

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 02/26/2019
SERFF Tr Num: MILL-131718140
SERFF Status: Assigned
State Tr Num: MILL-131718140
State Status: Received Review in Progress
Co Tr Num: LTC2 NQ COMP
Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom
Reviewer(s): Jim Lavery (primary), David D'Agostino
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 23.7% increase on 349 policyholders of Brighthouse Life form H-LTC2J-5 (Series name is LTC2 NQ COMP).

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
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General Information

Project Name: Round 4.1 Filing Status of Filing in Domicile: Authorized
Project Number: 145GEC01-70 Date Approved in Domicile: 05/22/2018
Requested Filing Mode: Review & Approval Domicile Status Comments: An 11.9% rate increase was filed in Delaware on May 22, 2018.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 23.7% Filing Status Changed: 02/27/2019
State Status Changed: 02/27/2019
Deemer Date: Created By: David Chou
Submitted By: John Hebig Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

H-LTC2J-5, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Pennsylvania from September 1990 through March 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

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, six prior increases have been approved and implemented on these forms and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
- 6.On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

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 23.7% 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

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

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.

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.

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

John Hebig, Actuary john.hebig@milliman.com
 8500 Normandale Lake Blvd. 952-820-2488 [Phone]
 Suite 1850 952-897-5301 [FAX]
 MN
 MINNEAPOLIS, MN 55437-3830

Filing Company Information

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

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

Filing Fees

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

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237842

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 06/02/2018
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: MILL-131123551

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	%	23.700%	\$336,515	349	\$1,419,893	23.700%	23.700%

SERFF Tracking #:

MILL-131718140

State Tracking #:

MILL-131718140

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.1 Filing/145GEC01-70

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-LTC2J-5, et al.	Revised	Previous State Filing Number: MILL-131123551 Percent Rate Change Request: 23.7	PA_LTC2_NQ_Prem_365EP_23.7%_20190226.pdf, PA_LTC2_NQ_Prem_365EP_Current_20190226.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	728.91	716.68	704.12	657.51	18-44	22.15	20.83	19.50	17.52
45-49	845.27	825.11	804.94	749.74	45-49	32.73	30.74	28.43	25.78
50-54	995.02	964.61	934.20	869.74	50-54	45.95	42.97	40.00	36.36
55	1,061.47	1,026.76	991.72	922.30	55	51.90	48.59	45.29	41.32
56	1,155.68	1,118.66	1,081.63	1,004.61	56	56.86	53.22	49.59	45.62
57	1,261.13	1,222.46	1,183.45	1,099.81	57	62.15	58.18	54.21	49.59
58	1,378.16	1,336.83	1,295.51	1,203.28	58	67.77	63.47	59.17	54.54
59	1,505.43	1,460.47	1,415.18	1,314.36	59	75.04	70.41	65.45	60.16
60	1,642.28	1,592.37	1,542.12	1,429.72	60	83.30	78.02	72.40	67.44
61	1,787.73	1,731.54	1,675.34	1,552.37	61	92.56	86.61	80.33	74.38
62	1,940.46	1,877.32	1,814.18	1,681.29	62	102.81	95.87	88.92	81.98
63	2,099.79	2,028.72	1,957.65	1,815.17	63	113.39	106.11	98.51	91.57
64	2,264.42	2,184.75	2,105.08	1,950.71	64	124.96	116.69	108.10	100.16
65	2,433.34	2,344.75	2,255.82	2,090.21	65	136.86	127.60	118.34	109.42
66	2,605.57	2,507.39	2,408.88	2,230.37	66	149.09	139.17	128.92	119.34
67	2,780.11	2,672.02	2,563.59	2,372.85	67	161.32	150.41	139.50	129.25
68	2,961.60	2,841.93	2,722.26	2,518.63	68	175.86	163.96	152.06	140.82
69	3,156.96	3,023.41	2,889.86	2,674.00	69	194.71	181.48	167.93	156.03
70	3,367.87	3,217.79	3,067.38	2,836.97	70	217.19	202.31	187.10	172.56
71	3,596.96	3,427.37	3,257.79	3,011.84	71	242.97	226.11	209.25	193.72
72	3,846.21	3,654.48	3,462.74	3,201.26	72	272.39	253.22	234.05	216.19
73	4,144.05	3,925.88	3,707.37	3,426.38	73	308.42	286.61	264.46	244.95
74	4,509.00	4,259.09	4,008.85	3,704.06	74	353.71	328.26	302.80	280.66

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	4,929.49	4,642.89	4,355.95	4,023.39	75	406.93	377.51	347.76	321.98	
76	5,392.95	5,065.36	4,737.76	4,374.79	76	466.44	432.06	397.68	368.26	
77	6,013.11	5,647.83	5,282.54	4,875.94	77	530.90	491.56	452.22	418.50	
78	6,794.91	6,382.36	5,969.47	5,508.32	78	599.99	555.69	511.06	472.72	
79	7,745.97	7,275.56	6,805.16	6,278.23	79	678.00	627.76	577.51	535.20	
80		8,294.39	7,757.87		80	765.94	709.41	652.55	601.64	
81		9,538.33	8,921.48		81	865.77	801.64	737.18	679.66	
82		10,969.05	10,259.64		82	978.16	905.77	833.04	768.25	
83		12,614.30	11,798.45		83	1,105.43	1,023.45	941.47	868.08	
84		14,506.50	13,568.34		84	1,248.90	1,156.34	1,063.78	980.81	
					85	1,411.21	1,306.75	1,202.29	1,108.74	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	755.36	742.13	728.91	680.65	18-44	24.79	23.47	22.15	19.83
45-49	889.24	868.08	846.60	788.41	45-49	37.02	35.04	32.73	29.42
50-54	1,061.14	1,029.73	998.00	929.24	50-54	52.56	49.59	46.28	41.98
55	1,137.50	1,101.47	1,065.10	990.72	55	59.50	55.87	52.23	47.93
56	1,237.00	1,198.32	1,159.32	1,076.67	56	65.12	61.16	57.19	52.56
57	1,347.08	1,305.76	1,264.44	1,175.18	57	71.07	66.78	62.48	56.86
58	1,470.05	1,425.76	1,381.46	1,282.95	58	77.68	73.06	68.43	63.14
59	1,607.24	1,558.65	1,509.72	1,401.96	59	86.28	80.99	75.70	69.75
60	1,757.32	1,703.11	1,648.56	1,528.57	60	95.87	90.25	84.30	78.35
61	1,918.64	1,857.49	1,796.33	1,664.43	61	106.77	100.16	93.88	86.94
62	2,089.55	2,021.12	1,952.36	1,809.55	62	118.68	111.40	104.13	96.20
63	2,269.38	2,192.35	2,115.33	1,961.28	63	131.57	123.63	115.37	107.11
64	2,456.48	2,370.53	2,284.25	2,116.65	64	144.79	135.87	126.94	117.68
65	2,649.54	2,553.67	2,457.80	2,277.31	65	159.01	149.09	139.17	128.92
66	2,847.22	2,741.10	2,634.99	2,439.62	66	173.55	162.64	151.73	140.49
67	3,047.88	2,931.51	2,814.82	2,605.24	67	188.10	176.53	164.62	152.39
68	3,260.43	3,131.84	3,002.92	2,778.13	68	205.62	192.72	179.83	166.61
69	3,495.47	3,351.01	3,206.55	2,966.89	69	228.09	213.88	199.34	185.12
70	3,754.64	3,591.67	3,428.36	3,170.85	70	255.53	239.33	222.81	205.62
71	4,040.25	3,855.13	3,670.01	3,392.99	71	287.27	268.76	250.24	231.73
72	4,353.64	4,143.72	3,933.81	3,636.62	72	323.30	302.47	281.32	259.83
73	4,728.17	4,488.51	4,248.84	3,926.87	73	367.27	343.13	319.00	295.53
74	5,186.35	4,910.32	4,634.29	4,281.90	74	422.80	394.70	366.60	339.83

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	5,713.94	5,395.93	5,077.59	4,689.83	75	488.26	455.53	422.47	391.07	
76	6,296.74	5,931.79	5,566.84	5,140.40	76	561.31	523.30	484.95	448.92	
77	7,021.02	6,614.09	6,207.15	5,729.48	77	640.98	597.01	552.72	511.73	
78	7,933.73	7,473.91	7,014.08	6,471.94	78	724.28	674.37	624.45	577.51	
79	9,044.12	8,520.17	7,995.88	7,376.72	79	818.50	762.30	705.77	654.20	
					80	924.94	861.47	797.67	735.52	
					81	1,044.94	973.20	901.14	831.06	
					82	1,180.80	1,099.81	1,018.49	939.16	
					83	1,334.52	1,242.62	1,150.72	1,061.14	
					84	1,508.07	1,404.27	1,300.47	1,199.32	
					85	1,704.10	1,586.75	1,469.39	1,355.02	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	823.12	807.59	791.72	739.16	18-44	32.07	30.41	28.76	25.78
45-49	996.01	971.22	946.43	881.64	45-49	47.93	45.29	42.64	38.68
50-54	1,218.16	1,181.80	1,145.10	1,066.10	50-54	68.10	64.46	60.83	55.21
55	1,317.00	1,275.35	1,233.36	1,147.09	55	77.02	73.06	68.76	62.81
56	1,431.71	1,386.42	1,340.80	1,245.27	56	84.30	80.00	75.37	69.42
57	1,557.00	1,508.40	1,459.48	1,356.34	57	92.23	87.27	82.31	75.04
58	1,698.15	1,645.26	1,592.37	1,478.98	58	101.16	95.87	90.25	83.30
59	1,858.48	1,799.97	1,741.12	1,616.83	59	112.06	106.11	99.83	91.90
60	2,035.99	1,970.54	1,904.76	1,765.92	60	124.63	118.01	111.07	103.14
61	2,229.05	2,155.33	2,081.61	1,928.89	61	138.84	131.24	123.30	114.05
62	2,435.99	2,353.34	2,270.37	2,104.09	62	154.38	145.78	137.19	126.61
63	2,654.83	2,561.93	2,469.04	2,289.54	63	171.24	161.65	151.73	141.15
64	2,884.24	2,780.44	2,676.31	2,479.95	64	188.76	178.18	167.27	155.04
65	3,121.59	3,006.22	2,890.85	2,678.63	65	206.94	195.37	183.47	169.91
66	3,365.89	3,238.62	3,111.01	2,880.61	66	226.11	213.22	200.00	185.12
67	3,614.81	3,475.31	3,335.47	3,087.21	67	245.28	231.40	217.19	200.99
68	3,883.56	3,729.18	3,574.81	3,307.37	68	267.76	252.56	237.02	219.50
69	4,189.01	4,015.46	3,841.91	3,554.64	69	297.51	280.33	262.80	243.96
70	4,532.48	4,335.78	4,138.76	3,827.70	70	333.22	313.71	293.88	271.07
71	4,914.62	4,690.82	4,467.02	4,129.84	71	374.87	352.39	329.91	305.78
72	5,337.09	5,082.55	4,828.01	4,463.39	72	421.81	396.36	370.90	342.80
73	5,839.23	5,547.99	5,256.43	4,858.09	73	479.33	449.91	420.49	389.41
74	6,448.47	6,111.95	5,775.10	5,335.77	74	552.06	517.68	483.30	447.93

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	7,147.96	6,759.21	6,370.13	5,883.52	75	637.67	597.34	556.68	515.36
76	7,921.17	7,473.91	7,026.31	6,488.14	76	733.54	686.27	639.00	591.72
77	8,832.23	8,333.39	7,834.23	7,231.27	77	837.34	782.79	728.25	674.04
78	9,980.31	9,416.68	8,852.72	8,168.77	78	946.10	884.61	822.79	760.98
79	11,377.63	10,735.00	10,092.04	9,310.24	79	1,069.07	999.65	929.90	861.80
					80	1,208.24	1,129.57	1,050.89	968.91
					81	1,365.26	1,276.34	1,187.42	1,094.86
					82	1,542.78	1,442.29	1,341.79	1,237.33
					83	1,743.44	1,630.05	1,516.33	1,398.32
					84	1,969.88	1,841.62	1,713.36	1,579.80
					85	2,226.07	2,081.28	1,936.16	1,785.42

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,381.79	1,324.93	1,267.74	1,183.78	18-44	90.58	84.63	78.68	70.41
45-49	1,504.10	1,438.32	1,372.21	1,277.99	45-49	101.82	95.20	88.26	79.67
50-54	1,661.46	1,584.10	1,506.42	1,402.62	50-54	116.03	108.43	100.49	91.24
55	1,731.21	1,648.89	1,566.25	1,456.83	55	122.31	114.05	105.78	96.86
56	1,847.24	1,761.29	1,675.34	1,556.00	56	128.59	120.00	111.40	102.81
57	1,978.47	1,889.22	1,799.97	1,672.70	57	135.53	126.61	117.35	107.11
58	2,123.27	2,030.04	1,936.49	1,798.64	58	143.47	133.88	124.30	114.71
59	2,278.30	2,179.46	2,080.62	1,932.19	59	152.72	142.48	132.23	121.65
60	2,443.26	2,337.48	2,231.36	2,068.72	60	163.30	152.39	141.15	131.24
61	2,616.81	2,502.76	2,388.71	2,213.18	61	175.20	163.30	151.07	139.83
62	2,797.96	2,674.66	2,551.36	2,364.58	62	187.77	174.87	161.98	149.42
63	2,986.39	2,852.84	2,718.96	2,521.27	63	201.32	187.77	173.88	161.65
64	3,180.77	3,035.98	2,890.85	2,678.96	64	215.86	200.99	185.78	172.23
65	3,380.10	3,223.08	3,066.06	2,840.94	65	230.74	214.87	198.67	183.80
66	3,583.40	3,413.82	3,244.24	3,003.91	66	245.95	229.09	211.90	196.03
67	3,790.01	3,607.53	3,424.73	3,169.86	67	261.81	243.63	225.12	208.26
68	4,002.57	3,805.55	3,608.53	3,338.45	68	279.33	259.83	240.00	222.48
69	4,226.03	4,012.15	3,798.27	3,514.31	69	300.82	279.66	258.18	239.66
70	4,463.39	4,230.33	3,997.28	3,696.79	70	325.61	302.47	279.33	257.52
71	4,717.93	4,462.72	4,207.19	3,889.51	71	354.04	328.59	303.13	280.99
72	4,991.64	4,711.65	4,431.32	4,096.78	72	385.78	358.01	329.91	304.79
73	5,309.65	5,000.57	4,691.15	4,335.45	73	424.12	393.05	361.98	335.20
74	5,687.83	5,344.36	5,000.90	4,620.41	74	471.40	436.69	401.65	372.22

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,115.26	5,733.44	5,351.30	4,942.72	75	526.27	486.93	447.59	414.21
76	6,581.36	6,156.91	5,732.45	5,293.45	76	587.10	543.13	498.83	461.81
77	7,338.37	6,864.99	6,391.61	5,899.72	77	652.88	603.62	554.04	512.72
78	8,292.07	7,757.54	7,222.67	6,664.67	78	737.84	681.97	626.10	579.16
79	9,453.04	8,843.47	8,233.89	7,596.22	79	833.70	770.56	707.42	655.52
80		9,538.33	8,921.48		80		822.79	757.01	
81		10,385.26	9,599.49		81		886.93	818.17	
82		11,606.06	10,844.42		82		976.51	897.17	
83		13,150.82	12,293.98		83		1,081.30	994.03	
84		14,934.92	13,961.72		84		1,201.63	1,105.43	

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,517.33	1,456.17	1,395.01	1,302.45	18-44	104.79	98.51	91.90	82.31
45-49	1,661.13	1,590.71	1,520.30	1,415.84	45-49	117.68	110.41	103.14	93.22
50-54	1,845.92	1,763.93	1,681.62	1,565.59	50-54	134.54	126.28	117.68	107.11
55	1,928.23	1,840.96	1,753.35	1,630.71	55	141.82	133.22	124.30	113.72
56	2,053.18	1,961.62	1,870.05	1,736.83	56	149.42	140.16	130.91	120.66
57	2,193.35	2,097.48	2,001.61	1,860.13	57	157.68	147.77	137.85	125.62
58	2,348.72	2,247.89	2,147.07	1,994.34	58	166.94	156.36	145.78	134.54
59	2,518.96	2,411.52	2,304.09	2,139.79	59	177.85	166.94	155.70	143.47
60	2,702.43	2,587.06	2,471.69	2,291.53	60	190.41	178.51	166.61	154.71
61	2,898.13	2,773.50	2,648.88	2,454.50	61	204.62	191.73	178.51	165.29
62	3,104.40	2,969.53	2,834.66	2,627.39	62	219.83	205.95	191.73	176.86
63	3,320.60	3,174.48	3,028.04	2,807.88	63	236.03	221.15	205.95	191.40
64	3,545.06	3,386.71	3,228.04	2,991.35	64	253.22	237.02	220.82	204.62
65	3,776.46	3,605.22	3,433.65	3,181.43	65	271.07	253.88	236.36	218.84
66	4,014.14	3,829.02	3,643.90	3,373.82	66	289.58	271.07	252.23	233.38
67	4,256.12	4,057.11	3,857.78	3,570.51	67	308.42	288.59	268.42	248.26
68	4,508.67	4,293.80	4,078.60	3,773.48	68	329.58	308.42	286.94	265.78
69	4,780.07	4,546.36	4,312.31	3,990.01	69	355.70	332.56	309.09	286.94
70	5,073.62	4,817.76	4,561.90	4,219.09	70	386.11	360.65	335.20	309.09
71	5,392.29	5,111.31	4,830.32	4,465.70	71	421.15	393.38	365.28	338.51
72	5,738.73	5,429.65	5,120.56	4,733.79	72	460.16	429.41	398.67	368.26
73	6,141.70	5,799.56	5,457.42	5,043.54	73	507.43	473.05	438.67	406.27
74	6,620.04	6,238.23	5,856.42	5,410.81	74	565.94	527.26	488.26	452.55
75	7,160.85	6,734.42	6,307.65	5,826.00	75	633.71	590.07	546.11	505.44
76	7,751.92	7,275.89	6,799.54	6,278.89	76	709.41	659.82	609.91	564.62
77	8,643.47	8,112.57	7,581.34	6,997.88	77	791.06	735.19	679.33	628.75
78	9,767.09	9,167.10	8,567.11	7,904.97	78	893.87	830.73	767.59	710.07
79	11,134.33	10,450.38	9,766.42	9,010.08	79	1,010.23	938.83	867.42	803.95

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,801.62	1,729.88	1,657.82	1,548.07	18-44	134.87	127.27	119.67	107.11
45-49	1,989.05	1,906.08	1,822.78	1,697.82	45-49	151.73	143.14	134.54	121.65
50-54	2,230.04	2,132.52	2,034.67	1,894.51	50-54	173.55	163.63	153.72	139.83
55	2,337.15	2,233.02	2,128.88	1,980.13	55	183.14	172.89	162.31	148.43
56	2,482.93	2,373.51	2,264.09	2,103.10	56	193.05	182.15	170.91	157.35
57	2,644.58	2,529.87	2,414.83	2,244.25	57	203.63	192.06	180.16	164.29
58	2,825.40	2,704.08	2,582.76	2,398.96	58	215.53	203.30	190.74	176.19
59	3,026.39	2,896.80	2,767.22	2,569.87	59	230.08	216.86	203.30	187.10
60	3,246.22	3,107.05	2,967.55	2,751.35	60	246.28	232.06	217.85	202.31
61	3,483.24	3,332.83	3,182.09	2,948.37	61	264.79	249.25	233.71	216.19
62	3,735.80	3,572.49	3,409.19	3,159.61	62	284.62	267.76	250.90	231.73
63	4,001.91	3,825.05	3,647.86	3,382.41	63	305.78	287.93	269.75	250.57
64	4,279.92	4,088.52	3,896.79	3,610.84	64	328.26	308.75	289.25	268.09
65	4,568.51	4,361.24	4,153.97	3,848.85	65	351.73	330.57	309.42	286.28
66	4,865.69	4,642.23	4,418.76	4,091.49	66	375.53	353.05	330.57	305.78
67	5,170.15	4,929.82	4,689.17	4,340.08	67	400.32	376.19	352.06	325.94
68	5,492.46	5,232.96	4,973.13	4,600.90	68	428.09	402.31	376.19	348.42
69	5,846.83	5,563.53	5,280.23	4,885.53	69	462.14	434.04	405.61	376.52
70	6,235.91	5,925.18	5,614.44	5,192.63	70	502.14	471.40	440.32	406.27
71	6,663.01	6,320.87	5,978.40	5,527.17	71	547.76	513.71	479.66	444.29
72	7,130.44	6,752.93	6,375.08	5,893.44	72	599.33	561.64	523.96	483.96
73	7,672.58	7,253.08	6,833.59	6,315.58	73	661.14	619.16	577.18	534.54
74	8,311.58	7,842.16	7,372.75	6,812.10	74	738.17	690.57	642.63	595.36
75	9,032.89	8,506.28	7,979.68	7,370.11	75	827.75	773.54	718.99	665.44
76	9,821.96	9,232.22	8,642.48	7,980.67	76	927.59	865.77	803.95	744.45
77	10,951.53	10,294.02	9,636.51	8,895.04	77	1,035.35	965.60	895.52	828.74
78	12,375.30	11,632.17	10,889.05	10,047.74	78	1,169.90	1,090.89	1,011.88	935.85
79	14,107.83	13,260.90	12,413.65	11,452.01	79	1,321.96	1,232.70	1,143.45	1,059.81

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
18-44	674.37	663.79	652.88	609.58	18-44	16.20	15.21	13.88	12.56	
45-49	767.26	749.74	731.89	681.64	45-49	24.46	22.81	20.83	18.84	
50-54	886.93	860.15	833.37	775.85	50-54	35.04	32.40	29.75	27.11	
55	940.15	909.40	878.66	817.17	55	39.67	36.69	33.72	30.74	
56	1,024.11	991.72	959.32	891.22	56	43.64	40.66	37.35	34.38	
57	1,118.99	1,085.27	1,051.22	976.84	57	47.60	44.30	40.66	37.02	
58	1,224.11	1,188.41	1,152.37	1,070.39	58	52.23	48.59	44.63	41.32	
59	1,338.49	1,299.48	1,260.14	1,170.23	59	58.18	53.88	49.59	45.62	
60	1,461.13	1,417.49	1,373.86	1,273.69	60	64.79	60.16	55.54	51.57	
61	1,591.04	1,542.12	1,492.86	1,383.11	61	72.73	67.44	61.82	57.19	
62	1,727.57	1,672.03	1,616.50	1,498.15	62	80.99	75.04	69.09	63.80	
63	1,869.39	1,806.91	1,744.10	1,617.16	63	89.92	83.30	76.69	71.40	
64	2,015.83	1,945.75	1,875.34	1,737.82	64	99.50	92.23	84.96	78.68	
65	2,166.24	2,087.56	2,008.56	1,861.12	65	109.42	101.49	93.22	86.28	
66	2,319.29	2,231.69	2,144.09	1,985.09	66	119.67	111.07	102.15	94.54	
67	2,474.33	2,377.81	2,280.95	2,111.03	67	130.25	120.66	111.07	102.81	
68	2,634.99	2,527.89	2,420.78	2,239.63	68	142.81	132.23	121.65	112.73	
69	2,807.22	2,687.55	2,567.55	2,375.82	69	159.34	147.44	135.53	125.95	
70	2,993.33	2,858.13	2,722.92	2,518.30	70	179.17	165.95	152.39	140.49	
71	3,194.32	3,041.26	2,888.21	2,670.36	71	202.64	187.43	171.90	159.34	
72	3,413.16	3,239.61	3,066.06	2,834.33	72	229.09	211.90	194.38	179.50	
73	3,675.96	3,477.95	3,279.61	3,031.02	73	261.15	241.32	221.48	205.29	
74	4,000.25	3,772.49	3,544.40	3,274.65	74	301.81	278.67	255.20	236.36	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	4,374.79	4,112.98	3,850.84	3,556.63	75	349.08	322.31	295.20	273.38	
76	4,788.67	4,488.51	4,188.35	3,867.69	76	402.31	371.23	339.83	314.70	
77	5,339.40	5,004.86	4,669.99	4,310.66	77	460.16	424.12	388.09	359.33	
78	6,033.60	5,655.43	5,277.25	4,869.33	78	519.99	479.33	438.67	405.61	
79	6,878.22	6,447.15	6,015.75	5,549.65	79	587.43	541.48	495.53	459.16	
80		7,349.61	6,858.05		80	664.12	612.22	559.99	516.35	
81		8,452.07	7,886.79		81	750.40	691.56	632.72	583.46	
82		9,719.81	9,069.91		82	847.92	781.47	715.03	659.49	
83		11,177.97	10,430.21		83	958.00	882.96	807.92	745.11	
84		12,854.63	11,994.81		84	1,082.62	998.00	913.04	841.97	
					85	1,223.45	1,127.58	1,031.72	951.39	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	697.51	685.94	674.37	629.74	18-44	18.84	17.52	16.20	14.55
45-49	807.26	788.41	769.57	716.68	45-49	28.43	26.45	24.46	22.15
50-54	948.08	920.31	892.21	830.73	50-54	40.66	38.02	35.37	32.07
55	1,010.89	978.82	946.76	880.64	55	46.28	43.30	40.00	36.69
56	1,099.81	1,065.43	1,031.05	957.67	56	50.91	47.60	43.97	40.66
57	1,198.32	1,161.96	1,125.60	1,045.93	57	55.87	52.23	48.26	43.97
58	1,308.74	1,269.73	1,230.72	1,143.12	58	61.49	57.52	53.22	49.26
59	1,432.04	1,389.06	1,346.09	1,249.89	59	68.43	63.80	59.17	54.54
60	1,566.58	1,518.65	1,470.72	1,363.61	60	76.36	71.40	66.11	61.49
61	1,711.37	1,657.49	1,603.28	1,485.59	61	85.62	80.00	74.05	68.43
62	1,865.09	1,804.26	1,743.11	1,615.51	62	95.87	89.59	82.97	76.69
63	2,026.74	1,957.98	1,889.22	1,751.70	63	106.77	99.50	92.23	85.62
64	2,194.67	2,117.65	2,040.62	1,890.87	64	118.34	110.41	102.15	94.54
65	2,367.89	2,281.94	2,195.99	2,034.67	65	130.58	121.65	112.73	104.46
66	2,545.41	2,450.20	2,354.67	2,180.12	66	142.81	133.22	123.30	114.05
67	2,725.57	2,620.78	2,515.65	2,328.55	67	155.70	145.12	134.54	124.63
68	2,916.31	2,799.95	2,683.59	2,482.60	68	170.91	159.34	147.44	136.53
69	3,126.88	2,996.31	2,865.40	2,651.19	69	191.07	178.18	164.96	153.05
70	3,359.27	3,211.18	3,062.75	2,832.67	70	215.53	200.99	186.11	171.57
71	3,614.81	3,446.22	3,277.62	3,030.36	71	244.62	227.76	210.91	195.37
72	3,895.79	3,704.06	3,512.33	3,246.88	72	277.02	258.18	239.00	220.82
73	4,232.32	4,012.82	3,793.32	3,505.72	73	317.02	295.20	273.05	252.89
74	4,645.20	4,391.98	4,138.76	3,824.06	74	367.27	341.81	316.03	292.89

