

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 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.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 02/26/2019
SERFF Tr Num: MILL-131718989
SERFF Status: Assigned
State Tr Num: MILL-131718989
State Status: Received Review in Progress
Co Tr Num: LTC3+ TQ COMP

Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom
Reviewer(s): Jim Lavery (primary), David D'Agostino
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 21.1% increase on 351 policyholders of Brighthouse Life form H-LTC3JQ3 (Series name is LTC3+ TQ COMP).

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

General Information

Project Name: Round 4.1 Filing Status of Filing in Domicile: Not Filed
Project Number: 145GEC01-70 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: This filing is not being filed in Delaware.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 21.1% 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-LTC3JQ3, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through May 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

- 1.A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.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 33.3%. 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 21.1% 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/LTC031.001 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: LTC03I Individual Long Term Care/LTC03I.001 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	156237848

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 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-131126145

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	%	21.100%	\$263,890	351	\$1,250,663	21.100%	21.100%

SERFF Tracking #:

MILL-131718989

State Tracking #:

MILL-131718989

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.1 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-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-131126145 Percent Rate Change Request: 21.1	PA_LTC3+_Comp_Q_Prem_21.1%_20190226.pdf, PA_LTC3+_Comp_Q_Prem_Current_20190226.pdf,

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	334.60	318.41	302.22	18-44	24.29	22.94	20.24
45-49	399.37	377.78	356.19	45-49	28.33	26.98	24.29
50-54	472.22	445.24	415.56	50-54	32.38	31.03	28.33
55	626.03	585.56	542.38	55	41.83	40.48	37.78
56	666.51	626.03	580.16	56	45.87	43.17	40.48
57	709.68	666.51	617.94	57	48.57	45.87	43.17
58	755.56	706.99	658.41	58	51.27	48.57	45.87
59	804.13	752.86	701.59	59	55.32	51.27	47.22
60	852.70	801.43	747.46	60	58.02	53.97	49.92
61	912.07	858.10	798.73	61	62.06	58.02	53.97
62	974.13	914.76	852.70	62	66.11	62.06	58.02
63	1,038.89	976.83	912.07	63	70.16	66.11	62.06
64	1,109.05	1,041.59	974.13	64	75.56	71.51	66.11
65	1,181.91	1,111.75	1,038.89	65	79.60	75.56	70.16
66	1,297.94	1,222.38	1,141.43	66	87.70	83.65	76.90
67	1,424.77	1,341.11	1,254.76	67	95.79	91.75	85.00
68	1,562.38	1,470.64	1,376.19	68	105.24	99.84	93.10
69	1,716.19	1,613.65	1,511.11	69	114.68	109.29	101.19
70	1,880.80	1,770.16	1,656.83	70	125.48	118.73	110.64
71	2,093.97	1,969.85	1,843.02	71	140.32	132.22	124.13
72	2,326.04	2,191.12	2,050.80	72	156.51	147.06	137.62
73	2,587.78	2,433.97	2,280.16	73	174.05	164.60	153.81
74	2,876.51	2,706.51	2,533.82	74	192.94	182.14	170.00

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-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		20 Days	60 Days	100 Days
75	3,197.63	3,008.74	2,817.15	75	214.52	202.38	188.89
76	3,599.69	3,386.52	3,170.64	76	241.51	228.02	213.18
77	4,050.33	3,810.17	3,567.31	77	272.54	256.35	240.16
78	4,557.63	4,287.79	4,015.25	78	306.27	287.38	269.84
79	5,127.00	4,824.77	4,517.15	79	344.05	323.81	303.57
80		5,426.52	5,081.12	80	385.87	362.94	340.00
81		6,106.52	5,717.95	81	434.45	408.81	383.18
82		6,870.18	6,433.03	82	488.41	460.08	430.40
83		7,728.27	7,237.16	83	550.48	518.10	484.37
84		8,697.00	8,141.13	84	617.94	582.86	545.08
				85	694.84	654.37	612.54
				86	782.54	736.67	689.45
				87	879.68	828.41	775.80
				88	990.32	932.30	872.94
				89	1,113.10	1,048.34	982.22
				90	1,253.42	1,179.21	1,105.00
				91	1,409.92	1,327.62	1,242.62
				92	1,585.32	1,493.57	1,397.78
				93	1,783.66	1,679.77	1,571.83
				94	2,006.27	1,888.89	1,768.81
				95	2,257.23	2,125.01	1,990.08
				96	2,539.21	2,390.80	2,238.34
				97	2,856.28	2,690.32	2,517.63
				98	3,213.82	3,026.28	2,833.34
				99	3,614.53	3,404.06	3,186.83

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	399.37	380.48	358.89	18-44	28.33	26.98	24.29
45-49	474.92	453.33	426.35	45-49	33.73	32.38	29.68
50-54	563.97	534.29	504.60	50-54	39.13	36.43	33.73
55	747.46	701.59	653.02	55	49.92	47.22	44.52
56	798.73	750.16	698.89	56	53.97	51.27	48.57
57	850.00	798.73	744.76	57	58.02	53.97	51.27
58	903.97	852.70	796.03	58	60.71	58.02	53.97
59	963.34	906.67	847.30	59	64.76	62.06	58.02
60	1,025.40	966.03	903.97	60	68.81	64.76	60.71
61	1,095.56	1,030.80	966.03	61	74.21	70.16	64.76
62	1,168.42	1,100.95	1,028.10	62	78.25	74.21	70.16
63	1,246.67	1,173.81	1,098.26	63	83.65	79.60	74.21
64	1,330.32	1,252.07	1,171.11	64	89.05	83.65	79.60
65	1,416.67	1,333.02	1,246.67	65	94.44	89.05	83.65
66	1,559.69	1,465.24	1,370.80	66	105.24	98.49	93.10
67	1,713.50	1,610.96	1,508.42	67	114.68	109.29	102.54
68	1,883.50	1,770.16	1,656.83	68	126.83	120.08	111.98
69	2,069.69	1,945.56	1,821.43	69	138.97	132.22	122.78
70	2,272.07	2,137.15	1,999.53	70	152.46	144.37	134.92
71	2,539.21	2,390.80	2,236.99	71	171.35	161.91	151.11
72	2,838.74	2,671.43	2,501.43	72	190.24	180.79	168.65
73	3,170.64	2,984.45	2,795.56	73	213.18	201.03	187.54
74	3,543.02	3,335.25	3,127.47	74	237.46	223.97	210.48

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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		20 Days	60 Days	100 Days
75	3,958.58	3,726.52	3,494.45	75	264.45	249.60	233.41
76	4,455.09	4,193.34	3,931.60	76	298.18	281.98	263.10
77	5,013.66	4,716.84	4,422.71	77	335.95	317.06	296.83
78	5,639.70	5,307.79	4,975.88	78	376.43	356.19	333.25
79	6,343.98	5,971.60	5,596.52	79	423.65	400.72	375.08
				80	476.27	449.29	420.95
				81	536.99	505.95	473.57
				82	603.10	569.37	532.94
				83	678.65	639.53	600.40
				84	763.65	719.13	674.60
				85	858.10	808.18	758.26
				86	966.03	909.37	854.05
				87	1,086.11	1,024.05	960.64
				88	1,222.38	1,150.88	1,080.72
				89	1,374.84	1,295.24	1,215.64
				90	1,547.54	1,457.15	1,366.75
				91	1,740.48	1,639.29	1,538.10
				92	1,957.70	1,844.37	1,729.69
				93	2,201.91	2,073.74	1,945.56
				94	2,477.15	2,334.13	2,189.77
				95	2,787.47	2,625.56	2,462.31
				96	3,135.56	2,953.42	2,771.28
				97	3,526.83	3,321.75	3,116.67
				98	3,968.03	3,737.31	3,506.60
				99	4,464.53	4,204.14	3,945.09

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	512.70	483.02	453.33	18-44	35.08	33.73	31.03
45-49	612.54	574.76	539.68	45-49	43.17	40.48	37.78
50-54	725.87	682.70	639.53	50-54	49.92	47.22	44.52
55	949.84	893.18	833.81	55	63.41	60.71	56.67
56	1,014.61	952.54	890.48	56	68.81	64.76	60.71
57	1,079.37	1,014.61	947.15	57	72.86	70.16	64.76
58	1,152.22	1,082.07	1,009.21	58	78.25	74.21	68.81
59	1,227.78	1,152.22	1,076.67	59	82.30	79.60	74.21
60	1,306.03	1,225.08	1,144.13	60	87.70	83.65	78.25
61	1,392.38	1,308.73	1,225.08	61	94.44	90.40	83.65
62	1,484.13	1,395.08	1,308.73	62	101.19	95.79	89.05
63	1,581.27	1,489.53	1,397.78	63	107.94	101.19	94.44
64	1,686.51	1,589.37	1,494.92	64	114.68	107.94	101.19
65	1,794.45	1,694.61	1,594.77	65	121.43	114.68	106.59
66	1,983.34	1,872.70	1,759.37	66	134.92	126.83	118.73
67	2,191.12	2,066.99	1,940.16	67	148.41	140.32	130.87
68	2,420.48	2,280.16	2,139.85	68	163.25	153.81	144.37
69	2,676.83	2,517.63	2,358.42	69	179.44	170.00	159.21
70	2,954.77	2,776.67	2,598.58	70	196.98	186.19	175.40
71	3,316.36	3,119.37	2,919.69	71	221.27	209.13	196.98
72	3,723.82	3,502.55	3,281.28	72	249.60	234.76	221.27
73	4,177.15	3,931.60	3,683.34	73	279.29	264.45	248.25
74	4,687.15	4,414.61	4,139.37	74	314.37	296.83	277.94

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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		20 Days	60 Days	100 Days
75	5,259.22	4,954.30	4,646.68	75	352.14	331.91	311.67
76	5,917.63	5,574.93	5,232.23	76	396.67	373.73	350.79
77	6,657.00	6,273.82	5,887.95	77	446.59	420.95	395.32
78	7,490.81	7,059.06	6,627.32	78	501.91	473.57	443.89
79	8,427.16	7,944.15	7,458.43	79	563.97	531.59	499.21
				80	634.13	597.70	559.92
				81	713.73	673.26	630.08
				82	802.78	756.91	709.68
				83	902.62	851.35	797.38
				84	1,015.95	956.59	897.22
				85	1,141.43	1,075.32	1,009.21
				86	1,284.45	1,210.24	1,136.03
				87	1,445.00	1,361.35	1,277.70
				88	1,625.80	1,531.35	1,438.26
				89	1,829.53	1,722.94	1,617.70
				90	2,057.54	1,938.81	1,818.73
				91	2,315.24	2,180.32	2,046.75
				92	2,603.97	2,452.86	2,301.75
				93	2,929.13	2,759.13	2,590.48
				94	3,294.77	3,104.53	2,914.29
				95	3,707.63	3,493.10	3,277.23
				96	4,170.41	3,928.90	3,687.39
				97	4,691.20	4,420.01	4,148.82
				98	5,278.11	4,973.19	4,666.92
				99	5,937.87	5,593.82	5,249.77

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	663.81	631.43	599.05	18-44	44.52	43.17	40.48
45-49	787.94	750.16	709.68	45-49	53.97	51.27	48.57
50-54	930.95	885.08	839.21	50-54	63.41	60.71	58.02
55	1,222.38	1,165.72	1,109.05	55	83.65	79.60	75.56
56	1,306.03	1,246.67	1,184.61	56	89.05	85.00	80.95
57	1,395.08	1,330.32	1,262.86	57	95.79	90.40	86.35
58	1,492.23	1,419.37	1,343.81	58	101.19	97.14	91.75
59	1,592.07	1,513.81	1,432.86	59	107.94	103.89	98.49
60	1,700.00	1,613.65	1,527.31	60	113.33	109.29	103.89
61	1,813.34	1,721.59	1,632.54	61	121.43	117.38	110.64
62	1,932.07	1,837.62	1,743.18	62	129.52	124.13	118.73
63	2,056.20	1,959.05	1,859.21	63	137.62	132.22	125.48
64	2,191.12	2,088.58	1,986.04	64	147.06	141.67	133.57
65	2,334.13	2,226.20	2,118.26	65	156.51	149.76	141.67
66	2,574.29	2,455.56	2,334.13	66	172.70	165.95	156.51
67	2,838.74	2,706.51	2,571.59	67	190.24	182.14	172.70
68	3,130.17	2,981.75	2,833.34	68	209.13	201.03	190.24
69	3,451.28	3,286.67	3,122.07	69	230.71	221.27	210.48
70	3,802.07	3,621.28	3,437.79	70	253.65	242.86	230.71
71	4,252.71	4,053.03	3,847.95	71	284.68	272.54	259.05
72	4,757.31	4,533.34	4,306.68	72	318.41	304.92	288.73
73	5,321.28	5,070.33	4,819.38	73	356.19	340.00	323.81
74	5,950.01	5,672.08	5,394.14	74	398.02	380.48	361.59

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.
RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,654.30	6,343.98	6,033.67	75	445.24	425.00	403.41
76	7,488.11	7,140.02	6,791.92	76	501.91	478.97	454.68
77	8,424.46	8,033.19	7,641.92	77	563.97	538.33	511.35
78	9,479.55	9,039.70	8,597.16	78	634.13	604.45	574.76
79	10,666.85	10,170.34	9,673.83	79	713.73	680.00	646.27
				80	801.43	763.65	725.87
				81	902.62	859.45	817.62
				82	1,014.61	967.38	920.16
				83	1,141.43	1,087.46	1,034.84
				84	1,284.45	1,223.73	1,164.37
				85	1,443.65	1,376.19	1,308.73
				86	1,624.45	1,548.89	1,473.34
				87	1,828.18	1,741.83	1,656.83
				88	2,056.20	1,960.40	1,864.61
				89	2,312.55	2,204.61	2,096.67
				90	2,602.63	2,481.20	2,358.42
				91	2,927.78	2,790.17	2,653.90
				92	3,293.42	3,139.61	2,985.80
				93	3,704.93	3,532.23	3,358.18
				94	4,167.71	3,973.42	3,777.79
				95	4,688.50	4,469.93	4,250.01
				96	5,274.06	5,028.50	4,781.60
				97	5,933.82	5,657.24	5,379.30
				98	6,675.89	6,364.22	6,051.20
				99	7,509.70	7,158.91	6,808.11

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	661.11	620.64	580.16	18-44	44.52	41.83	39.13
45-49	782.54	733.97	685.40	45-49	52.62	49.92	47.22
50-54	922.86	866.19	806.83	50-54	62.06	59.37	55.32
55	1,165.72	1,098.26	1,028.10	55	78.25	74.21	68.81
56	1,230.48	1,160.32	1,087.46	56	83.65	79.60	74.21
57	1,300.64	1,225.08	1,146.83	57	87.70	83.65	78.25
58	1,373.50	1,292.54	1,208.89	58	93.10	89.05	82.30
59	1,449.05	1,365.40	1,276.35	59	98.49	93.10	87.70
60	1,527.31	1,438.26	1,346.51	60	103.89	98.49	91.75
61	1,616.35	1,521.91	1,427.46	61	110.64	103.89	97.14
62	1,710.80	1,610.96	1,508.42	62	116.03	110.64	102.54
63	1,810.64	1,705.40	1,597.46	63	122.78	116.03	107.94
64	1,915.88	1,805.24	1,689.21	64	129.52	122.78	114.68
65	2,026.51	1,907.78	1,786.35	65	136.27	128.17	120.08
66	2,196.51	2,066.99	1,937.46	66	148.41	138.97	130.87
67	2,380.01	2,239.69	2,096.67	67	160.56	151.11	141.67
68	2,576.99	2,425.88	2,272.07	68	174.05	163.25	152.46
69	2,790.17	2,628.26	2,460.96	69	187.54	176.75	164.60
70	3,022.23	2,844.13	2,666.04	70	202.38	190.24	178.10
71	3,316.36	3,122.07	2,925.09	71	222.62	209.13	195.64
72	3,637.47	3,421.60	3,205.72	72	244.21	229.37	214.52
73	3,990.96	3,753.50	3,516.04	73	267.14	252.30	236.11
74	4,376.84	4,117.79	3,856.04	74	294.13	276.59	259.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,800.49	4,514.46	4,225.72	75	321.11	302.22	283.33
76	5,402.24	5,081.12	4,757.31	76	361.59	340.00	319.76
77	6,079.54	5,717.95	5,350.97	77	406.11	383.18	358.89
78	6,840.49	6,433.03	6,022.87	78	457.38	430.40	403.41
79	7,695.89	7,237.16	6,775.73	79	514.05	484.37	454.68
80		8,141.13	7,623.03	80		543.73	510.00
81		9,161.13	8,578.27	81		612.54	574.76
82		10,305.26	9,652.25	82		688.10	646.27
83		11,592.41	10,861.14	83		774.45	725.87
84		13,041.46	12,221.14	84		871.59	816.27

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	798.73	752.86	706.99	18-44	55.32	52.62	48.57
45-49	949.84	893.18	836.51	45-49	64.76	62.06	58.02
50-54	1,127.94	1,057.78	987.62	50-54	75.56	71.51	67.46
55	1,435.56	1,354.61	1,273.65	55	97.14	91.75	85.00
56	1,519.21	1,432.86	1,346.51	56	102.54	97.14	90.40
57	1,605.56	1,513.81	1,422.07	57	109.29	102.54	95.79
58	1,697.31	1,600.16	1,500.32	58	114.68	107.94	101.19
59	1,794.45	1,689.21	1,583.97	59	121.43	114.68	106.59
60	1,894.29	1,783.66	1,670.32	60	126.83	120.08	111.98
61	2,002.23	1,886.19	1,767.46	61	134.92	128.17	118.73
62	2,115.56	1,991.43	1,867.31	62	143.02	134.92	125.48
63	2,234.29	2,104.77	1,972.54	63	149.76	141.67	132.22
64	2,358.42	2,223.50	2,085.88	64	159.21	149.76	140.32
65	2,490.64	2,347.62	2,201.91	65	167.30	157.86	147.06
66	2,703.82	2,550.01	2,390.80	66	182.14	171.35	160.56
67	2,935.88	2,765.88	2,593.18	67	198.33	186.19	174.05
68	3,186.83	3,000.64	2,814.45	68	214.52	202.38	188.89
69	3,459.37	3,256.99	3,051.91	69	233.41	219.92	205.08
70	3,753.50	3,532.23	3,310.96	70	252.30	237.46	222.62
71	4,125.88	3,883.03	3,640.17	71	277.94	261.75	245.56
72	4,536.04	4,268.90	4,001.76	72	304.92	287.38	269.84
73	4,986.68	4,692.55	4,398.42	73	334.60	315.72	295.48
74	5,480.49	5,156.68	4,832.87	74	368.33	346.75	325.16
75	6,022.87	5,666.68	5,310.49	75	403.41	380.48	356.19
76	6,778.43	6,376.36	5,977.00	76	454.68	429.05	400.72
77	7,625.73	7,175.10	6,727.16	77	511.35	481.67	450.64
78	8,580.97	8,073.67	7,569.07	78	574.76	541.03	507.30
79	9,654.94	9,085.58	8,516.21	79	646.27	608.49	570.72

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,065.88	1,003.81	941.75	18-44	71.51	67.46	63.41
45-49	1,254.76	1,184.61	1,111.75	45-49	85.00	80.95	75.56
50-54	1,473.34	1,392.38	1,308.73	50-54	99.84	94.44	87.70
55	1,918.58	1,807.94	1,694.61	55	128.17	121.43	113.33
56	2,023.81	1,907.78	1,791.75	56	136.27	129.52	120.08
57	2,134.45	2,013.02	1,891.59	57	144.37	136.27	126.83
58	2,253.18	2,123.66	1,996.83	58	152.46	143.02	133.57
59	2,374.61	2,242.39	2,107.47	59	160.56	151.11	141.67
60	2,504.13	2,363.82	2,223.50	60	168.65	159.21	148.41
61	2,647.15	2,498.74	2,347.62	61	178.10	168.65	157.86
62	2,795.56	2,639.05	2,479.85	62	188.89	178.10	165.95
63	2,954.77	2,784.77	2,617.47	63	198.33	187.54	175.40
64	3,119.37	2,941.28	2,763.18	64	209.13	198.33	184.84
65	3,294.77	3,105.88	2,914.29	65	219.92	207.78	194.29
66	3,586.20	3,381.12	3,173.34	66	240.16	226.67	211.83
67	3,904.61	3,677.95	3,451.28	67	261.75	246.91	230.71
68	4,247.31	4,004.45	3,756.20	68	284.68	268.49	252.30
69	4,622.39	4,355.25	4,088.10	69	310.32	292.78	273.89
70	5,029.85	4,738.42	4,446.99	70	337.30	318.41	298.18
71	5,542.55	5,221.44	4,900.33	71	372.38	350.79	329.21
72	6,103.82	5,750.33	5,396.84	72	408.81	385.87	361.59
73	6,721.76	6,333.19	5,944.62	73	450.64	425.00	398.02
74	7,404.46	6,975.41	6,546.36	74	496.51	468.18	438.49
75	8,154.62	7,682.40	7,210.18	75	545.08	514.05	481.67
76	9,177.32	8,645.73	8,114.15	76	613.89	578.81	542.38
77	10,324.15	9,727.80	9,128.75	77	690.80	650.32	609.84
78	11,616.69	10,944.79	10,270.18	78	775.80	731.27	686.75
79	13,071.14	12,312.89	11,554.63	79	872.94	823.02	771.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,373.50	1,314.13	1,252.07	18-44	93.10	89.05	83.65
45-49	1,643.34	1,567.78	1,492.23	45-49	110.64	106.59	99.84
50-54	1,961.75	1,870.00	1,775.56	50-54	130.87	125.48	118.73
55	2,525.72	2,404.29	2,280.16	55	168.65	161.91	153.81
56	2,666.04	2,539.21	2,409.69	56	178.10	171.35	163.25
57	2,814.45	2,679.53	2,544.61	57	188.89	180.79	171.35
58	2,970.96	2,830.64	2,684.93	58	199.68	190.24	180.79
59	3,135.56	2,987.15	2,836.04	59	210.48	201.03	191.59
60	3,308.26	3,151.75	2,992.55	60	221.27	211.83	201.03
61	3,494.45	3,327.15	3,162.55	61	234.76	223.97	213.18
62	3,686.04	3,513.34	3,337.94	62	246.91	236.11	223.97
63	3,891.12	3,707.63	3,524.14	63	260.40	249.60	237.46
64	4,106.99	3,915.41	3,721.12	64	275.24	263.10	249.60
65	4,333.66	4,131.28	3,928.90	65	290.08	276.59	263.10
66	4,708.74	4,487.47	4,268.90	66	315.72	300.87	286.03
67	5,113.50	4,873.34	4,633.19	67	342.70	326.51	310.32
68	5,550.65	5,291.60	5,032.55	68	371.03	354.84	337.30
69	6,028.27	5,747.63	5,464.30	69	403.41	384.52	365.64
70	6,546.36	6,238.74	5,931.13	70	437.14	416.91	396.67
71	7,188.59	6,851.29	6,513.98	71	480.32	458.73	435.79
72	7,890.18	7,523.19	7,153.51	72	527.54	503.26	478.97
73	8,661.93	8,259.86	7,855.10	73	578.81	551.83	524.84
74	9,509.23	9,066.69	8,626.85	74	635.48	607.14	576.11
75	10,437.49	9,954.47	9,471.45	75	697.54	665.16	631.43
76	11,743.52	11,201.14	10,656.06	76	785.24	748.81	711.03
77	13,214.16	12,598.92	11,986.38	77	883.73	841.91	800.08
78	14,865.59	14,174.80	13,484.00	78	993.02	947.15	899.92
79	16,724.80	15,947.66	15,167.81	79	1,117.15	1,065.88	1,013.26

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	294.13	277.94	259.05	18-44	21.59	20.24	18.89
45-49	342.70	326.51	304.92	45-49	25.63	24.29	21.59
50-54	396.67	377.78	356.19	50-54	28.33	26.98	24.29
55	542.38	507.30	472.22	55	36.43	35.08	32.38
56	580.16	545.08	507.30	56	39.13	37.78	35.08
57	620.64	582.86	539.68	57	41.83	40.48	37.78
58	663.81	620.64	577.46	58	45.87	43.17	40.48
59	709.68	663.81	617.94	59	48.57	45.87	43.17
60	758.26	709.68	658.41	60	51.27	48.57	45.87
61	812.22	760.95	706.99	61	55.32	52.62	49.92
62	871.59	814.92	758.26	62	59.37	56.67	52.62
63	930.95	874.29	814.92	63	63.41	59.37	56.67
64	995.72	936.35	874.29	64	67.46	63.41	60.71
65	1,065.88	1,001.11	936.35	65	71.51	67.46	63.41
66	1,168.42	1,098.26	1,025.40	66	79.60	74.21	70.16
67	1,279.05	1,200.80	1,122.54	67	86.35	82.30	76.90
68	1,397.78	1,314.13	1,230.48	68	94.44	89.05	83.65
69	1,530.00	1,438.26	1,346.51	69	103.89	98.49	91.75
70	1,673.02	1,573.18	1,473.34	70	113.33	106.59	99.84
71	1,867.31	1,756.67	1,646.04	71	126.83	120.08	111.98
72	2,083.18	1,959.05	1,834.92	72	141.67	133.57	124.13
73	2,326.04	2,185.72	2,048.10	73	157.86	148.41	138.97
74	2,593.18	2,439.37	2,285.56	74	175.40	164.60	153.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,892.71	2,720.01	2,547.31	75	194.29	183.49	171.35
76	3,256.99	3,062.71	2,868.42	76	218.57	206.43	192.94
77	3,664.45	3,445.88	3,230.01	77	246.91	232.06	217.22
78	4,120.49	3,877.63	3,634.77	78	276.59	261.75	244.21
79	4,638.58	4,366.04	4,090.80	79	311.67	294.13	273.89
80		4,911.12	4,603.50	80	349.45	329.21	307.62
81		5,526.36	5,180.96	81	393.97	371.03	346.75
82		6,217.16	5,825.89	82	442.54	416.91	389.92
83		6,994.30	6,554.46	83	497.86	469.52	438.49
84		7,868.59	7,372.08	84	559.92	527.54	493.81
				85	628.73	592.30	554.53
				86	708.34	666.51	624.68
				87	796.03	750.16	702.94
				88	895.88	844.61	790.64
				89	1,007.86	949.84	889.13
				90	1,133.34	1,068.57	999.76
				91	1,275.00	1,200.80	1,125.24
				92	1,434.21	1,351.91	1,265.56
				93	1,613.65	1,520.56	1,423.42
				94	1,816.04	1,710.80	1,601.51
				95	2,042.70	1,923.97	1,801.19
				96	2,297.70	2,164.13	2,026.51
				97	2,585.09	2,435.32	2,280.16
				98	2,907.55	2,738.90	2,564.85
				99	3,270.48	3,081.59	2,884.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	340.00	318.41	296.83	18-44	24.29	22.94	21.59
45-49	402.06	377.78	353.49	45-49	28.33	26.98	25.63
50-54	469.52	442.54	415.56	50-54	32.38	31.03	28.33
55	647.62	604.45	561.27	55	43.17	41.83	39.13
56	693.49	647.62	601.75	56	47.22	45.87	41.83
57	739.37	693.49	644.92	57	49.92	48.57	44.52
58	790.64	742.07	690.80	58	53.97	51.27	48.57
59	844.61	793.34	739.37	59	58.02	55.32	51.27
60	901.27	847.30	790.64	60	60.71	58.02	53.97
61	966.03	906.67	847.30	61	66.11	62.06	58.02
62	1,033.49	971.43	906.67	62	70.16	67.46	62.06
63	1,103.65	1,038.89	968.73	63	75.56	71.51	66.11
64	1,181.91	1,111.75	1,038.89	64	79.60	76.90	71.51
65	1,262.86	1,187.30	1,109.05	65	85.00	80.95	75.56
66	1,389.69	1,308.73	1,222.38	66	94.44	89.05	83.65
67	1,530.00	1,438.26	1,346.51	67	103.89	98.49	91.75
68	1,683.81	1,583.97	1,481.43	68	113.33	107.94	99.84
69	1,851.12	1,743.18	1,629.85	69	124.13	117.38	110.64
70	2,034.61	1,915.88	1,794.45	70	136.27	128.17	120.08
71	2,274.77	2,142.54	2,007.62	71	152.46	144.37	134.92
72	2,544.61	2,396.20	2,245.08	72	171.35	161.91	151.11
73	2,844.13	2,679.53	2,509.53	73	191.59	180.79	168.65
74	3,178.74	2,995.25	2,806.36	74	214.52	202.38	188.89

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,553.82	3,346.04	3,138.26	75	238.81	225.32	210.48
76	4,001.76	3,766.99	3,532.23	76	269.84	253.65	237.46
77	4,500.96	4,239.22	3,974.77	77	302.22	286.03	267.14
78	5,064.93	4,768.11	4,471.28	78	340.00	321.11	300.87
79	5,701.76	5,367.16	5,029.85	79	381.83	360.24	337.30
				80	429.05	404.76	379.13
				81	483.02	456.03	426.35
				82	543.73	512.70	480.32
				83	611.19	576.11	539.68
				84	686.75	647.62	607.14
				85	771.75	727.22	681.35
				86	868.89	818.97	767.70
				87	976.83	921.51	863.49
				88	1,099.61	1,036.19	971.43
				89	1,237.23	1,165.72	1,091.51
				90	1,391.04	1,311.43	1,229.13
				91	1,565.08	1,474.69	1,381.59
				92	1,760.72	1,659.53	1,554.29
				93	1,980.64	1,865.96	1,748.58
				94	2,228.89	2,099.37	1,967.15
				95	2,506.83	2,362.47	2,212.70
				96	2,819.85	2,657.94	2,489.29
				97	3,171.99	2,989.85	2,800.96
				98	3,568.66	3,363.58	3,150.40
				99	4,015.25	3,783.18	3,544.37

