	
2051	15	123	845.0%	0	4	32	845.0%	4.0%	0.2584	
2052	7	61	875.6%	0	2	15	875.6%	4.0%	0.2485	
2053	3	27	905.7%	0	1	6	905.7%	4.0%	0.2389	
2054	1	11	931.2%	0	0	2	931.2%	4.0%	0.2297	
2055	0	4	944.0%	0	0	1	944.0%	4.0%	0.2209	
2056	0	1	927.5%	0	0	0	927.5%	4.0%	0.2124	
	Past	3,231,527	3,785,287	117.1%	2,301	5,187,669	5,270,895	101.6%		
	Future	1,220,294	4,136,384	339.0%	470	985,605	3,132,324	317.8%		
	Lifetime	4,451,821	7,921,671	177.9%	2,771	6,173,274	8,403,219	136.1%		

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

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	94,347	0	0.0%	0.0%	220,459	0	0.0%	0.0%	4.4%	2.3367
	1998	192,304	0	0.0%	0.0%	430,005	0	0.0%	0.0%	4.4%	2.2361
	1999	197,819	0	0.0%	0.0%	423,289	0	0.0%	0.0%	4.4%	2.1398
	2000	193,917	0	0.0%	0.0%	397,071	0	0.0%	0.0%	4.4%	2.0476
	2001	191,011	0	0.0%	0.0%	374,279	0	0.0%	0.0%	4.4%	1.9595
	2002	188,661	5,088	2.7%	0.5%	353,755	9,540	2.7%	0.4%	4.4%	1.8751
	2003	185,464	0	0.0%	0.4%	332,784	0	0.0%	0.4%	4.4%	1.7943
	2004	181,684	108,863	59.9%	8.0%	311,964	186,925	59.9%	6.9%	4.4%	1.7171
	2005	174,505	146,707	84.1%	16.3%	286,734	241,059	84.1%	14.0%	4.4%	1.6431
	2006	171,986	103,388	60.1%	20.5%	270,426	162,565	60.1%	17.6%	4.4%	1.5724
	2007	169,261	14,380	8.5%	19.5%	254,680	21,637	8.5%	17.0%	4.4%	1.5047
	2008	163,761	373,207	227.9%	35.7%	235,795	537,368	227.9%	29.8%	4.4%	1.4399
	2009	163,940	561,180	342.3%	57.9%	225,887	773,230	342.3%	46.9%	4.4%	1.3779
	2010	150,157	467,300	311.2%	73.6%	197,986	616,150	311.2%	59.1%	4.3%	1.3185
	2011	149,243	252,364	169.1%	79.1%	188,308	318,420	169.1%	63.7%	4.3%	1.2618
	2012	148,943	328,472	220.5%	86.9%	179,836	396,603	220.5%	69.7%	4.3%	1.2074
2013	140,683	367,041	260.9%	95.5%	162,549	424,088	260.9%	76.1%	4.2%	1.1554	
2014	137,191	352,693	257.1%	102.9%	151,687	389,961	257.1%	81.6%	4.1%	1.1057	
2015	147,686	365,812	247.7%	109.7%	156,635	387,979	247.7%	86.6%	4.0%	1.0606	
2016	125,785	254,668	202.5%	113.2%	128,276	259,712	202.5%	89.5%	4.0%	1.0198	
Projected Future Experience	2017	127,820	234,473	183.4%	115.9%	125,338	229,920	183.4%	91.6%	4.0%	0.9806
	2018	119,533	349,416	292.3%	121.9%	112,703	329,452	292.3%	95.7%	4.0%	0.9429
	2019	105,850	388,167	366.7%	129.0%	95,964	351,913	366.7%	100.4%	4.0%	0.9066
	2020	92,894	351,589	378.5%	135.3%	80,979	306,491	378.5%	104.3%	4.0%	0.8717
	2021	80,808	346,317	428.6%	141.5%	67,734	290,284	428.6%	108.1%	4.0%	0.8382
	2022	69,693	330,215	473.8%	147.5%	56,170	266,142	473.8%	111.6%	4.0%	0.8060
	2023	59,618	314,479	527.5%	153.3%	46,202	243,711	527.5%	114.9%	4.0%	0.7750