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,121.56	4,829.33	4,537.10	4,190.66	75	426.44	396.36	365.94	338.84
76	5,647.83	5,312.30	4,976.76	4,595.61	76	492.55	457.51	422.47	391.07
77	6,297.40	5,923.19	5,548.98	5,121.89	77	564.29	523.96	483.30	447.26
78	7,115.90	6,693.43	6,270.62	5,786.01	78	637.67	592.05	546.11	505.11
79	8,112.24	7,630.27	7,148.29	6,594.58	79	720.65	669.08	617.18	571.89
					80	814.20	756.02	697.51	643.29
					81	919.98	854.20	788.08	726.60
					82	1,039.65	965.27	890.56	821.14
					83	1,174.85	1,090.56	1,006.26	927.92
					84	1,327.58	1,232.37	1,137.17	1,048.58
					85	1,500.14	1,392.70	1,284.93	1,184.77

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	752.05	738.83	725.61	677.67	18-44	24.46	23.14	21.49	19.17
45-49	894.20	872.71	851.22	792.71	45-49	37.35	35.04	32.73	29.42
50-54	1,077.00	1,044.94	1,012.54	942.79	50-54	53.55	50.58	47.27	42.97
55	1,158.32	1,121.30	1,084.28	1,008.58	55	60.83	57.19	53.55	48.92
56	1,259.15	1,219.15	1,179.15	1,095.19	56	66.78	62.81	58.84	54.21
57	1,370.22	1,327.25	1,284.27	1,193.37	57	73.39	69.09	64.46	58.84
58	1,495.51	1,448.90	1,402.29	1,302.45	58	80.66	76.03	71.07	65.45
59	1,637.99	1,586.42	1,534.85	1,425.43	59	89.92	84.63	79.01	72.73
60	1,796.00	1,738.48	1,680.63	1,558.32	60	100.49	94.54	88.26	81.98
61	1,968.23	1,903.43	1,838.31	1,703.44	61	112.39	105.78	98.84	91.57
62	2,153.02	2,079.63	2,006.24	1,859.47	62	125.95	118.34	110.41	101.82
63	2,348.38	2,266.07	2,183.76	2,024.75	63	140.16	131.57	122.97	114.38
64	2,553.34	2,461.11	2,368.55	2,195.00	64	155.37	145.78	136.20	126.28
65	2,765.57	2,663.09	2,560.28	2,372.19	65	170.91	160.66	150.08	138.84
66	2,983.74	2,870.36	2,756.64	2,552.35	66	187.10	175.86	164.29	152.06
67	3,206.55	3,081.92	2,956.97	2,736.81	67	203.96	191.40	178.84	165.62
68	3,447.21	3,309.03	3,170.52	2,933.17	68	223.80	210.24	196.36	181.81
69	3,720.59	3,564.89	3,408.86	3,153.99	69	250.24	234.71	219.17	203.63
70	4,028.35	3,851.17	3,673.98	3,397.95	70	282.31	264.79	247.27	228.09
71	4,371.16	4,169.18	3,966.87	3,667.37	71	319.99	299.83	279.66	259.17
72	4,750.32	4,519.91	4,289.17	3,965.21	72	362.64	339.83	316.69	292.56
73	5,201.55	4,937.10	4,672.31	4,318.26	73	414.87	388.42	361.65	334.87
74	5,749.64	5,443.53	5,137.09	4,746.36	74	480.32	449.25	417.84	387.10

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	6,379.71	6,025.01	5,670.30	5,237.26	75	557.34	520.65	483.63	447.59
76	7,075.90	6,667.31	6,258.72	5,779.39	76	643.29	600.32	557.34	516.02
77	7,889.77	7,434.24	6,978.38	6,441.53	77	736.85	687.26	637.67	590.07
78	8,915.20	8,400.50	7,885.80	7,276.56	78	832.71	776.84	720.65	666.43
79	10,163.44	9,576.68	8,989.58	8,293.40	79	940.81	877.67	814.20	754.70
					80	1,063.12	991.72	919.98	848.25
					81	1,201.30	1,120.64	1,039.65	958.66
					82	1,357.66	1,266.42	1,174.85	1,083.29
					83	1,534.19	1,431.05	1,327.58	1,224.11
					84	1,733.52	1,616.83	1,500.14	1,383.44
					85	1,958.97	1,827.07	1,695.17	1,563.28

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,213.20	1,162.95	1,112.38	1,038.66	18-44	72.73	67.44	62.15	55.54
45-49	1,313.36	1,255.18	1,197.00	1,115.02	45-49	81.65	75.70	69.75	63.14
50-54	1,441.96	1,373.86	1,305.76	1,215.84	50-54	93.22	86.61	79.67	72.40
55	1,499.14	1,426.75	1,354.02	1,259.48	55	98.51	91.24	83.97	76.69
56	1,603.61	1,528.24	1,452.53	1,349.07	56	103.80	96.20	88.59	81.65
57	1,722.28	1,643.94	1,565.26	1,454.52	57	109.75	101.82	93.55	85.29
58	1,853.19	1,771.21	1,688.89	1,568.57	58	116.03	107.44	98.84	91.24
59	1,993.02	1,906.08	1,818.81	1,688.89	59	123.96	114.71	105.45	97.19
60	2,141.45	2,048.23	1,954.67	1,812.20	60	132.89	122.97	113.06	105.12
61	2,297.48	2,196.65	2,095.83	1,941.78	61	142.81	132.23	121.32	112.39
62	2,460.45	2,351.03	2,241.28	2,077.32	62	153.72	142.15	130.58	120.66
63	2,629.37	2,510.37	2,391.03	2,217.15	63	165.29	153.05	140.49	130.58
64	2,803.58	2,674.00	2,544.41	2,357.64	64	177.52	164.29	150.74	139.83
65	2,982.09	2,841.60	2,700.77	2,502.43	65	190.41	176.19	161.65	149.75
66	3,163.91	3,011.84	2,859.45	2,647.55	66	203.63	188.43	172.89	160.00
67	3,348.70	3,184.40	3,019.78	2,794.99	67	217.19	200.99	184.46	170.58
68	3,538.44	3,360.60	3,182.75	2,944.41	68	232.72	215.20	197.35	182.81
69	3,737.45	3,544.06	3,350.68	3,100.11	69	251.57	232.39	213.22	198.01
70	3,948.35	3,737.45	3,526.21	3,261.09	70	274.04	253.22	232.06	214.21
71	4,173.80	3,942.40	3,711.00	3,431.01	71	299.50	276.69	253.55	235.04
72	4,416.44	4,161.90	3,907.36	3,612.16	72	328.26	303.13	277.68	256.52
73	4,699.08	4,417.77	4,136.12	3,822.41	73	362.64	334.54	306.44	283.96
74	5,036.60	4,723.55	4,410.49	4,074.96	74	404.95	373.55	341.81	316.69

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,419.07	5,070.32	4,721.23	4,360.58	75	454.21	418.50	382.47	354.04
76	5,836.58	5,448.49	5,060.07	4,672.64	76	508.75	468.42	428.09	396.36
77	6,507.64	6,074.93	5,641.88	5,207.83	77	567.92	522.63	477.35	441.98
78	7,353.91	6,864.66	6,375.42	5,882.86	78	641.64	590.73	539.49	498.83
79	8,383.31	7,825.64	7,267.96	6,705.00	79	725.28	667.43	609.58	564.95
80		8,466.95	7,681.18		80		710.07	649.57	
81		9,273.21	8,446.78		81		761.97	695.85	
82		10,260.30	9,559.82		82		842.30	770.23	
83		11,636.80	10,847.40		83		932.87	853.21	
84		13,221.23	12,330.67		84		1,037.00	948.74	

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,340.47	1,285.93	1,231.38	1,149.73	18-44	86.28	80.66	74.71	66.78
45-49	1,461.13	1,398.32	1,335.18	1,243.61	45-49	97.19	90.58	83.97	75.70
50-54	1,616.17	1,542.45	1,468.73	1,367.58	50-54	110.74	103.47	95.87	87.27
55	1,684.93	1,606.58	1,527.90	1,421.13	55	117.02	109.09	101.16	92.56
56	1,797.32	1,715.34	1,633.03	1,516.67	56	123.30	115.04	106.77	98.51
57	1,923.93	1,837.98	1,752.03	1,628.07	57	130.25	121.65	112.73	102.81
58	2,064.42	1,974.18	1,883.60	1,749.39	58	138.18	128.92	119.34	110.08
59	2,218.47	2,121.94	2,025.42	1,880.96	59	147.44	137.52	127.27	117.35
60	2,384.09	2,280.62	2,176.82	2,018.14	60	158.34	147.77	136.86	127.27
61	2,560.94	2,448.88	2,336.81	2,165.25	61	170.58	159.01	147.10	136.20
62	2,747.72	2,626.07	2,504.41	2,321.28	62	183.80	171.24	158.34	146.11
63	2,943.08	2,810.86	2,678.63	2,483.59	63	198.01	184.46	170.58	158.34
64	3,145.73	3,002.59	2,859.12	2,649.54	64	212.89	198.34	183.47	169.91
65	3,354.98	3,199.61	3,044.24	2,820.77	65	228.43	212.89	197.02	182.48
66	3,569.52	3,401.59	3,233.66	2,993.99	66	244.62	227.76	210.91	195.04
67	3,788.36	3,607.53	3,426.38	3,171.51	67	261.15	243.30	225.12	208.26
68	4,016.45	3,820.75	3,625.05	3,353.65	68	279.99	260.82	241.32	223.47
69	4,261.41	4,048.52	3,835.30	3,548.69	69	303.47	282.31	261.15	242.64
70	4,525.86	4,292.81	4,059.43	3,754.31	70	331.23	308.09	284.95	262.80
71	4,813.13	4,556.61	4,300.08	3,975.46	71	362.97	337.51	312.06	289.25
72	5,125.52	4,842.88	4,560.24	4,215.79	72	398.67	370.57	342.47	316.36
73	5,489.48	5,176.10	4,862.72	4,494.13	73	441.64	410.24	378.84	351.07
74	5,921.87	5,571.79	5,221.72	4,824.37	74	494.54	459.16	423.46	392.39
75	6,411.45	6,019.72	5,627.99	5,198.25	75	556.02	516.02	475.69	440.32
76	6,946.97	6,509.30	6,071.29	5,606.17	76	624.45	578.83	533.21	493.87
77	7,745.97	7,257.71	6,769.46	6,248.48	77	698.50	647.26	595.69	551.39
78	8,752.89	8,201.17	7,649.44	7,058.38	78	789.41	731.23	673.04	622.47
79	9,978.32	9,349.57	8,720.49	8,045.14	79	891.88	826.43	760.65	705.11

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 23.7% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,580.14	1,515.67	1,451.21	1,355.02	18-44	111.40	104.79	97.85	87.60
45-49	1,737.82	1,663.44	1,589.06	1,479.97	45-49	125.62	118.01	110.08	99.50
50-54	1,940.79	1,853.52	1,766.25	1,644.60	50-54	143.80	135.20	126.28	114.71
55	2,031.04	1,938.14	1,844.92	1,716.00	55	152.06	142.81	133.22	121.98
56	2,160.95	2,063.43	1,965.91	1,826.08	56	160.33	150.41	140.49	129.58
57	2,305.74	2,203.26	2,100.79	1,952.36	57	169.25	159.01	148.43	135.53
58	2,467.72	2,359.62	2,251.20	2,090.87	58	179.17	168.26	157.35	145.12
59	2,647.88	2,532.51	2,416.81	2,244.25	59	191.73	179.83	167.93	154.71
60	2,845.23	2,720.94	2,596.31	2,407.23	60	205.62	193.05	180.16	167.60
61	3,057.79	2,923.25	2,788.71	2,584.08	61	221.48	207.60	193.72	179.17
62	3,284.57	3,138.45	2,992.34	2,773.50	62	238.67	223.80	208.92	192.72
63	3,523.57	3,365.22	3,206.55	2,973.17	63	257.19	240.99	224.79	208.92
64	3,773.48	3,601.58	3,429.36	3,177.79	64	277.02	259.50	241.98	224.13
65	4,032.98	3,846.87	3,660.43	3,391.67	65	297.18	278.34	259.50	240.00
66	4,300.08	4,099.10	3,897.78	3,608.86	66	318.34	298.18	277.68	256.85
67	4,573.47	4,356.94	4,140.42	3,832.32	67	339.83	318.34	296.52	274.37
68	4,863.05	4,629.00	4,394.96	4,066.04	68	364.62	341.48	318.01	294.54
69	5,181.39	4,925.86	4,670.32	4,321.24	69	395.03	369.91	344.46	319.99
70	5,531.13	5,250.48	4,969.82	4,596.28	70	431.40	403.63	375.53	346.44
71	5,914.93	5,605.51	5,295.77	4,896.10	71	473.05	442.31	411.23	381.15
72	6,335.42	5,993.27	5,651.13	5,224.36	72	519.66	485.61	451.23	416.85
73	6,823.34	6,442.85	6,062.36	5,602.87	73	575.86	537.51	499.16	462.47
74	7,398.87	6,972.43	6,545.99	6,048.15	74	644.95	601.64	558.34	517.35
75	8,049.10	7,570.10	7,091.10	6,549.63	75	725.61	676.35	626.76	580.15
76	8,760.82	8,223.64	7,686.46	7,097.72	76	815.19	758.99	702.80	650.90
77	9,768.41	9,169.41	8,570.41	7,910.92	77	912.05	848.58	785.11	726.60
78	11,038.14	10,361.45	9,684.44	8,936.03	78	1,030.72	958.99	887.26	820.48
79	12,583.56	11,812.01	11,040.45	10,185.26	79	1,164.61	1,083.62	1,002.63	929.24

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	589.26	579.37	569.21	531.53	18-44	17.90	16.84	15.77	14.16
45-49	683.33	667.02	650.72	606.09	45-49	26.46	24.85	22.98	20.84
50-54	804.38	779.80	755.21	703.10	50-54	37.15	34.74	32.34	29.40
55	858.10	830.04	801.71	745.59	55	41.96	39.28	36.61	33.40
56	934.26	904.33	874.40	812.13	56	45.96	43.03	40.09	36.88
57	1,019.51	988.24	956.71	889.10	57	50.24	47.03	43.83	40.09
58	1,114.11	1,080.71	1,047.30	972.74	58	54.78	51.31	47.84	44.09
59	1,217.00	1,180.65	1,144.04	1,062.53	59	60.66	56.92	52.91	48.64
60	1,327.63	1,287.28	1,246.66	1,155.80	60	67.34	63.07	58.52	54.52
61	1,445.22	1,399.79	1,354.36	1,254.95	61	74.83	70.02	64.94	60.13
62	1,568.68	1,517.64	1,466.60	1,359.17	62	83.11	77.50	71.89	66.27
63	1,697.49	1,640.03	1,582.58	1,467.40	63	91.66	85.78	79.64	74.02
64	1,830.57	1,766.17	1,701.77	1,576.97	64	101.02	94.33	87.39	80.97
65	1,967.13	1,895.51	1,823.63	1,689.74	65	110.64	103.15	95.67	88.46
66	2,106.36	2,026.99	1,947.36	1,803.05	66	120.52	112.51	104.22	96.47
67	2,247.46	2,160.08	2,072.42	1,918.23	67	130.41	121.59	112.77	104.49
68	2,394.18	2,297.44	2,200.70	2,036.08	68	142.17	132.55	122.93	113.84
69	2,552.11	2,444.15	2,336.19	2,161.68	69	157.40	146.71	135.76	126.14
70	2,722.61	2,601.29	2,479.69	2,293.43	70	175.57	163.55	151.26	139.50
71	2,907.81	2,770.71	2,633.62	2,434.80	71	196.42	182.79	169.16	156.60
72	3,109.30	2,954.31	2,799.31	2,587.92	72	220.20	204.70	189.20	174.77
73	3,350.08	3,173.71	2,997.06	2,769.91	73	249.33	231.69	213.79	198.02
74	3,645.11	3,443.08	3,240.78	2,994.39	74	285.94	265.37	244.79	226.88

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,985.04	3,753.34	3,521.38	3,252.54	75	328.97	305.18	281.13	260.29
76	4,359.70	4,094.87	3,830.04	3,536.61	76	377.07	349.28	321.49	297.70
77	4,861.04	4,565.74	4,270.45	3,941.75	77	429.18	397.38	365.58	338.32
78	5,493.06	5,159.55	4,825.77	4,452.97	78	485.04	449.23	413.15	382.15
79	6,261.90	5,881.62	5,501.34	5,075.37	79	548.10	507.48	466.86	432.66
80		6,705.24	6,271.52		80	619.19	573.49	527.53	486.37
81		7,710.86	7,212.19		81	699.89	648.05	595.94	549.44
82		8,867.46	8,293.97		82	790.75	732.23	673.44	621.06
83		10,197.50	9,537.96		83	893.64	827.37	761.09	701.76
84		11,727.16	10,968.74		84	1,009.62	934.80	859.97	792.89
					85	1,140.83	1,056.39	971.94	896.31

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	610.64	599.95	589.26	550.24	18-44	20.04	18.97	17.90	16.03
45-49	718.87	701.76	684.39	637.36	45-49	29.93	28.33	26.46	23.78
50-54	857.83	832.44	806.79	751.20	50-54	42.49	40.09	37.41	33.94
55	919.56	890.43	861.04	800.91	55	48.10	45.16	42.22	38.75
56	1,000.00	968.73	937.20	870.39	56	52.65	49.44	46.23	42.49
57	1,088.99	1,055.59	1,022.18	950.03	57	57.46	53.98	50.51	45.96
58	1,188.40	1,152.59	1,116.78	1,037.15	58	62.80	59.06	55.32	51.04
59	1,299.31	1,260.02	1,220.47	1,133.35	59	69.75	65.47	61.20	56.39
60	1,420.63	1,376.81	1,332.71	1,235.70	60	77.50	72.96	68.15	63.34
61	1,551.04	1,501.60	1,452.17	1,345.54	61	86.32	80.97	75.90	70.28
62	1,689.21	1,633.89	1,578.30	1,462.86	62	95.94	90.06	84.18	77.77
63	1,834.58	1,772.32	1,710.05	1,585.52	63	106.36	99.95	93.27	86.58
64	1,985.84	1,916.36	1,846.61	1,711.12	64	117.05	109.83	102.62	95.14
65	2,141.90	2,064.41	1,986.91	1,841.00	65	128.54	120.52	112.51	104.22
66	2,301.71	2,215.93	2,130.15	1,972.21	66	140.30	131.48	122.66	113.58
67	2,463.93	2,369.86	2,275.52	2,106.09	67	152.06	142.70	133.08	123.20
68	2,635.76	2,531.80	2,427.58	2,245.86	68	166.22	155.80	145.38	134.69
69	2,825.76	2,708.98	2,592.20	2,398.45	69	184.39	172.90	161.14	149.65
70	3,035.28	2,903.53	2,771.52	2,563.34	70	206.57	193.48	180.12	166.22
71	3,266.17	3,116.52	2,966.87	2,742.92	71	232.23	217.26	202.30	187.33
72	3,519.51	3,349.82	3,180.12	2,939.87	72	261.36	244.52	227.42	210.05
73	3,822.29	3,628.54	3,434.80	3,174.51	73	296.90	277.39	257.88	238.91
74	4,192.68	3,969.54	3,746.40	3,461.52	74	341.80	319.08	296.37	274.72

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	4,619.19	4,362.11	4,104.76	3,791.29	75	394.71	368.25	341.53	316.14	
76	5,090.33	4,795.30	4,500.27	4,155.54	76	453.77	423.04	392.04	362.91	
77	5,675.85	5,346.88	5,017.91	4,631.75	77	518.17	482.63	446.82	413.68	
78	6,413.69	6,041.96	5,670.24	5,231.97	78	585.52	545.16	504.81	466.86	
79	7,311.34	6,887.77	6,463.93	5,963.39	79	661.68	616.25	570.55	528.86	
					80	747.73	696.42	644.84	594.60	
					81	844.74	786.75	728.49	671.83	
					82	954.57	889.10	823.36	759.22	
					83	1,078.84	1,004.54	930.25	857.83	
					84	1,219.14	1,135.22	1,051.31	969.54	
					85	1,377.61	1,282.74	1,187.87	1,095.40	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
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UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	665.42	652.86	640.03	597.54	18-44	25.92	24.59	23.25	20.84
45-49	805.19	785.14	765.10	712.72	45-49	38.75	36.61	34.47	31.27
50-54	984.77	955.37	925.71	861.84	50-54	55.05	52.11	49.17	44.63
55	1,064.67	1,031.00	997.06	927.31	55	62.27	59.06	55.59	50.78
56	1,157.40	1,120.79	1,083.91	1,006.68	56	68.15	64.67	60.93	56.12
57	1,258.69	1,219.40	1,179.85	1,096.47	57	74.56	70.55	66.54	60.66
58	1,372.80	1,330.04	1,287.28	1,195.62	58	81.77	77.50	72.96	67.34
59	1,502.41	1,455.11	1,407.54	1,307.06	59	90.59	85.78	80.71	74.29
60	1,645.91	1,593.00	1,539.82	1,427.58	60	100.75	95.40	89.79	83.38
61	1,801.98	1,742.39	1,682.79	1,559.33	61	112.24	106.09	99.68	92.20
62	1,969.27	1,902.46	1,835.38	1,700.96	62	124.80	117.85	110.90	102.35
63	2,146.18	2,071.09	1,995.99	1,850.88	63	138.43	130.68	122.66	114.11
64	2,331.64	2,247.73	2,163.55	2,004.81	64	152.59	144.04	135.22	125.33
65	2,523.52	2,430.25	2,336.99	2,165.42	65	167.29	157.94	148.32	137.36
66	2,721.01	2,618.12	2,514.97	2,328.70	66	182.79	172.37	161.68	149.65
67	2,922.24	2,809.46	2,696.42	2,495.73	67	198.29	187.07	175.57	162.48
68	3,139.50	3,014.70	2,889.90	2,673.71	68	216.46	204.17	191.61	177.45
69	3,386.43	3,246.13	3,105.83	2,873.60	69	240.51	226.62	212.45	197.22
70	3,664.09	3,505.08	3,345.81	3,094.34	70	269.37	253.61	237.57	219.13
71	3,973.01	3,792.09	3,611.17	3,338.59	71	303.05	284.87	266.70	247.19
72	4,314.54	4,108.77	3,903.00	3,608.23	72	340.99	320.42	299.84	277.12
73	4,720.47	4,485.04	4,249.34	3,927.32	73	387.49	363.71	339.93	314.81
74	5,212.99	4,940.95	4,668.63	4,313.47	74	446.29	418.49	390.70	362.11