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	420.95	393.97	364.29	18-44	28.33	26.98	25.63
45-49	493.81	464.13	434.45	45-49	35.08	32.38	31.03
50-54	574.76	545.08	515.40	50-54	40.48	37.78	35.08
55	812.22	769.05	723.18	55	55.32	52.62	48.57
56	871.59	823.02	774.45	56	59.37	56.67	52.62
57	930.95	879.68	825.72	57	63.41	60.71	56.67
58	995.72	939.05	879.68	58	67.46	64.76	60.71
59	1,065.88	1,003.81	939.05	59	72.86	68.81	64.76
60	1,138.73	1,071.27	1,001.11	60	76.90	72.86	68.81
61	1,219.69	1,146.83	1,073.97	61	82.30	78.25	74.21
62	1,303.34	1,227.78	1,152.22	62	89.05	83.65	78.25
63	1,392.38	1,314.13	1,233.18	63	94.44	89.05	83.65
64	1,489.53	1,408.57	1,322.23	64	101.19	95.79	89.05
65	1,592.07	1,505.72	1,416.67	65	107.94	101.19	94.44
66	1,762.07	1,664.92	1,567.78	66	120.08	111.98	105.24
67	1,950.96	1,840.32	1,729.69	67	132.22	124.13	116.03
68	2,156.04	2,034.61	1,910.48	68	145.71	137.62	128.17
69	2,385.40	2,250.48	2,112.86	69	160.56	152.46	141.67
70	2,639.05	2,485.24	2,331.43	70	176.75	167.30	156.51
71	2,962.86	2,790.17	2,617.47	71	198.33	188.89	176.75
72	3,324.45	3,132.86	2,938.58	72	222.62	210.48	196.98
73	3,731.91	3,513.34	3,297.47	73	250.95	236.11	221.27
74	4,187.95	3,945.09	3,702.23	74	280.64	265.79	248.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,697.95	4,425.41	4,152.87	75	314.37	296.83	277.94
76	5,288.90	4,981.28	4,673.66	76	354.84	334.60	313.02
77	5,950.01	5,604.62	5,259.22	77	398.02	376.43	352.14
78	6,697.48	6,306.21	5,917.63	78	447.94	422.30	396.67
79	7,536.68	7,096.84	6,657.00	79	503.26	474.92	445.24
				80	565.32	532.94	500.56
				81	636.83	600.40	563.97
				82	716.43	674.60	634.13
				83	805.48	759.60	712.38
				84	906.67	854.05	801.43
				85	1,018.65	960.64	901.27
				86	1,146.83	1,080.72	1,014.61
				87	1,289.84	1,216.99	1,141.43
				88	1,450.40	1,368.10	1,284.45
				89	1,632.54	1,539.45	1,445.00
				90	1,836.27	1,732.39	1,624.45
				91	2,065.64	1,948.26	1,828.18
				92	2,323.34	2,191.12	2,056.20
				93	2,614.77	2,465.01	2,312.55
				94	2,941.28	2,773.97	2,602.63
				95	3,308.26	3,120.72	2,927.78
				96	3,722.47	3,510.64	3,293.42
				97	4,186.60	3,949.14	3,704.93
				98	4,710.09	4,442.95	4,167.71
				99	5,299.70	4,997.47	4,688.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	536.99	507.30	477.62	18-44	36.43	35.08	33.73
45-49	644.92	609.84	574.76	45-49	44.52	43.17	40.48
50-54	769.05	728.57	688.10	50-54	51.27	49.92	47.22
55	1,052.38	1,003.81	955.24	55	71.51	68.81	64.76
56	1,125.24	1,073.97	1,022.70	56	76.90	74.21	70.16
57	1,203.49	1,146.83	1,092.86	57	82.30	79.60	74.21
58	1,284.45	1,225.08	1,165.72	58	87.70	85.00	79.60
59	1,373.50	1,308.73	1,246.67	59	94.44	90.40	85.00
60	1,465.24	1,397.78	1,330.32	60	99.84	95.79	90.40
61	1,570.48	1,497.62	1,424.77	61	106.59	102.54	97.14
62	1,681.12	1,602.86	1,524.61	62	114.68	109.29	103.89
63	1,799.85	1,716.19	1,629.85	63	121.43	117.38	110.64
64	1,929.37	1,837.62	1,743.18	64	129.52	124.13	118.73
65	2,064.29	1,964.45	1,864.61	65	137.62	132.22	125.48
66	2,274.77	2,166.83	2,056.20	66	152.46	145.71	138.97
67	2,506.83	2,388.10	2,266.67	67	167.30	160.56	152.46
68	2,763.18	2,630.96	2,498.74	68	184.84	178.10	168.65
69	3,046.52	2,900.80	2,752.39	69	203.73	195.64	186.19
70	3,354.13	3,194.93	3,033.02	70	223.97	214.52	203.73
71	3,756.20	3,580.80	3,400.01	71	250.95	240.16	228.02
72	4,204.14	4,009.85	3,810.17	72	281.98	269.84	256.35
73	4,708.74	4,490.17	4,268.90	73	315.72	300.87	286.03
74	5,270.01	5,027.15	4,781.60	74	353.49	337.30	319.76

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,898.74	5,628.90	5,356.36	75	395.32	376.43	357.54
76	6,638.11	6,333.19	6,025.57	76	445.24	423.65	403.41
77	7,469.22	7,126.52	6,778.43	77	500.56	477.62	453.33
78	8,405.58	8,017.00	7,625.73	78	562.62	536.99	510.00
79	9,457.96	9,020.82	8,578.27	79	632.78	604.45	573.41
				80	711.03	678.65	644.92
				81	800.08	763.65	725.87
				82	899.92	859.45	816.27
				83	1,013.26	966.03	917.46
				84	1,138.73	1,086.11	1,032.15
				85	1,280.40	1,221.03	1,160.32
				86	1,440.96	1,374.84	1,306.03
				87	1,621.75	1,546.19	1,469.29
				88	1,824.13	1,739.13	1,652.78
				89	2,052.15	1,956.35	1,859.21
				90	2,308.50	2,200.56	2,091.27
				91	2,595.88	2,475.80	2,353.02
				92	2,921.04	2,786.12	2,647.15
				93	3,285.33	3,134.21	2,977.71
				94	3,696.83	3,525.48	3,350.09
				95	4,158.26	3,965.33	3,768.34
				96	4,677.71	4,461.84	4,239.22
				97	5,263.27	5,019.06	4,769.46
				98	5,920.33	5,646.44	5,365.81
				99	6,661.05	6,352.08	6,036.36

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	558.57	528.89	499.21	18-44	39.13	36.43	33.73
45-49	661.11	623.33	588.26	45-49	47.22	44.52	40.48
50-54	777.14	733.97	688.10	50-54	53.97	51.27	47.22
55	1,028.10	966.03	903.97	55	68.81	64.76	60.71
56	1,087.46	1,022.70	957.94	56	74.21	68.81	64.76
57	1,152.22	1,082.07	1,011.91	57	78.25	72.86	68.81
58	1,216.99	1,144.13	1,071.27	58	82.30	78.25	72.86
59	1,287.15	1,211.59	1,130.64	59	87.70	82.30	76.90
60	1,360.00	1,279.05	1,195.40	60	91.75	86.35	80.95
61	1,440.96	1,354.61	1,265.56	61	97.14	91.75	86.35
62	1,527.31	1,435.56	1,341.11	62	103.89	97.14	91.75
63	1,616.35	1,519.21	1,419.37	63	109.29	102.54	97.14
64	1,710.80	1,608.26	1,500.32	64	116.03	109.29	102.54
65	1,810.64	1,700.00	1,586.67	65	121.43	114.68	107.94
66	1,964.45	1,845.72	1,724.29	66	132.22	125.48	117.38
67	2,129.05	2,002.23	1,870.00	67	143.02	134.92	126.83
68	2,309.85	2,172.23	2,029.21	68	155.16	147.06	137.62
69	2,504.13	2,355.72	2,201.91	69	168.65	159.21	148.41
70	2,714.61	2,552.70	2,388.10	70	182.14	171.35	160.56
71	2,981.75	2,803.66	2,622.86	71	201.03	188.89	176.75
72	3,273.18	3,076.20	2,879.21	72	219.92	206.43	194.29
73	3,591.60	3,375.72	3,159.85	73	240.16	226.67	213.18
74	3,942.39	3,704.93	3,467.47	74	264.45	249.60	233.41

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,325.57	4,066.52	3,804.77	75	288.73	272.54	255.00
76	4,867.95	4,576.52	4,282.39	76	325.16	307.62	287.38
77	5,475.09	5,148.58	4,819.38	77	365.64	345.40	323.81
78	6,157.79	5,790.81	5,423.82	78	411.51	388.57	362.94
79	6,924.14	6,513.98	6,101.13	79	464.13	435.79	408.81
80		7,326.21	6,864.78	80		489.76	458.73
81		8,243.67	7,725.57	81		551.83	516.75
82		9,277.16	8,691.61	82		620.64	581.51
83		10,437.49	9,779.07	83		697.54	653.02
84		11,743.52	11,004.15	84		785.24	735.32

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	682.70	642.22	601.75	18-44	45.87	43.17	40.48
45-49	806.83	760.95	712.38	45-49	55.32	51.27	48.57
50-54	949.84	895.88	841.91	50-54	64.76	60.71	56.67
55	1,252.07	1,181.91	1,111.75	55	85.00	79.60	74.21
56	1,327.62	1,252.07	1,179.21	56	90.40	85.00	79.60
57	1,405.88	1,327.62	1,246.67	57	95.79	89.05	83.65
58	1,489.53	1,403.18	1,319.53	58	101.19	94.44	89.05
59	1,578.58	1,486.83	1,395.08	59	106.59	99.84	93.10
60	1,670.32	1,573.18	1,476.04	60	111.98	105.24	98.49
61	1,770.16	1,667.62	1,565.08	61	118.73	111.98	105.24
62	1,872.70	1,764.77	1,654.13	62	125.48	118.73	110.64
63	1,983.34	1,867.31	1,751.27	63	133.57	125.48	117.38
64	2,099.37	1,977.94	1,853.81	64	140.32	133.57	124.13
65	2,220.80	2,091.27	1,961.75	65	148.41	140.32	130.87
66	2,412.39	2,272.07	2,131.75	66	161.91	152.46	143.02
67	2,620.16	2,466.36	2,315.24	67	175.40	165.95	155.16
68	2,844.13	2,679.53	2,514.93	68	191.59	180.79	168.65
69	3,086.99	2,908.90	2,730.80	69	207.78	195.64	183.49
70	3,351.44	3,157.15	2,962.86	70	225.32	211.83	198.33
71	3,688.74	3,472.87	3,259.69	71	248.25	233.41	218.57
72	4,055.72	3,820.96	3,580.80	72	272.54	256.35	240.16
73	4,460.49	4,201.44	3,936.99	73	299.52	281.98	264.45
74	4,908.42	4,619.69	4,328.26	74	329.21	310.32	290.08
75	5,396.84	5,078.42	4,757.31	75	360.24	340.00	318.41
76	6,071.44	5,715.25	5,353.66	76	406.11	383.18	358.89
77	6,832.40	6,430.33	6,022.87	77	456.03	430.40	403.41
78	7,685.10	7,231.76	6,778.43	78	514.05	484.37	453.33
79	8,645.73	8,138.43	7,625.73	79	577.46	543.73	510.00

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	871.59	823.02	771.75	18-44	59.37	56.67	52.62
45-49	1,041.59	982.22	920.16	45-49	71.51	67.46	63.41
50-54	1,241.27	1,168.42	1,095.56	50-54	83.65	79.60	74.21
55	1,659.53	1,556.99	1,454.45	55	110.64	105.24	98.49
56	1,756.67	1,648.73	1,540.80	56	117.38	111.98	105.24
57	1,856.51	1,743.18	1,629.85	57	124.13	118.73	110.64
58	1,964.45	1,845.72	1,726.99	58	132.22	125.48	117.38
59	2,077.78	1,953.66	1,826.83	59	138.97	132.22	124.13
60	2,196.51	2,064.29	1,932.07	60	147.06	138.97	130.87
61	2,326.04	2,188.42	2,050.80	61	156.51	148.41	138.97
62	2,463.66	2,317.94	2,172.23	62	165.95	156.51	147.06
63	2,609.37	2,455.56	2,304.45	63	175.40	165.95	155.16
64	2,760.48	2,601.28	2,442.07	64	184.84	175.40	164.60
65	2,922.39	2,755.09	2,587.78	65	195.64	184.84	172.70
66	3,181.44	2,997.94	2,817.15	66	213.18	202.38	188.89
67	3,462.07	3,262.39	3,062.71	67	232.06	219.92	205.08
68	3,769.69	3,551.12	3,332.55	68	252.30	238.81	223.97
69	4,101.60	3,861.44	3,623.98	69	275.24	260.40	242.86
70	4,463.19	4,201.44	3,939.69	70	298.18	281.98	264.45
71	4,919.22	4,633.19	4,344.45	71	329.21	311.67	291.43
72	5,421.12	5,105.41	4,787.00	72	362.94	342.70	321.11
73	5,974.30	5,626.20	5,275.41	73	399.37	377.78	354.84
74	6,584.14	6,200.97	5,815.09	74	439.84	415.56	389.92
75	7,256.05	6,832.40	6,406.05	75	484.37	457.38	429.05
76	8,162.72	7,687.80	7,210.18	76	545.08	515.40	483.02
77	9,182.72	8,648.43	8,111.45	77	613.89	578.81	543.73
78	10,329.55	9,730.50	9,128.75	78	690.80	651.67	611.19
79	11,622.09	10,944.79	10,270.18	79	777.14	732.62	686.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,157.62	1,100.95	1,041.59	18-44	78.25	75.56	71.51
45-49	1,395.08	1,327.62	1,254.76	45-49	94.44	90.40	86.35
50-54	1,678.42	1,594.77	1,508.42	50-54	111.98	107.94	102.54
55	2,207.31	2,107.47	2,007.62	55	148.41	141.67	134.92
56	2,336.83	2,231.59	2,126.35	56	157.86	151.11	143.02
57	2,471.75	2,361.12	2,250.48	57	165.95	159.21	152.46
58	2,614.77	2,496.04	2,380.01	58	175.40	168.65	160.56
59	2,763.18	2,641.75	2,517.63	59	186.19	178.10	170.00
60	2,922.39	2,792.86	2,663.34	60	195.64	187.54	179.44
61	3,089.69	2,952.07	2,814.45	61	207.78	198.33	190.24
62	3,267.79	3,119.37	2,970.96	62	219.92	210.48	201.03
63	3,453.98	3,294.77	3,135.56	63	232.06	221.27	211.83
64	3,648.26	3,480.96	3,310.96	64	245.56	234.76	222.62
65	3,856.04	3,675.25	3,494.45	65	259.05	246.91	234.76
66	4,190.64	3,996.36	3,799.37	66	281.98	268.49	255.00
67	4,554.93	4,341.76	4,128.58	67	306.27	291.43	276.59
68	4,951.60	4,719.54	4,487.47	68	331.91	317.06	300.87
69	5,380.65	5,129.69	4,878.74	69	360.24	344.05	326.51
70	5,844.78	5,572.24	5,299.70	70	389.92	372.38	353.49
71	6,424.94	6,125.41	5,825.89	71	429.05	410.16	388.57
72	7,059.06	6,732.56	6,403.35	72	472.22	450.64	427.70
73	7,757.95	7,399.07	7,037.48	73	518.10	495.16	469.52
74	8,524.31	8,130.34	7,736.37	74	570.72	543.73	516.75
75	9,366.21	8,934.47	8,500.02	75	626.03	596.35	566.67
76	10,540.03	10,054.31	9,563.20	76	704.29	671.91	638.18
77	11,859.55	11,309.07	10,758.60	77	791.99	755.56	717.78
78	13,343.68	12,723.05	12,102.41	78	891.83	850.00	808.18
79	15,014.00	14,315.11	13,616.22	79	1,002.46	955.24	908.02

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.49	337.30	318.41	18-44	25.63	24.29	21.59
45-49	423.65	399.37	375.08	45-49	31.03	29.68	26.98
50-54	504.60	472.22	439.84	50-54	35.08	33.73	31.03
55	655.72	617.94	577.46	55	45.87	43.17	40.48
56	701.59	658.41	615.24	56	48.57	45.87	43.17
57	747.46	701.59	653.02	57	52.62	48.57	45.87
58	798.73	747.46	696.19	58	55.32	51.27	48.57
59	850.00	796.03	739.37	59	58.02	53.97	51.27
60	906.67	847.30	785.24	60	60.71	56.67	52.62
61	966.03	903.97	839.21	61	64.76	60.71	56.67
62	1,028.10	963.34	895.88	62	70.16	66.11	60.71
63	1,095.56	1,025.40	955.24	63	74.21	70.16	64.76
64	1,165.72	1,092.86	1,017.30	64	79.60	75.56	70.16
65	1,238.57	1,163.02	1,084.76	65	83.65	79.60	74.21
66	1,362.70	1,279.05	1,192.70	66	91.75	87.70	82.30
67	1,494.92	1,403.18	1,311.43	67	101.19	95.79	90.40
68	1,640.64	1,540.80	1,438.26	68	110.64	105.24	98.49
69	1,802.54	1,691.91	1,581.27	69	121.43	114.68	107.94
70	1,977.94	1,856.51	1,735.08	70	132.22	125.48	117.38
71	2,199.21	2,064.29	1,929.37	71	147.06	140.32	130.87
72	2,447.47	2,296.35	2,145.24	72	163.25	155.16	145.71
73	2,720.01	2,552.70	2,385.40	73	182.14	172.70	161.91
74	3,022.23	2,838.74	2,652.55	74	202.38	191.59	179.44

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,359.53	3,154.45	2,946.67	75	223.97	211.83	198.33
76	3,777.79	3,548.42	3,319.06	76	252.30	238.81	223.97
77	4,250.01	3,993.66	3,734.61	77	284.68	268.49	250.95
78	4,778.90	4,490.17	4,201.44	78	319.76	302.22	281.98
79	5,372.55	5,051.44	4,730.33	79	360.24	338.65	317.06
80		5,680.17	5,321.28	80	404.76	380.48	356.19
81		6,392.55	5,987.79	81	456.03	429.05	400.72
82		7,193.99	6,737.95	82	512.70	481.67	450.64
83		8,095.26	7,582.56	83	576.11	541.03	507.30
84		9,109.86	8,532.40	84	647.62	608.49	570.72
				85	727.22	684.05	640.87
				86	818.97	770.40	721.83
				87	921.51	866.19	812.22
				88	1,036.19	974.13	913.41
				89	1,165.72	1,096.91	1,026.75
				90	1,311.43	1,233.18	1,154.92
				91	1,474.69	1,386.99	1,299.29
				92	1,659.53	1,561.04	1,462.54
				93	1,865.96	1,755.32	1,644.69
				94	2,099.37	1,975.24	1,851.12
				95	2,362.47	2,222.15	2,081.83
				96	2,657.94	2,500.09	2,342.23
				97	2,989.85	2,811.75	2,635.01
				98	3,363.58	3,163.90	2,964.21
				99	3,783.18	3,559.21	3,333.90

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	437.14	407.46	377.78	18-44	29.68	28.33	26.98
45-49	523.49	488.41	450.64	45-49	36.43	35.08	32.38
50-54	620.64	580.16	536.99	50-54	41.83	40.48	37.78
55	787.94	744.76	698.89	55	53.97	51.27	47.22
56	841.91	796.03	744.76	56	58.02	55.32	51.27
57	898.57	847.30	793.34	57	62.06	58.02	53.97
58	957.94	901.27	844.61	58	64.76	62.06	58.02
59	1,020.00	960.64	898.57	59	68.81	66.11	62.06
60	1,087.46	1,022.70	955.24	60	72.86	68.81	64.76
61	1,160.32	1,090.16	1,017.30	61	78.25	74.21	70.16
62	1,233.18	1,160.32	1,082.07	62	83.65	78.25	74.21
63	1,314.13	1,233.18	1,152.22	63	89.05	83.65	79.60
64	1,397.78	1,311.43	1,225.08	64	94.44	89.05	83.65
65	1,486.83	1,395.08	1,303.34	65	99.84	94.44	89.05
66	1,635.24	1,535.40	1,435.56	66	110.64	103.89	98.49
67	1,799.85	1,689.21	1,581.27	67	121.43	114.68	107.94
68	1,977.94	1,859.21	1,740.48	68	133.57	125.48	118.73
69	2,174.93	2,045.40	1,918.58	69	147.06	137.62	129.52
70	2,390.80	2,250.48	2,110.16	70	160.56	151.11	141.67
71	2,671.43	2,514.93	2,358.42	71	179.44	170.00	159.21
72	2,984.45	2,809.05	2,633.66	72	201.03	188.89	176.75
73	3,332.55	3,138.26	2,941.28	73	223.97	210.48	198.33
74	3,721.12	3,505.25	3,283.98	74	249.60	234.76	221.27

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,155.57	3,912.71	3,667.15	75	277.94	261.75	245.56
76	4,676.36	4,403.82	4,125.88	76	313.02	295.48	276.59
77	5,261.92	4,954.30	4,641.28	77	352.14	331.91	311.67
78	5,920.33	5,572.24	5,221.44	78	396.67	373.73	350.79
79	6,662.40	6,268.43	5,874.46	79	445.24	420.95	393.97
				80	500.56	472.22	442.54
				81	563.97	531.59	497.86
				82	634.13	597.70	559.92
				83	712.38	671.91	630.08
				84	801.43	755.56	708.34
				85	901.27	848.65	796.03
				86	1,014.61	955.24	895.88
				87	1,141.43	1,075.32	1,007.86
				88	1,284.45	1,208.89	1,134.69
				89	1,445.00	1,360.00	1,276.35
				90	1,624.45	1,530.00	1,435.56
				91	1,828.18	1,721.59	1,615.00
				92	2,056.20	1,936.12	1,816.04
				93	2,312.55	2,177.62	2,042.70
				94	2,602.63	2,450.16	2,299.05
				95	2,927.78	2,756.44	2,585.09
				96	3,293.42	3,100.48	2,908.90
				97	3,704.93	3,489.06	3,271.83
				98	4,167.71	3,924.85	3,680.64
				99	4,688.50	4,414.61	4,140.72

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	566.67	534.29	499.21	18-44	37.78	36.43	33.73
45-49	677.30	636.83	596.35	45-49	45.87	44.52	40.48
50-54	809.53	758.26	706.99	50-54	53.97	51.27	48.57
55	1,006.51	949.84	890.48	55	68.81	64.76	60.71
56	1,073.97	1,014.61	949.84	56	74.21	70.16	64.76
57	1,146.83	1,082.07	1,011.91	57	78.25	74.21	68.81
58	1,222.38	1,152.22	1,079.37	58	83.65	78.25	74.21
59	1,303.34	1,227.78	1,149.53	59	87.70	83.65	78.25
60	1,389.69	1,308.73	1,225.08	60	93.10	87.70	82.30
61	1,481.43	1,395.08	1,306.03	61	99.84	94.44	89.05
62	1,575.88	1,484.13	1,389.69	62	106.59	101.19	94.44
63	1,675.72	1,578.58	1,478.73	63	113.33	107.94	99.84
64	1,783.66	1,681.12	1,575.88	64	121.43	114.68	106.59
65	1,896.99	1,786.35	1,675.72	65	128.17	121.43	113.33
66	2,093.97	1,972.54	1,851.12	66	141.67	134.92	125.48
67	2,312.55	2,177.62	2,042.70	67	156.51	147.06	137.62
68	2,550.01	2,404.29	2,255.88	68	171.35	161.91	152.46
69	2,814.45	2,652.55	2,490.64	69	188.89	178.10	167.30
70	3,105.88	2,927.78	2,746.99	70	207.78	195.64	183.49
71	3,489.06	3,289.37	3,084.29	71	233.41	219.92	206.43
72	3,915.41	3,691.44	3,464.77	72	263.10	246.91	232.06
73	4,395.72	4,144.77	3,888.42	73	295.48	277.94	260.40
74	4,935.41	4,652.07	4,366.04	74	330.56	311.67	292.78

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,539.85	5,221.44	4,900.33	75	371.03	349.45	327.86
76	6,233.35	5,877.16	5,515.57	76	418.25	393.97	369.68
77	7,013.19	6,611.13	6,206.36	77	469.52	442.54	415.56
78	7,890.18	7,439.54	6,983.51	78	528.89	497.86	466.83
79	8,877.80	8,367.80	7,860.49	79	595.00	559.92	524.84
				80	667.86	628.73	589.60
				81	751.51	708.34	663.81
				82	845.95	796.03	747.46
				83	951.19	895.88	840.56
				84	1,069.92	1,007.86	945.80
				85	1,202.15	1,133.34	1,063.18
				86	1,353.26	1,275.00	1,196.75
				87	1,521.91	1,435.56	1,346.51
				88	1,712.15	1,615.00	1,513.81
				89	1,926.67	1,816.04	1,704.05
				90	2,166.83	2,042.70	1,917.23
				91	2,438.02	2,297.70	2,156.04
				92	2,742.94	2,585.09	2,425.88
				93	3,085.64	2,908.90	2,728.10
				94	3,470.17	3,271.83	3,069.45
				95	3,904.61	3,680.64	3,452.63
				96	4,393.03	4,140.72	3,884.37
				97	4,940.81	4,658.82	4,370.09
				98	5,558.74	5,240.33	4,916.52
				99	6,253.59	5,896.05	5,530.41

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	725.87	690.80	653.02	18-44	48.57	47.22	44.52
45-49	860.80	820.32	779.84	45-49	58.02	56.67	52.62
50-54	1,017.30	974.13	928.26	50-54	68.81	66.11	62.06
55	1,316.83	1,252.07	1,187.30	55	89.05	85.00	80.95
56	1,403.18	1,335.72	1,265.56	56	95.79	91.75	86.35
57	1,494.92	1,422.07	1,349.21	57	101.19	97.14	91.75
58	1,592.07	1,513.81	1,435.56	58	107.94	102.54	98.49
59	1,694.61	1,613.65	1,530.00	59	114.68	109.29	105.24
60	1,802.54	1,716.19	1,627.15	60	121.43	116.03	110.64
61	1,921.27	1,829.53	1,737.78	61	129.52	124.13	118.73
62	2,045.40	1,948.26	1,851.12	62	137.62	132.22	125.48
63	2,177.62	2,077.78	1,975.24	63	147.06	140.32	133.57
64	2,317.94	2,212.70	2,107.47	64	156.51	149.76	141.67
65	2,466.36	2,355.72	2,245.08	65	165.95	157.86	149.76
66	2,720.01	2,598.58	2,474.45	66	183.49	174.05	165.95
67	3,000.64	2,863.02	2,725.40	67	202.38	192.94	182.14
68	3,308.26	3,154.45	3,000.64	68	222.62	211.83	201.03
69	3,648.26	3,478.26	3,305.56	69	244.21	233.41	222.62
70	4,023.34	3,831.76	3,640.17	70	268.49	256.35	244.21
71	4,500.96	4,287.79	4,071.91	71	300.87	287.38	273.89
72	5,032.55	4,795.09	4,554.93	72	335.95	321.11	306.27
73	5,628.90	5,364.46	5,094.62	73	376.43	358.89	341.35
74	6,295.41	5,998.59	5,699.06	74	420.95	400.72	381.83

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,040.18	6,708.27	6,373.67	75	469.52	447.94	426.35
76	7,922.56	7,547.48	7,172.40	76	528.89	504.60	480.32
77	8,910.18	8,491.92	8,068.27	77	595.00	568.02	539.68
78	10,024.63	9,552.40	9,077.48	78	669.21	638.18	607.14
79	11,276.69	10,747.80	10,213.52	79	752.86	717.78	682.70
				80	845.95	806.83	767.70
				81	952.54	908.02	863.49
				82	1,071.27	1,021.35	971.43
				83	1,204.84	1,149.53	1,092.86
				84	1,355.96	1,292.54	1,229.13
				85	1,524.61	1,453.10	1,381.59
				86	1,716.19	1,635.24	1,554.29
				87	1,930.72	1,840.32	1,748.58
				88	2,170.88	2,069.69	1,967.15
				89	2,443.42	2,328.74	2,214.05
				90	2,748.34	2,618.82	2,490.64
				91	3,091.04	2,946.67	2,800.96
				92	3,478.26	3,315.01	3,151.75
				93	3,912.71	3,729.22	3,545.72
				94	4,401.12	4,194.69	3,988.26
				95	4,951.60	4,719.54	4,487.47
				96	5,570.89	5,309.14	5,047.39
				97	6,267.08	5,972.95	5,678.82
				98	7,049.62	6,719.06	6,388.51
				99	7,930.65	7,559.62	7,187.24

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	696.19	658.41	620.64	18-44	48.57	45.87	41.83
45-49	828.41	782.54	733.97	45-49	58.02	53.97	49.92
50-54	982.22	925.56	866.19	50-54	67.46	63.41	59.37
55	1,225.08	1,157.62	1,090.16	55	83.65	78.25	72.86
56	1,297.94	1,225.08	1,152.22	56	89.05	83.65	78.25
57	1,370.80	1,295.24	1,219.69	57	93.10	87.70	82.30
58	1,449.05	1,368.10	1,287.15	58	98.49	93.10	86.35
59	1,532.70	1,446.35	1,360.00	59	103.89	98.49	91.75
60	1,619.05	1,527.31	1,435.56	60	109.29	102.54	95.79
61	1,713.50	1,613.65	1,516.51	61	116.03	109.29	102.54
62	1,810.64	1,705.40	1,600.16	62	122.78	114.68	107.94
63	1,915.88	1,802.54	1,689.21	63	129.52	121.43	114.68
64	2,023.81	1,905.08	1,783.66	64	136.27	128.17	120.08
65	2,139.85	2,010.32	1,880.80	65	143.02	134.92	126.83
66	2,315.24	2,177.62	2,037.31	66	155.16	147.06	137.62
67	2,506.83	2,355.72	2,207.31	67	168.65	159.21	148.41
68	2,709.21	2,550.01	2,388.10	68	182.14	172.70	160.56
69	2,933.18	2,757.78	2,585.09	69	196.98	186.19	174.05
70	3,170.64	2,984.45	2,798.26	70	213.18	201.03	187.54
71	3,480.96	3,275.88	3,070.80	71	234.76	221.27	206.43
72	3,818.26	3,591.60	3,367.63	72	256.35	241.51	226.67
73	4,187.95	3,942.39	3,694.14	73	281.98	264.45	248.25
74	4,592.71	4,322.87	4,053.03	74	308.97	290.08	271.19