	2024	50,609	296,042	585.0%	158.8%	37,712	220,599	585.0%	117.9%	4.0%	0.7452
	2025	42,641	275,849	646.9%	164.0%	30,552	197,646	646.9%	120.6%	4.0%	0.7165
	2026	35,664	254,886	714.7%	168.8%	24,571	175,602	714.7%	123.1%	4.0%	0.6889
	2027	29,615	234,410	791.5%	173.3%	19,618	155,284	791.5%	125.3%	4.0%	0.6624
	2028	24,423	214,542	878.4%	177.5%	15,557	136,656	878.4%	127.2%	4.0%	0.6370
	2029	20,008	195,120	975.2%	181.4%	12,255	119,505	975.2%	129.0%	4.0%	0.6125
	2030	16,286	176,229	1082.1%	184.9%	9,591	103,783	1082.1%	130.5%	4.0%	0.5889
	2031	13,166	157,946	1199.7%	188.1%	7,455	89,438	1199.7%	131.8%	4.0%	0.5663
	2032	10,568	140,378	1328.3%	191.0%	5,754	76,433	1328.3%	133.0%	4.0%	0.5445
	2033	8,417	123,714	1469.8%	193.6%	4,407	64,769	1469.8%	133.9%	4.0%	0.5235
	2034	6,645	108,193	1628.1%	195.9%	3,345	54,465	1628.1%	134.8%	4.0%	0.5034
	2035	5,198	93,952	1807.5%	197.9%	2,516	45,477	1807.5%	135.5%	4.0%	0.4840
	2036	4,024	80,935	2011.4%	199.6%	1,873	37,669	2011.4%	136.0%	4.0%	0.4654
	2037	3,080	69,122	2244.5%	201.1%	1,378	30,934	2244.5%	136.5%	4.0%	0.4475
	2038	2,328	58,424	2509.7%	202.4%	1,002	25,140	2509.7%	136.9%	4.0%	0.4303
	2039	1,737	48,811	2810.7%	203.5%	719	20,196	2810.7%	137.2%	4.0%	0.4138
	2040	1,277	40,224	3149.2%	204.4%	508	16,003	3149.2%	137.5%	4.0%	0.3978
	2041	925	32,528	3516.3%	205.1%	354	12,443	3516.3%	137.7%	4.0%	0.3825
	2042	659	25,768	3911.9%	205.7%	242	9,478	3911.9%	137.8%	4.0%	0.3678
	2043	460	19,962	4336.2%	206.1%	163	7,060	4336.2%	137.9%	4.0%	0.3537
	2044	315	15,113	4801.8%	206.5%	107	5,140	4801.8%	138.0%	4.0%	0.3401
	2045	210	11,192	5328.9%	206.7%	69	3,660	5328.9%	138.1%	4.0%	0.3270
	2046	136	8,129	5965.7%	206.9%	43	2,556	5965.7%	138.1%	4.0%	0.3144
	2047	85	5,806	6798.3%	207.1%	26	1,755	6798.3%	138.2%	4.0%	0.3023
	2048	51	4,096	7984.4%	207.2%	15	1,191	7984.4%	138.2%	4.0%	0.2907
	2049	29	2,867	9804.1%	207.2%	8	801	9804.1%	138.2%	4.0%	0.2795
	2050	16	2,002	12796.1%	207.3%	4	538	12796.1%	138.2%	4.0%	0.2688
	2051	8	1,402	18111.3%	207.3%	2	362	18111.3%	138.2%	4.0%	0.2584
	2052	3	988	28376.0%	207.3%	1	246	28376.0%	138.2%	4.0%	0.2485
	2053	1	703	50455.6%	207.3%	0	168	50455.6%	138.2%	4.0%	0.2389
	2054	0	506	105066.1%	207.4%	0	116	105066.1%	138.2%	4.0%	0.2297
	2055	0	368	266777.7%	207.4%	0	81	266777.7%	138.2%	4.0%	0.2209
2056	0	271	871242.4%	207.4%	0	58	871242.4%	138.2%	4.0%	0.2124	
	Past	3,268,347	3,701,164	113.2%		5,282,406	4,725,237	89.5%			
	Future	934,800	5,015,135	536.5%		764,934	3,633,168	475.0%			
	Lifetime	4,203,147	8,716,299	207.4%		6,047,340	8,358,405	138.2%			