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	5,778.47	5,464.20	5,149.66	4,756.28	75	515.50	482.90	450.03	416.62	
76	6,403.53	6,041.96	5,680.12	5,245.06	76	593.00	554.78	516.57	478.35	
77	7,140.04	6,736.78	6,333.25	5,845.81	77	676.91	632.82	588.72	544.90	
78	8,068.15	7,612.51	7,156.61	6,603.69	78	764.83	715.13	665.15	615.18	
79	9,197.76	8,678.26	8,158.48	7,526.46	79	864.24	808.12	751.74	696.69	
					80	976.75	913.15	849.55	783.27	
					81	1,103.69	1,031.80	959.92	885.09	
					82	1,247.20	1,165.96	1,084.72	1,000.27	
					83	1,409.41	1,317.75	1,225.82	1,130.41	
					84	1,592.47	1,488.78	1,385.09	1,277.13	
					85	1,799.57	1,682.52	1,565.21	1,443.35	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,117.05	1,071.09	1,024.85	956.98	18-44	73.22	68.41	63.60	56.92
45-49	1,215.93	1,162.75	1,109.30	1,033.14	45-49	82.31	76.96	71.35	64.40
50-54	1,343.13	1,280.60	1,217.80	1,133.89	50-54	93.80	87.65	81.24	73.76
55	1,399.52	1,332.98	1,266.17	1,177.71	55	98.88	92.20	85.52	78.30
56	1,493.32	1,423.84	1,354.36	1,257.88	56	103.96	97.01	90.06	83.11
57	1,599.41	1,527.26	1,455.11	1,352.22	57	109.57	102.35	94.87	86.58
58	1,716.46	1,641.10	1,565.47	1,454.04	58	115.98	108.23	100.48	92.73
59	1,841.80	1,761.89	1,681.99	1,562.00	59	123.46	115.18	106.89	98.34
60	1,975.15	1,889.63	1,803.85	1,672.37	60	132.02	123.20	114.11	106.09
61	2,115.45	2,023.25	1,931.05	1,789.15	61	141.64	132.02	122.13	113.04
62	2,261.89	2,162.21	2,062.54	1,911.55	62	151.79	141.37	130.95	120.79
63	2,414.22	2,306.26	2,198.02	2,038.22	63	162.75	151.79	140.57	130.68
64	2,571.35	2,454.30	2,336.99	2,165.69	64	174.51	162.48	150.19	139.23
65	2,732.50	2,605.56	2,478.62	2,296.63	65	186.53	173.70	160.61	148.58
66	2,896.85	2,759.76	2,622.66	2,428.38	66	198.82	185.20	171.30	158.47
67	3,063.87	2,916.36	2,768.58	2,562.54	67	211.65	196.95	181.99	168.36
68	3,235.71	3,076.43	2,917.16	2,698.83	68	225.82	210.05	194.01	179.85
69	3,416.36	3,243.46	3,070.55	2,841.00	69	243.19	226.08	208.71	193.75
70	3,608.23	3,419.83	3,231.43	2,988.51	70	263.23	244.52	225.82	208.18
71	3,814.01	3,607.70	3,401.13	3,144.31	71	286.21	265.63	245.06	227.15
72	4,035.28	3,808.93	3,582.31	3,311.87	72	311.87	289.42	266.70	246.39
73	4,292.36	4,042.49	3,792.36	3,504.81	73	342.87	317.74	292.62	270.98
74	4,598.08	4,320.42	4,042.76	3,735.17	74	381.08	353.02	324.69	300.91

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,943.62	4,634.96	4,326.03	3,995.73	75	425.44	393.64	361.84	334.85
76	5,320.42	4,977.29	4,634.16	4,279.27	76	474.61	439.07	403.26	373.33
77	5,932.39	5,549.71	5,167.03	4,769.38	77	527.79	487.97	447.89	414.48
78	6,703.37	6,271.25	5,838.86	5,387.77	78	596.47	551.31	506.15	468.20
79	7,641.91	7,149.12	6,656.34	6,140.84	79	673.97	622.93	571.89	529.93
80		7,710.86	7,212.19		80		665.15	611.97	
81		8,395.52	7,760.30		81		717.00	661.41	
82		9,382.42	8,766.71		82		789.42	725.28	
83		10,631.22	9,938.54		83		874.13	803.58	
84		12,073.50	11,286.76		84		971.41	893.64	

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,226.62	1,177.18	1,127.74	1,052.91	18-44	84.71	79.64	74.29	66.54
45-49	1,342.87	1,285.94	1,229.02	1,144.58	45-49	95.14	89.26	83.38	75.36
50-54	1,492.25	1,425.98	1,359.43	1,265.63	50-54	108.77	102.08	95.14	86.58
55	1,558.79	1,488.24	1,417.43	1,318.28	55	114.64	107.70	100.48	91.93
56	1,659.81	1,585.78	1,511.76	1,404.06	56	120.79	113.31	105.83	97.54
57	1,773.12	1,695.62	1,618.12	1,503.74	57	127.47	119.45	111.44	101.55
58	1,898.72	1,817.21	1,735.70	1,612.24	58	134.95	126.40	117.85	108.77
59	2,036.35	1,949.49	1,862.64	1,729.83	59	143.77	134.95	125.87	115.98
60	2,184.66	2,091.40	1,998.13	1,852.49	60	153.93	144.31	134.69	125.07
61	2,342.87	2,242.12	2,141.37	1,984.23	61	165.42	155.00	144.31	133.62
62	2,509.62	2,400.59	2,291.56	2,124.00	62	177.71	166.49	155.00	142.97
63	2,684.40	2,566.28	2,447.89	2,269.91	63	190.81	178.78	166.49	154.73
64	2,865.85	2,737.84	2,609.57	2,418.23	64	204.70	191.61	178.51	165.42
65	3,052.92	2,914.49	2,775.79	2,571.89	65	219.13	205.24	191.07	176.91
66	3,245.06	3,095.41	2,945.75	2,727.42	66	234.10	219.13	203.90	188.67
67	3,440.68	3,279.80	3,118.66	2,886.43	67	249.33	233.30	217.00	200.70
68	3,644.85	3,471.14	3,297.17	3,050.51	68	266.44	249.33	231.96	214.86
69	3,864.25	3,675.31	3,486.11	3,225.55	69	287.55	268.84	249.87	231.96
70	4,101.55	3,894.71	3,687.87	3,410.75	70	312.13	291.56	270.98	249.87
71	4,359.17	4,132.02	3,904.87	3,610.10	71	340.46	318.01	295.30	273.65
72	4,639.23	4,389.37	4,139.50	3,826.83	72	371.99	347.14	322.29	297.70
73	4,965.00	4,688.41	4,411.82	4,077.24	73	410.21	382.42	354.62	328.43
74	5,351.69	5,043.03	4,734.37	4,374.14	74	457.51	426.24	394.71	365.85
75	5,788.89	5,444.15	5,099.15	4,709.79	75	512.29	477.02	441.48	408.61
76	6,266.71	5,881.89	5,496.80	5,075.90	76	573.49	533.41	493.05	456.44
77	6,987.45	6,558.26	6,128.81	5,657.14	77	639.50	594.34	549.17	508.28
78	7,895.79	7,410.75	6,925.71	6,390.44	78	722.61	671.57	620.52	574.03
79	9,001.08	8,448.16	7,895.25	7,283.81	79	816.68	758.95	701.23	649.92

Fractional Premiums (expressed as a percent of annual premium)

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,456.44	1,398.45	1,340.19	1,251.47	18-44	109.03	102.89	96.74	86.58
45-49	1,607.97	1,540.89	1,473.54	1,372.53	45-49	122.66	115.71	108.77	98.34
50-54	1,802.78	1,723.95	1,644.84	1,531.54	50-54	140.30	132.28	124.27	113.04
55	1,889.37	1,805.19	1,721.01	1,600.75	55	148.05	139.76	131.21	119.99
56	2,007.22	1,918.76	1,830.31	1,700.16	56	156.07	147.25	138.16	127.20
57	2,137.90	2,045.16	1,952.17	1,814.27	57	164.62	155.26	145.64	132.82
58	2,284.07	2,186.00	2,087.92	1,939.34	58	174.24	164.35	154.20	142.44
59	2,446.55	2,341.80	2,237.04	2,077.50	59	186.00	175.31	164.35	151.26
60	2,624.27	2,511.76	2,398.99	2,224.21	60	199.09	187.60	176.11	163.55
61	2,815.88	2,694.28	2,572.42	2,383.49	61	214.06	201.50	188.94	174.77
62	3,020.05	2,888.03	2,756.02	2,554.25	62	230.09	216.46	202.83	187.33
63	3,235.17	3,092.20	2,948.96	2,734.37	63	247.19	232.76	218.07	202.57
64	3,459.92	3,305.19	3,150.19	2,919.03	64	265.37	249.60	233.83	216.73
65	3,693.22	3,525.66	3,358.10	3,111.44	65	284.34	267.24	250.13	231.43
66	3,933.46	3,752.81	3,572.16	3,307.59	66	303.58	285.41	267.24	247.19
67	4,179.59	3,985.31	3,790.76	3,508.55	67	323.62	304.12	284.61	263.50
68	4,440.14	4,230.36	4,020.31	3,719.40	68	346.07	325.23	304.12	281.67
69	4,726.62	4,497.60	4,268.58	3,949.50	69	373.60	350.88	327.90	304.38
70	5,041.16	4,789.96	4,538.75	4,197.76	70	405.93	381.08	355.96	328.43
71	5,386.43	5,109.84	4,832.98	4,468.20	71	442.81	415.29	387.76	359.17
72	5,764.30	5,459.12	5,153.67	4,764.30	72	484.50	454.04	423.57	391.24
73	6,202.57	5,863.45	5,524.32	5,105.56	73	534.47	500.53	466.60	432.12
74	6,719.14	6,339.66	5,960.19	5,506.95	74	596.74	558.26	519.51	481.29
75	7,302.25	6,876.54	6,450.83	5,958.05	75	669.16	625.33	581.24	537.95
76	7,940.15	7,463.40	6,986.64	6,451.64	76	749.87	699.89	649.92	601.82
77	8,853.30	8,321.76	7,790.23	7,190.81	77	836.99	780.60	723.95	669.96
78	10,004.29	9,403.54	8,802.79	8,122.67	78	945.75	881.88	818.01	756.55
79	11,404.87	10,720.21	10,035.28	9,257.89	79	1,068.68	996.53	924.37	856.76

Fractional Premiums (expressed as a percent of annual premium)

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

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	545.16	536.61	527.79	492.79	18-44	13.09	12.29	11.22	10.16
45-49	620.26	606.09	591.66	551.04	45-49	19.78	18.44	16.84	15.23
50-54	717.00	695.35	673.70	627.21	50-54	28.33	26.19	24.05	21.91
55	760.02	735.17	710.32	660.61	55	32.07	29.66	27.26	24.85
56	827.90	801.71	775.52	720.47	56	35.28	32.87	30.20	27.79
57	904.60	877.34	849.81	789.69	57	38.48	35.81	32.87	29.93
58	989.58	960.72	931.59	865.31	58	42.22	39.28	36.08	33.40
59	1,082.04	1,050.51	1,018.71	946.02	59	47.03	43.56	40.09	36.88
60	1,181.19	1,145.91	1,110.64	1,029.66	60	52.38	48.64	44.90	41.69
61	1,286.21	1,246.66	1,206.84	1,118.12	61	58.79	54.52	49.97	46.23
62	1,396.58	1,351.68	1,306.79	1,211.12	62	65.47	60.66	55.85	51.58
63	1,511.23	1,460.72	1,409.94	1,307.32	63	72.69	67.34	62.00	57.72
64	1,629.61	1,572.96	1,516.04	1,404.87	64	80.44	74.56	68.68	63.60
65	1,751.20	1,687.60	1,623.73	1,504.54	65	88.46	82.04	75.36	69.75
66	1,874.93	1,804.12	1,733.30	1,604.76	66	96.74	89.79	82.58	76.43
67	2,000.27	1,922.24	1,843.94	1,706.58	67	105.29	97.54	89.79	83.11
68	2,130.15	2,043.56	1,956.98	1,810.53	68	115.45	106.89	98.34	91.13
69	2,269.38	2,172.64	2,075.63	1,920.63	69	128.81	119.19	109.57	101.82
70	2,419.83	2,310.53	2,201.23	2,035.81	70	144.84	134.15	123.20	113.58
71	2,582.31	2,458.58	2,334.85	2,158.74	71	163.82	151.52	138.96	128.81
72	2,759.22	2,618.92	2,478.62	2,291.29	72	185.20	171.30	157.14	145.11
73	2,971.68	2,811.60	2,651.26	2,450.30	73	211.12	195.08	179.05	165.95
74	3,233.84	3,049.71	2,865.32	2,647.25	74	243.99	225.28	206.31	191.07

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,536.61	3,324.96	3,113.04	2,875.20	75	282.20	260.56	238.64	221.01
76	3,871.20	3,628.54	3,385.89	3,126.67	76	325.23	300.11	274.72	254.41
77	4,316.41	4,045.97	3,775.26	3,484.77	77	371.99	342.87	313.74	290.49
78	4,877.61	4,571.89	4,266.17	3,936.40	78	420.36	387.49	354.62	327.90
79	5,560.40	5,211.92	4,863.18	4,486.38	79	474.88	437.73	400.59	371.19
80		5,941.48	5,544.10		80	536.88	494.92	452.70	417.42
81		6,832.72	6,375.74		81	606.63	559.06	511.49	471.67
82		7,857.57	7,332.18		82	685.46	631.75	578.03	533.14
83		9,036.35	8,431.86		83	774.45	713.79	653.13	602.35
84		10,391.78	9,696.70		84	875.20	806.79	738.11	680.65
					85	989.04	911.55	834.05	769.11

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	563.87	554.52	545.16	509.09	18-44	15.23	14.16	13.09	11.76
45-49	652.59	637.36	622.13	579.37	45-49	22.98	21.38	19.78	17.90
50-54	766.44	743.99	721.27	671.57	50-54	32.87	30.73	28.59	25.92
55	817.21	791.29	765.37	711.92	55	37.41	35.01	32.34	29.66
56	889.10	861.30	833.51	774.19	56	41.15	38.48	35.54	32.87
57	968.73	939.34	909.94	845.54	57	45.16	42.22	39.02	35.54
58	1,057.99	1,026.46	994.92	924.11	58	49.71	46.50	43.03	39.82
59	1,157.67	1,122.93	1,088.19	1,010.42	59	55.32	51.58	47.84	44.09
60	1,266.44	1,227.69	1,188.94	1,102.35	60	61.73	57.72	53.45	49.71
61	1,383.49	1,339.93	1,296.10	1,200.96	61	69.21	64.67	59.86	55.32
62	1,507.75	1,458.58	1,409.14	1,305.99	62	77.50	72.42	67.08	62.00
63	1,638.43	1,582.84	1,527.26	1,416.09	63	86.32	80.44	74.56	69.21
64	1,774.19	1,711.92	1,649.65	1,528.60	64	95.67	89.26	82.58	76.43
65	1,914.22	1,844.74	1,775.26	1,644.84	65	105.56	98.34	91.13	84.45
66	2,057.73	1,980.76	1,903.53	1,762.43	66	115.45	107.70	99.68	92.20
67	2,203.37	2,118.66	2,033.67	1,882.42	67	125.87	117.32	108.77	100.75
68	2,357.57	2,263.50	2,169.43	2,006.95	68	138.16	128.81	119.19	110.37
69	2,527.79	2,422.24	2,316.41	2,143.24	69	154.46	144.04	133.35	123.73
70	2,715.66	2,595.94	2,475.95	2,289.95	70	174.24	162.48	150.45	138.70
71	2,922.24	2,785.95	2,649.66	2,449.76	71	197.76	184.13	170.50	157.94
72	3,149.39	2,994.39	2,839.39	2,624.80	72	223.94	208.71	193.21	178.51
73	3,421.44	3,243.99	3,066.54	2,834.05	73	256.28	238.64	220.74	204.44
74	3,755.21	3,550.51	3,345.81	3,091.40	74	296.90	276.32	255.48	236.77

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

		<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>				
		Elimination Period				Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days	
75	4,140.30	3,904.07	3,667.83	3,387.76	75	344.74	320.42	295.83	273.92	
76	4,565.74	4,294.50	4,023.25	3,715.13	76	398.18	369.86	341.53	316.14	
77	5,090.87	4,788.35	4,485.84	4,140.57	77	456.17	423.57	390.70	361.57	
78	5,752.54	5,411.02	5,069.22	4,677.45	78	515.50	478.62	441.48	408.34	
79	6,558.00	6,168.36	5,778.73	5,331.11	79	582.58	540.89	498.93	462.32	
					80	658.20	611.17	563.87	520.04	
					81	743.72	690.54	637.09	587.39	
					82	840.46	780.33	719.94	663.82	
					83	949.76	881.61	813.47	750.13	
					84	1,073.22	996.26	919.30	847.68	
					85	1,212.72	1,125.87	1,038.75	957.78	

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	607.96	597.27	586.59	547.84	18-44	19.78	18.71	17.37	15.50
45-49	722.88	705.51	688.14	640.83	45-49	30.20	28.33	26.46	23.78
50-54	870.66	844.74	818.55	762.16	50-54	43.29	40.89	38.21	34.74
55	936.40	906.47	876.54	815.34	55	49.17	46.23	43.29	39.55
56	1,017.91	985.57	953.23	885.36	56	53.98	50.78	47.57	43.83
57	1,107.70	1,072.96	1,038.22	964.73	57	59.33	55.85	52.11	47.57
58	1,208.98	1,171.30	1,133.62	1,052.91	58	65.21	61.46	57.46	52.91
59	1,324.16	1,282.47	1,240.78	1,152.33	59	72.69	68.41	63.87	58.79
60	1,451.90	1,405.40	1,358.63	1,259.76	60	81.24	76.43	71.35	66.27
61	1,591.13	1,538.75	1,486.11	1,377.07	61	90.86	85.52	79.90	74.02
62	1,740.51	1,681.19	1,621.86	1,503.21	62	101.82	95.67	89.26	82.31
63	1,898.45	1,831.91	1,765.37	1,636.83	63	113.31	106.36	99.41	92.46
64	2,064.14	1,989.58	1,914.75	1,774.45	64	125.60	117.85	110.10	102.08
65	2,235.70	2,152.86	2,069.75	1,917.69	65	138.16	129.88	121.33	112.24
66	2,412.08	2,320.42	2,228.49	2,063.34	66	151.26	142.17	132.82	122.93
67	2,592.20	2,491.45	2,390.44	2,212.46	67	164.89	154.73	144.58	133.89
68	2,786.75	2,675.04	2,563.07	2,371.19	68	180.92	169.96	158.74	146.98
69	3,007.75	2,881.88	2,755.75	2,549.71	69	202.30	189.74	177.18	164.62
70	3,256.55	3,113.31	2,970.07	2,746.93	70	228.22	214.06	199.89	184.39
71	3,533.68	3,370.39	3,206.84	2,964.73	71	258.69	242.38	226.08	209.51
72	3,840.20	3,653.93	3,467.40	3,205.51	72	293.16	274.72	256.01	236.50
73	4,204.97	3,991.18	3,777.13	3,490.92	73	335.38	314.00	292.36	270.71
74	4,648.05	4,400.59	4,152.86	3,836.99	74	388.30	363.18	337.79	312.93

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,157.41	4,870.66	4,583.92	4,233.84	75	450.56	420.90	390.97	361.84
76	5,720.21	5,389.90	5,059.60	4,672.10	76	520.04	485.30	450.56	417.16
77	6,378.15	6,009.89	5,641.37	5,207.38	77	595.67	555.59	515.50	477.02
78	7,207.12	6,791.03	6,374.94	5,882.42	78	673.17	628.01	582.58	538.75
79	8,216.20	7,741.86	7,267.24	6,704.44	79	760.56	709.51	658.20	610.10
					80	859.43	801.71	743.72	685.73
					81	971.14	905.93	840.46	774.99
					82	1,097.54	1,023.79	949.76	875.74
					83	1,240.25	1,156.87	1,073.22	989.58
					84	1,401.39	1,307.06	1,212.72	1,118.39
					85	1,583.65	1,477.02	1,370.39	1,263.76

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	980.76	940.14	899.25	839.66	18-44	58.79	54.52	50.24	44.90
45-49	1,061.73	1,014.70	967.67	901.39	45-49	66.01	61.20	56.39	51.04
50-54	1,165.69	1,110.64	1,055.59	982.90	50-54	75.36	70.02	64.40	58.52
55	1,211.92	1,153.39	1,094.60	1,018.17	55	79.64	73.76	67.88	62.00
56	1,296.37	1,235.44	1,174.24	1,090.59	56	83.91	77.77	71.62	66.01
57	1,392.30	1,328.97	1,265.37	1,175.84	57	88.72	82.31	75.63	68.95
58	1,498.13	1,431.86	1,365.31	1,268.04	58	93.80	86.85	79.90	73.76
59	1,611.17	1,540.89	1,470.34	1,365.31	59	100.21	92.73	85.25	78.57
60	1,731.16	1,655.80	1,580.17	1,464.99	60	107.43	99.41	91.40	84.98
61	1,857.30	1,775.79	1,694.28	1,569.75	61	115.45	106.89	98.08	90.86
62	1,989.05	1,900.59	1,811.87	1,679.32	62	124.27	114.91	105.56	97.54
63	2,125.60	2,029.40	1,932.93	1,792.36	63	133.62	123.73	113.58	105.56
64	2,266.44	2,161.68	2,056.92	1,905.93	64	143.51	132.82	121.86	113.04
65	2,410.75	2,297.17	2,183.33	2,022.98	65	153.93	142.44	130.68	121.06
66	2,557.73	2,434.80	2,311.60	2,140.30	66	164.62	152.33	139.76	129.34
67	2,707.11	2,574.29	2,441.21	2,259.49	67	175.57	162.48	149.12	137.89
68	2,860.51	2,716.73	2,572.96	2,380.28	68	188.13	173.97	159.54	147.78
69	3,021.38	2,865.05	2,708.71	2,506.15	69	203.37	187.87	172.37	160.07
70	3,191.88	3,021.38	2,850.62	2,636.29	70	221.54	204.70	187.60	173.17
71	3,374.13	3,187.07	3,000.00	2,773.65	71	242.12	223.68	204.97	190.01
72	3,570.29	3,364.51	3,158.74	2,920.10	72	265.37	245.06	224.48	207.38
73	3,798.77	3,571.36	3,343.67	3,090.06	73	293.16	270.44	247.73	229.56
74	4,071.62	3,818.55	3,565.48	3,294.23	74	327.37	301.98	276.32	256.01

Fractional Premiums (expressed as a percent of annual premium)

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,380.82	4,098.88	3,816.68	3,525.12	75	367.18	338.32	309.19	286.21
76	4,718.34	4,404.60	4,090.60	3,777.40	76	411.28	378.67	346.07	320.42
77	5,260.83	4,911.01	4,560.93	4,210.05	77	459.11	422.50	385.89	357.30
78	5,944.95	5,549.44	5,153.93	4,755.75	78	518.71	477.55	436.13	403.26
79	6,777.13	6,326.30	5,875.47	5,420.37	79	586.32	539.55	492.79	456.71
80		6,844.74	6,209.52		80		574.03	525.12	
81		7,496.53	6,828.44		81		615.98	562.53	
82		8,294.50	7,728.23		82		680.92	622.66	
83		9,407.28	8,769.12		83		754.14	689.74	
84		10,688.14	9,968.21		84		838.32	766.97	

Fractional Premiums (expressed as a percent of annual premium)