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,037.95	4,741.12	4,444.30	75	337.30	317.06	296.83
76	5,669.38	5,334.77	5,002.87	76	380.48	357.54	334.60
77	6,379.06	6,003.98	5,628.90	77	427.70	402.06	376.43
78	7,177.79	6,754.14	6,333.19	78	480.32	451.99	423.65
79	8,073.67	7,598.75	7,123.83	79	541.03	508.65	476.27
80		8,548.59	8,014.30	80	0.00	570.72	534.29
81		9,619.86	9,015.42	81	0.00	642.22	601.75
82		10,820.66	10,143.36	82	0.00	723.18	677.30
83		12,172.57	11,408.92	83	0.00	813.57	762.30
84		13,694.48	12,833.68	84	0.00	914.76	856.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	866.19	814.92	760.95	18-44	59.37	56.67	52.62
45-49	1,022.70	963.34	898.57	45-49	70.16	67.46	62.06
50-54	1,203.49	1,133.34	1,060.48	50-54	82.30	78.25	72.86
55	1,535.40	1,446.35	1,354.61	55	102.54	97.14	90.40
56	1,621.75	1,527.31	1,430.16	56	109.29	102.54	95.79
57	1,708.10	1,610.96	1,508.42	57	114.68	109.29	101.19
58	1,802.54	1,697.31	1,589.37	58	121.43	114.68	106.59
59	1,899.69	1,789.05	1,678.42	59	128.17	121.43	113.33
60	2,002.23	1,886.19	1,767.46	60	134.92	126.83	118.73
61	2,115.56	1,991.43	1,867.31	61	143.02	134.92	125.48
62	2,231.59	2,104.77	1,972.54	62	151.11	141.67	132.22
63	2,355.72	2,220.80	2,083.18	63	159.21	149.76	140.32
64	2,485.24	2,344.93	2,201.91	64	168.65	157.86	148.41
65	2,622.86	2,474.45	2,323.34	65	176.75	165.95	155.16
66	2,849.53	2,687.63	2,523.02	66	192.94	180.79	168.65
67	3,092.39	2,916.99	2,738.90	67	209.13	195.64	183.49
68	3,356.83	3,165.25	2,970.96	68	226.67	213.18	198.33
69	3,645.56	3,437.79	3,224.61	69	245.56	230.71	215.87
70	3,955.88	3,729.22	3,499.85	70	265.79	249.60	233.41
71	4,349.85	4,098.90	3,845.25	71	292.78	275.24	257.70
72	4,781.60	4,503.66	4,225.72	72	321.11	302.22	281.98
73	5,253.82	4,948.90	4,641.28	73	352.14	331.91	310.32
74	5,774.62	5,437.31	5,100.01	74	387.22	364.29	341.35
75	6,346.68	5,974.30	5,601.92	75	423.65	399.37	373.73
76	7,140.02	6,721.76	6,303.51	76	477.62	449.29	420.95
77	8,033.19	7,563.67	7,091.45	77	536.99	505.95	473.57
78	9,037.01	8,508.12	7,976.53	78	604.45	569.37	532.94
79	10,167.64	9,571.29	8,974.94	79	680.00	639.53	599.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,154.92	1,090.16	1,025.40	18-44	78.25	74.21	68.81
45-49	1,357.30	1,281.75	1,206.19	45-49	93.10	87.70	80.95
50-54	1,589.37	1,503.02	1,413.97	50-54	107.94	101.19	94.44
55	2,042.70	1,926.67	1,807.94	55	137.62	129.52	121.43
56	2,156.04	2,034.61	1,907.78	56	145.71	137.62	128.17
57	2,274.77	2,145.24	2,013.02	57	153.81	144.37	134.92
58	2,401.59	2,263.97	2,123.66	58	161.91	152.46	143.02
59	2,533.82	2,388.10	2,239.69	59	170.00	160.56	151.11
60	2,671.43	2,517.63	2,361.12	60	178.10	168.65	157.86
61	2,817.15	2,655.24	2,490.64	61	188.89	178.10	167.30
62	2,970.96	2,798.26	2,625.56	62	198.33	187.54	175.40
63	3,132.86	2,952.07	2,768.58	63	209.13	198.33	184.84
64	3,302.86	3,111.28	2,919.69	64	221.27	207.78	195.64
65	3,480.96	3,278.58	3,076.20	65	232.06	218.57	205.08
66	3,791.28	3,570.01	3,351.44	66	253.65	238.81	223.97
67	4,125.88	3,888.42	3,648.26	67	276.59	260.40	244.21
68	4,492.87	4,233.82	3,972.07	68	300.87	283.33	265.79
69	4,889.54	4,608.90	4,325.57	69	327.86	308.97	288.73
70	5,321.28	5,016.36	4,708.74	70	356.19	335.95	314.37
71	5,860.97	5,523.66	5,183.66	71	392.62	371.03	346.75
72	6,451.92	6,079.54	5,707.16	72	431.75	407.46	381.83
73	7,104.94	6,692.08	6,279.22	73	474.92	447.94	419.60
74	7,822.72	7,366.68	6,913.35	74	523.49	493.81	462.78
75	8,610.66	8,108.75	7,606.84	75	574.76	542.38	508.65
76	9,687.32	9,123.35	8,559.39	76	647.62	611.19	573.41
77	10,898.91	10,264.79	9,630.66	77	728.57	686.75	644.92
78	12,258.92	11,546.54	10,834.15	78	818.97	773.10	724.53
79	13,791.62	12,990.19	12,188.76	79	921.51	868.89	814.92

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.1% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,489.53	1,422.07	1,351.91	18-44	99.84	95.79	90.40
45-49	1,772.86	1,689.21	1,602.86	45-49	118.73	114.68	107.94
50-54	2,104.77	2,002.23	1,896.99	50-54	140.32	134.92	128.17
55	2,676.83	2,547.31	2,417.78	55	179.44	171.35	163.25
56	2,825.24	2,687.63	2,552.70	56	190.24	180.79	172.70
57	2,979.05	2,836.04	2,690.32	57	201.03	191.59	182.14
58	3,140.96	2,989.85	2,838.74	58	211.83	202.38	191.59
59	3,313.66	3,154.45	2,995.25	59	222.62	213.18	202.38
60	3,491.75	3,324.45	3,157.15	60	234.76	223.97	211.83
61	3,686.04	3,510.64	3,335.25	61	248.25	237.46	223.97
62	3,888.42	3,704.93	3,518.74	62	261.75	249.60	237.46
63	4,101.60	3,910.01	3,715.72	63	276.59	263.10	249.60
64	4,328.26	4,125.88	3,923.50	64	291.43	277.94	264.45
65	4,565.73	4,352.55	4,139.37	65	306.27	292.78	277.94
66	4,959.69	4,727.63	4,495.57	66	333.25	318.41	302.22
67	5,383.35	5,132.39	4,881.44	67	361.59	345.40	327.86
68	5,844.78	5,572.24	5,299.70	68	392.62	375.08	356.19
69	6,346.68	6,049.86	5,755.73	69	426.35	406.11	385.87
70	6,889.06	6,567.95	6,246.84	70	461.43	439.84	418.25
71	7,563.67	7,210.18	6,859.38	71	507.30	483.02	460.08
72	8,303.04	7,917.16	7,528.59	72	555.87	530.24	503.26
73	9,112.56	8,688.91	8,265.26	73	609.84	581.51	553.18
74	10,003.04	9,538.91	9,072.09	74	669.21	638.18	605.80
75	10,979.87	10,469.87	9,957.17	75	732.62	698.89	663.81
76	12,353.36	11,781.30	11,203.84	76	824.37	786.59	747.46
77	13,899.56	13,251.94	12,601.62	77	928.26	885.08	840.56
78	15,637.34	14,908.77	14,177.49	78	1,042.94	995.72	945.80
79	17,593.69	16,773.37	15,947.66	79	1,173.81	1,119.84	1,064.53

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	276.30	262.93	249.56	18-44	20.05	18.94	16.71
45-49	329.78	311.96	294.13	45-49	23.40	22.28	20.05
50-54	389.94	367.66	343.15	50-54	26.74	25.62	23.40
55	516.96	483.53	447.88	55	34.54	33.42	31.20
56	550.38	516.96	479.08	56	37.88	35.65	33.42
57	586.03	550.38	510.27	57	40.11	37.88	35.65
58	623.91	583.80	543.69	58	42.34	40.11	37.88
59	664.02	621.68	579.35	59	45.68	42.34	38.99
60	704.13	661.79	617.23	60	47.91	44.57	41.22
61	753.15	708.59	659.56	61	51.25	47.91	44.57
62	804.40	755.38	704.13	62	54.59	51.25	47.91
63	857.88	806.63	753.15	63	57.93	54.59	51.25
64	915.81	860.11	804.40	64	62.39	59.05	54.59
65	975.98	918.04	857.88	65	65.73	62.39	57.93
66	1,071.79	1,009.40	942.55	66	72.42	69.08	63.51
67	1,176.52	1,107.44	1,036.14	67	79.10	75.76	70.19
68	1,290.16	1,214.40	1,136.41	68	86.90	82.45	76.87
69	1,417.17	1,332.50	1,247.82	69	94.70	90.24	83.56
70	1,553.10	1,461.74	1,368.15	70	103.61	98.04	91.36
71	1,729.13	1,626.63	1,521.90	71	115.87	109.18	102.50
72	1,920.76	1,809.34	1,693.48	72	129.24	121.44	113.64
73	2,136.90	2,009.89	1,882.88	73	143.72	135.92	127.01
74	2,375.32	2,234.94	2,092.33	74	159.32	150.41	140.38

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,640.48	2,484.51	2,326.30	75	177.15	167.12	155.98
76	2,972.49	2,796.46	2,618.20	76	199.43	188.29	176.03
77	3,344.61	3,146.30	2,945.76	77	225.05	211.68	198.31
78	3,763.53	3,540.70	3,315.65	78	252.91	237.31	222.83
79	4,233.69	3,984.12	3,730.10	79	284.10	267.39	250.68
80		4,481.02	4,195.81	80	318.64	299.70	280.76
81		5,042.55	4,721.68	81	358.75	337.58	316.41
82		5,673.14	5,312.16	82	403.31	379.92	355.41
83		6,381.73	5,976.18	83	454.56	427.83	399.97
84		7,181.67	6,722.65	84	510.27	481.30	450.11
				85	573.78	540.35	505.81
				86	646.19	608.31	569.32
				87	726.41	684.07	640.62
				88	817.77	769.86	720.84
				89	919.16	865.68	811.09
				90	1,035.03	973.75	912.47
				91	1,164.26	1,096.30	1,026.11
				92	1,309.10	1,233.34	1,154.24
				93	1,472.88	1,387.09	1,297.96
				94	1,656.71	1,559.78	1,460.62
				95	1,863.94	1,754.75	1,643.34
				96	2,096.79	1,974.24	1,848.34
				97	2,358.61	2,221.57	2,078.96
				98	2,653.85	2,498.99	2,339.67
				99	2,984.75	2,810.95	2,631.57

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	329.78	314.18	296.36	18-44	23.40	22.28	20.05
45-49	392.17	374.35	352.06	45-49	27.85	26.74	24.51
50-54	465.71	441.19	416.68	50-54	32.31	30.08	27.85
55	617.23	579.35	539.24	55	41.22	38.99	36.77
56	659.56	619.46	577.12	56	44.57	42.34	40.11
57	701.90	659.56	615.00	57	47.91	44.57	42.34
58	746.47	704.13	657.34	58	50.14	47.91	44.57
59	795.49	748.69	699.67	59	53.48	51.25	47.91
60	846.74	797.72	746.47	60	56.82	53.48	50.14
61	904.67	851.19	797.72	61	61.28	57.93	53.48
62	964.84	909.13	848.97	62	64.62	61.28	57.93
63	1,029.45	969.29	906.90	63	69.08	65.73	61.28
64	1,098.53	1,033.91	967.06	64	73.53	69.08	65.73
65	1,169.83	1,100.76	1,029.45	65	77.99	73.53	69.08
66	1,287.93	1,209.94	1,131.95	66	86.90	81.33	76.87
67	1,414.94	1,330.27	1,245.60	67	94.70	90.24	84.67
68	1,555.32	1,461.74	1,368.15	68	104.73	99.16	92.47
69	1,709.07	1,606.57	1,504.07	69	114.76	109.18	101.39
70	1,876.19	1,764.78	1,651.14	70	125.90	119.21	111.41
71	2,096.79	1,974.24	1,847.22	71	141.49	133.70	124.78
72	2,344.13	2,205.97	2,065.59	72	157.09	149.29	139.27
73	2,618.20	2,464.45	2,308.47	73	176.03	166.01	154.86
74	2,925.70	2,754.13	2,582.55	74	196.09	184.95	173.80

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,268.85	3,077.22	2,885.59	75	218.37	206.11	192.74
76	3,678.85	3,462.71	3,246.57	76	246.22	232.85	217.26
77	4,140.10	3,894.99	3,652.11	77	277.42	261.82	245.11
78	4,657.06	4,382.98	4,108.91	78	310.84	294.13	275.19
79	5,238.63	4,931.13	4,621.40	79	349.84	330.90	309.73
				80	393.29	371.00	347.61
				81	443.42	417.80	391.06
				82	498.02	470.16	440.08
				83	560.41	528.10	495.79
				84	630.60	593.83	557.06
				85	708.59	667.36	626.14
				86	797.72	750.92	705.24
				87	896.87	845.62	793.26
				88	1,009.40	950.35	892.42
				89	1,135.30	1,069.56	1,003.83
				90	1,277.91	1,203.26	1,128.61
				91	1,437.23	1,353.67	1,270.11
				92	1,616.60	1,523.01	1,428.31
				93	1,818.26	1,712.42	1,606.57
				94	2,045.54	1,927.44	1,808.23
				95	2,301.79	2,168.09	2,033.28
				96	2,589.23	2,438.83	2,288.42
				97	2,912.33	2,742.98	2,573.64
				98	3,276.65	3,086.14	2,895.62
				99	3,686.65	3,471.62	3,257.71

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	423.37	398.86	374.35	18-44	28.97	27.85	25.62
45-49	505.81	474.62	445.65	45-49	35.65	33.42	31.20
50-54	599.40	563.75	528.10	50-54	41.22	38.99	36.77
55	784.35	737.55	688.53	55	52.36	50.14	46.79
56	837.82	786.57	735.32	56	56.82	53.48	50.14
57	891.30	837.82	782.12	57	60.16	57.93	53.48
58	951.47	893.53	833.37	58	64.62	61.28	56.82
59	1,013.86	951.47	889.07	59	67.96	65.73	61.28
60	1,078.48	1,011.63	944.78	60	72.42	69.08	64.62
61	1,149.78	1,080.70	1,011.63	61	77.99	74.65	69.08
62	1,225.54	1,152.01	1,080.70	62	83.56	79.10	73.53
63	1,305.76	1,230.00	1,154.24	63	89.13	83.56	77.99
64	1,392.66	1,312.44	1,234.45	64	94.70	89.13	83.56
65	1,481.79	1,399.35	1,316.90	65	100.27	94.70	88.02
66	1,637.77	1,546.41	1,452.82	66	111.41	104.73	98.04
67	1,809.34	1,706.84	1,602.12	67	122.55	115.87	108.07
68	1,998.75	1,882.88	1,767.01	68	134.81	127.01	119.21
69	2,210.43	2,078.96	1,947.50	69	148.18	140.38	131.47
70	2,439.94	2,292.88	2,145.81	70	162.66	153.75	144.84
71	2,738.53	2,575.86	2,410.97	71	182.72	172.69	162.66
72	3,074.99	2,892.28	2,709.56	72	206.11	193.86	182.72
73	3,449.34	3,246.57	3,041.57	73	230.62	218.37	205.00
74	3,870.48	3,645.43	3,418.15	74	259.59	245.11	229.51

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,342.87	4,091.08	3,837.06	75	290.79	274.08	257.36
76	4,886.57	4,603.58	4,320.59	76	327.55	308.61	289.67
77	5,497.11	5,180.70	4,862.06	77	368.78	347.61	326.44
78	6,185.64	5,829.12	5,472.60	78	414.46	391.06	366.55
79	6,958.85	6,559.99	6,158.90	79	465.71	438.97	412.23
				80	523.64	493.56	462.36
				81	589.37	555.95	520.30
				82	662.91	625.03	586.03
				83	745.35	703.02	658.45
				84	838.94	789.92	740.90
				85	942.55	887.96	833.37
				86	1,060.65	999.37	938.10
				87	1,193.23	1,124.16	1,055.08
				88	1,342.52	1,264.54	1,187.66
				89	1,510.76	1,422.74	1,335.84
				90	1,699.05	1,601.00	1,501.85
				91	1,911.84	1,800.43	1,690.13
				92	2,150.27	2,025.49	1,900.70
				93	2,418.77	2,278.39	2,139.13
				94	2,720.70	2,563.61	2,406.52
				95	3,061.62	2,884.48	2,706.22
				96	3,443.77	3,244.34	3,044.91
				97	3,873.82	3,649.88	3,425.94
				98	4,358.47	4,106.68	3,853.77
				99	4,903.28	4,619.18	4,335.07

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	548.15	521.41	494.67	18-44	36.77	35.65	33.42
45-49	650.65	619.46	586.03	45-49	44.57	42.34	40.11
50-54	768.75	730.87	692.99	50-54	52.36	50.14	47.91
55	1,009.40	962.61	915.81	55	69.08	65.73	62.39
56	1,078.48	1,029.45	978.20	56	73.53	70.19	66.85
57	1,152.01	1,098.53	1,042.82	57	79.10	74.65	71.30
58	1,232.23	1,172.06	1,109.67	58	83.56	80.22	75.76
59	1,314.67	1,250.05	1,183.20	59	89.13	85.79	81.33
60	1,403.80	1,332.50	1,261.19	60	93.59	90.24	85.79
61	1,497.39	1,421.63	1,348.10	61	100.27	96.93	91.36
62	1,595.43	1,517.44	1,439.45	62	106.96	102.50	98.04
63	1,697.93	1,617.71	1,535.27	63	113.64	109.18	103.61
64	1,809.34	1,724.67	1,640.00	64	121.44	116.98	110.30
65	1,927.44	1,838.31	1,749.18	65	129.24	123.67	116.98
66	2,125.76	2,027.71	1,927.44	66	142.61	137.04	129.24
67	2,344.13	2,234.94	2,123.53	67	157.09	150.41	142.61
68	2,584.78	2,462.22	2,339.67	68	172.69	166.01	157.09
69	2,849.94	2,714.02	2,578.09	69	190.52	182.72	173.80
70	3,139.61	2,990.32	2,838.80	70	209.46	200.54	190.52
71	3,511.73	3,346.84	3,177.49	71	235.08	225.05	213.91
72	3,928.42	3,743.47	3,556.30	72	262.93	251.79	238.42
73	4,394.12	4,186.89	3,979.67	73	294.13	280.76	267.39
74	4,913.31	4,683.80	4,454.29	74	328.67	314.18	298.59

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,494.88	5,238.63	4,982.38	75	367.66	350.95	333.12
76	6,183.41	5,895.97	5,608.52	76	414.46	395.52	375.46
77	6,956.62	6,633.52	6,310.42	77	465.71	444.54	422.25
78	7,827.87	7,464.66	7,099.23	78	523.64	499.13	474.62
79	8,808.30	8,398.30	7,988.30	79	589.37	561.52	533.67
				80	661.79	630.60	599.40
				81	745.35	709.70	675.16
				82	837.82	798.83	759.84
				83	942.55	897.99	854.54
				84	1,060.65	1,010.51	961.49
				85	1,192.12	1,136.41	1,080.70
				86	1,341.41	1,279.02	1,216.63
				87	1,509.64	1,438.34	1,368.15
				88	1,697.93	1,618.83	1,539.73
				89	1,909.62	1,820.49	1,731.36
				90	2,149.15	2,048.88	1,947.50
				91	2,417.66	2,304.02	2,191.49
				92	2,719.59	2,592.58	2,465.57
				93	3,059.40	2,916.79	2,773.07
				94	3,441.54	3,281.11	3,119.56
				95	3,871.60	3,691.11	3,509.50
				96	4,355.13	4,152.36	3,948.47
				97	4,899.94	4,671.54	4,442.03
				98	5,512.71	5,255.34	4,996.87
				99	6,201.24	5,911.57	5,621.89

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	545.92	512.50	479.08	18-44	36.77	34.54	32.31
45-49	646.19	606.09	565.98	45-49	43.45	41.22	38.99
50-54	762.06	715.27	666.25	50-54	51.25	49.02	45.68
55	962.61	906.90	848.97	55	64.62	61.28	56.82
56	1,016.09	958.15	897.99	56	69.08	65.73	61.28
57	1,074.02	1,011.63	947.01	57	72.42	69.08	64.62
58	1,134.18	1,067.34	998.26	58	76.87	73.53	67.96
59	1,196.57	1,127.50	1,053.97	59	81.33	76.87	72.42
60	1,261.19	1,187.66	1,111.90	60	85.79	81.33	75.76
61	1,334.73	1,256.74	1,178.75	61	91.36	85.79	80.22
62	1,412.71	1,330.27	1,245.60	62	95.82	91.36	84.67
63	1,495.16	1,408.26	1,319.13	63	101.39	95.82	89.13
64	1,582.06	1,490.70	1,394.89	64	106.96	101.39	94.70
65	1,673.42	1,575.38	1,475.11	65	112.53	105.84	99.16
66	1,813.80	1,706.84	1,599.89	66	122.55	114.76	108.07
67	1,965.32	1,849.45	1,731.36	67	132.58	124.78	116.98
68	2,127.99	2,003.20	1,876.19	68	143.72	134.81	125.90
69	2,304.02	2,170.32	2,032.17	69	154.86	145.95	135.92
70	2,495.65	2,348.58	2,201.52	70	167.12	157.09	147.06
71	2,738.53	2,578.09	2,415.43	71	183.83	172.69	161.55
72	3,003.69	2,825.43	2,647.17	72	201.66	189.40	177.15
73	3,295.59	3,099.51	2,903.42	73	220.60	208.34	194.97
74	3,614.23	3,400.32	3,184.18	74	242.88	228.40	213.91

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,964.07	3,727.87	3,489.45	75	265.16	249.56	233.97
76	4,460.97	4,195.81	3,928.42	76	298.59	280.76	264.05
77	5,020.26	4,721.68	4,418.63	77	335.35	316.41	296.36
78	5,648.63	5,312.16	4,973.47	78	377.69	355.41	333.12
79	6,354.99	5,976.18	5,595.15	79	424.48	399.97	375.46
80		6,722.65	6,294.83	80		448.99	421.14
81		7,564.93	7,083.63	81		505.81	474.62
82		8,509.71	7,970.47	82		568.21	533.67
83		9,572.59	8,968.73	83		639.51	599.40
84		10,769.17	10,091.78	84		719.73	674.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	659.56	621.68	583.80	18-44	45.68	43.45	40.11
45-49	784.35	737.55	690.76	45-49	53.48	51.25	47.91
50-54	931.41	873.48	815.54	50-54	62.39	59.05	55.71
55	1,185.43	1,118.58	1,051.74	55	80.22	75.76	70.19
56	1,254.51	1,183.20	1,111.90	56	84.67	80.22	74.65
57	1,325.81	1,250.05	1,174.29	57	90.24	84.67	79.10
58	1,401.57	1,321.36	1,238.91	58	94.70	89.13	83.56
59	1,481.79	1,394.89	1,307.99	59	100.27	94.70	88.02
60	1,564.24	1,472.88	1,379.29	60	104.73	99.16	92.47
61	1,653.37	1,557.55	1,459.51	61	111.41	105.84	98.04
62	1,746.95	1,644.45	1,541.95	62	118.10	111.41	103.61
63	1,845.00	1,738.04	1,628.86	63	123.67	116.98	109.18
64	1,947.50	1,836.08	1,722.44	64	131.47	123.67	115.87
65	2,056.68	1,938.58	1,818.26	65	138.15	130.35	121.44
66	2,232.71	2,105.70	1,974.24	66	150.41	141.49	132.58
67	2,424.34	2,283.96	2,141.35	67	163.78	153.75	143.72
68	2,631.57	2,477.82	2,324.07	68	177.15	167.12	155.98
69	2,856.63	2,689.51	2,520.16	69	192.74	181.60	169.35
70	3,099.51	2,916.79	2,734.07	70	208.34	196.09	183.83
71	3,407.00	3,206.46	3,005.92	71	229.51	216.14	202.77
72	3,745.70	3,525.10	3,304.50	72	251.79	237.31	222.83
73	4,117.82	3,874.94	3,632.06	73	276.30	260.71	243.99
74	4,525.59	4,258.20	3,990.81	74	304.16	286.33	268.50
75	4,973.47	4,679.34	4,385.21	75	333.12	314.18	294.13
76	5,597.38	5,265.37	4,935.59	76	375.46	354.29	330.90
77	6,297.05	5,924.94	5,555.04	77	422.25	397.74	372.12
78	7,085.86	6,666.94	6,250.26	78	474.62	446.77	418.91
79	7,972.70	7,502.54	7,032.38	79	533.67	502.47	471.28

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	880.16	828.91	777.66	18-44	59.05	55.71	52.36
45-49	1,036.14	978.20	918.04	45-49	70.19	66.85	62.39
50-54	1,216.63	1,149.78	1,080.70	50-54	82.45	77.99	72.42
55	1,584.29	1,492.93	1,399.35	55	105.84	100.27	93.59
56	1,671.19	1,575.38	1,479.56	56	112.53	106.96	99.16
57	1,762.55	1,662.28	1,562.01	57	119.21	112.53	104.73
58	1,860.59	1,753.64	1,648.91	58	125.90	118.10	110.30
59	1,960.87	1,851.68	1,740.27	59	132.58	124.78	116.98
60	2,067.82	1,951.95	1,836.08	60	139.27	131.47	122.55
61	2,185.92	2,063.37	1,938.58	61	147.06	139.27	130.35
62	2,308.47	2,179.24	2,047.77	62	155.98	147.06	137.04
63	2,439.94	2,299.56	2,161.41	63	163.78	154.86	144.84
64	2,575.86	2,428.80	2,281.74	64	172.69	163.78	152.64
65	2,720.70	2,564.72	2,406.52	65	181.60	171.58	160.43
66	2,961.35	2,792.01	2,620.43	66	198.31	187.17	174.92
67	3,224.29	3,037.11	2,849.94	67	216.14	203.89	190.52
68	3,507.28	3,306.73	3,101.73	68	235.08	221.71	208.34
69	3,817.00	3,596.41	3,375.81	69	256.25	241.77	226.17
70	4,153.47	3,912.82	3,672.17	70	278.53	262.93	246.22
71	4,576.84	4,311.68	4,046.51	71	307.50	289.67	271.85
72	5,040.32	4,748.42	4,456.51	72	337.58	318.64	298.59
73	5,550.59	5,229.72	4,908.85	73	372.12	350.95	328.67
74	6,114.34	5,760.04	5,405.75	74	410.00	386.60	362.09
75	6,733.79	6,343.85	5,953.90	75	450.11	424.48	397.74
76	7,578.30	7,139.34	6,700.37	76	506.93	477.96	447.88
77	8,525.31	8,032.87	7,538.19	77	570.43	537.01	503.59
78	9,592.65	9,037.81	8,480.75	78	640.62	603.86	567.09
79	10,793.68	10,167.54	9,541.40	79	720.84	679.62	637.28

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,134.18	1,085.16	1,033.91	18-44	76.87	73.53	69.08
45-49	1,357.01	1,294.62	1,232.23	45-49	91.36	88.02	82.45
50-54	1,619.94	1,544.18	1,466.19	50-54	108.07	103.61	98.04
55	2,085.65	1,985.38	1,882.88	55	139.27	133.70	127.01
56	2,201.52	2,096.79	1,989.83	56	147.06	141.49	134.81
57	2,324.07	2,212.66	2,101.25	57	155.98	149.29	141.49
58	2,453.31	2,337.44	2,217.12	58	164.89	157.09	149.29
59	2,589.23	2,466.68	2,341.90	59	173.80	166.01	158.21
60	2,731.84	2,602.60	2,471.14	60	182.72	174.92	166.01
61	2,885.59	2,747.44	2,611.52	61	193.86	184.95	176.03
62	3,043.80	2,901.19	2,756.35	62	203.89	194.97	184.95
63	3,213.15	3,061.62	2,910.10	63	215.03	206.11	196.09
64	3,391.41	3,233.20	3,072.77	64	227.28	217.26	206.11
65	3,578.58	3,411.46	3,244.34	65	239.54	228.40	217.26
66	3,888.31	3,705.59	3,525.10	66	260.71	248.45	236.20
67	4,222.55	4,024.23	3,825.92	67	282.99	269.62	256.25
68	4,583.52	4,369.61	4,155.70	68	306.39	293.02	278.53
69	4,977.93	4,746.19	4,512.22	69	333.12	317.53	301.93
70	5,405.75	5,151.73	4,897.71	70	360.98	344.27	327.55
71	5,936.08	5,657.54	5,379.01	71	396.63	378.80	359.86
72	6,515.42	6,212.38	5,907.11	72	435.62	415.57	395.52
73	7,152.70	6,820.69	6,486.46	73	477.96	455.68	433.40
74	7,852.38	7,486.94	7,123.74	74	524.75	501.36	475.73
75	8,618.90	8,220.04	7,821.18	75	576.00	549.27	521.41
76	9,697.37	9,249.49	8,799.39	76	648.42	618.34	587.15
77	10,911.77	10,403.73	9,897.92	77	729.75	695.22	660.68
78	12,275.47	11,705.03	11,134.60	78	820.00	782.12	743.12
79	13,810.74	13,169.00	12,525.03	79	922.50	880.16	836.71