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 38.5% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	94,347	0	0.0%	0.0%	220,459	0	0.0%	0.0%	4.4%	2.3367
	1998	192,304	0	0.0%	0.0%	430,005	0	0.0%	0.0%	4.4%	2.2361
	1999	197,819	0	0.0%	0.0%	423,289	0	0.0%	0.0%	4.4%	2.1398
	2000	193,917	0	0.0%	0.0%	397,071	0	0.0%	0.0%	4.4%	2.0476
	2001	191,011	0	0.0%	0.0%	374,279	0	0.0%	0.0%	4.4%	1.9595
	2002	188,661	5,088	2.7%	0.5%	353,755	9,540	2.7%	0.4%	4.4%	1.8751
	2003	185,464	0	0.0%	0.4%	332,784	0	0.0%	0.4%	4.4%	1.7943
	2004	181,684	108,863	59.9%	8.0%	311,964	186,925	59.9%	6.9%	4.4%	1.7171
	2005	174,505	146,707	84.1%	16.3%	286,734	241,059	84.1%	14.0%	4.4%	1.6431
	2006	171,986	103,388	60.1%	20.5%	270,426	162,565	60.1%	17.6%	4.4%	1.5724
	2007	169,261	14,380	8.5%	19.5%	254,680	21,637	8.5%	17.0%	4.4%	1.5047
	2008	163,761	373,207	227.9%	35.7%	235,795	537,368	227.9%	29.8%	4.4%	1.4399
	2009	163,940	561,180	342.3%	57.9%	225,887	773,230	342.3%	46.9%	4.4%	1.3779
	2010	150,157	467,300	311.2%	73.6%	197,986	616,150	311.2%	59.1%	4.3%	1.3185
	2011	149,243	252,364	169.1%	79.1%	188,308	318,420	169.1%	63.7%	4.3%	1.2618
	2012	148,943	328,472	220.5%	86.9%	179,836	396,603	220.5%	69.7%	4.3%	1.2074
2013	140,683	367,041	260.9%	95.5%	162,549	424,088	260.9%	76.1%	4.2%	1.1554	
2014	137,191	352,693	257.1%	102.9%	151,687	389,961	257.1%	81.6%	4.1%	1.1057	
2015	147,686	365,812	247.7%	109.7%	156,635	387,979	247.7%	86.6%	4.0%	1.0606	
2016	125,785	254,668	202.5%	113.2%	128,276	259,712	202.5%	89.5%	4.0%	1.0198	
Projected Future Experience	2017	127,821	234,473	183.4%	115.9%	125,339	229,920	183.4%	91.6%	4.0%	0.9806
	2018	149,320	348,111	233.1%	120.8%	140,789	328,222	233.1%	95.2%	4.0%	0.9429
	2019	139,551	382,987	274.4%	126.6%	126,517	347,217	274.4%	99.2%	4.0%	0.9066
	2020	122,471	343,101	280.1%	131.6%	106,762	299,092	280.1%	102.6%	4.0%	0.8717
	2021	106,538	335,793	315.2%	136.6%	89,301	281,463	315.2%	105.8%	4.0%	0.8382
	2022	91,883	319,050	347.2%	141.4%	74,055	257,143	347.2%	108.8%	4.0%	0.8060
	2023	78,600	303,422	386.0%	146.1%	60,913	235,142	386.0%	111.6%	4.0%	0.7750
	2024	66,723	285,455	427.8%	150.6%	49,719	212,710	427.8%	114.2%	4.0%	0.7452
	2025	56,218	265,930	473.0%	155.0%	40,280	190,539	473.0%	116.6%	4.0%	0.7165
	2026	47,020	245,689	522.5%	159.0%	32,394	169,265	522.5%	118.7%	4.0%	0.6889