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>					<u>Additional \$5 Increments</u>				
Elimination Period					Elimination Period				
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,083.65	1,039.55	995.46	929.45	18-44	69.75	65.21	60.40	53.98
45-49	1,181.19	1,130.41	1,079.37	1,005.35	45-49	78.57	73.22	67.88	61.20
50-54	1,306.52	1,246.93	1,187.33	1,105.56	50-54	89.52	83.65	77.50	70.55
55	1,362.11	1,298.77	1,235.17	1,148.85	55	94.60	88.19	81.77	74.83
56	1,452.97	1,386.69	1,320.15	1,226.08	56	99.68	93.00	86.32	79.64
57	1,555.32	1,485.84	1,416.36	1,316.14	57	105.29	98.34	91.13	83.11
58	1,668.90	1,595.94	1,522.72	1,414.22	58	111.71	104.22	96.47	88.99
59	1,793.43	1,715.39	1,637.36	1,520.58	59	119.19	111.17	102.89	94.87
60	1,927.31	1,843.67	1,759.76	1,631.48	60	128.01	119.45	110.64	102.89
61	2,070.29	1,979.69	1,889.10	1,750.40	61	137.89	128.54	118.92	110.10
62	2,221.27	2,122.93	2,024.59	1,876.54	62	148.58	138.43	128.01	118.12
63	2,379.21	2,272.32	2,165.42	2,007.75	63	160.07	149.12	137.89	128.01
64	2,543.03	2,427.31	2,311.33	2,141.90	64	172.10	160.34	148.32	137.36
65	2,712.19	2,586.59	2,460.99	2,280.33	65	184.66	172.10	159.27	147.51
66	2,885.63	2,749.87	2,614.11	2,420.37	66	197.76	184.13	170.50	157.67
67	3,062.54	2,916.36	2,769.91	2,563.87	67	211.12	196.69	181.99	168.36
68	3,246.93	3,088.73	2,930.52	2,711.12	68	226.35	210.85	195.08	180.65
69	3,444.95	3,272.85	3,100.48	2,868.79	69	245.32	228.22	211.12	196.15
70	3,658.74	3,470.34	3,281.67	3,035.01	70	267.77	249.06	230.36	212.45
71	3,890.97	3,683.60	3,476.22	3,213.79	71	293.43	272.85	252.27	233.83
72	4,143.51	3,915.02	3,686.53	3,408.07	72	322.29	299.57	276.86	255.75
73	4,437.74	4,184.40	3,931.06	3,633.09	73	357.03	331.64	306.25	283.81
74	4,787.28	4,504.28	4,221.28	3,900.06	74	399.79	371.19	342.33	317.21
75	5,183.06	4,866.39	4,549.71	4,202.30	75	449.49	417.16	384.55	355.96
76	5,615.99	5,262.16	4,908.08	4,532.07	76	504.81	467.93	431.05	399.25
77	6,261.90	5,867.19	5,472.48	5,051.31	77	564.67	523.25	481.56	445.75
78	7,075.90	6,629.88	6,183.86	5,706.04	78	638.16	591.13	544.09	503.21
79	8,066.55	7,558.26	7,049.71	6,503.75	79	721.01	668.09	614.91	570.02

Fractional Premiums (expressed as a percent of annual premium)

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,277.39	1,225.28	1,173.17	1,095.40	18-44	90.06	84.71	79.10	70.82
45-49	1,404.87	1,344.74	1,284.61	1,196.42	45-49	101.55	95.40	88.99	80.44
50-54	1,568.95	1,498.40	1,427.85	1,329.50	50-54	116.25	109.30	102.08	92.73
55	1,641.90	1,566.81	1,491.45	1,387.23	55	122.93	115.45	107.70	98.61
56	1,746.93	1,668.09	1,589.26	1,476.22	56	129.61	121.59	113.58	104.76
57	1,863.98	1,781.13	1,698.29	1,578.30	57	136.83	128.54	119.99	109.57
58	1,994.92	1,907.54	1,819.88	1,690.27	58	144.84	136.02	127.20	117.32
59	2,140.57	2,047.30	1,953.77	1,814.27	59	155.00	145.38	135.76	125.07
60	2,300.11	2,199.63	2,098.88	1,946.02	60	166.22	156.07	145.64	135.49
61	2,471.94	2,363.18	2,254.41	2,088.99	61	179.05	167.82	156.60	144.84
62	2,655.27	2,537.15	2,419.03	2,242.12	62	192.95	180.92	168.89	155.80
63	2,848.48	2,720.47	2,592.20	2,403.53	63	207.91	194.82	181.72	168.89
64	3,050.51	2,911.55	2,772.32	2,568.95	64	223.94	209.78	195.62	181.19
65	3,260.29	3,109.84	2,959.12	2,741.85	65	240.25	225.01	209.78	194.01
66	3,476.22	3,313.74	3,150.99	2,917.43	66	257.35	241.05	224.48	207.64
67	3,697.22	3,522.18	3,347.14	3,098.08	67	274.72	257.35	239.71	221.81
68	3,931.32	3,742.12	3,552.92	3,287.02	68	294.76	276.06	257.08	238.11
69	4,188.67	3,982.10	3,775.52	3,493.32	69	319.35	299.04	278.46	258.69
70	4,471.41	4,244.53	4,017.64	3,715.66	70	348.74	326.30	303.58	280.06
71	4,781.67	4,531.54	4,281.14	3,958.05	71	382.42	357.56	332.44	308.12
72	5,121.60	4,845.01	4,568.42	4,223.41	72	420.10	392.57	364.78	336.99
73	5,516.04	5,208.45	4,900.86	4,529.40	73	465.53	434.53	403.53	373.86
74	5,981.30	5,636.56	5,291.83	4,889.37	74	521.38	486.37	451.36	418.23
75	6,506.95	6,119.73	5,732.50	5,294.77	75	586.59	546.77	506.68	469.00
76	7,082.32	6,648.06	6,213.80	5,737.85	76	659.01	613.58	568.15	526.19
77	7,896.85	7,412.62	6,928.39	6,395.25	77	737.31	686.00	634.69	587.39
78	8,923.31	8,376.28	7,828.98	7,223.95	78	833.25	775.25	717.26	663.28
79	10,172.64	9,548.91	8,925.18	8,233.84	79	941.48	876.00	810.53	751.20

Fractional Premiums (expressed as a percent of annual premium)

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

SERFF Tracking #:

MILL-131718140

State Tracking #:

MILL-131718140

Company Tracking #:

LTC2 NQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 4.1 Filing/145GEC01-70

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC2 NQ Comp_PA_20190226.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_LTC2 NQ Comp_PA_20190226.pdf Supplement to AM_LTC2 NQ Comp_PA_20190226.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_LTC2 NQ Comp_20190226.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-131718140

State Tracking #:

MILL-131718140

Company Tracking #:

LTC2 NQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 4.1 Filing/145GEC01-70

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_LTC2 NQ Comp_20190226.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Policyholder Notification Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-131718140

State Tracking #:

MILL-131718140

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.1 Filing/145GEC01-70

Attachment PA_Supplement Exhibits_LTC2 NQ Comp_20190226.xlsb is not a PDF document and cannot be reproduced here.



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milliman.com

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner

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

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131718140

Policy Forms: Long Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider

H-LTC2J-5, et al.
H-5IR
H-CPIR

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-LTC2J-5, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Pennsylvania from September 1990 through March 1994 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

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, six prior increases have been approved and implemented on these forms and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

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 23.7% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

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

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

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.

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
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA
Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2488
john.hebig@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/dac

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

Product or Rider

**Long Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider**

Form Number

**H-LTC2J-5, et al.
H-5IR
H-CPIR**

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from September 1990 through March 1994.

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 facilities, home health, adult day care, and respite care.

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

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

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

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either "to age 86" or "for life", depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

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 2015 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.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 0.8% 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, 2016, including runout through June 30, 2017, and are shown in the following table:

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

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Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

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. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

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, 2016, including runout through June 30, 2017, 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	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.4% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

Mortality Rates per 1000 Lives

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- 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. Please note that Exhibit II uses total terminations (mortality and lapse combined) as mortality and lapse were not differentiated in the original pricing assumptions.

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

6. Marketing Method

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

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7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-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 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	44.4%
Semi-Annual	0.51*AP	16.9%
Quarterly	0.26*AP	11.7%
Monthly	0.09*AP	27.0%

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, 2017 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, 2017 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.

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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.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

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 12/31/2017 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 through 2017. 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 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. 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, 2019, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

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

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

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 generally requested.

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

On November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. 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 23.7% 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.

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 and rate tables reflecting the 23.7% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)

Before increase:	\$4,068
After increase:	\$5,033

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.

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20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	4.6%
48 - 52	8.5%
53 - 57	19.2%
58 - 62	27.9%
63 - 67	26.8%
68 - 72	11.1%
73 +	1.9%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	44.0%
60-day	14.3%
100-day	41.3%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	14.6%
5-Year	30.4%
Unlimited	55.0%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.4%
Compound to Age 86	18.7%
Compound for Life	18.0%
CPI	49.9%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	14.7%
Standard	85.3%

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21. Number of Policyholders

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2017 In-force
Pennsylvania	349	\$1,419,893
Nationwide	12,998	\$48,531,847

*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

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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: February 26, 2019

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC2 Comprehensive Policy Form

Voluntary Lapse

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

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2016

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. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

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 2016, including runout through June 2017.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2016

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	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

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Assumption Justification
LTC2 Comprehensive Policy Form

In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a 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 assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

Table 3
Mortality Rates per 1000 Lives

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

Exhibit I
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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 2015 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.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

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. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 102.5% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

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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	8,378	32,582	25.7%	8,378	32,582	25.7%
2	14,364	34,373	41.8%	22,742	66,955	34.0%
3	21,895	37,603	58.2%	44,637	104,558	42.7%
4	34,178	42,285	80.8%	78,815	146,843	53.7%
5	32,150	48,050	66.9%	110,965	194,893	56.9%
6	40,388	54,759	73.8%	151,353	249,652	60.6%
7	54,001	62,473	86.4%	205,354	312,126	65.8%
8	60,379	71,196	84.8%	265,733	383,322	69.3%
9	71,318	80,902	88.2%	337,051	464,224	72.6%
10	79,858	91,471	87.3%	416,909	555,695	75.0%
11	98,055	102,876	95.3%	514,964	658,571	78.2%
12	110,321	115,083	95.9%	625,285	773,654	80.8%
13	118,719	127,319	93.2%	744,004	900,972	82.6%
14	130,917	139,813	93.6%	874,922	1,040,786	84.1%
15	165,682	152,088	108.9%	1,040,603	1,192,874	87.2%
16	165,498	164,427	100.7%	1,206,101	1,357,300	88.9%
17	174,820	176,372	99.1%	1,380,921	1,533,672	90.0%
18	204,527	187,222	109.2%	1,585,448	1,720,894	92.1%
19	217,195	196,714	110.4%	1,802,643	1,917,609	94.0%
20	223,026	200,681	111.1%	2,025,669	2,118,289	95.6%
21	173,752	177,864	97.7%	2,199,421	2,296,153	95.8%
22	144,448	141,999	101.7%	2,343,869	2,438,153	96.1%
23	118,768	114,765	103.5%	2,462,638	2,552,918	96.5%
24	95,536	91,848	104.0%	2,558,174	2,644,766	96.7%
25	76,186	64,379	118.3%	2,634,360	2,709,145	97.2%
26	41,894	36,232	115.6%	2,676,254	2,745,378	97.5%
27	11,332	12,412	91.3%	2,687,585	2,757,789	97.5%
28	193	254	76.0%	2,687,778	2,758,043	97.5%
29	9	28	32.1%	2,687,787	2,758,071	97.5%
Total	2,687,787	2,758,070	97.5%	2,687,787	2,758,071	97.5%
10+	2,350,736	2,293,847	102.5%	2,350,736	2,293,847	102.5%

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
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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 and 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%
2017	5.30%	3.45%

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
LTC2 Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values				3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1990	323,255	0	0.0%					
	1991	27,817,927	3,162,823	11.4%					
	1992	77,931,684	14,280,961	18.3%	223,160,328	33,327,376	14.9%		
	1993	117,410,718	15,883,591	13.5%					
	1994	128,043,268	39,512,620	30.9%					
	1995	135,779,972	43,151,828	31.8%	412,021,779	123,164,792	29.9%	2.00	1.26
	1996	148,198,538	40,500,344	27.3%					
	1997	156,610,294	50,938,760	32.5%					
	1998	146,776,320	56,696,777	38.6%	441,010,663	184,505,977	41.8%	1.40	1.12
	1999	137,624,049	76,870,439	55.9%					
	2000	129,141,621	79,993,799	61.9%					
	2001	121,637,693	85,783,411	70.5%	365,298,790	277,096,158	75.9%	1.81	1.22
	2002	114,519,476	111,318,948	97.2%					
	2003	106,955,087	117,387,477	109.8%					
	2004	99,668,308	123,677,518	124.1%	298,753,529	355,897,476	119.1%	1.57	1.16
	2005	92,130,134	114,832,480	124.6%					
	2006	85,394,086	141,999,763	166.3%					
	2007	79,841,052	137,154,696	171.8%	239,157,769	425,252,863	177.8%	1.49	1.14
2008	73,922,630	146,098,403	197.6%						
2009	68,281,164	167,580,932	245.4%						
2010	62,413,177	169,962,194	272.3%	186,285,493	509,035,862	273.3%	1.54	1.15	
2011	55,591,152	171,492,736	308.5%						
2012	49,972,538	163,478,580	327.1%						
2013	45,025,723	157,608,973	350.0%	135,010,250	470,889,537	348.8%	1.28	1.08	
2014	40,011,989	149,801,984	374.4%						
2015	35,198,246	158,469,459	450.2%						
2016	30,741,756	143,028,623	465.3%	92,641,680	446,181,371	481.6%	1.38	1.11	
2017	26,701,678	144,683,290	541.9%						
Projected Future Experience	2018	23,457,157	122,735,223	523.2%					
	2019	20,208,278	115,332,580	570.7%	60,966,829	345,568,394	566.8%	1.18	1.06
	2020	17,301,394	107,500,591	621.3%					
	2021	14,720,297	99,446,116	675.6%					
	2022	12,446,146	91,320,699	733.7%	37,624,197	274,032,434	728.3%	1.28	1.09
	2023	10,457,754	83,265,619	796.2%					
	2024	8,732,372	75,386,572	863.3%					
	2025	7,246,567	67,804,589	935.7%	21,955,791	203,789,534	928.2%	1.27	1.08
	2026	5,976,852	60,598,373	1013.9%					
	2027	4,900,225	53,805,328	1098.0%					
	2028	3,994,261	47,507,202	1189.4%	12,131,884	142,976,841	1178.5%	1.27	1.08
	2029	3,237,398	41,664,311	1287.0%					
	2030	2,609,396	36,300,009	1391.1%					
	2031	2,091,674	31,426,655	1502.5%	6,368,641	94,761,850	1487.9%	1.26	1.08
	2032	1,667,570	27,035,186	1621.2%					
	2033	1,322,372	23,151,535	1750.8%					
	2034	1,043,049	19,720,741	1890.7%	3,183,653	59,537,400	1870.1%	1.26	1.08
	2035	818,232	16,665,124	2036.7%					
	2036	638,275	13,970,940	2188.9%					
	2037	495,050	11,652,288	2353.8%	1,515,033	35,288,141	2329.2%	1.25	1.08
	2038	381,708	9,664,913	2532.0%					
	2039	292,511	7,945,228	2716.2%					
	2040	222,729	6,487,801	2912.9%	683,750	19,684,483	2878.9%	1.24	1.07
	2041	168,510	5,251,454	3116.4%					
	2042	126,660	4,209,097	3323.1%					
	2043	94,567	3,349,624	3542.1%	291,345	10,204,121	3502.4%	1.22	1.07
	2044	70,118	2,645,400	3772.8%					
	2045	51,618	2,069,574	4009.4%					
2046	37,726	1,603,722	4251.0%	116,714	4,910,424	4207.2%	1.20	1.06	
2047	27,371	1,237,127	4519.9%						
2048	19,701	946,842	4806.0%						
2049	14,060	717,978	5106.4%	43,707	2,205,187	5045.4%	1.20	1.06	
2050	9,945	540,367	5433.4%						
2051	6,968	403,627	5792.4%						
2052	4,833	298,113	6168.5%	15,115	918,689	6078.1%	1.20	1.06	
2053	3,314	216,949	6547.0%						
2054	2,245	155,782	6938.7%						
2055	1,502	109,584	7293.7%	4,739	341,541	7206.4%	1.19	1.06	
2056	992	76,175	7680.2%						
2057	645	52,562	8144.5%						
Past		2,393,663,535	2,825,351,412	118.0%					
Future		144,902,045	1,194,271,601	824.2%					
Lifetime		2,538,565,579	4,019,623,014	158.3%					

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 99.5%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 42.3%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 35.0% = 9.0% + -1.0% + 27.0%).

LTC2 Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 99.5%*
Original Pricing Assumptions	44.8%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	99.5%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	108.5%	9.0%	205.4%
Total Termination	98.5%	-1.0%	-25.4%
Interest	126.5%	27.0%	305.5%
Historical Experience & Projections with All Current Assumptions	141.8%	42.3%	521.8%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

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

Policy Form: LTC2 Comprehensive Policy Form

Original Pricing Assumptions

Total Termination:

Duration	Issue Age				
	<57	57-66	67-71	72-76	77+
1	22%	20%	22%	23%	25%
2	15%	14%	16%	17%	20%
3	12%	12%	14%	15%	18%
4	10%	11%	12%	14%	16%
5	8%	9%	11%	12%	15%
6	8%	9%	11%	12%	15%
7	8%	9%	11%	12%	15%
8	8%	9%	11%	12%	15%
9	8%	9%	11%	12%	15%
10	5%	6%	8%	11%	15%
11	5%	6%	8%	11%	15%
12	5%	6%	8%	11%	15%
13	5%	6%	8%	11%	15%
14	5%	6%	8%	11%	15%
15	5%	6%	8%	11%	15%
16	5%	6%	8%	11%	15%
17	5%	6%	8%	11%	15%
18	5%	6%	8%	11%	15%
19	5%	6%	8%	11%	15%
20+	5%	8%	15%	20%	27%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the NCHS Advance data publications #92 and #133, and the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate: 8.0%

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

Policy Form: LTC2 Comprehensive Policy Form

Current Assumptions

Mortality: Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

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: LTC2 Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

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	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