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	242.88	229.51	213.91	18-44	17.83	16.71	15.60
45-49	282.99	269.62	251.79	45-49	21.17	20.05	17.83
50-54	327.55	311.96	294.13	50-54	23.40	22.28	20.05
55	447.88	418.91	389.94	55	30.08	28.97	26.74
56	479.08	450.11	418.91	56	32.31	31.20	28.97
57	512.50	481.30	445.65	57	34.54	33.42	31.20
58	548.15	512.50	476.85	58	37.88	35.65	33.42
59	586.03	548.15	510.27	59	40.11	37.88	35.65
60	626.14	586.03	543.69	60	42.34	40.11	37.88
61	670.71	628.37	583.80	61	45.68	43.45	41.22
62	719.73	672.93	626.14	62	49.02	46.79	43.45
63	768.75	721.96	672.93	63	52.36	49.02	46.79
64	822.23	773.21	721.96	64	55.71	52.36	50.14
65	880.16	826.68	773.21	65	59.05	55.71	52.36
66	964.84	906.90	846.74	66	65.73	61.28	57.93
67	1,056.19	991.57	926.95	67	71.30	67.96	63.51
68	1,154.24	1,085.16	1,016.09	68	77.99	73.53	69.08
69	1,263.42	1,187.66	1,111.90	69	85.79	81.33	75.76
70	1,381.52	1,299.07	1,216.63	70	93.59	88.02	82.45
71	1,541.95	1,450.60	1,359.24	71	104.73	99.16	92.47
72	1,720.21	1,617.71	1,515.21	72	116.98	110.30	102.50
73	1,920.76	1,804.89	1,691.25	73	130.35	122.55	114.76
74	2,141.35	2,014.34	1,887.33	74	144.84	135.92	127.01

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,388.69	2,246.08	2,103.47	75	160.43	151.52	141.49
76	2,689.51	2,529.07	2,368.64	76	180.49	170.46	159.32
77	3,025.97	2,845.48	2,667.22	77	203.89	191.63	179.37
78	3,402.55	3,202.01	3,001.46	78	228.40	216.14	201.66
79	3,830.37	3,605.32	3,378.04	79	257.36	242.88	226.17
80		4,055.43	3,801.41	80	288.56	271.85	254.02
81		4,563.47	4,278.25	81	325.33	306.39	286.33
82		5,133.90	4,810.81	82	365.43	344.27	321.98
83		5,775.64	5,412.44	83	411.11	387.72	362.09
84		6,497.60	6,087.60	84	462.36	435.62	407.77
				85	519.18	489.10	457.91
				86	584.92	550.38	515.84
				87	657.34	619.46	580.46
				88	739.78	697.44	652.88
				89	832.25	784.35	734.21
				90	935.87	882.39	825.57
				91	1,052.85	991.57	929.18
				92	1,184.32	1,116.36	1,045.05
				93	1,332.50	1,255.62	1,175.41
				94	1,499.62	1,412.71	1,322.47
				95	1,686.79	1,588.75	1,487.36
				96	1,897.36	1,787.06	1,673.42
				97	2,134.67	2,011.00	1,882.88
				98	2,400.95	2,261.68	2,117.96
				99	2,700.65	2,544.67	2,382.01

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	280.76	262.93	245.11	18-44	20.05	18.94	17.83
45-49	332.01	311.96	291.90	45-49	23.40	22.28	21.17
50-54	387.72	365.43	343.15	50-54	26.74	25.62	23.40
55	534.78	499.13	463.48	55	35.65	34.54	32.31
56	572.66	534.78	496.90	56	38.99	37.88	34.54
57	610.54	572.66	532.55	57	41.22	40.11	36.77
58	652.88	612.77	570.43	58	44.57	42.34	40.11
59	697.44	655.11	610.54	59	47.91	45.68	42.34
60	744.24	699.67	652.88	60	50.14	47.91	44.57
61	797.72	748.69	699.67	61	54.59	51.25	47.91
62	853.42	802.17	748.69	62	57.93	55.71	51.25
63	911.36	857.88	799.94	63	62.39	59.05	54.59
64	975.98	918.04	857.88	64	65.73	63.51	59.05
65	1,042.82	980.43	915.81	65	70.19	66.85	62.39
66	1,147.55	1,080.70	1,009.40	66	77.99	73.53	69.08
67	1,263.42	1,187.66	1,111.90	67	85.79	81.33	75.76
68	1,390.43	1,307.99	1,223.31	68	93.59	89.13	82.45
69	1,528.58	1,439.45	1,345.87	69	102.50	96.93	91.36
70	1,680.11	1,582.06	1,481.79	70	112.53	105.84	99.16
71	1,878.42	1,769.24	1,657.82	71	125.90	119.21	111.41
72	2,101.25	1,978.69	1,853.91	72	141.49	133.70	124.78
73	2,348.58	2,212.66	2,072.28	73	158.21	149.29	139.27
74	2,624.89	2,473.37	2,317.39	74	177.15	167.12	155.98

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,934.61	2,763.04	2,591.46	75	197.20	186.06	173.80
76	3,304.50	3,110.65	2,916.79	76	222.83	209.46	196.09
77	3,716.73	3,500.59	3,282.22	77	249.56	236.20	220.60
78	4,182.44	3,937.33	3,692.22	78	280.76	265.16	248.45
79	4,708.31	4,432.00	4,153.47	79	315.30	297.47	278.53
				80	354.29	334.24	313.07
				81	398.86	376.58	352.06
				82	448.99	423.37	396.63
				83	504.70	475.73	445.65
				84	567.09	534.78	501.36
				85	637.28	600.52	562.63
				86	717.50	676.28	633.94
				87	806.63	760.95	713.04
				88	908.01	855.65	802.17
				89	1,021.66	962.61	901.33
				90	1,148.67	1,082.93	1,014.97
				91	1,292.39	1,217.74	1,140.87
				92	1,453.94	1,370.38	1,283.48
				93	1,635.54	1,540.84	1,443.91
				94	1,840.54	1,733.58	1,624.40
				95	2,070.05	1,950.84	1,827.17
				96	2,328.53	2,194.83	2,055.57
				97	2,619.32	2,468.91	2,312.93
				98	2,946.87	2,777.52	2,601.49
				99	3,315.65	3,124.02	2,926.82

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	347.61	325.33	300.81	18-44	23.40	22.28	21.17
45-49	407.77	383.26	358.75	45-49	28.97	26.74	25.62
50-54	474.62	450.11	425.60	50-54	33.42	31.20	28.97
55	670.71	635.05	597.17	55	45.68	43.45	40.11
56	719.73	679.62	639.51	56	49.02	46.79	43.45
57	768.75	726.41	681.85	57	52.36	50.14	46.79
58	822.23	775.43	726.41	58	55.71	53.48	50.14
59	880.16	828.91	775.43	59	60.16	56.82	53.48
60	940.32	884.62	826.68	60	63.51	60.16	56.82
61	1,007.17	947.01	886.85	61	67.96	64.62	61.28
62	1,076.25	1,013.86	951.47	62	73.53	69.08	64.62
63	1,149.78	1,085.16	1,018.31	63	77.99	73.53	69.08
64	1,230.00	1,163.15	1,091.85	64	83.56	79.10	73.53
65	1,314.67	1,243.37	1,169.83	65	89.13	83.56	77.99
66	1,455.05	1,374.83	1,294.62	66	99.16	92.47	86.90
67	1,611.03	1,519.67	1,428.31	67	109.18	102.50	95.82
68	1,780.38	1,680.11	1,577.61	68	120.33	113.64	105.84
69	1,969.78	1,858.37	1,744.73	69	132.58	125.90	116.98
70	2,179.24	2,052.22	1,925.21	70	145.95	138.15	129.24
71	2,446.63	2,304.02	2,161.41	71	163.78	155.98	145.95
72	2,745.21	2,587.01	2,426.57	72	183.83	173.80	162.66
73	3,081.68	2,901.19	2,722.93	73	207.23	194.97	182.72
74	3,458.25	3,257.71	3,057.17	74	231.74	219.48	205.00

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,879.40	3,654.34	3,429.29	75	259.59	245.11	229.51
76	4,367.38	4,113.36	3,859.34	76	293.02	276.30	258.48
77	4,913.31	4,628.09	4,342.87	77	328.67	310.84	290.79
78	5,530.53	5,207.44	4,886.57	78	369.89	348.72	327.55
79	6,223.52	5,860.32	5,497.11	79	415.57	392.17	367.66
				80	466.82	440.08	413.34
				81	525.87	495.79	465.71
				82	591.60	557.06	523.64
				83	665.13	627.25	588.26
				84	748.69	705.24	661.79
				85	841.17	793.26	744.24
				86	947.01	892.42	837.82
				87	1,065.11	1,004.94	942.55
				88	1,197.69	1,129.73	1,060.65
				89	1,348.10	1,271.22	1,193.23
				90	1,516.33	1,430.54	1,341.41
				91	1,705.73	1,608.80	1,509.64
				92	1,918.53	1,809.34	1,697.93
				93	2,159.18	2,035.51	1,909.62
				94	2,428.80	2,290.65	2,149.15
				95	2,731.84	2,576.98	2,417.66
				96	3,073.88	2,898.96	2,719.59
				97	3,457.14	3,261.05	3,059.40
				98	3,889.42	3,668.82	3,441.54
				99	4,376.30	4,126.73	3,871.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	443.42	418.91	394.40	18-44	30.08	28.97	27.85
45-49	532.55	503.59	474.62	45-49	36.77	35.65	33.42
50-54	635.05	601.63	568.21	50-54	42.34	41.22	38.99
55	869.02	828.91	788.80	55	59.05	56.82	53.48
56	929.18	886.85	844.51	56	63.51	61.28	57.93
57	993.80	947.01	902.44	57	67.96	65.73	61.28
58	1,060.65	1,011.63	962.61	58	72.42	70.19	65.73
59	1,134.18	1,080.70	1,029.45	59	77.99	74.65	70.19
60	1,209.94	1,154.24	1,098.53	60	82.45	79.10	74.65
61	1,296.85	1,236.68	1,176.52	61	88.02	84.67	80.22
62	1,388.20	1,323.58	1,258.97	62	94.70	90.24	85.79
63	1,486.25	1,417.17	1,345.87	63	100.27	96.93	91.36
64	1,593.20	1,517.44	1,439.45	64	106.96	102.50	98.04
65	1,704.62	1,622.17	1,539.73	65	113.64	109.18	103.61
66	1,878.42	1,789.29	1,697.93	66	125.90	120.33	114.76
67	2,070.05	1,972.01	1,871.74	67	138.15	132.58	125.90
68	2,281.74	2,172.55	2,063.37	68	152.64	147.06	139.27
69	2,515.70	2,395.38	2,272.82	69	168.23	161.55	153.75
70	2,769.72	2,638.26	2,504.56	70	184.95	177.15	168.23
71	3,101.73	2,956.90	2,807.60	71	207.23	198.31	188.29
72	3,471.62	3,311.19	3,146.30	72	232.85	222.83	211.68
73	3,888.31	3,707.82	3,525.10	73	260.71	248.45	236.20
74	4,351.79	4,151.24	3,948.47	74	291.90	278.53	264.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,870.97	4,648.14	4,423.09	75	326.44	310.84	295.24
76	5,481.51	5,229.72	4,975.70	76	367.66	349.84	333.12
77	6,167.82	5,884.83	5,597.38	77	413.34	394.40	374.35
78	6,941.02	6,620.15	6,297.05	78	464.59	443.42	421.14
79	7,810.04	7,449.06	7,083.63	79	522.53	499.13	473.50
				80	587.15	560.41	532.55
				81	660.68	630.60	599.40
				82	743.12	709.70	674.05
				83	836.71	797.72	757.61
				84	940.32	896.87	852.31
				85	1,057.31	1,008.29	958.15
				86	1,189.89	1,135.30	1,078.48
				87	1,339.18	1,276.79	1,213.29
				88	1,506.30	1,436.11	1,364.81
				89	1,694.59	1,615.49	1,535.27
				90	1,906.27	1,817.14	1,726.90
				91	2,143.58	2,044.43	1,943.04
				92	2,412.09	2,300.68	2,185.92
				93	2,712.90	2,588.12	2,458.88
				94	3,052.71	2,911.22	2,766.38
				95	3,433.74	3,274.42	3,111.76
				96	3,862.68	3,684.42	3,500.59
				97	4,346.22	4,144.56	3,938.44
				98	4,888.80	4,662.63	4,430.89
				99	5,500.45	5,245.32	4,984.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	461.25	436.74	412.23	18-44	32.31	30.08	27.85
45-49	545.92	514.73	485.76	45-49	38.99	36.77	33.42
50-54	641.74	606.09	568.21	50-54	44.57	42.34	38.99
55	848.97	797.72	746.47	55	56.82	53.48	50.14
56	897.99	844.51	791.03	56	61.28	56.82	53.48
57	951.47	893.53	835.60	57	64.62	60.16	56.82
58	1,004.94	944.78	884.62	58	67.96	64.62	60.16
59	1,062.88	1,000.49	933.64	59	72.42	67.96	63.51
60	1,123.04	1,056.19	987.12	60	75.76	71.30	66.85
61	1,189.89	1,118.58	1,045.05	61	80.22	75.76	71.30
62	1,261.19	1,185.43	1,107.44	62	85.79	80.22	75.76
63	1,334.73	1,254.51	1,172.06	63	90.24	84.67	80.22
64	1,412.71	1,328.04	1,238.91	64	95.82	90.24	84.67
65	1,495.16	1,403.80	1,310.22	65	100.27	94.70	89.13
66	1,622.17	1,524.13	1,423.86	66	109.18	103.61	96.93
67	1,758.09	1,653.37	1,544.18	67	118.10	111.41	104.73
68	1,907.39	1,793.75	1,675.65	68	128.12	121.44	113.64
69	2,067.82	1,945.27	1,818.26	69	139.27	131.47	122.55
70	2,241.63	2,107.93	1,972.01	70	150.41	141.49	132.58
71	2,462.22	2,315.16	2,165.87	71	166.01	155.98	145.95
72	2,702.88	2,540.21	2,377.55	72	181.60	170.46	160.43
73	2,965.81	2,787.55	2,609.29	73	198.31	187.17	176.03
74	3,255.48	3,059.40	2,863.31	74	218.37	206.11	192.74

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,571.90	3,357.98	3,141.84	75	238.42	225.05	210.57
76	4,019.78	3,779.12	3,536.24	76	268.50	254.02	237.31
77	4,521.13	4,251.51	3,979.67	77	301.93	285.22	267.39
78	5,084.88	4,781.84	4,478.80	78	339.81	320.87	299.70
79	5,717.71	5,379.01	5,038.09	79	383.26	359.86	337.58
80		6,049.72	5,668.69	80		404.43	378.80
81		6,807.32	6,379.50	81		455.68	426.71
82		7,660.75	7,177.22	82		512.50	480.19
83		8,618.90	8,075.20	83		576.00	539.24
84		9,697.37	9,086.83	84		648.42	607.20

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	563.75	530.33	496.90	18-44	37.88	35.65	33.42
45-49	666.25	628.37	588.26	45-49	45.68	42.34	40.11
50-54	784.35	739.78	695.22	50-54	53.48	50.14	46.79
55	1,033.91	975.98	918.04	55	70.19	65.73	61.28
56	1,096.30	1,033.91	973.75	56	74.65	70.19	65.73
57	1,160.92	1,096.30	1,029.45	57	79.10	73.53	69.08
58	1,230.00	1,158.69	1,089.62	58	83.56	77.99	73.53
59	1,303.53	1,227.77	1,152.01	59	88.02	82.45	76.87
60	1,379.29	1,299.07	1,218.86	60	92.47	86.90	81.33
61	1,461.74	1,377.06	1,292.39	61	98.04	92.47	86.90
62	1,546.41	1,457.28	1,365.92	62	103.61	98.04	91.36
63	1,637.77	1,541.95	1,446.14	63	110.30	103.61	96.93
64	1,733.58	1,633.31	1,530.81	64	115.87	110.30	102.50
65	1,833.86	1,726.90	1,619.94	65	122.55	115.87	108.07
66	1,992.06	1,876.19	1,760.32	66	133.70	125.90	118.10
67	2,163.64	2,036.63	1,911.84	67	144.84	137.04	128.12
68	2,348.58	2,212.66	2,076.74	68	158.21	149.29	139.27
69	2,549.13	2,402.06	2,255.00	69	171.58	161.55	151.52
70	2,767.50	2,607.06	2,446.63	70	186.06	174.92	163.78
71	3,046.03	2,867.77	2,691.73	71	205.00	192.74	180.49
72	3,349.07	3,155.21	2,956.90	72	225.05	211.68	198.31
73	3,683.31	3,469.40	3,251.03	73	247.34	232.85	218.37
74	4,053.20	3,814.78	3,574.12	74	271.85	256.25	239.54
75	4,456.51	4,193.58	3,928.42	75	297.47	280.76	262.93
76	5,013.58	4,719.45	4,420.86	76	335.35	316.41	296.36
77	5,641.95	5,309.94	4,973.47	77	376.58	355.41	333.12
78	6,346.08	5,971.73	5,597.38	78	424.48	399.97	374.35
79	7,139.34	6,720.42	6,297.05	79	476.85	448.99	421.14

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	719.73	679.62	637.28	18-44	49.02	46.79	43.45
45-49	860.11	811.09	759.84	45-49	59.05	55.71	52.36
50-54	1,025.00	964.84	904.67	50-54	69.08	65.73	61.28
55	1,370.38	1,285.70	1,201.03	55	91.36	86.90	81.33
56	1,450.60	1,361.46	1,272.33	56	96.93	92.47	86.90
57	1,533.04	1,439.45	1,345.87	57	102.50	98.04	91.36
58	1,622.17	1,524.13	1,426.08	58	109.18	103.61	96.93
59	1,715.76	1,613.26	1,508.53	59	114.76	109.18	102.50
60	1,813.80	1,704.62	1,595.43	60	121.44	114.76	108.07
61	1,920.76	1,807.12	1,693.48	61	129.24	122.55	114.76
62	2,034.40	1,914.07	1,793.75	62	137.04	129.24	121.44
63	2,154.72	2,027.71	1,902.93	63	144.84	137.04	128.12
64	2,279.51	2,148.04	2,016.57	64	152.64	144.84	135.92
65	2,413.20	2,275.05	2,136.90	65	161.55	152.64	142.61
66	2,627.11	2,475.59	2,326.30	66	176.03	167.12	155.98
67	2,858.85	2,693.96	2,529.07	67	191.63	181.60	169.35
68	3,112.87	2,932.39	2,751.90	68	208.34	197.20	184.95
69	3,386.95	3,188.64	2,992.55	69	227.28	215.03	200.54
70	3,685.54	3,469.40	3,253.26	70	246.22	232.85	218.37
71	4,062.11	3,825.92	3,587.49	71	271.85	257.36	240.65
72	4,476.57	4,215.86	3,952.93	72	299.70	282.99	265.16
73	4,933.36	4,645.92	4,356.24	73	329.78	311.96	293.02
74	5,436.95	5,120.53	4,801.89	74	363.21	343.15	321.98
75	5,991.78	5,641.95	5,289.88	75	399.97	377.69	354.29
76	6,740.48	6,348.30	5,953.90	76	450.11	425.60	398.86
77	7,582.76	7,141.56	6,698.14	77	506.93	477.96	448.99
78	8,529.77	8,035.09	7,538.19	78	570.43	538.12	504.70
79	9,597.10	9,037.81	8,480.75	79	641.74	604.97	567.09

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	955.92	909.13	860.11	18-44	64.62	62.39	59.05
45-49	1,152.01	1,096.30	1,036.14	45-49	77.99	74.65	71.30
50-54	1,385.98	1,316.90	1,245.60	50-54	92.47	89.13	84.67
55	1,822.71	1,740.27	1,657.82	55	122.55	116.98	111.41
56	1,929.67	1,842.77	1,755.87	56	130.35	124.78	118.10
57	2,041.08	1,949.72	1,858.37	57	137.04	131.47	125.90
58	2,159.18	2,061.14	1,965.32	58	144.84	139.27	132.58
59	2,281.74	2,181.46	2,078.96	59	153.75	147.06	140.38
60	2,413.20	2,306.25	2,199.29	60	161.55	154.86	148.18
61	2,551.35	2,437.71	2,324.07	61	171.58	163.78	157.09
62	2,698.42	2,575.86	2,453.31	62	181.60	173.80	166.01
63	2,852.17	2,720.70	2,589.23	63	191.63	182.72	174.92
64	3,012.60	2,874.45	2,734.07	64	202.77	193.86	183.83
65	3,184.18	3,034.89	2,885.59	65	213.91	203.89	193.86
66	3,460.48	3,300.05	3,137.39	66	232.85	221.71	210.57
67	3,761.30	3,585.27	3,409.23	67	252.91	240.65	228.40
68	4,088.85	3,897.22	3,705.59	68	274.08	261.82	248.45
69	4,443.14	4,235.92	4,028.69	69	297.47	284.10	269.62
70	4,826.40	4,601.35	4,376.30	70	321.98	307.50	291.90
71	5,305.48	5,058.14	4,810.81	71	354.29	338.70	320.87
72	5,829.12	5,559.50	5,287.65	72	389.94	372.12	353.18
73	6,406.24	6,109.88	5,811.29	73	427.83	408.89	387.72
74	7,039.06	6,713.74	6,388.41	74	471.28	448.99	426.71
75	7,734.28	7,377.76	7,019.01	75	516.96	492.44	467.93
76	8,703.57	8,302.49	7,896.94	76	581.58	554.84	526.98
77	9,793.19	9,338.62	8,884.06	77	653.99	623.91	592.72
78	11,018.73	10,506.23	9,993.73	78	736.44	701.90	667.36
79	12,398.02	11,820.90	11,243.78	79	827.80	788.80	749.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	291.90	278.53	262.93	18-44	21.17	20.05	17.83
45-49	349.84	329.78	309.73	45-49	25.62	24.51	22.28
50-54	416.68	389.94	363.21	50-54	28.97	27.85	25.62
55	541.47	510.27	476.85	55	37.88	35.65	33.42
56	579.35	543.69	508.04	56	40.11	37.88	35.65
57	617.23	579.35	539.24	57	43.45	40.11	37.88
58	659.56	617.23	574.89	58	45.68	42.34	40.11
59	701.90	657.34	610.54	59	47.91	44.57	42.34
60	748.69	699.67	648.42	60	50.14	46.79	43.45
61	797.72	746.47	692.99	61	53.48	50.14	46.79
62	848.97	795.49	739.78	62	57.93	54.59	50.14
63	904.67	846.74	788.80	63	61.28	57.93	53.48
64	962.61	902.44	840.05	64	65.73	62.39	57.93
65	1,022.77	960.38	895.76	65	69.08	65.73	61.28
66	1,125.27	1,056.19	984.89	66	75.76	72.42	67.96
67	1,234.45	1,158.69	1,082.93	67	83.56	79.10	74.65
68	1,354.78	1,272.33	1,187.66	68	91.36	86.90	81.33
69	1,488.48	1,397.12	1,305.76	69	100.27	94.70	89.13
70	1,633.31	1,533.04	1,432.77	70	109.18	103.61	96.93
71	1,816.03	1,704.62	1,593.20	71	121.44	115.87	108.07
72	2,021.03	1,896.25	1,771.46	72	134.81	128.12	120.33
73	2,246.08	2,107.93	1,969.78	73	150.41	142.61	133.70
74	2,495.65	2,344.13	2,190.38	74	167.12	158.21	148.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,774.18	2,604.83	2,433.26	75	184.95	174.92	163.78
76	3,119.56	2,930.16	2,740.76	76	208.34	197.20	184.95
77	3,509.50	3,297.82	3,083.91	77	235.08	221.71	207.23
78	3,946.24	3,707.82	3,469.40	78	264.05	249.56	232.85
79	4,436.46	4,171.30	3,906.13	79	297.47	279.65	261.82
80		4,690.48	4,394.12	80	334.24	314.18	294.13
81		5,278.74	4,944.50	81	376.58	354.29	330.90
82		5,940.53	5,563.96	82	423.37	397.74	372.12
83		6,684.77	6,261.40	83	475.73	446.77	418.91
84		7,522.60	7,045.75	84	534.78	502.47	471.28
				85	600.52	564.86	529.21
				86	676.28	636.17	596.06
				87	760.95	715.27	670.71
				88	855.65	804.40	754.26
				89	962.61	905.79	847.85
				90	1,082.93	1,018.31	953.69
				91	1,217.74	1,145.32	1,072.91
				92	1,370.38	1,289.05	1,207.72
				93	1,540.84	1,449.48	1,358.12
				94	1,733.58	1,631.08	1,528.58
				95	1,950.84	1,834.97	1,719.10
				96	2,194.83	2,064.48	1,934.13
				97	2,468.91	2,321.84	2,175.89
				98	2,777.52	2,612.63	2,447.74
				99	3,124.02	2,939.07	2,753.01

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.98	336.47	311.96	18-44	24.51	23.40	22.28
45-49	432.28	403.31	372.12	45-49	30.08	28.97	26.74
50-54	512.50	479.08	443.42	50-54	34.54	33.42	31.20
55	650.65	615.00	577.12	55	44.57	42.34	38.99
56	695.22	657.34	615.00	56	47.91	45.68	42.34
57	742.01	699.67	655.11	57	51.25	47.91	44.57
58	791.03	744.24	697.44	58	53.48	51.25	47.91
59	842.28	793.26	742.01	59	56.82	54.59	51.25
60	897.99	844.51	788.80	60	60.16	56.82	53.48
61	958.15	900.22	840.05	61	64.62	61.28	57.93
62	1,018.31	958.15	893.53	62	69.08	64.62	61.28
63	1,085.16	1,018.31	951.47	63	73.53	69.08	65.73
64	1,154.24	1,082.93	1,011.63	64	77.99	73.53	69.08
65	1,227.77	1,152.01	1,076.25	65	82.45	77.99	73.53
66	1,350.32	1,267.88	1,185.43	66	91.36	85.79	81.33
67	1,486.25	1,394.89	1,305.76	67	100.27	94.70	89.13
68	1,633.31	1,535.27	1,437.23	68	110.30	103.61	98.04
69	1,795.98	1,689.02	1,584.29	69	121.44	113.64	106.96
70	1,974.24	1,858.37	1,742.50	70	132.58	124.78	116.98
71	2,205.97	2,076.74	1,947.50	71	148.18	140.38	131.47
72	2,464.45	2,319.62	2,174.78	72	166.01	155.98	145.95
73	2,751.90	2,591.46	2,428.80	73	184.95	173.80	163.78
74	3,072.77	2,894.51	2,711.79	74	206.11	193.86	182.72

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,431.52	3,230.97	3,028.20	75	229.51	216.14	202.77
76	3,861.57	3,636.52	3,407.00	76	258.48	243.99	228.40
77	4,345.10	4,091.08	3,832.60	77	290.79	274.08	257.36
78	4,888.80	4,601.35	4,311.68	78	327.55	308.61	289.67
79	5,501.57	5,176.24	4,850.92	79	367.66	347.61	325.33
				80	413.34	389.94	365.43
				81	465.71	438.97	411.11
				82	523.64	493.56	462.36
				83	588.26	554.84	520.30
				84	661.79	623.91	584.92
				85	744.24	700.79	657.34
				86	837.82	788.80	739.78
				87	942.55	887.96	832.25
				88	1,060.65	998.26	936.98
				89	1,193.23	1,123.04	1,053.97
				90	1,341.41	1,263.42	1,185.43
				91	1,509.64	1,421.63	1,333.61
				92	1,697.93	1,598.77	1,499.62
				93	1,909.62	1,798.20	1,686.79
				94	2,149.15	2,023.26	1,898.47
				95	2,417.66	2,276.16	2,134.67
				96	2,719.59	2,560.27	2,402.06
				97	3,059.40	2,881.14	2,701.76
				98	3,441.54	3,241.00	3,039.34
				99	3,871.60	3,645.43	3,419.26

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	467.93	441.19	412.23	18-44	31.20	30.08	27.85
45-49	559.29	525.87	492.44	45-49	37.88	36.77	33.42
50-54	668.48	626.14	583.80	50-54	44.57	42.34	40.11
55	831.14	784.35	735.32	55	56.82	53.48	50.14
56	886.85	837.82	784.35	56	61.28	57.93	53.48
57	947.01	893.53	835.60	57	64.62	61.28	56.82
58	1,009.40	951.47	891.30	58	69.08	64.62	61.28
59	1,076.25	1,013.86	949.24	59	72.42	69.08	64.62
60	1,147.55	1,080.70	1,011.63	60	76.87	72.42	67.96
61	1,223.31	1,152.01	1,078.48	61	82.45	77.99	73.53
62	1,301.30	1,225.54	1,147.55	62	88.02	83.56	77.99
63	1,383.75	1,303.53	1,221.08	63	93.59	89.13	82.45
64	1,472.88	1,388.20	1,301.30	64	100.27	94.70	88.02
65	1,566.46	1,475.11	1,383.75	65	105.84	100.27	93.59
66	1,729.13	1,628.86	1,528.58	66	116.98	111.41	103.61
67	1,909.62	1,798.20	1,686.79	67	129.24	121.44	113.64
68	2,105.70	1,985.38	1,862.82	68	141.49	133.70	125.90
69	2,324.07	2,190.38	2,056.68	69	155.98	147.06	138.15
70	2,564.72	2,417.66	2,268.37	70	171.58	161.55	151.52
71	2,881.14	2,716.25	2,546.90	71	192.74	181.60	170.46
72	3,233.20	3,048.26	2,861.08	72	217.26	203.89	191.63
73	3,629.83	3,422.60	3,210.92	73	243.99	229.51	215.03
74	4,075.48	3,841.51	3,605.32	74	272.96	257.36	241.77