	2027	39,045	225,931	578.6%	162.8%	25,865	149,667	578.6%	120.7%	4.0%	0.6624
	2028	32,199	206,770	642.2%	166.4%	20,510	131,705	642.2%	122.4%	4.0%	0.6370
	2029	26,379	188,043	712.8%	169.7%	16,156	115,170	712.8%	123.9%	4.0%	0.6125
	2030	21,471	169,832	791.0%	172.8%	12,645	100,016	791.0%	125.3%	4.0%	0.5889
	2031	17,358	152,210	876.9%	175.5%	9,829	86,191	876.9%	126.5%	4.0%	0.5663
	2032	13,933	135,279	970.9%	178.1%	7,586	73,657	970.9%	127.5%	4.0%	0.5445
	2033	11,097	119,219	1074.4%	180.3%	5,810	62,416	1074.4%	128.4%	4.0%	0.5235
	2034	8,761	104,262	1190.0%	182.3%	4,411	52,486	1190.0%	129.1%	4.0%	0.5034
	2035	6,853	90,538	1321.1%	184.1%	3,317	43,824	1321.1%	129.8%	4.0%	0.4840
	2036	5,305	77,994	1470.2%	185.6%	2,469	36,300	1470.2%	130.3%	4.0%	0.4654
	2037	4,060	66,610	1640.6%	186.9%	1,817	29,810	1640.6%	130.7%	4.0%	0.4475
	2038	3,069	56,300	1834.4%	188.1%	1,321	24,227	1834.4%	131.1%	4.0%	0.4303
	2039	2,290	47,037	2054.4%	189.0%	947	19,462	2054.4%	131.4%	4.0%	0.4138
	2040	1,684	38,762	2301.9%	189.8%	670	15,421	2301.9%	131.6%	4.0%	0.3978
	2041	1,220	31,346	2570.2%	190.5%	467	11,991	2570.2%	131.8%	4.0%	0.3825
	2042	868	24,832	2859.3%	191.0%	319	9,134	2859.3%	132.0%	4.0%	0.3678
	2043	607	19,236	3169.4%	191.4%	215	6,804	3169.4%	132.1%	4.0%	0.3537
	2044	415	14,564	3509.7%	191.7%	141	4,953	3509.7%	132.1%	4.0%	0.3401
	2045	277	10,785	3894.8%	192.0%	91	3,527	3894.8%	132.2%	4.0%	0.3270
	2046	180	7,833	4360.2%	192.1%	56	2,463	4360.2%	132.2%	4.0%	0.3144
	2047	113	5,595	4968.7%	192.2%	34	1,691	4968.7%	132.3%	4.0%	0.3023
	2048	68	3,947	5835.6%	192.3%	20	1,147	5835.6%	132.3%	4.0%	0.2907
	2049	39	2,763	7165.6%	192.4%	11	772	7165.6%	132.3%	4.0%	0.2795
	2050	21	1,929	9352.3%	192.4%	6	518	9352.3%	132.3%	4.0%	0.2688
	2051	10	1,351	13237.0%	192.5%	3	349	13237.0%	132.3%	4.0%	0.2584
	2052	5	952	20739.2%	192.5%	1	237	20739.2%	132.3%	4.0%	0.2485
	2053	2	677	36876.7%	192.5%	0	162	36876.7%	132.3%	4.0%	0.2389
	2054	1	487	76790.0%	192.5%	0	112	76790.0%	132.3%	4.0%	0.2297
	2055	0	355	194980.3%	192.5%	0	78	194980.3%	132.3%	4.0%	0.2209
2056	0	261	636765.9%	192.5%	0	55	636765.9%	132.3%	4.0%	0.2124	
	Past	3,268,347	3,701,164	113.2%	0.0%	5,282,406	4,725,237	89.5%			
	Future	1,183,473	4,869,708	411.5%	0.0%	960,785	3,535,059	367.9%			
	Lifetime	4,451,821	8,570,872	192.5%	0.0%	6,243,191	8,260,296	132.3%			