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

Policy Form:	LTC2 Comprehensive Policy Form
Morbidity:	<p>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 2015 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.</p> <p>In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.</p> <p>The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.</p> <p>Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.</p>
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
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	323,254	0	0.0%	4.4%	3.3071
	1991	8,790,062	999,406	11.4%	10,920	27,817,927	3,162,823	11.4%	4.4%	3.1647
	1992	25,733,420	4,715,643	18.3%	20,991	77,931,684	14,280,961	18.3%	4.4%	3.0284
	1993	40,514,220	5,480,857	13.5%	27,528	117,410,717	15,883,591	13.5%	4.4%	2.8980
	1994	46,171,372	14,247,933	30.9%	28,793	128,043,268	39,512,620	30.9%	4.4%	2.7732
	1995	51,164,418	16,260,411	31.8%	31,684	135,779,973	43,151,828	31.8%	4.4%	2.6538
	1996	58,356,942	15,948,040	27.3%	36,497	148,198,538	40,500,344	27.3%	4.4%	2.5395
	1997	64,444,403	20,961,061	32.5%	35,418	156,610,293	50,938,760	32.5%	4.4%	2.4302
	1998	63,115,668	24,380,329	38.6%	34,500	146,776,320	56,696,777	38.6%	4.4%	2.3255
	1999	61,843,180	34,542,745	55.9%	33,685	137,624,049	76,870,439	55.9%	4.4%	2.2254
	2000	60,642,906	37,563,850	61.9%	32,856	129,141,621	79,993,799	61.9%	4.4%	2.1295
	2001	59,689,540	42,095,277	70.5%	31,952	121,637,692	85,783,411	70.5%	4.4%	2.0378
	2002	58,725,362	57,084,138	97.2%	31,060	114,519,476	111,318,948	97.2%	4.4%	1.9501
	2003	57,314,445	62,904,891	109.8%	30,104	106,955,088	117,387,477	109.8%	4.4%	1.8661
	2004	55,968,274	69,257,960	123.7%	29,107	99,945,439	123,677,518	123.7%	4.4%	1.7858
	2005	66,987,619	67,198,560	100.3%	27,913	114,472,013	114,832,480	100.3%	4.4%	1.7089
	2006	72,585,367	86,835,865	119.6%	26,843	118,696,404	141,999,763	119.6%	4.4%	1.6353
	2007	70,919,910	87,647,289	123.6%	25,777	110,978,890	137,154,696	123.6%	4.4%	1.5648
2008	68,617,725	97,563,992	142.2%	24,599	102,752,458	146,098,403	142.2%	4.3%	1.4975	
2009	66,233,256	116,945,896	176.6%	23,368	94,910,819	167,580,932	176.6%	4.3%	1.4330	
2010	63,284,278	123,944,998	195.9%	22,104	86,779,902	169,962,194	195.9%	4.3%	1.3713	
2011	61,424,104	130,688,898	212.8%	20,732	80,602,008	171,492,736	212.8%	4.3%	1.3122	
2012	61,859,540	130,187,747	210.5%	19,393	77,677,891	163,478,580	210.5%	4.2%	1.2557	
2013	59,853,360	131,161,534	219.1%	18,142	71,922,204	157,608,973	219.1%	4.2%	1.2016	
2014	56,446,343	130,274,496	230.8%	16,763	64,907,365	149,801,984	230.8%	4.1%	1.1499	
2015	57,772,333	143,668,722	248.7%	15,397	63,724,033	158,469,459	248.7%	4.0%	1.1030	
2016	58,833,660	134,856,830	229.2%	14,107	62,398,748	143,028,623	229.2%	4.0%	1.0606	
2017	57,977,343	141,873,638	244.7%	12,998	59,125,521	144,683,290	244.7%	4.0%	1.0198	
Projected Future Experience	2018	58,877,705	129,610,147	220.1%	11,850	57,734,340	127,093,206	220.1%	4.0%	0.9806
	2019	56,822,234	126,981,700	223.5%	10,746	53,575,754	119,726,732	223.5%	4.0%	0.9429
	2020	50,998,218	122,916,314	241.0%	9,691	46,235,084	111,436,170	241.0%	4.0%	0.9066
	2021	45,125,688	118,035,359	261.6%	8,694	39,337,535	102,895,276	261.6%	4.0%	0.8717
	2022	39,680,349	112,522,531	283.6%	7,756	33,260,246	94,316,888	283.6%	4.0%	0.8382
	2023	34,674,673	106,512,552	307.2%	6,883	27,946,602	85,845,478	307.2%	4.0%	0.8060
	2024	30,111,992	100,120,642	332.5%	6,075	23,335,805	77,590,208	332.5%	4.0%	0.7750
	2025	25,988,004	93,499,852	359.8%	5,333	19,365,240	69,672,417	359.8%	4.0%	0.7452
	2026	22,291,867	86,768,120	389.2%	4,657	15,972,138	62,169,419	389.2%	4.0%	0.7165
	2027	19,007,425	80,002,224	420.9%	4,046	13,095,032	55,116,970	420.9%	4.0%	0.6889
	2028	16,113,026	73,356,881	455.3%	3,497	10,673,996	48,594,911	455.3%	4.0%	0.6624
	2029	13,582,198	66,816,672	491.9%	3,006	8,651,405	42,559,982	491.9%	4.0%	0.6370
	2030	11,385,375	60,464,257	531.1%	2,571	6,973,175	37,032,410	531.1%	4.0%	0.6125
	2031	9,491,497	54,374,138	572.9%	2,188	5,589,650	32,021,547	572.9%	4.0%	0.5889
	2032	7,869,700	48,591,446	617.4%	1,852	4,456,303	27,515,436	617.4%	4.0%	0.5663
	2033	6,490,244	43,229,058	666.1%	1,558	3,533,819	23,537,429	666.1%	4.0%	0.5445
	2034	5,324,089	38,257,157	718.6%	1,305	2,787,374	20,029,153	718.6%	4.0%	0.5235
	2035	4,343,608	33,591,030	773.3%	1,086	2,186,589	16,909,855	773.3%	4.0%	0.5034
	2036	3,523,834	29,261,301	830.4%	898	1,705,684	14,163,704	830.4%	4.0%	0.4840
	2037	2,842,429	25,360,233	892.2%	738	1,322,938	11,803,291	892.2%	4.0%	0.4654
	2038	2,279,317	21,859,420	959.0%	603	1,020,050	9,782,620	959.0%	4.0%	0.4475
	2039	1,816,557	18,675,726	1028.1%	489	781,686	8,036,384	1028.1%	4.0%	0.4303
	2040	1,438,528	15,849,541	1101.8%	394	595,207	6,557,927	1101.8%	4.0%	0.4138
	2041	1,131,881	13,334,105	1178.0%	315	450,316	5,304,939	1178.0%	4.0%	0.3978
	2042	884,804	11,108,638	1255.5%	250	338,478	4,249,560	1255.5%	4.0%	0.3825
	2043	687,039	9,189,098	1337.5%	197	252,715	3,380,047	1337.5%	4.0%	0.3678
	2044	529,788	7,543,756	1423.9%	154	187,378	2,668,112	1423.9%	4.0%	0.3537
	2045	405,609	6,134,993	1512.5%	120	137,940	2,086,398	1512.5%	4.0%	0.3401
	2046	308,304	4,942,082	1603.0%	92	100,816	1,616,068	1603.0%	4.0%	0.3270
	2047	232,627	3,963,207	1703.7%	70	73,144	1,246,130	1703.7%	4.0%	0.3144
2048	174,142	3,153,346	1810.8%	53	52,648	953,355	1810.8%	4.0%	0.3023	
2049	129,252	2,485,867	1923.3%	39	37,574	722,649	1923.3%	4.0%	0.2907	
2050	95,081	1,945,054	2045.7%	29	26,577	543,686	2045.7%	4.0%	0.2795	
2051	69,284	1,510,439	2180.1%	21	18,622	405,963	2180.1%	4.0%	0.2688	
2052	49,974	1,159,828	2320.9%	15	12,915	299,739	2320.9%	4.0%	0.2584	
2053	35,636	877,547	2462.5%	11	8,855	218,065	2462.5%	4.0%	0.2485	
2054	25,110	655,152	2609.1%	8	6,000	156,540	2609.1%	4.0%	0.2389	
2055	17,476	479,173	2741.9%	5	4,015	110,089	2741.9%	4.0%	0.2297	
2056	11,998	346,325	2886.5%	3	2,651	76,507	2886.5%	4.0%	0.2209	
2057	8,119	248,467	3060.2%	2	1,725	52,778	3060.2%	4.0%	0.2124	
Past		1,535,366,794	1,929,291,005	125.7%	683,726	2,757,663,596	2,825,351,412	102.5%		
Future		474,874,678	1,675,733,376	352.9%	97,299	381,848,021	1,228,498,042	321.7%		
Lifetime		2,010,241,472	3,605,024,381	179.3%	781,025	3,139,511,617	4,053,849,454	129.1%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 23.7% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	323,254	0	0.0%	4.4%	3.3071
	1991	8,790,062	999,406	11.4%	10,920	27,817,927	3,162,823	11.4%	4.4%	3.1647
	1992	25,733,420	4,715,643	18.3%	20,991	77,931,684	14,280,961	18.3%	4.4%	3.0284
	1993	40,514,220	5,480,857	13.5%	27,528	117,410,717	15,883,591	13.5%	4.4%	2.8980
	1994	46,171,372	14,247,933	30.9%	28,793	128,043,268	39,512,620	30.9%	4.4%	2.7732
	1995	51,164,418	16,260,411	31.8%	31,684	135,779,973	43,151,828	31.8%	4.4%	2.6538
	1996	58,356,942	15,948,040	27.3%	36,497	148,198,538	40,500,344	27.3%	4.4%	2.5395
	1997	64,444,403	20,961,061	32.5%	35,418	156,610,293	50,938,760	32.5%	4.4%	2.4302
	1998	63,115,668	24,380,329	38.6%	34,500	146,776,320	56,696,777	38.6%	4.4%	2.3255
	1999	61,843,180	34,542,745	55.9%	33,685	137,624,049	76,870,439	55.9%	4.4%	2.2254
	2000	60,642,906	37,563,850	61.9%	32,856	129,141,621	79,993,799	61.9%	4.4%	2.1295
	2001	59,689,540	42,095,277	70.5%	31,952	121,637,692	85,783,411	70.5%	4.4%	2.0378
	2002	58,725,362	57,084,138	97.2%	31,060	114,519,476	111,318,948	97.2%	4.4%	1.9501
	2003	57,314,445	62,904,891	109.8%	30,104	106,955,088	117,387,477	109.8%	4.4%	1.8661
	2004	55,968,274	69,257,960	123.7%	29,107	99,945,439	123,677,518	123.7%	4.4%	1.7858
	2005	66,987,619	67,198,560	100.3%	27,913	114,472,013	114,832,480	100.3%	4.4%	1.7089
	2006	72,585,367	86,835,865	119.6%	26,843	118,696,404	141,999,763	119.6%	4.4%	1.6353
	2007	70,919,910	87,647,289	123.6%	25,777	110,978,890	137,154,696	123.6%	4.4%	1.5648
	2008	68,617,725	97,563,992	142.2%	24,599	102,752,458	146,098,403	142.2%	4.3%	1.4975
	2009	66,233,256	116,945,896	176.6%	23,368	94,910,819	167,580,932	176.6%	4.3%	1.4330
2010	63,284,278	123,944,998	195.9%	22,104	86,779,902	169,962,194	195.9%	4.3%	1.3713	
2011	61,424,104	130,688,898	212.8%	20,732	80,602,008	171,492,736	212.8%	4.3%	1.3122	
2012	61,859,540	130,187,747	210.5%	19,393	77,677,891	163,478,580	210.5%	4.2%	1.2557	
2013	59,853,360	131,161,534	219.1%	18,142	71,922,204	157,608,973	219.1%	4.2%	1.2016	
2014	56,446,343	130,274,496	230.8%	16,763	64,907,365	149,801,984	230.8%	4.1%	1.1499	
2015	57,772,333	143,668,722	248.7%	15,397	63,724,033	158,469,459	248.7%	4.0%	1.1030	
2016	58,833,660	134,856,830	229.2%	14,107	62,398,748	143,028,623	229.2%	4.0%	1.0606	
2017	57,977,343	141,873,638	244.7%	12,998	59,125,521	144,683,290	244.7%	4.0%	1.0198	
Projected Future Experience	2018	58,877,705	129,610,147	220.1%	11,850	57,734,340	127,093,206	220.1%	4.0%	0.9806
	2019	58,489,216	126,738,605	216.7%	10,680	55,147,495	119,497,526	216.7%	4.0%	0.9429
	2020	60,102,875	121,532,295	202.2%	9,595	54,489,384	110,181,416	202.2%	4.0%	0.9066
	2021	53,952,555	116,515,505	216.0%	8,607	47,032,204	101,570,370	216.0%	4.0%	0.8717
	2022	47,442,074	111,000,811	234.0%	7,679	39,766,159	93,041,376	234.0%	4.0%	0.8382
	2023	41,457,257	105,004,680	253.3%	6,814	33,413,133	84,630,185	253.3%	4.0%	0.8060
	2024	36,002,087	98,642,223	274.0%	6,014	27,900,435	76,444,482	274.0%	4.0%	0.7750
	2025	31,071,421	92,064,241	296.3%	5,280	23,153,203	68,602,656	296.3%	4.0%	0.7452
	2026	26,652,296	85,386,595	320.4%	4,611	19,096,388	61,179,555	320.4%	4.0%	0.7165
	2027	22,725,397	78,684,924	346.2%	4,005	15,656,502	54,209,426	346.2%	4.0%	0.6889
	2028	19,264,835	72,110,704	374.3%	3,462	12,761,897	47,769,388	374.3%	4.0%	0.6624
	2029	16,238,961	65,648,590	404.3%	2,976	10,343,674	41,815,953	404.3%	4.0%	0.6370
	2030	13,612,425	59,378,934	436.2%	2,546	8,337,172	36,367,685	436.2%	4.0%	0.6125
	2031	11,348,093	53,374,055	470.3%	2,166	6,683,021	31,432,587	470.3%	4.0%	0.5889
	2032	9,409,063	47,677,560	506.7%	1,833	5,327,984	26,997,938	506.7%	4.0%	0.5663
	2033	7,759,777	42,399,127	546.4%	1,543	4,225,056	23,085,546	546.4%	4.0%	0.5445
	2034	6,365,514	37,508,601	589.2%	1,291	3,332,602	19,637,255	589.2%	4.0%	0.5235
	2035	5,193,245	32,922,297	633.9%	1,075	2,614,300	16,573,212	633.9%	4.0%	0.5034
	2036	4,213,118	28,669,443	680.5%	889	2,039,327	13,877,220	680.5%	4.0%	0.4840
	2037	3,398,427	24,839,638	730.9%	731	1,581,713	11,560,993	730.9%	4.0%	0.4654
	2038	2,725,166	21,404,549	785.4%	597	1,219,578	9,579,054	785.4%	4.0%	0.4475
	2039	2,171,887	18,282,352	841.8%	484	934,588	7,867,111	841.8%	4.0%	0.4303
	2040	1,719,913	15,511,893	901.9%	390	711,634	6,418,221	901.9%	4.0%	0.4138
	2041	1,353,284	13,047,036	964.1%	312	538,400	5,190,729	964.1%	4.0%	0.3978
	2042	1,057,877	10,867,183	1027.3%	248	404,686	4,157,193	1027.3%	4.0%	0.3825
	2043	821,428	8,987,598	1094.1%	195	302,148	3,305,929	1094.1%	4.0%	0.3678
	2044	633,417	7,376,976	1164.6%	153	224,030	2,609,125	1164.6%	4.0%	0.3537
	2045	484,948	5,998,342	1236.9%	118	164,922	2,039,926	1236.9%	4.0%	0.3401
	2046	368,610	4,831,229	1310.7%	91	120,536	1,579,819	1310.7%	4.0%	0.3270
	2047	278,130	3,873,703	1392.8%	69	87,451	1,217,987	1392.8%	4.0%	0.3144
2048	208,205	3,081,674	1480.1%	52	62,947	931,687	1480.1%	4.0%	0.3023	
2049	154,534	2,429,028	1571.8%	39	44,924	706,126	1571.8%	4.0%	0.2907	
2050	113,679	1,900,323	1671.7%	29	31,776	531,183	1671.7%	4.0%	0.2795	
2051	82,836	1,475,508	1781.2%	21	22,264	396,574	1781.2%	4.0%	0.2688	
2052	59,749	1,132,864	1896.0%	15	15,441	292,771	1896.0%	4.0%	0.2584	
2053	42,607	857,047	2011.5%	11	10,588	212,971	2011.5%	4.0%	0.2485	
2054	30,022	639,780	2131.1%	7	7,173	152,867	2131.1%	4.0%	0.2389	
2055	20,894	467,885	2239.3%	5	4,800	107,495	2239.3%	4.0%	0.2297	
2056	14,345	338,134	2357.1%	3	3,169	74,697	2357.1%	4.0%	0.2209	
2057	9,707	242,568	2498.8%	2	2,062	51,525	2498.8%	4.0%	0.2124	
Past		1,535,366,794	1,929,291,005	125.7%	683,726	2,757,663,596	2,825,351,412	102.5%		
Future		545,927,580	1,652,454,648	302.7%	96,486	435,549,106	1,212,990,966	278.5%		
Lifetime		2,081,294,374	3,581,745,652	172.1%	780,212	3,193,212,702	4,038,342,378	126.5%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC2 Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ^[2]			Second Third Round Follow-Up ^[3]			Fourth Round			Cumulative Approved Increase	Fourth Round Follow-Up ^[4]							
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed		Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2017 Annualized Premium ^[5]	Proportion of Nationwide	
Alaska ^[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing	Not Filing	Not Filing	21.0%	N/A	N/A	21.0%	228.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	12,052	0.02%	
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	Not Filing	35.9%	12/14/2016	6/7/2017	20.0%	192.0%	13.2%	4/30/2018	13.2%	4/30/2018	13.2%	4/30/2018	13.2%	95,668	0.20%		
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	Not Filing	37.7%	1/24/2017	Disapproved	0.0%	138.9%	37.7%	2/1/2018	37.7%	2/1/2018	37.7%	2/1/2018	37.7%	27,205	0.06%		
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	80.7%	4/8/2014	36.8%	Not Filing	Not Filing	Not Filing	59.8%	12/7/2016	Disapproved	0.0%	105.2%	59.8%	11/26/2018	59.8%	11/26/2018	59.8%	182,932	0.38%			
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Not Filing	Not Filing	Not Filing	Not Filing	31.0%	Not Filing	Not Filing	Not Filing	TBD	53.4%	TBD	TBD	TBD	TBD	TBD	TBD	2,520,574	5.19%		
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	31.0%	106.4%	TBD	TBD	TBD	TBD	TBD	TBD	212,059	0.44%		
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	Not Filing	Not Filing	Not Filing	29.5%	234.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	2,846,437	5.87%	
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	Not Filing	Not Filing	Not Filing	10.0%	46.4%	10.0%	12/13/2018	10.0%	12/13/2018	10.0%	47,449	0.10%		
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	Not Filing	Not Filing	25.0%	193.0%	11.9%	3/30/2018	11.9%	3/30/2018	11.9%	5/22/2018	11.9%	88,394	0.18%	
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.8%	9.8%	7/8/2016	11.0%	Not Filing	Not Filing	Not Filing	88.6%	8/15/2017	8/2/2018	59.3%	154.5%	Not Filing	Not Filing	Not Filing	1,531,545	3.16%		
Georgia	39.0%	2/4/2005	24.0%	30.0%	5/13/2010	15.0%	88.1%	7/16/2014	15.0%	63.6%	8/3/2015	13.0%	44.8%	9/22/2016	15.0%	52.3%	8/28/2017	11/3/2017	15.0%	145.1%	32.4%	10/5/2018	11/7/2018	18.0%	244,589	0.50%	
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	35.6%	Not Filing	Not Filing	Not Filing	50.1%	Not Filing	Not Filing	Not Filing	120.4%	TBD	TBD	TBD	TBD	TBD	TBD	239,232	0.49%		
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	78.4%	4/7/2014	17.0%	52.5%	8/18/2015	17.5%	57.0%	10/19/2016	17.5%	33.6%	9/18/2017	11/22/2017	17.5%	189.1%	13.7%	10/3/2018	1/9/2019	13.7%	292,956	0.60%	
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/28/2010	7.0%	82.0%	10/31/2014	30.0%	40.0%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	69.4%	12/13/2018	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	25,604	0.05%		
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing	Not Filing	Not Filing	21.0%	11/10/2016	6/30/2017	21.0%	228.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	1,348,349	2.78%		
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/24/2015	11.1%	45.8%	5/9/2016	9.5%	Not Filing	Not Filing	Not Filing	61.1%	3/3/2017	8/29/2017	10.0%	125.8%	46.5%	6/20/2018	Not Filing	321,223	0.66%		
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	28.3%	Not Filing	Not Filing	Not Filing	TBD	Not Filing	Not Filing	Not Filing	76.4%	TBD	TBD	TBD	TBD	TBD	TBD	278,251	0.57%		
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing	Not Filing	Not Filing	69.7%	1/12/2017	4/18/2017	19.2%	126.6%	19.2%	5/9/2018	6/27/2018	19.2%	159,325	0.33%	
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	25.0%	0.0%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	85.6%	2/16/2017	7/11/2017	25.0%	117.2%	48.5%	2/8/2019	Not Filing	45,792	0.09%		
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filing	Not Filing	Not Filing	15.0%	Not Filing	Not Filing	Not Filing	114.1%	TBD	TBD	TBD	TBD	TBD	TBD	2,412,057	4.97%		
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	3/11/2016	15.0%	Not Filing	Not Filing	Not Filing	14.7%	12/7/2017	1/19/2018	14.7%	130.9%	15.0%	5/7/2018	7/3/2018	15.0%	514,868	1.06%	
Maine	39.0%	6/22/2004	39.0%	12.0%	10/19/2010	12.0%	15.1%	12/8/2014	15.1%	Not Filing	Not Filing	Not Filing	15.1%	Not Filing	Not Filing	Not Filing	105.5%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	174,142	0.36%		
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing	Not Filing	Not Filing	21.0%	11/11/2016	11/28/2016	21.0%	228.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	279,399	0.58%		
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	87.4%	7/25/2018	11/1/2018	70.3%	199.4%	10.1%	268.748	10.1%	268.748	10.1%	268,748	0.55%			
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	13.9%	1/30/2014	13.9%	48.6%	3/27/2015	25.0%	18.9%	6/29/2016	18.9%	21.0%	12/12/2016	1/18/2017	21.0%	230.6%	Not Filing	Not Filing	Not Filing	298,782	0.62%		
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing	Not Filing	Not Filing	25.0%	10.0%	1/25/2017	4/17/2017	25.0%	216.8%	4.2%	5/8/2018	Disapproved	0.0%	31,630	0.07%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing	Not Filing	Not Filing	51.3%	3/2/2017	Disapproved	0.0%	116.8%	51.3%	Not Filing	Not Filing	Not Filing	29,841	0.06%	
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/6/2014	24.0%	Not Filing	Not Filing	Not Filing	46.4%	12/6/2016	5/18/2017	12.4%	151.9%	30.2%	768.453	1.58%	768.453	1.58%	768,453	1.58%			
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	8/29/2017	Disapproved	0.0%	113.5%	Not Filing	Not Filing	Not Filing	12,598	0.03%		
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing	Not Filing	Not Filing	21.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	174,815	0.36%		
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	13.5%	2/21/2018	6/18/2018	15.1%	82.4%	81.0%	TBD	TBD	TBD	TBD	TBD	76,612	0.16%		
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	74.7%	7/3/2014	52.1%	Not Filing	Not Filing	Not Filing	30.0%	2/17/2017	6/15/2017	22.5%	190.7%	TBD	TBD	TBD	TBD	TBD	TBD	3,368,188	6.94%		
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing	Not Filing	Not Filing	37.2%	2/1/2017	4/19/2017	15.0%	174.8%	19.3%	5/10/2018	6/15/2018	15.0%	64,627	0.13%	
Nevada	39.0%	6/21/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing	Not Filing	Not Filing	59.4%	3/2/2017	7/12/2017	59.4%	229.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	17,680	0.04%		
New York	39.0%	8/2/2005	8.0%	30.0%	1/28/2011	15.0%	100.0%	7/21/2015	15.0%	73.9%	11/29/2016	15.0%	Not Filing	Not Filing	Not Filing	88.9%	3/6/2017	1/30/2019	15.0%	86.9%	64.3%	Not Filing	Not Filing	Not Filing	23,531,399	48.48%	
Ohio	39.0%	6/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing	Not Filing	Not Filing	15.0%	12/9/2016	3/20/2017	15.0%	155.9%	15.0%	5/7/2018	7/3/2018	15.0%	659,086	1.36%	
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	1/29/2016	10.0%	Not Filing	Not Filing	Not Filing	70.0%	12/27/2016	2/9/2017	10.0%	108.0%	54.6%	3/29/2018	4/30/2018	10.0%	43,406	0.09%	
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing	Not Filing	Not Filing	21.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	TBD	154,337	0.32%	
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	11/15/2017	3/6/2018	10.0%	167.2%	23.7%	Not Filing	Not Filing	Not Filing	1,419,893	2.93%	
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	4/22/2014	50.0%	Not Filing	Not Filing	Not Filing	21.0%	1/26/2017	5/4/2017	21.0%	228.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	8,367	0.02%		
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing	Not Filing	Not Filing	21.0%	Not Filing	Not Filing	Not Filing	172.8%	TBD	TBD	TBD	TBD	TBD	TBD	322,396	0.66%		
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing	Not Filing	Not Filing	37.7%	11/10/2016	2/3/2017	20.0%	188.2%	14.8%	3/28/2018	6/19/2018	14.8%	946,135	1.95%	
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	56.9%	3/5/2014	56.9%	Not Filing	Not Filing	Not Filing	21.0%	1/24/2017	2/8/2017	21.0%	230.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	4,077	0.01%		
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing	Not Filing	Not Filing	21.0%	11/16/2016	9/11/2017	12.0%	204.5%	8.0%	5/29/2018	8/9/2018	8.0%	Not Filing	Not Filing	Not Filing	180,317	0.37%	
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	70.8%	4/28/2014	22.0%	69.4%	12/14/2016	38.0%	Not Filing	Not Filing	Not Filing	22.8%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	699,414	1.44%		
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing												

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

Product

**Long-Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider**

Form Number

**H-LTC2J-5, et al.
H-5IR
H-CPIR**

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 November 15, 2017, the company requested a rate increase of 36.0%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. 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 23.7% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 23.7% proposed increase are enclosed with this filing. 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

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Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

February 2019

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

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

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

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	10% - 70%
2	10% - 45%
3-7	10% - 45%
8-9	2.5% - 45%
10	2% - 45%
11+	0% - 21%

(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
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	323,254	0	0.0%	4.4%	3.3071
	1991	8,790,062	999,406	11.4%	10,920	27,817,927	3,162,823	11.4%	4.4%	3.1647
	1992	25,733,420	4,715,643	18.3%	20,991	77,931,684	14,280,961	18.3%	4.4%	3.0284
	1993	40,514,220	5,480,857	13.5%	27,528	117,410,717	15,883,591	13.5%	4.4%	2.8980
	1994	46,171,372	14,247,933	30.9%	28,793	128,043,268	39,512,620	30.9%	4.4%	2.7732
	1995	51,164,418	16,260,411	31.8%	31,684	135,779,973	43,151,828	31.8%	4.4%	2.6538
	1996	58,356,942	15,948,040	27.3%	36,497	148,198,538	40,500,344	27.3%	4.4%	2.5395
	1997	64,444,403	20,961,061	32.5%	35,418	156,610,293	50,938,760	32.5%	4.4%	2.4302
	1998	63,115,668	24,380,329	38.6%	34,500	146,776,320	56,696,777	38.6%	4.4%	2.3255
	1999	61,843,180	34,542,745	55.9%	33,685	137,624,049	76,870,439	55.9%	4.4%	2.2254
	2000	60,642,906	37,563,850	61.9%	32,856	129,141,621	79,993,799	61.9%	4.4%	2.1295
	2001	59,689,540	42,095,277	70.5%	31,952	121,637,692	85,783,411	70.5%	4.4%	2.0378
	2002	58,725,362	57,084,138	97.2%	31,060	114,519,476	111,318,948	97.2%	4.4%	1.9501
	2003	57,314,445	62,904,891	109.8%	30,104	106,955,088	117,387,477	109.8%	4.4%	1.8661
	2004	55,968,274	69,257,960	123.7%	29,107	99,945,439	123,677,518	123.7%	4.4%	1.7858
	2005	66,987,619	67,198,560	100.3%	27,913	114,472,013	114,832,480	100.3%	4.4%	1.7089
	2006	72,585,367	86,835,865	119.6%	26,843	118,696,404	141,999,763	119.6%	4.4%	1.6353
	2007	70,919,910	87,647,289	123.6%	25,777	110,978,890	137,154,696	123.6%	4.4%	1.5648
	2008	68,617,725	97,563,992	142.2%	24,599	102,752,458	146,098,403	142.2%	4.3%	1.4975
	2009	66,233,256	116,945,896	176.6%	23,368	94,910,819	167,580,932	176.6%	4.3%	1.4330
2010	63,284,278	123,944,998	195.9%	22,104	86,779,902	169,962,194	195.9%	4.3%	1.3713	
2011	61,424,104	130,688,898	212.8%	20,732	80,602,008	171,492,736	212.8%	4.3%	1.3122	
2012	61,859,540	130,187,747	210.5%	19,393	77,677,891	163,478,580	210.5%	4.2%	1.2557	
2013	59,853,360	131,161,534	219.1%	18,142	71,922,204	157,608,973	219.1%	4.2%	1.2016	
2014	56,446,343	130,274,496	230.8%	16,763	64,907,365	149,801,984	230.8%	4.1%	1.1499	
2015	57,772,333	143,668,722	248.7%	15,397	63,724,033	158,469,459	248.7%	4.0%	1.1030	
2016	58,833,660	134,856,830	229.2%	14,107	62,398,748	143,028,623	229.2%	4.0%	1.0606	
2017	57,977,343	141,873,638	244.7%	12,998	59,125,521	144,683,290	244.7%	4.0%	1.0198	
Projected Future Experience	2018	58,877,705	129,610,147	220.1%	11,850	57,734,340	127,093,206	220.1%	4.0%	0.9806
	2019	56,822,234	126,981,700	223.5%	10,746	53,575,754	119,726,732	223.5%	4.0%	0.9429
	2020	50,998,218	122,916,314	241.0%	9,691	46,235,084	111,436,170	241.0%	4.0%	0.9066
	2021	45,125,688	118,035,359	261.6%	8,694	39,337,535	102,895,276	261.6%	4.0%	0.8717
	2022	39,680,349	112,522,531	283.6%	7,756	33,260,246	94,316,888	283.6%	4.0%	0.8382
	2023	34,674,673	106,512,552	307.2%	6,883	27,946,602	85,845,478	307.2%	4.0%	0.8060
	2024	30,111,992	100,120,642	332.5%	6,075	23,335,805	77,590,208	332.5%	4.0%	0.7750
	2025	25,988,004	93,499,852	359.8%	5,333	19,365,240	69,672,417	359.8%	4.0%	0.7452
	2026	22,291,867	86,768,120	389.2%	4,657	15,972,138	62,169,419	389.2%	4.0%	0.7165
	2027	19,007,425	80,002,224	420.9%	4,046	13,095,032	55,116,970	420.9%	4.0%	0.6889
	2028	16,113,026	73,356,881	455.3%	3,497	10,673,996	48,594,911	455.3%	4.0%	0.6624
	2029	13,582,198	66,816,672	491.9%	3,006	8,651,405	42,559,982	491.9%	4.0%	0.6370
	2030	11,385,375	60,464,257	531.1%	2,571	6,973,175	37,032,410	531.1%	4.0%	0.6125
	2031	9,491,497	54,374,138	572.9%	2,188	5,589,650	32,021,547	572.9%	4.0%	0.5889
	2032	7,869,700	48,591,446	617.4%	1,852	4,456,303	27,515,436	617.4%	4.0%	0.5663
	2033	6,490,244	43,229,058	666.1%	1,558	3,533,819	23,537,429	666.1%	4.0%	0.5445
	2034	5,324,089	38,257,157	718.6%	1,305	2,787,374	20,029,153	718.6%	4.0%	0.5235
	2035	4,343,608	33,591,030	773.3%	1,086	2,186,589	16,909,855	773.3%	4.0%	0.5034
	2036	3,523,834	29,261,301	830.4%	898	1,705,684	14,163,704	830.4%	4.0%	0.4840
	2037	2,842,429	25,360,233	892.2%	738	1,322,938	11,803,291	892.2%	4.0%	0.4654
	2038	2,279,317	21,859,420	959.0%	603	1,020,050	9,782,620	959.0%	4.0%	0.4475
	2039	1,816,557	18,675,726	1028.1%	489	781,686	8,036,384	1028.1%	4.0%	0.4303
	2040	1,438,528	15,849,541	1101.8%	394	595,207	6,557,927	1101.8%	4.0%	0.4138
	2041	1,131,881	13,334,105	1178.0%	315	450,316	5,304,939	1178.0%	4.0%	0.3978
	2042	884,804	11,108,638	1255.5%	250	338,478	4,249,560	1255.5%	4.0%	0.3825
	2043	687,039	9,189,098	1337.5%	197	252,715	3,380,047	1337.5%	4.0%	0.3678
	2044	529,788	7,543,756	1423.9%	154	187,378	2,668,112	1423.9%	4.0%	0.3537
	2045	405,609	6,134,993	1512.5%	120	137,940	2,086,398	1512.5%	4.0%	0.3401
	2046	308,304	4,942,082	1603.0%	92	100,816	1,616,068	1603.0%	4.0%	0.3270
	2047	232,627	3,963,207	1703.7%	70	73,144	1,246,130	1703.7%	4.0%	0.3144
	2048	174,142	3,153,346	1810.8%	53	52,648	953,355	1810.8%	4.0%	0.3023
	2049	129,252	2,485,867	1923.3%	39	37,574	722,649	1923.3%	4.0%	0.2907
	2050	95,081	1,945,054	2045.7%	29	26,577	543,686	2045.7%	4.0%	0.2795
2051	69,284	1,510,439	2180.1%	21	18,622	405,963	2180.1%	4.0%	0.2688	
2052	49,974	1,159,828	2320.9%	15	12,915	299,739	2320.9%	4.0%	0.2584	
2053	35,636	877,547	2462.5%	11	8,855	218,065	2462.5%	4.0%	0.2485	
2054	25,110	655,152	2609.1%	8	6,000	156,540	2609.1%	4.0%	0.2389	
2055	17,476	479,173	2741.9%	5	4,015	110,089	2741.9%	4.0%	0.2297	
2056	11,998	346,325	2886.5%	3	2,651	76,507	2886.5%	4.0%	0.2209	
2057	8,119	248,467	3060.2%	2	1,725	52,778	3060.2%	4.0%	0.2124	
Past		1,535,366,794	1,929,291,005	125.7%	683,726	2,757,663,596	2,825,351,412	102.5%		
Future		474,874,678	1,675,733,376	352.9%	97,299	381,848,021	1,228,498,042	321.7%		
Lifetime		2,010,241,472	3,605,024,381	179.3%	781,025	3,139,511,617	4,053,849,454	129.1%		