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,574.61	4,311.68	4,046.51	75	306.39	288.56	270.73
76	5,147.27	4,853.14	4,554.56	76	345.38	325.33	305.27
77	5,791.24	5,459.23	5,124.99	77	387.72	365.43	343.15
78	6,515.42	6,143.30	5,766.73	78	436.74	411.11	385.49
79	7,330.97	6,909.82	6,490.91	79	491.33	462.36	433.40
				80	551.49	519.18	486.87
				81	620.57	584.92	548.15
				82	698.56	657.34	617.23
				83	785.46	739.78	694.10
				84	883.50	832.25	781.00
				85	992.69	935.87	877.93
				86	1,117.47	1,052.85	988.23
				87	1,256.74	1,185.43	1,111.90
				88	1,413.83	1,333.61	1,250.05
				89	1,590.98	1,499.62	1,407.14
				90	1,789.29	1,686.79	1,583.18
				91	2,013.23	1,897.36	1,780.38
				92	2,265.02	2,134.67	2,003.20
				93	2,548.01	2,402.06	2,252.77
				94	2,865.54	2,701.76	2,534.64
				95	3,224.29	3,039.34	2,851.05
				96	3,627.60	3,419.26	3,207.58
				97	4,079.94	3,847.09	3,608.66
				98	4,590.21	4,327.27	4,059.88
				99	5,163.99	4,868.74	4,566.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	599.40	570.43	539.24	18-44	40.11	38.99	36.77
45-49	710.81	677.39	643.97	45-49	47.91	46.79	43.45
50-54	840.05	804.40	766.52	50-54	56.82	54.59	51.25
55	1,087.39	1,033.91	980.43	55	73.53	70.19	66.85
56	1,158.69	1,102.99	1,045.05	56	79.10	75.76	71.30
57	1,234.45	1,174.29	1,114.13	57	83.56	80.22	75.76
58	1,314.67	1,250.05	1,185.43	58	89.13	84.67	81.33
59	1,399.35	1,332.50	1,263.42	59	94.70	90.24	86.90
60	1,488.48	1,417.17	1,343.64	60	100.27	95.82	91.36
61	1,586.52	1,510.76	1,435.00	61	106.96	102.50	98.04
62	1,689.02	1,608.80	1,528.58	62	113.64	109.18	103.61
63	1,798.20	1,715.76	1,631.08	63	121.44	115.87	110.30
64	1,914.07	1,827.17	1,740.27	64	129.24	123.67	116.98
65	2,036.63	1,945.27	1,853.91	65	137.04	130.35	123.67
66	2,246.08	2,145.81	2,043.31	66	151.52	143.72	137.04
67	2,477.82	2,364.18	2,250.54	67	167.12	159.32	150.41
68	2,731.84	2,604.83	2,477.82	68	183.83	174.92	166.01
69	3,012.60	2,872.22	2,729.61	69	201.66	192.74	183.83
70	3,322.33	3,164.12	3,005.92	70	221.71	211.68	201.66
71	3,716.73	3,540.70	3,362.44	71	248.45	237.31	226.17
72	4,155.70	3,959.61	3,761.30	72	277.42	265.16	252.91
73	4,648.14	4,429.77	4,206.95	73	310.84	296.36	281.87
74	5,198.52	4,953.42	4,706.08	74	347.61	330.90	315.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,813.52	5,539.45	5,263.14	75	387.72	369.89	352.06
76	6,542.16	6,232.43	5,922.71	76	436.74	416.68	396.63
77	7,357.70	7,012.32	6,662.49	77	491.33	469.05	445.65
78	8,277.97	7,888.03	7,495.86	78	552.61	526.98	501.36
79	9,311.89	8,875.15	8,433.95	79	621.68	592.72	563.75
				80	698.56	666.25	633.94
				81	786.57	749.81	713.04
				82	884.62	843.40	802.17
				83	994.92	949.24	902.44
				84	1,119.70	1,067.34	1,014.97
				85	1,258.97	1,199.92	1,140.87
				86	1,417.17	1,350.32	1,283.48
				87	1,594.32	1,519.67	1,443.91
				88	1,792.63	1,709.07	1,624.40
				89	2,017.69	1,922.99	1,828.28
				90	2,269.48	2,162.52	2,056.68
				91	2,552.47	2,433.26	2,312.93
				92	2,872.22	2,737.41	2,602.60
				93	3,230.97	3,079.45	2,927.93
				94	3,634.29	3,463.83	3,293.36
				95	4,088.85	3,897.22	3,705.59
				96	4,600.24	4,384.10	4,167.95
				97	5,175.13	4,932.25	4,689.37
				98	5,821.32	5,548.36	5,275.40
				99	6,548.85	6,242.46	5,934.96

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	574.89	543.69	512.50	18-44	40.11	37.88	34.54
45-49	684.07	646.19	606.09	45-49	47.91	44.57	41.22
50-54	811.09	764.29	715.27	50-54	55.71	52.36	49.02
55	1,011.63	955.92	900.22	55	69.08	64.62	60.16
56	1,071.79	1,011.63	951.47	56	73.53	69.08	64.62
57	1,131.95	1,069.56	1,007.17	57	76.87	72.42	67.96
58	1,196.57	1,129.73	1,062.88	58	81.33	76.87	71.30
59	1,265.65	1,194.35	1,123.04	59	85.79	81.33	75.76
60	1,336.95	1,261.19	1,185.43	60	90.24	84.67	79.10
61	1,414.94	1,332.50	1,252.28	61	95.82	90.24	84.67
62	1,495.16	1,408.26	1,321.36	62	101.39	94.70	89.13
63	1,582.06	1,488.48	1,394.89	63	106.96	100.27	94.70
64	1,671.19	1,573.15	1,472.88	64	112.53	105.84	99.16
65	1,767.01	1,660.05	1,553.10	65	118.10	111.41	104.73
66	1,911.84	1,798.20	1,682.33	66	128.12	121.44	113.64
67	2,070.05	1,945.27	1,822.71	67	139.27	131.47	122.55
68	2,237.17	2,105.70	1,972.01	68	150.41	142.61	132.58
69	2,422.12	2,277.28	2,134.67	69	162.66	153.75	143.72
70	2,618.20	2,464.45	2,310.70	70	176.03	166.01	154.86
71	2,874.45	2,705.10	2,535.76	71	193.86	182.72	170.46
72	3,152.98	2,965.81	2,780.86	72	211.68	199.43	187.17
73	3,458.25	3,255.48	3,050.48	73	232.85	218.37	205.00
74	3,792.49	3,569.67	3,346.84	74	255.14	239.54	223.94

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,160.16	3,915.05	3,669.94	75	278.53	261.82	245.11
76	4,681.57	4,405.26	4,131.19	76	314.18	295.24	276.30
77	5,267.60	4,957.87	4,648.14	77	353.18	332.01	310.84
78	5,927.16	5,577.33	5,229.72	78	396.63	373.23	349.84
79	6,666.94	6,274.77	5,882.60	79	446.77	420.03	393.29
80		7,059.12	6,617.92	80	0.00	471.28	441.19
81		7,943.74	7,444.61	81	0.00	530.33	496.90
82		8,935.31	8,376.02	82	0.00	597.17	559.29
83		10,051.67	9,421.07	83	0.00	671.82	629.48
84		11,308.40	10,597.59	84	0.00	755.38	707.47

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	715.27	672.93	628.37	18-44	49.02	46.79	43.45
45-49	844.51	795.49	742.01	45-49	57.93	55.71	51.25
50-54	993.80	935.87	875.70	50-54	67.96	64.62	60.16
55	1,267.88	1,194.35	1,118.58	55	84.67	80.22	74.65
56	1,339.18	1,261.19	1,180.98	56	90.24	84.67	79.10
57	1,410.49	1,330.27	1,245.60	57	94.70	90.24	83.56
58	1,488.48	1,401.57	1,312.44	58	100.27	94.70	88.02
59	1,568.69	1,477.33	1,385.98	59	105.84	100.27	93.59
60	1,653.37	1,557.55	1,459.51	60	111.41	104.73	98.04
61	1,746.95	1,644.45	1,541.95	61	118.10	111.41	103.61
62	1,842.77	1,738.04	1,628.86	62	124.78	116.98	109.18
63	1,945.27	1,833.86	1,720.21	63	131.47	123.67	115.87
64	2,052.22	1,936.36	1,818.26	64	139.27	130.35	122.55
65	2,165.87	2,043.31	1,918.53	65	145.95	137.04	128.12
66	2,353.04	2,219.34	2,083.42	66	159.32	149.29	139.27
67	2,553.58	2,408.75	2,261.68	67	172.69	161.55	151.52
68	2,771.95	2,613.75	2,453.31	68	187.17	176.03	163.78
69	3,010.38	2,838.80	2,662.77	69	202.77	190.52	178.26
70	3,266.62	3,079.45	2,890.05	70	219.48	206.11	192.74
71	3,591.95	3,384.72	3,175.27	71	241.77	227.28	212.80
72	3,948.47	3,718.96	3,489.45	72	265.16	249.56	232.85
73	4,338.42	4,086.62	3,832.60	73	290.79	274.08	256.25
74	4,768.47	4,489.94	4,211.41	74	319.75	300.81	281.87
75	5,240.86	4,933.36	4,625.86	75	349.84	329.78	308.61
76	5,895.97	5,550.59	5,205.21	76	394.40	371.00	347.61
77	6,633.52	6,245.80	5,855.86	77	443.42	417.80	391.06
78	7,462.43	7,025.69	6,586.73	78	499.13	470.16	440.08
79	8,396.07	7,903.63	7,411.18	79	561.52	528.10	494.67

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	953.69	900.22	846.74	18-44	64.62	61.28	56.82
45-49	1,120.81	1,058.42	996.03	45-49	76.87	72.42	66.85
50-54	1,312.44	1,241.14	1,167.61	50-54	89.13	83.56	77.99
55	1,686.79	1,590.98	1,492.93	55	113.64	106.96	100.27
56	1,780.38	1,680.11	1,575.38	56	120.33	113.64	105.84
57	1,878.42	1,771.46	1,662.28	57	127.01	119.21	111.41
58	1,983.15	1,869.51	1,753.64	58	133.70	125.90	118.10
59	2,092.33	1,972.01	1,849.45	59	140.38	132.58	124.78
60	2,205.97	2,078.96	1,949.72	60	147.06	139.27	130.35
61	2,326.30	2,192.60	2,056.68	61	155.98	147.06	138.15
62	2,453.31	2,310.70	2,168.09	62	163.78	154.86	144.84
63	2,587.01	2,437.71	2,286.19	63	172.69	163.78	152.64
64	2,727.39	2,569.18	2,410.97	64	182.72	171.58	161.55
65	2,874.45	2,707.33	2,540.21	65	191.63	180.49	169.35
66	3,130.70	2,947.98	2,767.50	66	209.46	197.20	184.95
67	3,407.00	3,210.92	3,012.60	67	228.40	215.03	201.66
68	3,710.05	3,496.14	3,279.99	68	248.45	233.97	219.48
69	4,037.60	3,805.86	3,571.90	69	270.73	255.14	238.42
70	4,394.12	4,142.33	3,888.31	70	294.13	277.42	259.59
71	4,839.77	4,561.24	4,280.48	71	324.21	306.39	286.33
72	5,327.76	5,020.26	4,712.76	72	356.52	336.47	315.30
73	5,867.00	5,526.08	5,185.15	73	392.17	369.89	346.49
74	6,459.72	6,083.14	5,708.79	74	432.28	407.77	382.15
75	7,110.37	6,695.91	6,281.46	75	474.62	447.88	420.03
76	7,999.44	7,533.74	7,068.03	76	534.78	504.70	473.50
77	8,999.93	8,476.29	7,952.65	77	601.63	567.09	532.55
78	10,122.97	9,534.71	8,946.45	78	676.28	638.40	598.29
79	11,388.62	10,726.83	10,065.04	79	760.95	717.50	672.93

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,230.00	1,174.29	1,116.36	18-44	82.45	79.10	74.65
45-49	1,463.96	1,394.89	1,323.58	45-49	98.04	94.70	89.13
50-54	1,738.04	1,653.37	1,566.46	50-54	115.87	111.41	105.84
55	2,210.43	2,103.47	1,996.52	55	148.18	141.49	134.81
56	2,332.98	2,219.34	2,107.93	56	157.09	149.29	142.61
57	2,460.00	2,341.90	2,221.57	57	166.01	158.21	150.41
58	2,593.69	2,468.91	2,344.13	58	174.92	167.12	158.21
59	2,736.30	2,604.83	2,473.37	59	183.83	176.03	167.12
60	2,883.36	2,745.21	2,607.06	60	193.86	184.95	174.92
61	3,043.80	2,898.96	2,754.13	61	205.00	196.09	184.95
62	3,210.92	3,059.40	2,905.65	62	216.14	206.11	196.09
63	3,386.95	3,228.74	3,068.31	63	228.40	217.26	206.11
64	3,574.12	3,407.00	3,239.89	64	240.65	229.51	218.37
65	3,770.21	3,594.18	3,418.15	65	252.91	241.77	229.51
66	4,095.54	3,903.91	3,712.28	66	275.19	262.93	249.56
67	4,445.37	4,238.14	4,030.92	67	298.59	285.22	270.73
68	4,826.40	4,601.35	4,376.30	68	324.21	309.73	294.13
69	5,240.86	4,995.75	4,752.87	69	352.06	335.35	318.64
70	5,688.74	5,423.58	5,158.41	70	381.03	363.21	345.38
71	6,245.80	5,953.90	5,664.23	71	418.91	398.86	379.92
72	6,856.35	6,537.71	6,216.84	72	459.02	437.85	415.57
73	7,524.82	7,174.99	6,825.15	73	503.59	480.19	456.79
74	8,260.15	7,876.89	7,491.40	74	552.61	526.98	500.24
75	9,066.78	8,645.64	8,222.27	75	604.97	577.12	548.15
76	10,200.96	9,728.57	9,251.72	76	680.73	649.54	617.23
77	11,477.75	10,942.97	10,405.96	77	766.52	730.87	694.10
78	12,912.75	12,311.12	11,707.26	78	861.22	822.23	781.00
79	14,528.23	13,850.84	13,169.00	79	969.29	924.73	879.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

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

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

SERFF Tracking #:

MILL-131718989

State Tracking #:

MILL-131718989

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ TQ 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_LTC3+ TQ Comp_PA_20190226.pdf Supplement to AM_LTC3+ TQ 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_LTC3+ TQ 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-131718989

State Tracking #:

MILL-131718989

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

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

Product Name: Long-Term Care

Project Name/Number: Round 4.1 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_LTC3+ TQ 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-131718989

State Tracking #:

MILL-131718989

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

Brighthouse Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 4.1 Filing/145GEC01-70

Attachment PA_Supplement Exhibits_LTC3+ TQ Comp_20190226.xlsb is not a PDF document and cannot be reproduced here.



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

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

milliman.com

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-131718989

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

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

Dear Commissioner Altman:

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

H-LTC3JQ3, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through May 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

1. A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. 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 33.3%. 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 21.1% at this time. While a significantly larger rate increase is justified, the

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.

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.

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

Product or Rider

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

Form Number

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

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

1. Purpose of Filing

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

2. Description of Benefits

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

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

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

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

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

4. Applicability

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

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 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:

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

Voluntary Lapse Rates

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

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 2.1% reduction in premium and claims is expected due to the election of reduced benefits.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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:

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.

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

6. Marketing Method

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	52.8%
Semi-Annual	0.51*AP	18.2%
Quarterly	0.26*AP	6.9%
Monthly	0.09*AP	22.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 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.

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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

On November 15, 2017, the company requested a rate increase of 33.3%. 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 21.1% 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 21.1% 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:	\$3,563
After increase:	\$4,315

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.

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	6.7%
48 - 52	11.1%
53 - 57	19.1%
58 - 62	23.0%
63 - 67	25.1%
68 - 72	12.2%
73 +	2.8%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	34.5%
60-day	15.1%
90-day	2.5%
100-day	47.9%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.6%
3-Year	32.0%
5-Year	30.7%
Unlimited	32.7%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.9%
Compound	56.9%
CPI	35.2%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.2%
Standard	25.8%
Increased	64.0%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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	351	\$1,250,663
Nationwide	8,517	\$29,179,790

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

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

February 2019

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
LTC3+ Tax-Qualified Comprehensive Policy Form

Voluntary Lapse

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

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 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%

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

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 99.3% 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.

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

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

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	9,648	51,675	18.7%	9,648	51,675	18.7%
2	17,535	55,351	31.7%	27,183	107,026	25.4%
3	26,320	60,818	43.3%	53,503	167,844	31.9%
4	35,267	67,933	51.9%	88,769	235,777	37.6%
5	48,799	76,617	63.7%	137,568	312,394	44.0%
6	60,246	86,689	69.5%	197,814	399,083	49.6%
7	75,361	98,092	76.8%	273,175	497,175	54.9%
8	88,113	111,241	79.2%	361,288	608,417	59.4%
9	106,973	125,945	84.9%	468,261	734,362	63.8%
10	126,688	142,068	89.2%	594,948	876,430	67.9%
11	144,195	160,168	90.0%	739,143	1,036,598	71.3%
12	164,789	179,768	91.7%	903,932	1,216,365	74.3%
13	192,175	200,807	95.7%	1,096,107	1,417,173	77.3%
14	214,148	222,604	96.2%	1,310,254	1,639,776	79.9%
15	249,633	244,406	102.1%	1,559,887	1,884,182	82.8%
16	268,017	266,479	100.6%	1,827,904	2,150,661	85.0%
17	301,847	288,629	104.6%	2,129,751	2,439,290	87.3%
18	300,400	290,679	103.3%	2,430,151	2,729,969	89.0%
19	266,281	259,115	102.8%	2,696,432	2,989,084	90.2%
20	218,954	208,981	104.8%	2,915,386	3,198,065	91.2%
21	146,872	150,846	97.4%	3,062,258	3,348,911	91.4%
22	84,526	80,087	105.5%	3,146,784	3,428,998	91.8%
23	25,440	27,944	91.0%	3,172,224	3,456,942	91.8%
24	1,155	2,946	39.2%	3,173,379	3,459,889	91.7%
Total	3,173,382	3,459,888	91.7%	3,173,379	3,459,889	91.7%
10+	2,705,120	2,725,527	99.3%	2,705,118	2,725,527	99.3%

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

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

Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk 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
LTC3+ Tax-Qualified Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values				3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1996	273	0	0.0%					
	1997	22,766,432	72,158	0.3%					
	1998	59,681,451	4,838,007	8.1%	143,894,544	12,017,304	8.4%		
	1999	61,446,661	7,107,139	11.6%					
	2000	58,491,236	9,892,161	16.9%					
	2001	55,198,503	16,180,447	29.3%	165,886,008	46,018,984	27.7%	3.32	1.49
	2002	52,196,269	19,946,377	38.2%					
	2003	49,232,016	18,173,456	36.9%					
	2004	46,353,295	18,553,576	40.0%	139,050,445	62,547,869	45.0%	1.62	1.17
	2005	43,465,134	25,820,836	59.4%					
	2006	40,752,133	33,144,440	81.3%					
	2007	38,600,710	29,366,960	76.1%	115,755,399	97,766,569	84.5%	1.88	1.23
	2008	36,402,556	35,255,169	96.8%					
	2009	34,270,325	45,929,625	134.0%					
	2010	31,894,888	43,824,639	137.4%	95,068,978	144,229,757	151.7%	1.80	1.22
	2011	28,903,765	54,475,493	188.5%					
	2012	26,495,959	55,080,028	207.9%					
2013	24,283,697	56,666,165	233.4%	72,914,555	166,236,487	228.0%	1.50	1.15	
2014	22,134,898	54,490,294	246.2%						
2015	19,712,410	49,265,410	249.9%						
2016	17,385,430	55,797,488	320.9%	52,438,779	157,570,016	300.5%	1.32	1.10	
2017	15,340,940	52,507,118	342.3%						
Projected Future Experience	2018	13,666,978	54,154,530	396.2%					
	2019	12,045,857	53,866,390	447.2%	36,275,877	161,199,825	444.4%	1.48	1.14
	2020	10,563,042	53,178,906	503.4%					
	2021	9,215,399	52,104,337	565.4%					
	2022	7,998,715	50,694,387	633.8%	24,121,944	151,821,540	629.4%	1.42	1.12
	2023	6,907,830	49,022,816	709.7%					
	2024	5,936,206	47,120,737	793.8%					
	2025	5,076,310	45,018,067	886.8%	15,332,556	134,895,522	879.8%	1.40	1.12
	2026	4,320,040	42,756,718	989.7%					
	2027	3,659,105	40,353,246	1102.8%					
	2028	3,084,902	37,895,426	1228.4%	9,332,933	113,661,060	1217.8%	1.38	1.11
	2029	2,588,925	35,412,388	1367.8%					
	2030	2,162,901	32,910,291	1521.6%					
	2031	1,798,876	30,420,051	1691.1%	5,451,211	91,256,051	1674.1%	1.37	1.11
	2032	1,489,434	27,925,709	1874.9%					
	2033	1,227,794	25,491,334	2076.2%					
	2034	1,007,673	23,154,382	2297.8%	3,058,771	69,521,727	2272.9%	1.36	1.11
	2035	823,305	20,876,011	2535.6%					
	2036	669,510	18,654,089	2786.2%					
	2037	541,792	16,535,374	3052.0%	1,647,512	49,777,110	3021.4%	1.33	1.10
	2038	436,209	14,587,648	3344.2%					
	2039	349,311	12,791,416	3661.9%					
	2040	278,116	11,129,447	4001.7%	847,510	33,525,318	3955.7%	1.31	1.09
	2041	220,083	9,604,456	4364.0%					
	2042	173,045	8,214,571	4747.1%					
	2043	135,159	6,970,424	5157.2%	413,048	21,052,880	5097.0%	1.29	1.09
	2044	104,844	5,867,885	5596.8%					
	2045	80,761	4,899,206	6066.3%					
	2046	61,782	4,047,755	6551.6%	189,487	12,256,543	6468.3%	1.27	1.08
	2047	46,944	3,309,582	7050.1%					
2048	35,429	2,683,081	7573.2%						
2049	26,562	2,160,627	8134.3%	81,779	6,570,581	8034.5%	1.24	1.07	
2050	19,789	1,726,873	8726.6%						
2051	14,654	1,371,677	9360.3%						
2052	10,791	1,082,035	10026.9%	33,352	3,302,946	9903.3%	1.23	1.07	
2053	7,906	849,234	10741.2%						
2054	5,767	662,155	11481.4%						
2055	4,192	514,129	12263.9%	12,999	1,573,999	12108.6%	1.22	1.07	
2056	3,040	397,715	13084.5%						
2057	2,200	306,545	13932.3%						
Past		785,008,981	686,386,986	87.4%					
Future		96,801,180	850,721,648	878.8%					
Lifetime		881,810,160	1,537,108,634	174.3%					

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 80.3%. 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. 66.5%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 34.5% = 9.0% + 6.9% + 2.1% + 16.5%).

LTC3+ Tax-Qualified Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 80.3%*
Original Pricing Assumptions	47.6%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	80.3%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	89.3%	9.0%	182.5%
Mortality	87.2%	6.9%	100.9%
Lapse	82.4%	2.1%	37.9%
Interest	96.8%	16.5%	210.0%
Historical Experience & Projections with All Current Assumptions	146.8%	66.5%	523.0%

* 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: LTC3+ Tax-Qualified Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

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

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

Interest Rate: 7.5%

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Mortality: 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: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. 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: LTC3+ Tax-Qualified Comprehensive Policy Form

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.