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

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	160,598		0	
2006	0		0	
2007	0		0	
2008	0		0	
2009	174,233		0	
2010	126,826		0	
2011	80,141		0	
2012	682,690		0	
2013	810,640		0	
2014	811,810		132,186	
2015	3,893,476		58,785	
2016	3,156,061	18,399,885	236,178	1,735,909

(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 Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,324,867	43,206	1.9%
2	2,206,584	0	0.0%
3	2,141,270	201,384	9.4%
4	2,066,306	440,765	21.3%
5	2,026,653	481,913	23.8%
6	1,983,265	1,302,656	65.7%
7	1,926,899	2,123,053	110.2%
8	1,879,486	2,220,264	118.1%
9	1,829,592	1,463,531	80.0%
10	1,780,748	2,546,201	143.0%
11	1,724,357	3,067,820	177.9%
12	1,663,791	3,625,798	217.9%
13	1,602,256	3,102,873	193.7%
14	1,513,021	2,235,598	147.8%
15	1,452,652	2,977,030	204.9%
16	1,408,916	4,294,223	304.8%
17	1,333,156	3,280,635	246.1%
18	1,294,809	5,423,053	418.8%
19	1,275,299	4,046,022	317.3%
20	1,248,360	3,828,803	306.7%
21	1,197,734	3,828,332	319.6%
22	1,083,454	3,700,237	341.5%
23	953,806	3,536,810	370.8%
24	831,967	3,342,022	401.7%
25	719,849	3,125,211	434.1%
26	618,256	2,895,514	468.3%
27	527,441	2,660,674	504.4%
28	447,076	2,430,989	543.8%
29	376,590	2,232,999	593.0%
30	315,308	2,041,699	647.5%
31	262,485	1,852,933	705.9%
32	217,328	1,669,643	768.3%
33	179,028	1,493,525	834.2%
34	146,796	1,323,757	901.8%
35	119,863	1,164,217	971.3%
36	97,509	1,019,876	1045.9%
37	79,072	892,560	1128.8%
38	63,951	781,856	1222.6%
39	51,612	684,363	1326.0%
40	41,584	597,207	1436.1%
41	33,461	518,260	1548.8%
42	26,898	447,796	1664.8%
43	21,603	385,871	1786.2%
44	17,338	330,683	1907.2%
45	13,904	281,850	2027.2%
46	11,137	239,343	2149.2%
47	8,906	202,825	2277.4%
48	7,107	171,322	2410.5%
49	5,657	143,383	2534.8%
50	4,486	119,424	2661.9%
51	3,543	98,461	2779.4%
52	2,782	80,538	2894.9%
53	2,171	65,507	3017.7%
54	1,681	53,352	3173.9%
55	1,290	42,586	3300.9%
56	980	33,322	3400.5%
57	735	25,482	3465.6%
58	544	19,035	3499.6%
59	396	13,850	3499.2%
60	283	9,805	3469.2%
Total	43,177,899	91,261,946	211.4%

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	211,176	0	0.0%
2	202,785	0	0.0%
3	196,546	0	0.0%
4	192,628	0	0.0%
5	188,779	5,056	2.7%
6	187,005	0	0.0%
7	184,783	628,525	340.1%
8	178,600	71,161	39.8%
9	173,015	231,447	133.8%
10	171,187	650,668	380.1%
11	168,162	444,723	264.5%
12	164,064	256,341	156.2%
13	157,732	1,534	1.0%
14	149,790	160,086	106.9%
15	144,698	431,212	298.0%
16	144,103	268,779	186.5%
17	133,337	258,040	193.5%
18	142,837	118,787	83.2%
19	142,186	292,008	205.4%
20	126,674	320,031	252.6%
21	122,222	360,856	295.2%
22	110,505	350,911	317.6%
23	97,340	336,351	345.5%
24	84,878	318,758	375.5%
25	73,340	298,581	407.1%
26	62,817	277,048	441.0%
27	53,363	255,044	477.9%
28	44,970	231,843	515.6%
29	37,599	211,427	562.3%
30	31,194	191,444	613.7%
31	25,688	171,975	669.5%
32	20,999	152,683	727.1%
33	17,043	133,706	784.5%
34	13,732	115,723	842.7%
35	10,981	99,084	902.3%
36	8,710	84,266	967.5%
37	6,846	70,903	1035.6%
38	5,330	58,965	1106.2%
39	4,107	48,335	1176.9%
40	3,128	39,086	1249.4%
41	2,354	31,134	1322.8%
42	1,748	24,083	1378.0%
43	1,280	18,005	1406.8%
44	923	13,017	1409.8%
45	655	9,121	1391.7%
46	457	6,205	1358.3%
47	312	4,088	1310.8%
48	208	2,603	1250.9%
49	135	1,602	1185.3%
50	85	951	1119.8%
51	51	552	1078.0%
52	29	317	1078.0%
53	16	175	1106.1%
54	8	91	1140.1%
55	4	43	1173.5%
56	1	18	1202.9%
57	1	7	1220.9%
58	0	2	1214.7%
59	0	0	1166.4%
60	0	0	1063.4%
Total	4,203,147	8,057,401	191.7%

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-131126147

Dear Commissioner Altman:

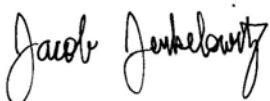
This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”)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

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from [MetLife Insurance Company USA]

[company copyright]

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

[Policy] number
[policy_number]

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

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

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

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

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

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

About the premium increase

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

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

Effect on your premium rate

<[if not phased]>

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

<[if phased]>

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

<[if SC]>

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

<[ELSE]>

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

< if phased >

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

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

What are my options?

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

< if NFO Rider on Policy >

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

< if CNF >

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

< if Optional Limited Benefit >

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

Tell us what decision is right for you.

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

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

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

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

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

Important Information Regarding This Premium Increase

1. About this premium increase

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

2. Guaranteed renewable

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

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

3. Considerations related to reducing your benefits

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

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

4. Waiver of premium benefit

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

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

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

6. Time frame to reverse your decision

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

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

7. Rate increase history

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