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Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	97,745	0	0.0%	495	323,254	0	0.0%	4.4%	3.3071
	1991	8,790,062	999,406	11.4%	10,920	27,817,927	3,162,823	11.4%	4.4%	3.1647
	1992	25,733,420	4,715,643	18.3%	20,991	77,931,684	14,280,961	18.3%	4.4%	3.0284
	1993	40,514,220	5,480,857	13.5%	27,528	117,410,717	15,883,591	13.5%	4.4%	2.8980
	1994	46,171,372	14,247,933	30.9%	28,793	128,043,268	39,512,620	30.9%	4.4%	2.7732
	1995	51,164,418	16,260,411	31.8%	31,684	135,779,973	43,151,828	31.8%	4.4%	2.6538
	1996	58,356,942	15,948,040	27.3%	36,497	148,198,538	40,500,344	27.3%	4.4%	2.5395
	1997	64,444,403	20,961,061	32.5%	35,418	156,610,293	50,938,760	32.5%	4.4%	2.4302
	1998	63,115,668	24,380,329	38.6%	34,500	146,776,320	56,696,777	38.6%	4.4%	2.3255
	1999	61,843,180	34,542,745	55.9%	33,685	137,624,049	76,870,439	55.9%	4.4%	2.2254
	2000	60,642,906	37,563,850	61.9%	32,856	129,141,621	79,993,799	61.9%	4.4%	2.1295
	2001	59,689,540	42,095,277	70.5%	31,952	121,637,692	85,783,411	70.5%	4.4%	2.0378
	2002	58,725,362	57,084,138	97.2%	31,060	114,519,476	111,318,948	97.2%	4.4%	1.9501
	2003	57,314,445	62,904,891	109.8%	30,104	106,955,088	117,387,477	109.8%	4.4%	1.8661
	2004	55,968,274	69,257,960	123.7%	29,107	99,945,439	123,677,518	123.7%	4.4%	1.7858
	2005	66,987,619	67,198,560	100.3%	27,913	114,472,013	114,832,480	100.3%	4.4%	1.7089
	2006	72,585,367	86,835,865	119.6%	26,843	118,696,404	141,999,763	119.6%	4.4%	1.6353
	2007	70,919,910	87,647,289	123.6%	25,777	110,978,890	137,154,696	123.6%	4.4%	1.5648
	2008	68,617,725	97,563,992	142.2%	24,599	102,752,458	146,098,403	142.2%	4.3%	1.4975
	2009	66,233,256	116,945,896	176.6%	23,368	94,910,819	167,580,932	176.6%	4.3%	1.4330
2010	63,284,278	123,944,998	195.9%	22,104	86,779,902	169,962,194	195.9%	4.3%	1.3713	
2011	61,424,104	130,688,898	212.8%	20,732	80,602,008	171,492,736	212.8%	4.3%	1.3122	
2012	61,859,540	130,187,747	210.5%	19,393	77,677,891	163,478,580	210.5%	4.2%	1.2557	
2013	59,853,360	131,161,534	219.1%	18,142	71,922,204	157,608,973	219.1%	4.2%	1.2016	
2014	56,446,343	130,274,496	230.8%	16,763	64,907,365	149,801,984	230.8%	4.1%	1.1499	
2015	57,772,333	143,668,722	248.7%	15,397	63,724,033	158,469,459	248.7%	4.0%	1.1030	
2016	58,833,660	134,856,830	229.2%	14,107	62,398,748	143,028,623	229.2%	4.0%	1.0606	
2017	57,977,343	141,873,638	244.7%	12,998	59,125,521	144,683,290	244.7%	4.0%	1.0198	
Projected Future Experience	2018	58,877,705	129,610,147	220.1%	11,850	57,734,340	127,093,206	220.1%	4.0%	0.9806
	2019	58,489,216	126,738,605	216.7%	10,680	55,147,495	119,497,526	216.7%	4.0%	0.9429
	2020	60,102,875	121,532,295	202.2%	9,595	54,489,384	110,181,416	202.2%	4.0%	0.9066
	2021	53,952,555	116,515,505	216.0%	8,607	47,032,204	101,570,370	216.0%	4.0%	0.8717
	2022	47,442,074	111,000,811	234.0%	7,679	39,766,159	93,041,376	234.0%	4.0%	0.8382
	2023	41,457,257	105,004,680	253.3%	6,814	33,413,133	84,630,185	253.3%	4.0%	0.8060
	2024	36,002,087	98,642,223	274.0%	6,014	27,900,435	76,444,482	274.0%	4.0%	0.7750
	2025	31,071,421	92,064,241	296.3%	5,280	23,153,203	68,602,656	296.3%	4.0%	0.7452
	2026	26,652,296	85,386,595	320.4%	4,611	19,096,388	61,179,555	320.4%	4.0%	0.7165
	2027	22,725,397	78,684,924	346.2%	4,005	15,656,502	54,209,426	346.2%	4.0%	0.6889
	2028	19,264,835	72,110,704	374.3%	3,462	12,761,897	47,769,388	374.3%	4.0%	0.6624
	2029	16,238,961	65,648,590	404.3%	2,976	10,343,674	41,815,953	404.3%	4.0%	0.6370
	2030	13,612,425	59,378,934	436.2%	2,546	8,337,172	36,367,685	436.2%	4.0%	0.6125
	2031	11,348,093	53,374,055	470.3%	2,166	6,683,021	31,432,587	470.3%	4.0%	0.5889
	2032	9,409,063	47,677,560	506.7%	1,833	5,327,984	26,997,938	506.7%	4.0%	0.5663
	2033	7,759,777	42,399,127	546.4%	1,543	4,225,056	23,085,546	546.4%	4.0%	0.5445
	2034	6,365,514	37,508,601	589.2%	1,291	3,332,602	19,637,255	589.2%	4.0%	0.5235
	2035	5,193,245	32,922,297	633.9%	1,075	2,614,300	16,573,212	633.9%	4.0%	0.5034
	2036	4,213,118	28,669,443	680.5%	889	2,039,327	13,877,220	680.5%	4.0%	0.4840
	2037	3,398,427	24,839,638	730.9%	731	1,581,713	11,560,993	730.9%	4.0%	0.4654
	2038	2,725,166	21,404,549	785.4%	597	1,219,578	9,579,054	785.4%	4.0%	0.4475
	2039	2,171,887	18,282,352	841.8%	484	934,588	7,867,111	841.8%	4.0%	0.4303
	2040	1,719,913	15,511,893	901.9%	390	711,634	6,418,221	901.9%	4.0%	0.4138
	2041	1,353,284	13,047,036	964.1%	312	538,400	5,190,729	964.1%	4.0%	0.3978
	2042	1,057,877	10,867,183	1027.3%	248	404,686	4,157,193	1027.3%	4.0%	0.3825
	2043	821,428	8,987,598	1094.1%	195	302,148	3,305,929	1094.1%	4.0%	0.3678
	2044	633,417	7,376,976	1164.6%	153	224,030	2,609,125	1164.6%	4.0%	0.3537
	2045	484,948	5,998,342	1236.9%	118	164,922	2,039,926	1236.9%	4.0%	0.3401
2046	368,610	4,831,229	1310.7%	91	120,536	1,579,819	1310.7%	4.0%	0.3270	
2047	278,130	3,873,703	1392.8%	69	87,451	1,217,987	1392.8%	4.0%	0.3144	
2048	208,205	3,081,674	1480.1%	52	62,947	931,687	1480.1%	4.0%	0.3023	
2049	154,534	2,429,028	1571.8%	39	44,924	706,126	1571.8%	4.0%	0.2907	
2050	113,679	1,900,323	1671.7%	29	31,776	531,183	1671.7%	4.0%	0.2795	
2051	82,836	1,475,508	1781.2%	21	22,264	396,574	1781.2%	4.0%	0.2688	
2052	59,749	1,132,864	1896.0%	15	15,441	292,771	1896.0%	4.0%	0.2584	
2053	42,607	857,047	2011.5%	11	10,588	212,971	2011.5%	4.0%	0.2485	
2054	30,022	639,780	2131.1%	7	7,173	152,867	2131.1%	4.0%	0.2389	
2055	20,894	467,885	2239.3%	5	4,800	107,495	2239.3%	4.0%	0.2297	
2056	14,345	338,134	2357.1%	3	3,169	74,697	2357.1%	4.0%	0.2209	
2057	9,707	242,568	2498.8%	2	2,062	51,525	2498.8%	4.0%	0.2124	
Past		1,535,366,794	1,929,291,005	125.7%	683,726	2,757,663,596	2,825,351,412	102.5%		
Future		545,927,580	1,652,454,648	302.7%	96,486	435,549,106	1,212,990,966	278.5%		
Lifetime		2,081,294,374	3,581,745,652	172.1%	780,212	3,193,212,702	4,038,342,378	126.5%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	384,704	0	0.0%	0.0%	1,272,261	0	0.0%	0.0%	4.4%	3.3071
	1991	13,150,128	120,678	0.9%	0.9%	41,616,239	381,911	0.9%	0.9%	4.4%	3.1647
	1992	30,128,998	657,120	2.2%	1.8%	91,243,355	1,990,037	2.2%	1.8%	4.4%	3.0284
	1993	42,452,692	1,754,692	4.1%	2.9%	123,028,435	5,085,120	4.1%	2.9%	4.4%	2.8980
	1994	46,715,604	3,398,970	7.3%	4.5%	129,552,542	9,426,083	7.3%	4.4%	4.4%	2.7732
	1995	52,816,318	5,477,145	10.4%	6.1%	140,163,780	14,535,230	10.4%	6.0%	4.4%	2.6538
	1996	61,735,220	8,421,841	13.6%	8.0%	156,777,736	21,387,422	13.6%	7.7%	4.4%	2.5395
	1997	63,955,430	11,038,389	17.3%	9.9%	155,422,012	26,825,065	17.3%	9.5%	4.4%	2.4302
	1998	62,596,208	13,219,576	21.1%	11.8%	145,568,309	30,742,299	21.1%	11.2%	4.4%	2.3255
	1999	61,332,174	16,761,458	27.3%	14.0%	136,486,871	37,300,470	27.3%	13.2%	4.4%	2.2254
	2000	60,235,227	22,519,743	37.4%	16.8%	128,273,451	47,956,741	37.4%	15.7%	4.4%	2.1295
	2001	59,268,168	26,248,319	44.3%	19.8%	120,779,003	53,489,856	44.3%	18.2%	4.4%	2.0378
	2002	58,276,760	30,763,442	52.8%	22.9%	113,644,664	59,991,341	52.8%	20.8%	4.4%	1.9501
	2003	56,787,229	34,505,104	60.8%	26.1%	105,971,244	64,390,336	60.8%	23.5%	4.4%	1.8661
	2004	56,948,681	36,231,361	63.6%	29.0%	101,696,203	64,700,214	63.6%	25.9%	4.4%	1.7858
	2005	69,605,701	34,619,598	49.7%	30.9%	118,945,931	59,159,814	49.7%	27.5%	4.4%	1.7089
	2006	72,176,369	31,804,193	44.1%	32.0%	118,027,583	52,008,324	44.1%	28.5%	4.4%	1.6353
	2007	70,633,837	21,547,423	30.5%	31.8%	110,531,228	33,718,445	30.5%	28.6%	4.4%	1.5648
2008	68,114,812	113,731,251	167.0%	41.0%	101,999,365	170,308,264	167.0%	35.2%	4.3%	1.4975	
2009	65,929,997	145,412,448	220.6%	52.0%	94,476,255	208,372,883	220.6%	43.0%	4.3%	1.4330	
2010	62,605,735	148,792,789	237.7%	62.2%	85,849,436	204,035,252	237.7%	50.2%	4.3%	1.3713	
2011	61,519,893	112,105,221	182.2%	68.4%	80,727,705	147,106,843	182.2%	54.7%	4.3%	1.3122	
2012	62,242,739	123,356,785	198.2%	74.8%	78,159,081	154,900,845	198.2%	59.2%	4.2%	1.2557	
2013	59,341,609	131,907,940	222.3%	81.5%	71,307,263	158,505,885	222.3%	63.7%	4.2%	1.2016	
2014	57,314,435	136,385,046	238.0%	88.0%	65,905,579	156,828,474	238.0%	68.1%	4.1%	1.1499	
2015	58,655,572	141,676,193	241.5%	94.3%	64,698,263	156,271,660	241.5%	72.3%	4.0%	1.1030	
2016	58,999,146	147,480,597	250.0%	100.4%	62,574,262	156,417,340	250.0%	76.4%	4.0%	1.0606	
2017	59,600,779	146,523,137	245.8%	106.0%	60,781,107	149,424,867	245.8%	80.0%	4.0%	1.0198	
Projected Future Experience	2018	58,603,520	221,473,032	377.9%	115.9%	57,465,479	217,172,176	377.9%	86.0%	4.0%	0.9806
	2019	55,346,426	192,925,557	348.6%	123.6%	52,184,265	181,902,955	348.6%	90.7%	4.0%	0.9429
	2020	49,304,217	178,341,515	361.7%	130.4%	44,699,299	161,684,766	361.7%	94.8%	4.0%	0.9066
	2021	43,526,800	147,517,072	338.9%	135.6%	37,943,733	128,595,448	338.9%	97.9%	4.0%	0.8717
	2022	38,183,554	136,586,695	357.7%	140.3%	32,005,626	114,487,578	357.7%	100.6%	4.0%	0.8382
	2023	33,284,890	125,882,117	378.2%	144.6%	26,826,484	101,456,686	378.2%	103.1%	4.0%	0.8060
	2024	28,832,158	119,007,729	412.8%	148.8%	22,343,975	92,227,080	412.8%	105.3%	4.0%	0.7750
	2025	24,819,046	112,185,248	452.0%	152.8%	18,494,179	83,596,040	452.0%	107.4%	4.0%	0.7452
	2026	21,233,388	105,310,302	496.0%	156.6%	15,213,737	75,454,904	496.0%	109.3%	4.0%	0.7165
	2027	18,057,377	98,403,705	545.0%	160.2%	12,440,503	67,794,541	545.0%	111.0%	4.0%	0.6889
	2028	15,267,419	91,493,578	599.3%	163.7%	10,113,828	60,609,479	599.3%	112.6%	4.0%	0.6624
	2029	12,835,232	84,616,680	659.3%	166.9%	8,175,613	53,897,992	659.3%	114.0%	4.0%	0.6370
	2030	10,730,384	77,806,203	725.1%	170.0%	6,572,015	47,653,793	725.1%	115.3%	4.0%	0.6125
	2031	8,921,250	71,169,989	797.8%	172.8%	5,253,825	41,912,814	797.8%	116.4%	4.0%	0.5889
	2032	7,376,977	64,738,938	877.6%	175.5%	4,177,294	36,659,130	877.6%	117.4%	4.0%	0.5663
	2033	6,067,545	58,566,463	965.2%	177.9%	3,303,667	31,888,364	965.2%	118.3%	4.0%	0.5445
	2034	4,963,707	52,710,087	1061.9%	180.1%	2,598,699	27,595,841	1061.9%	119.1%	4.0%	0.5235
	2035	4,038,239	47,181,007	1168.4%	182.1%	2,032,865	23,751,102	1168.4%	119.8%	4.0%	0.5034
	2036	3,266,807	41,978,981	1285.0%	183.9%	1,581,273	20,319,598	1285.0%	120.4%	4.0%	0.4840
	2037	2,627,601	37,134,109	1413.2%	185.5%	1,222,952	17,283,150	1413.2%	120.9%	4.0%	0.4654
	2038	2,101,021	32,665,903	1554.8%	186.9%	940,258	14,618,783	1554.8%	121.3%	4.0%	0.4475
	2039	1,669,550	28,565,161	1710.9%	188.2%	718,427	12,291,925	1710.9%	121.6%	4.0%	0.4303
	2040	1,318,277	24,826,256	1883.2%	189.3%	545,452	10,272,144	1883.2%	121.9%	4.0%	0.4138
	2041	1,034,332	21,442,054	2073.0%	190.3%	411,506	8,530,665	2073.0%	122.2%	4.0%	0.3978
	2042	806,271	18,393,839	2281.3%	191.1%	308,435	7,036,482	2281.3%	122.4%	4.0%	0.3825
	2043	624,303	15,670,487	2510.1%	191.9%	229,639	5,764,111	2510.1%	122.6%	4.0%	0.3678
	2044	480,050	13,256,182	2761.4%	192.5%	169,786	4,688,511	2761.4%	122.7%	4.0%	0.3537
	2045	366,490	11,131,667	3037.4%	193.0%	124,636	3,785,675	3037.4%	122.8%	4.0%	0.3401
	2046	277,782	9,287,487	3343.4%	193.4%	90,835	3,037,023	3343.4%	122.9%	4.0%	0.3270
	2047	208,970	7,697,058	3683.3%	193.8%	65,705	2,420,144	3683.3%	123.0%	4.0%	0.3144
2048	155,908	6,339,545	4066.2%	194.1%	47,136	1,916,643	4066.2%	123.1%	4.0%	0.3023	
2049	115,296	5,188,499	4500.1%	194.3%	33,517	1,508,313	4500.1%	123.1%	4.0%	0.2907	
2050	84,465	4,220,166	4996.4%	194.5%	23,610	1,179,630	4996.4%	123.1%	4.0%	0.2795	
2051	61,280	3,412,264	5568.3%	194.7%	16,470	917,119	5568.3%	123.2%	4.0%	0.2688	
2052	43,973	2,741,641	6234.8%	194.8%	11,364	708,534	6234.8%	123.2%	4.0%	0.2584	
2053	31,176	2,187,604	7016.9%	194.9%	7,747	543,607	7016.9%	123.2%	4.0%	0.2485	
2054	21,836	1,732,903	7935.9%	195.0%	5,217	414,054	7935.9%	123.2%	4.0%	0.2389	
2055	15,093	1,361,628	9021.8%	195.1%	3,467	312,830	9021.8%	123.2%	4.0%	0.2297	
2056	10,287	1,060,936	10313.8%	195.1%	2,272	234,372	10313.8%	123.2%	4.0%	0.2209	
2057	6,905	820,380	11881.4%	195.2%	1,467	174,260	11881.4%	123.2%	4.0%	0.2124	
Past		1,553,524,165	1,646,460,457	106.0%		2,805,479,163	2,245,261,021	80.0%			
Future		456,719,801	2,277,030,665	498.6%		368,406,259	1,666,298,263	452.3%			
Lifetime		2,010,243,966	3,923,491,122	195.2%		3,173,885,422	3,911,559,284	123.2%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	384,704	0	0.0%	0.0%	1,272,261	0	0.0%	0.0%	4.4%	3.3071
	1991	13,150,128	120,678	0.9%	0.9%	41,616,239	381,911	0.9%	0.9%	4.4%	3.1647
	1992	30,128,998	657,120	2.2%	1.8%	91,243,355	1,990,037	2.2%	1.8%	4.4%	3.0284
	1993	42,452,692	1,754,692	4.1%	2.9%	123,028,435	5,085,120	4.1%	2.9%	4.4%	2.8980
	1994	46,715,604	3,398,970	7.3%	4.5%	129,552,542	9,426,083	7.3%	4.4%	4.4%	2.7732
	1995	52,816,318	5,477,145	10.4%	6.1%	140,163,780	14,535,230	10.4%	6.0%	4.4%	2.6538
	1996	61,735,220	8,421,841	13.6%	8.0%	156,777,736	21,387,422	13.6%	7.7%	4.4%	2.5395
	1997	63,955,430	11,038,389	17.3%	9.9%	155,422,012	26,825,065	17.3%	9.5%	4.4%	2.4302
	1998	62,596,208	13,219,576	21.1%	11.8%	145,568,309	30,742,299	21.1%	11.2%	4.4%	2.3255
	1999	61,332,174	16,761,458	27.3%	14.0%	136,486,871	37,300,470	27.3%	13.2%	4.4%	2.2254
	2000	60,235,227	22,519,743	37.4%	16.8%	128,273,451	47,956,741	37.4%	15.7%	4.4%	2.1295
	2001	59,268,168	26,248,319	44.3%	19.8%	120,779,003	53,489,856	44.3%	18.2%	4.4%	2.0378
	2002	58,276,760	30,763,442	52.8%	22.9%	113,644,664	59,991,341	52.8%	20.8%	4.4%	1.9501
	2003	56,787,229	34,505,104	60.8%	26.1%	105,971,244	64,390,336	60.8%	23.5%	4.4%	1.8661
	2004	56,948,681	36,231,361	63.6%	29.0%	101,696,203	64,700,214	63.6%	25.9%	4.4%	1.7858
	2005	69,605,701	34,619,598	49.7%	30.9%	118,945,931	59,159,814	49.7%	27.5%	4.4%	1.7089
	2006	72,176,369	31,804,193	44.1%	32.0%	118,027,583	52,008,324	44.1%	28.5%	4.4%	1.6353
	2007	70,633,837	21,547,423	30.5%	31.8%	110,531,228	33,718,445	30.5%	28.6%	4.4%	1.5648
2008	68,114,812	113,731,251	167.0%	41.0%	101,999,365	170,308,264	167.0%	35.2%	4.3%	1.4975	
2009	65,929,997	145,412,448	220.6%	52.0%	94,476,255	208,372,883	220.6%	43.0%	4.3%	1.4330	
2010	62,605,735	148,792,789	237.7%	62.2%	85,849,436	204,035,252	237.7%	50.2%	4.3%	1.3713	
2011	61,519,893	112,105,221	182.2%	68.4%	80,727,705	147,106,843	182.2%	54.7%	4.3%	1.3122	
2012	62,242,739	123,356,785	198.2%	74.8%	78,159,081	154,900,845	198.2%	59.2%	4.2%	1.2557	
2013	59,341,609	131,907,940	222.3%	81.5%	71,307,263	158,505,885	222.3%	63.7%	4.2%	1.2016	
2014	57,314,435	136,385,046	238.0%	88.0%	65,905,579	156,828,474	238.0%	68.1%	4.1%	1.1499	
2015	58,655,572	141,676,193	241.5%	94.3%	64,698,263	156,271,660	241.5%	72.3%	4.0%	1.1030	
2016	58,999,146	147,480,597	250.0%	100.4%	62,574,262	156,417,340	250.0%	76.4%	4.0%	1.0606	
2017	59,600,779	146,523,137	245.8%	106.0%	60,781,107	149,424,867	245.8%	80.0%	4.0%	1.0198	
Projected Future Experience	2018	58,610,897	221,473,032	377.9%	115.9%	57,472,713	217,172,176	377.9%	86.0%	4.0%	0.9806
	2019	59,595,495	192,870,849	323.6%	123.3%	56,190,568	181,851,373	323.6%	90.6%	4.0%	0.9429
	2020	58,673,685	177,940,981	303.3%	129.4%	53,193,677	161,321,641	303.3%	94.4%	4.0%	0.9066
	2021	52,045,934	146,688,213	281.8%	133.8%	45,370,140	127,872,904	281.8%	97.2%	4.0%	0.8717
	2022	45,656,578	135,433,634	296.6%	137.9%	38,269,548	113,521,078	296.6%	99.7%	4.0%	0.8382
	2023	39,798,910	124,534,382	312.9%	141.6%	32,076,562	100,370,458	312.9%	101.9%	4.0%	0.8060
	2024	34,474,530	117,557,985	341.0%	145.2%	26,716,629	91,103,577	341.0%	104.0%	4.0%	0.7750
	2025	29,675,879	110,696,163	373.0%	148.7%	22,113,299	82,486,433	373.0%	105.9%	4.0%	0.7452
	2026	25,388,392	103,826,183	409.0%	152.1%	18,190,801	74,391,532	409.0%	107.6%	4.0%	0.7165
	2027	21,590,770	96,947,114	449.0%	155.3%	14,874,809	66,791,033	449.0%	109.2%	4.0%	0.6889
	2028	18,254,787	90,080,671	493.5%	158.4%	12,092,795	59,673,505	493.5%	110.7%	4.0%	0.6624
	2029	15,346,618	83,260,185	542.5%	161.4%	9,775,282	53,033,949	542.5%	112.0%	4.0%	0.6370
	2030	12,829,869	76,516,292	596.4%	164.1%	7,857,882	46,863,765	596.4%	113.2%	4.0%	0.6125
	2031	10,666,717	69,954,349	655.8%	166.7%	6,281,750	41,196,910	655.8%	114.3%	4.0%	0.5889
	2032	8,820,268	63,602,964	721.1%	169.1%	4,994,573	36,015,872	721.1%	115.2%	4.0%	0.5663
	2033	7,254,622	57,513,296	792.8%	171.3%	3,950,008	31,314,934	792.8%	116.0%	4.0%	0.5445
	2034	5,934,806	51,740,751	871.8%	173.3%	3,107,109	27,088,355	871.8%	116.8%	4.0%	0.5235
	2035	4,828,266	46,295,335	958.8%	175.2%	2,430,568	23,305,251	958.8%	117.4%	4.0%	0.5034
	2036	3,905,904	41,175,950	1054.2%	176.8%	1,890,622	19,930,897	1054.2%	117.9%	4.0%	0.4840
	2037	3,141,640	36,411,411	1159.0%	178.3%	1,462,199	16,946,788	1159.0%	118.4%	4.0%	0.4654
	2038	2,512,040	32,020,010	1274.7%	179.6%	1,124,199	14,329,730	1274.7%	118.8%	4.0%	0.4475
	2039	1,996,157	27,992,039	1402.3%	180.8%	858,970	12,045,303	1402.3%	119.2%	4.0%	0.4303
	2040	1,576,163	24,321,452	1543.1%	181.8%	652,155	10,063,276	1543.1%	119.4%	4.0%	0.4138
	2041	1,236,670	21,000,680	1698.2%	182.7%	492,006	8,355,066	1698.2%	119.7%	4.0%	0.3978
	2042	963,994	18,010,915	1868.4%	183.5%	368,772	6,889,996	1868.4%	119.9%	4.0%	0.3825
	2043	746,428	15,340,880	2055.2%	184.2%	274,560	5,642,871	2055.2%	120.1%	4.0%	0.3678
	2044	573,956	12,974,592	2260.6%	184.8%	203,000	4,588,917	2260.6%	120.2%	4.0%	0.3537
	2045	438,181	10,892,907	2485.9%	185.3%	149,017	3,704,478	2485.9%	120.3%	4.0%	0.3401
	2046	332,120	9,086,634	2735.9%	185.7%	108,604	2,971,344	2735.9%	120.4%	4.0%	0.3270
	2047	249,848	7,529,332	3013.6%	186.0%	78,558	2,367,407	3013.6%	120.5%	4.0%	0.3144
2048	186,406	6,200,439	3326.3%	186.3%	56,356	1,874,587	3326.3%	120.5%	4.0%	0.3023	
2049	137,850	5,073,915	3680.8%	186.5%	40,073	1,475,003	3680.8%	120.6%	4.0%	0.2907	
2050	100,987	4,126,403	4086.1%	186.7%	28,228	1,153,422	4086.1%	120.6%	4.0%	0.2795	
2051	73,268	3,336,019	4553.2%	186.9%	19,692	896,627	4553.2%	120.6%	4.0%	0.2688	
2052	52,575	2,680,055	5097.6%	187.0%	13,587	692,618	5097.6%	120.6%	4.0%	0.2584	
2053	37,275	2,138,221	5736.4%	187.1%	9,263	531,336	5736.4%	120.7%	4.0%	0.2485	
2054	26,108	1,693,605	6487.0%	187.2%	6,238	404,665	6487.0%	120.7%	4.0%	0.2389	
2055	18,045	1,330,623	7373.9%	187.2%	4,146	305,707	7373.9%	120.7%	4.0%	0.2297	
2056	12,299	1,036,688	8429.2%	187.3%	2,717	229,015	8429.2%	120.7%	4.0%	0.2209	
2057	8,255	801,567	9709.6%	187.3%	1,754	170,264	9709.6%	120.7%	4.0%	0.2124	
Past		1,553,524,165	1,646,460,457	106.0%		2,805,479,163	2,245,261,021	80.0%			
Future		527,773,191	2,252,106,714	426.7%		422,803,429	1,650,944,059	390.5%			
Lifetime		2,081,297,356	3,898,567,171	187.3%		3,228,282,592	3,896,205,080	120.7%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	4,104	0	0.0%	23	13,574	0	0.0%	4.4%	3.3071
	1991	428,017	115,796	27.1%	628	1,354,545	366,459	27.1%	4.4%	3.1647
	1992	1,359,553	118,637	8.7%	1,084	4,117,302	359,283	8.7%	4.4%	3.0284
	1993	1,946,335	197,793	10.2%	1,382	5,640,502	573,207	10.2%	4.4%	2.8980
	1994	2,087,359	958,340	45.9%	1,314	5,788,702	2,657,687	45.9%	4.4%	2.7732
	1995	2,003,670	94,628	4.7%	1,271	5,317,332	251,123	4.7%	4.4%	2.6538
	1996	1,929,042	847,703	43.9%	1,220	4,898,838	2,152,757	43.9%	4.4%	2.5395
	1997	1,874,216	691,521	36.9%	1,175	4,554,648	1,680,508	36.9%	4.4%	2.4302
	1998	1,804,380	507,706	28.1%	1,132	4,196,109	1,180,678	28.1%	4.4%	2.3255
	1999	1,753,437	928,110	52.9%	1,112	3,902,048	2,065,390	52.9%	4.4%	2.2254
	2000	1,694,025	633,601	37.4%	1,069	3,607,498	1,349,281	37.4%	4.4%	2.1295
	2001	1,642,189	1,169,699	71.2%	1,038	3,346,517	2,383,659	71.2%	4.4%	2.0378
	2002	1,598,166	1,351,450	84.6%	993	3,116,559	2,635,442	84.6%	4.4%	1.9501
	2003	1,541,891	3,521,457	228.4%	961	2,877,339	6,571,428	228.4%	4.4%	1.8661
	2004	1,504,673	1,108,547	73.7%	920	2,686,971	1,979,589	73.7%	4.4%	1.7858
	2005	1,720,467	1,453,207	84.5%	887	2,940,026	2,483,318	84.5%	4.4%	1.7089
	2006	1,863,057	1,759,560	94.4%	848	3,046,595	2,877,349	94.4%	4.4%	1.6353
	2007	1,823,696	1,820,138	99.8%	816	2,853,807	2,848,240	99.8%	4.4%	1.5648
	2008	1,751,609	2,662,770	152.0%	770	2,622,968	3,987,398	152.0%	4.3%	1.4975
	2009	1,671,884	4,455,814	266.5%	726	2,395,774	6,385,085	266.5%	4.3%	1.4330
2010	1,599,487	3,018,864	188.7%	688	2,193,330	4,139,681	188.7%	4.3%	1.3713	
2011	1,558,675	4,789,888	307.3%	632	2,045,327	6,285,393	307.3%	4.3%	1.3122	
2012	1,553,525	3,700,837	238.2%	585	1,950,783	4,647,193	238.2%	4.2%	1.2557	
2013	1,437,756	2,641,325	183.7%	543	1,727,666	3,173,922	183.7%	4.2%	1.2016	
2014	1,353,171	2,344,285	173.2%	509	1,556,005	2,695,682	173.2%	4.1%	1.1499	
2015	1,354,008	2,800,584	206.8%	442	1,493,498	3,089,100	206.8%	4.0%	1.1030	
2016	1,286,493	3,903,810	303.4%	390	1,364,450	4,140,365	303.4%	4.0%	1.0606	
2017	1,253,902	3,719,245	296.6%	349	1,278,734	3,792,900	296.6%	4.0%	1.0198	
Projected Future Experience	2018	1,236,879	2,911,985	235.4%	316	1,212,859	2,855,436	235.4%	4.0%	0.9806
	2019	1,180,975	2,800,354	237.1%	284	1,113,501	2,640,358	237.1%	4.0%	0.9429
	2020	1,052,674	2,651,105	251.8%	254	954,356	2,403,497	251.8%	4.0%	0.9066
	2021	923,548	2,480,996	268.6%	226	805,087	2,162,765	268.6%	4.0%	0.8717
	2022	805,068	2,301,155	285.8%	200	674,811	1,928,838	285.8%	4.0%	0.8382
	2023	697,323	2,116,364	303.5%	176	562,019	1,705,717	303.5%	4.0%	0.8060
	2024	600,155	1,924,546	320.7%	154	465,100	1,491,460	320.7%	4.0%	0.7750
	2025	513,295	1,735,937	338.2%	135	382,487	1,293,552	338.2%	4.0%	0.7452
	2026	436,393	1,557,106	356.8%	117	312,676	1,115,667	356.8%	4.0%	0.7165
	2027	368,975	1,388,840	376.4%	101	254,203	956,831	376.4%	4.0%	0.6889
	2028	310,439	1,235,209	397.9%	87	205,649	818,258	397.9%	4.0%	0.6624
	2029	260,015	1,090,839	419.5%	74	165,621	694,828	419.5%	4.0%	0.6370
	2030	216,889	958,430	441.9%	63	132,838	587,008	441.9%	4.0%	0.6125
	2031	180,282	842,948	467.6%	54	106,170	496,421	467.6%	4.0%	0.5889
	2032	149,421	744,471	498.2%	46	84,611	421,565	498.2%	4.0%	0.5663
	2033	123,540	658,385	532.9%	39	67,266	358,479	532.9%	4.0%	0.5445
	2034	101,918	580,316	569.4%	32	53,358	303,818	569.4%	4.0%	0.5235
	2035	83,933	508,206	605.5%	27	42,252	255,833	605.5%	4.0%	0.5034
	2036	69,035	445,368	645.1%	23	33,416	215,577	645.1%	4.0%	0.4840
	2037	56,712	389,567	686.9%	19	26,395	181,314	686.9%	4.0%	0.4654
	2038	46,514	339,537	730.0%	16	20,816	151,951	730.0%	4.0%	0.4475
	2039	38,077	295,454	775.9%	13	16,385	127,137	775.9%	4.0%	0.4303
	2040	31,110	254,574	818.3%	11	12,872	105,333	818.3%	4.0%	0.4138
	2041	25,365	218,497	861.4%	9	10,091	86,929	861.4%	4.0%	0.3978
	2042	20,615	185,324	899.0%	7	7,886	70,895	899.0%	4.0%	0.3825
	2043	16,683	155,665	933.1%	6	6,136	57,259	933.1%	4.0%	0.3678
	2044	13,438	131,246	976.7%	5	4,753	46,420	976.7%	4.0%	0.3537
	2045	10,770	108,848	1010.7%	4	3,663	37,017	1010.7%	4.0%	0.3401
2046	8,572	89,039	1038.8%	3	2,803	29,116	1038.8%	4.0%	0.3270	
2047	6,761	72,312	1069.5%	2	2,126	22,737	1069.5%	4.0%	0.3144	
2048	5,273	58,674	1112.8%	2	1,594	17,739	1112.8%	4.0%	0.3023	
2049	4,061	46,610	1147.6%	1	1,181	13,550	1147.6%	4.0%	0.2907	
2050	3,083	36,583	1186.6%	1	862	10,226	1186.6%	4.0%	0.2795	
2051	2,301	28,602	1242.9%	1	619	7,687	1242.9%	4.0%	0.2688	
2052	1,687	21,173	1254.8%	1	436	5,472	1254.8%	4.0%	0.2584	
2053	1,212	15,302	1262.3%	0	301	3,802	1262.3%	4.0%	0.2485	
2054	853	10,832	1269.8%	0	204	2,588	1269.8%	4.0%	0.2389	
2055	587	7,463	1271.4%	0	135	1,715	1271.4%	4.0%	0.2297	
2056	394	4,996	1269.3%	0	87	1,104	1269.3%	4.0%	0.2209	
2057	257	3,254	1265.4%	0	55	691	1265.4%	4.0%	0.2124	
Past		43,398,785	51,315,315	118.2%	23,507	82,887,444	76,752,115	92.6%		
Future		9,605,083	31,406,111	327.0%	2,510	7,747,680	23,686,590	305.7%		
Lifetime		53,003,868	82,721,427	156.1%	26,017	90,635,124	100,438,705	110.8%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 23.7% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	4,104	0	0.0%	23	13,574	0	0.0%	4.4%	3.3071
	1991	428,017	115,796	27.1%	628	1,354,545	366,459	27.1%	4.4%	3.1647
	1992	1,359,553	118,637	8.7%	1,084	4,117,302	359,283	8.7%	4.4%	3.0284
	1993	1,946,335	197,793	10.2%	1,382	5,640,502	573,207	10.2%	4.4%	2.8980
	1994	2,087,359	958,340	45.9%	1,314	5,788,702	2,657,687	45.9%	4.4%	2.7732
	1995	2,003,670	94,628	4.7%	1,271	5,317,332	251,123	4.7%	4.4%	2.6538
	1996	1,929,042	847,703	43.9%	1,220	4,898,838	2,152,757	43.9%	4.4%	2.5395
	1997	1,874,216	691,521	36.9%	1,175	4,554,648	1,680,508	36.9%	4.4%	2.4302
	1998	1,804,380	507,706	28.1%	1,132	4,196,109	1,180,678	28.1%	4.4%	2.3255
	1999	1,753,437	928,110	52.9%	1,112	3,902,048	2,065,390	52.9%	4.4%	2.2254
	2000	1,694,025	633,601	37.4%	1,069	3,607,498	1,349,281	37.4%	4.4%	2.1295
	2001	1,642,189	1,169,699	71.2%	1,038	3,346,517	2,383,659	71.2%	4.4%	2.0378
	2002	1,598,166	1,351,450	84.6%	993	3,116,559	2,635,442	84.6%	4.4%	1.9501
	2003	1,541,891	3,521,457	228.4%	961	2,877,339	6,571,428	228.4%	4.4%	1.8661
	2004	1,504,673	1,108,547	73.7%	920	2,686,971	1,979,589	73.7%	4.4%	1.7858
	2005	1,720,467	1,453,207	84.5%	887	2,940,026	2,483,318	84.5%	4.4%	1.7089
	2006	1,863,057	1,759,560	94.4%	848	3,046,595	2,877,349	94.4%	4.4%	1.6353
	2007	1,823,696	1,820,138	99.8%	816	2,853,807	2,848,240	99.8%	4.4%	1.5648
	2008	1,751,609	2,662,770	152.0%	770	2,622,968	3,987,398	152.0%	4.3%	1.4975
	2009	1,671,884	4,455,814	266.5%	726	2,395,774	6,385,085	266.5%	4.3%	1.4330
2010	1,599,487	3,018,864	188.7%	688	2,193,330	4,139,681	188.7%	4.3%	1.3713	
2011	1,558,675	4,789,888	307.3%	632	2,045,327	6,285,393	307.3%	4.3%	1.3122	
2012	1,553,525	3,700,837	238.2%	585	1,950,783	4,647,193	238.2%	4.2%	1.2557	
2013	1,437,756	2,641,325	183.7%	543	1,727,666	3,173,922	183.7%	4.2%	1.2016	
2014	1,353,171	2,344,285	173.2%	509	1,556,005	2,695,682	173.2%	4.1%	1.1499	
2015	1,354,008	2,800,584	206.8%	442	1,493,498	3,089,100	206.8%	4.0%	1.1030	
2016	1,286,493	3,903,810	303.4%	390	1,364,450	4,140,365	303.4%	4.0%	1.0606	
2017	1,253,902	3,719,245	296.6%	349	1,278,734	3,792,900	296.6%	4.0%	1.0198	
Projected Future Experience	2018	1,236,879	2,911,985	235.4%	316	1,212,859	2,855,436	235.4%	4.0%	0.9806
	2019	1,218,586	2,793,507	229.2%	282	1,148,963	2,633,903	229.2%	4.0%	0.9429
	2020	1,237,195	2,621,286	211.9%	252	1,121,643	2,376,463	211.9%	4.0%	0.9066
	2021	1,104,199	2,449,498	221.8%	224	962,567	2,135,307	221.8%	4.0%	0.8717
	2022	962,544	2,270,794	235.9%	198	806,809	1,903,390	235.9%	4.0%	0.8382
	2023	833,724	2,087,465	250.4%	175	671,953	1,682,426	250.4%	4.0%	0.8060
	2024	717,549	1,897,464	264.4%	153	556,077	1,470,472	264.4%	4.0%	0.7750
	2025	613,699	1,710,807	278.8%	133	457,304	1,274,826	278.8%	4.0%	0.7452
	2026	521,754	1,533,906	294.0%	115	373,837	1,099,045	294.0%	4.0%	0.7165
	2027	441,149	1,367,533	310.0%	100	303,927	942,152	310.0%	4.0%	0.6889
	2028	371,163	1,215,711	327.5%	86	245,875	805,342	327.5%	4.0%	0.6624
	2029	310,875	1,073,171	345.2%	73	198,017	683,574	345.2%	4.0%	0.6370
	2030	259,314	942,527	363.5%	63	158,821	577,268	363.5%	4.0%	0.6125
	2031	215,546	828,609	384.4%	53	126,938	487,977	384.4%	4.0%	0.5889
	2032	178,649	731,498	409.5%	45	101,162	414,219	409.5%	4.0%	0.5663
	2033	147,706	646,655	437.8%	38	80,423	352,092	437.8%	4.0%	0.5445
	2034	121,854	569,757	467.6%	32	63,795	298,291	467.6%	4.0%	0.5235
	2035	100,351	498,784	497.0%	27	50,517	251,090	497.0%	4.0%	0.5034
	2036	82,539	436,964	529.4%	23	39,952	211,509	529.4%	4.0%	0.4840
	2037	67,805	382,097	563.5%	19	31,558	177,838	563.5%	4.0%	0.4654
	2038	55,613	332,931	598.7%	16	24,888	148,995	598.7%	4.0%	0.4475
	2039	45,525	289,631	636.2%	13	19,590	124,632	636.2%	4.0%	0.4303
	2040	37,195	249,505	670.8%	11	15,390	103,236	670.8%	4.0%	0.4138
	2041	30,327	214,103	706.0%	9	12,065	85,180	706.0%	4.0%	0.3978
	2042	24,648	181,568	736.6%	7	9,429	69,458	736.6%	4.0%	0.3825
	2043	19,946	152,489	764.5%	6	7,337	56,090	764.5%	4.0%	0.3678
	2044	16,067	128,547	800.1%	5	5,683	45,465	800.1%	4.0%	0.3537
	2045	12,876	106,596	827.9%	4	4,379	36,251	827.9%	4.0%	0.3401
	2046	10,248	87,189	850.8%	3	3,351	28,511	850.8%	4.0%	0.3270
	2047	8,084	70,802	875.8%	2	2,542	22,262	875.8%	4.0%	0.3144
2048	6,304	57,443	911.2%	2	1,906	17,367	911.2%	4.0%	0.3023	
2049	4,856	45,628	939.7%	1	1,412	13,264	939.7%	4.0%	0.2907	
2050	3,686	35,809	971.5%	1	1,030	10,009	971.5%	4.0%	0.2795	
2051	2,751	27,994	1017.4%	1	739	7,524	1017.4%	4.0%	0.2688	
2052	2,017	20,721	1027.2%	1	521	5,355	1027.2%	4.0%	0.2584	
2053	1,449	14,975	1033.2%	0	360	3,721	1033.2%	4.0%	0.2485	
2054	1,020	10,600	1039.3%	0	244	2,533	1039.3%	4.0%	0.2389	
2055	702	7,303	1040.6%	0	161	1,678	1040.6%	4.0%	0.2297	
2056	471	4,889	1038.8%	0	104	1,080	1038.8%	4.0%	0.2209	
2057	307	3,184	1035.6%	0	65	676	1035.6%	4.0%	0.2124	
Past		43,398,785	51,315,315	118.2%	23,507	82,887,444	76,752,115	92.6%		
Future		11,027,172	31,011,923	281.2%	2,490	8,824,194	23,415,904	265.4%		
Lifetime		54,425,957	82,327,239	151.3%	25,997	91,711,638	100,168,019	109.2%		