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

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

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurring Claims	Loss Ratio		Earned Premium	Incurring Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	273	0	0.0%	4.4%	2.5395
	1997	9,368,280	29,693	0.3%	12,265	22,766,432	72,158	0.3%	4.4%	2.4302
	1998	25,663,776	2,080,404	8.1%	16,093	59,681,451	4,838,007	8.1%	4.4%	2.3255
	1999	27,611,867	3,193,686	11.6%	16,433	61,446,661	7,107,139	11.6%	4.4%	2.2254
	2000	27,466,579	4,645,205	16.9%	16,022	58,491,236	9,892,161	16.9%	4.4%	2.1295
	2001	27,086,779	7,940,001	29.3%	15,615	55,198,503	16,180,447	29.3%	4.4%	2.0378
	2002	26,766,145	10,228,463	38.2%	15,288	52,196,270	19,946,377	38.2%	4.4%	1.9501
	2003	26,382,155	9,738,682	36.9%	14,985	49,232,016	18,173,456	36.9%	4.4%	1.8661
	2004	25,980,008	10,389,785	40.0%	14,623	46,393,843	18,553,576	40.0%	4.4%	1.7858
	2005	27,973,789	15,110,037	54.0%	14,266	47,803,101	25,820,836	54.0%	4.4%	1.7089
	2006	28,883,199	20,268,527	70.2%	13,932	47,231,722	33,144,440	70.2%	4.4%	1.6353
	2007	28,589,498	18,766,652	65.6%	13,593	44,738,223	29,366,960	65.6%	4.4%	1.5648
	2008	28,174,708	23,543,276	83.6%	13,231	42,190,564	35,255,169	83.6%	4.3%	1.4975
	2009	27,718,009	32,051,863	115.6%	12,841	39,719,306	45,929,625	115.6%	4.3%	1.4330
	2010	26,963,248	31,959,136	118.5%	12,386	36,973,923	43,824,639	118.5%	4.3%	1.3713
	2011	26,640,180	41,513,958	155.8%	11,869	34,957,807	54,475,493	155.8%	4.3%	1.3122
	2012	27,363,275	43,863,513	160.3%	11,357	34,360,448	55,080,028	160.3%	4.2%	1.2557
2013	26,916,177	47,157,347	175.2%	10,862	32,343,560	56,666,165	175.2%	4.2%	1.2016	
2014	25,990,273	47,387,194	182.3%	10,316	29,886,083	54,490,294	182.3%	4.1%	1.1499	
2015	26,873,653	44,664,117	166.2%	9,650	29,642,174	49,265,410	166.2%	4.0%	1.1030	
2016	27,714,548	52,609,556	189.8%	9,054	29,393,940	55,797,488	189.8%	4.0%	1.0606	
2017	27,957,271	51,487,466	184.2%	8,517	28,510,935	52,507,118	184.2%	4.0%	1.0198	
Projected Future Experience	2018	28,555,420	56,734,065	198.7%	7,984	28,000,893	55,632,327	198.7%	4.0%	0.9806
	2019	28,170,050	58,792,088	208.7%	7,454	26,560,583	55,433,063	208.7%	4.0%	0.9429
	2020	25,959,745	60,271,460	232.2%	6,928	23,535,155	54,642,224	232.2%	4.0%	0.9066
	2021	23,553,679	61,294,602	260.2%	6,412	20,532,511	53,432,506	260.2%	4.0%	0.8717
	2022	21,261,711	61,905,469	291.2%	5,908	17,821,661	51,889,441	291.2%	4.0%	0.8382
	2023	19,096,475	62,149,561	325.5%	5,420	15,391,107	50,090,423	325.5%	4.0%	0.8060
	2024	17,066,886	62,025,383	363.4%	4,950	13,226,276	48,067,634	363.4%	4.0%	0.7750
	2025	15,178,451	61,532,889	405.4%	4,502	11,310,385	45,851,892	405.4%	4.0%	0.7452
	2026	13,433,875	60,692,434	451.8%	4,076	9,625,381	43,486,171	451.8%	4.0%	0.7165
	2027	11,833,765	59,493,045	502.7%	3,675	8,152,790	40,987,316	502.7%	4.0%	0.6889
	2028	10,375,860	58,032,577	559.3%	3,298	6,873,438	38,443,400	559.3%	4.0%	0.6624
	2029	9,056,017	56,335,036	622.1%	2,948	5,768,380	35,883,531	622.1%	4.0%	0.6370
	2030	7,868,454	54,392,050	691.3%	2,623	4,819,175	33,313,379	691.3%	4.0%	0.6125
	2031	6,805,958	52,237,270	767.5%	2,324	4,008,106	30,763,121	767.5%	4.0%	0.5889
	2032	5,860,630	49,828,689	850.2%	2,049	3,318,646	28,216,039	850.2%	4.0%	0.5663
	2033	5,024,393	47,266,635	940.7%	1,799	2,735,690	25,735,815	940.7%	4.0%	0.5445
	2034	4,288,574	44,618,074	1040.4%	1,572	2,245,240	23,359,348	1040.4%	4.0%	0.5235
	2035	3,644,087	41,808,802	1147.3%	1,367	1,834,448	21,046,713	1147.3%	4.0%	0.5034
	2036	3,081,914	38,829,669	1259.9%	1,183	1,491,776	18,795,198	1259.9%	4.0%	0.4840
	2037	2,593,767	35,776,593	1379.3%	1,018	1,207,204	16,651,328	1379.3%	4.0%	0.4654
	2038	2,171,838	32,808,226	1510.6%	871	971,950	14,682,476	1510.6%	4.0%	0.4475
	2039	1,808,754	29,905,066	1653.4%	742	778,328	12,868,501	1653.4%	4.0%	0.4303
	2040	1,497,713	27,048,653	1806.0%	627	619,696	11,191,686	1806.0%	4.0%	0.4138
	2041	1,232,602	24,266,423	1968.7%	527	490,388	9,654,333	1968.7%	4.0%	0.3978
	2042	1,007,931	21,577,041	2140.7%	440	385,580	8,254,202	2140.7%	4.0%	0.3825
	2043	818,747	19,035,015	2324.9%	365	301,161	7,001,693	2324.9%	4.0%	0.3678
	2044	660,518	16,659,937	2522.3%	301	233,615	5,892,368	2522.3%	4.0%	0.3537
	2045	529,149	14,461,848	2733.0%	246	179,954	4,918,209	2733.0%	4.0%	0.3401
	2046	420,990	12,423,063	2950.9%	200	137,664	4,062,361	2950.9%	4.0%	0.3270
	2047	332,675	10,561,203	3174.6%	162	104,601	3,320,702	3174.6%	4.0%	0.3144
2048	261,114	8,902,401	3409.4%	130	78,943	2,691,475	3409.4%	4.0%	0.3023	
2049	203,596	7,454,077	3661.2%	104	59,186	2,166,924	3661.2%	4.0%	0.2907	
2050	157,745	6,194,713	3927.0%	82	44,093	1,731,560	3927.0%	4.0%	0.2795	
2051	121,490	5,116,400	4211.4%	65	32,653	1,375,142	4211.4%	4.0%	0.2688	
2052	93,043	4,196,735	4510.5%	51	24,045	1,084,579	4510.5%	4.0%	0.2584	
2053	70,895	3,425,007	4831.1%	39	17,617	851,095	4831.1%	4.0%	0.2485	
2054	53,782	2,776,916	5163.3%	31	12,851	663,508	5163.3%	4.0%	0.2389	
2055	40,658	2,242,065	5514.4%	24	9,341	515,108	5514.4%	4.0%	0.2297	
2056	30,659	1,803,539	5882.6%	18	6,773	398,421	5882.6%	4.0%	0.2209	
2057	23,081	1,445,539	6263.0%	14	4,903	307,053	6263.0%	4.0%	0.2124	
Past		554,083,524	518,628,560	93.6%	273,199	883,158,472	686,386,986	77.7%		
Future		274,246,690	1,336,320,258	487.3%	82,526	212,952,187	865,352,264	406.4%		
Lifetime		828,330,215	1,854,948,819	223.9%	355,725	1,096,110,659	1,551,739,250	141.6%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 21.1% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	273	0	0.0%	4.4%	2.5395
	1997	9,368,280	29,693	0.3%	12,265	22,766,432	72,158	0.3%	4.4%	2.4302
	1998	25,663,776	2,080,404	8.1%	16,093	59,681,451	4,838,007	8.1%	4.4%	2.3255
	1999	27,611,867	3,193,686	11.6%	16,433	61,446,661	7,107,139	11.6%	4.4%	2.2254
	2000	27,466,579	4,645,205	16.9%	16,022	58,491,236	9,892,161	16.9%	4.4%	2.1295
	2001	27,086,779	7,940,001	29.3%	15,615	55,198,503	16,180,447	29.3%	4.4%	2.0378
	2002	26,766,145	10,228,463	38.2%	15,288	52,196,270	19,946,377	38.2%	4.4%	1.9501
	2003	26,382,155	9,738,682	36.9%	14,985	49,232,016	18,173,456	36.9%	4.4%	1.8661
	2004	25,980,008	10,389,785	40.0%	14,623	46,393,843	18,553,576	40.0%	4.4%	1.7858
	2005	27,973,789	15,110,037	54.0%	14,266	47,803,101	25,820,836	54.0%	4.4%	1.7089
	2006	28,883,199	20,268,527	70.2%	13,932	47,231,722	33,144,440	70.2%	4.4%	1.6353
	2007	28,589,498	18,766,652	65.6%	13,593	44,738,223	29,366,960	65.6%	4.4%	1.5648
	2008	28,174,708	23,543,276	83.6%	13,231	42,190,564	35,255,169	83.6%	4.3%	1.4975
	2009	27,718,009	32,051,863	115.6%	12,841	39,719,306	45,929,625	115.6%	4.3%	1.4330
	2010	26,963,248	31,959,136	118.5%	12,386	36,973,923	43,824,639	118.5%	4.3%	1.3713
	2011	26,640,180	41,513,958	155.8%	11,869	34,957,807	54,475,493	155.8%	4.3%	1.3122
	2012	27,363,275	43,863,513	160.3%	11,357	34,360,448	55,080,028	160.3%	4.2%	1.2557
2013	26,916,177	47,157,347	175.2%	10,862	32,343,560	56,666,165	175.2%	4.2%	1.2016	
2014	25,990,273	47,387,194	182.3%	10,316	29,886,083	54,490,294	182.3%	4.1%	1.1499	
2015	26,873,653	44,664,117	166.2%	9,650	29,642,174	49,265,410	166.2%	4.0%	1.1030	
2016	27,714,548	52,609,556	189.8%	9,054	29,393,940	55,797,488	189.8%	4.0%	1.0606	
2017	27,957,271	51,487,466	184.2%	8,517	28,510,935	52,507,118	184.2%	4.0%	1.0198	
Projected Future Experience	2018	28,555,420	56,734,065	198.7%	7,984	28,000,893	55,632,327	198.7%	4.0%	0.9806
	2019	28,853,981	58,670,989	203.3%	7,417	27,205,438	55,318,883	203.3%	4.0%	0.9429
	2020	29,952,430	59,546,784	198.8%	6,859	27,154,932	53,985,231	198.8%	4.0%	0.9066
	2021	27,642,443	60,436,408	218.6%	6,348	24,096,820	52,684,390	218.6%	4.0%	0.8717
	2022	24,952,604	60,996,455	244.4%	5,849	20,915,384	51,127,501	244.4%	4.0%	0.8382
	2023	22,411,498	61,197,059	273.1%	5,365	18,062,901	49,322,739	273.1%	4.0%	0.8060
	2024	20,029,585	61,037,345	304.7%	4,901	15,522,270	47,301,938	304.7%	4.0%	0.7750
	2025	17,813,330	60,517,861	339.7%	4,457	13,273,794	45,095,533	339.7%	4.0%	0.7452
	2026	15,765,907	59,659,253	378.4%	4,035	11,296,283	42,745,896	378.4%	4.0%	0.7165
	2027	13,888,029	58,451,264	420.9%	3,638	9,568,060	40,269,588	420.9%	4.0%	0.6889
	2028	12,177,041	56,989,988	468.0%	3,265	8,066,622	37,752,742	468.0%	4.0%	0.6624
	2029	10,628,082	55,299,262	520.3%	2,918	6,769,732	35,223,778	520.3%	4.0%	0.6370
	2030	9,234,366	53,371,054	578.0%	2,597	5,655,752	32,688,052	578.0%	4.0%	0.6125
	2031	7,987,427	51,238,208	641.5%	2,300	4,703,887	30,174,762	641.5%	4.0%	0.5889
	2032	6,877,997	48,859,623	710.4%	2,029	3,894,741	27,667,295	710.4%	4.0%	0.5663
	2033	5,896,595	46,333,435	785.8%	1,781	3,210,588	25,227,705	785.8%	4.0%	0.5445
	2034	5,033,043	43,725,067	868.8%	1,556	2,634,999	22,891,823	868.8%	4.0%	0.5235
	2035	4,276,677	40,961,644	957.8%	1,353	2,152,896	20,620,251	957.8%	4.0%	0.5034
	2036	3,616,914	38,034,123	1051.6%	1,171	1,750,739	18,410,120	1051.6%	4.0%	0.4840
	2037	3,044,027	35,036,320	1151.0%	1,008	1,416,767	16,306,786	1151.0%	4.0%	0.4654
	2038	2,548,855	32,123,178	1260.3%	863	1,140,674	14,375,900	1260.3%	4.0%	0.4475
	2039	2,122,742	29,275,400	1379.1%	734	913,441	12,597,549	1379.1%	4.0%	0.4303
	2040	1,757,706	26,474,791	1506.2%	621	727,271	10,954,244	1506.2%	4.0%	0.4138
	2041	1,446,574	23,748,006	1641.7%	522	575,516	9,448,083	1641.7%	4.0%	0.3978
	2042	1,182,901	21,113,134	1784.9%	436	452,514	8,076,736	1784.9%	4.0%	0.3825
	2043	960,876	18,623,376	1938.2%	362	353,441	6,850,279	1938.2%	4.0%	0.3678
	2044	775,179	16,297,722	2102.4%	298	274,169	5,764,258	2102.4%	4.0%	0.3537
	2045	621,005	14,145,849	2277.9%	244	211,192	4,810,743	2277.9%	4.0%	0.3401
	2046	494,071	12,150,367	2459.2%	198	161,562	3,973,189	2459.2%	4.0%	0.3270
	2047	390,425	10,328,401	2645.4%	160	122,759	3,247,503	2645.4%	4.0%	0.3144
2048	306,441	8,705,399	2840.8%	129	92,647	2,631,915	2840.8%	4.0%	0.3023	
2049	238,939	7,288,532	3050.4%	102	69,460	2,118,800	3050.4%	4.0%	0.2907	
2050	185,129	6,056,676	3271.6%	81	51,748	1,692,976	3271.6%	4.0%	0.2795	
2051	142,579	5,002,033	3508.2%	64	38,321	1,344,404	3508.2%	4.0%	0.2688	
2052	109,194	4,102,653	3757.2%	50	28,220	1,060,265	3757.2%	4.0%	0.2584	
2053	83,202	3,348,020	4024.0%	39	20,675	831,964	4024.0%	4.0%	0.2485	
2054	63,118	2,714,343	4300.4%	30	15,081	648,557	4300.4%	4.0%	0.2389	
2055	47,716	2,191,429	4592.6%	23	10,963	503,474	4592.6%	4.0%	0.2297	
2056	35,981	1,762,721	4899.0%	18	7,949	389,404	4899.0%	4.0%	0.2209	
2057	27,087	1,412,760	5215.6%	14	5,754	300,090	5215.6%	4.0%	0.2124	
Past		554,083,524	518,628,560	93.6%	273,199	883,158,472	686,386,986	77.7%		
Future		312,177,116	1,313,960,996	420.9%	81,819	240,626,854	852,067,671	354.1%		
Lifetime		866,260,641	1,832,589,556	211.6%	355,018	1,123,785,326	1,538,454,657	136.9%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC3+ Tax-Qualified 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]	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing		20.0%	Not Filing		21.0%	N/A	N/A	21.0%	173.5%	Not Filing				4,566	0.02%	
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	Not Filing		25.0%	Not Filing		26.0%	12/14/2016	6/7/2017	20.0%	160.4%	5.0%	4/30/2018			50,941	0.17%	
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	90.7%	1/29/2015	25.0%	52.6%	11/19/2015	25.0%	Not Filing		47.7%	1/24/2017	Disapproved	0.0%	71.9%	47.7%	2/1/2018	2/15/2018	25.0%	24,243	0.08%	
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.7%	12/20/2013	85.7%	Not Filing			Not Filing		21.0%	12/7/2016	Disapproved	0.0%	113.6%	21.0%	11/26/2018			133,326	0.46%	
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%			Not Filing			Not Filing		TBD			19.4%	1,711,883	TBD				1,711,883	5.87%	
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%	1/12/2015	35.0%	28.3%	Disapproved	0.0%	Not Filing		55.2%			72.1%	170,672	TBD				170,672	0.58%	
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	70.7%	3/28/2014	20.0%	42.3%	3/20/2015	10.0%	29.4%	10/13/2016	23.2%	9/12/2018	10/25/2018	30.9%	176.7%	Not Filing				2,846,327	9.75%	
District of Columbia	15.9%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	9/5/2017	10/3/2017	10.0%	46.4%	10.0%	12/13/2018			108,554	0.37%	
Delaware	15.9%	9/8/2004	10.0%	30.6%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing		25.0%	12/21/2016	2/23/2017	25.0%	168.6%	Not Filing				37,172	0.13%	
Florida	32.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	8.9%	7.0%	7/8/2016	9.4%	Not Filing		88.6%	8/15/2017	8/2/2018	56.1%	143.7%	Not Filing				2,143,130	7.34%	
Georgia	15.9%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	74.2%	7/16/2014	15.0%	51.5%	8/3/2015	13.0%	34.1%	9/22/2016	15.0%	41.0%	8/28/2017	11/3/2017	15.0%	117.4%	22.6%	10/5/2018	11/7/2018	18.0%	287,998	0.99%
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	50.0%	Not Filing			Not Filing		21.0%			126.0%	TBD					252,113	0.86%	
Iowa	15.9%	6/23/2004	12.0%	30.0%	7/12/2010	20.5%	65.7%	4/7/2014	17.0%	41.6%	8/18/2015	17.5%	45.8%	10/19/2016	17.5%	24.1%	9/18/2017	11/22/2017	17.5%	156.2%	5.6%	10/3/2018	1/9/2019	5.6%	553,932	1.90%
Idaho	15.9%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	90.7%	10/31/2014	30.0%	46.7%	12/24/2015	20.0%	Not Filing		47.9%	12/13/2018		71.6%	TBD					5,367	0.02%	
Illinois	15.9%	7/28/2004	15.9%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing		21.0%	11/10/2016	6/30/2017	21.0%	173.5%	Not Filing				1,156,869	3.96%	
Indiana	15.9%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	91.7%	2/25/2015	18.1%	62.3%	5/9/2016	15.0%	Not Filing		70.8%	3/3/2017	8/29/2017	10.0%	62.8%	55.3%	6/20/2018			279,439	0.96%	
Kansas	15.9%	6/17/2004	15.9%	30.0%	8/5/2010	10.0%	73.2%	5/21/2014	49.7%	Not Filing			Not Filing		TBD			90.9%	TBD					135,291	0.46%	
Kentucky	15.9%	9/20/2004	15.9%	30.0%	5/10/2010	20.0%	61.6%	3/4/2014	20.4%	24.3%	11/10/2015	13.5%	Not Filing		43.1%	1/12/2017	4/18/2017	19.6%	127.3%	19.6%	5/9/2018	6/27/2018	19.6%	65,646	0.22%	
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing		95.7%	2/16/2017	7/6/2017	25.0%	44.9%	56.6%	2/8/2019			29,672	0.10%	
Massachusetts	0.0%	Not Filing	0.0%	39.0%	11/26/2012	10.0%	90.7%	1/20/2017	40.0%	Not Filing			Not Filing		15.0%			54.0%	TBD					2,295,718	7.87%	
Maryland	15.9%	8/19/2004	15.9%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	2/4/2014	15.0%	15.0%	11/9/2016	15.0%	9/18/2017	4/6/2018	5.0%	111.2%	15.0%				2,601,995	8.92%	
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	12/19/2014	30.0%	Not Filing			Not Filing		15.0%			95.9%	149,750	15.8%				149,750	0.51%	
Michigan	15.9%	9/1/2004	15.9%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing		21.0%	11/11/2016	11/28/2016	21.0%	173.5%	Not Filing				179,371	0.61%	
Minnesota	15.9%	7/28/2004	15.9%	30.0%	3/3/2015	25.5%	Not Filing			Not Filing			Not Filing		21.0%	7/25/2018	11/1/2018	68.2%	146.5%	10.9%				736,060	2.52%	
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	13.7%	1/30/2014	13.7%	46.3%	3/27/2015	25.0%	17.0%	6/29/2016	17.0%	21.0%	12/12/2016	1/18/2017	21.0%	170.5%	Not Filing			263,302	0.90%	
Mississippi	15.9%	8/19/2004	15.9%	30.6%	5/6/2010	30.6%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing		21.0%	1/25/2017	4/17/2017	21.0%	174.7%	Not Filing				20,674	0.07%	
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing		39.6%	3/2/2017	Disapproved	0.0%	95.9%	39.6%				16,334	0.06%	
North Carolina	15.9%	9/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing			Not Filing		21.0%	12/6/2016	5/9/2017	21.0%	173.5%	Not Filing				1,700,413	5.83%	
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/21/2014	15.0%	49.6%	3/20/2015	15.0%	30.1%	7/20/2016	15.0%	36.8%	8/29/2017	Disapproved	0.0%	95.7%	Not Filing				15,429	0.05%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing		21.0%			122.6%	TBD					50,762	0.17%	
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	82.8%	Disapproved	0.0%	Not Filing			Not Filing		21.7%	2/21/2018	6/18/2018	24.3%	46.5%	77.9%				81,462	0.28%	
New Jersey	39.0%	4/4/2005	15.0%	30.0%	7/16/2010	30.0%	51.2%	7/3/2014	52.1%	Not Filing			Not Filing		21.0%	2/17/2017	6/15/2017	10.3%	150.7%	TBD				6,528,204	22.37%	
New Mexico	15.9%	6/23/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	5/21/2014	15.0%	60.7%	7/31/2015	15.0%	Not Filing		69.1%	2/1/2017	4/19/2017	15.0%	76.3%	47.0%	5/10/2018	6/15/2018	15.0%	42,232	0.14%	
Nevada	15.9%	7/23/2004	5.0%	30.0%	11/30/2010	10.0%	85.2%	10/16/2014	50.0%	Not Filing			Not Filing		49.4%	3/2/2017	7/12/2017	49.4%	158.8%	Not Filing				67,775	0.23%	
Ohio	15.9%	6/10/2004	15.9%	34.7%	6/1/2010	33.8%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing		15.0%	12/9/2016	3/20/2017	15.0%	135.8%	15.0%	5/7/2018	7/3/2018	15.0%	633,433	2.17%	
Oklahoma	15.9%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	74.2%	3/17/2014	25.0%	39.4%	2/1/2016	10.0%	Not Filing		53.3%	12/27/2016	2/9/2017	10.0%	91.3%	39.4%	3/29/2018	4/30/2018	10.0%	32,196	0.11%	
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	30.0%	28.8%	4/7/2016	28.8%	Not Filing		21.0%			TBD	TBD					60,079	0.21%	
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	67.5%	2/28/2014	15.0%	45.7%	7/21/2015	15.0%	53.3%	12/13/2016	15.0%	33.3%	11/15/2017	3/6/2018	10.0%	122.8%	21.1%				1,250,663	4.29%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	3/9/2017	75.7%	Not Filing			Not Filing		21.0%			119.6%	TBD					285,006	0.98%	
South Carolina	15.9%	7/12/2004	15.9%	30.0%	11/12/2010	20.0%	61.6%	2/4/2014	20.0%	34.7%	5/4/2015	20.0%	Not Filing		35.8%	11/10/2016	2/3/2017	20.0%	140.3%	13.2%	3/28/2018	6/19/2018	13.2%	379,472	1.30%	
South Dakota	15.9%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	61.7%	3/5/2014	61.7%	Not Filing			Not Filing		21.0%	1/24/2017	2/8/2017	21.0%	172.0%	Not Filing				34,542	0.12%	
Tennessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	73.2%	4/14/2014	73.2%	Not Filing			Not Filing		21.0%	11/16/2016	9/11/2017	12.0%	147.3%	8.0%	5/29/2018	8/9/2018	8.0%	73,312	0.25%	
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing		21.0%			144.1%	TBD					382,772	1.31%	
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	61.6%	11/5/2014	30.0%	24.3%	Disapproved	0.0%	Not Filing		50.4%	2/27/2017	5/1/2017	35.0%	144.1%	Not Filing				20,870	0.07%	
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	1/20/2016	25.0%	Not Filing			Not Filing		56.5%			73.8%	TBD					769,059	2.64%	
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing		142.8%	12/12/2016		0.0%	TBD					146,317	0.50%	
Washington	15.9%	7/19/2004	7.6%	30.0%	8/17/2010	30.0%	60.8%	8/14/2014	60.8%	Not Filing			Not Filing		21.0%	12/30/2016	3/3/2017	21.0%	172.2%	Not Filing				335,315	1.15%	
West Virginia	15.9%	7/20/2004	15.9%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing		21.0%	2/22/2017	Disapproved	0.0%	126.0%	21.0%	2/14/2018	3/14/2018	21.0%	26,474	0.09%	
Wyoming	15.9%	5/6/2004	15.9%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing		21.0%	2/28/2017	3/1/2017	21.0%	173.5%	Not Filing				3,840	0.01%	
Total																									29,179,790	100.00%

[1] Alaska does not require Long Term Care rates to be filed before use.
[2] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

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

February 2019

Product

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

Form Number

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

1. Purpose of Filing

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

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

On November 15, 2017, the company requested a rate increase of 33.3%. 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 21.1% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 21.1% 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

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified 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 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
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	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

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

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

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

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

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

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

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

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	273	0	0.0%	4.4%	2.5395
	1997	9,368,280	29,693	0.3%	12,265	22,766,432	72,158	0.3%	4.4%	2.4302
	1998	25,663,776	2,080,404	8.1%	16,093	59,681,451	4,838,007	8.1%	4.4%	2.3255
	1999	27,611,867	3,193,686	11.6%	16,433	61,446,661	7,107,139	11.6%	4.4%	2.2254
	2000	27,466,579	4,645,205	16.9%	16,022	58,491,236	9,892,161	16.9%	4.4%	2.1295
	2001	27,086,779	7,940,001	29.3%	15,615	55,198,503	16,180,447	29.3%	4.4%	2.0378
	2002	26,766,145	10,228,463	38.2%	15,288	52,196,270	19,946,377	38.2%	4.4%	1.9501
	2003	26,382,155	9,738,682	36.9%	14,985	49,232,016	18,173,456	36.9%	4.4%	1.8661
	2004	25,980,008	10,389,785	40.0%	14,623	46,393,843	18,553,576	40.0%	4.4%	1.7858
	2005	27,973,789	15,110,037	54.0%	14,266	47,803,101	25,820,836	54.0%	4.4%	1.7089
	2006	28,883,199	20,268,527	70.2%	13,932	47,231,722	33,144,440	70.2%	4.4%	1.6353
	2007	28,589,498	18,766,652	65.6%	13,593	44,738,223	29,366,960	65.6%	4.4%	1.5648
	2008	28,174,708	23,543,276	83.6%	13,231	42,190,564	35,255,169	83.6%	4.3%	1.4975
	2009	27,718,009	32,051,863	115.6%	12,841	39,719,306	45,929,625	115.6%	4.3%	1.4330
	2010	26,963,248	31,959,136	118.5%	12,386	36,973,923	43,824,639	118.5%	4.3%	1.3713
	2011	26,640,180	41,513,958	155.8%	11,869	34,957,807	54,475,493	155.8%	4.3%	1.3122
	2012	27,363,275	43,863,513	160.3%	11,357	34,360,448	55,080,028	160.3%	4.2%	1.2557
2013	26,916,177	47,157,347	175.2%	10,862	32,343,560	56,666,165	175.2%	4.2%	1.2016	
2014	25,990,273	47,387,194	182.3%	10,316	29,886,083	54,490,294	182.3%	4.1%	1.1499	
2015	26,873,653	44,664,117	166.2%	9,650	29,642,174	49,265,410	166.2%	4.0%	1.1030	
2016	27,714,548	52,609,556	189.8%	9,054	29,393,940	55,797,488	189.8%	4.0%	1.0606	
2017	27,957,271	51,487,466	184.2%	8,517	28,510,935	52,507,118	184.2%	4.0%	1.0198	
Projected Future Experience	2018	28,555,420	56,734,065	198.7%	7,984	28,000,893	55,632,327	198.7%	4.0%	0.9806
	2019	28,170,050	58,792,088	208.7%	7,454	26,560,583	55,433,063	208.7%	4.0%	0.9429
	2020	25,959,745	60,271,460	232.2%	6,928	23,535,155	54,642,224	232.2%	4.0%	0.9066
	2021	23,553,679	61,294,602	260.2%	6,412	20,532,511	53,432,506	260.2%	4.0%	0.8717
	2022	21,261,711	61,905,469	291.2%	5,908	17,821,661	51,889,441	291.2%	4.0%	0.8382
	2023	19,096,475	62,149,561	325.5%	5,420	15,391,107	50,090,423	325.5%	4.0%	0.8060
	2024	17,066,886	62,025,383	363.4%	4,950	13,226,276	48,067,634	363.4%	4.0%	0.7750
	2025	15,178,451	61,532,889	405.4%	4,502	11,310,385	45,851,892	405.4%	4.0%	0.7452
	2026	13,433,875	60,692,434	451.8%	4,076	9,625,381	43,486,171	451.8%	4.0%	0.7165
	2027	11,833,765	59,493,045	502.7%	3,675	8,152,790	40,987,316	502.7%	4.0%	0.6889
	2028	10,375,860	58,032,577	559.3%	3,298	6,873,438	38,443,400	559.3%	4.0%	0.6624
	2029	9,056,017	56,335,036	622.1%	2,948	5,768,380	35,883,531	622.1%	4.0%	0.6370
	2030	7,868,454	54,392,050	691.3%	2,623	4,819,175	33,313,379	691.3%	4.0%	0.6125
	2031	6,805,958	52,237,270	767.5%	2,324	4,008,106	30,763,121	767.5%	4.0%	0.5889
	2032	5,860,630	49,828,689	850.2%	2,049	3,318,646	28,216,039	850.2%	4.0%	0.5663
	2033	5,024,393	47,266,635	940.7%	1,799	2,735,690	25,735,815	940.7%	4.0%	0.5445
	2034	4,288,574	44,618,074	1040.4%	1,572	2,245,240	23,359,348	1040.4%	4.0%	0.5235
	2035	3,644,087	41,808,802	1147.3%	1,367	1,834,448	21,046,713	1147.3%	4.0%	0.5034
	2036	3,081,914	38,829,669	1259.9%	1,183	1,491,776	18,795,198	1259.9%	4.0%	0.4840
	2037	2,593,767	35,776,593	1379.3%	1,018	1,207,204	16,651,328	1379.3%	4.0%	0.4654
	2038	2,171,838	32,808,226	1510.6%	871	971,950	14,682,476	1510.6%	4.0%	0.4475
	2039	1,808,754	29,905,066	1653.4%	742	778,328	12,868,501	1653.4%	4.0%	0.4303
	2040	1,497,713	27,048,653	1806.0%	627	619,696	11,191,686	1806.0%	4.0%	0.4138
	2041	1,232,602	24,266,423	1968.7%	527	490,388	9,654,333	1968.7%	4.0%	0.3978
	2042	1,007,931	21,577,041	2140.7%	440	385,580	8,254,202	2140.7%	4.0%	0.3825
	2043	818,747	19,035,015	2324.9%	365	301,161	7,001,693	2324.9%	4.0%	0.3678
	2044	660,518	16,659,937	2522.3%	301	233,615	5,892,368	2522.3%	4.0%	0.3537
	2045	529,149	14,461,848	2733.0%	246	179,954	4,918,209	2733.0%	4.0%	0.3401
	2046	420,990	12,423,063	2950.9%	200	137,664	4,062,361	2950.9%	4.0%	0.3270
	2047	332,675	10,561,203	3174.6%	162	104,601	3,320,702	3174.6%	4.0%	0.3144
2048	261,114	8,902,401	3409.4%	130	78,943	2,691,475	3409.4%	4.0%	0.3023	
2049	203,596	7,454,077	3661.2%	104	59,186	2,166,924	3661.2%	4.0%	0.2907	
2050	157,745	6,194,713	3927.0%	82	44,093	1,731,560	3927.0%	4.0%	0.2795	
2051	121,490	5,116,400	4211.4%	65	32,653	1,375,142	4211.4%	4.0%	0.2688	
2052	93,043	4,196,735	4510.5%	51	24,045	1,084,579	4510.5%	4.0%	0.2584	
2053	70,895	3,425,007	4831.1%	39	17,617	851,095	4831.1%	4.0%	0.2485	
2054	53,782	2,776,916	5163.3%	31	12,851	663,508	5163.3%	4.0%	0.2389	
2055	40,658	2,242,065	5514.4%	24	9,341	515,108	5514.4%	4.0%	0.2297	
2056	30,659	1,803,539	5882.6%	18	6,773	398,421	5882.6%	4.0%	0.2209	
2057	23,081	1,445,539	6263.0%	14	4,903	307,053	6263.0%	4.0%	0.2124	
Past		554,083,524	518,628,560	93.6%	273,199	883,158,472	686,386,986	77.7%		
Future		274,246,690	1,336,320,258	487.3%	82,526	212,952,187	865,352,264	406.4%		
Lifetime		828,330,215	1,854,948,819	223.9%	355,725	1,096,110,659	1,551,739,250	141.6%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 21.1% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	273	0	0.0%	4.4%	2.5395
	1997	9,368,280	29,693	0.3%	12,265	22,766,432	72,158	0.3%	4.4%	2.4302
	1998	25,663,776	2,080,404	8.1%	16,093	59,681,451	4,838,007	8.1%	4.4%	2.3255
	1999	27,611,867	3,193,686	11.6%	16,433	61,446,661	7,107,139	11.6%	4.4%	2.2254
	2000	27,466,579	4,645,205	16.9%	16,022	58,491,236	9,892,161	16.9%	4.4%	2.1295
	2001	27,086,779	7,940,001	29.3%	15,615	55,198,503	16,180,447	29.3%	4.4%	2.0378
	2002	26,766,145	10,228,463	38.2%	15,288	52,196,270	19,946,377	38.2%	4.4%	1.9501
	2003	26,382,155	9,738,682	36.9%	14,985	49,232,016	18,173,456	36.9%	4.4%	1.8661
	2004	25,980,008	10,389,785	40.0%	14,623	46,393,843	18,553,576	40.0%	4.4%	1.7858
	2005	27,973,789	15,110,037	54.0%	14,266	47,803,101	25,820,836	54.0%	4.4%	1.7089
	2006	28,883,199	20,268,527	70.2%	13,932	47,231,722	33,144,440	70.2%	4.4%	1.6353
	2007	28,589,498	18,766,652	65.6%	13,593	44,738,223	29,366,960	65.6%	4.4%	1.5648
	2008	28,174,708	23,543,276	83.6%	13,231	42,190,564	35,255,169	83.6%	4.3%	1.4975
	2009	27,718,009	32,051,863	115.6%	12,841	39,719,306	45,929,625	115.6%	4.3%	1.4330
	2010	26,963,248	31,959,136	118.5%	12,386	36,973,923	43,824,639	118.5%	4.3%	1.3713
	2011	26,640,180	41,513,958	155.8%	11,869	34,957,807	54,475,493	155.8%	4.3%	1.3122
	2012	27,363,275	43,863,513	160.3%	11,357	34,360,448	55,080,028	160.3%	4.2%	1.2557
2013	26,916,177	47,157,347	175.2%	10,862	32,343,560	56,666,165	175.2%	4.2%	1.2016	
2014	25,990,273	47,387,194	182.3%	10,316	29,886,083	54,490,294	182.3%	4.1%	1.1499	
2015	26,873,653	44,664,117	166.2%	9,650	29,642,174	49,265,410	166.2%	4.0%	1.1030	
2016	27,714,548	52,609,556	189.8%	9,054	29,393,940	55,797,488	189.8%	4.0%	1.0606	
2017	27,957,271	51,487,466	184.2%	8,517	28,510,935	52,507,118	184.2%	4.0%	1.0198	
Projected Future Experience	2018	28,555,420	56,734,065	198.7%	7,984	28,000,893	55,632,327	198.7%	4.0%	0.9806
	2019	28,853,981	58,670,989	203.3%	7,417	27,205,438	55,318,883	203.3%	4.0%	0.9429
	2020	29,952,430	59,546,784	198.8%	6,859	27,154,932	53,985,231	198.8%	4.0%	0.9066
	2021	27,642,443	60,436,408	218.6%	6,348	24,096,820	52,684,390	218.6%	4.0%	0.8717
	2022	24,952,604	60,996,455	244.4%	5,849	20,915,384	51,127,501	244.4%	4.0%	0.8382
	2023	22,411,498	61,197,059	273.1%	5,365	18,062,901	49,322,739	273.1%	4.0%	0.8060
	2024	20,029,585	61,037,345	304.7%	4,901	15,522,270	47,301,938	304.7%	4.0%	0.7750
	2025	17,813,330	60,517,861	339.7%	4,457	13,273,794	45,095,533	339.7%	4.0%	0.7452
	2026	15,765,907	59,659,253	378.4%	4,035	11,296,283	42,745,896	378.4%	4.0%	0.7165
	2027	13,888,029	58,451,264	420.9%	3,638	9,568,060	40,269,588	420.9%	4.0%	0.6889
	2028	12,177,041	56,989,988	468.0%	3,265	8,066,622	37,752,742	468.0%	4.0%	0.6624
	2029	10,628,082	55,299,262	520.3%	2,918	6,769,732	35,223,778	520.3%	4.0%	0.6370
	2030	9,234,366	53,371,054	578.0%	2,597	5,655,752	32,688,052	578.0%	4.0%	0.6125
	2031	7,987,427	51,238,208	641.5%	2,300	4,703,887	30,174,762	641.5%	4.0%	0.5889
	2032	6,877,997	48,859,623	710.4%	2,029	3,894,741	27,667,295	710.4%	4.0%	0.5663
	2033	5,896,595	46,333,435	785.8%	1,781	3,210,588	25,227,705	785.8%	4.0%	0.5445
	2034	5,033,043	43,725,067	868.8%	1,556	2,634,999	22,891,823	868.8%	4.0%	0.5235
	2035	4,276,677	40,961,644	957.8%	1,353	2,152,896	20,620,251	957.8%	4.0%	0.5034
	2036	3,616,914	38,034,123	1051.6%	1,171	1,750,739	18,410,120	1051.6%	4.0%	0.4840
	2037	3,044,027	35,036,320	1151.0%	1,008	1,416,767	16,306,786	1151.0%	4.0%	0.4654
	2038	2,548,855	32,123,178	1260.3%	863	1,140,674	14,375,900	1260.3%	4.0%	0.4475
	2039	2,122,742	29,275,400	1379.1%	734	913,441	12,597,549	1379.1%	4.0%	0.4303
	2040	1,757,706	26,474,791	1506.2%	621	727,271	10,954,244	1506.2%	4.0%	0.4138
	2041	1,446,574	23,748,006	1641.7%	522	575,516	9,448,083	1641.7%	4.0%	0.3978
	2042	1,182,901	21,113,134	1784.9%	436	452,514	8,076,736	1784.9%	4.0%	0.3825
	2043	960,876	18,623,376	1938.2%	362	353,441	6,850,279	1938.2%	4.0%	0.3678
	2044	775,179	16,297,722	2102.4%	298	274,169	5,764,258	2102.4%	4.0%	0.3537
	2045	621,005	14,145,849	2277.9%	244	211,192	4,810,743	2277.9%	4.0%	0.3401
	2046	494,071	12,150,367	2459.2%	198	161,562	3,973,189	2459.2%	4.0%	0.3270
	2047	390,425	10,328,401	2645.4%	160	122,759	3,247,503	2645.4%	4.0%	0.3144
	2048	306,441	8,705,399	2840.8%	129	92,647	2,631,915	2840.8%	4.0%	0.3023
	2049	238,939	7,288,532	3050.4%	102	69,460	2,118,800	3050.4%	4.0%	0.2907
	2050	185,129	6,056,676	3271.6%	81	51,748	1,692,976	3271.6%	4.0%	0.2795
	2051	142,579	5,002,033	3508.2%	64	38,321	1,344,404	3508.2%	4.0%	0.2688
2052	109,194	4,102,653	3757.2%	50	28,220	1,060,265	3757.2%	4.0%	0.2584	
2053	83,202	3,348,020	4024.0%	39	20,675	831,964	4024.0%	4.0%	0.2485	
2054	63,118	2,714,343	4300.4%	30	15,081	648,557	4300.4%	4.0%	0.2389	
2055	47,716	2,191,429	4592.6%	23	10,963	503,474	4592.6%	4.0%	0.2297	
2056	35,981	1,762,721	4899.0%	18	7,949	389,404	4899.0%	4.0%	0.2209	
2057	27,087	1,412,760	5215.6%	14	5,754	300,090	5215.6%	4.0%	0.2124	
Past		554,083,524	518,628,560	93.6%	273,199	883,158,472	686,386,986	77.7%		
Future		312,177,116	1,313,960,996	420.9%	81,819	240,626,854	852,067,671	354.1%		
Lifetime		866,260,641	1,832,589,556	211.6%	355,018	1,123,785,326	1,538,454,657	136.9%		