Attachment 4
BrightHouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	10,415	0	0.0%	0.0%	34,444	0	0.0%	0.0%	4.4%	3.3071
	1991	686,597	6,786	1.0%	1.0%	2,172,875	21,475	1.0%	1.0%	4.4%	3.1647
	1992	1,532,442	50,836	3.3%	2.6%	4,640,882	153,954	3.3%	2.6%	4.4%	3.0284
	1993	2,045,229	97,291	4.8%	3.6%	5,927,099	281,950	4.8%	3.6%	4.4%	2.8980
	1994	2,053,824	232,037	11.3%	6.1%	5,695,702	643,489	11.3%	6.0%	4.4%	2.7732
	1995	1,983,811	333,999	16.8%	8.7%	5,264,632	886,365	16.8%	8.4%	4.4%	2.6538
	1996	1,898,870	325,993	17.2%	10.3%	4,822,215	827,864	17.2%	9.9%	4.4%	2.5395
	1997	1,847,909	422,660	22.9%	12.2%	4,490,716	1,027,131	22.9%	11.6%	4.4%	2.4302
	1998	1,782,517	483,507	27.1%	14.1%	4,145,267	1,124,403	27.1%	13.4%	4.4%	2.3255
	1999	1,735,163	829,106	47.8%	17.9%	3,861,383	1,845,068	47.8%	16.6%	4.4%	2.2254
	2000	1,658,456	799,694	48.2%	20.8%	3,531,751	1,702,983	48.2%	19.1%	4.4%	2.1295
	2001	1,629,298	897,458	55.1%	23.7%	3,320,247	1,828,876	55.1%	21.6%	4.4%	2.0378
	2002	1,569,721	1,095,466	69.8%	27.3%	3,061,089	2,136,252	69.8%	24.5%	4.4%	1.9501
	2003	1,526,588	797,133	52.2%	29.0%	2,848,781	1,487,538	52.2%	26.0%	4.4%	1.8661
	2004	1,496,644	1,124,463	75.1%	32.0%	2,672,635	2,008,011	75.1%	28.3%	4.4%	1.7858
	2005	1,788,922	976,489	54.6%	33.6%	3,057,005	1,668,677	54.6%	29.6%	4.4%	1.7089
	2006	1,855,379	852,797	46.0%	34.4%	3,034,039	1,394,551	46.0%	30.4%	4.4%	1.6353
	2007	1,818,683	476,640	26.2%	33.9%	2,845,963	745,869	26.2%	30.2%	4.4%	1.5648
2008	1,730,223	2,695,054	155.8%	40.8%	2,590,943	4,035,742	155.8%	35.0%	4.3%	1.4975	
2009	1,665,296	3,589,078	215.5%	49.8%	2,386,333	5,143,070	215.5%	41.1%	4.3%	1.4330	
2010	1,585,694	3,696,954	233.1%	58.4%	2,174,416	5,069,526	233.1%	46.9%	4.3%	1.3713	
2011	1,571,165	2,847,165	181.2%	63.8%	2,061,715	3,736,110	181.2%	50.6%	4.3%	1.3122	
2012	1,539,362	3,508,664	227.9%	70.6%	1,932,998	4,405,879	227.9%	55.1%	4.2%	1.2557	
2013	1,422,757	3,702,032	260.2%	77.6%	1,709,642	4,448,510	260.2%	59.6%	4.2%	1.2016	
2014	1,360,785	4,263,244	313.3%	85.7%	1,564,760	4,902,283	313.3%	64.5%	4.1%	1.1499	
2015	1,345,546	4,354,958	323.7%	93.5%	1,484,164	4,803,606	323.7%	69.3%	4.0%	1.1030	
2016	1,288,570	3,865,127	300.0%	99.8%	1,366,653	4,099,338	300.0%	73.1%	4.0%	1.0606	
2017	1,271,927	3,733,052	293.5%	105.4%	1,297,116	3,806,981	293.5%	76.5%	4.0%	1.0198	
Projected Future Experience	2018	1,228,371	5,044,029	410.6%	113.7%	1,204,516	4,946,078	410.6%	81.2%	4.0%	0.9806
	2019	1,157,600	4,187,318	361.7%	120.0%	1,091,462	3,948,080	361.7%	84.7%	4.0%	0.9429
	2020	1,023,151	3,826,498	374.0%	125.5%	927,591	3,469,110	374.0%	87.8%	4.0%	0.9066
	2021	895,943	3,125,843	348.9%	129.7%	781,022	2,724,900	348.9%	90.1%	4.0%	0.8717
	2022	779,465	2,862,147	367.2%	133.4%	653,351	2,399,065	367.2%	92.2%	4.0%	0.8382
	2023	673,755	2,611,998	387.7%	136.9%	543,023	2,105,181	387.7%	94.0%	4.0%	0.8060
	2024	578,620	2,409,812	416.5%	140.1%	448,412	1,867,525	416.5%	95.6%	4.0%	0.7750
	2025	493,794	2,211,108	447.8%	143.1%	367,956	1,647,631	447.8%	97.0%	4.0%	0.7452
	2026	418,913	2,016,978	481.5%	145.9%	300,151	1,445,166	481.5%	98.3%	4.0%	0.7165
	2027	353,476	1,830,213	517.8%	148.5%	243,525	1,260,912	517.8%	99.4%	4.0%	0.6889
	2028	296,798	1,652,514	556.8%	150.8%	196,613	1,094,700	556.8%	100.4%	4.0%	0.6624
	2029	248,084	1,484,938	598.6%	153.0%	158,021	945,856	598.6%	101.3%	4.0%	0.6370
	2030	206,531	1,327,740	642.9%	154.9%	126,493	813,198	642.9%	102.0%	4.0%	0.6125
	2031	171,362	1,183,332	690.5%	156.7%	100,917	696,878	690.5%	102.7%	4.0%	0.5889
	2032	141,786	1,052,972	742.6%	158.3%	80,288	596,257	742.6%	103.3%	4.0%	0.5663
	2033	117,041	936,317	800.0%	159.7%	63,726	509,807	800.0%	103.8%	4.0%	0.5445
	2034	96,424	832,175	863.0%	161.0%	50,482	435,677	863.0%	104.2%	4.0%	0.5235
	2035	79,324	738,359	930.8%	162.2%	39,932	371,693	930.8%	104.5%	4.0%	0.5034
	2036	65,180	653,606	1002.8%	163.2%	31,550	316,373	1002.8%	104.8%	4.0%	0.4840
	2037	53,498	577,733	1079.9%	164.1%	24,899	268,891	1079.9%	105.1%	4.0%	0.4654
	2038	43,844	509,668	1162.5%	164.9%	19,621	228,089	1162.5%	105.3%	4.0%	0.4475
	2039	35,869	448,490	1250.3%	165.7%	15,435	192,990	1250.3%	105.5%	4.0%	0.4303
	2040	29,289	393,353	1343.0%	166.3%	12,119	162,754	1343.0%	105.7%	4.0%	0.4138
	2041	23,863	343,709	1440.3%	166.9%	9,494	136,744	1440.3%	105.8%	4.0%	0.3978
	2042	19,378	298,703	1541.5%	167.4%	7,413	114,268	1541.5%	105.9%	4.0%	0.3825
	2043	15,670	257,874	1645.7%	167.9%	5,764	94,854	1645.7%	106.0%	4.0%	0.3678
	2044	12,612	221,358	1755.1%	168.2%	4,461	78,291	1755.1%	106.1%	4.0%	0.3537
	2045	10,097	188,733	1869.1%	168.6%	3,434	64,185	1869.1%	106.2%	4.0%	0.3401
	2046	8,023	159,793	1991.7%	168.8%	2,623	52,252	1991.7%	106.2%	4.0%	0.3270
	2047	6,311	134,257	2127.2%	169.1%	1,984	42,214	2127.2%	106.3%	4.0%	0.3144
2048	4,905	112,054	2284.3%	169.3%	1,483	33,878	2284.3%	106.3%	4.0%	0.3023	
2049	3,762	92,836	2468.0%	169.4%	1,094	26,988	2468.0%	106.4%	4.0%	0.2907	
2050	2,839	76,263	2686.1%	169.6%	794	21,317	2686.1%	106.4%	4.0%	0.2795	
2051	2,106	62,149	2951.3%	169.7%	566	16,704	2951.3%	106.4%	4.0%	0.2688	
2052	1,532	50,047	3266.8%	169.8%	396	12,934	3266.8%	106.4%	4.0%	0.2584	
2053	1,091	39,702	3637.7%	169.8%	271	9,866	3637.7%	106.4%	4.0%	0.2485	
2054	760	31,046	4084.4%	169.9%	182	7,418	4084.4%	106.4%	4.0%	0.2389	
2055	517	23,944	4632.4%	169.9%	119	5,501	4632.4%	106.4%	4.0%	0.2297	
2056	342	18,221	5329.8%	170.0%	76	4,025	5329.8%	106.4%	4.0%	0.2209	
2057	220	13,694	6211.1%	170.0%	47	2,909	6211.1%	106.4%	4.0%	0.2124	
Past		43,701,792	46,057,681	105.4%	0.0%	83,995,467	64,235,500	76.5%	0.0%		
Future		9,302,146	44,041,524	473.5%	0.0%	7,521,305	33,171,157	441.0%	0.0%		
Lifetime		53,003,938	90,099,205	170.0%	0.0%	91,516,772	97,406,657	106.4%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 23.7% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1990	10,415	0	0.0%	0.0%	34,444	0	0.0%	0.0%	4.4%	3.3071
	1991	686,597	6,786	1.0%	1.0%	2,172,875	21,475	1.0%	1.0%	4.4%	3.1647
	1992	1,532,442	50,836	3.3%	2.6%	4,640,882	153,954	3.3%	2.6%	4.4%	3.0284
	1993	2,045,229	97,291	4.8%	3.6%	5,927,099	281,950	4.8%	3.6%	4.4%	2.8980
	1994	2,053,824	232,037	11.3%	6.1%	5,695,702	643,489	11.3%	6.0%	4.4%	2.7732
	1995	1,983,811	333,999	16.8%	8.7%	5,264,632	886,365	16.8%	8.4%	4.4%	2.6538
	1996	1,898,870	325,993	17.2%	10.3%	4,822,215	827,864	17.2%	9.9%	4.4%	2.5395
	1997	1,847,909	422,660	22.9%	12.2%	4,490,716	1,027,131	22.9%	11.6%	4.4%	2.4302
	1998	1,782,517	483,507	27.1%	14.1%	4,145,267	1,124,403	27.1%	13.4%	4.4%	2.3255
	1999	1,735,163	829,106	47.8%	17.9%	3,861,383	1,845,068	47.8%	16.6%	4.4%	2.2254
	2000	1,658,456	799,694	48.2%	20.8%	3,531,751	1,702,983	48.2%	19.1%	4.4%	2.1295
	2001	1,629,298	897,458	55.1%	23.7%	3,320,247	1,828,876	55.1%	21.6%	4.4%	2.0378
	2002	1,569,721	1,095,466	69.8%	27.3%	3,061,089	2,136,252	69.8%	24.5%	4.4%	1.9501
	2003	1,526,588	797,133	52.2%	29.0%	2,848,781	1,487,538	52.2%	26.0%	4.4%	1.8661
	2004	1,496,644	1,124,463	75.1%	32.0%	2,672,635	2,008,011	75.1%	28.3%	4.4%	1.7858
	2005	1,788,922	976,489	54.6%	33.6%	3,057,005	1,668,677	54.6%	29.6%	4.4%	1.7089
	2006	1,855,379	852,797	46.0%	34.4%	3,034,039	1,394,551	46.0%	30.4%	4.4%	1.6353
	2007	1,818,683	476,640	26.2%	33.9%	2,845,963	745,869	26.2%	30.2%	4.4%	1.5648
	2008	1,730,223	2,695,054	155.8%	40.8%	2,590,943	4,035,742	155.8%	35.0%	4.3%	1.4975
	2009	1,665,296	3,589,078	215.5%	49.8%	2,386,333	5,143,070	215.5%	41.1%	4.3%	1.4330
2010	1,585,694	3,696,954	233.1%	58.4%	2,174,416	5,069,526	233.1%	46.9%	4.3%	1.3713	
2011	1,571,165	2,847,165	181.2%	63.8%	2,061,715	3,736,110	181.2%	50.6%	4.3%	1.3122	
2012	1,539,362	3,508,664	227.9%	70.6%	1,932,998	4,405,879	227.9%	55.1%	4.2%	1.2557	
2013	1,422,757	3,702,032	260.2%	77.6%	1,709,642	4,448,510	260.2%	59.6%	4.2%	1.2016	
2014	1,360,785	4,263,244	313.3%	85.7%	1,564,760	4,902,283	313.3%	64.5%	4.1%	1.1499	
2015	1,345,546	4,354,958	323.7%	93.5%	1,484,164	4,803,606	323.7%	69.3%	4.0%	1.1030	
2016	1,288,570	3,865,127	300.0%	99.8%	1,366,653	4,099,338	300.0%	73.1%	4.0%	1.0606	
2017	1,271,927	3,733,052	293.5%	105.4%	1,297,116	3,806,981	293.5%	76.5%	4.0%	1.0198	
Projected Future Experience	2018	1,228,442	5,044,029	410.6%	113.7%	1,204,586	4,946,078	410.6%	81.2%	4.0%	0.9806
	2019	1,232,547	4,185,645	339.6%	119.8%	1,162,127	3,946,503	339.6%	84.7%	4.0%	0.9429
	2020	1,217,337	3,816,825	313.5%	124.7%	1,103,640	3,460,341	313.5%	87.6%	4.0%	0.9066
	2021	1,071,238	3,107,740	290.1%	128.4%	933,833	2,709,118	290.1%	89.7%	4.0%	0.8717
	2022	931,967	2,838,106	304.5%	131.7%	781,179	2,378,914	304.5%	91.6%	4.0%	0.8382
	2023	805,572	2,584,931	320.9%	134.8%	649,264	2,083,366	320.9%	93.2%	4.0%	0.8060
	2024	691,823	2,381,725	344.3%	137.6%	536,140	1,845,759	344.3%	94.7%	4.0%	0.7750
	2025	590,400	2,183,292	369.8%	140.3%	439,943	1,626,903	369.8%	96.1%	4.0%	0.7452
	2026	500,867	1,990,219	397.4%	142.8%	358,871	1,425,993	397.4%	97.3%	4.0%	0.7165
	2027	422,627	1,804,848	427.1%	145.0%	291,166	1,243,437	427.1%	98.3%	4.0%	0.6889
	2028	354,860	1,628,725	459.0%	147.2%	235,076	1,078,941	459.0%	99.2%	4.0%	0.6624
	2029	296,616	1,462,827	493.2%	149.1%	188,935	931,772	493.2%	100.0%	4.0%	0.6370
	2030	246,933	1,307,353	529.4%	150.9%	151,238	800,711	529.4%	100.7%	4.0%	0.6125
	2031	204,884	1,164,650	568.4%	152.5%	120,658	685,876	568.4%	101.4%	4.0%	0.5889
	2032	169,522	1,035,908	611.1%	153.9%	95,994	586,594	611.1%	101.9%	4.0%	0.5663
	2033	139,936	920,764	658.0%	155.2%	76,192	501,339	658.0%	102.3%	4.0%	0.5445
	2034	115,286	818,026	709.6%	156.4%	60,357	428,269	709.6%	102.7%	4.0%	0.5235
	2035	94,841	725,527	765.0%	157.5%	47,743	365,233	765.0%	103.1%	4.0%	0.5034
	2036	77,929	642,012	823.8%	158.4%	37,721	310,761	823.8%	103.4%	4.0%	0.4840
	2037	63,963	567,290	886.9%	159.3%	29,770	264,031	886.9%	103.6%	4.0%	0.4654
2038	52,420	500,294	954.4%	160.1%	23,459	223,894	954.4%	103.8%	4.0%	0.4475	
2039	42,886	440,108	1026.2%	160.7%	18,454	189,384	1026.2%	104.0%	4.0%	0.4303	
2040	35,018	385,896	1102.0%	161.3%	14,489	159,669	1102.0%	104.2%	4.0%	0.4138	
2041	28,531	337,107	1181.6%	161.9%	11,351	134,117	1181.6%	104.3%	4.0%	0.3978	
2042	23,168	292,900	1264.2%	162.4%	8,863	112,048	1264.2%	104.4%	4.0%	0.3825	
2043	18,735	252,814	1349.4%	162.8%	6,891	92,993	1349.4%	104.5%	4.0%	0.3678	
2044	15,079	216,973	1438.9%	163.1%	5,333	76,740	1438.9%	104.6%	4.0%	0.3537	
2045	12,072	184,959	1532.1%	163.4%	4,106	62,901	1532.1%	104.7%	4.0%	0.3401	
2046	9,592	156,573	1632.3%	163.7%	3,137	51,200	1632.3%	104.7%	4.0%	0.3270	
2047	7,546	131,534	1743.1%	163.9%	2,373	41,357	1743.1%	104.8%	4.0%	0.3144	
2048	5,865	109,769	1871.6%	164.1%	1,773	33,186	1871.6%	104.8%	4.0%	0.3023	
2049	4,497	90,933	2021.9%	164.2%	1,307	26,434	2021.9%	104.8%	4.0%	0.2907	
2050	3,395	74,692	2200.3%	164.4%	949	20,878	2200.3%	104.8%	4.0%	0.2795	
2051	2,518	60,863	2417.4%	164.5%	677	16,358	2417.4%	104.9%	4.0%	0.2688	
2052	1,832	49,007	2675.6%	164.6%	473	12,665	2675.6%	104.9%	4.0%	0.2584	
2053	1,305	38,875	2979.2%	164.6%	324	9,660	2979.2%	104.9%	4.0%	0.2485	
2054	909	30,398	3344.8%	164.7%	217	7,263	3344.8%	104.9%	4.0%	0.2389	
2055	618	23,443	3793.4%	164.7%	142	5,386	3793.4%	104.9%	4.0%	0.2297	
2056	409	17,838	4364.3%	164.7%	90	3,941	4364.3%	104.9%	4.0%	0.2209	
2057	264	13,407	5085.8%	164.8%	56	2,848	5085.8%	104.9%	4.0%	0.2124	
Past		43,701,792	46,057,681	105.4%	0.0%	83,995,467	64,235,500	76.5%	0.0%		
Future		10,724,248	43,618,822	406.7%	0.0%	8,608,899	32,902,861	382.2%	0.0%		
Lifetime		54,426,040	89,676,503	164.8%	0.0%	92,604,366	97,138,361	104.9%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC2 Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	34,310		0	
1997	0		0	
1998	0		0	
1999	134,801		0	
2000	86,954		0	
2001	326,340		0	
2002	277,624		0	
2003	0		0	
2004	731,502		0	
2005	688,648		0	
2006	1,189,525		0	
2007	2,815,111		0	
2008	3,595,857		266,955	
2009	5,655,344		287,898	
2010	9,594,881		143,274	
2011	15,151,144		419,001	
2012	23,344,858		618,893	
2013	35,729,610		218,397	
2014	51,654,344		665,768	
2015	77,616,845		1,254,377	
2016	101,442,018		2,741,521	
2017	134,850,332	513,345,952	3,529,478	9,906,742

(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
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	74,729,215	6,277,199	8.4%
2	69,855,263	10,796,031	15.5%
3	67,128,639	18,209,000	27.1%
4	65,383,900	26,557,804	40.6%
5	64,077,753	22,843,707	35.6%
6	62,908,276	29,777,405	47.3%
7	61,773,315	37,539,048	60.8%
8	60,624,944	42,221,468	69.6%
9	60,908,488	51,065,310	83.8%
10	62,928,919	53,462,998	85.0%
11	64,273,128	67,123,075	104.4%
12	64,609,288	79,353,922	122.8%
13	66,387,895	86,244,861	129.9%
14	68,551,124	89,073,533	129.9%
15	69,895,318	107,033,430	153.1%
16	68,072,100	110,321,737	162.1%
17	66,468,795	112,112,734	168.7%
18	63,944,258	128,766,873	201.4%
19	62,388,291	141,541,402	226.9%
20	61,731,872	148,276,393	240.2%
21	60,929,641	137,288,965	225.3%
22	60,979,895	135,565,395	222.3%
23	59,764,635	138,867,376	232.4%
24	57,887,207	140,052,207	241.9%
25	55,735,828	145,131,955	260.4%
26	52,731,172	134,023,796	254.2%
27	49,213,622	124,174,299	252.3%
28	44,570,908	120,306,064	269.9%
29	39,624,644	114,652,440	289.3%
30	34,685,666	108,302,566	312.2%
31	30,109,839	101,558,809	337.3%
32	25,971,218	94,586,489	364.2%
33	22,260,383	87,413,897	392.7%
34	18,961,303	80,184,404	422.9%
35	16,052,858	73,034,928	455.0%
36	13,509,483	66,099,058	489.3%
37	11,302,731	59,474,425	526.2%
38	9,402,721	53,171,351	565.5%
39	7,778,515	47,222,737	607.1%
40	6,399,351	41,655,410	650.9%
41	5,235,793	36,553,597	698.1%
42	4,260,287	31,935,896	749.6%
43	3,447,409	27,706,126	803.7%
44	2,773,981	23,866,024	860.4%
45	2,219,332	20,407,321	919.5%
46	1,765,206	17,317,999	981.1%
47	1,395,622	14,583,386	1044.9%
48	1,096,646	12,186,854	1111.3%
49	856,263	10,102,270	1179.8%
50	664,248	8,294,638	1248.7%
51	511,884	6,771,251	1322.8%
52	391,799	5,475,859	1397.6%
53	297,759	4,383,457	1472.2%
54	224,584	3,482,843	1550.8%
55	168,033	2,745,806	1634.1%
56	124,619	2,147,304	1723.1%
57	91,530	1,662,810	1816.7%
58	66,509	1,274,195	1915.8%
59	47,761	955,823	2001.3%
60	33,857	705,016	2082.3%
Total	2,010,185,527	3,603,922,975	179.3%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,316,629	224,315	9.7%
2	2,146,583	584,380	27.2%
3	2,042,366	276,026	13.5%
4	1,963,108	789,830	40.2%
5	1,893,115	440,080	23.2%
6	1,843,284	810,831	44.0%
7	1,785,795	715,314	40.1%
8	1,732,592	666,009	38.4%
9	1,678,653	681,328	40.6%
10	1,632,177	924,388	56.6%
11	1,574,251	1,783,716	113.3%
12	1,532,750	2,287,156	149.2%
13	1,614,464	2,516,567	155.9%
14	1,739,693	1,873,119	107.7%
15	1,842,974	1,093,582	59.3%
16	1,795,593	2,182,984	121.6%
17	1,737,266	2,552,254	146.9%
18	1,641,627	4,619,057	281.4%
19	1,616,461	5,046,351	312.2%
20	1,590,136	3,198,325	201.1%
21	1,506,127	2,734,837	181.6%
22	1,398,762	4,411,276	315.4%
23	1,344,536	2,869,855	213.4%
24	1,332,252	1,875,584	140.8%
25	1,318,531	4,171,585	316.4%
26	1,248,265	2,941,848	235.7%
27	1,201,131	2,852,952	237.5%
28	1,115,011	2,735,677	245.3%
29	1,001,349	2,585,169	258.2%
30	879,213	2,415,863	274.8%
31	764,819	2,235,707	292.3%
32	661,142	2,047,159	309.6%
33	568,026	1,859,573	327.4%
34	485,175	1,673,950	345.0%
35	412,128	1,500,214	364.0%
36	348,306	1,338,272	384.2%
37	293,033	1,186,689	405.0%
38	245,531	1,048,895	427.2%
39	204,985	924,206	450.9%
40	170,600	814,262	477.3%
41	141,619	720,662	508.9%
42	117,321	638,014	543.8%
43	97,014	561,908	579.2%
44	80,095	492,993	615.5%
45	66,041	431,901	654.0%
46	54,381	377,858	694.8%
47	44,697	328,863	735.8%
48	36,664	285,708	779.3%
49	30,002	246,856	822.8%
50	24,486	210,913	861.4%
51	19,914	178,383	895.8%
52	16,120	149,933	930.1%
53	12,980	126,009	970.8%
54	10,390	104,558	1006.3%
55	8,256	85,752	1038.7%
56	6,502	69,837	1074.1%
57	5,065	55,859	1102.8%
58	3,897	44,282	1136.3%
59	2,957	34,689	1173.2%
60	2,208	26,883	1217.7%
Total	52,999,049	82,661,045	156.0%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

February 26, 2019

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

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131718140

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,



D. Burt Arrington
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

IMPORTANT CHANGE – DECISION REQUIRED

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [insured_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

Given this change, we are offering you several choices to adjust your coverage to meet your needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

The premium on your long term care insurance policy is increasing.

You have **[3]** options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Policyholder:

[Insured_name1]

Policy Number:

[policy_number]

Agent:

[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]
[Fax: [company_fax]

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO>The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:
 [company address 1] [company_phone]
 [company city state zip] [company hours2]
 [company hours1]
 Fax: [company fax]

Policyholder: [insured name2]
 Date: [mm/dd/yyyy]
 Policy number: [policy number]
 Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	1 Keep current coverage	2 Adjust your coverage			3 Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.			[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]	[\$500.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<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. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

You do not need to return this form if you are keeping your current coverage. If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

Policyholder Signature _____ Date _____

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:

Date: [insured_name1]
Policy number: [mm/dd/yyyy]
Premium before [contract number]
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the "3 Pay nothing more" column:

[<if contingent nonforfeiture> If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider> If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. 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. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

Your long term care insurance coverage 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.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

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/monthly 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 reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

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.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

Select a Limited Benefit with No Further Premium Requirement

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture 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 described in the Rider.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if OLB>

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

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 no longer applies, as provided for 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. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/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.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, 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.

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

Rate increase history

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company