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

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	164	0	0.0%	0.0%	416	0	0.0%	0.0%	4.4%	2.5395
	1997	15,700,493	3,068	0.0%	0.0%	38,154,731	7,455	0.0%	0.0%	4.4%	2.4302
	1998	26,460,551	279,777	1.1%	0.7%	61,534,360	650,626	1.1%	0.7%	4.4%	2.3255
	1999	27,668,588	813,690	2.9%	1.6%	61,572,887	1,810,763	2.9%	1.5%	4.4%	2.2254
	2000	27,304,677	1,338,629	4.9%	2.5%	58,146,460	2,850,666	4.9%	2.4%	4.4%	2.1295
	2001	26,932,702	2,266,772	8.4%	3.8%	54,884,520	4,619,318	8.4%	3.6%	4.4%	2.0378
	2002	26,622,536	3,725,462	14.0%	5.6%	51,916,220	7,264,969	14.0%	5.3%	4.4%	1.9501
	2003	26,231,812	5,009,619	19.1%	7.6%	48,951,459	9,348,502	19.1%	7.1%	4.4%	1.8661
	2004	26,011,238	5,564,843	21.4%	9.4%	46,449,611	9,937,427	21.4%	8.7%	4.4%	1.7858
	2005	28,593,230	6,556,339	22.9%	11.0%	48,861,635	11,203,821	22.9%	10.1%	4.4%	1.7089
	2006	28,764,007	6,349,642	22.1%	12.3%	47,036,811	10,383,356	22.1%	11.2%	4.4%	1.6353
	2007	28,527,407	4,951,523	17.4%	12.8%	44,641,060	7,748,382	17.4%	11.7%	4.4%	1.5648
	2008	28,018,791	21,023,105	75.0%	18.3%	41,957,084	31,481,308	75.0%	16.1%	4.3%	1.4975
	2009	27,653,381	28,665,739	103.7%	25.1%	39,626,696	41,077,381	103.7%	21.5%	4.3%	1.4330
	2010	26,720,835	32,391,804	121.2%	32.0%	36,641,508	44,417,944	121.2%	26.9%	4.3%	1.3713
	2011	26,724,433	28,543,628	106.8%	37.1%	35,068,366	37,455,552	106.8%	30.8%	4.3%	1.3122
	2012	27,564,727	32,809,748	119.0%	42.4%	34,613,414	41,199,660	119.0%	34.9%	4.2%	1.2557
2013	26,710,214	37,861,475	141.7%	48.2%	32,096,067	45,495,871	141.7%	39.2%	4.2%	1.2016	
2014	26,353,094	44,064,864	167.2%	54.8%	30,303,289	50,669,964	167.2%	44.0%	4.1%	1.1499	
2015	27,123,365	46,432,897	171.2%	61.0%	29,917,612	51,216,410	171.2%	48.5%	4.0%	1.1030	
2016	27,969,473	50,347,385	180.0%	67.3%	29,664,313	53,398,238	180.0%	53.0%	4.0%	1.0606	
2017	28,673,863	52,116,655	181.8%	73.1%	29,241,717	53,148,768	181.8%	57.2%	4.0%	1.0198	
Projected Future Experience	2018	28,534,340	73,649,207	258.1%	82.0%	27,980,222	72,218,990	258.1%	63.2%	4.0%	0.9806
	2019	27,715,572	74,660,601	269.4%	90.4%	26,132,072	70,394,945	269.4%	68.9%	4.0%	0.9429
	2020	25,302,574	74,622,080	294.9%	98.5%	22,939,363	67,652,524	294.9%	74.2%	4.0%	0.9066
	2021	22,916,775	65,348,798	285.2%	104.9%	19,977,301	56,966,680	285.2%	78.4%	4.0%	0.8717
	2022	20,649,758	65,238,149	315.9%	111.2%	17,308,720	54,682,909	315.9%	82.4%	4.0%	0.8382
	2023	18,513,548	64,593,325	348.9%	117.5%	14,921,287	52,060,013	348.9%	86.3%	4.0%	0.8060
	2024	16,516,151	64,875,104	392.8%	123.8%	12,799,474	50,276,075	392.8%	90.1%	4.0%	0.7750
	2025	14,662,272	64,866,968	442.4%	130.1%	10,925,749	48,336,317	442.4%	93.7%	4.0%	0.7452
	2026	12,953,946	64,539,946	498.2%	136.5%	9,281,511	46,242,916	498.2%	97.2%	4.0%	0.7165
	2027	11,390,812	63,888,992	560.9%	142.8%	7,847,620	44,015,873	560.9%	100.6%	4.0%	0.6889
	2028	9,970,150	62,920,807	631.1%	149.1%	6,604,678	41,681,584	631.1%	103.9%	4.0%	0.6624
	2029	8,687,058	61,663,383	709.8%	155.4%	5,533,365	39,277,510	709.8%	107.0%	4.0%	0.6370
	2030	7,535,243	60,136,423	798.1%	161.5%	4,615,094	36,831,623	798.1%	109.9%	4.0%	0.6125
	2031	6,507,080	58,372,837	897.1%	167.5%	3,832,093	34,376,426	897.1%	112.7%	4.0%	0.5889
	2032	5,594,488	56,376,981	1007.7%	173.4%	3,167,940	31,924,081	1007.7%	115.3%	4.0%	0.5663
	2033	4,789,001	54,158,602	1130.9%	179.1%	2,607,523	29,488,364	1130.9%	117.7%	4.0%	0.5445
	2034	4,081,591	51,758,696	1268.1%	184.6%	2,136,877	27,097,750	1268.1%	119.9%	4.0%	0.5235
	2035	3,463,034	49,198,433	1420.7%	189.9%	1,743,305	24,766,682	1420.7%	122.0%	4.0%	0.5034
	2036	2,924,387	46,471,183	1589.1%	194.9%	1,415,527	22,494,013	1589.1%	123.9%	4.0%	0.4840
	2037	2,457,465	43,595,794	1774.0%	199.6%	1,143,766	20,290,581	1774.0%	125.6%	4.0%	0.4654
	2038	2,054,495	40,630,104	1977.6%	204.1%	919,436	18,182,956	1977.6%	127.1%	4.0%	0.4475
	2039	1,708,240	37,639,582	2203.4%	208.3%	735,076	16,196,754	2203.4%	128.5%	4.0%	0.4303
	2040	1,412,057	34,661,254	2454.7%	212.1%	584,254	14,341,485	2454.7%	129.7%	4.0%	0.4138
	2041	1,160,024	31,712,933	2733.8%	215.7%	461,512	12,616,908	2733.8%	130.8%	4.0%	0.3978
	2042	946,833	28,813,540	3043.2%	218.9%	362,207	11,022,493	3043.2%	131.8%	4.0%	0.3825
	2043	767,677	25,991,336	3385.7%	221.9%	282,376	9,560,453	3385.7%	132.6%	4.0%	0.3678
	2044	618,142	23,278,407	3765.9%	224.5%	218,627	8,233,221	3765.9%	133.3%	4.0%	0.3537
	2045	494,265	20,699,352	4187.9%	226.9%	168,090	7,039,469	4187.9%	133.9%	4.0%	0.3401
	2046	392,501	18,268,611	4654.4%	229.0%	128,349	5,973,864	4654.4%	134.4%	4.0%	0.3270
	2047	309,585	15,992,875	5165.9%	230.8%	97,341	5,028,553	5165.9%	134.9%	4.0%	0.3144
	2048	242,534	13,884,895	5724.9%	232.4%	73,326	4,197,839	5724.9%	135.2%	4.0%	0.3023
	2049	188,768	11,960,177	6335.9%	233.8%	54,875	3,476,862	6335.9%	135.6%	4.0%	0.2907
	2050	146,007	10,226,254	7004.0%	235.0%	40,812	2,858,466	7004.0%	135.8%	4.0%	0.2795
2051	112,271	8,681,504	7732.6%	236.0%	30,175	2,333,340	7732.6%	136.0%	4.0%	0.2688	
2052	85,865	7,322,109	8527.4%	236.9%	22,190	1,892,283	8527.4%	136.2%	4.0%	0.2584	
2053	65,348	6,137,885	9392.6%	237.6%	16,239	1,525,229	9392.6%	136.3%	4.0%	0.2485	
2054	49,524	5,116,218	10330.7%	238.2%	11,833	1,222,453	10330.7%	136.4%	4.0%	0.2389	
2055	37,414	4,241,460	11336.7%	238.7%	8,596	974,463	11336.7%	136.5%	4.0%	0.2297	
2056	28,198	3,498,484	12406.7%	239.1%	6,229	772,852	12406.7%	136.6%	4.0%	0.2209	
2057	21,226	2,872,355	13532.3%	239.5%	4,509	610,128	13532.3%	136.6%	4.0%	0.2124	
Past		562,329,579	411,116,662	73.1%		901,280,236	515,386,381	57.2%			
Future		266,006,219	1,572,565,645	591.2%		207,139,540	999,135,925	482.3%			
Lifetime		828,335,798	1,983,682,307	239.5%		1,108,419,776	1,514,522,306	136.6%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 21.1% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	164	0	0.0%	0.0%	416	0	0.0%	0.0%	4.4%	2.5395
	1997	15,700,493	3,068	0.0%	0.0%	38,154,731	7,455	0.0%	0.0%	4.4%	2.4302
	1998	26,460,551	279,777	1.1%	0.7%	61,534,360	650,626	1.1%	0.7%	4.4%	2.3255
	1999	27,668,588	813,690	2.9%	1.6%	61,572,887	1,810,763	2.9%	1.5%	4.4%	2.2254
	2000	27,304,677	1,338,629	4.9%	2.5%	58,146,460	2,850,666	4.9%	2.4%	4.4%	2.1295
	2001	26,932,702	2,266,772	8.4%	3.8%	54,884,520	4,619,318	8.4%	3.6%	4.4%	2.0378
	2002	26,622,536	3,725,462	14.0%	5.6%	51,916,220	7,264,969	14.0%	5.3%	4.4%	1.9501
	2003	26,231,812	5,009,619	19.1%	7.6%	48,951,459	9,348,502	19.1%	7.1%	4.4%	1.8661
	2004	26,011,238	5,564,843	21.4%	9.4%	46,449,611	9,937,427	21.4%	8.7%	4.4%	1.7858
	2005	28,593,230	6,556,339	22.9%	11.0%	48,861,635	11,203,821	22.9%	10.1%	4.4%	1.7089
	2006	28,764,007	6,349,642	22.1%	12.3%	47,036,811	10,383,356	22.1%	11.2%	4.4%	1.6353
	2007	28,527,407	4,951,523	17.4%	12.8%	44,641,060	7,748,382	17.4%	11.7%	4.4%	1.5648
	2008	28,018,791	21,023,105	75.0%	18.3%	41,957,084	31,481,308	75.0%	16.1%	4.3%	1.4975
	2009	27,653,381	28,665,739	103.7%	25.1%	39,626,696	41,077,381	103.7%	21.5%	4.3%	1.4330
	2010	26,720,835	32,391,804	121.2%	32.0%	36,641,508	44,417,944	121.2%	26.9%	4.3%	1.3713
	2011	26,724,433	28,543,628	106.8%	37.1%	35,068,366	37,455,552	106.8%	30.8%	4.3%	1.3122
	2012	27,564,727	32,809,748	119.0%	42.4%	34,613,414	41,199,660	119.0%	34.9%	4.2%	1.2557
2013	26,710,214	37,861,475	141.7%	48.2%	32,096,067	45,495,871	141.7%	39.2%	4.2%	1.2016	
2014	26,353,094	44,064,864	167.2%	54.8%	30,303,289	50,669,964	167.2%	44.0%	4.1%	1.1499	
2015	27,123,365	46,432,897	171.2%	61.0%	29,917,612	51,216,410	171.2%	48.5%	4.0%	1.1030	
2016	27,969,473	50,347,385	180.0%	67.3%	29,664,313	53,398,238	180.0%	53.0%	4.0%	1.0606	
2017	28,673,863	52,116,655	181.8%	73.1%	29,241,717	53,148,768	181.8%	57.2%	4.0%	1.0198	
Projected Future Experience	2018	28,535,576	73,649,207	258.1%	82.0%	27,981,434	72,218,990	258.1%	63.2%	4.0%	0.9806
	2019	29,358,387	74,634,065	254.2%	90.2%	27,681,026	70,369,925	254.2%	68.8%	4.0%	0.9429
	2020	29,565,605	74,411,316	251.7%	97.5%	26,804,235	67,461,445	251.7%	73.7%	4.0%	0.9066
	2021	26,895,840	64,880,398	241.2%	103.3%	23,445,982	56,558,361	241.2%	77.6%	4.0%	0.8717
	2022	24,235,138	64,553,666	266.4%	108.9%	20,314,001	54,109,172	266.4%	81.4%	4.0%	0.8382
	2023	21,727,967	63,765,873	293.5%	114.4%	17,511,999	51,393,115	293.5%	84.9%	4.0%	0.8060
	2024	19,383,724	63,958,280	330.0%	120.1%	15,021,750	49,565,566	330.0%	88.4%	4.0%	0.7750
	2025	17,207,930	63,888,872	371.3%	125.8%	12,822,674	47,607,478	371.3%	91.8%	4.0%	0.7452
	2026	15,202,971	63,521,759	417.8%	131.5%	10,892,940	45,513,384	417.8%	95.1%	4.0%	0.7165
	2027	13,368,424	62,842,495	470.1%	137.2%	9,210,082	43,294,895	470.1%	98.2%	4.0%	0.6889
	2028	11,701,091	61,855,924	528.6%	143.0%	7,751,331	40,976,158	528.6%	101.2%	4.0%	0.6624
	2029	10,195,219	60,589,219	594.3%	148.7%	6,494,013	38,593,304	594.3%	104.1%	4.0%	0.6370
	2030	8,843,423	59,061,556	667.9%	154.3%	5,416,312	36,173,301	667.9%	106.9%	4.0%	0.6125
	2031	7,636,751	57,305,370	750.4%	159.8%	4,497,369	33,747,782	750.4%	109.5%	4.0%	0.5889
	2032	6,565,718	55,324,757	842.6%	165.2%	3,717,910	31,328,247	842.6%	111.9%	4.0%	0.5663
	2033	5,620,388	53,129,146	945.3%	170.4%	3,060,198	28,927,844	945.3%	114.2%	4.0%	0.5445
	2034	4,790,165	50,758,567	1059.6%	175.4%	2,507,843	26,574,142	1059.6%	116.3%	4.0%	0.5235
	2035	4,064,221	48,233,590	1186.8%	180.3%	2,045,945	24,280,977	1186.8%	118.2%	4.0%	0.5034
	2036	3,432,061	45,547,569	1327.1%	184.9%	1,661,262	22,046,945	1327.1%	120.0%	4.0%	0.4840
	2037	2,884,079	42,718,879	1481.2%	189.3%	1,342,323	19,882,443	1481.2%	121.6%	4.0%	0.4654
	2038	2,411,153	39,803,965	1650.8%	193.4%	1,079,049	17,813,238	1650.8%	123.1%	4.0%	0.4475
	2039	2,004,787	36,866,679	1838.9%	197.3%	862,683	15,864,165	1838.9%	124.4%	4.0%	0.4303
	2040	1,657,186	33,943,092	2048.2%	200.8%	685,680	14,044,338	2048.2%	125.5%	4.0%	0.4138
	2041	1,361,401	31,050,458	2280.8%	204.1%	541,630	12,353,344	2280.8%	126.6%	4.0%	0.3978
	2042	1,111,200	28,207,117	2538.4%	207.1%	425,085	10,790,508	2538.4%	127.5%	4.0%	0.3825
	2043	900,942	25,440,564	2823.8%	209.9%	331,396	9,357,861	2823.8%	128.3%	4.0%	0.3678
	2044	725,449	22,782,003	3140.4%	212.3%	256,580	8,057,650	3140.4%	128.9%	4.0%	0.3537
	2045	580,067	20,255,342	3491.9%	214.5%	197,270	6,888,470	3491.9%	129.5%	4.0%	0.3401
	2046	460,638	17,874,651	3880.4%	216.5%	150,629	5,845,039	3880.4%	130.0%	4.0%	0.3270
	2047	363,328	15,646,305	4306.4%	218.2%	114,239	4,919,583	4306.4%	130.4%	4.0%	0.3144
	2048	284,637	13,582,663	4771.9%	219.7%	86,055	4,106,464	4771.9%	130.8%	4.0%	0.3023
	2049	221,537	11,698,771	5280.7%	221.0%	64,402	3,400,870	5280.7%	131.1%	4.0%	0.2907
	2050	171,353	10,001,899	5837.0%	222.1%	47,897	2,795,754	5837.0%	131.3%	4.0%	0.2795
2051	131,761	8,490,372	6443.8%	223.0%	35,414	2,281,969	6443.8%	131.5%	4.0%	0.2688	
2052	100,771	7,160,380	7105.6%	223.8%	26,043	1,850,486	7105.6%	131.7%	4.0%	0.2584	
2053	76,692	6,001,903	7826.0%	224.5%	19,058	1,491,439	7826.0%	131.8%	4.0%	0.2485	
2054	58,122	5,002,552	8607.0%	225.1%	13,887	1,195,294	8607.0%	131.9%	4.0%	0.2389	
2055	43,908	4,146,983	9444.6%	225.5%	10,088	952,757	9444.6%	132.0%	4.0%	0.2297	
2056	33,093	3,420,368	10335.5%	225.9%	7,311	755,595	10335.5%	132.1%	4.0%	0.2209	
2057	24,911	2,808,074	11272.6%	226.3%	5,291	596,474	11272.6%	132.1%	4.0%	0.2124	
Past		562,329,579	411,116,662	73.1%		901,280,236	515,386,381	57.2%			
Future		303,937,614	1,548,814,648	509.6%		235,140,313	985,984,772	419.3%			
Lifetime		866,267,193	1,959,931,310	226.3%		1,136,420,549	1,501,371,153	132.1%			

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

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	442,396	0	0.0%	617	1,075,092	0	0.0%	4.4%	2.4302
	1998	1,204,211	0	0.0%	741	2,800,409	0	0.0%	4.4%	2.3255
	1999	1,212,179	0	0.0%	713	2,697,548	0	0.0%	4.4%	2.2254
	2000	1,178,626	454,403	38.6%	686	2,509,934	967,670	38.6%	4.4%	2.1295
	2001	1,157,439	338,411	29.2%	672	2,358,674	689,627	29.2%	4.4%	2.0378
	2002	1,141,439	413,747	36.2%	658	2,225,903	806,841	36.2%	4.4%	1.9501
	2003	1,118,375	181,499	16.2%	643	2,087,012	338,697	16.2%	4.4%	1.8661
	2004	1,093,231	609,758	55.8%	627	1,952,240	1,088,877	55.8%	4.4%	1.7858
	2005	1,161,162	835,009	71.9%	610	1,984,256	1,426,907	71.9%	4.4%	1.7089
	2006	1,206,811	870,544	72.1%	595	1,973,457	1,423,572	72.1%	4.4%	1.6353
	2007	1,201,406	1,198,898	99.8%	581	1,880,018	1,876,094	99.8%	4.4%	1.5648
	2008	1,171,969	814,312	69.5%	563	1,754,980	1,219,402	69.5%	4.3%	1.4975
	2009	1,137,660	1,753,774	154.2%	541	1,630,242	2,513,121	154.2%	4.3%	1.4330
	2010	1,102,839	1,349,211	122.3%	522	1,512,292	1,850,134	122.3%	4.3%	1.3713
	2011	1,092,320	1,864,333	170.7%	495	1,433,366	2,446,417	170.7%	4.3%	1.3122
	2012	1,118,264	1,752,873	156.7%	479	1,404,219	2,201,107	156.7%	4.2%	1.2557
	2013	1,099,890	1,093,961	99.5%	459	1,321,672	1,314,548	99.5%	4.2%	1.2016
2014	1,066,168	1,538,398	144.3%	442	1,225,982	1,768,996	144.3%	4.1%	1.1499	
2015	1,105,280	3,015,311	272.8%	412	1,219,145	3,325,948	272.8%	4.0%	1.1030	
2016	1,124,219	2,548,781	226.7%	382	1,192,342	2,703,227	226.7%	4.0%	1.0606	
2017	1,081,168	1,396,320	129.1%	351	1,102,579	1,423,972	129.1%	4.0%	1.0198	
Projected Future Experience	2018	1,101,285	2,185,025	198.4%	328	1,079,898	2,142,593	198.4%	4.0%	0.9806
	2019	1,082,746	2,247,035	207.5%	305	1,020,884	2,118,653	207.5%	4.0%	0.9429
	2020	993,479	2,291,976	230.7%	282	900,690	2,077,910	230.7%	4.0%	0.9066
	2021	899,657	2,331,808	259.2%	260	784,260	2,032,713	259.2%	4.0%	0.8717
	2022	811,260	2,355,712	290.4%	239	680,001	1,974,568	290.4%	4.0%	0.8382
	2023	728,554	2,372,329	325.6%	218	587,190	1,912,016	325.6%	4.0%	0.8060
	2024	651,727	2,380,384	365.2%	199	505,067	1,844,719	365.2%	4.0%	0.7750
	2025	580,726	2,377,730	409.4%	180	432,734	1,771,791	409.4%	4.0%	0.7452
	2026	515,443	2,366,263	459.1%	163	369,315	1,695,429	459.1%	4.0%	0.7165
	2027	455,740	2,344,389	514.4%	146	313,979	1,615,150	514.4%	4.0%	0.6889
	2028	401,412	2,314,465	576.6%	131	265,913	1,533,206	576.6%	4.0%	0.6624
	2029	352,184	2,271,434	645.0%	117	224,329	1,446,827	645.0%	4.0%	0.6370
	2030	307,766	2,217,200	720.4%	103	188,497	1,357,963	720.4%	4.0%	0.6125
	2031	267,819	2,150,796	803.1%	91	157,722	1,266,628	803.1%	4.0%	0.5889
	2032	231,978	2,063,981	889.7%	80	131,360	1,168,752	889.7%	4.0%	0.5663
	2033	199,960	1,966,464	983.4%	70	108,875	1,070,704	983.4%	4.0%	0.5445
	2034	171,470	1,863,553	1086.8%	61	89,771	975,645	1086.8%	4.0%	0.5235
	2035	146,223	1,747,384	1195.0%	52	73,609	879,640	1195.0%	4.0%	0.5034
	2036	123,972	1,617,115	1304.4%	45	60,008	782,752	1304.4%	4.0%	0.4840
	2037	104,497	1,487,389	1423.4%	38	48,635	692,268	1423.4%	4.0%	0.4654
	2038	87,565	1,358,388	1551.3%	32	39,187	607,912	1551.3%	4.0%	0.4475
	2039	72,919	1,224,376	1679.1%	27	31,378	526,863	1679.1%	4.0%	0.4303
	2040	60,313	1,094,693	1815.0%	22	24,955	452,942	1815.0%	4.0%	0.4138
	2041	49,524	969,529	1957.7%	19	19,703	385,724	1957.7%	4.0%	0.3978
	2042	40,354	851,609	2110.4%	15	15,437	325,779	2110.4%	4.0%	0.3825
	2043	32,632	744,355	2281.0%	12	12,003	273,798	2281.0%	4.0%	0.3678
	2044	26,194	646,093	2466.6%	10	9,264	228,513	2466.6%	4.0%	0.3537
	2045	20,879	557,014	2667.8%	8	7,101	189,430	2667.8%	4.0%	0.3401
	2046	16,543	474,719	2869.5%	6	5,410	155,234	2869.5%	4.0%	0.3270
	2047	13,046	403,105	3090.0%	5	4,102	126,746	3090.0%	4.0%	0.3144
2048	10,243	340,116	3320.4%	4	3,097	102,828	3320.4%	4.0%	0.3023	
2049	8,011	286,887	3581.3%	3	2,329	83,399	3581.3%	4.0%	0.2907	
2050	6,248	241,959	3872.5%	2	1,746	67,633	3872.5%	4.0%	0.2795	
2051	4,865	205,164	4217.0%	2	1,308	55,142	4217.0%	4.0%	0.2688	
2052	3,782	172,927	4572.3%	2	977	44,690	4572.3%	4.0%	0.2584	
2053	2,934	143,053	4875.0%	1	729	35,548	4875.0%	4.0%	0.2485	
2054	2,270	118,118	5203.3%	1	542	28,223	5203.3%	4.0%	0.2389	
2055	1,750	98,145	5607.8%	1	402	22,549	5607.8%	4.0%	0.2297	
2056	1,341	80,165	5975.9%	1	296	17,709	5975.9%	4.0%	0.2209	
2057	1,020	64,190	6292.0%	0	217	13,635	6292.0%	4.0%	0.2124	
Past		23,217,051	22,029,543	94.9%	11,789	37,341,362	29,385,157	78.7%		
Future		10,590,329	53,027,039	500.7%	3,283	8,202,922	34,104,227	415.8%		
Lifetime		33,807,380	75,056,582	222.0%	15,072	45,544,283	63,489,384	139.4%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 21.1% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	442,396	0	0.0%	617	1,075,092	0	0.0%	4.4%	2.4302
	1998	1,204,211	0	0.0%	741	2,800,409	0	0.0%	4.4%	2.3255
	1999	1,212,179	0	0.0%	713	2,697,548	0	0.0%	4.4%	2.2254
	2000	1,178,626	454,403	38.6%	686	2,509,934	967,670	38.6%	4.4%	2.1295
	2001	1,157,439	338,411	29.2%	672	2,358,674	689,627	29.2%	4.4%	2.0378
	2002	1,141,439	413,747	36.2%	658	2,225,903	806,841	36.2%	4.4%	1.9501
	2003	1,118,375	181,499	16.2%	643	2,087,012	338,697	16.2%	4.4%	1.8661
	2004	1,093,231	609,758	55.8%	627	1,952,240	1,088,877	55.8%	4.4%	1.7858
	2005	1,161,162	835,009	71.9%	610	1,984,256	1,426,907	71.9%	4.4%	1.7089
	2006	1,206,811	870,544	72.1%	595	1,973,457	1,423,572	72.1%	4.4%	1.6353
	2007	1,201,406	1,198,898	99.8%	581	1,880,018	1,876,094	99.8%	4.4%	1.5648
	2008	1,171,969	814,312	69.5%	563	1,754,980	1,219,402	69.5%	4.3%	1.4975
	2009	1,137,660	1,753,774	154.2%	541	1,630,242	2,513,121	154.2%	4.3%	1.4330
	2010	1,102,839	1,349,211	122.3%	522	1,512,292	1,850,134	122.3%	4.3%	1.3713
	2011	1,092,320	1,864,333	170.7%	495	1,433,366	2,446,417	170.7%	4.3%	1.3122
	2012	1,118,264	1,752,873	156.7%	479	1,404,219	2,201,107	156.7%	4.2%	1.2557
	2013	1,099,890	1,093,961	99.5%	459	1,321,672	1,314,548	99.5%	4.2%	1.2016
2014	1,066,168	1,538,398	144.3%	442	1,225,982	1,768,996	144.3%	4.1%	1.1499	
2015	1,105,280	3,015,311	272.8%	412	1,219,145	3,325,948	272.8%	4.0%	1.1030	
2016	1,124,219	2,548,781	226.7%	382	1,192,342	2,703,227	226.7%	4.0%	1.0606	
2017	1,081,168	1,396,320	129.1%	351	1,102,579	1,423,972	129.1%	4.0%	1.0198	
Projected Future Experience	2018	1,101,285	2,185,025	198.4%	328	1,079,898	2,142,593	198.4%	4.0%	0.9806
	2019	1,111,357	2,242,023	201.7%	303	1,047,861	2,113,927	201.7%	4.0%	0.9429
	2020	1,149,111	2,263,334	197.0%	279	1,041,787	2,051,943	197.0%	4.0%	0.9066
	2021	1,055,831	2,298,162	217.7%	258	920,403	2,003,383	217.7%	4.0%	0.8717
	2022	952,089	2,320,133	243.7%	236	798,045	1,944,746	243.7%	4.0%	0.8382
	2023	855,026	2,334,964	273.1%	216	689,122	1,881,901	273.1%	4.0%	0.8060
	2024	764,862	2,341,488	306.1%	197	592,743	1,814,576	306.1%	4.0%	0.7750
	2025	681,536	2,337,581	343.0%	178	507,854	1,741,874	343.0%	4.0%	0.7452
	2026	604,920	2,325,103	384.4%	161	433,426	1,665,938	384.4%	4.0%	0.7165
	2027	534,853	2,302,520	430.5%	145	368,483	1,586,305	430.5%	4.0%	0.6889
	2028	471,094	2,272,131	482.3%	130	312,074	1,505,163	482.3%	4.0%	0.6624
	2029	413,321	2,228,977	539.3%	115	263,271	1,419,783	539.3%	4.0%	0.6370
	2030	361,192	2,174,960	602.2%	102	221,219	1,332,093	602.2%	4.0%	0.6125
	2031	314,310	2,109,121	671.0%	90	185,101	1,242,085	671.0%	4.0%	0.5889
	2032	272,248	2,023,367	743.2%	79	154,164	1,145,754	743.2%	4.0%	0.5663
	2033	234,672	1,927,233	821.2%	69	127,774	1,049,343	821.2%	4.0%	0.5445
	2034	201,236	1,825,915	907.4%	60	105,355	955,940	907.4%	4.0%	0.5235
	2035	171,607	1,711,712	997.5%	52	86,387	861,682	997.5%	4.0%	0.5034
	2036	145,493	1,583,791	1088.6%	44	70,425	766,622	1088.6%	4.0%	0.4840
	2037	122,636	1,456,475	1187.6%	38	57,078	677,880	1187.6%	4.0%	0.4654
	2038	102,765	1,329,928	1294.1%	32	45,990	595,175	1294.1%	4.0%	0.4475
	2039	85,577	1,198,533	1400.5%	27	36,825	515,743	1400.5%	4.0%	0.4303
	2040	70,783	1,071,434	1513.7%	22	29,287	443,318	1513.7%	4.0%	0.4138
	2041	58,121	948,801	1632.5%	18	23,123	377,478	1632.5%	4.0%	0.3978
	2042	47,359	833,298	1759.5%	15	18,117	318,775	1759.5%	4.0%	0.3825
	2043	38,297	728,264	1901.6%	12	14,087	267,879	1901.6%	4.0%	0.3678
	2044	30,741	632,056	2056.0%	10	10,873	223,549	2056.0%	4.0%	0.3537
	2045	24,503	544,853	2223.6%	8	8,333	185,295	2223.6%	4.0%	0.3401
2046	19,415	464,309	2391.5%	6	6,349	151,830	2391.5%	4.0%	0.3270	
2047	15,310	394,227	2574.9%	5	4,814	123,955	2574.9%	4.0%	0.3144	
2048	12,021	332,594	2766.7%	4	3,634	100,554	2766.7%	4.0%	0.3023	
2049	9,401	280,518	2983.8%	3	2,733	81,548	2983.8%	4.0%	0.2907	
2050	7,333	236,568	3226.2%	2	2,050	66,126	3226.2%	4.0%	0.2795	
2051	5,710	200,578	3513.0%	2	1,535	53,910	3513.0%	4.0%	0.2688	
2052	4,439	169,050	3808.7%	2	1,147	43,688	3808.7%	4.0%	0.2584	
2053	3,444	139,838	4060.6%	1	856	34,749	4060.6%	4.0%	0.2485	
2054	2,664	115,458	4333.8%	1	637	27,587	4333.8%	4.0%	0.2389	
2055	2,054	95,931	4670.5%	1	472	22,040	4670.5%	4.0%	0.2297	
2056	1,574	78,353	4976.8%	1	348	17,309	4976.8%	4.0%	0.2209	
2057	1,197	62,737	5240.0%	0	254	13,326	5240.0%	4.0%	0.2124	
Past		23,217,051	22,029,543	94.9%	11,789	37,341,362	29,385,157	78.7%		
Future		12,061,390	52,121,344	432.1%	3,255	9,273,933	33,567,363	362.0%		
Lifetime		35,278,441	74,150,887	210.2%	15,044	46,615,294	62,952,520	135.0%		

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

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0000
	1997	740,717	0	0.0%	0.0%	1,800,063	0	0.0%	0.0%	4.4%	2.4302
	1998	1,224,104	0	0.0%	0.0%	2,846,671	0	0.0%	0.0%	4.4%	2.3255
	1999	1,197,428	0	0.0%	0.0%	2,664,721	0	0.0%	0.0%	4.4%	2.2254
	2000	1,171,667	44,790	3.8%	1.0%	2,495,113	95,383	3.8%	1.0%	4.4%	2.1295
	2001	1,148,581	155,670	13.6%	3.7%	2,340,624	317,230	13.6%	3.4%	4.4%	2.0378
	2002	1,136,284	207,314	18.2%	6.2%	2,215,852	404,281	18.2%	5.7%	4.4%	1.9501
	2003	1,105,074	312,568	28.3%	9.3%	2,062,190	583,287	28.3%	8.5%	4.4%	1.8661
	2004	1,095,930	157,024	14.3%	9.9%	1,957,059	280,406	14.3%	9.1%	4.4%	1.7858
	2005	1,184,907	181,998	15.4%	10.6%	2,024,833	311,008	15.4%	9.8%	4.4%	1.7089
	2006	1,200,304	148,474	12.4%	10.8%	1,962,816	242,794	12.4%	10.0%	4.4%	1.6353
	2007	1,200,745	229,589	19.1%	11.6%	1,878,983	359,272	19.1%	10.7%	4.4%	1.5648
	2008	1,158,280	751,064	64.8%	16.1%	1,734,481	1,124,691	64.8%	14.3%	4.3%	1.4975
	2009	1,132,719	1,460,670	129.0%	24.8%	1,623,162	2,093,109	129.0%	21.1%	4.3%	1.4330
	2010	1,096,227	1,593,660	145.4%	33.2%	1,503,225	2,185,340	145.4%	27.5%	4.3%	1.3713
	2011	1,105,696	1,466,306	132.6%	39.7%	1,450,918	1,924,117	132.6%	32.5%	4.3%	1.3122
	2012	1,111,676	1,428,273	128.5%	45.2%	1,395,948	1,793,502	128.5%	36.7%	4.2%	1.2557
2013	1,091,400	1,683,302	154.2%	51.4%	1,311,470	2,022,724	154.2%	41.3%	4.2%	1.2016	
2014	1,086,114	1,798,807	165.6%	57.6%	1,248,917	2,068,439	165.6%	45.8%	4.1%	1.1499	
2015	1,114,066	2,262,262	203.1%	65.2%	1,228,837	2,495,320	203.1%	51.2%	4.0%	1.1030	
2016	1,120,458	2,123,167	189.5%	71.4%	1,188,354	2,251,823	189.5%	55.6%	4.0%	1.0606	
2017	1,100,810	2,159,152	196.1%	77.2%	1,122,611	2,201,912	196.1%	59.8%	4.0%	1.0198	
Projected Future Experience	2018	1,102,077	2,898,591	263.0%	85.5%	1,080,675	2,842,302	263.0%	65.4%	4.0%	0.9806
	2019	1,066,114	2,926,850	274.5%	93.4%	1,005,203	2,759,627	274.5%	70.6%	4.0%	0.9429
	2020	969,674	2,879,721	297.0%	100.8%	879,108	2,610,760	297.0%	75.5%	4.0%	0.9066
	2021	876,492	2,473,028	282.2%	106.6%	764,067	2,155,820	282.2%	79.3%	4.0%	0.8717
	2022	788,917	2,467,666	312.8%	112.3%	661,274	2,068,409	312.8%	82.9%	4.0%	0.8382
	2023	707,180	2,437,718	344.7%	118.0%	569,963	1,964,718	344.7%	86.4%	4.0%	0.8060
	2024	631,447	2,454,379	388.7%	123.7%	489,351	1,902,063	388.7%	89.8%	4.0%	0.7750
	2025	561,671	2,463,847	438.7%	129.6%	418,535	1,835,962	438.7%	93.1%	4.0%	0.7452
	2026	497,683	2,465,640	495.4%	135.5%	356,590	1,766,633	495.4%	96.3%	4.0%	0.7165
	2027	439,334	2,459,742	559.9%	141.5%	302,676	1,694,622	559.9%	99.5%	4.0%	0.6889
	2028	386,372	2,445,590	633.0%	147.5%	255,950	1,620,069	633.0%	102.5%	4.0%	0.6624
	2029	338,478	2,422,035	715.6%	153.5%	215,599	1,542,755	715.6%	105.5%	4.0%	0.6370
	2030	295,351	2,387,661	808.4%	159.5%	180,893	1,462,366	808.4%	108.3%	4.0%	0.6125
	2031	256,636	2,342,863	912.9%	165.5%	151,136	1,379,738	912.9%	111.0%	4.0%	0.5889
	2032	221,952	2,285,397	1029.7%	171.4%	125,683	1,294,131	1029.7%	113.5%	4.0%	0.5663
	2033	191,013	2,213,659	1158.9%	177.1%	104,003	1,205,297	1158.9%	115.9%	4.0%	0.5445
	2034	163,541	2,129,348	1302.0%	182.7%	85,620	1,114,799	1302.0%	118.1%	4.0%	0.5235
	2035	139,245	2,033,889	1460.7%	188.1%	70,096	1,023,867	1460.7%	120.2%	4.0%	0.5034
	2036	117,855	1,926,545	1634.7%	193.2%	57,047	932,529	1634.7%	122.0%	4.0%	0.4840
	2037	99,163	1,808,855	1824.1%	198.0%	46,153	841,887	1824.1%	123.8%	4.0%	0.4654
	2038	82,940	1,684,071	2030.5%	202.6%	37,117	753,663	2030.5%	125.3%	4.0%	0.4475
	2039	68,921	1,554,546	2255.5%	206.8%	29,658	668,940	2255.5%	126.7%	4.0%	0.4303
	2040	56,870	1,422,844	2501.9%	210.7%	23,530	588,718	2501.9%	127.9%	4.0%	0.4138
	2041	46,574	1,291,051	2772.0%	214.2%	18,530	513,641	2772.0%	128.9%	4.0%	0.3978
	2042	37,851	1,161,158	3067.7%	217.4%	14,480	444,196	3067.7%	129.9%	4.0%	0.3825
	2043	30,532	1,036,091	3393.4%	220.3%	11,231	381,108	3393.4%	130.7%	4.0%	0.3678
	2044	24,449	918,505	3756.8%	222.9%	8,647	324,861	3756.8%	131.4%	4.0%	0.3537
	2045	19,444	809,515	4163.4%	225.1%	6,612	275,301	4163.4%	131.9%	4.0%	0.3401
	2046	15,376	709,075	4611.5%	227.1%	5,028	231,869	4611.5%	132.4%	4.0%	0.3270
	2047	12,103	617,083	5098.6%	228.9%	3,805	194,026	5098.6%	132.8%	4.0%	0.3144
2048	9,487	533,478	5623.5%	230.4%	2,868	161,287	5623.5%	133.2%	4.0%	0.3023	
2049	7,410	458,653	6190.0%	231.7%	2,154	133,332	6190.0%	133.5%	4.0%	0.2907	
2050	5,774	393,071	6807.0%	232.8%	1,614	109,872	6807.0%	133.7%	4.0%	0.2795	
2051	4,492	336,531	7491.6%	233.8%	1,207	90,450	7491.6%	133.9%	4.0%	0.2688	
2052	3,490	287,631	8242.4%	234.6%	902	74,334	8242.4%	134.0%	4.0%	0.2584	
2053	2,704	244,603	9046.1%	235.3%	672	60,782	9046.1%	134.2%	4.0%	0.2485	
2054	2,088	206,845	9906.2%	235.9%	499	49,423	9906.2%	134.3%	4.0%	0.2389	
2055	1,606	174,408	10860.2%	236.4%	369	40,070	10860.2%	134.4%	4.0%	0.2297	
2056	1,227	146,433	11933.6%	236.9%	271	32,349	11933.6%	134.4%	4.0%	0.2209	
2057	930	121,873	13109.2%	237.2%	197	25,887	13109.2%	134.5%	4.0%	0.2124	
Past		23,523,188	18,164,092	77.2%	0.0%	38,056,846	22,754,637	59.8%	0.0%		
Future		10,284,462	62,030,489	603.1%	0.0%	7,989,015	39,172,462	490.3%	0.0%		
Lifetime		33,807,650	80,194,581	237.2%	0.0%	46,045,860	61,927,099	134.5%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 21.1% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1996	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0000
	1997	740,717	0	0.0%	0.0%	1,800,063	0	0.0%	0.0%	4.4%	2.4302
	1998	1,224,104	0	0.0%	0.0%	2,846,671	0	0.0%	0.0%	4.4%	2.3255
	1999	1,197,428	0	0.0%	0.0%	2,664,721	0	0.0%	0.0%	4.4%	2.2254
	2000	1,171,667	44,790	3.8%	1.0%	2,495,113	95,383	3.8%	1.0%	4.4%	2.1295
	2001	1,148,581	155,670	13.6%	3.7%	2,340,624	317,230	13.6%	3.4%	4.4%	2.0378
	2002	1,136,284	207,314	18.2%	6.2%	2,215,852	404,281	18.2%	5.7%	4.4%	1.9501
	2003	1,105,074	312,568	28.3%	9.3%	2,062,190	583,287	28.3%	8.5%	4.4%	1.8661
	2004	1,095,930	157,024	14.3%	9.9%	1,957,059	280,406	14.3%	9.1%	4.4%	1.7858
	2005	1,184,907	181,998	15.4%	10.6%	2,024,833	311,008	15.4%	9.8%	4.4%	1.7089
	2006	1,200,304	148,474	12.4%	10.8%	1,962,816	242,794	12.4%	10.0%	4.4%	1.6353
	2007	1,200,745	229,589	19.1%	11.6%	1,878,983	359,272	19.1%	10.7%	4.4%	1.5648
	2008	1,158,280	751,064	64.8%	16.1%	1,734,481	1,124,691	64.8%	14.3%	4.3%	1.4975
	2009	1,132,719	1,460,670	129.0%	24.8%	1,623,162	2,093,109	129.0%	21.1%	4.3%	1.4330
	2010	1,096,227	1,593,660	145.4%	33.2%	1,503,225	2,185,340	145.4%	27.5%	4.3%	1.3713
	2011	1,105,696	1,466,306	132.6%	39.7%	1,450,918	1,924,117	132.6%	32.5%	4.3%	1.3122
	2012	1,111,676	1,428,273	128.5%	45.2%	1,395,948	1,793,502	128.5%	36.7%	4.2%	1.2557
2013	1,091,400	1,683,302	154.2%	51.4%	1,311,470	2,022,724	154.2%	41.3%	4.2%	1.2016	
2014	1,086,114	1,798,807	165.6%	57.6%	1,248,917	2,068,439	165.6%	45.8%	4.1%	1.1499	
2015	1,114,066	2,262,262	203.1%	65.2%	1,228,837	2,495,320	203.1%	51.2%	4.0%	1.1030	
2016	1,120,458	2,123,167	189.5%	71.4%	1,188,354	2,251,823	189.5%	55.6%	4.0%	1.0606	
2017	1,100,810	2,159,152	196.1%	77.2%	1,122,611	2,201,912	196.1%	59.8%	4.0%	1.0198	
Projected Future Experience	2018	1,102,114	2,898,591	263.0%	85.5%	1,080,711	2,842,302	263.0%	65.4%	4.0%	0.9806
	2019	1,131,533	2,925,641	258.6%	93.1%	1,066,884	2,758,488	258.6%	70.5%	4.0%	0.9429
	2020	1,134,568	2,870,939	253.0%	99.9%	1,028,602	2,602,799	253.0%	75.1%	4.0%	0.9066
	2021	1,028,674	2,453,973	238.6%	105.0%	896,728	2,139,209	238.6%	78.6%	4.0%	0.8717
	2022	925,891	2,440,180	263.5%	110.1%	776,086	2,045,370	263.5%	81.9%	4.0%	0.8382
	2023	829,962	2,404,881	289.8%	115.1%	668,921	1,938,252	289.8%	85.1%	4.0%	0.8060
	2024	741,079	2,418,280	326.3%	120.3%	574,312	1,874,087	326.3%	88.2%	4.0%	0.7750
	2025	659,187	2,425,423	367.9%	125.5%	491,201	1,807,330	367.9%	91.3%	4.0%	0.7452
	2026	584,089	2,425,560	415.3%	130.9%	418,500	1,737,915	415.3%	94.3%	4.0%	0.7165
	2027	515,608	2,418,342	469.0%	136.3%	355,225	1,666,100	469.0%	97.3%	4.0%	0.6889
	2028	453,451	2,403,163	530.0%	141.7%	300,386	1,591,964	530.0%	100.1%	4.0%	0.6624
	2029	397,241	2,378,880	598.9%	147.2%	253,029	1,515,267	598.9%	102.8%	4.0%	0.6370
	2030	346,627	2,344,100	676.3%	152.7%	212,298	1,435,686	676.3%	105.5%	4.0%	0.6125
	2031	301,189	2,299,214	763.4%	158.2%	177,374	1,354,033	763.4%	108.0%	4.0%	0.5889
	2032	260,484	2,242,018	860.7%	163.6%	147,502	1,269,567	860.7%	110.4%	4.0%	0.5663
	2033	224,174	2,170,938	968.4%	168.9%	122,059	1,182,036	968.4%	112.6%	4.0%	0.5445
	2034	191,933	2,087,639	1087.7%	174.0%	100,484	1,092,963	1087.7%	114.7%	4.0%	0.5235
	2035	163,418	1,993,518	1219.9%	179.0%	82,265	1,003,545	1219.9%	116.7%	4.0%	0.5034
	2036	138,315	1,887,853	1364.9%	183.7%	66,950	913,800	1364.9%	118.5%	4.0%	0.4840
	2037	116,378	1,772,146	1522.7%	188.2%	54,165	824,801	1522.7%	120.1%	4.0%	0.4654
	2038	97,338	1,649,573	1694.7%	192.4%	43,561	738,224	1694.7%	121.5%	4.0%	0.4475
	2039	80,886	1,522,430	1882.2%	196.3%	34,806	655,119	1882.2%	122.8%	4.0%	0.4303
	2040	66,742	1,393,219	2087.5%	199.9%	27,615	576,460	2087.5%	124.0%	4.0%	0.4138
	2041	54,660	1,263,980	2312.5%	203.2%	21,746	502,871	2312.5%	125.0%	4.0%	0.3978
	2042	44,422	1,136,652	2558.8%	206.2%	16,993	434,821	2558.8%	125.9%	4.0%	0.3825
	2043	35,833	1,014,092	2830.1%	208.8%	13,180	373,016	2830.1%	126.6%	4.0%	0.3678
	2044	28,693	898,893	3132.7%	211.2%	10,148	317,925	3132.7%	127.3%	4.0%	0.3537
	2045	22,819	792,137	3471.4%	213.3%	7,760	269,391	3471.4%	127.8%	4.0%	0.3401
	2046	18,045	693,777	3844.6%	215.2%	5,901	226,866	3844.6%	128.3%	4.0%	0.3270
	2047	14,204	603,708	4250.3%	216.8%	4,466	189,821	4250.3%	128.7%	4.0%	0.3144
2048	11,133	521,863	4687.4%	218.2%	3,366	157,776	4687.4%	129.0%	4.0%	0.3023	
2049	8,696	448,626	5159.1%	219.5%	2,528	130,417	5159.1%	129.3%	4.0%	0.2907	
2050	6,777	384,443	5672.8%	220.5%	1,894	107,460	5672.8%	129.5%	4.0%	0.2795	
2051	5,272	329,116	6242.8%	221.4%	1,417	88,457	6242.8%	129.7%	4.0%	0.2688	
2052	4,095	281,271	6868.0%	222.2%	1,058	72,690	6868.0%	129.8%	4.0%	0.2584	
2053	3,173	239,177	7537.0%	222.8%	789	59,434	7537.0%	130.0%	4.0%	0.2485	
2054	2,451	202,244	8253.2%	223.4%	586	48,324	8253.2%	130.1%	4.0%	0.2389	
2055	1,885	170,518	9047.4%	223.9%	433	39,176	9047.4%	130.2%	4.0%	0.2297	
2056	1,440	143,159	9941.1%	224.3%	318	31,625	9941.1%	130.2%	4.0%	0.2209	
2057	1,091	119,142	10919.8%	224.6%	232	25,307	10919.8%	130.3%	4.0%	0.2124	
Past		23,523,188	18,164,092	77.2%	0.0%	38,056,846	22,754,637	59.8%	0.0%		
Future		11,755,570	61,069,300	519.5%	0.0%	9,072,481	38,640,695	425.9%	0.0%		
Lifetime		35,278,758	79,233,391	224.6%	0.0%	47,129,327	61,395,332	130.3%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC3+ Tax-Qualified Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1996	0		0	
1997	0		0	
1998	45,529		0	
1999	0		0	
2000	0		0	
2001	118,710		0	
2002	78,463		0	
2003	0		0	
2004	178,669		0	
2005	105,671		0	
2006	121,967		0	
2007	743,617		100,161	
2008	632,157		0	
2009	1,487,282		11,256	
2010	1,908,162		12,235	
2011	3,994,735		54,596	
2012	5,889,312		240,501	
2013	9,043,834		0	
2014	15,886,859		295,974	
2015	22,100,336		1,699,332	
2016	36,993,362		1,943,875	
2017	47,561,528	386,152,877	1,287,411	15,409,639

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

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	29,431,437	1,695,961	5.8%
2	28,126,762	3,048,605	10.8%
3	27,482,179	3,109,311	11.3%
4	27,069,397	8,697,803	32.1%
5	26,743,324	9,302,074	34.8%
6	26,438,989	8,181,613	30.9%
7	26,214,932	12,756,726	48.7%
8	27,134,758	11,518,067	42.4%
9	28,969,474	19,052,463	65.8%
10	28,617,103	21,850,914	76.4%
11	28,279,080	23,336,844	82.5%
12	27,760,286	28,733,618	103.5%
13	27,284,460	31,724,997	116.3%
14	26,659,925	39,371,649	147.7%
15	26,996,097	44,257,857	163.9%
16	27,268,389	45,977,658	168.6%
17	26,139,529	47,533,616	181.8%
18	26,808,393	45,799,557	170.8%
19	27,552,132	50,369,820	182.8%
20	27,872,463	57,718,774	207.1%
21	28,809,734	49,967,971	173.4%
22	28,145,358	58,669,308	208.5%
23	26,376,131	60,316,330	228.7%
24	24,062,597	61,505,370	255.6%
25	21,741,744	62,245,384	286.3%
26	19,544,913	62,595,565	320.3%
27	17,481,691	62,572,148	357.9%
28	15,558,455	62,157,204	399.5%
29	13,778,768	61,400,097	445.6%
30	12,143,574	60,238,435	496.1%
31	10,651,105	58,776,895	551.8%
32	9,297,812	57,073,934	613.8%
33	8,078,543	55,090,999	681.9%
34	6,986,408	52,918,141	757.4%
35	6,013,795	50,460,529	839.1%
36	5,152,800	47,837,431	928.4%
37	4,394,992	45,139,073	1027.1%
38	3,731,388	42,265,526	1132.7%
39	3,152,835	39,258,656	1245.2%
40	2,650,719	36,150,261	1363.8%
41	2,217,039	33,100,445	1493.0%
42	1,844,275	30,161,502	1635.4%
43	1,525,388	27,288,736	1789.0%
44	1,254,002	24,485,312	1952.6%
45	1,024,348	21,763,031	2124.6%
46	831,224	19,191,637	2308.8%
47	669,922	16,783,708	2505.3%
48	536,148	14,565,109	2716.6%
49	426,126	12,519,297	2937.9%
50	336,395	10,643,696	3164.0%
51	263,787	8,973,250	3401.7%
52	205,497	7,503,167	3651.2%
53	159,081	6,232,614	3917.9%
54	122,411	5,153,165	4209.7%
55	93,663	4,230,754	4517.0%
56	71,299	3,452,158	4841.8%
57	54,025	2,801,054	5184.8%
58	40,780	2,258,396	5538.0%
59	30,691	1,814,853	5913.3%
60	23,050	1,455,352	6313.8%
Total	828,331,619	1,855,054,423	224.0%

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	1,252,221	0	0.0%
2	1,225,674	0	0.0%
3	1,187,839	405,389	34.1%
4	1,164,042	601,121	51.6%
5	1,140,781	200,051	17.5%
6	1,123,812	172,754	15.4%
7	1,094,041	469,995	43.0%
8	1,121,097	983,516	87.7%
9	1,207,192	189,377	15.7%
10	1,199,942	1,177,065	98.1%
11	1,183,098	952,285	80.5%
12	1,136,049	1,304,828	114.9%
13	1,117,515	2,363,186	211.5%
14	1,076,710	1,555,419	144.5%
15	1,111,175	1,774,914	159.7%
16	1,115,761	1,181,572	105.9%
17	1,072,143	1,012,132	94.4%
18	1,092,548	2,998,862	274.5%
19	1,116,590	2,384,669	213.6%
20	1,094,571	1,788,369	163.4%
21	1,109,361	1,928,120	173.8%
22	1,091,669	2,231,791	204.4%
23	1,024,650	2,282,832	222.8%
24	933,579	2,324,049	248.9%
25	842,992	2,354,121	279.3%
26	758,032	2,374,331	313.2%
27	678,903	2,385,221	351.3%
28	605,628	2,386,716	394.1%
29	538,135	2,379,526	442.2%
30	476,325	2,360,175	495.5%
31	419,992	2,331,821	555.2%
32	368,868	2,291,675	621.3%
33	322,693	2,238,949	693.8%
34	281,118	2,177,743	774.7%
35	243,785	2,095,516	859.6%
36	210,382	1,998,414	949.9%
37	180,622	1,898,879	1051.3%
38	154,233	1,786,376	1158.2%
39	130,940	1,660,933	1268.5%
40	110,503	1,530,275	1384.8%
41	92,703	1,397,503	1507.5%
42	77,296	1,266,308	1638.2%
43	64,031	1,137,919	1777.1%
44	52,671	1,011,428	1920.3%
45	43,001	889,831	2069.3%
46	34,836	777,365	2231.5%
47	28,010	675,111	2410.2%
48	22,360	584,954	2616.0%
49	17,736	502,084	2830.9%
50	13,991	425,084	3038.3%
51	10,985	358,881	3267.0%
52	8,588	302,825	3526.2%
53	6,690	254,954	3811.1%
54	5,199	216,370	4161.6%
55	4,034	182,501	4524.5%
56	3,123	150,441	4817.1%
57	2,412	123,880	5136.7%
58	1,856	103,483	5575.3%
59	1,420	84,517	5950.4%
60	1,079	67,584	6265.2%
Total	33,807,233	75,045,991	222.0%

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-131718989

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